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Editorial Contributions Don Brennan

Kaitlyn Haney Jack McCarthy Daniel P. McElhatton, Esq. **Hadley Perkins** Gloria M. Pugliese Kathe Romaniello Tom Waring

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Kathe Romaniello, Chair Don Brennan Gene Burns Matt Cherepanya Stephanie Davis Jammall Dawkins Teri Grumbrecht Kaitlyn Haney Pam Henshall Bert S. Max Gloria M. Pugliese

Ray Rysak

Please direct all advertising and editorial inquiries to:

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215.332.3400

info@nephilachamber.com

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Letter from the President:



It's the beginning of January, and after the hustle, and bustle of the holidays, we are focused and full of energy as we set our plans in motion for the coming year.

2017 brought a lot of first-time events that set the tone and direction for 2018. We hosted our inaugural Women in Business Conference which led to our Women in Manufacturing and Industry Conference. We launched Northeast Philadelphia's first Restaurant Week kicked off by our Flavors of the Northeast. We participated for the

first time in MED Week festivities and celebrated our 95th annual golf outing. And, our Young Leadership Networking is organized and energized to provide valuable opportunities for our young professionals. We had a groundbreaking year.

Now what?

2018 will be again, an exciting year. In addition to expanding our signature events, we will offer new programs, providing defined industry and diversity initiatives, educational programs for various professionals and trades, and a brand-new contentmarketing expansion on our Web site offering a local, regional, and global platform to showcase our members as experts in their related industries.

New this year:

Chamber Pays it Forward - This April, we are giving back and supporting our nonprofit community and matching professionals and needs from park clean-ups and planting trees, assembling meals for seniors, and spring clean-up for independent seniors needing a boost to their homes and yards. Our goal is to create a sense of community for all Northeast Philadelphia.

Leadership Academy – In partnership with Holy Family University, this six-module program will focus on Harvard Business Case Studies and articles so participants will receive both professional development and leadership skills applicable in the workplace.

Also slated for 2018 is a Non-Profit Summit with our partner The Nonprofit Center at La Salle University and a Family Business Conference with our partner The Initiative for Family Business & Entrepreneurship at Saint Joseph's University.

So hold on to your hats, 2018 will be another banner year!

Pam Henshall, President

Greater Northeast Philadelphia Chamber of Commerce

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GNPCC Calendar

GNPCC Upcoming Events – Save the Dates

Tuesdays: January 16, February 20, March 20, April 17

Informal Networking Lunch

Visit, www.nephilachamber.com for locations 12:00 to 1:30 PM \$15 per person

Friday, January 26

Ask the Experts Breakfast – Northeast Philadelphia Development Projects Updates

Glen Foerd on the Delaware, 5001 Grant Avenue, 19114 7:30 to 10:00 AM

Pre-registered GNPCC members: \$10 per person GNPCC member walk-ins on the day of event: \$15 per person Non-Members: \$20 per person

April 2018

Chamber Pays it Forward

This new initiative is designed to support our nonprofit community by publishing and promoting volunteer opportunities throughout Northeast Philadelphia during the month.

For more information call 215-332-3400 or email us at info@nephilachamber.com

Thursday, April 19

Women in Business Conference

Radisson Hotel Philadelphia Northeast, 2400 Old Lincoln Highway, Trevose, 19053 8:30 am to 4:00 pm Business After Hours from 4:00 to 6:00 PM Cost: \$150 per person Sponsorship opportunities available

Monday, July 23

96th Annual Directors Cup Golf Challenge

Union League Golf Club at Torresdale, 3801 Grant Avenue, 19114 10:30 AM to 7:00 PM

Special VIP Golf Lesson with the Torresdale Pro at 9:30 AM (contact the Chamber for more information) Must be registered for the outing.



Executive Luncheon Series 2/23 and 5/18 Nothing But Networking Breakfast 3/14 GNPCC Day at Morey's Piers! 8/11 Flavors of the Northeast 10/2

Restaurant Week 10/3 – 10/9

Largest Networking Event in Northeast Philadelphia 11/8 Women in Manufacturing and Industry Conference 11/13

Meet the Legislators 11/16

Mingle Among the Masterpieces Art Reception 12/3

For more information about these and other events visit www.nephilachamber.com

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Community Community

October 27, 2017

Executive Luncheon Series

We were honored, Craig E. White, President & CEO of the Philadelphia Gas Works rounded out our year as our guest for the fourth quarter 2017 Executive Luncheon Series. Interviewed by GNPCC Board Member, Dan McElhatton of McElhatton Foley, P.C., Mr. White shared an in-depth history of PGW and provided insight into the direction of energy and the future of the company.



GNPCC Board of Directors: (left to right) Bill Rodebaugh, Jr., Steve Aberblatt, Rod Sandmeyer, Frank Porrazza, Pam Henshall, Craig White, Nancy Morozin, Charlie Boland, Michelle Saldutti, Dan McElhatton.



Moderator, Dan McElhatton asks Craig White to share the history of PGW with luncheon guests.



VP of Marketing, Florian Teme of PGW also shares the future direction of PGW and the future of energy.



PGW takes pride in serving our communities and has an interesting Philadelphia history.

December 13, 2017

Leadership Academy Workshop: Get Your Business Online with Google





Eager participants learn "how to" tips for listing and enhancing their business on Google. Trainer, Randi Penfil, walked participants through the available free tools Google offers to companies to increase their visibility. A special thank you is extended to Bob Fanelli, owner/operator of Chick-fil-A Whitman Square for providing breakfast. The workshop was sponsored by Community College of Philadelphia, SCORE Philadelphia, and the Greater Northeast Philadelphia Chamber of Commerce.









Flavors of the Northeast

Greater Northeast Philadelphia Chamber of Commerce



The 2nd Annual Flavors of the Northeast and the inaugural Northeast Philadelphia Restaurant Week were a complete success! For eight days the focus was food, food, and FUN! Thanks to our participating restaurants and caterers, sponsors, and foodies, our celebration launched Northeast Philadelphia into a branded destination for some of the finest cuisine. Save the first week of October 2018 for our food extravaganza!















GNPCC's Philadelphia MED Week nominees keep everyone smiling

iSmile Dental Group preach good dentistry is good healthcare

| By Tom Waring, Northeast Times

Dr. Grace Harriman graduated from the University of Michigan School of Dentistry in 2011, completed additional training with a general practice and hospital residency in Brooklyn, then eyed professional opportunities.

"I needed a place to call my hometown and start practicing my career," she said.

Harriman chose Philadelphia.

