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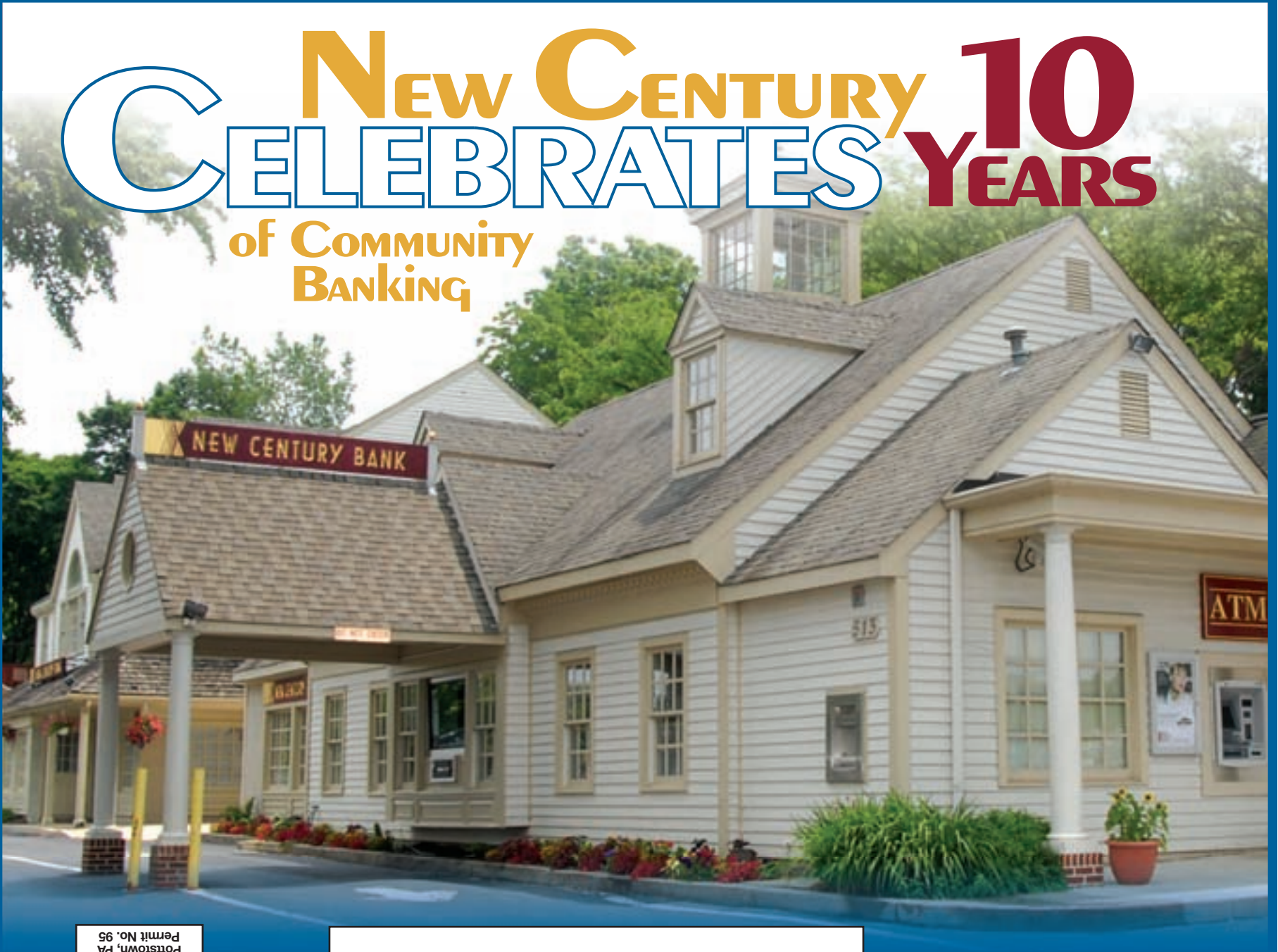
JULY 2007

Volume XIII No. 7

THE OFFICIAL
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THE TRICOUNTY AREA
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NEW CENTURY CELEBRATES 10 YEARS of COMMUNITY BANKING



STYLISH IMAGES PHOTOGRAPHY

New Century Bank has been serving the region and the Phoenixville community in particular, since 1997. This summer brings not only their 10th anniversary but also a move to new headquarters in downtown Phoenixville.

By Jim Jannotti

Throughout its first ten years, New Century has established a reputation for remaining deeply and actively committed to the communities they serve. President **Jim McKeighan** says, "We've been very active, we've been involved with the Main Street program (in Phoenixville) from its inception. Our CEO **Ken Mumma** is on the board of the **Colonial Theatre**, and **PAPA** [Phoenixville Area Positive Alternatives]."

Their local roots are further reflected in New Century's day-to-day operations. At each of their offices, in Wayne, Malvern, Newtown Square, and Phoenixville, customers experience a business model with community built in. "What we bring that is unique is the location of an experienced commercial loan officer in each facility. Most banks, you have to go to the main office to talk to somebody about a business loan," says McKeighan. For customers with complex financial situations, he says, "If you were to go into a large bank, you often go into an underwriting model that is handled in a finite way. In our bank you'll be sitting with somebody who's done this thousands of times and has an understanding of what can be done and how you can get what you want accomplished. You can sit down and talk about it with them face to face."

New branch managers are trained to learn and remember individual customers' names. "We make

At the New Century Building, Kimberton location, individuals in this photo are: (L to R) Ed Gallagher, Senior Vice President, Ken Mumma, CEO, and Jim McKeighan, President.



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New Century Bank's present headquarters on Kimberton Road.



Architectural rendering of the new New Century Building, downtown Phoenixville location.

it clear to the managers that it's expected, and we're small enough and focused enough that we audit for that.

"This region has changed in many ways over the years and we don't have as many large employers anymore. But we have a huge number of small businesses. They've more than made up the difference," says McKeighan. New Century has a significant number of consumer

accounts but they have also worked hard to develop the small business banking market. "That's our niche," he says. "That was the original plan, that's exactly what I saw that we could do in 1996 when we were tuning things initially."

That original plan has obviously worked well. "We opened with six million in capital and no other assets. Now we're approaching 260 million. It's been

brick by brick, step by step."

Chairman and CEO Ken Mumma adds, "We didn't open and have to drag people in with chains. We took off. We're moving even faster than that now." In fact, New Century is steadily ahead of its projections. "The general conditions at the moment are such that most banks are not hitting their loan targets. We've not only hit it, we've exceeded it," says McKeighan.

This summer, New Century will further demonstrate its commitment to the area by moving its headquarters to downtown Phoenixville. Mr. Mumma says of the timing, "It's interesting that the move is coincidental with the ten-year anniversary. In that building we'll now have a physical presence that is consistent with the kind of presence we've achieved

(See "Cover Story" on page 50)

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THE Eulogy OR THE BOX

"If I ever stop getting nervous before a performance, it's time for me to quit."

— Garth Brooks

Mark Twain is often quoted as saying, "There are two types of speakers: those that are nervous and those that are liars." But, why do people become afraid when speaking in public?

We as humans all have fears and insecurities. Some fears are rational, some are not. Some fears are hardwired into us all, because our reaction to those fears kept our ancestors alive a long, long time ago. And because those fears ended up keeping them alive, they were around to make more of them... er, us. It's natural, and our fears help us in many cases survive and overcome tremendous obstacles. Everyone has heard stories about the wonders of adrenaline and how mothers have had the strength to lift up cars to rescue their children.

But when you stand (figuratively) naked before a group of strangers it compounds all of our worst fears into one big moment of terror. We feel, as our ancestors did when they stumbled, alone, upon a group from another tribe, the fear that only comes when we realize we are

"one against many." We feel exposed, we feel as though we can't hide (that's why people love podiums), and we're mortified in front of a room full of listeners as if they were a threat to our actual existence.

To the audience, however, it rarely looks as bad as we actually feel. No matter how nervous you feel inside, the outside you doesn't project anywhere near the anxiety you feel. So the first thing you need to know is that you can't believe your own press: the last thing you want to do is get anxious about looking anxious — the audience simply does *not* see you as you *think* you look, no matter how nervous you might feel.

Speaking in public can in many ways be a great equalizer because no matter how smart or rich you are, it won't help you when you hear your heart pounding and feel your mouth going dry. Absolutely no one is immune to what can happen to you on the platform.

Many great performers are nervous before a performance. Barbara Streisand is notorious for her stage fright, and so is Michael Jackson. Is it possible you can learn to harness your nervousness, control it, and use it to your advantage?

According to *The Book of Lists*, here is

(See "Successful Presentation Skills" on page 9)

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SUCCESSFUL PRESENTATION SKILLS

(Continued from page 7)

how the following percentage of people, when asked to name the things they feared most, responded:

FLYING	18%
DEATH	19%
SICKNESS	19%
DEEP WATER	22%
FINANCIAL PROBLEMS	22%
INSECTS & BUGS	22%
HEIGHTS	32%
PUBLIC SPEAKING	41%

A quick glimpse at the numbers here tell you that over twice as many people fear speaking before a group as those that fear death itself. Seinfeld famously said of this list, "It suggests that at a funeral, the person giving the eulogy would rather be in the box."

Funny, until it's your turn to give the eulogy.

You cannot possibly learn anything, especially changing physical behavior, unless you actually expose yourself and try it. Reading a book or going to a lecture will give you an introduction to enhancing your presentation skills, but in the end, you have to actually try new techniques and practice them to have a chance at being a confident and successful public speaker.

Learning to speak properly before a group is very much like learning to ride a bicycle. It feels awkward at first, but it gets easier, and before you know it, you get really good at it. Embrace the challenge! Everybody, repeat, *everybody* gets "butterflies" before they speak. And that's a good thing, because it's what gives us an edge. What you need to learn is how to make those butterflies fly in unison!

The good news here is that although everybody gets butterflies before they speak, those that have learned a different path don't continue to get them when

they actually begin speaking. That's because a lucky few have learned that the whole butterfly process comes from having learned to do things the wrong way since the day they started speaking to groups. Learning to unlearn those processes can create an environment where the whole "one against many" scenario never erupts — but that is the stuff of a later column. 📖

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.

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BUSINESS & MARKETING STRATEGIES

By John Patania
JLG Business Consulting

LEADERSHIP

How Well Do You Influence Others?

Your ability to influence other people determines how successful you are as a leader. As a leader you need to change people's beliefs, thoughts and actions in order to have them follow you. This is true certainly in business but also in life in general. Parents try to influence their kids, kids try to influence their parents, bosses try to influence employees, sales people try to influence prospects and on it goes. So how are your skills at influencing others? And how can you improve your ability to influence others and become a great leader?

In order to be able to influence people you first need to understand how people work and how they make decisions. You should know that people have a conscious ability and a sub-conscious ability. And they use these abilities to decide whether or not they will be influenced by any individual. If you can focus on the emotions of people and get behind their sub-conscious your ability to influence them is greatly enhanced. Dealing with the sub-conscious is something that people might feel or sense about us. Many people might consider this intuition. So understand that you are working with people's minds or conscious ability but also with emotions or intuitions or their sub-conscious ability.

Another thing you should understand is when we lead we don't just decide to do so. In order to lead you must have followers. Which means you don't decide to lead, other people decide to follow. They allow you to lead them. So as leaders you need to determine what kind of person other people are looking for as their leaders. What kind of characteristics will that leader have, what kind of behavior will he or she exhibit and what kind of skill will they possess. The more you live the life that people want to emulate the more followers you will have and the better leader you will become. If you can determine the kind of traits and characteristics people are looking for, you will know what to work on to make changes to yourself. Try this exercise. List out what you think the characteristics are of a good leader. You may want to also ask you employees to do the same. Things that may show up on the list might be; integrity, passion, attitude, tenacity, dedication, motivation, optimistic just to name a few. Then ask yourself how do you measure up against this list. From this exercise you should be able to decide what areas you need to work on to be able to gain peoples respect and trust and therefore increase your ability to influence.

