



Business Advisor

June 2007

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THE OFFICIAL
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CHAMBER OF COMMERCE

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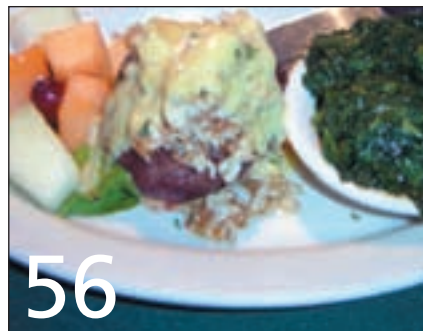
Business Advisor

THE OFFICIAL
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In This Issue | June 2007



COLLEGEVILLE FINANCIAL GROUP: Gregory DeMedio, Principal, Bruce Lander, General Manager (standing), and Anthony Russo, Principal (seated).



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TAKING THE TIME TO BUILD RELATIONSHIPS

Collegeville Financial Group does things differently in the insurance and financial services business. **The big difference** between this independently owned insurance and financial services company and their competitors can be summed up in **two words:** review and relationship.

"In this business, some potential customers call four or five agents just to get a quote," says General Manager **Bruce Lander**, CIC. Instead, he says, "We want to sit with the owners to understand their needs to make sure we're providing them the right products and coverage."

This process starts with a review of the potential client's insurance and financial services situation. Principal **Anthony R. Russo** says, "One way we do that is by reviewing their building lease, their equipment and purchase agreements and their vendor and customer agreements, so that we can examine the insurance requirements in those documents."

Fellow principal **Greg DeMedio**, CWCA, adds, "This

is one of the ways we're uncovering gaps in coverage." Gaps can often be easily rectified, he says, but the "agent won't know about it unless he reads the contract."

With each passing day the insurance and financial services industry becomes more and more complicated making it virtually impossible to remain a generalist. In a complex industry, CFG is a rare company that handles all types of personal and commercial clients but has trained specialists equipped to handle each line. "If your hot button is group med coverage for your employees, we've got a specialist that can talk to you about that. And if

we're successful at that, another specialist will have a conversation about your general liability and



COLLEGEVILLE FINANCIAL GROUP, LLC

your workers compensation," says Mr. Russo.



This is evident with CFG's **Keystone CompControl** division, which specializes in Workers' Compensation. Says Greg DeMedio, "Business owners have been programmed to manage their Workers' Compensation like every other line of insurance, when in fact, it's completely different. The main reason it's so different is that the employer actually pays back almost every dollar of the Work Comp claim plus interest penalties as high as 300 percent." Mr. DeMedio helps executives and business owners realize this by providing reports that analyze their past claims. Then by implementing programs that minimize or prevent future work related injuries as well as by managing those claims that do occur and by uncovering and correcting common, yet costly mistakes employers enjoy considerable premium reductions and become more productive and profitable. "Once an employer understands how the Work Comp system *really* works it's like someone turned on the light in a

dark room." Employers can control their Work Comp cost more than any other insurance policy *if* they know the rules of the game," states Mr. DeMedio.

Recently Keystone CompControl demonstrated just how vital their program is when they recovered over \$60,000 of Workers' Compensation premium for a client. A letter from this satisfied business owner reads in part, "By uncovering and correcting a mistake in our Work Comp policy we received a refund of \$23,453 from prior policies and a reduction in our renewal premium of \$40,089."

The client closes the letter by saying that he recommends every business take the time to meet with Keystone CompControl, which not only correlates with CFG's relational approach, but also represents their most important form of advertising. "I would say 80-90 percent of our business comes from referrals," says Mr. DeMedio.

The importance of relationship and review are hallmarks of the maturity that comes from successfully servicing clients over many years. And every one of the specialists at CFG is a seasoned professional. Mr. DeMedio takes

(See "Cover Story" on page 50)



Gregory DeMedio and Anthony Russo, founding partners of Collegeville Financial Group.

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(ZC1044) 1450 Ben Franklin Highway, Douglassville- 1600SF retail/office space. \$1500/Month.

(ZC1045) 280 W. Ridge Pike, Limerick- 2,305SF office space, 2 floors. \$11.00/SF

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Peggy Noonan, former speechwriter for President Reagan and current columnist for the Wall Street Journal, has a favorite saying about presentation audiences: *"They won't care how much you know until they know how much you care!"*

Regardless of how compelling you believe your message to be, your audience won't become engaged unless you *physically* demonstrate just how compelled you *feel*. To do that, you need to raise the volume of your voice, add some inflection to your key words, and bring your upper body into play. We emphasize *upper*, because with the possible exception of Elvis Presley, none of us can really add to the quality of our presentations with movements of the *lower* body.

The problem is most people really don't know where to put or what to do with their hands. They would just as soon have their arms fall off before a public speaking appearance because they seem to both get in the way and, worse, accentuate nervousness. Having trained literally tens of thousands of speakers over the years, we've seen virtually everything that a person could possible do with their hands when up in

front of the group. Here are by far the most popular things that we suggest you become aware of and avoid:

The "Fig Leaf"

The most favored position for most people's hands is the clasped position. The hands come together like magnets right at the belt buckle point. We say magnets because once those hands come together, there's no way that they're coming apart again. It's as though your hands have been super-glued together. People try to break their hands apart, but it's very difficult to do.

When your hands are together in front, with the back of your hands facing the audience and covering your private parts, it's commonly referred to as the "fig leaf position". For some reason this position seems a

little more popular with the guys. Worse is the "talking fig leaf", where you gesture with your hands while they are in this position. Needless to say that can be a real distraction.

The reverse of this is when your

(See "Successful Presentation Skills" on page 9)

**"when
they
sense the
passion,
they
listen"**

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SUCCESSFUL PRESENTATION SKILLS

(Continued from page 7)

hands are clasped together behind your back, which is commonly referred to as the "reverse fig leaf" or what we like to call "parade rest" for those of you with a military background.

The "Johnny Carson"

It's also popular to put one or two hands in your pockets. It looks comfortable, but you simply handicap your ability to gesture, describe, and emphasize key points. Also, having your hands in your pockets typically leads to key swirling or change jingling, or what we term "executive worry beads". People in the audience start to count to themselves silently, "Well, let's see: that sounds like about 4 quarters, 3 dimes, and a nickel. I'll bet it's around \$1.35."

Obviously, this is distracting. And it is hard to describe 'expansion' or a 'big opportunity' to your audience when your hands are in your pants.

The "Spider on the Mirror"

Until his handlers taught him otherwise, Dick Cheney would use this annoying gesture every time he would do something embarrassing to the administration and have to go on "Meet the Press" or another Sunday TV talk show to explain himself. The "spider on the mirror" involves both hands connected at the fingertips, with the palms moving toward and away from each other, repeatedly.

The "Pointing Dancer"

This one's a real combo-platter of problems. It involves a "Saturday Night Fever" type of movement where the speaker dances and moves back and forth, while pointing up and down. While studying his steps, the audience misses the message. These movements should be reserved for the dance floor.

Actually, you need to stay away from pointing and using fingers all together. A single finger straight up in the air, no matter which one it is, looks ugly and appears arrogant and condescending. It conjures up images of scolding, road rage, and various cultural insults. Different fingers also mean different things and in a culture as diverse as ours. Why take a chance? Which leads us to another finger problem:

The "Bad Accountant"

We often see people hold up two

(See "Successful Presentation Skills" on page 26)



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BUSINESS & MARKETING STRATEGIES

By John Patania
JLG Business Consulting

UNWRITTEN GROUND RULES

Most business owners and managers understand that the culture of an organization will, in most cases, dictate how well the organization performs. Yet many owners and managers don't really understand how to form a culture or change it.

Consequently, the organization defines its' own culture. They do this by using Unwritten Ground Rules or UGRs. UGRs are people's perception of "this is the way we do things around here". They drive peoples behavior yet they are rarely discussed openly. They are the organizations culture. For example:

- Around here, it's not worth complaining at our meetings because nothing will get done
- Around here, we go through the motions with the boss, but once he's gone, we do what we want.
- Around here, there's lots of talk about change, but it never seems to happen
- Around here, if you put in effort to change, there's no support
- Around here, the boss doesn't follow official procedures, so why should we?

We cannot manage what we don't understand, so it's necessary that we understand the UGRs of our organizations as this can lead to a positive change in culture. In order to better understand your organizations UGRs try being very observant.

Ask yourself these questions:

- How are people rewarded?
- How do people speak to one another?
- How are new ideas treated?
- What do people talk about in a social situation? (around the water cooler)
- Who makes decisions?
- What happens in staff meetings?
- How are customers treated?

By really observing peoples behavior when asking yourself these questions you should get a reasonable idea of some of the UGRs of the organization. And you will get a feel for the underlining culture and be able to predict peoples behavior in certain situations.

One area you can see UGRs in action is in most sport activities. Note when a basketball player scores a basket he points to the person who provided the assist as to say "nice pass". The UGR in this case

(See "Business & Marketing Strategies" on page 19)

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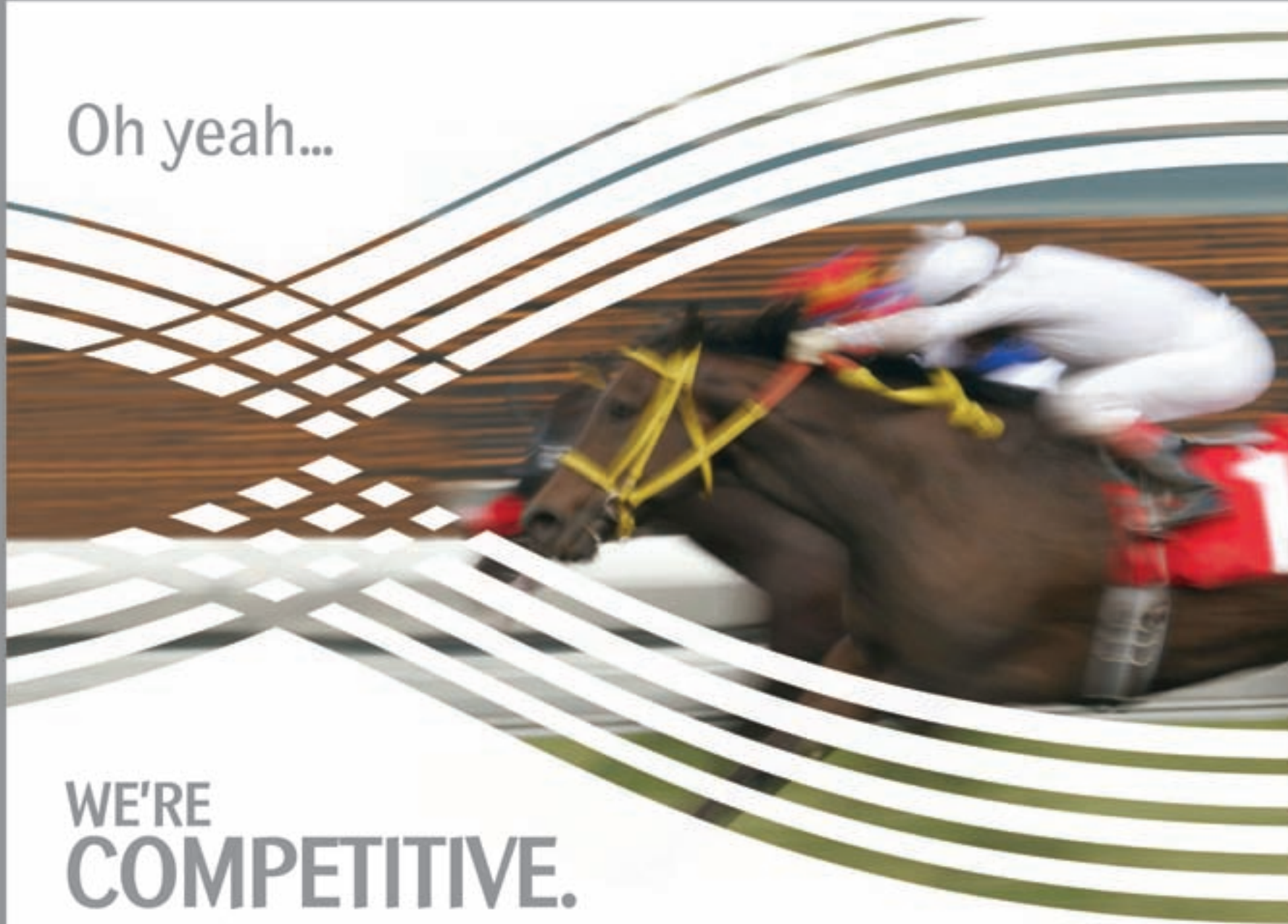
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MARKETING 101

