

# in BUSINESS

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## Letter from the President:



# New Year, New Decade

## Wait. What? New decade? Ouch.

Raise your hand if life is racing by, and the thought of a new decade blows your mind. Me too.

So how do we prepare for what the new era has to bring? It was ten years ago when the bottom dropped out, and we were in the midst of a crippling recession. Since then, many companies have experienced a rebound beyond their initial loss. However, many businesses didn't survive, and employment plummeted, leaving seasoned workers left to identify a new direction and possible new profession. So knowing what we know now, does that play into your planning for the decade to come?

Over the next ten years, the Baby Boomers will retire, and Gen Xers will take over. The Millennials will rise in leadership, and Gen Z will be emerging professionals. Technology will be more robust, new careers will develop out of necessity, and traditional industries will continue to develop, grow, and evolve with the times. Much like the past ten years.

As you leaf through the following pages, our authors discuss the evolution of marketing, politics, leadership, and eCommerce and where they stand today. The rapid pace of change offers new opportunities to accomplish our goals and vision.

The GNPCC team is focusing on the next evolution for the Chamber and preparing for the new decade. We brought back the printed directory, and we will begin recording a podcast in 2020. We are enhancing the Nothing But Networking events to offer new experiences and are expanding the annual signature events. Also, we are assembling a creative committee to discuss the Chamber's Centennial celebration in 2022.

We are excited to embark on a new decade and know 2020 will be an exciting year. We look forward to seeing you in January! ●

Best,

**Pam Henshall**, President

Greater Northeast Philadelphia Chamber of Commerce

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# GNPCC Calendar

## GNPCC Upcoming Events – Save the Dates

For more information about these and other events visit  
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### Friday, February 21

#### Executive Luncheon Series Featuring Brian Loble, Executive Vice President of Health Markets, Independence Blue Cross

Knowlton Manson  
8001 Verree Road, Phila., PA 19111  
11:30 AM to 1:30 PM  
Cost: GNPCC Members \$65, Nonmembers \$75

### Thursday, March 12

#### 3rd Annual Nonprofit Summit

Settlement Music School  
3745 Clarendon Avenue, Phila., PA 19114  
8:00 AM to 11:30 AM  
Cost: GNPCC Members \$35, Nonmembers \$45

### Friday, March 20

#### Meet The Naval Command

Naval Support Activity Philadelphia  
700 Robbins St, Phila., PA 19111  
7:30 AM to 10:00 AM  
Cost: GNPCC Members \$20, Nonmembers \$30  
Must Register in Advance

### Tuesday, March 31

#### Nothing But Networking/ New Member Welcome Breakfast

The Felt Factory  
1523 E. Wingohocking Street, Phila., PA 19124  
8:00 AM to 10:00 AM  
Cost: GNPCC Members FREE, Nonmembers \$10

### Thursday, April 16

#### 4th Annual Women In Business Conference & Luncheon

Radisson Hotel Philadelphia Northeast  
2400 Old Lincoln Highway, Trevose, PA 19053  
8:00 AM to 3:00 PM  
Cost: \$150 per person pass

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Save These  
**DATES**

# Why Are You Here?

This is the question the Greater Northeast Philadelphia Chamber has been asking its Members lately.

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EDUCATION**

The answers are varied and are not surprising, but do have a common thread ... That is, its the real connection that comes from being an active Member.

Join Us and Lets Do Business.

— We Are **#HereAtGNPCC**



# From Typewriters to IT...How Far We've Come

| By Matt Tiney, Windows Management Expert

In a digital world where everyone is connected by a couple clicks, it is easy to forget where we were just a few decades ago. Typewriters and fax machines dominated the business world. Paper copies of everything were kept in boxes for long term storage and intraoffice mail was physically delivered by some young go-getter in the mail room. Cell phones and pagers were in their infancy, and long-distance companies were battling for business.

These eventually gave way to workgroup computing, and before you knew it, technology put the pedal to the metal. We saw domain-based networks, centralized file storage with complex access permissions, TCP/IP networking, this thing called the Internet, and this other even weirder thing called the "world wide web".

These days, electronic mail (email) and instant messaging (IM) are not just common; they are a de facto requirement for many modern industries. Documents written electronically, delivered electronically, and are even signed electronically – all without using a single sheet of paper. Everyone has a smartphone. Data is seamlessly shared across all devices and organizations in paperless offices. Well, some offices are paperless. Some industries still have a hard time letting go of their old impact/dot-matrix printers. It's those darn multi-part forms. They are the sole reason dot matrix printing (aka "impact printing") still exists.

What we used to call "mainframe computing" is now called "cloud computing" – and it is where everything is headed. It is no longer necessary for companies to invest in network infrastructure for complex messaging systems, storage networks, or even domain controllers.

In fact, over the last decade or so, managed service providers have grown to the point that businesses of all sizes can outsource their

entire IT departments to cut costs and take advantage of cheap cloud resources (e.g. storage). It's become clear in recent years that the time of the full-time, on-site, "IT Guy" is rapidly coming to an end and the vast majority of companies no longer need to maintain an IT staff of their own.

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# *Marketing:* An Evolutionary Tale

| By John Politsky, WeSpeak Easy







***If someone were to ask you what the differences were between marketing in the 1950's and now, what would you say?***

Most people would focus on the technology and media available. And while there is no doubt about the difference in the level of technology available, the 1950's were actually responsible for introducing us to the idea of a mixed-media marketing strategy.

The 1950's were the beginning of a steady, rapid increase in the amount of advertising and marketing spend. In just TV advertising alone, the total spend increased more than 10 times between 1949 and 1951. While this was in part due to less scarcity of products, which was the result of World War II, it was also due to groundbreaking changes in technology. There were more mediums than ever for people to consume information, which meant there were new ways for businesses to market.

Newspapers were being read at an all-time high, the transistor radio was invented, and televisions had become a staple in the American household. Because of how new the radio and TV were, they didn't compete with newspapers and magazines for being the most successful marketing platform. Instead, they coexisted in harmony for

most of the decade. Business' marketing and advertising budgets were spread across multiple platforms, allowing them to hit their audience on every channel.


