

# che Chamber Chatter

THE MEMBER NEWS & INFORMATION RESOURCE





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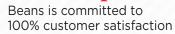


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Awards at High and Market streets (Historic

High and Market streets (Historic Court

37th annual QVC West Chester Christmas

FOR MORE DETAILS AND PARADE MAP. VISIT

GREATERWESTCHESTER.COM

#### HOLIDAY TRADITION

## **Stage is set for QVC West Chester Christmas Parade**

#### **By Leigh Green**

It's time to celebrate the holidays with the 38th annual QVC West Chester Christmas Parade on Friday, Dec. 1 AT 7:15 p.m.

The Greater West Chester Chamber of Commerce hosts this holiday celebration with spectacular floats, giant inflatable character balloons, dozens of marching bands, dance troupes, performance groups and antique cars, masterfully produced by Under the Sun Productions. Santa's jingle bells will be heard throughout the streets as he rides through West Chester.

This year, QVC returns as title sponsor, a longtime vision of the Chamber and who have seen this beloved local parade grow into a nationally recognized occasion. QVC's enduring support and participation will include both live and holiday broadcasts of the parade into over 100 million households across the country.



QVC is just one of many events surround the parade local entities comprising starting at 5 p.m., including the fabric of this wonderful complimentary hot chocolate community event. The Holiday Village on High Street merry little hub of tents on Under the Sun Productions, will offer an enhanced ex- High Street right in the midperience for 2017. Visitors will enjoy photo opportunities in a human-sized Snowglobe sponsored by QVC and on the world's largest Rock- nesses also have the opporing Horse, courtesy of Wells tunity to showcase their sup-Fargo Bank, offering the port through the Chamber's perfect souvenir for holiday Adopt-a-Lamppost Program memories. Dozens of other

from First Resource Bank. A dle of the parade, the Holiday Village offers complimentary treats and plenty of family friendly fun. Chamber busi-

#### **EVENT SCHEDULE**

FRIDAY, DEC. 1

#### 5 TO 9 P.M.

Holiday Village High Street between Gay and Market streets

#### 5:30 P.M.

Registration for Jingle Elf Run Chester County Running Store, 24 S. High St.

#### 6:30 P.M.

Jingle Elf Run Start/Finish Line: East Market Street between High and Walnut streets



#### CHAMBER STAFF

Mark Yoder, President Dave Fairman, Director of Membership Bethany Kopp, Event & Program Manager Jeff Zajac, Marketing & Communications Manager

7:05 P.M.

6:45 P.M.

House)

7:15 P.M.

Parade

Court House)

Tree Lighting

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Greater West Chester Chamber of Commerce, 119 North High Street, West Chester, PA 19380 610.696.4046 | info@gwcc.org | www.GreaterWestChester.com



## PARADE » PAGE 4

### Parade

FROM PAGE 3

with sponsorship of the newly refurbished and restrung lamppost wreaths that bring sparkle and charm to downtown West Chester.

Feel the energy of local marching bands, including those of East, Henderson and Rustin High Schools and West Chester University, who pour onto the streets with thunderous music and magnificent fanfare.

Leading up to the night of the parade, WSFS Bank opens the doors of its area branches as donation drop sites for its Toy Drive, an annual event that brings joy to countless local children in need over the holiday season. Immediately preceding the parade, ACAC and the Chester County Run-ACAC Jingle Elf Run, a walk/



as top finishers.

With the energy of more than 40,000 spectators and Leigh Green is a freelance extensive local support, the QVC West Chester Christmas ning Store team up to put on Parade is poised to be a re- focus is providing content the ever festive and fabulous cord-setting and joyous oc- for small business owners. casion, marking the begin- 610.739.5855 | LeighCGreen@ run event for all ages with ning of the holiday season gmail.com | www. prizes for best costume as well and drawing together this in- LeighGreenCopywriting.com

credible community.

writer and owner of Leigh Green Copywriting. Her







The 38th annual QVC West Chester Christmas Parade will take pace Friday, Dec. 1, stepping off at 5 p.m. along High Street.