By Todd Palmer
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ACCENTUATE AWARENESS

It's easier than ever for your brand to get traction along the evolving corridor between King of Prussia and Reading particularly if your company uses vehicles to do business.

Until quite recently only skilled craftsmen, sign painters who deftly wielded fine artist brushes or even more challenging air-brush machines could turn a vehicle into a work of art with painstakingly produced pin-stripping, bodacious bursts and hand painted logos that could take days to develop and cost a fortune. Those artisans still exist today, called upon to produce one-of-a-kind renderings, but new technologies have made vehicle branding affordable and quite nearly mandatory.

Vehicle branding now means large, moving canvases where almost any type of communication is possible and is, in many cases, economical.

"Our capabilities for branding fleets are evolving all of the time," said **Mark Rambo**, a partner at **Independent Signs** in Phoenixville. "Clients have a lot of style options now and their choices are translated to different levels of effectiveness and different price points."

According to Rambo, applying vinyl

directly to a vehicle's surface is the most economical way to begin branding your fleet but whatever method you select, the goal remains the same — make the brand identity immediately recognizable and do it within a few seconds.

"A lot of customers attempt to put too much detail in their vehicle messages," regrets **Rambo** who, along with his partner **Chris Noecker** have operated

one of the few privately owned sign shops in the region for the past ten years. "We attempt to explain that

less is more at 55 mph but sometimes it's a tough sell."

It shouldn't be though. Just because you're making a significant investment in brand equity doesn't mean that you have to tell your entire company story on the back of a box truck. Just like any other element in your brand arsenal, you should focus on effectiveness. Marketing R.O.I. will always come from how effective a campaign is regardless of how much content gets pushed... or, in this case, pulled.

From trucks and vans to trains and

(See "Marketing 101" on page 25)



Fabulous and supremely subtle fleet branding like New Century Bank's courier cars, can get you noticed but beware because tacky transportation graphics are just as noticeable!

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"BUZZ AROUND THE BLOCK"

By Jim Jannotti

CHARLIE 'O' AND FAMILY:

BUILDING A BETTER COMMUNITY

When you schedule an interview with Charlie Ohanesian, you do not sit down with him only. Into the conference room at the WordTech Group walk his sons, Ben and Greg, as well as his wife Barbara. Suddenly a simple interview is a family meeting. It's a reflection on their emphasis on community.

The WordTech group is a moderate sized mail house. According to Charlie, the company specializes "in data management services. We take data... and we mine it to extract out of it the gold that's within, customer information. That's our core competency."

Moderate size means that the company takes in approximately 120 million data records per year. What goes out the door is mail; about 3 million pieces a month. A month! Does that sound like a lot of mail to you? It does to me and I say so. "That's nothing," replies Greg. "We could easily double that," adds Ben. They say that, if they were running at or close to capacity, WordTech could run 100,000 pieces on each of their processing machines *per shift*. I still say that's a lot of mail.

WordTech doesn't just process records and turn them into mail. They're currently developing two software products for market. One of these will help customers manage their own direct marketing. "We're building something to make any

company be able to run their business and see what they're doing and track their responses much easier," says Ben.

But there's an even larger story here about the Pottstown business community.

"I'm not from this town so what I've learned has come through the generosity of the people who were here. Bill Canning who owned Canning's Drug Store which was a fixture on High Street for two generations... when I first came to town, Bill Canning and Dick Rose got me involved in the community, took me around and introduced me to people," says Charlie.

"Pottstown is unique," he adds. "If you look at it demographically it's a very small town. But when you look at what it does and where it stands on a national basis it's a very well known area."

He nods across the table to his wife. Barbara Ohanesian is on both the local and national boards for American

(See "Buzz Around The Block" on page 16)

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"BUZZ AROUND THE BLOCK"

(Continued from page 15)

Cancer Society's Relay for Life. The Pottstown relay is the eighth largest in the world in funds raised. "Pottstown is a tremendous community," she says. "We are not a tremendously wealthy kind of community but it is the spirit of the people involved."

Charlie says, "That goes to show why I think Pottstown has potential to grow. If you look at what it does on a community basis, and they amount of effort it takes to do what they do... you have leadership, you have people with drive and desire and community spirit."

"It's a friendly business community and you can see it growing a prospering every day," he says. "We've got **Mike Stamm** with the **Eastwood Company**, very progressive company. The companies that are coming in to Pottstown today... are looking for a place to do business that is good for business and good for their families."

He sees a shift happening in the business climate that places more and more importance on small entrepreneurs. "The Pottstown business community is quite diverse considering that we lost **Firestone** and **Bethlehem Steel**, thirty years ago now, but I would imagine that the three

major employers made up seventy eight percent of the jobs. So where did all those jobs go? They went to **Videotek**, they went to **WordTech**, they went to **Printing Images**. There are a lot of small companies out there that picked up the slack.

"I think as we age as a society in America that we'll continue to see more entrepreneurial ventures. I think we'll continue to see large multi-national corporations being the backbone of the regions but the support industry around it will be what makes it tick."

Pottstown's geographic situation makes it ideally suited as a transportation and distribution nexus point, he says. "The Route 100 corridor runs from Downingtown/Exton to Allentown, third largest city in the state. You've got the 422 corridor running from Philadelphia to Reading and beyond. What does that tell you? Transportation. I can very easily see logistics companies moving in here left, right and center with the access we have."

"You're going see the continuation of the entrepreneurial, 15-35 employee business being the main hub of this community. More and more people who want the freedom to work for themselves and to drive their own destinies will do this. But



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it takes risk. That's what Barb and I did; we took the risk, took that roll of the die and started our own business. Thirty years later, here we are."

The Ohanesians rolled the die in the late 1970's when they moved to the UK to launch a word processing services company, the first of its kind in that country. In 1980 they began WordTech when a large client wanted to open in the US. "They said, 'If you're thinking of establishing a USA company, you may do it wherever you wish and we'll guarantee you this much work if you will be our agent there,'" says Barb. They launched at the corner of High and Hanover Streets with Barbara's parents running the shop and Charlie commuting back and forth from London. Barbara also commuted every so often to help with data development and training, a role she fulfills to this day.

Charlie experienced the Pottstown business community, one which he calls 'warm,' on his very first visit. "I came to town on a reconnaissance mission. I saw **Dick Ludwig** and we wrote the first lease through his leasing company to lease a vehicle. We didn't even have an office yet and I leased a car. Dick had helped me get on the road. I met with **Dick Gross** who

(See "Buzz Around The Block" on page 18)

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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

was a real estate agent and he helped me find a location."

Today Charlie and Barbara are handing over day-to-day control of the company to their sons Ben and Greg. "I'm hoping that by 2008 Ben will have 80 percent of my responsibility. Greg will handle about the same amount of Barbara's responsibilities. Ben will take over next year. I'll be coming in every day doing what I do now but I'll regress to a sales position, customer relations and reviewing the books and then going out... to play golf."

Probably to play golf with some of his many friends from the community. If it seems like Charlie O knows everybody, that's what the rest of his family thinks too. I ask how he got so connected. "Because the people of this community grabbed me and said 'Get involved!' The Bill Canning's the Dick Ludwig's, the Al Kutzes (of Kutz Builders)."

Then I ask if he's still trying to do that with people who come to town. "Yes, he says," and tells me to ask **Bill Haley**, who publishes this magazine. "The first time his magazine came to my desk my first instinct was to call him and congratulate him on bringing this magazine to our

community," says Charlie.

The recipient of that phone call, Bill Haley says, "Charlie called me to offer praise and encouragement when I published the first issue of the Business Advisor magazine in the fall of 1995. He recognized the potential for economic growth along the Route 422 corridor, and saw the value in a publication that facilitated communication among members of the business community. I greatly appreciate his continuing support and interest."

I press Charlie on what's behind the 'get involved' mentality. "It's building a better future for our community and our children. It's understanding that we have to have a society that's built around values. Put whatever connotation on 'values' you want. The way you do that is by building community spirit and building a better future for your children."

"People come and they stay in Pottstown," he concludes. "And the reason is it's a good community. We're close to the shore, we're close to New York City, to Philadelphia, to DC, but we're not New York and we're not Washington. There's a lot to offer here." 🗑️

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BUSINESS & MARKETING STRATEGIES

(Continued from page 10)

might be "around here we always recognize the hard work of the team before ourselves". Another example is you hear athletes involved in team sports say "My performance is not important as long as we get a win". The UGR might be "around here, team is more important than the individual". It is suggested that even in sports not considered a team sport, such as golf, a golfer will call a penalty on himself that no one else has seen. This is part of the etiquette of the sport, and indicates a UGR.

You will notice that those UGRs associated with sports tend to be more positive than those in the work environment. Why do you think that is? Perhaps the focus is on having fun. Or that everyone on the team knows what the common goal is and has focus. If it is possible for you to 'import' more positive UGRs into the workplace, you can change the culture of your organization.

A positive approach in changing your current UGRs is to mentally put aside the current UGRs (while acknowledging there are some positives!), and to create positive UGRs that you would like to

characterize your team or organization. Remember to write them as though they are already happening. I would recommend that everyone get involved in creating these positive UGRs and they be prioritized.

Here are some examples;

- Around here people take ownership
- Around here we lead by example and walk the talk
- Around here we help one another
- Around here we are team players and provide solutions to challenges not point fingers to blame

In the past, you may have hoped that the culture might change for the better – but in not understanding culture, you have not been able to work on it directly. UGR's *are* the culture – change the UGRs and you change the culture! Introduce more positive UGRs and you have a happier, more productive workplace. 📦

JLG Business Consulting is a consulting company that works with business owners and helps them achieve improved results. If you would like further information contact John Patania via email at jpatania@verizon.net or by phone at 610.666.1564.