Now, marketing has become oversaturated. Every website, social platform, email inbox, app, newspaper, TV show, radio broadcast, and so on bombards you with advertisements trying to sell you something. This oversaturation is not only frustrating for the consumer; it also makes it incredibly difficult for marketers to break through the noise. For example, marketing strategies no longer rely on organic social media because there are so many people paying for ads that it buries any organic content from businesses.

So what do marketers do? There are some who will wait for the newest digital platform to be created and jump onto it before it becomes oversaturated. However, we have found that a hybrid of digital marketing and traditional marketing is becoming more and more effective. For so long, marketing experts had said it was time to let traditional marketing die because digital marketing is the way of the future. While they aren't wrong about digital marketing being the future, they are wrong about letting traditional marketing die.

Yes, we agree that newspapers are dying and paying to market in them is becoming less and less rewarding. But what about other types of print or mixed-media? While our email inboxes are constantly full of advertisements and spam, our actual mailboxes are bare. Even though the number of magazine subscriptions per person has rapidly decreased, there are industry specific publications that are staying strong. We don't receive direct mail in the abundance we used to - plain and simple. Even though marketing is evolving with the pace of technology, that doesn't mean it's time to forget our roots.

So while there are a lot of differences in marketing now and in the 1950's in terms of message and level of technology available, there are a lot similarities in strategy. The most successful marketing strategies will always be the ones that utilize mixed media. Facebook ads, Google ads, and email marketing alone won't cut it. It is when you combine those strategies with written content and direct mail that you will see the most success. You must hit your perspective clients on as many avenues as possible, review the conversion data, and then adjust your strategy based on the results. Because even though technology is always evolving, the importance of using mixed-media will always remain the same. ●





# What You Should Know About Mutual Funds

| By: John G Fischer, Northwestern Mutual

**“The more things change, the more they stay the same,”** an old saying that applies to mutual fund investing in the United States today.

**What’s changed?** Digital communications and access to information. There’s more information available today than ever before, but as a result...there may be less wisdom.

**What hasn’t changed?** People are still seeking wisdom and advice. Advisors still need to “know our customer” in order to help clients maintain successful financial plans. And, the popularity of mutual funds has only grown. Here’s what you should know:

An estimated 100 million people in the United States own mutual funds. They’re a popular way to help investors meet their long-term financial goals – everything from education funding and buying a home to planning for retirement. Here are a few reasons they’re in such high demand:

- 1. There are many varieties.** There are thousands of mutual funds available in the marketplace. Each has its own investment approach, which is explained in the prospectus. All you need to do is find the one that meets your individual goals, risk tolerance and objectives.
- 2. They’re professionally managed.** When you invest in a mutual fund, you’re hiring a full-time professional money manager to buy, sell and monitor your investments on your behalf. This day-to-day oversight can be valuable, especially during times of market volatility.
- 3. They provide broad diversification.** Most mutual funds hold far more securities in their portfolios than individual investors can typically afford to buy on their own. This level of diversification helps limit the impact that a decline in the value of any one security may have on your overall portfolio performance.
- 4. They’re easy to track.** Mutual funds offer you a range of investments in one fund portfolio. Rather than following multiple individual securities, all you have to do is monitor the fund’s overall performance.
- 5. They’re affordable.** Most mutual funds allow you to buy into a fund with a small minimum investment, often \$1,000 or less, making it easy to get started.

- 6. They offer easy access to your money.** You can redeem your shares at their net asset value (NAV) on any business day. Of course, the amount you receive may be more or less than your initial investment.

What should you look for when selecting or evaluating a fund? Of course, long-term performance is important, but here are some other things to keep in mind:

- **The fund’s sales charges, fees, and expenses.** These can add up over time and eat into your returns.
- **Its turnover rate.** A fund that frequently buys and sells securities may generate higher trading and capital gains costs.
- **The volatility of the fund.** Generally, the more a fund’s performance bounces up and down from year to year, the greater the investment risk.

Be sure to read the fund’s prospectus before investing. It provides detailed information that can help you decide whether a fund is right for you. Also, speak to a qualified financial representative, who can help you select suitable investments based upon your particular investment objectives, financial circumstances and risk tolerance.

You should carefully consider the investment objectives, risks, expenses and charges of the investment company before you invest. Your Northwestern Mutual Investment Services Registered Representative can provide you with a prospectus that will contain the information noted above, and other important information that you should read carefully before you invest or send money. ●

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**Article prepared by Northwestern Mutual with the cooperation of John G Fischer.** Securities are offered through Northwestern Mutual Investment Services, LLC (NMIS), a wholly-owned company of NM, member of FINRA and SIPC. John G Fischer is a Financial Advisor with Northwestern Mutual, the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, Wisconsin, and its subsidiaries. John G Fischer is based in Philadelphia, PA. To contact John G Fischer please call 215.981.1856, e-mail at [john.g.fischer@nm.com](mailto:john.g.fischer@nm.com), or visit [johngfischer.nm.com](http://johngfischer.nm.com).

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# New Year, New eCommerce

| By Neil Harner, Inverse Paradox

The new year is upon us which means you're probably thinking about major initiatives for the 2020 year to enhance your business. This could be new product or service offerings, new hires or adding tools to your workflow to create necessary efficiencies. Have you considered expanding your online presence to include eCommerce?

eCommerce is often confused for offering a large catalog of products and letting people buy online. Sure, this is a great option if you have product to offer which you can ship to a buyer. But more practically, eCommerce is anyway of doing business online including facilitating financial transactions across the internet. Here are some different ways (yes, including building a store) to get your 2020 eCommerce initiatives underway.