#### **The Chamber** welcomes new members

#### All Star Baseball Academv

www.allstarbaseballacademy.com Sports

#### Armstrong, Doyle & Carroll, Inc.

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#### New York Life -Edward Heard

Insurance

#### Project 938

The938.org Churches

#### Pure Fire Pizza

www.PureFirePizza.com Restaurant/Cafe

#### **TPS Graphics**

www.tpsgraphics.us **Printing Services** 

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www.veruzka.com Apparel

#### WeSpeak Easy **Digital Marketing &** Desian

wespeakeasy.com Marketing/Public Relations

## **Economic survey says**

#### Employer confidence on the rise, but health care concerns remain

**ECONOMY** 

Pennsylvania's economy has certainly seen its share of "ups and downs" over the last several years, but according to the PA Chamber's 27th ing issue that still annual Economic Survey released last month, the future is looking more favorable to Pennsylvania employers.

Of the more than 650 Commonwealth business owners and CEOs who were interviewed by Susquehanna Polling and Research in August, a strong majority -76percent – believe that the economy is either "better" or "the same" as it was just one year ago. In addition, the number

Of the more than 650

was just one year ago.

Please help us congrat- sign ulate these businesses cel-

anniversaries

versaries who renewed

their membership with

the Greater West Chester

Blue Dog Printing & De-

Chamber of Commerce.

15 years

**Commonwealth business owners** 

in August, a strong majority – 76

**The Chamber celebrates** 

ebrating milestone anni- tioneer & Appraiser

5 years

Otto's BMW

Gecko Group

Morton Family Law

First Resource Bank

Rams Head Bar & Grill

and CEOs who were interviewed by

percent – believe that the economy

is either "better" or "the same" as it

of them who said they plan to either hire, expand or make investments in technology or machinery in the coming months is also on the rise, and the number who cited the "economy" as their top concern is at a 10-year low.

But there's one loomrightly causes them to hesitate in whether to invest or expand: health care costs. Of the 61 percent of respondents who still offer this benefit to their employees, 73 percent said that their premiums have increased. As costs continue to go up with no end in sight, it's no wonder that they're worried about future investing as they realize that they might face tough decisions over whether to continue car-

William H. Bunch Auc-

rying health care coverage at all. This is why the PA Chamber is pushing hard for increased employer flexibility in health care options and eliminating costly mandates, despite the many "unknowns" surrounding the nation's health care system.

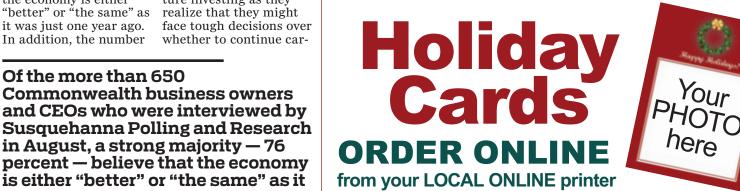
We're also promoting reforms to the areas that continue to burden our state's business community, according to the Economic Survey: overtaxation, too much regulation, lack of clarity in the unemployment compensation system and rising workers' compensation costs. At the fed-

eral level, the Trump Administration is moving full steam ahead on sweeping changes to the tax code that would put our nation at the forefront in terms of economic opportunity and a secure financial future. That's why we recently signed on to a U.S. Chamber coalition letter to Congress, urging them to take necessary legislative actions so that the promise of tax reform can be made a reality. The House has already taken action: now it's the Senate's turn to help move forward this once-in-a-generation Business. chance to grow the econ-

1 11 11

omy, create more jobs and put more money in the pockets of hardworking Americans.

*Press release provided* by Pennsylvania Chamber of Business and Industry. Founded in 1916, the Pennsylvania Chamber of Business and Industry is the state's largest broad-based business association, with its membership *comprising businesses* of all sizes and across all industry sectors. The PA Chamber is The Statewide Voice of



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#### Winter car care tips

Driving in winter weather can be incredibly demanding on both you and your vehicle - especially when not properly prepared for the snowstorms and icy terrain.

Avoid the extra stress by being proactive with your routine maintenance. Follow these five steps to ensure that your car and your family are safely bundled up for the months ahead.

. Test your battery -Cold weather drains your battery. Ensure that your car will start and finish strong by testing your power.

. Change your wind-**4** shield wipers — Is it time to change your wiper blades? Replace them before the snow starts to fall.

. Get an oil change -Who wants to change

their oil in the middle of a blizzard? Be preemptive, and your car will thank vou!