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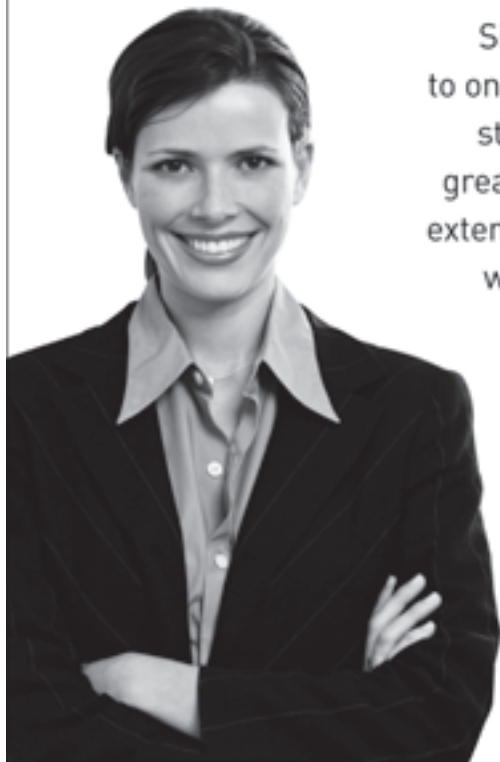
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LEGAL PERSPECTIVES

By Thomas R. Beveridge
Wolf, Baldwin & Associates, P.C.

PENNSYLVANIA WORKERS' COMPENSATION CASES FROM PETITION TO APPEAL

The practice of law before workers' compensation authorities in Pennsylvania is quite different from what we know and expect in other types of civil litigation. Workers' compensation claims are an administrative proceeding, and both employers and claimants alike should be aware of the differences in the process.

Obviously, every claim made for benefits under the Pennsylvania Workers' Compensation Act begins with a work-related — or allegedly work-related — injury or disease. Claims are managed by the Department of Labor and Industry, specifically, by the Bureau of

Workers' Compensation. Any litigation of these claims begins before a Workers Compensation Judge. Rather than filing a complaint, as normal civil litigation would start, litigation in workers' comp begins with a petition filed by the injured worker, commonly referred to as the claimant, or by the employer and its workers compensation insurance carrier, collectively referred to as the employer.

If the alleged injury is challenged by the employer, the claimant must file a Claim Petition. If the injury was already accepted, the amount or duration of benefits can be challenged by the employer through a Petition to Modify, Suspend or Terminate Compensation Benefits. Additional petitions are available to settle a claim, to challenge the calculation of the claimant's average weekly wage or description of injury, to seek penalties for a violation of the Act, or to reinstate compensation benefits that have been modified or suspended. These petitions can be filed online via the Bureau of Workers Compensation website, <http://www.dli.state.pa.us/>, or by regular mail direct to the Bureau of Workers Compensation in Harrisburg.

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petitioning party, accept documentary evidence, or simply set a trial schedule. The trial schedule will advise the parties when their respective cases must be completed and when the final hearing or hearings will occur. Also, pursuant to a recently enacted law, Act 147, the Judge will order mandatory mediation unless he or she finds that such action would be futile under the circumstances.

If the litigation before the Judge involves a petition to terminate, modify or suspend compensation benefits, the employer may request supersedeas at the beginning of the litigation. Supersedeas means the relief requested in the overall petition will take effect immediately because the requesting party has shown that there is a strong likelihood it will succeed in the overall litigation. This would have the effect of modifying or suspending a claimant's benefits before any actual evidence is heard and long before the judge makes a final decision. For this reason, a supersedeas request is rarely granted.

As a general rule, each party has 90 days to complete its respective case. During this time, evidence is gathered from expert witnesses or other witnesses with information relevant to the case.

The testimony is usually taken before the Judge or gathered in the form of trial depositions, where a witness testifies under oath, but not before the Judge. The rules of evidence at such hearings and depositions are somewhat relaxed, so that hearsay could be accepted or documents allowed into evidence that would not be allowed in civil court, although technically the Rules of Evidence apply.

After the parties complete their respective cases and a final hearing is held to collect all evidence and hear any remaining witness testimony, the Judge will issue a briefing schedule. The schedule will direct the parties to prepare briefs in support of their respective cases. Briefs usually consist of proposed findings of fact summarizing the evidence submitted to the Judge, proposed conclusions of law applying the law to the facts, proposed orders requesting the specific relief each party is seeking, and legal arguments in support of their respective positions. These documents are required to be submitted to the Judge within a specific time. Thereafter, the Judge will issue his or her decision on the merits of the petition.

(See "Legal Perspectives" on page 55)



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INVESTMENT IDEAS

By Jim McGuire, Branch Manager, A.G. Edwards

HOW TO BE SOCIALLY RESPONSIBLE WITH YOUR INVESTMENTS

Investing is all about making money – or is it?

When considering your investment options, the first thing that comes to mind is usually how much of a return will you receive on your original assets. But did you ever think that you could use your investment dollars to truly make a difference in other ways?

Whether you're a friend of the environment, or have deep religious convictions, you can actually match your social and ethical concerns with investments that are in harmony with your personal beliefs. When you decide to put your money into investments that correspond with your own set of values, you are engaging in what's known as socially responsible investing. It may sound a little odd at first, but this practice is a legitimate—and widely accepted—investment strategy.

Most socially responsible investors look for companies that reflect their beliefs by sharing certain characteristics, whether it's strong community involvement, extraordinary environmental practices, safe products or even impressive employee relations. Searching out these companies may seem like an overwhelming task, considering the vast number of firms in business today. However, you can always enlist the help of a qualified financial consultant, and you may even feel a sense of personal satisfaction once you discover those companies you deem worthy of your investment money.

In addition to specific stocks, you can also select from a wide variety of mutual funds that fall under the category of socially

responsible. Many mutual funds, including stock funds, bond funds and even international funds,* select securities based not only on sound fundamentals, but also according to the social values of the fund and its shareholders. Several exchange-traded funds have also been created in recent years targeted to socially responsible investors. These give you even more investment options to tie in with your own principles.

Another opportunity for socially responsible investing lies in private money management. Financial service firms typically offer the option of having some of your investment funds supervised by portfolio managers outside the firm, giving you access to many different managers. These managers can be selected on the basis of very specific guidelines to meet individual client needs. You can usually place both social restrictions and company restrictions in your individual portfolio. Finding a private money manager whose investment criteria match your social concerns is another opportunity for you to really feel a sense of personal responsibility with your money.

By now you may be thinking this sounds like a good idea. Sure, you'd like to know that your investment decisions are actually making a difference. But at the same time, you may be wondering how these types of investments compare with others that don't take into consideration a social or ethical component. To give you an idea, take the example of the Domini 400 Social Index, a market index



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of 400 securities screened according to social and environmental criteria.

Measuring this socially responsible index against the bellwether S&P 500 index (which covers 500 industrial, utility, transportation and financial companies in the U.S. market), you'll find that returns for the Domini closely resemble those for the S&P. In fact, when comparing the ten-year returns for the two indexes, they come in at an almost identical eight percent (8.01% for the Domini and 8.05% for the S&P).[†] Keep in mind past performance is no guarantee of future results, and you cannot invest directly in an index.

If you think socially responsible investing might be the right path for you, get in

touch with a financial consultant to discuss your options.

*Investments outside the United States—especially those in developing countries—involve special risks such as currency fluctuations, political and economic instability, and periods of limited liquidity. 📄

[†]Source: KLD Research & Analytics, Inc.

A.G. Edwards generally acts as a broker-dealer, but may act as an investment advisor on designated accounts, and the firm's obligations will vary with the role it plays. When working with clients the firm generally acts as a broker-dealer unless specifically indicated in writing. To better understand the differences between brokerage and advisory services, please consult "Important Information About Your Relationship With A.G. Edwards" on agedwards.com.



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1991 24'	CITATION		\$2,350.00
2003 25'	OUTBACK	25RS-SL	\$16,500.00
2007 26'	FOURWINDS	26B-DSL	\$21,000.00
1993 26'	PROWLER	26B	\$8,995.00
2004 26'	ADIRONDACK	26RK SLD	\$14,800.00
2000 26'	MALLARD	M26E-SLIDE	\$12,870.00
2000 27'	SUNLITE	27BH	\$7,910.00
2001 27'	TIMBERLAND	27BH	\$11,500.00
2003 27'	TIMBERLAND	27DB	\$12,500.00
2005 27'	COACHMEN	27 DS	\$18,995.00
2001 28'	SHASTA	280RB-SLD	\$11,900.00
1999 28'	AEROLITE	828 FDB	\$9,900.00
2004 29'	PUMA	29DB	\$17,000.00
1999 30'	FOURWINDS	30FK	\$9,495.00
1999 31'	FOURWINDS	31FKDSL	\$16,500.00
2005 32'	FOUR WINDS	29RK-SLD	\$19,000.00
2005 35'	FOURWINDS	35ES	\$20,770.00
2001 36'	COACHMEN	TBS	\$16,900.00
2000 36'	COACHMAN	361-FLDSL	\$19,000.00
2001 37'	NOMAD	3710	\$16,450.00
2003 38'	SIERRA	2 BEDROOM	\$22,000.00
2004 28'	ROADMASTER	TOY HAULER	\$15,245.00
2005 24'	WINNERS CIRCLE	TOY HAULER	\$22,000.00

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2004 24'	TERRY	245RKS SLIDE	\$16,000.00
2000 25'	WILDERNESS	8245B	\$12,000.00
2000 26'	HOLIDY RAMBLR	9590 ALUM	\$14,000.00
2003 27'	ROADRUNNER	27FQ	\$14,500.00
1999 29'	HOLIDAY RMBLR	29RK	\$13,000.00
1993 30'	FOURWINDS	30RKSLD	\$8,725.00
1990 30'	DAMON	29RK	\$8,500.00
2004 32'	GLNDE TITANIUM	32E37 DBL SLD	\$33,500.00
2003 37'	FRANKLIN	RANCH WGN	\$27,500.00
2001 37'	EXCEL PETERSON	TRIPLESIDE RL	\$34,000.00

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2004	GWVAN	HIGH TOP SLD	\$50,000.00
1987	FALCON		\$9,500.00

MOTORHOMES CLASS C

1984	CHEVY	TIOGA	\$8,000.00
2005	PALOMINO	1000SC	\$14,400.00

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2005 24'	YEARLING	4129	\$8,595.00
1982 17'	PALOMINO		\$750.00
1990 17'	PALOMINO	COLT	\$1,750.00
1992 17'	JAYCO	806	\$2,750.00
1974 21'	COLEMAN		\$1,295.00
1995 21'	JAYCO	EAGLE	\$2,995.00
1994 21'	DUTCHMAN		\$2,000.00
1993 22'	STARCRAFT	STARDUST 1021	\$2,990.00
1991 22'	STARCRAFT	STARFLITE	\$3,750.00
1975 24'	STARCRAFT		\$500.00
1993 24'	VIKING	235	\$2,940.00

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2003	FORD 4x4	LARIET	\$28,500.00
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MARKETING 101

(Continued from page 13)

planes to Priuses and Mini Coopers, vehicles are omnipresent along, in fact defining of, the Route 422 corridor. If you have the opportunity to brand your fleet, whether a single delivery van or a stable of semis you should seize it but, as we tell clients nearly once a month, if you aren't going to execute it professionally and competitively, don't do it at all.

