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**11 Robinson Street, Suite 100  
Pottstown, PA 19464**

(Note: hours are subject to change)

Hours of Operation— Monday: 8am-8pm

Tuesday-Thursday\*: 8am-7pm

Friday\*\*: 8am-5pm • Saturday: 8am-3pm

\* Dental only closes at 5:00pm

\*\*Dental only closes at 4:00pm

**700 Heritage Drive, Suite 701**

Hours of Operation — Monday: 8am-5pm

Tuesday-Thursday: 8am-7pm

Friday: 8am-5pm

**Walk-ins are welcome (For existing patients)**

**800 Heritage Drive, Suite 802  
(Dental)**

Hours of Operation —

Monday - Wednesday: 8am-6pm

Thursday: 8am-8pm • Friday: 8am-2pm

**Phone: 610-326-9460**

**Fax: 610-326-2432**

**http://www.ch-dc.org**

### DID YOU KNOW CHDC

Provides Pediatric Care, Medical, Dental, OB/GYN and Pre-Natal, Vision and Substance Abuse treatment — with a supportive team to assist.

**Kids visits include:**

Medical/Dental with same day appointments, physicals for school, sports, driving permits. We also offer immunizations for all ages at 11 Robinson Street location, and at 700 Heritage Drive location.

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# Do You Need a Certified Financial Planner®?



**By Christine Messmer, M.S.F., CFP®**

More than ever before, our financial future is in our own hands. Increasingly, retirement is something we must save diligently for on our own, and we must save to prepare for a longer retirement horizon than most of our grandparents, in many cases. Everyday living expenses, such as food, electricity and transportation expenses are on the rise, and the cost of a college education is very expensive.

Investment allocation, understanding types of risk, understanding basics of the economy and tax planning, is complex and essential when managing your current finances and planning for your future. Clearly, managing cash flow and taking control of our financial lives has become critical to everyone, whatever our level of financial resources and income.

A CFP® who also serves as your investment advisor provides a voice of reason when markets falter, and a good advisor helps you make prudent decisions that are in your best interest. A financial planner helps us to move in the direction we need to go, and helps us with investments while considering the other parts of our financial lives.

Investing with a clear purpose, for a goal or in many cases, more than one goal, allows for an all-weather portfolio that won't get caught up in a "hot" market, nor panic in a "cold" market.

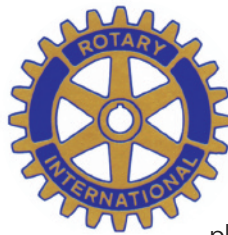
You may need the assistance of a Certified Financial Planner® Practitioner, for a variety of reasons. Consider the following:

- You don't know where your money is coming from or going to, or how much it costs for you to live now or in the future;
- You are not sure whether you have enough money for retirement;
- You have specific goals — to reduce debt, pay for college, buy a property, or buy a business, and you are not sure how to go about it;
- You have recently received a substantial financial windfall and you really have no idea what to do, but you want to be smart and practical about your decisions;
- You would like to share less of your wealth and income with Uncle Sam;
- You don't have time to deal with your finances;
- You procrastinate.

Working closely with a trusted financial advisor, such as a Certified Financial Planner® professional, will provide you with sound, objective advice to meet your life goals and a reassuring hand always.

Take a Fresh Approach.... Contact Christine Messmer, M.S.F., CFP® at 610.489.7925.

## The Pottstown Rotary Club Wants You!



Join us at 6:30 on  
Wednesday evenings at  
Brookside Country Club  
for a delicious meal,  
camaraderie, and a  
Rotary meeting where we  
plan and execute projects to  
improve the community.



**Visit [www.pottstownrotary.org](http://www.pottstownrotary.org)  
or call Bill Wellen at 484.886.5396 to learn more!**