As leaders we use powers to influence people. Now, there is direct power or hard power. And then

(See "Business & Marketing Strategies" on page 21)

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MARKETING 101

By Todd Palmer
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My firm gets the call almost weekly – “Hello, my company needs a website and some revised marketing materials. Can you tell me how much it will cost?”

Clearly these inquiring minds are just kicking tires — not to mention diverting resources away from current client work. Unlike an automobile, your company's marketing isn't a commodity making answering those questions nearly impossible. When potential clients are ready to get serious about their company's marketing campaigns they formally invite vendors to formally respond.

Employees of larger companies with purchasing streams, contractors, government purchasers and bidding agents all know the drill — it's called a Request for Proposal or RFP and it's the essential blueprint for strategizing your project and selecting a vendor.

In marketing and advertising, the RFP is an invitation for agencies or developers, through a bidding process, to submit a proposal for a specific campaign. The RFP is usually part of the marketing plan, which is derived from a business plan. The more planning and strategy you can inject into your business the fewer tires you'll have to kick when you're searching for any kind of partner.

The driving force behind the development of any RFP should be the objectives from a solid business plan. After all, you shouldn't just be spending marketing dollars without just cause and a strategic business plan that defines your company's near-term and long-term goals will give the agency you select concrete objectives.

With actual goals to work toward most

agencies can insert metrics into their response to your RFP or, at the very least, recommend the best vehicles for your company to employ to reach those goals. For example, a start-up business on the Route 422 Corridor may think they require an aggressive new website but an agency's experience may suggest other ways of blasting the new brand.

Be as clear as possible when defining goals and objectives and be just as clear with other information as you prepare your RFP. Budgetary constraints, target audiences, existing efforts all play into the agency's response.

In fact, the more time you spend in developing your RFP the better your agency responses are likely to be. The basic process for authoring a request for proposal goes something like this:

PROCESS: Tell the agencies about your procurement; define the universe of potential candidates.

OBJECTIVES: Explain the purpose of the RFP document to the agencies selected to receive the RFP.

DETAIL: Inform the agencies of the information that you require from them.

REVIEW: Evaluate all agency responses.

DECIDE: Make your preferred agency decision.

RFPs often include detailed specifications of the marketing projects or services for which a proposal is requested but other

(See "Marketing 101" on page 27)



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"BUZZ AROUND THE BLOCK"

By Jim Jannotti

PHOENIXVILLE: The SECOND WAVE

How do you know when a town has "arrived?"

Hard to say, but it must be a good sign when the chamber of commerce director must scurry to three ribbon cuttings in one night (and it's three only because she couldn't make the fourth). It happened to **Kim Cooley**, Executive Director of the **Phoenixville Area Chamber of Commerce**.

When we talk some days after her impromptu triathlon, she's relaxed, not even winded. "We only have one big scissors," she says. "We planned them a half hour apart and had to run from one to the other." She's referring to June's *First Friday* in downtown which, according to Phoenixville blogger **Jim Northcott**, featured grand opening celebrations at four businesses: **Armadillo Book Store** at 214 Bridge St., **Fashionista's Salon** at 219 Bridge St., **Artifaqt** at 15 S. Main St., and **Hipster Home** at 22 S. Main St.

It's hard not to notice the pace of change in the borough. Apparently I'm not the only one who thinks this. "I don't see any end to the renewal; in fact it seems to be taking off. Upscale businesses are opening on Bridge Street. The **Colonial Theatre** is very active with films and music and that's bringing in more people," says **David Megay**, a partner in the law firm of **O'Donnell, Weiss, and Mattei**. They opened their downtown office two years ago, picking Phoenixville because of a "real renaissance in town as well as the surrounding areas. It's just a real exciting place to be."

Dave Chawaga of **Legend Properties** agrees that the pace of change in the borough is, if anything, picking up. "There's been a

change in Phoenixville and places like **Iron Hill Brewery** and others have accelerated the change," he says. He cites the latest influx of new residents, made up of "virtually all young professionals from **Smith Kline, Vanguard**, etc... and they're bringing friends. That's helped the restaurants and the shops. These are people who want a walkable town. That's an essential part of the revitalization."

This momentum, built up over many years, is now pushing the town forward. Mr. Chawaga even risks the word 'unstoppable' in his description. But if he's out on a limb in saying that, it's a large limb and he's not alone there.

Joe McArdle, Marketing Specialist for **Prudential Fox and Roach Realtors** is

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



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"BUZZ AROUND THE BLOCK"

(Continued from page 15)

equally bullish. Over lunch at Iron Hill, he says the town has come a long way from the days when his parents urged him, "whatever you do, don't stop in Phoenixville."

"What's happening is the town is developing its critical mass," he says. He calls it Phoenixville's second wave. "You're starting to get investors from the Main Line. Up until now it was just the local people who owned property and wanted to do something with it. I now have investors from the Main Line who are developing property. That's a major strategic change."

One group of outside investors is actually a pair: **Declan Mannion** and **Conor Cummins** of **Cork Construction**, a successful contracting company based in Newtown Square. Their latest project is at "the main corner of downtown," as McArdle puts it, and it's more than a building restoration. When it opens sometime around Labor Day, **Molly Maguire's** will be an authentic Irish Pub, with Mannion and Cummins at the helm.

Do not think of Molly Maguire's as an ordinary bar with a shamrock in the window. Mr. Mannion says, "It's a real pub, where it's nice and comfortable, nice wood surroundings, nice decorations, nice style, good food and drinks." Mr. Mannion and Mr. Cummins are bringing over decorations and furniture from decommissioned pubs in



Conor Cummins of Molly Maguire's chats on the phone while Joe McArdle considers the interior of what will be Phoenixville's authentic Irish Pub.

Ireland. The finished facility will feature two bars. An ample seating plan includes nooks for small groups to congregate, in the Irish pub tradition. "We're leaving a lot of the building intact upstairs because it's nice, historical," he says.

Ambience is key, of course, but Guinness doesn't hurt. "There will be Guinness," says Mr. Mannion.

"The people here have been very helpful," he adds, "especially the borough." And Mr. Mannion is not put off at all by the presence of Iron Hill almost across the street. "The way we look at it, we'll help them and they're going to help us. The **Columbia Hotel's** business went up fifteen percent when Iron Hill opened." He expects a similar bump upon Molly Maguire's opening. They're shooting for Labor Day, though both Mannion and Cummins say that's an optimistic estimate.



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Mr. Northcott seems excited about Molly Maguire's. In a rare editorial comment on his blog, he virtually gushes, "Here's to hoping it will be an authentic Irish pub." He is one of those young professionals Mr. McArdle and Mr. Chawaga mentioned, who moved here as part of the second wave. Mr. Northcott seems satisfied with his choice. "We're planning to stay here for a while," he says. Satisfied enough that he's decided to use his blog (stateandmain.blogspot.com) to get the word out about Phoenixville. He allows businesses and others to request posts from him about local events. At least one business, **Earth Mart**, has already done so.

Phoenixville's renaissance is not limited to the restaurant and retail sectors, however. It's more generalized, including financial, legal and other service industries as well as boosting non-profits. Later this summer **New Century Bank** will fulfill a long held vision by moving its corporate headquarters downtown (see the cover story for more).

Citadel Federal Credit Union is also moving closer to downtown with a new branch on Kimberton Road. "We already had our old branch in Phoenixville and we wanted to stay there since Phoenixville is such a growing location. We wanted to continue to have a presence there," says Citadel's Public Relations Specialist **Kristianna DelGrande**.

(See "Buzz Around The Block" on page 26)



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LEGAL PERSPECTIVES

By Bruce L. Baldwin, Esquire
Wolf, Baldwin & Associates, P.C.

EMPLOYMENT REPRESENTATION by Non-Attorneys in Unemployment Compensation Proceedings

Historically, the American courts have jealously guarded the domain of the lawyer, preventing non-lawyers from providing legal advice, preparing legal documents and appearing in court on behalf of clients, all by disciplining such conduct as the "unauthorized practice of law." The cynic may suppose that the courts who enforce prohibitions on the unauthorized practice of law are comprised of lawyers merely looking out for their own, but the reality is more complicated. As noted by Justice Stern in the 1937 Pennsylvania Supreme Court case of *Shortz, et al. v. Farrell*,

"While in order to acquire the education necessary to gain admission to the bar and thereby become eligible to practice law, one

is obliged to 'scorn delights, and live laborious days,' the object of the legislation for bidding practice to laymen is not to secure to lawyers a monopoly, however deserved, but, by preventing the intrusion of inexperienced and unlearned persons in the practice of law, to assure to the public adequate protection in the pursuit of justice, than which society knows no loftier aim."

But in April of 2007, the Pennsylvania Supreme Court carved out an exception that will be both controversial in the legal community and noteworthy in the business community. Specifically, in the case of *Harkness v. Unemployment Compensation Board of Review, appeal of Macy's East, Intervenor*, the Pennsylvania Supreme Court addressed the question of whether an

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employer can be represented at an Unemployment Compensation hearing by an individual who is not an attorney. In *Harkness*, the Pennsylvania Commonwealth Court concluded that it had been error for an Unemployment Compensation referee to permit Macy's, the employer, to be represented at an Unemployment Compensation hearing by a non-attorney "tax consultant" that was in the business of representing companies in Unemployment Compensation matters. Based upon this finding of error, the Commonwealth Court vacated the referee's denial of unemployment compensation benefits to an employee, and directed that the referee hold a new hearing, effectively giving the employee a second shot at winning benefits.

In *Harkness*, the Pennsylvania Supreme Court reversed the decision of the Pennsylvania Commonwealth Court, holding that representation of an employer in proceedings before an Unemployment Compensation referee does not constitute the practice of law. The court acknowledged that the paramount inquiry in the question of what constitutes the practice of law is a consideration of the public interest. The court reasoned, however, that "while the public interest is certainly served by the protection of the public, it is also achieved by not burdening the public by too broad a definition of the practice of law, resulting in the overregulation of the public's affairs."

Chief Justice Cappy, speaking for the Court, wrote that

"the activities performed by an employer representative in an Unemployment Compensation proceeding are largely routine and primarily focus upon creating a

factual basis on which a referee will award or deny Unemployment Compensation benefits. As a general proposition, providers of services such as the management of payroll, tax, and employee benefit operations will also attend Unemployment Compensation proceedings to provide appropriate personnel records and other documents and assist in the fact-finding process so as to aid the referee in his or her determination. These individuals are more akin to facilitators rather than legal practitioners. The purpose of their presence is not to engage in the analysis of complex and intricate legal problems, but rather as an adjunct to the employer (or claimant) in offering their respective viewpoints concerning the events at issue."