**4** . Check your tires – Tire pressure should be checked. Additionally, if you live in a hilly area you may want to consider snow tires.

**5** . Safety Kit — Keep a fully stocked emergency kit in your vehicle. Include supplies such as water, food, blankets, flashlights and extra batteries.

Information provided by AAA – West Chester. For more information on winter vehicle maintenance, ask your friendly experts at your local AAA Car Care Center. 610-696-8100 | 707 E. Gay St., West Chester, PA 19380 | Find your local store at AAA.com/ CarCare.

## Healing one step at a time

#### **By Edie Berstler**

Losing a spouse is life changing. After my husband died, I never anything to celebrate. I was convinced I would never find joy again. But a year after my husband completely new – ballroom dancing! The good news is my new passion way. Here is my story.

clutching a brochure tial attempt at dancing a few pounds! and wondering if sched- wasn't stellar, but Dmi-

spent sitting at home

ter surviving my hus- needed. They gave me an band's three-year battle opportunity to try somewith head and neck can- thing new and exciting. Edie Berstler is a cer that ended quietly on I credit their expertise student at Fred May 5, 2016, I realized it as longtime ballroom Astaire Dance Studio thought I would find was time for a change. I dancers and instructors in West Chester wasn't sure if ballroom with igniting a sense of owned by Dmitry and dancing was the answer, joy I thought was extin- Daria Karabanov. but it beat the year I had guished a long time ago. offering ballroom

Since signing up for *dance instruction* died, I tried something alone wondering if I had dance lessons, I feel dif- for all ages and done enough for my hus- ferent. I have a spring *abilities in a friendly* band during his illness. in my step and am of- and inspirational The studio's owners, ten found practicing atmosphere. Created for dancing is helping Dmitry and Daria Kara- my latest dance steps for both social and me heal and cope with banov, literally wel- in my office to the sur- competitive dancers, my grief in a healthy comed me with open prise of my co-workers. their proven dance arms. During my first At home, I am trying to *instruction ensures* It was a sweltering lesson, as I awkwardly practice whenever I have you'll be on your way June evening as I parked "danced" around the a chance. I have become to dancing by the my car and approached studio, Dmitry patiently more aware of my posthe West Chester Fred guided me across the ture and how I carry my- lesson! 484-315-8025 Astaire Dance Studio dance floor. My ini- self. I have even dropped fredastairepa@gmail.

Ballroom dancing is *com/west-chester* uling a dance lesson was try and Daria offered allowing me to move

such a good idea. But af- me the encouragement I confidently into another chapter in my life.

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#### **ADVOCACY**

## Vote no on ballot question on Nov. 7

#### By Dr. Jim Scanlon

Dear Community Members, As a supporter of our

public schools and the belief that every American child deserves the right to a quality public education, I'm writing to ask for your action at the polls regarding a legislative proposal that could seriously impact the quality of our schools.

Many educators are very concerned about a Nov. 7 ballot question that asks whether the Pennsylvania Constitution should be amended to allow local taxing authorities to exempt homeowners from paying property taxes. We strongly feel the answer to this question should be "NO."

This ballot question doesn't include the critical piece of information that according to state law, another source of revenue must be created to replace local property taxes. Legislators are considering that the new revenue source could come from increases in other taxes, in the form of Senate Bill 76. Under SB 76, income tax will go up from 3.07

Harrisburg struggles to balance its own budget. The General Assembly currently doesn't have a revenue budget for the current year. How can we leave our own school funding up to them?

percent, sales tax will go from 6 percent to 7 percent and the list of items to be taxed would increase. Those new revenue sources would go directly to the state, and it would be up to the state to determine how much each school district would receive.

This means that under this new funding formula, the state could decide to give more money to urban districts and less to suburban ones. like West Chester. Or they could determine another complicated funding formula that would once again leave funding up to the state and take away our local control.

Harrisburg struggles to balance its own budget. The General Assembly currently doesn't have a revenue budget for the current year. How can we leave our

percent currently to 4.95 own school funding up to them?

School districts are currently facing so many unfunded mandates. Special education costs are skyrocketing due to no fault of public schools. Pension costs are increasing dramatically, again, because of a state mandate. Many districts are also facing aging buildings and population growth. Without the ability to collect local property taxes, who's to say that adequate funding will come from Harrisburg to support these essential needs? Legislators have already placed a three-year moratorium on construction reimbursement for public schools because the state is essentially broke. What is next?