**Online Payments** – Online payments have become exceptionally easy to add to any website and can have many positive effects for a business. If you're currently depending on your customer to receive an invoice and mail a check, sure there are little to no transaction fees, but the time to get paid can take longer than anticipated which can be disruptive. Adding a simple form to your website where a user can add their info, an invoice number and a payment amount can greatly cut down the time between sending the bill and receiving the payment. They fill out the form, you receive an e-mail confirmation, and the funds arrive to your bank.

Depending on how your website was built, the tools for the form can vary but the idea is all the same. The most important piece is to have a payment gateway. Chances are you already have a merchant service provider. The first step is to speak with them about setting you up with a payment gateway provider since they generally broker this service. The most common service is Authorize.net. Alternatively, and generally most flexible but certainly not the cheapest is Stripe. Since they are full service, you can generally get up and running within an hour, ready to take payments. From there, having a web developer build a form tied to the gateway should take little time and expense.

**Online Donations** – Perhaps you're a nonprofit organization looking to accept donations. There are many routes you can take from building your own form with a payment gateway to using a service like Network For Good's DonateNow or Fundly. Both of these services provide easy-to-use prebuilt scripts (blocks of code) which can be copy and pasted into your website to start receiving donations.

**Gift Cards** – It's generally well known that gift cards can be a wonderful revenue source due to the rates of redemption. The first and easiest product that any business can sell is a gift card since it can be used for product or service. Much like adding a payment form, adding a "buy a gift card" form along with pre-defined values for purchase can give you a quick way to promote your business to new customers by leveraging existing customers to give a gift. Once an order comes in, you send a gift card or certificate. High quality plastic cards can be easily and affordably

ordered at a website like Plastic Printers or to get started, your local office supply store will likely sell pre-printed certificates. The best part is that either can be mailed using normal postage.

**Marketplaces** – It's not uncommon that a brick & mortar wants to pick up some extra sales online. The hard part is that the internet has become overly saturated with stores, not to mention, there are behemoths like Amazon, Walmart, and eBay that make it difficult to be found when people are looking for specific products. Well, if you can't beat 'em, join 'em. All three previously mentioned giants offer marketplaces where other businesses can sell on their platform. The costs are significant but now your products can be found on some of the largest retailers on the web. Depending on your costs and popularity of product this can be incredibly lucrative. Alternatively, if you happen to have goods that are hand-crafted, art, collectibles, or antiques consider Etsy for a more niche audience.

**Building a Retail Store** – There are many ways to get started building a store. You can work with a with a freelance or agency to build a robust store of your own using one of countless platforms or you can also go the DIY route with easy-to-use website platforms like Shopify or BigCommerce. Building the store actually isn't the hard part, it's getting people to your new online store. For this, the investment in an online marketing agency which has a history of working in eCommerce and has a strong understanding of advertising strategies including social media and product listing ads is essential. A good agency, and the advertising are monthly investments but it should return you a significant amount of business.

**Building a B2B or Hybrid Store** – If you happen to be a manufacturer or wholesale business, building a highly engaging and easy to use store can be instantly gratifying. Even in the B2B world, purchasers are looking for the instant gratification of an Amazon-like experience which can make old-school sales processes a major deterrent to ongoing sales. Also, many B2B operations have an opportunity to sell their products direct to retail customers where margins can be exceptional. You have to be careful to not alienate your B2B customer, but there are ways to approach the model that are beneficial for you both. This can be a challenging initiative but can be extremely rewarding as a result of the savings from efficiencies created as well as the margins which generally are more so than other retailers. To approach this, it's best to discuss your business model and goals with an agency that has experience implementing these solutions.

These six eCommerce initiatives can support the growth of any business entering the new year. Get started by investigating the various platforms and tools available to you. From there determine the investment of time and cost for your business to get started. If you find that the potential solutions would benefit you, put a plan in place with your internal team as well as any web-professionals you work with. ●

A photograph of Emily Bittenbender, a woman with blonde hair, smiling and wearing a pink jacket and a patterned scarf. She is standing in front of a body of water with a bridge in the background.

# Emily Bittenbender: *Building Opportunities for Women*

| By Graziella DiNuzzo, Graziella Public Relations and Events



The Virginia Slims cigarette slogan, “You’ve come a long way baby,” appeared across magazines and billboards in the 1970’s, at the same time when members of the National Organization for Women (NOW) were standing up for the Equal Rights Amendment in the US senate.

While the 70’s feminist revolution was mounting, and women were increasingly entering the workforce as secretaries, teachers, bookkeepers, waitresses and nurses, many women like Emily Bittenbender’s mom and grandmother were maintaining their traditional “work” roles inside the home. Men’s traditional work roles included truck drivers, production workers, carpenters and farmers.

“I was raised in a matriarchal house where domestic life ruled,” recalls Bittenbender. “I remember mom giving me a step stool so I could help in the kitchen.”

Bittenbender likes to drive trucks and her all-terrain vehicle. As a child, she wanted to play outside on her family’s 400-acre farm outside of Huntingdon Mills, Pennsylvania. “Boys were always treated better than girls.”

“I am grateful to my grandfather who owned an architect firm and used to take me with him to job sites. I loved it.”

Fashion was Bittenbender’s first career goal. She attended the Moore College of Art as a fashion design major and was told, “I didn’t have the talent or skill to be in fashion, so I moved on and enrolled in the commercial interior design department.”

Bittenbender’s decision to pursue commercial design payed off when she was hired to lead a team in the design and construction of the National Constitution Center in January 2000.

Three years later in 2003, Bittenbender liquidated all of her assets and started Bittenbender Construction, LLP, the first 100% female owned and operated general contracting construction firm in the region, and today, the largest. She partnered with Angela McCaffery, business partner and Chief Operating Officer.

Bittenbender Construction is certified by (WBENC) the Women’s Business Enterprise National Council and the (PAUCP) Pennsylvania Unified Certification Program. Angela McCaffery, joined Emily as Chief Operating Officer.

“I did it on my own, no husband or dad.”

Bittenbender Construction provides construction management and general contracting services for corporate, greenspace, institutional, medical, museums and attractions, retail and science and technology.