After a few years of working for dental offices, she opened her own practice in August 2016. She operates iSmile Dental Group, at 6573 Roosevelt Blvd. (near Harbison Avenue), in the Roosevelt Plaza in Lower Mayfair.

"I needed to know about the neighborhood, and where dentistry is most needed," she said. "There's a lot of disease control to do."

Joining Harriman as an associate is Dr. Gloria Lee, her younger sister.

Lee graduated from Columbia University School of Dental Medicine and received additional training with a residency in Advanced Education in General Dentistry. She has been involved in many research endeavors and co-authored several academic articles.

According to Lee, there is meaning behind the iSmile name.

"When you get better dental work, you smile more," she said.

To use a dental phrase, Harriman said the practice is being built through "word of mouth."



"We've grown much more than I expected. I am grateful for that," she said.

The dental practice is a member of the Greater Northeast Philadelphia Chamber of Commerce, and the business group earlier this year nominated Harriman and Lee, who are Korean-Americans, for recognition during Minority Enterprise Development Week.

In 1983, President Ronald Reagan issued a proclamation declaring the first week of October as National Minority Enterprise Development Week.

In 1984, Philadelphia celebrated the week for the first time.

This year, the city offered more than 40 panels, forums, workshops and networking opportunities during the week of Oct. 2-6.

Thanks to the nomination by the Northeast Chamber, Harriman and Lee each received a citation from Mayor Jim Kenney.

While corporations and savvy businessmen own many dental practices in Pennsylvania, Harriman said the recognition from the Chamber and Kenney shows that a new owner-operated practice can succeed.

"We have felt very supported," she said. "We're very young. It's very challenging to do proper dentistry."

Harriman said owning a dental office carries a big responsibility, but that she is happy she can practice her craft by suggesting only work that is necessary for a patient.

"This is my profession. It keeps me going. I feel like I'm doing the right thing," she said.

The iSmile team also consists of four specialists, and there are six chairs in the office.

"All of our doctors have completed residencies. That's very, very important. We understand complex cases better," said Harriman, noting that many states do not require residencies.

By having so many professionals on board, the doctors can learn from each other.

"We have a multi-disciplinary approach," Harriman said.



Drs. Harriman and Lee with staff members proudly display certificates they received for their nomination by the GNPCC during Philadelphia Minority **Enterprise Development Week last October.**



Drs. Harriman and Lee with staff members proudly display certificates they received for their nomination by the GNPCC during Philadelphia Minority Enterprise Development Week last October.

At iSmile, patients can come in for general dentistry such as exams, cleanings, polishings, fillings, crowns and pain-free root canals.

There are cosmetic options, such as whitenings and veneers. Adults can be treated with Invisalign, instead of braces. Other offerings include metal-free implants, extractions and replacements.

Because Harriman and Lee are relatively new to dentistry and their office has been open for only a little more than a year, the equipment and techniques are modern.

As an example, they are able to detect cavities without the use of X-rays.

Prices for patients, they say, are reasonable, but it's the quality of work they stress.

"Materials are going into your mouth, and it's very important that it's done properly," Harriman said.

Harriman and Lee stress the need for regular dental visits, and not just for a healthy mouth. Some studies have shown a link between ignoring dental care and developing diabetes, cardiovascular disease, pancreatic cancer and Alzheimer's.

"Dentistry is heathcare. It shouldn't be business driven," Lee said.

The dentists encourage people to schedule an appointment before they have a tooth that is loose or aches. For patients who have advanced issues, dentures are an OK option, but preserving one's teeth is preferable.

Along the way, the dentists will show patients pictures of their teeth.

"We take the time to show how the disease progresses. Education plays a huge role. It comes down to personal health and happiness," Lee said.

The education starts with adolescents, before dental care decisions become their responsibility.

"People should come at least for a cleaning," Harriman said. "We can detect things that can prevent major work from having to be done. Dentistry should be done properly, and diagnostics is the first step to good dentistry."

Hours of operation are 11 a.m. to 7 p.m., Monday through Thursday; 9 a.m. to 4 p.m. on Friday; and 9 a.m. to 3 p.m. on Saturday. There is plenty of free parking, and the office is handicap accessible. Financing options are available.

Among the languages spoken are English, Korean, Chinese, Mandarin, Cambodian and Spanish.

For more information, call 267-668-8001 or visit phillyismile.com or iSmile Dental on Facebook.



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By Hadley Perkins, Perkins Writing Consulting

ntrepreneurship is a funny thing. The success stories of famous entrepreneurs – Bill Gates, Tory Burch, Elon Musk – seem inevitable in their retelling. The reality of starting a successful business, of course, is fraught with missteps, failure, and reinvention. A year ago, I embarked on my third unsuccessful entrepreneurial venture. That failure, however, proved to be a transformative misstep that forced me to assess my career trajectory and led me to my dream job: running Perkins Writing Consulting.

I began my career with a law degree, a job offer from a prestigious law firm and a coveted clerkship with a federal judge. A job at a highly respected boutique law firm followed. The next several years threw several curveballs, however. The legal market tanked. My mentors left the firm. The high level legal work proved stifling and redundant. It was increasingly clear that the linear path to success in the legal world did not parallel my path to success. I began exploring different paths.

Business Number One: I prepared to open a play café for children and their coffee-drinking parents. While the play café never materialized, I still have the business plan and can tell you how much wholesale coffee cost.

When plans for Business Number One stalled, I ran our small family business for a few years. I landed my first teaching job, as an adjunct business law professor at a local university. Three months later, the family business folded and I returned to the law but kept teaching. I found another teaching gig, teaching legal writing at a local law school. I loved it. It felt like my calling.

Business Number Two: I started a business teaching business writing skills to young professionals. Though I had to change gears fairly quickly, Business Number Two was challenging and rewarding. Alas, circumstances changed and I needed benefits, so the business folded and I worked for someone else again.

I went back to practicing law. The demands of private law practice forced me to give up teaching. It was temporary, I told myself – I'd get back to teaching. But I didn't.

This year, the year I turned 40, I finally had the space to figure out for myself what was working in my career and what wasn't. What did I want the next 30 years of my career to look like? How would I define professional success? I left my lawyer job determined to redefine my career.

Business Number Three: I announced the launch of my very own law firm – in the same area of law as the last position, but with a slightly different focus. I was fired up and ready to manage all the clients who would inevitably roll in the door.

Six months in, I had zero clients.

In redefining my career, I had chosen a path that seemed correct and convenient, but I found no joy in it. What I inadvertently discovered during those six months is that if I didn't believe in the mission of my business, it would not succeed. To get any business off the ground, I needed to choose a path that drove me. My heart wasn't in the law. My heart was in teaching and writing.