In the end, the court concluded that requiring employers to be represented by counsel at Unemployment Compensation proceedings "will not only undermine the informal, speedy and low cost nature of these proceedings, it may dissuade many employers from defending claims for benefits leading to the possibility of an unwarranted drain on the system." Thus, due to the informal nature of the proceedings, the minimal amounts usually at issue in Unemployment Compensation cases and the relatively finite nature of the legal issues, the Pennsylvania Supreme Court concluded that representation of an employer at an Unemployment Compensation hearing does not constitute the unauthorized practice of law. The Court was quick to distinguish, however, Workers' Compensation proceedings from Unemployment Compensation proceedings, noting the

(See "Legal Perspectives" on page 20)

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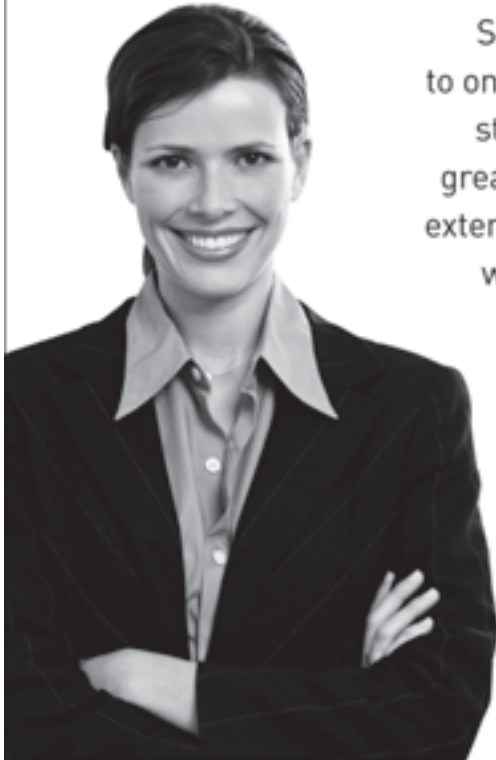
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"LEGAL PERSPECTIVES"

(Continued from page 19)

"formality and complexity of Workers' Compensation proceedings," which "include pretrial investigation and discovery, the filings of pleadings, testimony by experts, and the potentiality of significant benefit amounts at issue."

In the end, the Supreme Court's Decision in *Harkness* turns on (1) the rather tenuous distinction between a lawyer and a "facilitator" hired by the employer "to aid the referee in his or her determination," and (2) the proposition that Unemployment Compensation proceedings are informal and uncomplicated. Whether or not one agrees with the Supreme Court's reasoning, the rule is now clear: An employer may hire a non-lawyer to represent the employer's interests in Unemployment Compensation proceedings.

However, the fact that an employer can use the services of a non-lawyer in Unemployment Compensation proceedings does not mean that the employer should go into Unemployment Compensation hearings without an attorney. While it is certainly the case that the legal issues arising in an Unemployment Compensation proceeding are signifi-

cantly less complex than the issues arising in many Workers' Compensation proceedings, it is folly to suppose that Unemployment Compensation hearings do not present evidentiary issues beyond the expertise of the lay employer or its tax consultant. Your humble author has been present during numerous Unemployment Compensation hearings where employers not represented by lawyers have tripped and stumbled over the intricacies of the Hearsay Rule and other evidentiary obstacles, thereby losing cases they might have won if not for their inability to navigate the Rules of Evidence.

Thus, in the wake of *Harkness v. Unemployment Compensation Board of Review*, we have the clash of two rules. First is the rule of the *Harkness* case itself: a non-lawyer can lawfully represent an employer in Unemployment Compensation proceedings. Second, we have the rule of common sense: you get what you pay for. ☛

Bruce L. Baldwin, Esquire is a partner in the law firm of Wolf, Baldwin and Associates, P.C. of Pottstown, and has counseled clients on the business matters for over 20 years. He may be reached at BBaldwin@wolfbaldwin.com.



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BUSINESS & MARKETING STRATEGIES

(Continued from page 10)

there is a more subtle power or soft power. An example of a hard power is "if you don't complete this task I will fire you." This certainly will get people's attention and probably influence the desired behavior. However, in the long run this person will eventually stop being a follower of yours. Most people use hard power when leading people (maybe not as strong as my example) but it is not the most effective way to influence people. Hard power touches a person's mind but you won't change their beliefs or their feelings and emotions. If you have ever taken a sales training course or read books on sales I'm sure you were told that people make decisions emotionally and justify them logically. Leaders who use soft power will tap into a person's emotion. They will have much more

devoted followers. The followers will not just be going through the motions. They will have bought into your vision. They will want to follow you.

You can improve your ability to influence others when you change yourself. When you position yourself with the right characteristics, exhibit the right behaviors and use soft power more often than hard power people will begin to respect you and trust you. You will then see how this will hugely make an impact on your influencing others and you will be on your way to becoming a great leader. 📦

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INVESTMENT IDEAS

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

INVEST in Your Child's FUTURE with A 529 College Savings Plan

Did you know that college bills for children born in 2005 could exceed \$183,365 for a public university or \$375,966 for a private institution?¹ With a price tag like this, paying for your child's education may seem nearly impossible. However, with the right planning, you can potentially achieve success in saving for one of life's most costly undertakings.

There are many savings plans out there aimed at helping with education expenses including Coverdell education savings accounts, custodial accounts, 529 college savings plans, trusts and personal savings accounts. In the following article, however, we are going to focus on the ins and outs of 529 plans.

A 529 plan is a state-sponsored education savings program and almost every

state offers at least one plan. While parents and grandparents are the most frequent contributors to this kind of savings vehicle, you can still contribute to a 529 plan even if you are not related to the beneficiary. Unlike other educational savings plans, 529s have tax and estate planning benefits that may make saving for a child's education a smart investment strategy for you as well.

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TAX ADVANTAGES: The earnings in your 529 plan accumulate tax free. That means that when you withdraw assets and use them for qualified expenses at a participating college or university, your earnings are not subject to federal taxes. If you invest in your own state's plan, you may also enjoy certain state tax benefits. But remember, if you need to withdraw proceeds for non-educational expenses, the IRS will tax your earnings at your ordinary income tax rate plus a 10 percent IRS penalty.

ESTATE PLANNING ADVANTAGES: When it comes to your estate plan, the

amount of your gift placed in a 529 plan — and any future appreciation — is taken out of your taxable estate. In addition, if you are married, you can invest up to \$120,000 per beneficiary in a single year in a 529 plan without incurring the federal gift tax. If you're single, the limit is \$60,000. Keep in mind that this strategy utilizes five years' worth of your annual gift tax exclusion amount (which is \$12,000 per recipient for 2007), so you would not be able to gift to that same beneficiary again for another five years without incurring gift tax consequences.

(See "Investment Ideas" on page 25)

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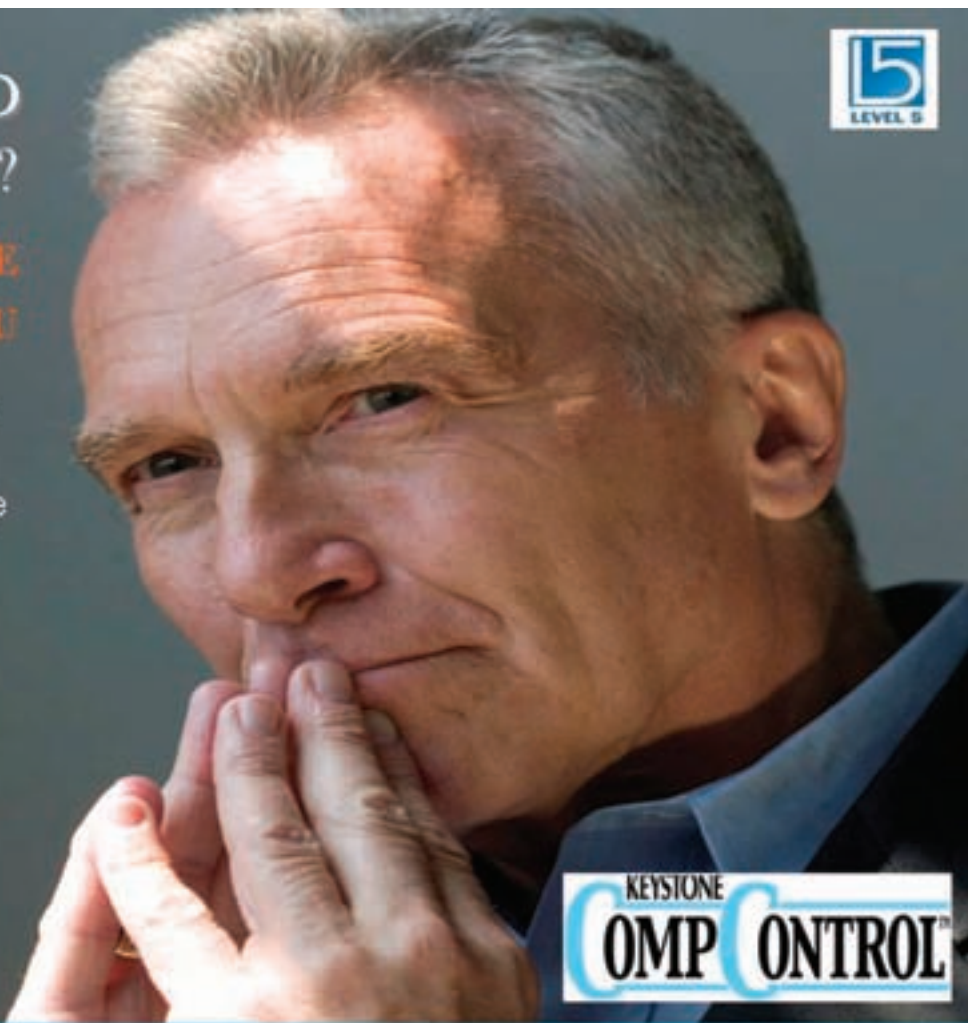
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2003 21'	TRAVELSTAR	21SSL	\$14,560.00
1977 23'	NOMAD		\$1,500.00
2002 24'	FOURWINDS	24QSSL	\$11,500.00
1991 24'	CITATION		\$2,350.00
2003 25'	OUTBACK	25RS-SL	\$16,500.00
2007 26'	FOURWINDS	26B-DSL	\$21,000.00
1993 26'	PROWLER	26B	\$8,995.00
2004 26'	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
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1999 29'	HOLIDAY RMBLR	29RK	\$13,000.00
1993 30'	FOURWINDS	30RKSLD	\$8,725.00
1990 30'	DAMON	29RK	\$8,500.00
2004 32'	GLNOLLE TITANIUM	32E37 DBL SLD	\$33,500.00
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1982 17'	PALOMINO		\$750.00
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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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INVESTMENT IDEAS

(Continued from page 23)

In addition, the funds will take five years to become completely excluded from your taxable estate; each year, an additional \$12,000 will be removed. A portion of the gift may be subject to recapture if the donor dies before the 5-year period has passed.

YOU MAINTAIN COMPLETE CONTROL:

Although 529 plan contributions are immediately excluded from your taxable estate (unless you use the five-year accelerated gift option, in which case it will take five years to be fully excluded), you maintain ownership and control of the account. As the account owner, you—not the beneficiary—approve all investments and withdrawals and you also have the freedom to change your beneficiary to a relative of the original beneficiary without penalty. Additionally, you can name a successor owner on the account so that control passes at your death to that successor owner who would then have the same control over the assets that you had.

GETTING STARTED: Many 529 plans require an initial investment of as little as \$250. And, after that you can generally make additional contributions of as little as \$25 or \$50 at a time. Once you begin setting money aside for your child's edu-

cation in a 529 plan, you can leave the investment decisions to the experienced professionals that manage the plan in the state that you choose. Depending on the particulars of your plan, the investment options may include individual mutual funds, age-based portfolios with asset allocations that change over time, or set portfolios in which the investments stay the same for the duration of your holdings. An investment in a 529 plan will fluctuate such that an investor's shares when redeemed may be worth more or less than the original amount.

While it may seem like quite an undertaking to finance your child's education, if you begin now when your child is still young, and save on a consistent basis, you will reduce the amount you must pay out-of-pocket and make education costs less of a financial burden in the future. 📖

¹ www.collegeboard.com, March 14, 2006

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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

Concerning non-profits, Ms. Cooley mentions the annual charity ball as a highlight for the Phoenixville Area Chamber of Commerce. This year's event brought almost three times the proceeds as last year, which more than doubled the dollars awarded to participating non-profit organizations. Recipients included the **Montgomery County Association for the Blind**, **Stepping Stone Education Center**, a pre-school for at-risk children, and **Green Castle Video Productions**, where disadvantaged and underserved youth learn broadcast production skills.