“I needed to start my own company because I didn’t feel comfortable working in other people’s cultures. I wanted a more team-managed focus ...an entrepreneurial approach to client’s projects with no egos or a lot of rules.”

The company’s open-air offices with beautiful views of the Delaware River reflect Bittenbender’s flexible management style and respect for her team as equals. It wasn’t surprising that I couldn’t find her bio on her website.



Considered one of the most diverse companies in our region, Bittenbender has made diversity, inclusion and equality her mission – with a workforce consisting of sixty-percent women professionals and 16% minorities.

And Bittenbender loves millennials.

“Millennials are open minded and uninhibited. They don’t see color or gender and base people on their actions. They are awesome.”

Some noteworthy Bittenbender projects include Franklin Park, Sister Cities Park and the newly renovated Love Park.

“I love working on projects that have purpose and meaning and immediate community impact. I was sitting at a restaurant and a woman approached me to say thank you for building Sister Cities Park because now she has somewhere in center city to take her daughter to play.”

In 2005 architect Jewel Johnson found herself on a same project as Emily Bittenbender, they soon developed a friendship.

“If you would have told me that in 2011 I would find myself occupying a space at Bittenbender Construction so I could literally learn first-hand how to incorporate construction management into my architect business, I would have said you were crazy,” explain Johnson. “Emily opened her heart, gave me a desk in her office and introduced me to her banker, accountant, attorney, sub-contractors and ultimately her clients.”

“It’s important for me to be a mentor for women and minorities,” says Bittenbender. “It’s hard to succeed as a start-up and even more difficult for an African-American woman.”

Johnson explains how at a Construction Industry event award ceremony event where Bittenbender was being honored, out of 200 guests, there were only 5 minorities – and all 5 were Emily’s guests.

“I can never repay Emily for all the help she has given me,” says Johnson who runs Antoine Johnson, LLC

“Women need to help women,” Bittenbender says twice.

“We have a lot of cool women in this city- ” and that most certainly includes Emily Bittenbender. ●



# Brian Loble: Keeping His Hometown Healthy

| By Graziella DiNuzzo, Graziella Public Relations and Events

Brian Loble was born and raised in the Mayfair section of Philadelphia and he loved it.

"Jumping on my bike and riding through the neighborhood and playing basketball at the Lower Mayfair playground are some of my best memories."

"My first job was at Chickie's and Pete's, I worked there before working at the CVS on the Boulevard. I attended St. Tim's elementary school and some of my family members still live in Fox Chase and Pine Valley."

Northeast Philly is where he called home.

"We have some of the best Philly food."

As executive vice president of Health Markets at Independence Health Group, the parent of Independence Blue Cross, Loble manages

commercial and consumer business, including senior markets and the pharmacy business. He also provides oversight for the company's operations and two of its subsidiaries, AmeriHealth New Jersey and AmeriHealth Administrators.

"One of my most important roles is overseeing the sales and marketing team who work with companies in the areas we serve to provide affordable access to innovative healthcare solutions."

In September 2018, Loble attended a ribbon-cutting ceremony in Olney, Philadelphia, for the opening of the first of four unique senior health centers in Philadelphia supported by Independence Blue Cross, called Dedicated Senior Medical Center. The other Philadelphia

Dedicated centers are in Mayfair, West Philadelphia and North Philadelphia.

"We wanted to give seniors a different and better experience with health services."

Dedicated Senior Centers' specialized model coordinates all the health services a senior patient may need which include: Primary Care, Onsite Diagnostic Testing, Medications, Door-to-Door Transportation, LifeCard and Acupuncture. Owned by the wholly owned subsidiary, ChenMed, Dedicated patients benefit from an average of 189 minutes of face-to-face time with their primary care physician annually, nine times higher than the national average.

Loble is most proud of a joint venture he helped launch in April 2018, between





feel when they are navigating their healthcare and the word quil, as in the ink feather pen and when doctors write prescriptions,” Lobley explains.

When asked what he loves most about his job, Lobley answers, “our people, our mission and our commitment to innovation.”

#### People:

“I have been working with Independence Health Group for over 18 years and it’s a familial culture. I am so inspired when I go to our employee recognition luncheons and listen to people who have worked with us for 25 to 30 years telling great stories.”

#### Mission:

“Independence gives back to the community through our partnerships with non-profits, and especially through our “Blue Crew Volunteers” who lend a helping hand all across the region.”

#### Innovation:

“Dan Hilferty (Chief Executive Officer, Independence Health Group) is our champion for innovation. He empowers us to do our best work and find better solutions. We call it Dan’s magic – he is a true leader.”

When asked about what challenges he has faced, Lobley explains, “Nine years ago when the Affordable Care Act was enacted, we had to learn how to navigate providing our full suite of products to individuals. We looked to folks outside healthcare in the financial services and credit card industries for different

ways to engage consumers and ultimately we have been successful.”

“We are proud to offer healthcare to everyone from individuals to small groups and large, national companies like Comcast.”

Lobley volunteers his time and energy to several causes. He is one of the founding members of the G. Fred DiBona, Jr. Memorial Foundation, also known as Fred’s Footsteps, which provides financial support to families caring for critically or chronically ill children. He is also a board member of the Greater Philadelphia Alliance for Capital and Technologies (PACT) and the Philadelphia Freedom Valley YMCA — serving on the Executive Committees of both. He also serves on the board of AIM Academy.

On November 5, 2019, Lobley was awarded the 2019 Philadelphia Community Hero Award at the seventh annual Heroes Among Us gala, which pays tribute to the men and women of the Philadelphia Police Department. Lobley, whose father served as a mounted police officer for the Philadelphia Police for over 25 years, was recognized for his strong support of the Philadelphia Police Department.

“I love Philadelphia,” Lobley repeats.

When the Eagles went to the Super Bowl, Lobley brought his eight-year-old son to Minneapolis to get the full experience. “We are die hard Philly sports fans.”