Once I realized my misstep, I corrected.

Business Number Four: The Return of Business Two: I relaunched the writing consulting business I began half a decade earlier.

It was like a switch flipped when I made the decision to go back to writing consulting. I was passionate, excited, and driven to get Perkins Writing Consulting back off the ground. Rather than struggling to explain my goals, as I had with the law firm, I enthusiastically extolled the value of good writing to anybody who would listen. I created lesson plans again. PowerPoint slides on punctuation appeared in my dreams. Innovative ways to market the business preoccupied me. It was wonderful. Building Perkins Writing Consulting to success became my passion.

I am incredibly fortunate that the last year gave me the time and freedom to reflect upon my career accomplishments. Though nontraditional, my career path is perfectly and peculiarly suited to professional skills coaching. Through unexpected roadblocks and unplanned left turns, I redefined my career. My days are now dynamic and rewarding. I have the opportunity to coach professionals to develop more rewarding careers.

Entrepreneurship and career transitions are not for the faint of heart. Though in retrospect, it seems obvious that my career path would lead me to Perkins Writing Consulting, many of the transitions leading to it were incredibly challenging and, at times, painful. But by harnessing the lessons learned from each misstep and challenge, I was able to define my dream job and finally took the plunge to make it a success.

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Manufacturing in Philadelphia is Viable Career Path

| Ellen Harvilla, Director, Human Resources and Training & Education Manager, DVIRC

In November, you attended the GNPCC session at Cardone Industries on Women in Manufacturing and Industry. Tell us a little about that experience, and what you learned from it.

The turnout was great – there must have been nearly 80 women there! Christin Cardone McClave and her Organizational Development Director Stacie Runion talked about the culture at Cardone and how people are their most important asset. Hearing the Cardone story was inspirational and we came away with some great ideas to try on our own. This is a company that really lives its values. It was great to see a woman in such an important role at that company - Chief People Officer! Kathleen Enright, who attended the session with me, and I enjoyed hearing from her about servant leadership, and it reinforced some of the things she and I are trying to do at the DVIRC. And we're starting to see more of our clients incorporating that approach into their culture.

Let's stay with the topic for a moment. Are manufacturing and industry a viable career path for women?

Absolutely! And not just in the HR and administrative functions. We're seeing women performing wonderfully in every part of a manufacturing company - management, design, programming, engineering, production, sales. We're seeing more women in senior and front-line leadership roles. And we're also seeing a strong appetite by business owners for having more women in more of these roles, particularly now that they're realizing how diversity makes for stronger teams and strengthens their business.

We know the Philadelphia region has an explosive retail sector, and a destination restaurant industry, but what can we say about our manufacturing and industrial base?

Our region has a very strong and diverse manufacturing base with companies making amazing products that are sold all over the world. There are over 14,000 manufacturers within 50 miles of Center City, employing some 270,000 people. And many of them are leaders in their industries. You know our region is still making ships and helicopters,

but we're also making components for rockets, custom high-speed machinery, material handling systems, all kinds of things for the Department of Defense, robotic systems, and loads of great food. This is a great manufacturing region!

Tell us a little about what you do at DVIRC.

Aside from handling DVIRC's internal HR functions, I work directly with our content experts to develop training and education programs for manufacturers to ensure that our clients have a great experience. We have an incredibly talented group of people with years of experience teaching companies about Continuous Improvement, Leadership Development, Six Sigma, Organizational Learning, and customizing training that often combines these topics. Part of my job is to make sure that what we deliver is of the highest quality and provides real value for our clients. I also support our executive network groups, which includes over 100 business executives, including women. Right now we're looking to expand those groups and get even more women involved in them! We're also looking to develop an HR working group that would include men and women, which we think will be very timely as companies are becoming more focused on compliance and on employee engagement and retention.

DVIRC works with manufacturers every day, helping them with their business growth. What primarily have you learned from them?

People working in manufacturing are among the most genuine and down to earth folks you'd ever want to meet. They're also among the most creative! They care deeply about the people that work for them and the majority of them are small and family-owned. Running a business is hard and running a manufacturing business is sometimes even harder, and most of clients are dedicated and committed to excellence. Working with them day in and day out is a constant learning experience, and has reinforced for us the power of partnerships – we learn from them just as much as they learn from us. Sometimes more!

The Sky's the Limit for Minority, Women-, and Disabled-Owned Businesses. Here is the information you need to know.

The City of Philadelphia creating economic inclusivity with help from the Office of Economic Opportunity

By Kaitlyn Haney, Manager, Organizational Development for SPIN

When you see cranes in the sky, it's a good sign that business is booming in a city.

"You really can't take 10 steps in Philadelphia without seeing a crane in the air, or without seeing some type of construction, and typically that is a sign that there is a surge in economic opportunity," said lola Harper, Deputy Director of Commerce for the City of Philadelphia's



Iola Harper

Office of Economic Opportunity (OEO). Which also means the sky's the limit especially for minority, women or disabled-owned businesses (M/W/DSBEs) not only in the construction industry, but also for professional services and more as the cranes mark endless height for opportunity. "So I tell the firms that we work with, now is the time to seize these opportunities," said Harper. With Harper and the OEO's leadership, the City of Philadelphia

provides a tremendous amount of support to assist M/W/DSBEs with seizing opportunity to help these businesses grow and succeed, and become a critical component in the City's workforce.

With a fairly large gap in revenue from businesses owned by women and minorities compared to businesses owned by the majority, the OEO is working to close the gap by providing goals and presenting opportunity for the City to be more economically inclusive, and in doing so, creating a workforce that is a better representation of the City's demographics. "Creating inclusivity also allows us to benefit from innovation, new ideas and diverse service and project offerings," said Harper.

Harper notes that while these goals created by the City as a result of an annual disparity study are important, what is even more important is the opportunity for small businesses, as small businesses – particularly those that are owned by women or minorities – are the City's largest employers. Women or minority-owned small businesses can often run into longstanding barriers that can deter their route for growth – for example, access to capital and networks, or even workforce perspective. But with offices like the OEO that create programs and offer resources to help these businesses, the gap between economic inclusion is steadily diminishing.



In November 2017, the OEO released its annual report which details all City contracts between M/W/DSBEs during the FY2017. The overall City and quasi-public participation rate for FY17 was 31.9 percent, compared to the FY16 rate of 30.6 percent. These numbers prove great progress in reaching the City's economic inclusivity participation goal of 35 percent.