Just like any other form of advertising, the execution of vehicle branding becomes critical because it is now the first introduction to a company and its offering.

Branding a fleet is an excellent way to always be advertising. As company vehicles perform their daily work tasks they're also performing a regional branding effort that you could never afford to buy. Vehicle graphics are experienced by other vehicles, from pedestrians and from potential customers inside buildings.

When faced with a fleet branding opportunity we consider scale, legibility, distances, color, speed and light and attempt to roll all of that into the client's existing standard while presenting an

effective message that boosts brand recognition, retention and loyalty. We also consider the life of the vehicle, durability of the mediums and PennDOT regulations prior to recommending a style or design.

Companies up and down the corridor are realizing the awareness that professionally designed and installed vehicle graphics can give to their brand. Whether splashing a vinyl message and website elegantly across the door or wrapping an entire vehicle (including windows) in 3M custom prints, the positive effects of fleet branding cannot be denied.

As advances in technology make more impressive vehicle branding more and more affordable you'll start to see smaller companies 'wrapping' their fleet for maximum coverage and effect because, even on the highway, you never get a second chance to make a first impression. 📦

Todd Palmer is Creative Director at Virtual Farm Creative, Inc., a full service advertising, marketing and multimedia firm specializing in excellent traditional and Internet branding. Visit them at www.virtualfarm.com.



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SUCCESSFUL PRESENTATION SKILLS

(Continued from page 9)

fingers and say, "There are three things that I want to tell you about." It's inconsistent, and immediately takes the audience off your message. Still others will show a complete hand and name five things and count each finger for everything on the list. "The first thing is (grabbing first finger), the second thing is (grabbing second finger)", and so on. It ends up looking like the nursery rhyme about "This little piggy went to the market..." Plus, it will get your hands together again causing potential magnet problems.

The "Phone Booth"

We know you've all seen presenters who spend the entire time in front of the group with their arms clasped around their chests, as if they are hugging themselves. Comfortable, perhaps, especially if the room is chilled, but not very user friendly.

What you should do...

Break out of the phone booth and take the handcuffs off. You have the whole front of the room with empty space. Use it wisely to visually mirror the story that you are trying to depict, and use your full wingspan to describe and explain. Adopt a stance that both appears balanced and also allows you to keep from needing or wanting to rock or pace back and forth.

Then, gesture from the shoulders, *not* the elbows. Use your hands to describe and emphasize. Drop your hands down to your side (neutral position) when you're starting your speech or when you're done gesturing.

When you gesture from the neutral position, your gestures become more emphatic. Dropping your hands down to your side is, for many, difficult to do. Yet it is from this neutral position that your gestures have the widest range, and thus the ability to show the extent of your passion.

And when they sense the passion, they listen. 🗣️

J. Douglas Jefferys is a principal at PublicSpeakingSkills.com, a national consulting firm specializing in training businesses of all sizes to communicate for maximum efficiency. The firm spreads its unique knowledge through on-site classes, public seminars, and high-impact videos, and can be reached through the Internet or at 888.663.7711.

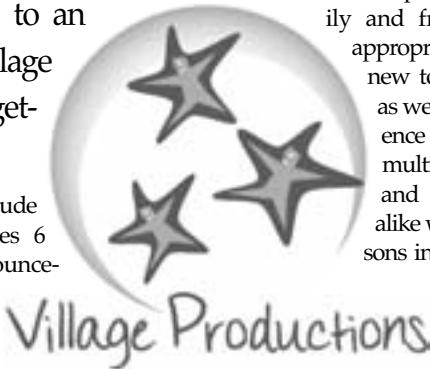
SUMMER CAMPS AND MORE from Village Productions

Winding down for the summer? Not at **Village Productions!** As the weather gets warmer and the school year comes to an end, the staff at Village Productions is just getting warmed up!

Summer offerings include camps for students ages 6 through 16, with announcements of upcoming productions, classes for children and adults, and auditions for the upcoming season still in the works. All of this is just a lead up to a sensational 2007 – 2008 season, highlighted by a visit from international pop artist Romero Britto in October, and the continuation of the Capital Campaign as work continues on the Tri-County Performing Arts Center. You won't want to miss an event, so get out your calendar and plan to join in the fun.

The Performing Arts Summer Camp (ages 6-16) is offered by Village Productions and the Tri-County Performing Arts Center Project in conjunction with Montgomery County Community College. Separate age-appropriate camps are designed to promote camper's creativity, self-expression, and self-esteem in an exciting and non-competitive environment, through the study of the performing arts. A professional instructor will help the campers develop performing and artistic skills through the use of drama exercises and games in improvisation, theater movement, and vocal expression. The campers will also be encouraged to create their own poems, plays, and songs. Younger

campers will create hand-made instruments, as well as keep a camp journal in pictures or writing. At the end of each session, campers will have an opportunity to demonstrate their art in a presentation to their family and friends. The camp is appropriate for those who are new to the performing arts, as well as those with experience or those returning for multiple sessions. Novices and seasoned performers alike will gain important lessons in life and the performing arts.



Village Productions is a dynamic, performing arts organization founded in 2001 by a dedicated team of professional and amateur performing artists, arts educators, and area residents who dreamed of creating new and highly accessible performing arts opportunities for the community. Village Productions seeks to strengthen community, inspire creative exploration, educate, and entertain, through the presentation of quality performing arts events and educational opportunities geared toward a diverse audience. You may contact Village Productions through their website at www.villageproductions.org, or by telephone at 610.469.1254.

The camps will be held at Montgomery County Community College in Pottstown. There will be two (2-week) camp sessions: July 16 through July 27; and July 30 through August 10. Camp will run from 9:00 AM - 4:00 PM weekdays. You may register by calling Village Productions or by using the registration form on our website, www.villageproductions.org. The camps are filling, but there are still a few spaces left so call today to ensure a space for your child.

You'll want to save a few dates in your calendar this fall for some upcoming events. On October 13th international pop artist Romero Britto will be visiting Pottstown for the unveiling of a sculpture that he is donating to be placed in town. This sculpture donation was made possible as a result of Britto's work with Village Productions as co-chair of the Spotlight on the Future Capital Campaign for the Tri-County Performing Arts Center. Britto's works are in the private collections of many people such as Dustin Hoffman, Eileen Guggenheim, Elton John, Emeril Lagasse, Oprah Winfrey, Michael Jordan, Chelsea

Clinton and many others. They also appear in the corporate collections of Absolute Vodka, Cirque de Soleil, Mercedes Benz, Norwegian Cruise Lines, Pepsi and Warner Brothers just to name a few. Britto's work was also featured in the pre-game show of this year's Super Bowl with Cirque de Soleil. Watch for full details on events surrounding his visit in the upcoming months.

Also planned for October is the production of "A Grand Night for Singing", a Rodgers and Hammerstein show which earned two Tony Award Nominations during its Broadway run. The show will run the weekends of October 26th and November 2nd. The music is unforgettable, you'll be humming for months to come!

With a full schedule of camps, classes, and performances, there is still much work to be done on the Tri-County Performing Arts Center. The next issue of the 422 Business Advisor will include an update on the progress of the Center and the Capital Campaign. Hang onto your hat, Pottstown is the place to be! 🎩

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HEALTH AND FITNESS

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CONSIDER YOUR BODY AS A BUSINESS

Ever think about what would you do if you knew you couldn't fail? For the thrill seeker, that may mean taking that big step over the edge for the ultimate rush. For the entrepreneurial minded, that may entail taking the risk of starting up and running their own business. But is there really a difference between the two? Wouldn't it be correct to say that to be an entrepreneur one has also got to be a risk taker or perhaps even a thrill seeker? What if you could run a business that was truly unique, no one else could duplicate, gives a return on investment directly proportional to the capital put in, and no one can ever be the boss but you? Certainly sounds like a good proposition and whether or not you think you're a risk taker or entrepreneurial minded, you're already deeply invested in a business. In fact, we are all in the same business together. Take a look in the mirror and you're looking right at that business. That business is our body, and unfortunately most of us take our bodies for granted.

We generally live in the comfort of knowing we're supposed to get up in the morning, work/play all day, eat, go to sleep and then hit the repeat cycle. Only until something unplanned happens such as an illness do we start to recognize that something's not right and we take measures to counter the attack on our bodies in the hopes that it's not too late. Now step back for a moment and think, is that any way to run a successful business? React instead of strategize? Stumble instead of move forward? Go through the day-to-day motions without any real plan for what to do when things don't start going according to plan. Nothing in our life is a guarantee except that someday we will be closed for business. How soon and how quickly our

shop closes depends on a lot of things, but even the most successful businesses find a way of extending their tenure.

Take a look around. Things are bigger, bigger, and even bigger. Big stores, big cars, big business, big portion sizes — after all, it's the American way! You don't need to be a doctor, nutritionist or even a research scientist to figure out what's going on. Our society is expanding in every sense of the word and the only business that really suffers and struggles is our own. Health care costs are at an all time high with no indication of them ever coming down. The number of *preventable* illnesses rises each year as well as the amount spent on pharmaceutical drugs. Furthermore, people seem to always be on the go and have little to show for it other than a lack of sleep, recurrence of illness, and being overwhelmingly stressed. This formula coupled with an increasing level of physical inactivity and your business is operating in the red — not a formula for success and longevity. For those of you who crunch numbers or perhaps own your own business, perhaps a simple accounting analogy should set a clear image of the blunder America has purchased its way into.

For a moment, consider your body as a business. It costs money to run a business — you must purchase goods and services such as supplies, electricity, water, waste disposal, and of course, you must pay your employees. If your business doesn't bring in enough money to pay your expenses, including adequate money for you to make a living, the business will go bankrupt. Your body is just like any business. In fact as previously stated, it's purely unique because

(See "Health & Fitness" on page 30)

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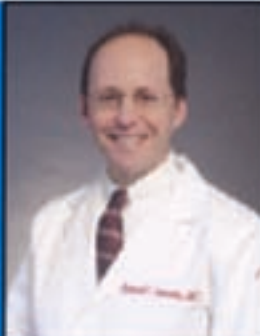
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HEALTH & FITNESS

(Continued from page 29)

it's a business no one else will ever have or ever have the chance to operate. The body has about 100 trillion cells, all of which are like little employees working for you around the clock. To keep your body running, it needs water, oxygen, and energy (calories) in the form of nutrition. The business of running a body can be a bit tricky though. While you may have unproductive employees in a business that you may want to lay off or terminate, you simply can't do that to your cells. If you don't supply your cells with adequate nutrition to repair them, they get sick, produce less, and start to die. If this goes on long enough, your business will go bankrupt

and shop closes up. It's really quite simple. So is the solution.

Running your body is a 24/7, 365 days a year business. Not all the days are going to be perfect and not all the days are going to be bad. A little bit of good here and a little bit of good there aren't going to work either. Consistency is the key to success. Consistency in making healthier lifestyle decisions; consistency in better food choices; consistency in keeping physical activity a regular, not accessory, part of your schedule. Lack luster decisions lead to lack luster performance and outcomes. And just as in business, a history of too many poor decisions will ultimately lead to a business going belly up. So what shape is your business in? 🗑️



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PRESIDENT'S WELCOME

Dear Chamber Members,

A total of 9,011 members and their acquaintances enjoyed a great evening at the Reading Phillies May 4, thanks to our sponsors who are featured in this section. It has become a tradition for many families and baseball teams in the tri-county area, not to mention, a tremendous benefit of membership.