The face of Phoenixville is changing in a more literal way as well. The famous mural that graces the north side of the **Steel City Coffeehouse** is getting a makeover after part of the wall crumbled in May. "There may be a way to save the mural without having to tear it down," says Ms. Cooley. Main Street Director **Barry Cassidy** adds, "We are working to secure the mural wall to prevent the wall from collapsing. We will make a determination concerning the status of the rest of the mural once the dangerous part is demolished." Mr. Cassidy is teaming up with **Barbara Cohen** of the **Phoenixville Area Economic Development Corporation** to save and restore the mural.

Ms. Cohen is seeing some of the fruit of her efforts this year. The **Schuylkill Valley Heritage Center** is scheduled for its official opening on September 28th. Additionally, work is set to begin on **The Phoenixville Foundry**, which houses the SVHC, under the direction of **The Hankin Group**, who completed purchase of the building in December 2006.

"The hopes are coming true," says Mr. McArdle. "I always had my eye on Phoenixville. It had all the resources, it had the road structure, it had the close proximity to the Main Line, and it had available ground for development. When you have developable ground in close proximity to the center, you bring in new residents. Those new residents bring in their new disposable income but they also bring in their new attitudes."

I ask him whether he is concerned that Phoenixville will be overrun with young professionals, who might crowd out others. "No!" he says. "The one thing about Phoenixville is there's such diversity. It shows in the housing stock: there's every era of housing stock in town: colonial, gothic, traditional, art deco, Victorian, even the split level, Levittown style suburban homes. There's also every class of people. Within five miles of Phoenixville there are janitors and service people and CEO's."

And with that, he looks to the future. "The third wave will be the additional shops and offices. We're going through the approval processes on the offices now. When the new residents come in and they bring their friends, eventually there will be a sustainable employment center. They will want to be able to walk to work, walk to restaurants, meet up with clients and friends... that will be third wave." 🍷

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MARKETING 101

(Continued from page 13)

times clients depend on the agency to make recommendations to achieve objectives. The more detailed the specifications, the better the chances that the proposal provided will be accurate with your expectations and budget. Generally RFPs are sent to an approved supplier or vendor list that your company has researched as possible good partners.

The bidders return a proposal by a set date and time. Late proposals may or may not be considered, depending on the terms of the initial RFP. The proposals are used to evaluate the suitability as a partnering agency. Usually one or more agencies that submitted an attractive response to an RFP are invited to present their proposal in greater depth so that your team can meet with the creative partner.

RFP VARIATIONS

The Request for Quotation (RFQ) is used where discussions aren't required with bidders (mainly when the specifications of a product or service are already known), and price is the main or only factor in selecting the successful bidder. RFQ may also be used as a step prior to going to a full-blown RFP to determine general price ranges. In this scenario, products, services or suppliers

may be selected from the RFQ results to bring in to further research in order to write a more fully fleshed out RFP.

A Request for Information (RFI) is a proposal requested from a potential seller or a service provider to determine what products and services are potentially available in the marketplace to meet a buyer's needs and to know the capability of a seller in terms of offerings and strengths of the seller. RFIs are commonly used on major procurements, where a requirement could potentially be met through several alternate means. An RFI, however, is not an invitation to bid, is not binding on either the buyer or sellers, and may or may not lead to an RFP or RFQ.

As you consider a formal partnership with a full-service or specialized marketing firm or advertising agency, consider the value in defining your goals and outlining your requirements. In the end, your expectations are more likely to be met and, even more importantly, both you and your new partner will have a blueprint to help your company reach real objectives. 📁

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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HEALTH AND FITNESS

By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-CES
Personal Training Director, Pottstown Health Club
www.phcfits.com

TAKE TIME TO SLOW DOWN

Imagine driving your car at the average pace on the 422 By-pass and then suddenly hitting the brakes. What would happen?

If your car is equipped with the latest in safety features, it may quickly come to a stop but not without some tremendous shift in forces affecting the car, the road, and more importantly, you. Now imagine for a moment that that zooming car is you as you go through the speed of the day and then all of the sudden stopping as if hitting the brakes. You'd have one heck of a case of whiplash wouldn't you? Do you ever get the feeling that you have whiplash all the time? All the going and stopping and going and stopping. Does it ever end? Or is it that you're never really giving yourself a chance to slow down?

Life today seems to move at an alarming pace. Careers, family obligations, etc., all seem to sometimes just meld together and rarely if ever do you really take the time to take care of the one thing that matters most — you. Days, weeks seem to come and go in the blink of an eye, and if you're not careful when it does come time to stop, you're going to end up a wreck. There's no better way to simply slow down and de-stress by following some of these helpful hints. While you may scoff at some, perhaps it is you who really needs to slow down and enjoy life a little bit more before it passes you by.

TURN OFF THE PHONE. Not all day, but certainly at times where a phone call really is not necessary - while eating a meal, going to the bathroom, working out at the gym, etc. Use those times as mini escapes - opportunities to just focus on nothing but yourself. It wasn't long

ago that we lived and worked very efficiently without cell phones. To the best of my knowledge, the only person who really needs to be accessible 24/7 is the President. If you're not dealing with something urgent, a call can wait. Voice mail is a wonderful technology.

IGNORE THE COMPUTER. Impossible you say? Consider that a recent survey showed that we now spend upwards of 30% of our day surfing the Internet and reading and replying to e-mails. That adds up to a lot of time sitting and a clock that keeps ticking away. The Internet and e-mails will still be there when you're ready to return to them. Perhaps you use your computer time as wind down time; just use it wisely.

EXERCISE. No matter how hard you might try, there is just no getting away from all of the benefits that exercise can provide. If you exercise for any reason at all, do it for the time spent doing nothing but giving your body something to feel good about. Shift the focus off from just trying to lose weight to one of physical and mental health enrichment. Let the cards fall where they may

GET OUTSIDE. Sounds elementary but take some time to experience the natural quiet of the outdoors. The Delaware Valley has some of the nicest outdoor spaces, from Valley Forge Park to French Creek. It will make you appreciate what life was like here before there was urban

(See "Health and Fitness" on page 30)

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HEALTH AND FITNESS

(Continued from page 29)

sprawl and forget that buildings and highways surround you.

GO ON A MEDIA FAST. Many people feel the day isn't really started until they check the headlines in the newspaper or tune into the TV or radio news. Since there is seldom very little positive that is reported in the news, why drown yourself in negativity before you even have the chance to start off on the right foot?

EAT A MEAL IN SILENCE. Most of us don't pay enough attention to the food we eat, hence the epidemic that our country is now experiencing. But aside from just watching portion sizes or making healthy choices, try cutting out the distractions and let yourself really see, taste, smell, and savor your food. Enjoying a delicious meal, particularly in the company of loved ones, can provide instant comfort and relaxation.

GO TO YOUR ROOM AND CLOSE THE DOOR. Who knew that the dreaded command from mom as a child would be something so cherished and invigorating as an adult. Use it as a haven of quiet time to read, nap, meditate, or just simply stretch out. Do what's needed to let go of your stress and recover your psychological balance.

TURN OFF THE TV. Most of us love our TV to relax, inform and entertain, but

sometimes it can drain our energy or add to our tension. Due to technology, you can watch your programs whenever you want and not be held to a schedule. Plan a night or a few hours a week where the TV does not pull you in. You just might find yourself becoming less dependent on it.

TAKE A VACATION. While it may seem like a no-brainer to take a vacation, too many people go through life without ever taking a break. The body, the mind, the emotions - they all need a break. Once granted that break, all three will absolutely return to normal speed.

DRIVE IN SILENCE. Driving can be stressful enough. Add cell phones, traffic jams, bad music/news on the radio, and your car becomes a tinderbox. Use the time spent driving as a chance to collect your thoughts, unwind a bit, and think about where you're going to spend that next vacation.

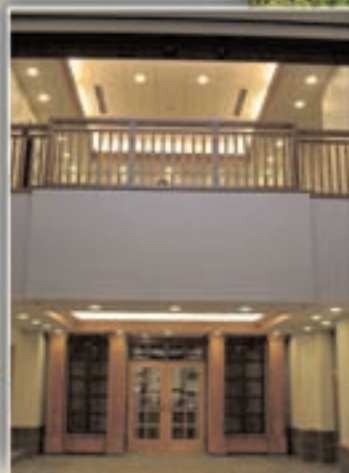
Just as it's not recommended slam on the brakes when approaching a stop, it's much better to sometimes slow things down a bit. There will always be something to do, somewhere to go, people to see, things to discuss. But if you don't slow down a bit from time to time, you're going to zip right on by and hopefully not crash too hard when it comes time to stop. 🛑

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PRESIDENT'S WELCOME

Dear Chamber Members,

We have come to the end of another successful program year and I thank each and every one of you who attended, sponsored, volunteered, provided leadership, advertised and/or participated in any way with us. Without you, there would be no 5-star Chamber in this region. The new member directory will be distributed to those who attend the September Breakfast and then mailed to those who can't make it on September 13 for a great presentation on workforce development at the Elks.

A special thanks to Fred Reim, Harleysville National Bank, for chairing the Board of Directors this year. Many of you know how fortunate this community is to have Fred as a business leader. He did an OUTSTANDING job for all of you this year! Our new chairman begins his term on July 1. Joe Gambone, president of Gambone Development Corp., will be leading the organization in its 80th year!!

Remember this summer to utilize one of the many member benefits by buying theme park and movie tickets from us at a discount. All of your employees are entitled to this and other discounts as well. Have a safe summer season!

Dale P. Mahle, President

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susan@tricountyareachamber.com

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The TriCounty Area and Perkiomen Valley Chambers of Commerce May Mixer AT A.G. Edwards



Jim McGuire, A.G. Edwards, enjoys networking with attendees at the May Membership Mixer.



Attendees from the TriCounty Area and Perkiomen Valley Chambers of Commerce gathered at A.G. Edwards in Collegeville.

JOSEPH R. GAMBONE, JR., President of Gambone Development Company Elected 2007-2008 Chairman of the TriCounty Area Chamber of Commerce Board of Directors

Joseph R. Gambone, Jr. is President of Gambone Development Company. Founded in 1958, the Gambone Development Company has been a leader in the building industry for over forty years. The three original owners began as carpenters pooling their talents in demolition, excavation, masonry, and concrete to form Gambone Brothers Construction Company. Today, Gambone Development Company is one of the Delaware Valley's leading construction companies, both recognized and acclaimed for their innovative design and quality construction. Mr. Gambone also serves as an Associate Broker for Continental Realty Company, a multi-faceted real estate organization of residential, commercial-industrial, property management and relocation professionals.

Mr. Gambone has served on the TriCounty Area Chamber of Commerce Board of Directors since 2002. He has served as Chairman of the Chamber's Annual Dinner Committee as well as a Membership Campaign.



Joseph R. Gambone, Jr.

Aside from serving on the Chamber Board, Gambone serves many other organizations including the Tri-County Board of Realtors, Suburban Mercy Hospital, International Council of Shopping Centers, Vistage, Bucks Montgomery Home Builders Association, NAIOP, and NIAPAC. He is married and has two children. 🏠

Planning an event? Promoting employees?

Proud of your recent awards?

Celebrating a significant anniversary?

***The Chamber strives to recognize
Members for their success.***

Send press releases regarding awards received, promotions, events, etc. to Amy at: amy@tricountyareachamber.com or fax them to 610.970.9705 for upcoming issues of the Route 422 Business Advisor.

Captains Doug and Patty Richwine Reappointed after 7 Years with The Salvation Army of Boyertown

After serving the Boyertown community for seven years, Captains Doug and Patty Richwine received word from Divisional Headquarters that they have been reappointed and must say farewell to the Boyertown Corps.

Over the past seven years, they have seen the building at 409 S. Reading Avenue transformed as a gutted archery range and former bowling alley to the beautiful building that exists now. They have watched many community outreach programs being birthed and grown into maturity, while the staff grew from one part-time person to seven – all working on making those programs work effectively for those they were called to serve. They have seen the purchasing of a new canteen, watched their budget grow over 400%, and witnessed the starting of the Salvation Army church on Easter Sunday 2003.