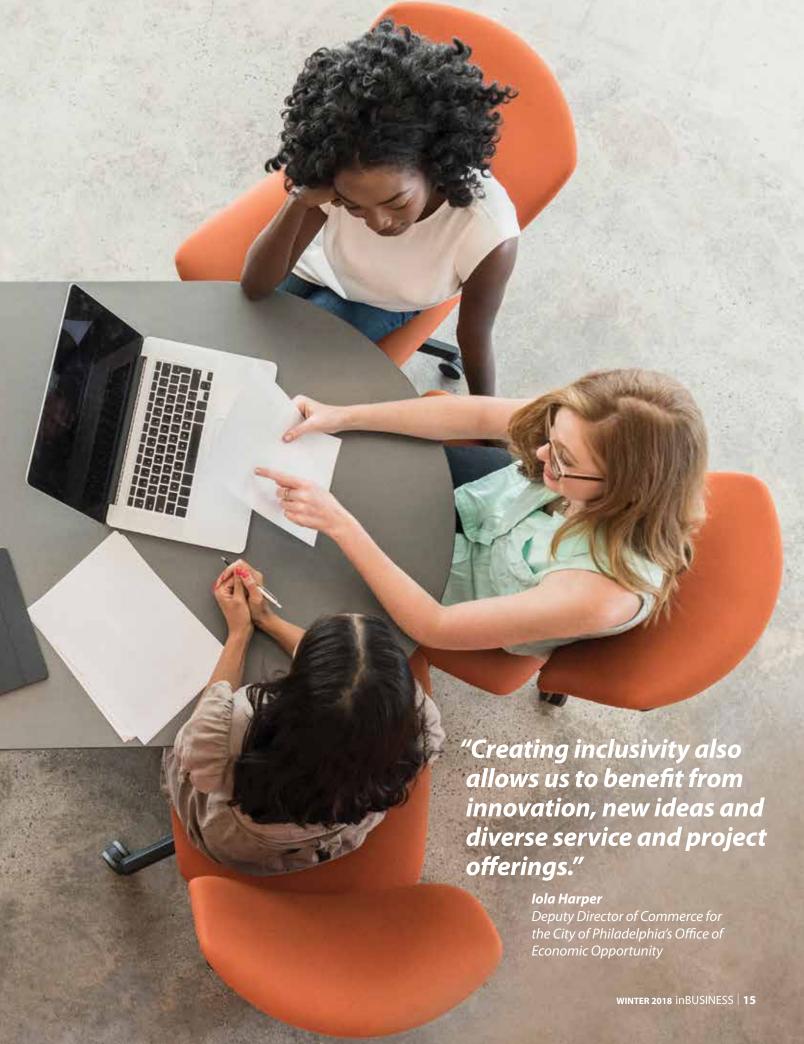
"There is a concerted effort at hand to bring as many people who want to do business and have the capacity to do business with the City on board, regardless of race, creed or color," said Harper. "There are many of us working to ensure that businesses that want to be included – are included."

For these small businesses owned by women, minorities or disabled individuals looking to grow, Harper recommends looking to offices like the OEO and organizations like the local Chambers of Commerce, as these are the organizations that help close the inclusivity gap as they provide the opportunity to connect and network with other individuals that can provide information that they may need – which is so incredibly important to the business ecosystem. She also notes that offices, especially the City's Commerce Department, can offer the technical assistance, access to capital and funding needed to help grow a business.

A resource and opportunity for M/W/DSBEs that Harper believes is incredibly important is the OEO's Registry of Certified Businesses. Once a business goes through the proper local or even federal certifications to demonstrate that a business is 51 percent owned or controlled by a woman, disabled-person or a minority, these businesses can opt into the OEO's Registry. The Registry of Certified Businesses, a database complete with certified M/W/DSBEs, is free to join or to search, and then can be sorted or searched externally by those organizations like City departments, hospitals, educational institutions or other agencies that may have inclusivity goals. Without a database like the Registry of Certified Businesses, these M/W/DSBEs may not have been otherwise known or even found.

Although the OEO does not provide formal certification for minority, women and or disabled-owned enterprises, the OEO has supported more than 180 businesses just this past year that have become formally certified through outside organizations, expanding the number businesses certified as M/W/DBEs in the City of Philadelphia to 2,765 businesses. To verify a company's status as a M/W/DSBE, the City of Philadelphia accepts certifications from a variety of external agencies, including the Pennsylvania Unified Certification Program, U.S. Dot Office of Small & Disadvantaged Business Utilization, New Jersey Department of the Treasury M/WBE Certification, Washington Area Mass Transit Authority, Women's Business Enterprise National Council WBE Certification (WBENC) and more.

To connect with the City of Philadelphia's Office of Economic Opportunity to help grow your small business or work with M/W/DSBEs, visit http://www.phila.gov/commerce.



A journey through Goldman Sachs 10KSB program both a professional and personal triumph

| By Don Brennan, GNPCC Staff Writer



So why did the President of the Greater Northeast Philadelphia Chamber of Commerce enroll in Community College of Philadelphia's Goldman Sachs 10,000 Small Businesses program?

"First of all," Pam Henshall said, "it was a fantastic opportunity for personal growth. Second, it gave me access to leaders and resources that are among the very best in the region, and, third, the experience and information was profound and gave me a deeper insight on how to lead the Chamber. More importantly, how we can better serve the needs of our members."

Goldman Sachs 10,000 Small Businesses is a \$500 million investment to help entrepreneurs create jobs and economic opportunity by providing them with greater access to education, financial capital, and business support services. The 10,000 Small Businesses program currently operates in 19 markets in the U.S. through a network of more than 100 academic and community partners, and the program continues to expand on a city-by-city basis.

The program is a high octane bullseye shot in the arm of what makes up the majority of American jobs: small businesses. Engines of innovation and fresh ideas form the backbone of successful American cities often by strengthening neighborhood shopping districts. This whets the appetite of Community College, who has maintained a steadfast commitment to revitalizing Philadelphia's small business communities block by block. Witness their Power Up Your Business program, another example of the college's commitment to empowering local business owners.

The GNPCC shares the same mission; in Northeast Philadelphia, there is a dramatic movement to breathe new life into old shopping communities like Frankford, Holmesburg, Lawncrest, Mayfair, Oxford Circle, and Tacony. The Northeast Chamber, founded in 1922, has been the most vocal voice for these businesses for the last century. The organization has adapted to the changes, and Pam Henshall sees this experience as yet another phase in growing the organization in the 21st century.