It’s in their blood. ●

Independence Health Group and Comcast, called Quil, where he now serves as the Board Chair.

Quil is a digital health company serving individuals, healthcare providers, employers, and payors nationally. By combining precision data with state-of-the-art technology and security, Quil is able to engage patients and caregivers throughout their health journeys. Quil recently hired Carina Edwards as CEO.

“With Comcast being our biggest customer and their very progressive approach to providing top quality benefits to their employees, we thought, what if we put our resources together?”

“The name Quil came from both the word tranquil, which is what we want a patient to





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# The Next Decade of Leadership – 2020 *Are You Ready?*

Have you stopped lately to ask, A leader of who? Leadership styles vary greatly, and so they should depending on who is being led. In 2020 we will have four generations spanning nine decades sharing the lion-share of the workforce. So to answer the question, “are you ready?” it’s imperative to understand the generational makeup of the workforce you are in charge of leading; their buying tendencies and behaviors, motivation, communication style, expectations and worldviews – curve your leadership style to better lead these surprisingly similar AND at the same time, diverse groups.

## Four Generations, Nine Decades

You’ve got the Baby Boomers (Your Dad’s generation or is it your Grandfathers’?), Gen X, Millennial, and new on the scene, Gen Z. If you’re from the camp that Millennials are all just fresh out of college or that the baby boomers are too old to add value, you may be falling ill to stereotypical hype and not taking advantage of the vast knowledge that each generation offers.

To be an affective leader it’s important to take a close look at the generational gap and assess their roles in the workforce today. What separates Generation X from the Millennial group, and is Generation Z a thing? How old is each generation in 2020? And are they really that different? Who is working and who will be? Remember that an affective leader is one that relates, communicates, and acts according to whom is being led. In this next decade, apply what you know about your company, department or section and adopt strategies that will help bridge the commonalities and breakdown the differences. You have a rare opportunity to shape this incredible four-gen workforce.

Take another look at the generational infographic – it may surprise you. ●

---

Shannon Creamer-Franke, Agency Creative Director, Odd Graphic Company. Founder and Agency Creative Director of Odd Graphic Company, a full-service design and marketing studio, Shannon Creamer-Franke built this once start-up to a company serving businesses worldwide. Founded in 1992 with expertise encompassing corporate identity, branding, firm positioning and product placement, with application in print, interactive media and website development, the agency has enjoyed award-winning results for notable clients such as Comcast, Philadelphia 76ers, Turner Construction Corp., Schnabel Engineering, and RMJM Hillier. Visit: [www.oddgraphic.com](http://www.oddgraphic.com)

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4 GENERATIONS | 9 DECADES

# Today's Leaders

have a rare opportunity to shape  
a dynamic multi-generational workforce



48% of US younger generation  
managers are director level or higher



**33% US WF 2020** [ 30% BY 2025 ]

**SHAPED BY:** The AIDs epidemic, the fall of the Berlin Wall, the dot-com boom  
**MOTIVATED BY:** Diversity, work-life balance, their personal-professional interests  
**COMMUNICATION STYLE:** Whatever is most efficient, including phone calls and face to face  
**WORLDVIEW:** Favoring diversity; quick to move on if their employer fails to meet needs; resistant to change without explanation  
**EMPLOYERS SHOULD:** Give immediate feedback; provide flex / work-life balance, and opportunities for personal development



**65%**  
Plan on  
working  
beyond the  
age of 65

**55%**  
Are startup  
founders  
[ the highest % ]

Flexible | Informal | Skeptical | Independent

TODAYS AGE 41 – 55

**GEN X**

BORN BETWEEN 1965 – 1979

BORN BETWEEN 1980 – 1994

TODAYS AGE 26 – 40

**MILLENNIAL**

Competitive | Civic-minded | Achievement-oriented

**SHAPED BY:** Columbine, 9/11, the Internet  
**MOTIVATED BY:** Responsibility, the quality of their manager, unique work experiences  
**COMMUNICATION STYLE:** IMs, texts, and email  
**WORLDVIEW:** Seeking challenge, growth, and development; a fun work-life balance; likely to leave an organization if they don't like the culture  
**EMPLOYERS SHOULD:** get to know them personally; manage by results; be flexible on their schedule and work assignments, provide immediate feedback



**84%**  
expect their  
employer to  
provide formal  
training

**10%**  
Living at  
home with  
parents

**35% US WF 2020** [ 50% BY 2025 ]



**27% US WF 2020**



**SHAPED BY:** Vietnam War, Civil Rights, Watergate  
**MOTIVATED BY:** Company loyalty, teamwork, sense of duty and ethical responsibility  
**COMMUNICATION STYLE:** Whatever is most efficient, including phone calls and face to face  
**WORLDVIEW:** Achievement comes after paying one's dues; sacrifice for success  
**EMPLOYERS SHOULD:** provide them with specific goals and deadlines; put them in mentor roles; offer coaching-style feedback on a consistent and planned schedule



Optimistic | Competitive | Workaholic | Team-oriented

**BABY BOOMER**

TODAYS AGE 56 – 76

BORN BETWEEN 1944 – 1964

BORN BETWEEN 1995 – 2015

**GEN Z**

TODAYS AGE 5 – 25

Global | Entrepreneurial | Progressive | Less Focused

**SHAPED BY:** Life after 9/11, Great Recession, access to technology from a young age  
**MOTIVATED BY:** Diversity, personalization, individuality, creativity  
**COMMUNICATION STYLE:** IMs, texts, social media  
**WORLDVIEW:** Self-identify as digital device addicts; value independence and individuality; prefer to work with Millennial managers, innovative coworkers, and new technologies  
**EMPLOYERS SHOULD:** offer opportunities to work on multiple projects; provide work-life balance; allow them to be self-directed and independent



**5% US WF 2020** [ 10% BY 2025 ]

The two youngest generations together  
will compose nearly **70%** of GLOBAL  
employees within the next four years



WORLD WORKFORCE  
BY GENERATION  
2020



**15%**

**45%**

**30%**

**10%**

# 2020 Greater Northeast Philadelphia



Visit: [www.nephilachamber.com](http://www.nephilachamber.com)  
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#HereAtGNPCC



Chamber Business Connections: Join a bi-weekly Committed Networking Group Apply today!