Our program year is quickly coming to a close. The golf outing June 4, breakfast the 14th, and a couple of seminars round out the year's program.

The Board and staff will hold their respective retreats in June. Our committees and board members take a break in July as staff gears up for the new program year beginning September. We do have member mixers scheduled throughout the summer. Any suggestions or feedback for the new program year is welcome. Just give me a call. I certainly will consider your thoughts and feelings.

On a sad note, a past Chairman of the Board, Joseph Roberts, who was Chairman in 1985, and superintendent of Pottsgrove School District, passed away in May. We were very sorry to learn of his passing and are grateful for the leadership he provided this Chamber.

Thanks for another great year!

Dale P. Mahle, President

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E-MAIL ADDRESSES FOR CHAMBER STAFF:

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Ben Maliken, Membership Sales
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TriCounty Area Chamber Night at the Reading Phillies

9,011 people attended Chamber Night at the Reading Phillies on Friday, May 4, 2007.

Thanks to the following sponsors, every Member company received 4 complimentary Reading Phillies tickets:

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SUMMER JOBS

Is your company hiring for the summer? The Chamber often receives calls from individuals looking for summer employment. If your company is looking for summer help, please call the Chamber at 610.326.2900.

Leadership Tri-County SEEKING RECRUITS!

Leadership Tri-County, a program of the TriCounty Area Chamber of Commerce Foundation, Inc., graduated its first class in 1993 and to date has graduated over 100 community members.

If you are new to the area and want to learn more about the tri-county region, are interested in developing yourself as a local leader, and giving back to your community by serving on a non-profit board of directors, and want to create a valuable business relationship with several peers then you should apply to join the class of 2008!

This unique and informative, 10 month program begins in September of 2007. Please contact Eileen Dautrich, Director of Leadership Tri-County at eileen@tricountyareachamber.com or 610.326.2900 to obtain an application or for more information.



Business professionals age 40 & under are invited to participate in the Tri-County Area Young Professionals Network. Just send an email to amy@tricountyareachamber.com with the names and email addresses of those in your office who fit into that category.

SPRING-FORD AREA SCHOOL DISTRICT HERITAGE

This coming fall, the Spring-Ford Area School District will be celebrating the opening of its seventh elementary school, Evans Elementary School in Limerick Township. As part of this celebration, they are hoping to highlight their district's heritage by inviting the mayor of the city of Limerick, Ireland, and the principal of the primary school located there to join them when they open the school. They are looking for contributions to fund their efforts. Interested individuals or businesses are to contact Dr. Marsha Hurda, Superintendent, at jkarl@spring-ford.net or 610.705.6219.



CHAMBER INTERN IS Named Berks' Best!

Bradley T. Smith, 18, a senior at Oley Valley High School, volunteers at the Chamber office twice a week because of his interest in the business world. His efforts paid off when he was recently named top business student in the Reading Eagle Company's Berks' Best scholarship project. Besides spending time at the Chamber, Brad is a member of the National Honor Society and is President of Oley Valley's Future Business Leaders of America chapter. He has studied at programs such as Economics for Leaders, the University of Michigan's Math & Science Program, and the Economics Summer Institute at Clemson University. He will be attending Indiana University and will major in business. Congratulations Brad!

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Front row sitting l to r – Barbara Mertz, Dot Bealer, and Betty Miller; Back row standing l to r – Cheryl Bauer, Oliver Bealer, Ronald Mertz, Catherine Spielman, David Spielman, Don Shanley, and Phyllis Shanley. These dedicated volunteers come to the Chamber office once a month to stuff flyers into the Route 422 Business Advisor.



Dawn Wells, a volunteer through Hedwig House, stops by the Chamber office twice a week to work on projects with the Chamber staff.



Lorin Gerber, a volunteer through Hedwig House, assists the Chamber staff with housekeeping chores every week.

thank you!



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The Montgomery County Education and Workforce Partnership have partnered with the TriCounty Chamber of Commerce to initiate two exciting programs for Montgomery County business and youth; a web-based career bank for high school students and an Educator-in-the-Workplace Program for the educators. If you would like information on these programs, please contact Pam Slauch at 610-996-1289 or pam.slauch@montcoworks.net

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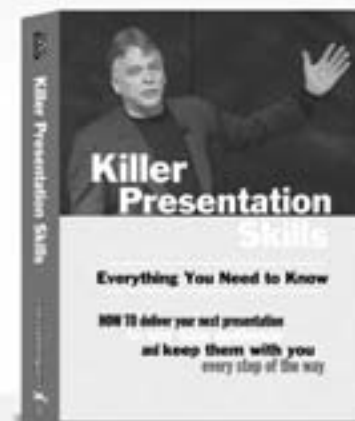
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FEATURED MEMBER BENEFIT of the MONTH: PLANNING YOUR SUMMER EXCURSIONS?

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TCACC Member Notes

Please note updated contact information for the following Chamber Members:

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new address
351 W. Schuylkill Rd.,
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Robert Weigner Nationwide
Insurance – new address
1494 N. Charlotte St.,
Pottstown, PA 19464

Total SHM, Inc. is now called
THM Team
YWCA Pottstown is now
called YWCA Tri-County
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CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

20 Years: Pottstown Area Seniors' Center

15 Years	10 Years	5 Years
West-Mont Christian Academy, Inc.	H & F Tire Service Thompson Masonry Contracting Company	Campbell's Service Carpet Upholstery & Floor

Thank you to the following Members who have renewed their commitment and support to your Chamber.

<u>ACLAMO Family Centers</u> <u>American Cancer Society</u> <u>American Heart Association</u> <u>Amity Children's Theater (ACT)</u> <u>B & S Storage</u> <u>Jesse Baro, Inc.</u> <u>Beacon Container Corp.</u> <u>Fred Beans Ford of Boyertown, Inc.</u> <u>Bella Vista Golf Course, Ltd.</u> <u>Berks Economic Partnership</u> <u>Bookkeeping Services, LLC</u> <u>Brookeside Montessori School</u> <u>Cabot Supermetals</u> <u>Capitol Insurance</u> <u>Carousel at Pottstown</u> <u>Casablanca</u> <u>Coventry Mall</u> <u>Creative Home Furnishings</u> <u>Dawson & Howard Hands for Health</u> <u>Delaware County Solid Waste Authority</u> <u>DMB Insurance Agency</u> <u>Dolan Law Office</u> <u>DVFG Advisors, LLC</u> <u>EmbroidMe</u> <u>Epps Advertising</u> <u>Financial Voyages</u> <u>Gracefully Framed</u> <u>Hedwig House, Inc.</u> <u>The Heritage of Green Hills</u> <u>Barry Isett & Associates, Inc.</u> <u>JLG Business Consulting</u> <u>Joe Magic Shows</u> <u>Kinetic Web Solutions</u> <u>Kissinger Realty Group</u> <u>The Lakeside Inn</u> <u>Little Italy Pizzeria / The Pour House</u> <u>Manatawny Manor</u> <u>Marshall Geoscience, Inc.</u>	<u>Marwick, Michael G., D.D.S.</u> <u>R.J. McCarville Associates, Ltd.</u> <u>McCormick Chiropractic</u> <u>McKinney's Copy Center</u> <u>Montgomery County Assisted Living Services</u> <u>Motel 6 at</u> <u>Tri-County Business Campus</u> <u>Nassau Broadcasting</u> <u>National Medical Imaging & Testing Services</u> <u>National Penn Investors Trust Company</u> <u>New Century Bank</u> <u>NorthPointe Community Church</u> <u>Onsite Sterilization, LLC</u> <u>Patten Construction</u> <u>Pottstown Cluster of Religious Communities</u> <u>Pottstown Industrial Complex</u> <u>Pottstown Urban Transit, Inc.</u> <u>Power Component Sales Co.</u> <u>Kathleen Quinn Interiors, Inc.</u> <u>Reading Phillies</u> <u>Ridge Support Technologies/PC Solutions, Inc.</u> <u>Rita's Water Ice</u> <u>Saturn of Limerick</u> <u>Staples, Inc. #0329</u> <u>THM Team</u> <u>Transamerican Office Furniture, Inc.</u> <u>Verizon</u> <u>Verizon Wireless</u> <u>Victory Christian Life Center</u> <u>Virtual Farm Creative, Inc.</u> <u>Barry D. Wampler Builder</u> <u>Gary Weller Painting</u> <u>Wilmington Trust Co. of PA</u> <u>Wyndcroft School</u> <u>Yucha Chiropractic Health Center</u>
--	--

Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact Amy at 610.326.2900 or amy@tricountyareachamber.com.

For more information on becoming a
TriCounty Area Chamber of Commerce
Member, please contact Susan at the
Chamber, 610.326.2900.

**ALWAYS
BUY CHAMBER**

Noble Notes

Amy Noble

As we head into the summer months, the Chamber staff will be busy planning our events and other programs for the next program year. One program that begins in September is the Relocation Packet Sponsorship. The Chamber often receives calls from people interested in visiting or relocating to the Tri-County area. Relocation packets provide these individuals with valuable information. If you are interested in promoting your business or organization to these new residents, contact me at 610.326.2900 or amy@tricityareachamber.com

Please remember that I am always available to discuss the many ways the Chamber can help you promote your business. Various sponsorship opportunities are available all year round at the Chamber and include Women of the Workforce Luncheons, Membership Breakfasts, Newsmagazine Inserts, Coffee Sponsorships, just to name a few. We can work together to figure out what opportunity is best for your business.



RESUMES

The Chamber has a stack of resumes collected from job seekers at the Tri-County Area Spring JOB FAIR. These resumes are available for viewing by Chamber Member companies who are looking to fill positions.

Administrative	3
Network Administration / Engineering	1
Office Management	1
Customer Service	2
Cost Engineering	1
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CHECK YOUR E-MAIL!

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WELCOME NEW MEMBERS!

Look who's joined us...The following businesses have invested in YOUR Chamber. When purchasing goods or services please keep these businesses as well as other TriCounty Area Chamber of Commerce Members in mind. Call and welcome these new Members to the Chamber!

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Goldcamp Tax Facts has been preparing taxes for over 15 years. Susan Goldcamp is an EA, enrolled to practice before the IRS, a Certified Payroll Professional, and a QuickBooks Certified ProAdvisor. She plans to offer CPE credits at her office.

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A copy of the "New Business Services Organization" publication by PECO is available for viewing at the Chamber Office. This guide provides key phone numbers and contacts, answers common scheduling questions, and most importantly, offers guidance for some of their new safety practices including emergency contact numbers if the need arises.

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CALENDAR OF EVENTS



FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

TRICOUNTY AREA CHAMBER OF COMMERCE

Mon., June 4
10 AM
11:30 AM

27th Annual Golf Outing & Dinner
Registration begins
Shotgun start
Raven's Claw Golf Club, 120 Master's Drive, Pottstown
The cost per golfer is \$125. This fee includes lunch, greens fees with cart, and dinner. Members Only. Non-golfers can join us for the Social Hour at 4:30 PM and Dinner at 5:30 PM. The cost for an individual dinner ticket is \$40. Members Only. A raindate has been scheduled for Monday, June 18.
Contact the Chamber at 610.326.2900 for more details.