"The success of the program proves one thing beyond a doubt: small business owners are eagerly looking for more and better tools to succeed," said Pam, who took the reins of the GNPCC in April 2015 after nearly 20 years' experience with a chamber of commerce in South Jersey. "I was a small business owner for a short period in my life, and I can tell you that it can be very satisfying and also can be very challenging. The coin of the realm, so to speak, is information, and sharing ideas with other small business owners. That's where 10KSB shines."

Designed by Babson College, the nation's top-ranked entrepreneurship school, the 10.000 Small Businesses curriculum focuses on practical business skills that can immediately be applied by small business owners, including negotiation, marketing, and employee management.

Participants receive one-on-one business advising and the opportunity to learn from other like-minded business owners. The 10,000 Small Businesses program provides this expert advice and technical assistance through



Goldman Sachs 10,000 Small Businesses - Cohort 14 Scholars celebrate a successful program.

partnerships with national and local business organizations and professional services firms.

"Soon after I started with the Chamber," Ms. Henshall said, "our dedicated and enthusiastic board member, Marla Hamilton of Philadelphia Industrial Development Corporation [PIDC], would often suggest I should apply to the program. I would smile and respond, "Maybe next time."

"In late June, we hosted a 10KSB information session lead by Community College of Philadelphia faculty member Jim Haile. As I sat in the back of the room, next to Marla, she would lean in from time to time and say, 'You should apply. I'm telling you, you should apply.' This time, I did," she said.

Suddenly - much like the program itself - Ms. Henshall felt a surge of energy.

"Once I clicked SEND, a wave of panic flowed over me, and a myriad of thoughts came to mind. 'What was I thinking, I don't have time for this! I haven't sat in a classroom for years, and I was a terrible at taking notes. Ugh. It's ok. They won't accept me anyway. I'll be fine."

One Monday evening in August, however, Ms. Henshall received a voicemail: "Hello Pam, this is Marsha Levell, alumni manager for the Goldman Sachs 10,000 Small Business program. Congratulations, you have been accepted to join Cohort 14."

"What!? They weren't supposed to pick me. I'm too busy! Again, here comes the panic," Pam said.

"Like nervous school children, my fellow scholars and I find ourselves sitting in a room all wondering, why us? Within the first hour our fears subsided, and over time, we knew we were the luckiest professionals in the Philadelphia region to have been selected. On average we would meet once a week and tackle each module with enthusiasm and experience plenty of "aha" moments. We were not being taught to run "a" businesses as in a traditional school setting. We were guided through the process of becoming better thinkers. Yes, thinkers," she said.

More than 8,000 scholars nationwide have enrolled in the program, which has a 99 percent graduation rate. Remarkably, the graduates themselves create a new marketplace after completing the program, where nearly 85 percent do business together. That's astounding on the face of it, powerfully demonstrating both the power of networking and camaraderie the program proudly promotes.

The 10,000 Small Businesses program shows small business owners how to become more bankable and position themselves to access small business funding and capital. Through partnerships with local, regional and national Community Development Financial Institutions (CDFIs) and other mission-driven small business lenders (Capital Partners), loans are available to qualifying small businesses that lack access to affordable capital or may not be eligible for traditional sources of credit.

"Completing the Goldman Sachs 10,000 Small Business program was one of the most rewarding experiences of my career. The process has shown me to step back and think about each situation before a reaction or decision is made."

"As a result of trusting the process, I have a new perspective and have become a better, mom, friend, and leader. I owe a lot of gratitude to Goldman Sachs, the Community College of Philadelphia faculty and leadership, and most of all, my fellow scholars. We laughed, we cried, and we supported each other along the way. 10KSB allowed us the privilege to develop relationships to last a lifetime. Cheers to the FAB20!" said Ms. Henshall, the "panic" gone, replaced with confidence to execute the Chamber's new growth plan.



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City, GNPCC shore up burgeoning relationship with grant aimed at helping local businesses

By Don Brennan, GNPCC Staff Writer

he burgeoning partnership between the City of Philadelphia and the Greater Northeast Philadelphia Chamber was bolstered recently when the Commerce Department awarded a one-year grant to the 95-year-old business support group to perform a variety of tasks, all aimed at helping local businesses shore up their bases of support in the communities they serve.

GNPCC President, Pam Henshall, who has led an aggressive outreach effort to form closer ties with city government, especially Philadelphia City Council and the Commerce Department under Director Harold Epps, created the position of Director of Business Development to fulfill the benchmarks of the grant.

Teri Grumbrecht, a longtime official in the banking industry who was recently GNPCC's Director of Membership Development, was named to the post. Teri's role will be to work primarily in the communities of Fox Chase, Holmesburg and Morrell Park and assess the needs of the businesses there, and how the city, locally elected city officials, police officials, and civic organizations can work together to promote these shopping corridors as viable and important centers of community life.

"Perhaps the most impactful opportunity," Ms. Henshall said, "is visiting business owners and shopkeepers, to have a better understanding of their needs and challenges that affect their business. For example, is lighting an issue? Or parking? Maybe the area has been poorly marketed, and not enough is known about the businesses there. Teri will accumulate large amounts of valuable information for the Commerce Department and the GNPCC to use for future improvements."

Teri is not unfamiliar with these communities, having worked with Northeast Philadelphia business owners and residents all of her life.

"One of the things I discovered along the way is that businesses have similar goals – attracting more customers, increasing sales, expanding their markets - and yet, the businesses are not connected through a business association or a civic group,"Teri said. "I want to find out why that is, and I'd like to connect these businesses directly to the communities

they serve. It's a reciprocal arrangement; the residents need the businesses to keep the communities strong, and the businesses need the local customer base."

The grant will be managed by Natalie Jackson, director of Business Technical Assistance and Training in the city's Office of Neighborhood Economic Development.

Some additional goals of the grant are:

- When visiting the businesses, find out what is needed in way of repairs or public safety either by the city or property owners and report the findings to authorities.
- Build relationships with business owners to form a business association if none exists.
- Educate business owners on various programs offered by the city, Commerce Department, GNPCC partners for improvements such as street and sidewalk conditions, lighting, façade conditions and security.
- Build corridor identity through marketing, for example, the creation of a corridor guide.
- Information gathering, such as the history of business length of time at location rent or own; do they have a good relationship with property owner; or, do they want to own property.
- Work with other established BIDs, CDCs, and business associations to gain knowledge and insight to help all the business communities the **GNPCC** serves.

"We are thrilled and excited by the possibilities this grant presents to us and the city regarding information and dialogue with the local business community," Ms. Henshall said. "We intend to meet the challenges and the goals of the grant, and it is our hope this will be an annual occurrence. There is much work to be done, and Mr. (Harold) Epps deserves a tremendous amount of credit for realizing that and making the investment."