This ballot question does not apply to businesses, which means they will still pay prop-

nesses will not be pleased with this inequity and will want some relief also. They may fight legislators to limit property tax appeals by school districts, as previously proposed. Under this previous proposal, school districts would not be allowed to reassess businesses. This means a business built or purchased for \$1 million and sold for \$10 million would only be assessed

erty taxes. Surely, busi-

at the \$1 million rate. While I firmly believe that our school funding formula and system of taxation needs significant reform, I am strongly convinced this kind of back door legis-

lative change is not the kind of positive, sustainable solution that we need. It deserves a much longer, more thorough review, with more equitable and sustainable solutions.

Pennsylvania already ranks 45th in the nation in percentage of state funding for public education. We are already nearly last in the nation for funding! This will only make it worse.

The West Chester Area School District School Board planned to pass a resolution on Oct. 23 asking residents to vote no on this ballot proposal.

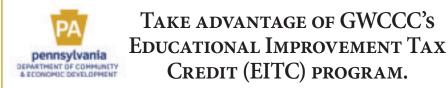
Public schools deserve adequate funding. Without it, the quality of our schools will rapidly decline. There is a direct correlation between property values and the quality of our public schools. As the quality of our schools fall, property owners will see their own homes drop in value. This is simply not good for the residents of Pennsylvania.

If you care about the quality of our schools, please vote no on the Nov. 7 ballot question. The future of our children literally depends upon it.

Sincerely,

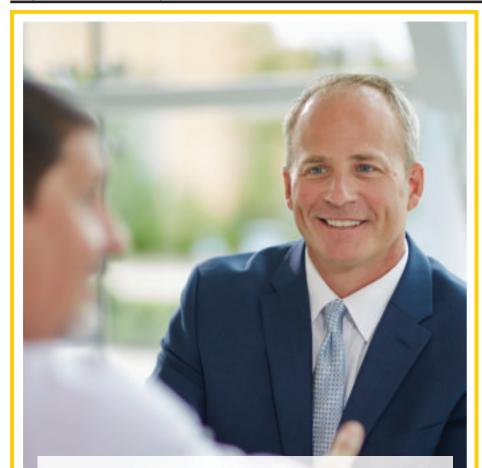
Dr. Jim Scanlon, Superintendent, West Chester Area School District





Your company's contribution will directly benefit students in need of financial assistance at seven Chamber member schools in the greater West Chester area. Contact the Chamber office for more information!





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MAKING SENSE OF INVESTING

November/December events calendar

See full details of Chamber events at small employers? GreaterWestChester.com

#### Nonprofit Discussion Series – Part 2

Thursday, Nov. 2 - 7:45 to 9:15 a.m. Penn Oaks Golf Club, 150 Penn Oaks Drive, West Chester

Topic: What Do Major Donors Look For In Nonprofit Financials?

Major gifts are key to securing financial stability. In addition to learning about a nonprofit's programs, savvy donors want to know about a nonprofit's financial metrics. Donors are particularly interested in efficiency ratios, revenue and expense trends, and evidence of financial stability. Join us to get a better understanding of how to determine and use these metrics to your advantage.

Registration: RSVP required. Breakfast included.

Chamber members \$30; Chamber member + 1 board member \$20; each additional board member \$10; non-Chamber members \$50

#### Ribbon-cutting ceremony – VK Veruzka

Friday, Nov. 3 - 5 p.m. 113 N. High St., West Chester Registration: N/A — free to the public

#### **Professional Development** Presentation

Wednesday, Nov. 8 - 9 to 11 a.m. Chamber Conference Room, 119 N. High St., West Chester

Join Bob Sinton of the acclaimed Sandler Training Team for a free workshop designed for salespeople, managers, business owners and CEO's. Topic: "Mastering cold calling: techniques that get results!"

Registration: RSVP required, free for members only

#### **Health Care Panel Discussion**

Tuesday, Nov. 14 - 8 to 10 a.m. West Chester Golf and Country Club, 111 W. Ashbridge St., West Chester

The Affordable Care Act: Obstacles and Opportunities

Confused by the ever-changing news about health care in our country? The Chamber is excited to present a panel discussion with local experts who will clearly review what has changed with the Affordable Care Act, what impact those changes have on employers, and what small employers can do to stay ahead of the healthcare curve.