They have moved to Wilkes-Barre,



Captains Doug and Patty Richwine

Pennsylvania, where they will oversee a transitional housing shelter, a very active EDS (canteen) ministry, 100+ person church, various outreach programs, 16 staff members, and a 1.2 million dollar budget.

The Boyertown community will welcome Captains Tommy and Gillian Rogers from Buffalo, New York. Captain Tom has been an officer for six years and his wife for three years. They have been heavily involved in youth work and children's ministries. Their first Sunday will be July 1!

Captains Doug and Patty Richwine feel as though being moved is bittersweet and look forward to the challenges ahead while they will miss many things about Boyertown. 🏠

Meadows — The New Standard for Large Suburban Parcels

Presented by: Crystal Gilchrist, Executive Director

Across suburbia, the landscape is dominated by expanses of mown grass lawns. These intensely managed lawns are often the standard by which neighborhoods and business parks are judged to be well-tended and prosperous or downtrodden.

But lawn grasses require a significant amount of maintenance to meet this standard – fertilizing, mowing and weeding can be time-consuming and expensive. In addition, lawn grasses are non-native, not well acclimated to the heat of summer and require regular watering to stay green through July and August.

The approach of spring is the perfect time to start planning a new approach to large lawn maintenance. Meadows are an important component of the natural landscape and with limited maintenance, most large suburban lots can be transformed into an exciting vista with colors and inhabitants that add interest and function to an otherwise static landscape.

Most lawn grasses are “cool season grasses” that thrive from April to June but then die back during the heat of summer. “Warm season grasses” are native to southeastern PA and are naturally adapted to local soils and climate, meaning they can survive just fine with little water and even in periods of drought. Warm season grasses can also grow in marginal soils and develop deep roots that can penetrate the soil to depths of up to fifteen feet. These deep fibrous roots help hold the soil in place, enrich the soil by incorporating up to 90% of their humus, or decaying plant material, directly into the soil and do a better job of allowing stormwater to infiltrate into the soil where pollutants are removed and local groundwater supplies are recharged.

Between July and October, warm season grasses dominate meadows creating lush foliage of varying shades of blue and green. Native wildflowers in a meadow help create a vivid tapestry of colors and textures. Common meadow wildflowers that excel in the summer include black-eyed Susan, sunflower, aster, and goldenrod. As winter sets in, the warm season grasses will remain upright and provide a spectacle of color and texture as well as cover and food for local birds and small mammals.

Warm season grasses and wildflowers complement the needs of birds by providing overhead protection from the elements and predators, assuring quality nesting sites and materials and allow greater movement at ground level as birds search for food. The flowers also attract insects that support the voracious appetites of young birds in the spring.

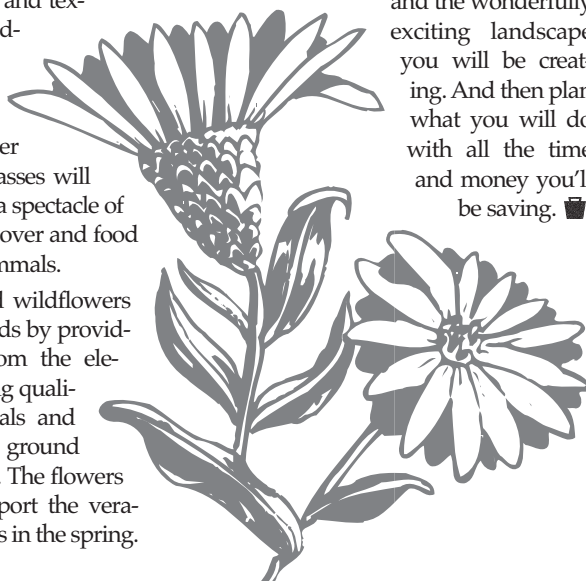
Meadows specifically support bird species that have been in decline due to loss of habitat including bobolinks, Eastern meadowlarks, certain sparrows, the upland sandpiper, bobwhite quail and many butterflies. The loss of native meadow plants is particularly devastating to butterflies that require specific host plants for feeding during the adult and caterpillar stages.

In Pennsylvania, meadows will eventually succeed or grow back into forest. Seasonal mowing removes the woody seedlings. Whereas lawns need to be mowed at least once a week during the peak growing season, a meadow can be mowed once a year either in the winter when the ground is frozen or between March 1 and April 1. This once a year mowing regime minimizes the time birds lack cover and promotes the growth of beneficial warm season grasses and wildflowers. Occasionally other invasive plants will need to be removed.

In many minds, regular mowing equals good lawn maintenance so a large, emerging meadow may cause some concern from neighbors. A mown turf swath around the public edge of the meadow can help neighbors understand that the meadow is intentional and managed. A few mown trails will also allow access to the interior of the meadow where you can more closely observe and enjoy the ever-changing character of this vibrant landscape.

A healthy meadow with wide walking trails will be an asset to any suburban landscape, will provide habitat for birds and beneficial insects and will improve water quality by reducing stormwater run-off. It will provide a seasonal vista with amazing interest and color. It will also save money since it does not require fertilizers or weekly mowing.

As you plan for spring, think about converting a portion of your lawn to meadow and the wonderfully exciting landscape you will be creating. And then plan what you will do with all the time and money you'll be saving. 🌱



CONTRIBUTORS TO TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC. RECOGNIZED

The TriCounty Area Chamber of Commerce Foundation, Inc. was established in 2002. It is a 501(c)(3) organization supporting the Chamber's existing Leadership TriCounty program, and the Educational Improvement Organization (EIO) designation from the Commonwealth of Pennsylvania.

The EIO portion of our Foundation provides vocational career development programs for students in kindergarten through twelfth grade in the six TriCounty Chamber Member Public School Districts. The businesses contributing to the EIO realize state and federal tax credits.

At recent Chamber Membership Breakfasts the following companies were recognized and thanked for their generous financial contribution to the TriCounty Area Chamber of Commerce Foundation, Inc. for the 2006-2007 school year:

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Please contact the Chamber Office at 610.326.2900 to request information regarding the TriCounty Area Chamber of Commerce Foundation, Inc.

CONGRATULATIONS!



*Dawn Wells,
a Chamber volunteer
from Hedwig House,
was presented with
an award from the
2007 Progressions
School for being the
“Most Dedicated!”*

CONGRATULATIONS DAWN!

Transportation Funding Crisis

The TriCounty Area and indeed all of Southeast Pennsylvania is currently facing a transportation funding crisis. Unless a mutual acceptable solution is enacted in the state legislature, the progress that has been made to provide affordable public transit in our area will evaporate.

Mass transit within the area needs the state to develop an annual, dedicated funding source for transportation and public transit to support the current and potential growth in new jobs and new residents. It is vital to the economic growth and quality of life for the Tri-County region.

Without adequate funding, we can expect to face significant transit service cutbacks which would stunt the region's tremendous economic growth. Public transit has helped stimulate the area's economy by providing residents access to jobs and shopping. Reduced mobility

would damage the business climate.

Moreover, the economic prosperity of the Tri-County area is dependent on not only sustaining the current mass transit operations, but also improving the existing transportation infrastructure and public transit, especially the Schuylkill Valley Metro project. This project is imperative to the economic vitality and quality of life for our region.

Given the importance of this issue for our area, please contact your local legislators and ask them to support mass transit funding. If you need assistance determining who your legislator is or finding their contact info please contact Alex Rahn (arahn@wannerassoc.com or 717.236.2050). 📧

Alex Rahn of Wanner Associates (www.wannerassoc.com) serves as the Government Affairs Consultant and Lobbyist for the Delaware County, Main Line, TriCounty Area and the Greater West Chester Chambers of Commerce.



JOIN THE CHAMBER TODAY!

Contact Susan Burnett,
Director of Membership Development and Services at
610.326.2900, or email:
susan@tricityareachamber.com



TCACC Member Notes

Please note updated contact information
for the following Chamber Members:

Clockworks Dental Associates, P.C.,
1603 E. High Street, Suite B,
Pottstown, PA 19464

Martin Motorsports, 1037 Unger Lane,
Boyertown, PA 19512; Phone – 866.910.6686

One Source Office Refreshment Service, Inc.,
1194 Zara Drive, Pottstown, PA 19464

Upper Perkiomen School District,
2229 E. Buck Road, Pennsburg, PA 18073

SPECIAL THANKS!

Have you ever called the Chamber and been placed briefly on hold? If so, you have heard our ever changing on hold message. The Chamber would like to thank **David Green** of **Hold Time Advantage/Sound Marketing Resources** for providing the Chamber's on hold message. If you are interested in promoting your company to callers, please contact David at 610.404.4644 and tell him the TriCounty Area Chamber sent you!

FEATURED MEMBER BENEFIT OF THE MONTH

Login to view the many benefits of Membership with the TriCounty Area Chamber of Commerce. If you have never logged onto the Members Only section, your username is your seven-digit primary business phone number (with the dash) and your password is "password". You may change your username and password once you enter. If you have forgotten your username and password, simply call the Chamber for assistance.

Visit the Members Only section on our website!
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CHAMBER MEMBERSHIP ANNIVERSARIES (ACCORDING TO TCACC RECORDS)

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20 Years:

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

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West-Mont Christian Academy, Inc.
Thomas L. Zeigler, P.E., Inc.

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@tricityareachamber.com.

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

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Free Training for Pennsylvania's Manufacturers, IT and Technical Workers

The Workforce and Economic Development Network of Pennsylvania (WEDnetPA) is committed to making companies across the Commonwealth of Pennsylvania more competitive — by updating and improving the skills of their employees to meet specific company needs. The progressive Guaranteed Free Training Program, offered through WEDnetPA and funded by the Department of Community and

Economic Development, provides qualified companies with money for training in a wide range of basic and high-tech topics. WEDnetPA's online Workplace Learning Resource Center gives employers all the tools they need to get the most from the Guaranteed Free Training Program and maximize the potential of their companies. To learn more visit www.wednetpa/mccc. **Applications will be accepted through July 13.**

Flex-Options, A Free Program for Business Owners

As a business owner, how do you create a workplace culture from ground up that allows you to deliver superior products and services and allows employees to have a life? The Women's Bureau of the U.S. Department of Labor created the Flex-Options project to provide a variety of resources to answer questions and guide business owners to create a flexible workplace while accommodating your busy schedule. To learn more about this free program, visit www.we-inc.org and click on the Flex-Options logo, call 202.693.6710, or email women's-bureaunetwork@dol.gov

RESUMES

Resumes are available for viewing by Chamber Member companies who are looking to fill positions.

<u>Youth Theatre Director</u>	<u>1</u>
<u>HVAC Installer</u>	<u>1</u>
<u>Public Relations Director</u>	<u>1</u>
<u>Supervisor</u>	<u>1</u>
<u>Sales Representative</u>	<u>1</u>
<u>Office Manager</u>	<u>1</u>
<u>Receptionist</u>	<u>1</u>

CHECK YOUR E-MAIL!

To receive the Chamber's weekly e-mail regarding upcoming events, updates, etc. please e-mail Amy Noble at amy@tricountyareachamber.com. You can rest assured that the Chamber will never sell or share its email list.

BE FEATURED ON TV!

Reach 75,000+ homes in western Montgomery, northern Chester, and southeastern Berks County by sponsoring the Chamber's television show on PCTV Channel 27. Taping of your 3-5 minute commercial and airing of the commercial 4 times is included in the sponsorship fee. Call Amy for details at 610.326.2900.