## Wednesday Lunch Group

2nd & 4th Wednesday 12:00 -1:30 pm

## Thursday Breakfast Group

1st & 3rd Thursday 8:00- 9:30 am

NEW - Chamber Business Connections  
We are offering a new networking opportunity. The Chamber Business Connection is a committed group comprised of GNPCC members who meet on a bi-weekly basis.

- The purposeful networking opportunity will foster relationships and develop a strong commitment to promoting member companies by recommending one another to prospective clients.
- Bi-weekly meetings
- One professional/company per industry per group
- GNPCC members in good standing only
- No additional membership cost

## JANUARY

**Monday, 1/13**

### 4th Annual Mingle Among the Masterpieces Art Reception

Glen Foerd on the Delaware  
5001 Grant Ave., Phila

Event will feature an evening of cocktails and hors d'oeuvres as guests mingle among art work created by nonprofit members of the Chamber in addition to art pieces from local artists, a live art demonstration, period-gown displays, exciting auction, and beautiful music provided by the talented students from Settlement Music School Northeast.



**Friday, 1/17**

### Meet The Naval Command

Naval Support Activity Philadelphia  
Experience an exclusive guided tour  
\*\*Space is limited. Guests must provide their full name and social security number and bring a valid ID to enter the event. These tours are not open to the public.



**Wednesday, 1/29**

### Nothing But Networking Lunch

Mazhu Axes  
9806 Bustleton Avenue  
Philadelphia, PA 19115  
Bring your business cards and start making smart connections with GNPCC members and invited guests. This bi-monthly networking event rotates member locations and times!



## FEBRUARY

**Friday, 2/13**

### Northeast Philadelphia Economic Development

#### Breakfast

Location TBD



**Friday, 2/21**

### Executive Luncheon Series with Brian Lolley, Executive Vice President, Health Markets, Independence Blue Cross

Knowlton  
Mansion

This exciting series highlights a prominent Philadelphia executive interviewed as a fireside chat.



## MARCH

**Thursday, 3/12**

### 3rd Annual Nonprofit Summit

Settlement Music School  
The 3rd annual Nonprofit Summit will continue exploring areas of synergy among local nonprofits, focusing on practices for diversifying nonprofit Board of Directors.



**Tuesday, 3/31**

### Nothing But Networking Breakfast

The Felt Factory  
Bring your business cards and start making smart connections with GNPCC members and invited guests. This bi-monthly networking event rotates member locations and times!



## APRIL

**Thursday, 4/16**

### 4th Annual Women In Business Conference

Radisson Hotel Philadelphia Northeast  
GNPCC recognizes the contributions of women in all areas of employment/business; this full day program will bring women together to connect, learn, and grow through a series of sessions and keynote speakers.





## MAY

**Thursday, 5/7**

**Dark Money In Politics with Dan McElhatton, Esq.**

Location TBD



**TBD**

**Executive Series Luncheon**

This exciting series highlights a prominent Philadelphia executive interviewed as a fireside chat.



**TBD**

**Nothing But Networking Lunch at Parx Casino & Racing**

Bring your business cards and start making smart connections with GNPCC members and invited guests. This bi-monthly networking event rotates member locations and times!



## JUNE

**TBD**

**2nd Annual Emerging Leaders' Summit**

Rivers Casino Philadelphia

This program

inspires leadership,

fosters professional

development, and

expands the connection

between young professionals and their employers.



## JULY

**TBD**

**Nothing But Networking Breakfast**

Location: TBD

Bring your business cards and start making smart connections with GNPCC members and invited guests. This bi-monthly networking event rotates member locations and times!



**Monday, 7/20**

**98th Annual Directors Cup Golf**

**Challenge**

Union

League Golf

Club at Torresdale

Network with members, business owners, and invited guests and experience the beautiful Donald Ross designed golf course.



## SEPTEMBER

**TBD**

**5th Annual Largest Networking Event in Northeast Philadelphia**

Canstatter V.V.

Join us as we gather the LARGEST group of regional professionals under one roof in Northeast Phila.



## OCTOBER

**Tuesday, 10/6**

**4th Annual Flavors of the Northeast**

Philadelphia Ballroom

Don't miss this food extravaganza featuring unlimited tastings from 25 restaurants and caterers offering delicious varieties of cuisine. Program includes a LIVE chef cook off with celebrity judges!



**Tuesday, 10/7-10/13**

**4th Annual Northeast Philadelphia**

**Restaurant Week**

Various locations

Visit the Chamber Web

Site for participating

restaurants and

menus!



## NOVEMBER

**Thursday, 11/12**

**2nd Annual Women In Industry Day**

Northeast Family YMCA

Join us as we

broaden the

conversation and

take an in-depth

look at expansive

career opportunities for women in industry.

Learn from experts in: Construction,

Energy, Healthcare, Law Enforcement,

Manufacturing, Military, Technology, Trades,

And Transportation!



**TBD**

**Nothing But**

**Networking**

**Breakfast**

Location TBD

Bring your business cards and start making smart connections with GNPCC members and invited guests. This bi-monthly networking event rotates member locations and times!



## DECEMBER

**Monday, 12/7**

**5th Annual Mingle Among the**

**Masterpieces Art**

**Reception**

Glen Foerd on the Delaware

5001 Grant Ave., Phila

Event will feature an evening of cocktails and hors d'oeuvres as guests mingle among art work created by nonprofit members of the Chamber in addition to art pieces from local artists, a live art demonstration, period-gown displays, exciting auction, and beautiful music provided by the talented students from Settlement Music School Northeast.



For a growing list of events visit the online calendar,  
**[www.nephilachamber.com](http://www.nephilachamber.com)**

Sponsorship opportunities are available for all events.

