



Business Advisor

AUGUST 2007

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AUGUST 2007



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TCACC CALENDAR
OF EVENTS

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A RIVERCREST MEETING

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(left to right) Bruce Wensteiger, AIA; Ted Mondzelewski Jr., AIA; and James L. Cherry III, AIA.



ARCHITECTURAL CONCEPTS LLP COMMEMORATES

30 YEARS

From Philadelphia to Reading, from Phoenixville to West Chester and along the Main Line, **Architectural Concepts LLP** (www.arconcepts.com) brings creative solutions to all types of architecture and design projects.

This year, Sr. Partner **Ted Mondzelewski, Jr. AIA**, along with fellow partners **Bruce Wensteiger, AIA** and **James L. Cherry III, AIA** are celebrating the milestone of the firm's thirty years of bringing architectural and interior design visions from concept to completion.

Coinciding with 30 years, business has grown so quickly for Architectural Concepts, that the firm expanded into the Lancaster market earlier this year and opened their second office in

downtown Lancaster. "As development is on the rise to the west of us, we decided to plant a seed there and initiate an additional presence in the Lancaster community," says Partner **Jim Cherry**. "We hope that establishing this physical presence, we will be more accessible to meet the needs of our Lancaster clients."

You've seen and perhaps experienced their work. Architectural Concepts'

(See "Cover Story" on page 49)

CURRENT WORKS:

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3

STYLISH IMAGES PHOTOGRAPHY

Photos 1,2 and 3:
The Court at
Upper Providence,
a Gambone
Development
Company shopping
center in Royersford.



4

Photos 4 and 5:
Exeter Ridge, a
professional building
on Perkiomen Avenue
in Reading

4) Architectural render-
ing of Exeter Ridge

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5) Exeter Ridge is
almost complete and
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PENDING

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(ZC1050) 78 Wells Road, Parkerford- 600SF. **LEASED**

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ANIMATION

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Why Animate?

To begin, by animation we simply mean to control the way and order in which an object appears on the screen. PowerPoint blesses us with 144 different ways to "introduce" text or graphics, almost all of which are major detractors from the presentation itself. A few of these "special effects" work to enhance the presentation process; most, like the default effect FLY, have helped to create the disastrous level of presentation quality that we take for granted in business today.

Words vs. Graphics

Birds, airplanes, and Frisbees all fly. Words don't. With PowerPoint, you can attach the same special effects to text as you can to any other object, no matter how inappropriate. So where it might be very fitting to have a clip-art airplane fly across the screen, the worst animation you can apply to a group of words is the one most people use.

Here's the problem: people in your audience are human, and are genetically engineered to want to be the First to Know. They can't wait for you to tell them, and if their vision is captured by a light source, they can't avoid trying to discern it's meaning or importance, instantly. When a group of words goes flying across the screen, even though the moving text is very difficult to read, the audience can't help but try to read the text before it stops. But after even just a few lines of flying text, which drag the brain from somewhere off screen and then whack it with the abrupt stop at the end, comprehension is quickly overwhelmed by the energy needed to keep up with the action. Add to that the lovely sound of screeching brakes or broken glass, the two most widely used sound effects, and you have an audience whose main focus is on when the presentation will end (and the pain will stop!).

And though FLY is a really, really bad way to introduce text, there are others capable of worse damage. SWIVEL (rhymes with drive!) demands that you sit through three complete revolutions of the text you want to read before it settles down to let you do so. CRAWL is useful if you

want to prolong the agony of FLY, as it creates the same effect, only at half the speed. Bring in your text with CHECKERBOARD, and you can draw real tears in just three slides!

The fun really begins when you mix up the different variations PowerPoint empowers you with, such as having the first line fly in from the left, the next from bottom-right, a couple more from the top, all the while adding a different sound effect to each direction of flight.

Proper use of animation is quite rare in the thousands of slides we see each year. We generally see either no animation at all, especially in slides with too many lines of text in the first place, or we see mind-numbing overuse bordering on abuse. So what's a designer to do?

The Final Four

To use animations properly, you first need to remember that words and graphics create different responses in the audience's brain, and therefore some animations that work well with objects are jarring when applied to text. As with everything else you now know about design, the best animations are the *simplest*. For those of you who have made the move to the PowerPoint 2003 or newer, you finally have one animation that you should consider above the rest: FADE.

The fade has been around since Cecil B. DeMille times (let's say the 1920's), and nobody putting text on a big screen has been able to improve on it much since. If you have it, use it. It is *the* most gracious of the animations, as it is the gentlest. Whether or not it is worth your

(See "Successful Presentation Skills" on page 9)

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SUCCESSFUL PRESENTATION SKILLS

(Continued from page 7)

"upgrading" to the latest version is your decision — the program has actually come to require more labor with each new iteration, so you have to make a real cost/benefit decision here.

Otherwise, for text, only four of the available build animations are appropriate:

1. WIPE (Up, Down, Right, & Left)
2. RANDOM BARS (Horizontal & Vertical)
3. DISSOLVE
4. APPEAR

What these effects have in common is a) a gentle motion, and b) they don't move the text as they work; in other words, the text itself remains static, causing no violence to the eye or brain. DISSOLVE would work better if the grain were less coarse. For this reason, we often use RANDOM BARS Vertical, and mix in a little Horizontal every now and then to change things up. In the same manner, we will use APPEAR every once in a while in conjunction with the other two.

The rule is that you want to use at least two different animations for your text, but not more than three. If you use one animation 60% of the time, another 30%, and a third 10%, your presentation will remain consistent yet not entirely predictable. Those percentages refer to the times you *do* animate. Animation is definitely not required, or encouraged, for every slide.