Noble Notes

Amy Noble



Have you ever taken the Keim Street Exit off Route 422 to get to Pottstown? As you cross the Keim Street bridge to Industrial Highway, you are greeted by a "Welcome to Pottstown" sign compliments of your Chamber! Chamber Member businesses are listed below the greeting. If your business is located in Pottstown, we now have several openings available for your company name to be listed on the sign! It's great exposure to Pottstown residents and visitors. Contact me at 610.326.2900 or amy@tricountyareachamber.com for details.

BE SEEN. BE HEARD. BELONG.

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!

1st Patriot Companies, 438 West Main Street, Trappe, PA 19426 (610.716.0867)

*Financial Consultants/Services Mortgage Companies
Real Estate – Commercial/Industrial Real Estate Developers*

1st Patriot Companies is an array of interrelated companies providing an extraordinary synergy of services including real estate development, brokerage, management, financing and investments. Additionally, 1st Patriot provides business consulting and brokerage and 1031 services.

Bank of America, , Routes 100 & 724, Pottstown, PA 19465 (610.310.2846)

Banks
www.bankofamerica.com

Bank of America Premier Banking offers a customized suite of products and services designed to help you meet your unique needs. You'll have the personal attention of our dedicated Client Manager, Chris Gordon, to help you achieve your financial goals.

Blue Dog Printing and Design, 1043 Andrew Drive, West Chester, PA 19380 (610.430.7992)

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www.bluedogpringtinginc.com

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Coffee News, 26 South Chestnut Street, Boyertown, PA 19512 (610.369.0993)

Newspaper Publisher
www.CoffeeNewsPa.us

Coffee news is a fun, weekly publication provided FREE to restaurants, coffee shops and waiting areas for people to enjoy. Small and mid-size businesses benefit through exclusive, affordable advertising that targets their local community. Greater Boyertown area and Coventry in circulation – more editions soon!

Connectivity Systems, Inc., 977 East Schuylkill Road, Pottstown, PA 19465 (610.718.8376)

*Computer Consultants Internet Services Software Designs/Programming
Data Processing Services Computer Products/Supplies*

www.connectivitysystems.com

Connectivity Systems, Inc., a network consulting firm based in Pottstown, PA, committed to helping small and medium size organizations realize their business goals. We offer network support services, network consulting services, network management services, Internet security consulting and product selection and implementation.

Independence Communications, Inc., 960 Rittenhouse Road, Norristown, PA 19403 (610.666.7550)

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PNC Bank, 1820 Ridge Pike, Royersford, PA 19468 (610.454.2010)

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PNC offers a wide range of services for all our customers, from individuals and small businesses, to corporations and government entities. No matter how simple or complicated your needs, we're sure to have the products, knowledge and resources necessary for financial success.

The Colonnade, 300 Perkiomen Avenue, Schwenksville, PA 19473 (610.287.1822)

*Assisted Living Communities Retirement Communities Apartments
Senior Services Nursing Homes*

www.oakdaleheights.com

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Piazza Honda of Pottstown, 629 North Lewis Road, Limerick, PA 19468 (610.495.7076)

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Victory Bank (in organization), 538 North Lewis Road, Limerick, PA 19468 (610.948.9000)

Banks
www.thevictorybank.com

The Victory Bank is a brand new full service banking institution organizing in the Limerick/Pottstown area.

CALENDAR OF EVENTS



FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

TRICOUNTY AREA CHAMBER OF COMMERCE

Mon., July 9

3:30 PM

Leadership Tri-County Orientation

Chamber Conference Center, Pottstown*

A no-obligation information session to learn about the 10-month Leadership Tri-County Program including cost, time commitments, and opportunities provided through this program.

No Charge.

Thurs., July 12

8 AM

Leadership Tri-County Orientation

Chamber Conference Center, Pottstown*

A no-obligation information session to learn about the 10-month Leadership Tri-County Program including cost, time commitments, and opportunities provided through this program.

No Charge.

Thurs., July 12

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., July 16

3:30 PM

Leadership Tri-County Orientation

Chamber Conference Center, Pottstown*

A no-obligation information session to learn about the 10-month Leadership Tri-County Program including cost, time commitments, and opportunities provided through this program.

No Charge.

Tues., July 17

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.

Wed., July 18

8 AM

Leadership Tri-County Orientation

Chamber Conference Center, Pottstown*

A no-obligation information session to learn about the 10-month Leadership Tri-County Program including cost, time commitments, and opportunities provided through this program.

No Charge.

Tues., July 24

4:30 – 6:30 PM

Mixer at Cutillo's Restaurant sponsored by Schultz Technology Solutions

Cutillo's Restaurant, 2688 E. High Street, Pottstown

Attendees will enjoy complimentary food and beverages.

No Charge, Members Only.

Tues., July 31

3:30 PM

Leadership Tri-County Orientation

Chamber Conference Center, Pottstown*

A no-obligation information session to learn about the 10-month Leadership Tri-County Program including cost, time commitments, and opportunities provided through this program.

No Charge.

Tues., Aug. 28

SAVE THE DATE! Membership Mixer at Tri-County Chiropractic, Douglassville

**"TUNE IN" WEDNESDAY EVENING FOR
CHAMBER UPDATE ON PCTV!**
Featuring various topics and Chamber updates.
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events is fast & easy:
Call the RSVP line,
610.326.5158
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**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 at 8 PM on PCTV Channel 27 – TriCounty Area Chamber of Commerce Update

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.

Mission: Good Nutrition

A 30-minute TV show sponsored by the Pottstown Area Health & Wellness Foundation. Please tune in to PCTV Channel 27 every *Thursday at 7:00 p.m.* for fun and educational information on good nutrition and healthier eating.

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, 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 610.326.2900 or eileen@tricountyareachamber.com 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.

TCACC EVENT

WOMEN OF THE WORKFORCE



Toi Sweeney, Fashion Designer for HMTQ Couture, addresses the WOW attendees and shares her background and what inspired her to start her own business.

BEAUTY ALL AROUND AT THE MAY WOW LUNCHEON



A model is wearing one of the evening creations designed by Toi Sweeney of HMTQ Couture.

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**SPECIAL THANKS TO
THE 2007 GOLF OUTING COMMITTEE:**

Richard Lewis, Chairman –
Lewis Environmental Group

Marlene Duchak –
Harleysville National Bank

Hanna Hartman –
National Penn Bank

Sheri Michinok – Comcast Spotlight

Jim Rauchen – Smith Barney

**DINNER
SPONSOR**



Tournament Champions – Lewis Environmental Group, Continental Concrete Products, Inc., and Kelly Insurance.

GOLF CART SPONSOR



Attendees enjoyed relaxing on the deck for the social hour before dinner, which was sponsored by Pottstown Memorial Medical Center.



Seth Lejeune, RiverCrest Golf Club & Preserve (left) accepts his consolation prize from Fred C. Reim, Jr., Regional President of Harleysville National Bank. Seth was the finalist in the \$10,000 Putt For Cash contest which was sponsored by Harleysville National Bank.

TROPHY SPONSOR



2nd Place Foursome – Harleysville National Bank



Rick Lewis, Golf Outing Committee Chairman, stands with Maureen McLaughlin as she shows off the cash she won in the 50/50 raffle.



3rd Place Foursome – Plotts' Energy



Closest to the Pin Winner – Tom McKiernan, Longest Drive Winner – Lisa Shimada, and Straightest Drive Winner – Otto Delibertis.

JUNE Membership Breakfast



Leo Bagley, Chief of Transportation Planning for the Montgomery County Planning Commission, spoke to Chamber Members at the June Membership Breakfast about transportation funding.

In honor of Flag Day, the Owen J. Roberts Color Guard presented the colors at the June Membership Breakfast, which was sponsored by Ink & Essence, Inc.



New members, smiling for the camera at the June 14 Membership Breakfast, are from left to right: Christopher Specia, Philadelphia Premium Outlets; PNC Bank, Michael DelZotto; and Victory Bank (in organization), Rich Graver.



Fred C. Reim, Jr., Chamber Board Chairman (right), presented a certificate of appreciation to Captains Doug and Patty Richwine of the Boyertown Salvation Army (left) for their years of service to the Boyertown community. They have been reassigned to the Wilkes-Barre area.



Jason Bobst, Project Manager of the Greater Valley Forge Transportation Management Association (left) presented an award to Chamber Chairman, Fred C. Reim, Jr. (right), for the Chamber's support of transportation management projects along the Route 422 Corridor.

Receiving their membership plaques at the Membership Breakfast from left to right: Bill Friedman, Blue Dog Printing & Design; Christine Gordon, Bank of America; Vicki Acree, Coffee News; and Bill Megni, CMIT Solutions of Northern Chester County.



Todd Alderfer, Division President of Montgomery County, National Penn Bank (left), presented a check to Chamber Board Chairman, Fred C. Reim, Jr. (right) for the Chamber's Foundation, which provides vocational career development programs for the six Chamber Member Public School Districts.

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Red CARPET EVENTS



YWCA Tri-County Area **Opens** Sunnybrook Adult Literacy Center

Chamber Ambassadors assist the YWCA Tri-County Area in opening the new location of the Sunnybrook Adult Literacy Center, 1830 E. High Street, Lower Level, Pottstown, PA 19464. Pictured from left to right are: Chamber Ambassador Timothy D. Forester, The Hill School; YWCA Tri-County Area Executive Director Andrea Primas; Jae Hively, Sunnybrook Adult Literacy Center Director; Chamber Ambassador John Armato, Pottstown School District. Directly behind Ambassador Armato is Chamber Ambassador Hanna Hartman, National Penn Bank and YWCA Tri-County Area Board President.



DANCE ONE Studios in Douglassville **Celebrates Grand Opening**

After 8 months of renovating a 150 year old barn, Dance One Studios, Rt. 724 between Bridge Street and Covatta's Restaurant, Douglassville, celebrates the grand opening of their state-of-the-art studio complex. Pictured from left to right in the first row are: Chamber Ambassador Hanna Hartman, National Penn Bank; Liz Aquino, Dance Teacher and Associate Director of Contemporary Ballet Theater; Owner and Artistic Director, Dr. Leslie D. Netting; Owner, David Netting; and Chamber Ambassador Betsy Chapman, The Open Door. Second row features Ambassador Rebecca Note, Lewis Environmental Group; Ambassador Katrina Belcher, Susquehanna Patriot Bank; Ambassador Janet Flack, Keller Williams Realty Group; and Ambassador Timothy D. Forester, The Hill School.



HOURS:
M,T,Th,F 10-6
Wed. 10-1
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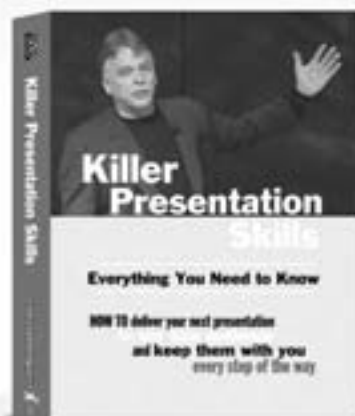
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A GRAND SEASON UPCOMING for Village Productions

With summer camps swinging into full gear, Village Productions turns its attention to preparations for the upcoming visit of Romero Britto, the production of "A Grand Night for Singing", and work on the Tri-County Performing Arts Center. A schedule of performances, master classes, and cabarets is on tap for the 2007-2008 season, and some surprises are in store as well!

According to Debbie Snow, Artistic Director for Village Productions "We're excited about the overwhelming response to our summer camp program this year. There are sections for various age groups giving each student a chance to work with their peers while they learn from our staff of theater professionals." The camp is designed for students age 6 through 16, and is appropriate for novices as well as those with experience in the performing arts. There are still

a very few spots left, so call immediately if you know of any student who may be interested in joining the fun. The camps are conveniently held at Montgomery County Community College in Pottstown during the weeks of July 16 through 27 and July 30 through August 10th. Call Village Productions or check our website for full information and to register your child.