Fri., June 8
10:40 AM – 1 PM

J.P. Mascaro & Sons' Pioneer Crossing Landfill Tour
The Chamber's Environmental Education Committee invites you to tour J.P. Mascaro & Sons' Pioneer Crossing Landfill in Birdsboro. The tour will run from 11 AM -12 PM and a complimentary lunch will be provided by J.P. Mascaro & Sons from 12 – 1 PM. Attendees will carpool from Coventry Mall in Pottstown (North of Ross Dept. Store Parking Lot) and will leave at 10:40 AM Sharp!
No Charge, Members Only.

Thurs., June 14
7:30 – 9 AM

Membership Breakfast
Program
The Elks Lodge, 61 High Street, Pottstown
Leo Bagley, Chief of Transportation Planning for the Montgomery County Planning Commission, will address the transportation funding situation for highways, bridges and transit and the options being discussed in Harrisburg to raise additional revenue. This event is sponsored by Ink and Essence, Inc.
\$16 per Member prepaid; \$20 per Member at the door; \$23 per Member Invoiced / non-member

Thurs., June 14
3:30 PM

Chamber 101
Chamber Conference Center, Pottstown*
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge.

Mon., June 18
4:30 PM
5:30 PM

Golf Outing & Dinner Raindate – if needed
Social Hour
Dinner

Tues., June 19
8 AM

Chamber 101
Chamber Conference Center, Pottstown*
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge.

Tues., June 19
11:30 AM – 1:30 PM

Women of the Workforce Luncheon
Twin Ponds Golf Club, 700 Gilbertsville Road, Gilbertsville.
Catered by Moyer's Catering, Boyertown. The keynote speaker for this event will be Donna Rice, District Manager for Starbucks Coffee Company. She will share some of Starbucks' philosophies and growth plans for the Philadelphia region. This event is sponsored by Susquehanna Patriot Bank. Don't forget to stop by the Berks Mont Business Association 42nd Annual Sidewalk Expo in downtown Boyertown before or after the Luncheon. The expo runs from 10 AM – 5 PM!
Members Only, \$27 prepaid or at the door; \$35 invoiced

Thurs., June 21
8 – 10 AM

Small Business Program – Security Strategies for Small & Medium Size Businesses
Chamber Conference Center, Pottstown*
This seminar will be presented by Detective Randy Floyd, Founder and Senior Consultant, Professional Protection Concepts, LLC. This seminar will provide business owners, managers and staff with critical security principles aimed at keeping employees safe and your physical, financial and proprietary assets better protected.
\$25 per Member; \$50 per non-member.

Tues., June 26
4:30 – 6:30 PM

Membership Mixer at Yucha Chiropractic Health Center
435 W. Cedarville Road, Pottstown
Attendees will enjoy complimentary mini-massages, food and beverages.
No Charge, Members Only.

Thurs., June 28
8 – 10 AM

HR for the Small Business – How to Develop our Supervisors into Leaders
Chamber Conference Center, Pottstown*
This seminar will be presented by Timothy J. Steinrock, Associate Vice President and Director of Human Resources at Albright College. In addition to discussing the development of supervisors into leaders, Tim will examine the evolution of HR's role in business and performing an HR audit on your company.
\$25 per Chamber Member or HR Association/SHRM Member; \$50 per non-member.

**"TUNE IN" WEDNESDAY EVENING FOR
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Registering for Chamber events is fast & easy:
Call the RSVP line,
610.326.5158
or visit us online!

For additional upcoming events visit the Chamber Calendar on our website!

*PARKING

There is NO visitor parking available at the Security Trust Building, 152 High St. Parking is available on High St. for up to 3 hours at no charge or in the Freight Station Municipal lot, across the railroad tracks for \$.10 per hour (enter off of Hanover St.). You must have a permit to park in the 152 lot or you will be ticketed.

On the Radio:

Audio Impact; highlighting a Chamber Member business or event each week, Monday afternoons at 5:05 PM on WPAZ 1370 AM

On Television:

Wednesday evenings from 8 to 9 PM on PCTV Channel 27 – TriCounty Area Chamber of Commerce Update

May Membership Breakfast



The following new members smile as they pose with their membership plaques at the May breakfast held at Spring Ford Country Club. Pictured from left to right are: Bill Baehrle, BB Tees, Inc.; and Cheryl West and Jeff West, Canteen.



Susan Goldcamp of Goldcamp Tax Facts (left) and David Netting of Dance One Studios (right) are welcomed with their membership plaques at the May membership breakfast.



As the event sponsor, Mark Niehls, Superintendent of Coventry Christian Schools, Inc., welcomed everyone to the May Membership Breakfast at Spring Ford Country Club.



Dr. Joseph M. DiMino, Director of Health / Medical Director of the Montgomery County Health Department, gave Breakfast attendees some very important information for preparing for a pandemic. For more information on the Montgomery County Health Department, visit



Pictured from left to right at the May Membership breakfast are: Rick Balliet, associated with Collegeville Financial Group and Keystone CompControl; Bruce Lander, Collegeville Financial Group and Keystone CompControl; and partners Greg DeMedio and Tony Russo of Collegeville Financial Group, LLC and Keystone CompControl, LLC. Both businesses are new members of the TriCounty Area Chamber.



TRI-COUNTY AREA REGIONAL SITE TOUR

On Thursday, April 19, the TriCounty Area Chamber of Commerce held the Tri-County Area Regional Site Tour highlighting available commercial and industrial properties in the region. Before boarding the buses, attendees enjoyed a buffet breakfast sponsored by **Trinity Capital Group**. Other sponsors of the tour included **Fidelity National Title Insurance Company**; **Harleysville National Bank**; **Klein Transportation**; **National Penn Bank**; and **PECO Energy, an Exelon Company**. All attendees received detailed packets of information about each site on the tour. If you were unable to attend the tour, packets are on sale at the Chamber office, 152 High St., Suite 360, Pottstown.

Before boarding the buses for the Tri-County Area Regional Site Tour, attendees enjoyed a buffet breakfast sponsored by Trinity Capital Group.



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TCACC EVENTS



Natalye Paquin, Acting President & CEO of the Kimmel Center, Inc., was the keynote speaker at the April WOW Luncheon.

WOMEN OF THE WORKFORCE LUNCHEON

Attendees enjoyed lunch at Longhorn Steakhouse for the April WOW Luncheon sponsored by Chestnut Knoll Assisted Living Community and At Home Services, and Olympic Oil Heating & Air Conditioning.



Planning an event? Promoting employees?

Proud of your recent awards?

Celebrating a significant anniversary?

***The Chamber strives to recognize
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Send all press releases regarding awards received, promotions, events, etc. to Amy at:

amy@tricityareachamber.com
or fax them to 610.970.9705
for upcoming issues of the
Route 422 Business Advisor.

Red CARPET EVENT



Kimberton Whole Foods Celebrates Opening in Douglassville with Chamber Ambassadors

TriCounty Area Chamber Ambassadors help celebrate the grand opening of Kimberton Whole Foods, 1136 Ben Franklin Court, Suite 106, Ben Franklin Highway, Douglassville. (Kimberton Whole Foods is located next to CVS.) Pictured from left to right: Chamber Ambassador Stacey Poploskie, Malvern Federal Savings Bank; Ambassador Timothy D. Forester, The Hill School; Ambassador Ralph Kulp, Kulp Car Rental; Rick Greenblatt and Julia Greenblatt, owners of Kimberton Whole Foods in Douglassville; Ambassador Janet Flack, Keller Williams Realty Group; Ambassador Hanna Hartman, National Penn Bank; Ambassador Adele Klein, Klein Transportation; Ambassador Betsy Chapman, The Open Door; and Ambassador Rebecca Note, Lewis Environmental Group. 🍷



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THE TRUTH ABOUT BUSINESS AND TAXES

Is the administration looking to further burden PA employers?

5/11/07 – Pennsylvania Chamber of Business & Industry "Setting the Record Straight"

The Rendell administration is proposing a staggering seven new and/or expanded taxes on Pennsylvania's job creators to the tune of \$1.2 billion. Instead of building on the momentum created by last year's modest business tax reductions, the administration is looking to further burden PA employers and add to an already uncompetitive business tax climate.

Pennsylvania has the second highest Corporate Net Income Tax rate in the nation. It is one of only two states to cap net operating loss carryforwards, which creates an uneven playing field for cyclical companies that do business in Pennsylvania and retards the growth of start-up companies. Pennsylvania companies are also penalized for expanding their physical presence and hiring employees in the state because the

Commonwealth includes property and payroll components of the calculation of the CNI. As a result, from 2000 through 2005, Pennsylvania's Gross State Product grew at less than three quarters of the nation average. This "growth gap" represents billions of dollars in lost investment and tens of thousands of missing jobs – wealth that Pennsylvania should have gained over the past five years, but didn't.

Yet, there are still elected officials who think that more taxes on job creators will improve the Commonwealth's standing. They attempt to generate support for such a policy position with careless rhetoric that suggests that the business community is not paying its fair share. The facts reveal otherwise.

Business is paying its fair share

According to the governor's executive budget, over the past five years,

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total corporate tax collections have increased 44 percent – the fastest growing revenue component of the budget. Pennsylvania's employers pay taxes that produce more than 50 percent (\$13.6 billion) of total revenues generated by state taxes, including the CNI; Capital Stock and Franchise; sales and use; gross receipts; unemployment payroll; and income taxes paid by sole proprietors. And, when combined with local taxation, Pennsylvania's employers pay more than \$22 billion per year, in addition to innumerable state fees.

In addition, over the past five years, CSFT collections increased 18 percent, despite a rate decrease from 7.49 mills to 5.99 mills. In fact, CSFT collections have increased 23 percent from 10 years ago when the rate was more than 12.75 mills.

What's more, over the past five years, CNI collections increased by more than 62 percent, more than four times the rate of sales tax growth and nearly twice the rate of Personal Income Tax collections.

The great "72 percent" debate

Yet all some elected officials like to say is that 72 percent of Pennsylvania corporations subject to the CNI don't pay it.

What they don't say is that of the approximately 130,000 C-Corporations in Pennsylvania, about half of them don't pay state or federal taxes each year because they've either lost money or are inactive corporations. Other states show similar experience.

Enough is enough

Pennsylvania business is bearing its share of the burden and is at its breaking point. \$1.2 billion in new taxes to fund out-of-control spending increases is simply not the answer to ensuring the Commonwealth's continued economic growth. No nation has ever taxed itself into prosperity. The solution is removing the burdens on business that infringe on its ability to create and sustain quality jobs for the long term. 🏠

Reproduced with the permission of the Pennsylvania Chamber of Commerce & Industry. Contact – Lesley Smith, Director of Communications, 717.720.5446.

The Pennsylvania Chamber of Commerce and Industry is the state's largest broad-based business association, with its membership representing nearly 50 percent of the private workforce. More information is available on the Chamber's website at www.pachamber.org.