The conversation is set around the framework of answering some key questions:

 How the Affordable Care Act is changing, amidst all the political talk?

 What remains of an employer responsibility to stay compliant with the law?

What, if any, are cost saving options for

 What are other small employers doing to stay ahead?

Registration: free to attend, but RSVP is required!

Complimentary breakfast generously provided by Chamber member Armstrong, Doyle & Carroll, Inc.

#### **Executive Co-ed Roundtable**

Tuesday, Nov. 14 - 11:45 a.m. to 1 p.m. Side Bar & Restaurant, 10 E. Gay St., West Chester

Featured speaker: Stuart Brooks, RC Tavlor Group

From the Fortune 500 to the NFL - from the Boardroom to the Medical Practice -Communication Challenges in the Workplace

Registration: Reservation required. Seating is limited. \$35 for members. \$45 for nonmembers

#### The 38th Annual QVC West Chester **Christmas Parade**

Friday, Dec. 1 – events begin at 5 p.m.; parade starts at 7:15 p.m.

Downtown West Chester

This is an experience not-to-be-missed and one of the Chamber's most important signature events. See why USA Today hailed our parade as one of the "10 Great Places to Catch Up With Santa!"

Registration: free, bring your families

#### Membership Breakfast – Saint Agnes School

Wednesday, Dec. 13 - 7:45 to 9 a.m. 233 W. Gay St., West Chester

WSFS Toy Drive! In conjunction with GW-CCC's Christmas Celebration, this is your chance to get into the spirit of giving! Donations will benefit three local charities that are also Chamber member organizations.

Registration: free - toy donation required for admission. Enjoy breakfast catered by Arianna's Gourmet Catering

#### **Professional Development** Presentation

Wednesday, Dec. 13 - 9 to 11 a.m.

Chamber Conference Room, 119 N. High St., West Chester

Join Bob Sinton of the acclaimed Sandler Training Team for a free workshop designed for salespeople, managers, business owners and CEO's. Topic: "CRUSH your goals in 2018!"

Registration: RSVP required, free for members only

For enhanced details or to RSVP for events, visit www.GreaterWestChester.com

## The 1943 Steel Cent

The new composi-

#### By Joseph L. Furia

If I had a penny for every time I was asked, "What is a 1943 Silver penny worth?," I could afford the real rarity, the 1943 Copper Cent – worth in excess of \$100,000.

The 1943 Steel Cent, often referred to as a Silver penny, Zinc penny or White penny, was very short lived but is not considered "rare."

On Dec. 23, 1942, (in support of the war effort of World War II) the secretary of the treasury, Henry Mongenthal Jr., ordered that all cents produced after Jan. 1, 1943, be composed of low carbon steel coated with zinc (the zinc provided protection against rust). All three mints -Philadelphia, Denver and San Francisco minted the steel cent. Philadelphia had no mint mark, Denver used "D" and San Francisco used "S."

tion and look of the 1943 cents proved to be very unpopular with the American public. They were mistaken for dimes and mechanical devices treated them as slugs due to their magnetic properties. As a result, during the fall of **public. They** 1943, the Treasury announced no steel cents would be produced after Dec. 31, 1943. By the end of 1943, the three mints had produced over 1 billion coins, making them very common. Circulated issues retail for \$0.15 to \$0.20 cents per piece today.

So when you are at a party, restaurant or some other social gathering, or if your children or loved ones tell you "I have this really rare 1943 Steel Cent,' tell them to give me a call.

Joseph L. Furia is a lifetime member of American Numismatist Association and senior numismatist

The new composition and look of the 1943 cents proved to be very unpopular with the American were mistaken for dimes and mechanical devices treated them as slugs due to their magnetic properties.