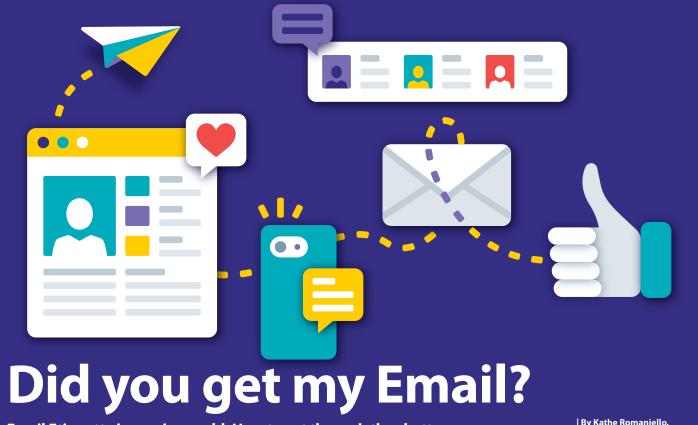
3rd Annual Meet the Legislators



The 3rd Annual Meet the Legislators Breakfast, sponsored by Community College of Philadelphia and Cardone Industries welcomed Mayor Jim Kenney and Northeast Philadelphia Elected Official to meet and network with regional business leaders. Sponsored by the GNPCC Government Affairs Committee, the annual breakfast is always on the second Friday after Election Day.



Mayor Jim Kenney addressed Northeast Philadelphia executives.



Email Etiquette in a noisy world. How to cut through the chatter.

| By Kathe Romaniello, Renaissance Coaching Group

Don't you just hate it when:

- You email a document requested by your client. You send it ahead of schedule to her preferred email address. A few days pass and no response. It's an important client and you're concerned that the document is sitting in her SPAM folder. You pick up the phone or send another email to ask if she got your email.
- You email your tax accountant for some quick financial information.
 Two weeks pass with no response. You, the client spending big money for this person's expertise, now must reach out again and ask this highly paid (perhaps overpaid, you're starting to think) consultant when you might expect a response to your request.
- You get a call from an unhappy customer that they've been trying to reach your sales department for a week and no one has responded to his three emails.

The above examples are all true and they occur more frequently than we want to admit or believe. Any one of them could result in a lost client or even legal problems.

It's amazing how many options we have at our disposal to communicate. Frankly, I think it's getting out of control. From a business perspective, email is my primary and preferred way to communicate with clients. I never text when it comes to business. There's an assumption with texting that an immediate response is expected. If I'm talking with a client on the phone, I am not going to stop and respond to a text from another customer. I would never consider discussing business on Facebook, and I only use LinkedIn to network.

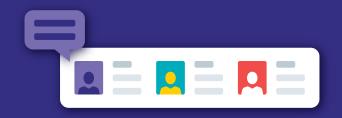
But not everyone thinks and operates like I do! I now have people sending me messages on Facebook and LinkedIn, which I check much less frequently. And forget voicemail. I am amazed how often people return my call after I've left them a voicemail message only to discover that they didn't listen to the message.

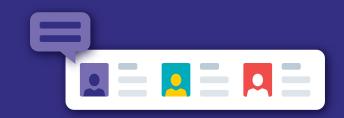
It's great to have options, but to ensure your business is offering impressive customer service, it's wise to review your current communication practices, decide what works for you, your business, AND your customers, and then abide by those protocols. For most

businesses, email is and likely will continue to be the primary means of business communication.

Here are some suggestions on email etiquette that I consider best practices:

- Professionalism should be your highest consideration in all business communication, and that includes email.
- Use a clear subject line to increase the likelihood that your email will be opened (and makes it easier to file electronically). Your clients will appreciate it and it will save YOU time later.
- Make it a best practice to check your SPAM folder daily to guard against important email sitting there unopened.
- Avoid being too informal with clients—skip the smiley faces and emojis and keep your hands off the exclamation point (!)
- Discuss business communication preferences with your customers at the start of your working relationship and make a note of their preferences.
 Additionally, do place limits on your availability and communicate that to clients. (Unless you're a trauma or heart surgeon, no one should be available to clients 24/7.)
- Respond to emails timely. As a rule, open all email within 24 hours and acknowledge receipt. This goes for your employees, especially sales and customer service departments.
- Make use of email autoresponder and extended greeting messages as a value-add for customers. This is important if you travel extensively or are in meetings frequently.
- Use an email signature with your contact information. If the recipient is inundated with email, make it easy for them to respond to you by including your contact information on every communication.
- Don't "piggyback" email topics. Refer to the subject line and consider where you and/or the client might file the email. If it's likely they'd file it under ACME Manufacturing Company, don't start a separate discussion in the email about XYZ Corporation or you risk being unable to put your hands on key information when you need it.





Keeping topics separate is especially important if you're communicating confidential information.

- Consider when to use "reply" or "reply all" when responding to emails. If you're discussing information or asking for feedback from more than one person, be courteous and request recipients to "reply all" so that everyone sees the same email chain. It can be frustrating and a huge waste of time to have to figure out who got what email. It can also lead to a serious miscommunication if a key recipient is left off even one response.
- Always remember that once you send an email, it is out of your control. You never know what the recipient will do with it. They could be forwarding your communications to the entire sales team and who knows what happens after that. If the email chain includes information on an unrelated topic, you've potentially violated privacy protocols that could lead to trouble.
- Email attachments can be problematic. If possible, include the information in the body of the email.
- Do read the entire email before responding. I'm amazed at how often people respond to only part of the message. Doing so wastes time and leaves your customer wondering if you're paying attention to their needs (and, from their perspective, that is ALL that matters).
- Do spellcheck your emails and read for content before clicking send. In fact, if you're communicating important information, print the email

and read it in hard copy before sending. Typos, incomplete sentences, and neglecting to respond to ALL the client's questions can quickly erode their confidence in you and places them in the position of having to micromanage the working relationship (at best) or gives them a reason to look for someone else to serve their needs. Yes, it does happen.

- Don't hide behind email. If you have a difficult issue to raise with someone, pick up the phone or talk in person.
- Don't send or share inappropriate email.
- Do have written protocols for communication practices and designate a privacy officer and do communicate them to staff at least annually.
- There are all sorts of legal considerations pertaining to business communication which is outside the scope of this article. To avoid serious consequences, it's wise to review and discuss your company's communication policies and procedures with your legal department or outside counsel at least annually.
- · Lastly, don't share email or other contact information without permission.

How you communicate is how your customers perceive your business. Implement these email best practices and your clients will appreciate your attention to detail and commitment to their business needs.