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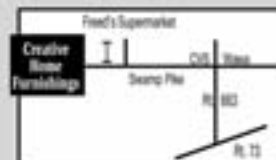
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Survey shows Pa.'s legal system worsening

State slips in annual national ranking

Pennsylvania again scored low marks in a national ranking of states' legal climates, this year dropping further down the list.

The U.S. Chamber of Commerce Institute for Legal Reform's sixth annual survey rated the legal climates of the 50 states. Rankings were determined by factors such as the fairness of the states' legal systems and how reasonable and balanced their tort liability systems are perceived to be by the nation's businesses.

This year, Pennsylvania dropped from its previous poor ranking of 31st to 32nd based on two key elements: perceptions of having and enforcing meaningful venue requirements, and non-economic damages.

The survey reinforces what PA Chamber members have been saying – that a fair and balanced legal system is essential to creating a thriving business climate, and that

Pennsylvania is not taking the steps that other states have taken to improve its legal system. The governor's veto of the Fair Share Act last session – despite his stated support as a candidate for governor – was a major setback for lawsuit abuse reform in the Commonwealth and for the effort to improve Pennsylvania's national ranking.

Lawsuit abuse reform is a top legislative priority of the PA Chamber, the TriCounty Chamber and their members. We will continue to push for needed reforms to bring common sense to the legal system and reverse the state's downward slide.

The Institute for Legal Reform survey was conducted by Harris Interactive, a nationally recognized nonpartisan polling firm. 🗳️

Column provided by The Pennsylvania Chamber of Business & Industry www.pachamber.org

KATHY E. OCHROCH RECOGNIZED AMONG PHILADELPHIA'S TOP "40 UNDER 40"

Blank Rome LLP is pleased to announce that Kathy E. Ochroch has been honored by the *Philadelphia Business Journal* as a recipient of the publication's 2007 "40 under 40" Award. Ms. Ochroch serves as a Partner in Blank Rome's commercial litigation group and as Director of Pro Bono Services for the Firm. Ms. Ochroch was honored alongside the other 39 recipients at the 40 under 40 Awards Banquet on May 2, 2007 at the Sheraton Society Hill in Philadelphia.

"We congratulate Kathy on this outstanding accomplishment and we are pleased she is receiving external recognition for her great work," said Carl M. Buchholz, Blank Rome's Managing Partner and Chief Executive officer. "We appreciate Kathy's continued support in differentiating Blank Rome as a leader in community service and the positive impact she continues to have on the Philadelphia business community."

Each year, the *Philadelphia Business Journal* recognizes 40 individuals under the age of 40

who are proven performers in their respective industries and communities, and who have shaped the Greater Philadelphia area in ways that have made it a better place to live and do business. The editors at the *Philadelphia Business Journal* selected the 40 most accomplished young professionals in the Greater Philadelphia area based on their success, community activities, regional impact and leadership ability.

Ms. Ochroch serves as Blank Rome's Director of Pro Bono services, and is responsible for the organization and implementation of Blank Rome's firm-wide Pro Bono Program. In addition to her own pro bono practice, Ms. Ochroch assists attorneys and paralegals in finding meaningful pro bono opportunities, and coordinates training and resources to support their pro bono activities. She also maintains a commercial litigation practice, which focuses on representing clients in trusts and estates litigation, media and first amendment law and product liability.



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Ms. Ochroch's dedication to pro bono work has earned her much recognition, including the 2005 Craig M. Perry Community Service Award by Young Lawyers Division of the Philadelphia Bar Association and the 2004 Pennsylvania Bar Association Pro Bono Award. In 2003, Ms. Ochroch was named a "2003 Lawyer on the Fast Track." She was also honored as a "Distinguished Advocate" by the

Support Center for Child Advocates in 2003. Ms. Ochroch received her law degree, *with high honors*, from George Washington University Law School, where she obtained Order of the Coif status. Ms. Ochroch also holds a Bachelor of Arts, *cum laude*, from Dickinson College. She attended St. Pius X High School and The Wyndcroft School in Pottstown. 📖

HEALTHY COMMUNITY EXPO

A Healthy Community Expo will be held on Thursday, June 14, 2007 from 4 – 7 PM at the Red Hill Fire Company, 71 East 4th Street, Red Hill. The event promises something for everyone. Exhibitors from state agencies and local organizations will be on hand to share their expertise and information on services and issues important to you. Light refreshments will be provided. This event is brought to you by Senator Rob Wonderling (24th District) and Representative Bob Mensch (147th District).

For more information, call 610.965.1466 or visit www.senatorwonderling.com



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The U.S. Chamber recently recognized more than 300 Members of Congress with its prestigious "Spirit of Enterprise" award for their support of pro-growth pro-business legislation during the second session of the 109th Congress. Those Members of Congress who voted 70% or greater on the Chambers' priority issues last year received the Spirit of Enterprise award. The Chamber designated 12 key-votes in the Senate and 15 in the House including such issues as comprehensive immigration reform, permanent repeal of the death tax, small business health plans legislation, and Omen and Vietnam free trade agreements.

The Spirit of Enterprise award winners in Pennsylvania are:

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The Cardinal Group provides such services as Regulated Medical Waste Transportation and Disposal, Hazardous and non-Hazardous Waste Management, Universal Waste Management, Lab Pack Services, Emergency Response and Comprehensive Environmental Management Support. The company recently purchased a series of 20 and 30 cubic yard roll-off containers for the following additional services: emergency response, residual wastes, demolition debris, and contaminated soils. The Cardinal Group is a full-services environmental services company with offices in Pottstown, Reading and Boyertown. 🗑️

For additional information, contact Jim Konnick at 484.945.0575; jak@thecardinalgrouppinc.com.

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WORKERS' COMP ISSUES AND ANSWERS

By Gregory DeMedio, CWCA
Collegeville Financial Group & Keystone CompControl, LLC

THE COSTLY DANGERS OF NOT GETTING INJURED EMPLOYEES BACK TO WORK QUICKLY

"We have an employee who's abusing the system and we're just about fed up. So are our people." Every insurance agent has heard these words from frustrated employers who are certain injured workers are taking advantage of the Workers' Compensation system.

While we all know such abuses occur, they may be far less frequent than we may think, particularly when 90 percent of job related injuries are first-time occurrences. Very few employees have a pattern of multiple injuries.

As a matter of fact, the vast majority of injured employees behave quite differently; they do as they are told. "We'll get you to the emergency room," says the supervisor. Or just as frequently, employees are sent to their own physicians.

For most employers, that meets their obligation to care for the injured worker. But this isn't the way employers run

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other aspects of their businesses. For example, before a contractor makes an equipment purchase, there's a thorough due diligence process. Will the equipment produce the desired results? Will it operate efficiently where the company will use it? If it's a manufacturing operation, material sourcing follows a rigorous set of standards and specifications.

As someone has said, "Companies spend far more time selecting a copier than they do planning the medical support for their injured workers."

This laissez faire approach to medical care is costly in dollars and lost productivity. Studies show that a worker who is out 10 to 12 weeks on Workers' Comp has a 50-50 chance of returning to the job. That means finding and training a replacement and that translates into even higher costs.

Here's the point:

If nine out of 10 injuries are first time incidents, most employees don't know what to do, what to expect or how to behave when they're injured. There is no reason to assume that they will do anything other than what they are told.

For example, if they are told to "go to the emergency room," that's where they will

go. If the employee is asked, "Do you have a doctor?" and the injured worker says yes, then that's where the worker will go.

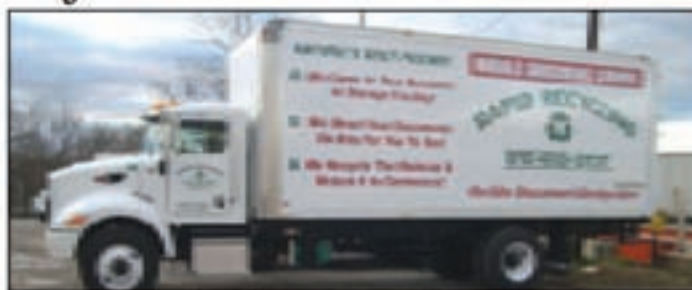
In the same way, if the injury is a sprain or strain, the doctor may prescribe "a few days off until you feel better," hand the worker a prescription, set up an appointment in 10 days, and the worker follows orders. But this lack of activity may result in the worker telling the doctor at the next visit, "I'm still having pain." Almost certainly the doctor will write a prescription for physical therapy. "Let's see how you get along with this," says the physician.

Let's make it very clear that physicians are not to blame. Beating up on doctors will not solve the problem. They are pressed for time and to keep costs down, even while wanting to respond to their patients in appropriate ways.

Although the blame may seem misplaced, it rests squarely on the shoulders of employers. At the same time, the insurance agent responsible for Workers' Compensation also bears a share of responsibility. Simply put, *if you want to control the outcome, you must establish a process that produces the desired results.*

If you want the injured employee to
(See "Workers' Comp Issues And Answers" on page 49)

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WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 47)

heal quickly, then the task is to install a system that assures employees of the correct medical procedure—one that gets them back to work as quickly as possible.

One of the key issues is locating a proper medical clinic within no more than 20 minutes of the employer's location that is committed to the philosophy that one of the greatest health risks is not being at work. In effect, the goal is to develop a relationship with a physician who understands that "group health care" is different from Workers' Compensation therapy.

The first step is to build relationships with various physicians and clinics, including occupational health facilities that understand the "work is therapy" concept.

Here are some of the questions you will want to ask:

- Do you support the view that returning to life functions is the appropriate therapy?
- Do you subscribe to a return-to-work approach?
- Will you provide an estimate of the expected duration of the disability?

- Can we expect you to set out a treatment plan that includes a time-frame, restrictions and activities?
- Are you willing to communicate with the injured employee, the employer and the insurance company?
- Are you willing to prescribe an activity regimen (particularly in strain cases)?

This is a worthy investment of time since it can facilitate getting the worker back on the job faster and thus reduce the overall costs. As the National Council on Compensation Insurance points out in its NCCI Research Brief, July 2005, "Medical-only claims that become lost-time claims cost an average of 40 times more than those that remain medical-only."

All this calls for a proactive approach to medical care for injured workers. Because it can make a significant difference both for the injured worker and in the cost of the claim, it is worth the effort from both the employer and insurance agent. In fact, both should be involved in conducting the interviews. You may find

(See "Workers' Comp Issues And Answers" on page 53)



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COVER STORY

(Continued from page 5)

an impromptu experience survey via the office intercom. "Theresa, how many years do you have in the insurance business?" "One," she says. She's kidding. "Everybody will know how old I am!" she says before answering, "Since 1978." Mr. DeMedio dials again. "Irene, how many years do you have?" "Twenty," she says. "Diana, how many years do you have in the insurance business?" "Sixteen," she answers. When you add it all up the CFG staff offers 136 combined years of experience; all of which are applied through CFG's team approach to every client's personal, commercial, and financial services needs.

This firm's legacy began in 1954 when Mr. DeMedio's father, **John DeMedio, Sr.** opened an agency in Conshohocken. The firm grew through several acquisitions but none more prevalent then in 2001, when Mr. Russo and Mr. DeMedio merged with another agent to form the current company.