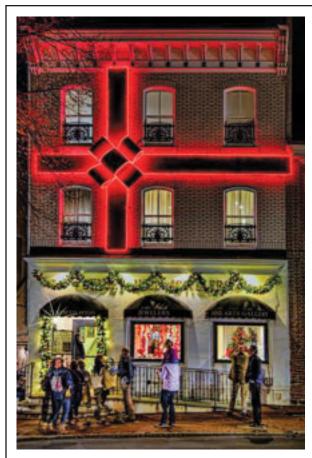
at Coins of Chester *County, specializing* in buying, selling and *appraising a variety* of vintage and antique items including coins, currency, jewelry, stamps, old documents and antique toys. 610-436-8844 | jlfuria@ CoinsOfChesterCounty. com | www. CoinsOfChesterCounty. com

### Selling your home? Be educated, prepared

#### By Kit Anstey

Being a seller in real estate can be complicated, but it certainly is an excellent time in our area with historic low interest rates and buyers far outweighing inventory that is available. Be an educated and prepared seller today. You can do that by choosing the right Realtor in your area that knows the market.

Pick a Realtor who has a specific business plan to properly price your home from the start and includes professional photographs and a virtual tour along with the many other avenues that will best present your home to the public. This includes print media, social media and the internet. "Staging" is a new



word but an important word when selling your home; a cluttered home will sell for less and take longer to sell. Some real estate teams offer a free certified "stager" when they list a home to prepare it to give the best first impression when listed. A detailed marketing plan should include attractive color brochures with surrounding area and school information so agents and potential buvers will have memorable information

they leave. Many potential buyers start surfing the internet approximately 10 months before hiring their agent and making appointments. So, once again, the presentation about the property should be detailed, showcasing the inte-

on the property when

rior rooms throughout along with the outside of the home. Detailed information for the school district and recreation facilities in the area should also be included so potential buyers and their agents can retrieve the information with ease.

In a nutshell, hire a professional, make sure that the individual agent and team is a good fit, and get ready for smooth sailing and a hassle free closing on your home; it's a team effort.

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### *Family Medical Leave Act (FMLA):* Does it affect your business?

The federal Family and Medical Leave Act (FMLA), located at 29 U.S.C. § 2601 et seq., allows employees to balance their work and family life by taking reasonable unpaid leave for certain family and medical reasons. The FMLA seeks to accomplish these purposes in a manner that accommodates the legitimate interests of employers and minimizes the potential for employment discrimination on the basis of gender while promoting equal employment opportunity for men and women.

The FMLA entitles eligible employees to take up to 12 weeks of plies to private-sec-

MYBENEFIT ADVISOR tor employers who employed 50 or mo employees in 20 or

unpaid, job-protected leave in a 12-month period for specified family and medical reasons. In determining the 12-month period, employers may elect to use the calendar year, a fixed 12-month leave or fiscal year or a 12-month period prior to or after the commencement of leave.

The FMLA applies to all public agencies, including state, local and federal employers, and local education agencies (schools). It also ap-

employed 50 or more employees in 20 or more workweeks in the current or preceding calendar year, including joint employers and successors of covered employers.

If you have any questions regarding FMLA or if you would like a review of vour employee benefits, 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 or jim.pitts@mybenefitadvisor.com

## Assessment testing is smart

#### **By Ben Ventresca**

Finding the best employees and eliminating the bad apples has been a concern of employers since business has been conducted. Until recently, successful hiring depended on being a good judge of character time and attention to hit the and hoping for the best. Over the past 80 years, however, science has made inroads into the process of assessing a potential new hire for their aptitude, their attitude and their honesty.

checks give you the when, ily fixed and measurable, emwhat and where of an applicant's history. Assessment testing fills out the picture of who: the capabilities, the character and the personality of the potential employee.

a benefit for the newly hired important is ability. Research employee; by knowing their confirms that the best prestrengths and weaknesses, dictor for job performance BrandywineConsulting.com

them where they will be productive and satisfied. They will know how to tailor job training to best serve both the employee and the company. And when promotion time rolls around, managers will know who measures up and who needs more mark.

The accepted premise is that personality is an inherited complex of traits that controlled our behavior in the past, controls it at present and will in the future. Since many Resumes and background of the traits are temporarployers can assess candidates to determine their probable behavioral styles and understand how those fit in with the company's culture.

Personality is one key to Assessment testing is also successful hiring, but equally

managers can better place is cognitive ability. Cognitive ability is one of the two most frequently cited factors that impact job performance (the other is conscientiousness).