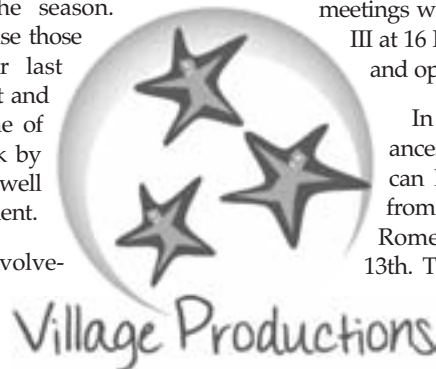
Work is continuing on the Tri-County Performing Arts Center as we prepare for classes and performances as soon as summer camps are done. We get started with auditions for the season in early September. The Main Stage season begins with the performance of "A Grand Night for Singing" running weekends from October 26th through November 4th at Pottstown Middle School. You'll love the Rogers and Hammerstein music - it will leave you

wishing for more! No problem, as we're planning another of our popular Cabaret evenings later in the season. You'll want to purchase those tickets early, as our last Cabaret was a sell-out and we'll be inviting some of those performers back by popular demand, as well as showcasing new talent.

"Community involvement is key to our mission", according to Betsy Chapman, Marketing Director. "We are working on a production for young adults as well as a program for our senior population. We have a variety of programs for all ages planned during the coming year. We look forward to giving an update on our progress during Town Hall meetings scheduled in July and August." Meetings are scheduled in the High Street building of Montgomery County Community College on Wednesday,

July 25th at 5 and 7 PM, and again on Wednesday, August 8th at 5 and 7 PM. The meetings will be held in Classroom III at 16 High Street, and are free and open to the public.

In addition to performances and classes, Pottstown can look forward to a visit from international Pop artist Romero Britto on October 13th. Thanks to his work as co-chair of the Spotlight on the Future Capital Campaign for the Tri-County Performing Arts Center, Britto will be donating a mural for the Arts Center as well as a sculpture to Pottstown. With art in private and corporate collections worldwide, Britto is also known for his collaborations with Cirque de Soleil and the Superbowl. It is exciting to welcome him to Pottstown. The \$2.5 million capital campaign is moving forward very well with strong support



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.



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from individuals and businesses in the Tri-County region, as well as from the Borough of Pottstown and the Montgomery County Revitalization Board. Executive Director Marta Kiesling notes "We're thrilled to announce that we are over the \$1 million mark in donations and grants, but we still have a long way to go. We have received extraordinary support from the banking community and are evaluating several loan opportunities that will allow us to complete the entire building at one time, rather than in two phases. That said, we need to step up our capital campaign pledges this summer – both monetary and in-kind – in

order to have sufficient cash flow and to work toward completing the campaign."

Summer camp, auditions, Britto's visit, "A Grand Night for Singing", cabarets, shows for young adults and for seniors, master classes, and building the Tri-County Performing Arts Center. What else will happen during the coming season? There are more surprises in store, so please attend one of the upcoming Town Meetings where we will be able to talk in more detail about the future of the Arts Center. It promises to be a GRAND season for Village Productions and the Tri-County Performing Arts Center! 🗑

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Gefroh currently works as banking officer, commercial loan relationship manager for HNB's Commercial Lending division in Towamencin. He has been with the Bank since 1998.

The PBA School of Commercial Lending concentrates on the conceptual framework underlying the lending process and the application of that frame-



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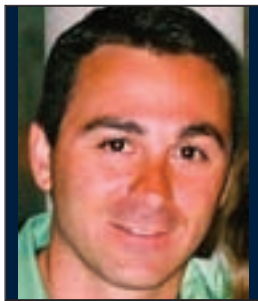


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WORKERS' COMP ISSUES AND ANSWERS

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

CONTROL YOUR WORK COMP EXPERIENCE MOD OR IT WILL CONTROL YOU

One of the most confusing components of a Workers' Compensation policy is the Experience Modification Factor. Employers watch their mod increase and decrease from year to year but what's often missing is a true understanding of how it works and what an employer can do to manage it to its absolute minimum.

Employers intuitively suspect that if they have injuries, their Experience Mods will go up (and so will their premiums) and if they reduce or eliminate injuries they will go down. At a basic level, their intuition is correct, but there is much more for employers to know and do to actually control their Workers' Compensation costs.

The designers of the formula for calcu-

lating the Experience Mod complain bitterly about any reference that the Experience Mod is meant to be punitive. Their theory is that it should operate as a "predictive indicator" of future losses. In other words, if you had injuries in the past, then you are more likely to have them in the future, so you should pay more. So the question becomes... how much more?

In almost all instances it is ultimately the employer who pays 100% of their employees' injuries, not some insurance company. In fact, in most cases, employers pay back two to three times the cost of the injuries because of the impact of their

(See "Workers' Comp Issues and Answers" on page 46)

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WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 45)

Experience Mod. In effect, because of the Experience Mod, employers are simply financing their injuries, not insuring them. Employers are shocked when they find out that the Experience Mod causes Workers' Compensation policies to behave more like a line of credit, than an insurance policy. So what can you do?

One of the first things every employer needs to do is analyze their Experience Mod. When a Mod is analyzed, employers can see:

- The cost of the injuries by employee name
- The number of Modification points attributed to each injury
- The current year increase in premium cost due to that specific injury
- The cumulative increased premium cost over a three-year period (which is usually how long a claim has an effect on the Mod)

Generally, an employers' perception of Workers' Compensation changes after they grasp this analysis. They recognize clearly that they themselves

ultimately pay for employee injuries and the insurance company is merely financing them. A mod analysis allows employers to quantify the direct cost of their work related injuries and illustrates how driving down injury costs will reduce expenses, improve production and make them more profitable.

Employers must foster a change in the predominant view of employees that "accidents happen, that's why we have insurance." This shift in understanding needs to be driven through the employer's entire organization. It's critical that not only management, but also supervisors and front-line staff are aware that it is the employer's money being spent, not that of the insurance company.

Another number employers need to know is their lowest possible Experience Mod. Many employers are amazed when they discover that their Mod could be as much as 80 points lower than it is. When employers see their lowest Mods compared to where they are now, their focus shifts even more. *The gap between costs generated by the current Mod and the best possible Mod is a controllable cost.* A solid business objective is to approach or attain the lowest possible Experience Modification Factor.

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When this gap is exposed, it becomes apparent that "getting quotes" on Workers' Compensation has little to do with reducing costs. *Going out to bid actually limits the employer's cost reduction method to what the insurance marketplace and pricing cycle offers them.* A reduction in a "rate" from one year to the next may have minimal or no impact on the employer's total "cost." For example, the rate may decline by 15 percent, but the costs increase by 30 percent because of an increase in the Experience Mod.

In order to reduce costs, employers must move beyond the bidding process and the basic commodity transaction of placing insurance. They need and should demand assistance with the implementation of practical and proven methods for reducing the Experience Modification Factor.

The most obvious but often over-hyped solution is the prevention of injuries through a focus on safety programs. Certainly, a safe workplace and safe work practices are essential to reducing injuries, but safety programs are a far from sufficient factor in driving down injuries and their related costs.

To name a few employers must also address these areas:

- **Effective hiring practices and employee relationships**
- **Modified Duty and Return to Work Programs**
- **Medical Clinic relationships**
- **Supervisor Training**

When a challenging injury occurs, employers often say, "I should have never hired that person or I should have gotten rid of him when I had the chance." Dealing with Human Resource problems inside the Workers' Compensation system is usually a costly endeavor. Hiring an employee that is fit for the job is a major step in reducing costs.

Supervisors often resist bringing an injured employee back to work before they are fully recovered. They typically want a "whole person, or no person." However, the longer an injured employee is away from the workplace the more injury costs rise. You will find that supervisors are far more likely to support an injured employee with frequent communication and modified work if they know the money is coming out of the employer's pocket

(See "Workers' Comp Issues and Answers" on page 49)

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WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 47)

instead of some faceless insurance company.

In addition, compensation and performance bonuses can be tied to injury costs by departments. Supervisors compensated on a production-only basis can actually be operating their unit at a loss due to injury costs.

The right physician providing the right treatment at the right time is essential to controlling costs. Not all doctors are skilled in job-related injury care. Careful attention should be taken in selecting medical providers. Otherwise, you may be handing them a blank check and the injured employee may be receiving less than optimum care.

Employers that shift their thinking and view Workers' Compensation insurance as a financing mechanism are on their way to reducing a mandatory cost. Less attention should be paid

to "going out for bids" and more devoted to those factors that actually reduce costs and increase profits.

The key is changing your perception of Workers' Compensation and then taking the steps that can make a dramatic difference. 🗑️

Gregory DeMedio, CIC, CWCA 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.

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COVER STORY

(Continued from page 5)

as a bank. It wasn't planned like that but it's nice that it happened that way."

The timing is auspicious for New Century and also for Phoenixville. "We're in this location because we saw the potential for Phoenixville a long time ago, and not just sort of pie in the sky potential, but there were people starting to do things. You could tell that things were starting to get moving," says Mumma.

When New Century opened, Phoenixville did not have the vibrant downtown it has today. Mr. Mumma and Mr. McKeighan looked not at what was, but what was possible. "What Ken and the founding directors saw was the potential to play a significant role in a community that was changing and which didn't have an indigenous commercial bank," says McKeighan. "Ken was forward thinking and realized what could happen and what should happen because he understood, and I agreed, that the demographics were shifting; that King of Prussia and Great Valley were becoming dominant employment centers. That meant that there would be some pressure

out the 422 corridor."

They are moving to 99 Bridge Street, the Gateway Building, right in the heart of an increasingly bustling downtown. "I wish I had a firm date but the plan is to be there by the end of summer. We can't wait to be there, frankly. I wish we could move last week," says McKeighan. "We'd realized for the last two years that we would outgrow the space here [at their current location on Kimberton Road]. While this space is attractive in many ways, from an efficiency standpoint it's not that functional," he says. The newly built headquarters allows for more flexibility in the floor plan and amenities as well as offering significantly more space. New Century will occupy the first two floors. "We plan to grow into the rest of the building," Mr. McKeighan says, "We have options on the top two floors."

Mr. Mumma says the location will be the bank's home for the foreseeable future. "By taking that kind of place in a community we're making the case that we really are here and we are committed. The borough and the area around here has been our core area. A bank has to be bigger than just one small area, but

(See "Cover Story" on page 52)

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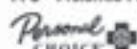
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COVER STORY

(Continued from page 50)

Phoenixville has been the hub of our activity. We've taken enough space there for at least our mid range plans to unfold.

Approximately forty-five jobs will move to Phoenixville with New Century. "Over time that will grow to a larger number," says Mr. McKeighan. The bank will keep its Kimberton Road branch and continue to occupy some of the current office space, which will serve as a training facility. They will also retain some lenders in the current location.

The plan is to continue growing out from the new hub, bringing the community banking concept to more towns in the region. "We have a plan to build out a franchise in northern Chester County and tangential areas of the Main Line. Phoenixville serves as a good jumping off point for those locations." Plans for a mini branch in the first floor of the gateway building are proceeding. "The fifth branch will happen early next year," he says. "We're hoping to build out our network by adding about one branch per year."

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Seeking to serve more communities with more locations is only part of New Century's business model. They continue to improve their service and product mix as well. "We will stay very focused. We'll continue to build our business model but we'll also supplement it with more avenues to reach us," McKeighan said. "We'll add some additional products to make our website more useful; we're about to open a new bill pay program and some other programs offering increased accessibility on the consumer side of the business. On the commercial side, we have a courier that visits commercial customers and picks up non-cash deposits."

New Century continues to be the region's community bank, offering highly competent, personal service to both business and consumer banking customers. Mr. Mumma describes how New Century seeks to be viewed by existing and potential customers. "This is an organization that has people who can get to know my business and whom I can rely on. They're going to understand my needs and provide advice and service on a moment's notice for a long time." ☑

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Martin MotorSports has moved its popular motorcycle and ATV dealership from its 11-year old home in North Coventry to a newly renovated 24,000 sq ft facility in Boyertown. Just 10 minutes north of the old location gives them a facility that impresses most motorcyclists with its size and design.