Today, says Mr. Russo, "We've developed our agency to the point where our revenue sources are pretty much split, one third from personal lines, one third commercial, and one third from financial services." He attributes this even distribution to the fact that many clients make CFG their agency across all lines. They have recently expanded their personal lines department through the addition of a personal insurance specialist, **Richard**

Balliet. And, notes Mr. DeMedio, "Our personal auto and homeowners rates are extremely competitive and we have the best programs and prices for high valued, new homes."

Clients on the commercial side run the gamut from wholesale pharmaceuticals, to concrete products manufacturing, to auto parts, to restaurants, and range in size from less than five to over four hundred employees.

Mr. DeMedio says that CFG's status as a member of the Keystone Insurer's Group (the fourth largest independent insurance agencies in the country), enables them to serve a variety of commercial clients. "KIG broadens our product line and company representation, like what the big agencies have, yet we're still a home grown agency. Our clients get

the best of both worlds; local, quality, relationship based service with the backbone of a very large organization."

Mr. Russo adds that KIG requires each of its members "subscribe to a best practice and code of ethics."

The 'best practices' of investing in client relationships and carefully reviewing their needs has made CFG into one of the area's premier insurance agencies. "We have a simple approach," says Mr. Lander, speaking about the initial stages of the relationship. "This is what we discovered and here are our recommendations to protect your company." It's this level of concern and quality of service that attracts new clients to us and why our client retention far exceeds the industry's norm." ■



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Architectural Concepts LLP, a full-service architectural and interior design firm located in Exton, Pa. and Lancaster, Pa., recently announced the design of three projects in Chester County.

Currently under construction, a new corporate headquarters for Benson Companies is being built at Swedesford Road and Planebrook Road in East Whiteland Township. Benson Companies, a Fine Homebuilder, has outgrown their existing headquarters located close by in Malvern and will soon move to their new location mid-July. Architectural Concepts provided architectural and interior design services for this 19,000 square foot stone building and copper roof

beauty. Included in the design is a multi-level state-of-the-art Design Center for homebuyers to select upgrades and home finishes.

Recently awarded, Architectural Concepts is in preliminary design stages for a 15,000 square foot spec office condominium building on Devon Drive off Rt. 113 in Uwchlan Township. Designed for multi-tenanted office space, 7,500 square foot of owner storage is also in the plans. (See proposed rendering)

Just awarded last month, Touchstone Properties is developing a 5,500 square foot 2-story office condominium project on Lancaster Avenue near Duke's Fire Company Car Wash in Malvern. 🏠

Architectural Concepts LLP, is a full-service architectural and interior design firm founded in 1977 with offices in Exton and Lancaster, Pa. The firm takes a unique, holistic approach to projects, supporting clients from concept to completion with a comprehensive menu of services that includes design creation, drawing production, project management, and construction administration. At every step, the firm's goal is to act as a true partner to each client and deliver creative, aesthetic, and practical solutions that meet the specific requirements of the project at hand. Architectural Concepts LLP project portfolio runs the gamut, from private residences and apartment complexes to schools, shopping centers, restaurants, municipal buildings, corporate facilities, and more. For more information, or to view an interactive portfolio, please visit www.arconcepts.com.



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WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 49)

some agents already have working relationships with qualified medical providers so this step takes little effort to implement.

The process of engaging employer, medical provider and insurance agent deserves serious attention since it is perhaps the most critical component in reducing Workers' Compensation costs, overcoming lost productivity and providing the proper care for the injured employee.

Studies indicate that about 20 percent of job-related injuries are responsible for driving up 80 percent of the Workers' Comp expenses. And conversely, it's that same 20 percent that stands in the way of reducing costs. By providing proper care from the moment an injury occurs, employers take the most important step toward driving costs down.

While this approach may not be applicable to some small businesses (under 10 employees), it should become a top priority for contractors, manufacturers, distributors and any company where management pays serious attention to the Workers' Compensation cost figures. ■

Gregory DeMedio is partner at the insurance and financial services firm, Collegeville Financial Group and is co-founder of Keystone CompControl, the country's largest network of Workers' Compensation specialist and one of only 20 Level-5 members of the Institute of WorkComp Professionals. His specialized training of the Workers Compensation system has earned him the designation of Certified Work Comp Advisor and allows him to help businesses identify, control and reduce the inherent risk factors that drive Workers' Comp costs. For more information contact Keystone CompControl (Collegeville office) at 484.902.9002 ext. 110 or email at gdemedio@keystonecompcontrol.com.

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(Continued from page 21)

In the event either party believes that the Judge's decision contains an error of law, a constitutional violation, or that the facts are not supported by substantial competent evidence of record, that party can appeal the decision to the Pennsylvania Workers' Compensation Appeal Board within 20 days of the date of circulation of the decision. An appeal from there would go to the Commonwealth Court, and from there to the Supreme Court, bypassing the Superior Court entirely.

The time frame for litigation of a petition from filing to decision by the Judge can be anywhere from 9 months to year on average. The new Act 147 is designed to minimize the time it will take to litigate the petitions. However, a Judge may grant continuances of hearings and extend the timeframe for litigation for good cause when raised by the parties.

This article has outlined a rather general overview of the process involved in

Pennsylvania Workers Compensation cases, but it illustrates that there are significant differences between workers' compensation practice and civil practice. It should go without saying that every case has its own unique facts and circumstances and should be evaluated carefully by an attorney well-versed in this field. Employers have the benefit of counsel assigned to them by their insurance carriers. Injured workers should seek advice from attorneys who have significant litigation experience representing Claimants, before diving into treacherous waters that can have a significant impact on their lives. ☐

Thomas R. Beveridge, Esq., is an associate in the Pottstown law firm of Wolf, Baldwin & Associates, P.C.. His practice concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.323.7436, or by e-mail at tbeveridge@wolfbaldwin.com.



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A new steakhouse menu has recently been introduced at the Phoenix Mansion House. Filet of sirloin, shown here topped with crabmeat and a touch of hollandaise sauce, is one of the many entrees offered. Other selections from seafood to pasta are also available.

THE RELUCTANT REVIEWER

By Marie LaBrune

Hungry locals can now count a full steakhouse menu among their options in the greater Phoenixville area. This local eatery offers a hint of history with an extensive selection of steaks and accompaniments as well as a range of dishes for the non-steak eaters.

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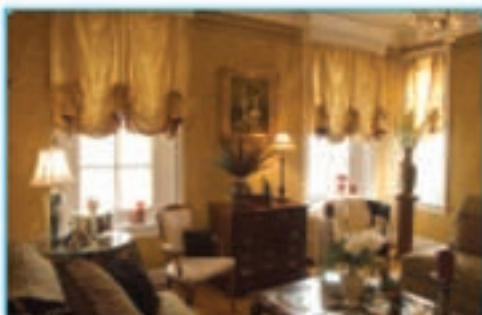
Choice is a wonderful thing. In fact, it's critical to our satisfaction in life. We carefully think about those broad, life-impacting choices we face — where we live, how we work, who we know — because the quality of our life is directly impacted by our choices. For me, I carefully think about those not-so-broad, dinner-impacting choices I face every evening— where I eat, what I eat, who I eat with — because I know that the quality of my life is directly impacted by my choice of dinner. Shallow, some might say. And I might agree.

Still, I was particularly pleased to hear of a local eatery with a brand new steakhouse menu. I pride myself on knowing more or less the local food scene, so was surprised to hear of a long-established

restaurant that I was not at all familiar with. Shame on me. However, I was determined to rectify the situation by enjoying a night out with my equally carnivorous friend, Beth.

We met at the **Phoenix Mansion House**, located at 37 East Bridge Street in Phoenixville, for an early mid-week dinner. We were greeted by co-owner **Jody Rooney** who, along with her sister **Lillian** and brother-in-law **Vincent Catagnus**, have steadily renovated this historic building since their purchase of it in 1998.

I learned that the Mansion House was first licensed in 1850 as an Inn, offering food, drink and lodging for travelers and locals alike. Since then, it has steadfastly remained a part of the



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Phoenixville landscape. Even after a devastating fire in 2002 and a temporary closure of two years, the Mansion House recovered to continue its service to the local community.

And in April of this year, Chef **Rich Adams** introduced a new menu with a full choice of steakhouse specialties. Beth and I took our time to examine the extensive offerings. While a host of non-beef options tempted us — ranging from shrimp scampi to macaroni and cheese — we focused in on the ‘succulent steak- s’ section of the menu and settled on our selections.

As we waited for our first course, I noticed the hints of history that surrounded us. We sat aside a brick wall from the original Mansion House — quite nicely intact. I remarked on the continued working use of an antique wooden table — dating to the late 1880s — that was originally used to prepare dinners for hungry locals. Today’s restaurant is marked by the original dining room sign from oh-so-long ago.

My selection of the soup of the day arrived first. My cream of asparagus — an appropriate springtime starter — was served piping hot. It’s light texture and savory flavor was a welcome start to my meal.

Our appetizers arrived next. Beth enjoyed little neck clams steamed in garlic, white wine and lemon butter. Perfectly cooked, the clams were tender and succulent. For the broth, the ingredient of olive oil provided a distinctive flavor not usually found in this type of dish. Beth confirmed that this made the broth ‘very dunkable’ with bread. My starter consisted of mushroom caps stuffed with the Mansion House’s own lump crabmeat recipe. Broiled with olive oil and a hint of garlic, the mild flavor of the

(See “The Reluctant Reviewer” on page 58)

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THE RELUCTANT REVIEWER

(Continued from page 57)

stuffing served to compliment the mushrooms instead of overpowering them.

Our meals arrived shortly after. My filet of sirloin was topped with crabmeat and a touch of hollandaise sauce, which added some flavorful dimension to this classic dish. It had been cooked to my specification of medium rare and accompanied by a side of spinach sautéed in butter.

Beth ordered one of her favorites. Her Prime Rib of Beef was piled high with her side order of sautéed mushrooms. Oven roasted with a secret spiced au jus, it was served with a tasty side of horseradish cream sauce. Her mashed potatoes were light and fluffy, and enhanced by a generous portion of brown gravy.

And of course, we couldn't resist — can we ever? — Reviewing the dessert tray. Four divine looking desserts tempted up. Ever attracted to the finer things in life, I selected the Texas Millionaire, a cheesecake with fudge and caramel. The crunchy pecan top was drizzled with chocolate in a lattice work design. Beth enjoyed her warm walnut caramel apple pie, which was sweet but not too sweet,

and offered a nice balance of sticky apples and crunchy walnuts.

As we settled the bill, we noticed the time. We were so comfortable, it seemed, that we had scarcely noticed that we had spent a considerable amount of time at table. As we made our way outside, we turned back to view the exterior of the Mansion House. I smiled, knowing that I had passed along this roadway often enough but never really taking notice of the sign telling passerby's of this hint of history. And with an ever growing and emerging Phoenixville, the more choices for passerbys the better. Now, locals can count a steakhouse option among their choices. You can't ask for more than that. 🍷

Marie LaBrune is the Reluctant Reviewer, a road-weary frequent traveler who nevertheless still enjoys the delights of dining out at one of the many unique establishments along the 422 corridor. Her careful if somewhat jaded palette is always on the lookout for places where business people might seek solace for dinner or weekday lunch. She can be reached at: reluctantreviewer@hotmail.com.

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