Assessment testing is more just than a tool for matching the worker to the job. It is a guardian at the gates of a business. Now more than ever, it is important to feel confident about those people a business welcomes into its family.

*Ben Ventresca is managing* partner of Branduwine Consulting Group, a longtime Chamber member, based in the West Chester area since 1987. As part of its consulting services, Brandywine offers BCGSmartCheck, which is a suite of safe-hiring services that includes aptitude assessment, background screening and drug testing. 610-696-1905 | bjventresca@ brandywineconsulting.com



## Who needs flood insurance?

#### By John Beardsley

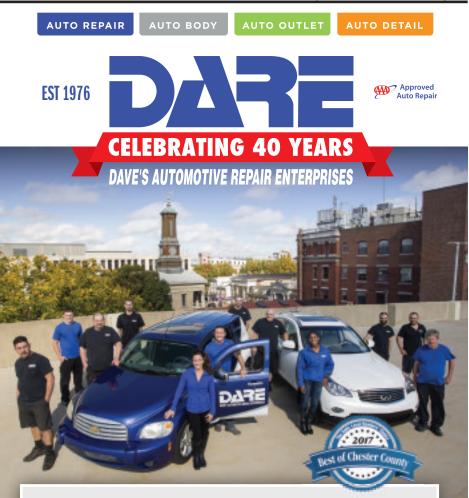
Hurricane Harvey dumped massive amounts of rain on the Houston area -25 to 50 inches of rain in places. Many homeowners, whose homes were not in highrisk flood planes, had several feet of water in their homes. Looking at the images on television, it appears that most of those homes did not suffer wind damage or storm surge, but simply filled up with water when the local waterways could not handle the amount of rainfall and overflowed. Most of those homes were insured, but unless the owners held separate flood insurance

policies, the water damage will be out of your pocket. from the flood will not be covered by insurance.

In recent years, mortgage lenders have become stricter about insisting that homeowners carry flood insurance when lending money for a mortgage on a home built in an area with a high risk of flooding. Lenders do not typically require flood insurance on mortgages outside the highrisk flood zones. However, just because your mortgage company doesn't require you to carry flood in- business insurance and surance doesn't mean your home won't be inundated by a flood. If your home is flooded and you don't carry flood insurance, the costs of remediation

Flood insurance is not always as costly as we've all been led to believe it is. Protecting a home in a low-risk flood zone is relatively inexpensive, typically only a couple of hundred dollars/year. Each homeowner must balance the cost of flood insurance against their potential loss.

John Beardsley, owner of the Beardsley Agency, a part of Farmers Insurance - auto, home, renters, more. 484-200-7511 | *ibeardsley@farmersagent.* com | 845 West Chester Pike, West Chester, PA 19382



# Why are Powers of Attorney so important?

#### By Kristen R. Matthews

I stress to my clients of all ages the importance of having valid General Durable and Healthcare Powers of Attorney in place. The Healthcare Power of Attorney appoints an agent to make medical decisions on vour behalf if vou are unable to communicate with your medical providers. The General Durable Power of Attornev appoints an agent who will manage all non-health care decisions on your behalf when you are unable, such as signing documents and bill payment.

The Power of Attorney agent is empowered to act on an incapacitated individual's behalf. In a situation where an incapaci-

tated individual never executed Powers of Attorney while he or she possessed the capacity to do so, a guardianship will be required. Guardianship petitions may be brought by a spouse, close family member or sometimes an independent third-party organization.

The procedure for appointing a guardian can be time consuming and costly. A doctor must examine the alleged incapacitated person to establish that he or she is in fact incapacitated. Even in situations where a spouse or family member is seeking guardianship, the court will often appoint an independent attorney to represent the incapacitated person's interests. A guardianship requires the

formalities of notice to all interested parties, including the incapacitated person, and a hearing before an Orphans Court judge.

While guardianships play an important role in estate litigation, they are almost always avoidable by having an attorney prepare for you valid General Durable and Healthcare Powers of Attorney.

Kristen R. Matthews is an experienced elder law attorney, assisting clients with a variety of estate and trust planning and administration matters in addition to advance and crisis Medicaid planning, guardianships, special needs trusts and Veterans Pension benefits. kmatthews@macelree.com 610-840-0272

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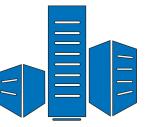


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