The new facility located on Rt. 100 in the Wal-Mart Supercenter, ably houses over 150 bikes and ATVs in its 11,000 sq. ft. showroom from Yamaha, Suzuki, Triumph and Ducati. This also allows room for a huge assortment of clothing and gear for all kinds of riding for both men *and* women.

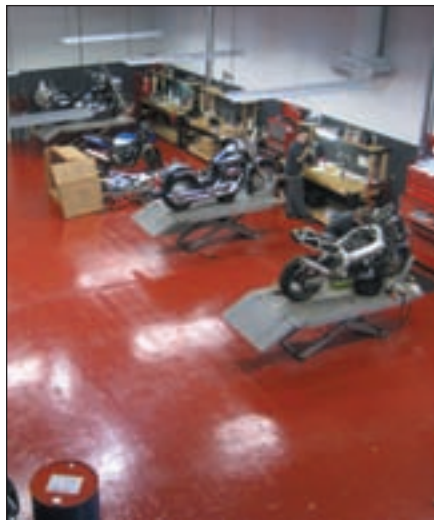


The unique Rider's Lounge looks over the vast showroom and is large enough to host motorcycle group meetings, seminars and events. With its wireless Internet access, it's also a great place to relax while your bike is serviced.

Surrounded by plenty of parking makes holding larger motorcycle events possible — a major reason on why the move took place. Also, escaping the congestion that plagues Route 100 in North Coventry and making the motorcycle ride to Martin MotorSports much more pleasurable. Demo rides leave from the new store directly to the Berks County countryside to the West.

About Martin MotorSports

Started in May 1996 in a tiny barn near Pottstown, PA out of a passion for the sport and lifestyle of motorcycling, that business has grown to two dealerships, five current brands (Suzuki, Yamaha, Triumph, Aprilia and Ducati) and over 50 employees. Recognized time and time again by the industry publication, *Dealernews*, as one of the **TOP 100** dealers in the US, Martin MotorSports has grown to the largest dealership group in the Delaware Valley region. Martin MotorSports' unique vision has always been to create a family friendly experience focused on providing quality information, advice and expertise to our motorsports customers. This is the second major milestone for the Martin MotorSports dealership in two years. Last year, Martin MotorSports saw its ten-year anniversary. 🗑️



Also new for the location — and the dealership — is the drive-in service center. Ride indoors to meet with your service technician instead of parking it out in the lot. The service side of the business is important to the owner, Dennis Martin. The award winning Service Team keeps 6 full-time technicians busy and ensures the company's reputation.

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ChesMont Storage Now Open for Business

ChesMont Storage, located at 1500 Industrial Highway next to the 422 Sportsplex, opened for business May 16, 2007 and now provides over 40,000 square feet of storage space for the Pottstown area and surrounding communities.

ChesMont Storage offers a wide variety of variously-sized spaces ranging from 50 to 300 square feet for the public to store virtually anything. The over 400 unit facility has both climate-controlled and standard units. Other features include 24-hour access, video surveillance, on-site management and moving and packing supplies. "In this day and age, it is not unusual for an individual or family to have excess furniture, household fixtures or even the contents of a college dorm room for which they require short or long term storage," noted **Greg Frederick**, Managing Partner of **ChesMont Properties Inc.** "We are happy to be able to provide these needed storage units in a convenient, secure facility in Pottstown."

The interior hallways are well lit and have a high gloss white finish, creating a bright and inviting appearance. New security features include computerized access

gates, security cameras and intercoms to allow customers to easily contact the manager in the office.

Typical customers of self-storage facilities include people who are in the process of moving, or simply have too many things and not enough storage space. About 25 percent are commercial customers such as small contractors storing records, parts and equipment, or retail businesses requiring seasonal storage for inventory. Businesses like self-storage because of the flexibility it offers. There is no long-term lease requirement; and, with the variety of storage unit sizes, they can rent just the amount of space they need, when they need it.

The exact same types of customers who use traditional unheated storage also use climate-controlled storage. A climate-controlled facility eliminates the temperature swings from freezing in the winter to hot and humid in the summer and helps prevent mold from developing. "Climate-controlled storage is preferable, but it's basically the difference between storing in your garage and storing in a spare room in your house," notes Frederick. 🗑️

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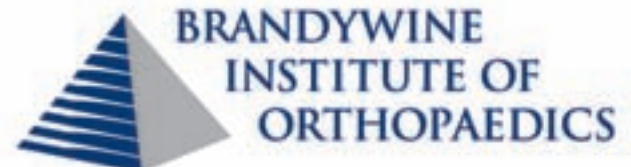
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Professor Elsa Rapp Presented With Lindback Award for Teaching Excellence

Elsa Rapp, Professor of History and Political Science, was named the recipient of the 2007 Lindback Distinguished Teaching Award at Montgomery County Community College during the 40th Commencement ceremony in May. The Christian R. and Mary F. Lindback Foundation Award is presented annually to a faculty member at the College who demonstrates excellence in teaching as chosen by her peers and students.

Professor Rapp has taught at the College since 1971. During that time, she established herself as an “intellectually challenging professor” and as a “student-centered faculty member,” as described by her colleagues and students. In addition to teaching a variety of History courses and developing the College’s first course in Russian History, Rapp has held the positions of Interim Dean of Social Sciences, Coordinator of History and the first Coordinator of the International Studies

program. She was also instrumental in helping to develop the College’s comprehensive Honors Program, and she currently teaches a section of Honors history.

Very passionate about her tenure at Montgomery County Community College, Professor Rapp notes that “community colleges provide opportunities for students who would not otherwise have access to higher education.”

“In society, there is too large of a gap between the rich and the poor; I don’t know how to solve that, but I think that community colleges play a major role,” she explains.

Rapp holds a Bachelor of Science degree in Social Science from Colorado State University and a Master of Arts degree in Russian History with a minor in Modern European History from University of Illinois. She also has also completed coursework in a doctoral program at Bryn Mawr College. 📖

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THE RELUCTANT REVIEWER

By Marie LaBrune

Seafood lovers will delight at Ludwig's Inn & Oyster Bar! Enjoy a wide selection of carefully prepared dishes and a wonderful raw oyster and clam bar. Meat lovers will also be pleased with a delicious choice of beef, veal, and poultry dishes. Join locals in the inviting bar area or have a quiet dinner in several dining areas of this historic establishment. A friendly, comfortable ambiance and a tasty, tempting menu awaits you!

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Brunch Sun 10:30 am – 2:30 pm



The menu at Ludwig's Inn & Oyster Bar, located at the corner of routes 100 and 401, offers tempting selections of seafood, beef, veal and poultry. Their excellent selection of fish and shellfish favorites including coriander seared sea scallops, shown here. Beautifully presented, the scallops are topped with a tasty 'nest' of fried beets frisee and carefully surrounded by a pool of sweet pea puree. Garlic potatoes and fresh vegetables complete the dish.

The end of the workweek is something to celebrate. Better yet is the near end of the week – Thursday – that can truly be the perfect night out. With only 8 or 9 work hours left until the official week-end, one can relax, breathe easier, and enjoy oneself. And with the blush somewhat off this rose, I welcome the timeliness of an early happy hour followed by dinner. No pressure to be out into the wee hours because "I have to work tomorrow."

Of course, when James recently called for a Thursday night dinner, I couldn't exactly relax, and I didn't seem to breathe easier. Happy anticipation with a slightly racing pulse was more like it. Still, after several months of being a couple, I was certain that I would enjoy myself. And I knew that I would enjoy myself more if we could find a very comfortable locale with a really good meal to go with the really good conversation that would ensue.

So, we made our way to Ludwig's Inn and Oyster Bar, located at 2904 Conestoga Road (corner of Route 401 & 100) in Glenmoore. As we stepped into the lovely foyer toward the hostess station, I peeked into the bar area. As one of the more colorful locales in Chester County, I noticed a full cast of characters enjoying lively conversation over a cocktail or two. I smiled, thinking of the amusing conversations that I myself had enjoyed at that counter.

We were promptly seated in a warmly lit, inviting dining area of traditional muted colors and rich wooden accents. Reviewing the appealing menu, I had a difficult time choosing. As expected, there was a wonderful selection of seafood. And, as it was Thursday night, we had the option of the 'buck a shuck', which included more than eight different varieties of fresh shucked oysters and clams priced at only \$1 each. I'm told that this is a local favorite. I was also tempted



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by their evening specials of red snapper, soft-shelled crabs, and Atlantic salmon. While there is a strong focus on fruit de mer in Ludwig's regular menu, there is also a nice selection of carnivorous offerings including duck, veal, beef and lamb. With shrimp margarita, chipolte chicken, and sushi-grade tuna to osso bucco, house-smoked salmon, and seared swordfish — oh what to choose!

We placed our order, and enjoyed a quiet moment sipping our wine and looking at the historic details that surrounded us. The wooden window and door frames seemed to be original, and the lovely stone wall from definitely from days gone by. We then realized that we were actually sitting on the side porch from one of the many previous lives of this historic structure. Dating back to the early 1800s, this building had previously been a general store, post office, family residence, inn, tea room, antique shop, and tavern. With my own hunger creeping in, I was of course very pleased that it was now a restaurant.

Our first course arrived to our very eager appetites. James' onion soup was a classic, served in a crock overflowing with melted cheese. The broth was rich, flavorful and perfectly seasoned while the plentiful onions were tender but firm. The bread hidden under the cheese had

the added touch of a topping of bleu cheese. A tasty surprise.

My own appetizer was a plate of jumbo shrimp rolled in bacon and stuffed with horseradish, with the latter ingredient being extremely subtle. The four shrimp were tender and the bacon slightly crisp. A sauce lamaise — a creamy, savory dipping sauce — was served on the side. A satisfying starter to our meal.

For our next course, we shared a classic Caesar salad of lightly dressed crisp romaine lettuce, shaved Parmesan cheese and toasted croutons. Delicious, and a

(See "The Reluctant Reviewer" on page 58)

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THE RELUCTANT REVIEWER

(Continued from page 57)

perfect transition to our main course. I had chosen the coriander seared sea scallops, and I was not disappointed. Beautifully presented, the scallops were topped with a tasty 'nest' of fried beets frisee and was carefully surrounded by a pool of sweet pea puree. Garlic potatoes and fresh vegetables complimented the delicate flavor. Divine.

James had such a difficult time choosing until he realized he didn't have to. His steak and cake selection offered a

tender filet mignon with a flavorful port wine demi-glace along with a classic crab cake topped with a basil pesto aioli that was just fantastic. So much so that I made a note for our next visit to try the crab cakes entrée just to savor that wonderful fresh pesto flavor! A classic entrée that is sure to please.

We finished our dining experience with one dessert and two spoons. To end our classic meal, we chose a classic dessert of crème brulee. By now we were not surprised that this dish was — again — perfectly prepared, with the tradition-



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al caramelized sugar protecting the rich, smooth and flavorful custard below.

As we finished our dessert — every bite, I might add — I took a long, slow breathe. I realized that I was truly relaxed. The very comfortable and inviting ambiance of Ludwig's, combined with a tasty series of classic dishes, were exactly what I had been looking for. We bid our hostess goodbye and stepped into the warm evening, where a bit of daylight lingered. "It's still early," James remarked, with a mischievous grin across his face and a twinkle in his eye, as he pulled me close. "I've got to work tomorrow," I replied, as serious as I could be. Then a twinkle came into my own eye, and a grin spread across my face. I realized of course that the wee hours of the night were far, far away. My evening's intent to relax, breathe easier, and enjoy myself had been achieved. And Friday seemed far away, and so our perfect evening continued. 🍴

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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