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Women in Manufacturing Conference



On November 15, the GNPCC hosted the inaugural Women in Manufacturing and Industry Conference at Cardone Industries and sponsored by PIDC. A spin-off from Women in Business Conference, the program featured experts presenting valuable information on health, human resource support, sales, and funding.



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Stacie Runion, Cardone Industries



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Let's rally around NE-area nonprofits Chamber Pays it Forward month

| By Gloria Pugliese, GNPCC Staff Writer

The Greater Northeast Philadelphia Chamber of Commerce helps its members improve and enhance their businesses with information and resources that promote best practices. This April, Chamber members will help their community during Chamber Pays it Forward month.

The idea is for Chamber members to rally around nonprofit organizations in the Northeast Philadelphia community. The Chamber is reaching out to nonprofits to assess their needs – anything from physical labor to administrative systems to strategic planning – so that they can be matched with businesses that have expertise in those areas. Once the needs are identified and resources are matched, activities will be scheduled throughout the month of April.

"Nonprofits have limited resources, and administrative systems often take a back seat to program delivery," says Ann Marie Carollo, vice president of TD Bank, who is spearheading the effort. Because the event is scheduled for the spring, projects might include landscaping or other outside work. While there will be an effort to match business expertise with nonprofit needs, there will also be opportunities for employee volunteers to channel their inner weekend warriors with projects that need little more than elbow grease and some sweat equity.

The Chamber hopes to make this an annual event that builds community between the business and nonprofit sectors in Northeast Philadelphia. And while the focus is for the chamber to pay it forward, research shows that companies that give back to their communities also achieve greater business success. So paying it forward is benefits everyone involved.

For more information on this initiative, visit www.nephilachamber.com.

Bob Dylan was right: Times They Are A-Changin'. Medical Marijuana in the workplace creates some new challenges. | By Daniel P. McElhatton, Esq., McElhatton & Foley, P.C.

This refrain from the Bob Dylan song from his album released in 1964 is very appropriate for employers in 2017–18. With the passage last year of the Medical Marijuana Act and the signing by Governor Wolf, employers have an added duty toward their employees.

It shall be unlawful for an employer to discharge, threaten, discriminate, retaliate or in any manner single out for adverse action any employee based solely on their status as a person entitled to use medical marijuana.

Note that it is the status of an officially sanctioned user that gains the protection of the law. It is not the actual use of medical marijuana that is sanctioned. Remember that even though legally authorized to treat specific conditions or diseases marijuana still remains a Schedule 1 narcotic banned under federal law. The federal government's acquiescence to states for use in treatment does not prevent the federal government from enforcing the law.

This conflict and the impact of the treatments on employees is a new and evolving field. There will be numerous decisions of both state and federal courts as employees and employers tangle with the thorny issues. There is no provision that permits use of marijuana in the workplace.

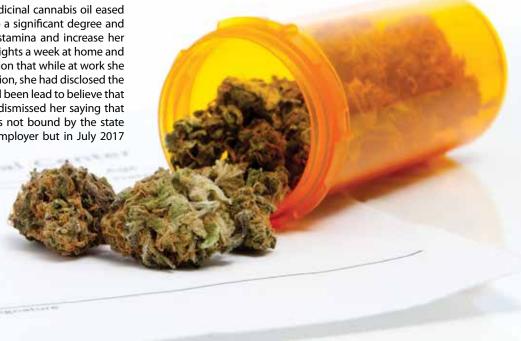
The State of Massachusetts has recently dealt with a threshold issue in a case involving an employee who suffered from Crone's Disease and Irritable Bowel Syndrome (IBS). The employee's condition caused her to lose significant weight and the use of medicinal cannabis oil eased her symptoms and increased her appetite to a significant degree and she was able to gain weight, strength and stamina and increase her productivity at work. She used the oil 2 or 3 nights a week at home and never at work. Nor was there ever any allegation that while at work she was "under the influence" of the drug. In addition, she had disclosed the use and the reasons to her supervisor and had been lead to believe that she was fine. Unfortunately the HR Director dismissed her saying that the employer "followed federal law" and was not bound by the state law. The lower trial court agreed with the employer but in July 2017

the Massachusetts Supreme Court held that she had a right to pursue her claim that she was subjected to discriminatory action against the employer. The Court held that the federal law could not be applied against the employer since the employer neither possessed nor used the drug. The employee could assert her claim. The decision on whether the employee could return to work or receive compensation is still pending

Clearly there are specific job functions that will not allow even the slightest hint of drug use. Transportation positions, mining, chemical usages and other highly dangerous positions will be areas of significant concern. These areas and others will permit employers to restrict medical marijuana cardholders from such positions.

One of the key takeaways from the new law will be an increase in interactive communication between employer and employee on whether there can be an accommodation of the worker's need and the employer's obligation to maintain a safe worksite for all employees. Employers will need to update employee manuals, be ready to deal with issues related to worker compensation and other insurance claims when there are incidents in the workplace.

Be alert, be aware and be responsive "Cause The Times They are a Changin."













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In July 2017, Equifax, one of the nation's three major credit reporting agencies, discovered a cybersecurity incident in which criminals gained access to consumers' personal information. Criminals accessed names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. This has impacted 145.5 million Americans. Chances are good that your information was exposed in this breach, but there are ways you can protect your credit.

Enroll in Credit Monitoring

Until January 31, 2018, Equifax is opening up enrollment for free credit monitoring, even for those not affected by the breach, through TrustedID Premier, which will be available for one year. Even better, by January 31, 2018 Equifax will provide free credit monitoring and lock service for all consumers, for life. Check Equifax's website for details.

Equifax has also set up a dedicated call center at 866-447-7559 where you can speak to someone regarding any questions you may have about the breach.

Additional steps:

- Monitor your existing credit card and bank accounts closely. Accounts or activity that you don't recognize could indicate identity theft.
- Access your current credit report at www.annualcreditreport.com or by calling 1-877-322-8228.
- Decide if a fraud alert or freeze is right for you by visiting the Federal Trade Commission's website www.ftc.gov.
- File your taxes early as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the Internal Revenue Service (IRS) – and be wary of email or phone calls from individuals indicating they represent the IRS (these are usually scams).
- Learn more about identity theft at www.identitytheft.gov.

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Settlement Music School Kardon-Northeast student, Aaron Patterson, masterfully plays as guests enter into the pavilion.