# Chamber of Commerce Event Calendar



## The world of politics has dramatically changed in the past 25 years and *not for the better!*

| By Daniel P. McElhatton, Esq.,  
McElhatton Foley, P.C.

**T**he political landscape and political discourse has dramatically changed over the past 25 years –and not necessarily to the benefit of our communities and society as a whole. Super PAC's, Independent Expenditure groups, Cable stations proliferating and philosophical differences being replaced by entrenched and intractable party positions.

For better or worse my career has spanned these years and I have witnessed first hand these and other changes both locally and nationally. In 1991 I ran for public office and my opponent in the race for City Council was a Republican incumbent. We disagreed with each other but the harshest thing he said about me was that I was “out of touch” with people in the neighborhoods because I worked in Center City (as an Assistant DA). My strongest criticism of him was that he had accepted some campaign contributions for business interests who were seeking help with street improvements. Never was there a personal attack of the nature we see today. Not once did we trade allegations of corruption. Things have changed.

Today political discourse is driven by the ad hominem attack and every piece of literature that a campaign sends out is rife with allegations of improprieties or hints at corruption. The goal is not to build up the image of the candidate that is being supported but to tear down or, better yet, destroy the opponents. Not content at victory at the polls some of the candidates and their supporters seek to destroy the opposition. When and why did this change and can we reverse the course?

This methodology of political destructiveness started locally in the mid-1990's with the ascension of certain political action groups who launched careers by such attack tactics. When these resulted in victory at the polls this tactic became the norm and victory at all costs became the mantra. Further election results continued to empower this plan until civility was considered a fault. Success with the attack tactic

resulted in fuller and more robust attacks. The immediate impact was that people who might have been drawn to a career in public service were dissuaded from entering the fray because they and their families would be subjected to attacks on them and their families. This is not to say that any candidate should be above scrutiny for their actions but when that scrutiny involves family members or involves blatant distortions of the record it moves people away from public service. The prospective group of individuals who may seek to become involved is significantly reduced and our pool of talent diminished considerably.

We see this dynamic played out in our national political discourse on a daily basis. There isn't a day that goes by without a tweet or comment that demeans or degrades a political opponent or position taken by an elected official. This trend is replicated on a state wide and local basis by candidates for offices from the House of Representatives to local offices such as City Council.

Can we reverse this frightening and destructive change? We try to show our children to be respectful but they see this too. Are we setting example for the next generation of political leadership? Are we teaching the next generation to speak out with the knowledge to do the “right thing” no matter the consequences. There is no question that more civil discourse would benefit all of us. However, until the electorate rejects the candidates of division and derision we will be unable to alter history. If candidates who offer no positive options but merely tear down their opposition with personal attacks continue to win and hold office we are doomed to such “leadership.” So, I suggest, that as you view the field of candidates for any election, look to see how that candidate has made their name, how do they handle the responsibility of citizenship. Do they offer a program of positive positions or do they merely attack and destroy. Your choices should be clear and only you-the individual voter-can really start that change. ●





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| By Jack McCarthy,  
Archivist and Historian

## Laying the foundation for the Great Northeast: Development of Northeast Philadelphia in the 1920s

The 1920s was a pivotal period in the development of Northeast Philadelphia, one that saw the completion of several major transportation projects and commencement of key business initiatives that laid the foundation for the region's explosive growth. This growth was largely halted in the 1930s and early 1940s, however, by the Great Depression and World War II. It would not resume until the late 1940s, after which the Northeast underwent a dramatic transformation.

By the end of World War I in 1918, large parts of the Lower Northeast were already heavily industrialized and highly populated, particularly the areas along the Delaware River. Neighborhoods such as Frankford, Bridesburg, and Tacony were home to numerous factories and businesses, as well as dense concentrations of housing. On the other hand, the Far Northeast – the area above Pennypack Creek – was still mostly farmland and open space, interspersed with villages such as Bustleton, Somerton, Byberry, and Torresdale. It was the completion of large-scale transportation projects in the years between the end of World War I and the 1929 stock market crash, together with the active promotion of the Northeast by business and civic leaders in this period, that spurred the massive development of Northeast Philadelphia to come.

The first of the major projects to be completed was Northeast Boulevard, later renamed Roosevelt Boulevard. Designed to connect the Northeast with the central part of the city, the multi-lane thoroughfare was opened from Broad Street to Oxford Circle in 1910, then extended to Pennypack Circle in 1918. With the rise of the automobile at this time, city residents now had a convenient way to access Northeast Philadelphia. The opening of the huge Sears-Roebuck merchandizing complex on the Boulevard in Summerdale in 1919 was another milestone event in the development of the Northeast.

Next came the completion of the Market-Frankford Elevated line to its northern terminus at Frankford in 1922. Frankford had long been the economic engine of the Northeast, the center of the region's banking and commerce. The new Frankford El station served as the terminus for a network of trolley lines that extended to neighborhoods throughout the Northeast, making it practical for the first time for working residents of these neighborhoods to commute to the city. To celebrate the completion of the El, in 1922 a group of Frankford business and civic leaders published *Frankford – Direction of a Greater Philadelphia*, a

commemorative booklet that traced the history of transportation in the area and featured ads and congratulatory messages from over 100 Frankford businesses.

Prompted by the completion of the El and the area's expanding business opportunities, a group of local businessmen met at the Frankford Trust Company in 1922 and established the Greater Northeast Philadelphia Chamber of Commerce, a non-profit organization with a mission to support and advocate for the region's business sector. In 1928 the Chamber published *Northeast Philadelphia and Why*, a promotional booklet that touted the Northeast as an ideal place to live, work, or operate a business. "Wonderful boulevards are being ... built. Whole farming sections are being turned into beautiful suburban residential developments," the booklet proclaimed, "The great Northeast, ... where thousands of people are carried every day by bus and automobile. Two great lines of railroads, trolley, and every mode of transportation. Truly a great and growing section."

The last major infrastructure project to be completed in this period was the opening of the Tacony-Palmyra Bridge in August 1929. The new bridge connected Northeast Philadelphia to New Jersey much more efficiently than the ferry service that had previously served this function, providing even further opportunities for commerce and commuting.

Little did the business and civic leaders know that all of this growth was about to come to an abrupt halt. Just a few months after the opening the Tacony-Palmyra Bridge came the stock market crash of 1929, ushering in the Great Depression. The severe economic downturn that followed in the 1930s effectively ended major expansion in the Northeast. A decade later, just as the Depression was easing, came World War II. Almost all resources were diverted to the war effort, prolonging lack of development through the mid-1940s.

In the years after the war, the pent-up demand for housing, goods, and services gave rise to dramatic growth in Northeast Philadelphia, a phenomenon that would last for decades and result in a transformation of the region's landscape. The foundation for this growth—indeed, for the Northeast Philadelphia that we know today – was laid in the ambitious infrastructure projects and business initiatives of the 1920s. ●

# Greater Northeast Philadelphia Chamber

## Women In Business Conference and Luncheon

On Thursday, April, 2019, professional women from across Philadelphia and South Jersey gathered at the Radisson Hotel Philadelphia Northeast for the 3rd Annual Women In Business Conference & Luncheon, a full day conference highlighting women in business from entry level to senior executive positions to entrepreneurs. Women and men attended an assortment of panel discussions, interviews, and sessions tackling specific topics in communications, technology, personal and professional development. The day brought opportunities for collaboration, networking, and growth for our attendees, speakers, and sponsors.

**Save the Date for the 4th Annual Women In Business Conference on Thursday, April 16, 2020!**



## Nonprofit Summit

On May 3rd, 2019, the 2nd Annual Nonprofit Summit was packed with inspiring people, causes, and ideas that impact our community. The event explored areas of synergy among local corporations and nonprofits, focusing on maximizing the potential blend of volunteerism and philanthropy. Hosted at the beautiful Brookside Manor at Somerton Springs, two panels were able to share their experiences of successful corporate volunteer programs, as well as the perspective of nonprofit volunteer managers and fundraisers.

**Save the Date for the 3rd Annual Nonprofit Summit on Thursday, March 12, 2020!**



## 97th Annual Directors Cup Golf Challenge

Business and golf- has there ever been a better combination? The 97th Annual Directors Cup Golf Challenge was a successful day at the beautiful Union League Golf Club at Torresdale. In addition to a great round of golf, members enjoyed contests like the hole-in-one, longest drive and closest to the pin, a Chinese and live auction filled with exciting prizes, and delicious lunch and dinner courses.

**Save the Date for the 98th Annual Directors Cup Golf Challenge on Monday, July 20, 2020!**





# of Commerce *Year In Review*

## Executive Series Luncheon

On June 6, 2019, GNPCC hosted The Honorable Jim Kenney, Mayor of Philadelphia, for an exclusive interview moderated by Dan McElhatton of McElhatton Foley P.C., discussing important topics impacting the greater Northeast Philadelphia business community such as improving educational opportunities and outcomes, improving economic opportunities, improving public safety, developing a diverse workforce, and operating local government effectively and efficiently.

**Keep an eye out for Executive Series Luncheons highlighting prominent Philadelphia Executives during 2020!**



## Philadelphia Working Together

The 3rd Annual Philadelphia: Working Together Breakfast brought leading experts on diversity and inclusion to Parx Casino and Racing on September 5, 2019. Guests had the opportunity to explore both sides of the vendor-buyer relationship and discuss the importance of hiring and buying from minority-owned, women-owned, disability-owned, and veteran-owned companies.



## Emerging Leaders' Summit

The Inaugural Emerging Leaders' Summit was a huge success! Hosted at Rivers Casino Philadelphia on September 13, 2019, rising professionals explored new methods of achieving success. The event highlighted topics like entrepreneurship, avoiding millennial professional burnout, methods of leadership, and turning workplace obstacles into strengths.

**Join us in Summer 2020 for the 2nd Annual Emerging Leaders' Summit!**



# Greater Northeast Philadelphia Chamber of Commerce Year In Review

## Flavors of The Northeast

Mini-Poke Bowls, Chipotle Brisket Mac & Cheese, crab cakes, and so much more! The tastiest event in the Northeast, the 3rd Annual Flavors of the Northeast was a huge food extravaganza! Over 300 guests attended the one-night event on October 1, 2019, at The Philadelphia Ballroom, offering a variety of cuisine (and unlimited tastings!) from over 24 local restaurants, caterers, and bakeries. The evening included live music by the Blu Dogz Band, and a live competition featuring local chefs going toe to toe, judged by Pat Gallen and Vittoria Woodill of CBS3.

**Save the Date (and your appetite!) for the  
4th Annual Flavors of the Northeast on Tuesday, October 6, 2020!**



## Women in Industry Day

Inspiring, important, and empowering were only a few of the words used to describe the Inaugural Women In Industry Day on November 20, 2019 at Holy Family University. Guests heard from eight phenomenal women whose personal journeys allowed an in-depth look into the expansive career opportunities for women in Construction, Energy, Healthcare, Law Enforcement, Manufacturing, Military, Technology, Trades, and Transportation.

**Join us in Fall 2020 for the 2nd Annual Women in Industry Day!**



## GNPCC 2019 Networking Events

Whether it's breakfast, lunch or dinner, our members sure do know how to network! Throughout 2019, GNPCC hosted a number of exclusive networking events; The Largest Networking Event in Northeast Philadelphia, Nothing But Networking & New Member Welcome, Informal Networking Lunch, and Business After Hours! Each event offered an opportunity to scope out a new location, like Canstatter V.V., Gallo's Seafood, Gerhard's Appliances, Golden Corral, Knowlton Mansion, Mazhu Axes, Nazareth Hospital, Tompkins VIST Bank, and Village of Cottage Green. You never know who you will meet #HereAtGNPCC!







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