The perfect combination of art, music, networking, and butterflies enthralled and intrigued members and friends of the Greater Northeast Philadelphia Chamber of Commerce (GNPCC) Monday, Dec. 4 at the Philadelphia Insectarium & Butterfly Pavilion, 8046 Frankford Ave., in Philadelphia's historic Holmesburg community. The 2nd Annual Mingle Among the Masterpieces brought together artists and musicians of all ages in a unique pairing of science and art.

Artist-participants displayed their talents, including local renowned artist John Fischer, who along with GNPCC President Pam Henshall, were the founders and creators of this trailblazing idea to celebrate Northeast Philadelphia-area culture.

Obviously, the most unique aspect of this year's event was holding such a gathering inside an interactive butterfly exhibit. "It was an opportunity to showcase the talents of local artists, and an opportunity to experience the region's most interesting live butterfly exhibits," said Ms. Henshall. "We think it's a great combination, and the folks at the Philadelphia Butterfly Pavilion - especially Dr. John Cambridge -- are very excited as well."

The talented Mr. Fischer offered an interactive art demonstration. The first "strokes" on the canvas were made by Sister Maureen McGarrity, CSFN, PhD., president of Holy Family University and incoming Chair of the GNPCC. Settlement Music School (Kardon-Northeast) provided entertainment, with the brilliant duo, Aaron Patterson on keyboard and Luke Honer on guitar. The Presenting Sponsor of the evening was Philadelphia Federal Credit Union. Gold Sponsors were Holy Family University and Beneficial Bank. Silver Sponsors were The Dining Car and Mr. Fischer of Northwestern Mutual. Philadelphia Insectarium & Butterfly Pavilion was Host Sponsor.

Participants included: Archbishop Ryan High School, First Philadelphia Charter School, Holy Family University, La Salle University, Nazareth Academy High School, People Acting to Help (PATH), Philadelphia First Charter School, St. Hubert High School, St. Matthew School, The Center for Autism, Philadelphia Protestant Home, and Philadelphia Insectarium & Butterfly Pavilion.



Artist, John Fischer engages guest to participate with the 2017 interactive art demonstration.



Returning artist, Miles Williams, wows guests with his animation series. Talent does not run short in the Williams' family as Maya Williams, also display her creativity as well. (L to R): Constance, Maya, Miles, and Lee Williams.



Holy Family University student, Suesan Baehr shares the spotlight with her model and daughter.



The Philadelphia Insectarium and Butterfly Pavilion offers a spectacular backdrop for over 75 pieces of art on display.

African Americans have always had a significant presence in Northeast Philadelphia. Holmesburg is one striking example.

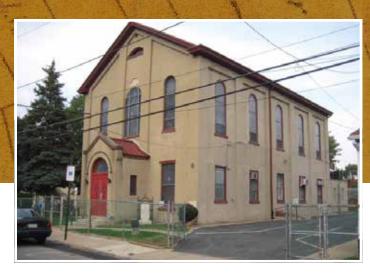
| By Jack McCarthy, Archivist and Historian

here has long been a perception that Northeast Philadelphia has always been one of the less diverse areas of the city, but in fact there has been a significant African American presence in the Northeast for hundreds of years. Neighborhoods such as Frankford and Holmesburg have had large black communities since the early nineteenth century, while Tacony had one beginning in the early twentieth century. In later years these African American communities expanded, but in earlier periods they existed primarily as black enclaves within the larger neighborhoods. These enclaves were usually centered around the local black church, either an African Methodist Episcopal (AME) or a Baptist congregation.

The earliest and largest black neighborhood in the Northeast was in Frankford, where a distinct African American community began to take shape around the turn of the nineteenth century. It was concentrated in the area east of Frankford Avenue between present-day Foulkrod and Kinsey Streets. Sometime around 1807 some of these residents established a religious congregation, originally holding services in a member's home and later building what became Campbell AME Church. Campbell AME was originally known as "2nd Bethel," indicating that it was the second AME church to be established after Mother Bethel, the nation's first AME church, which was founded by Richard Allen in downtown Philadelphia in 1794. Another important black congregation in Frankford was Second Baptist Church, founded in 1869 in the same neighborhood. These and later black churches in Frankford served as anchors of the local African American community, centers of not only religious life, but of social and civic activities as well. Frankford's early African American community was also very much a self-sufficient one, with black businessmen, shopkeepers, and tradesmen providing services to the residents.

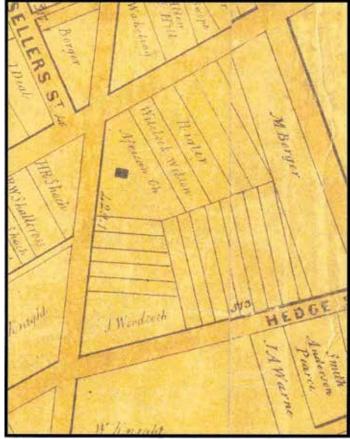
Holmesburg also had an early and significant black community. In the eighteenth and nineteenth centuries African Americans worked in Holmesburg mills or as domestics or farm hands on large estates in the area. Blacks formed the majority of the workforce at the Holmesburg Quarry around the turn of the twentieth century. There were two distinct black sections in the broader Holmesburg area: the community based east of Frankford Avenue around Welsh Road, which was anchored by Mt. Zion Baptist Church, and a small enclave around Holme Circle, anchored by Bethany AME Church. The latter church, a modest wooden nineteenth-century structure on Ashton Road just above Holme Circle, stands as a visible reminder of this historic African American community.

Tacony's African American neighborhood was created around 1917 when Disston Saw Works, the region's biggest employer, was experiencing labor shortages during World War I and sent representatives to Virginia to recruit blacks to come North to work at the factory. Some 400 black workers did so and settled mainly in the eastern part of Tacony, along Wissinoming Street near Cottman and Princeton Avenues. Soon after arriving they formed a prayer group which eventually became Star of Hope Baptist Church. Tacony's black community was displaced in the 1950s when the area around Wissinoming Street was demolished for the construction of I-95.



While Frankford, Holmesburg, and Tacony had the earliest and largest African American sections in the Northeast, other neighborhoods had smaller concentrations of black residents. These include the village of Byberry, where a small black community existed and where the great African American abolitionist Robert Purvis lived from 1844 to 1877, and Torresdale, where there was a small concentration of black families who worked at the many grand estates in that neighborhood.

In the late twentieth century the African American enclaves of the Northeast expanded as the region's black population grew larger and more dispersed. The historic black sections of Frankford and Holmesburg still exist as distinct communities, however, and all of the aforementioned black churches remain active congregations in the early twenty-first century, continuing the rich legacy of African Americans in Northeast Philadelphia.



Detail from 1845 map of Frankford, showing Campbell AME as "African Ch."

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