If your concept is self-evident (or the next-best, self-explanatory) with all of your text appearing at once with the change-of-slide, by all means do not animate it. Animation builds are there to control the flow of information in a way

that provides maximum clarity. A very well designed slide often needs no restrictions; indeed, a very strong presenter delivering well-edited material can often be as effective with the old slides or overheads.

But are you that good? Most of us are not, which is why builds are a good thing. Just remember, it's about the presentation, not about the effects. ☑

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

D.I.S.C. What Is It And How Can It Help?

There have been many times in my consulting practice when I have used the DISC analysis to help people understand human behavior. Why would this be important in business?

Well, if you have customers or employees (and most businesses have both) I'm sure you can see how understanding their behavior traits might help you deal with them in a better way. It could help you communicate with your employees and get them to "want" to do the things you want them to do. It certainly could help you build rapport with prospects, which is essential in the selling process. It could help you determine how customers make decisions and therefore meet their needs so as to have a positive outcome of any situation. So what is DISC and how can it help?

The original DISC model was developed back in 1928, by Dr. William Marston, while he was at Columbia University. Dr. Marston's theory was that all people fall into four primary behavior styles. The four styles are as follows:

D - Dominance

I - Influence

S - Steadiness

C - Compliance

Let's look at each one of these styles and see what characteristics they have

to help you recognize who might fall into what style.

Dominance or D's — People that fall into this style will be dominant, direct and decisive. They are not very people oriented. They have a no nonsense attitude. They focus on results and the bottom line. They tend to be in a hurry. They want things done right, they want it done now or better yet yesterday. This style of person is one of the better styles for multi-tasking. They are also good at delegating to others. They tend to be very competitive. "Winning isn't everything.....it's the only thing"

Influence or I's — These are very social people. These people are about fun, excitement, visibility and recognition. They like to talk about themselves. They are positive thinkers, have a very sunny disposition and avoid conflict. Of all four styles they pay the least attention to details.

Steadiness or S's — The key desire for people in this style is harmony, safety, security and close one to one relationships. These are the most

(See "Business & Marketing Strategies" on page 20)

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MARKETING 101

By Todd Palmer
Virtual Farm Creative,
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WHEN BIGGER ISN'T BETTER

Getting small ads to effectively work for you

Small business owners in and around the Route 422 Corridor have multiple reasons for not running full-page ads in every publication that touches their target markets. Chief among them is usually budget, but there are other reasons that decision makers throughout the region might opt for smaller formatted display advertisements. Perhaps they're testing a campaign, testing a publication or testing display advertising in general. Maybe they're stretching their reach in multiple publications or opting for better frequency. Whatever the reason—companies of all sizes should be as proficient at advertising in small spaces as they are with the big, blank canvas of a full page.

Some campaigns attempt to retrofit a campaign message into multiple sizes but this doesn't always work so effectively, especially when a campaign is based on a landscape format and the small size ad space available is portrait shaped or vice versa. It's also usually more effective to rethink the message in smaller spaces rather than to cram your hundred pound campaign into a two-pound ad space.

I have a dear old friend who was a sizzling hot copywriter during Philadelphia's advertising heyday. To

this day he happens to be a genial humorist and a relatively famous voice on the area's FM airwaves but back then he was also the king of writing tiny ads for some of Philly's hottest agencies. "I still remember how the ads of my youth captured me, pulled me in, made me look and remember," he'd reminisce to me before going into great detail, describing the little ads that helped shape his career... *Tortured By Warts?* and a phone number. *You Can Be Rich* and a post office box. These tiny ads made an impression on a young copywriter and on countless of consumers whose scanning eyes were stopped on the page.

In fact, small display ads can generate a greater return on your investment than almost any other type of advertising and your company can utilize smaller ads in a variety of media. For example, we often achieve profitable results using the same small ads by running them on:

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(See "Marketing 101" on page 14)

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"MARKETING 101"

(Continued from page 13)

- **DIRECT MAIL** - printed on postcards and sent to targeted mailing lists.
- **EMAIL** - added as a "signature" to the bottom of email messages.

These tiny advertisements don't usually provide enough space to generate sales directly, however, the message generates interest and inquiries from prospects seeking more information or to generate visitors to your store or website where sales can be cultivated. You're saving money on ad space that can be utilized to improve your Internet presence and close sales more effectively. As long as you think of the effective small ad as a low cost mechanism to get your target to take the next step you'll be happy with the results.

When you and your team are developing smaller display ad treatments for insertion into the Route 422 beltway's more popular publications keep some criteria in mind to make small ads a profitable tool for your company:

PROMOTE SINGLY TO SINGLE MARKETS

Choose only one service or product to promote and direct your little ad's message to one targeted market. You can develop lots of smaller ads for your different offerings and target them to different markets in different publications, but each ad will be most effective when it promotes one product to one targeted market. Often you can saturate a market with repetitive ads - even running multiple ads in the same publication - say, Route 422 Business Advisor - for less than a single insertion of a full page, color ad.

HAMMER OUT A HOME RUN HEADLINE

Catchy, clever headlines are the most important part of the small ad. They capture attention and provide a compelling reason to read and remember your ad. The most effective headline clearly promotes your strongest benefit to readers in your targeted market. For example, "FREE SEAL COATING" will immediately attract the attention of Chester and Montgomery County homeowners and is likely the biggest benefit the paving company can offer. The fine print however will specify that the value-added benefit is only free with a paid paving job. Be creative with your headlines as they pack the punch in a small ad. For example, "FREE INDOOR POOL" as the headline for a roof repair company will make a lasting impression.

BUILD UP WITH BODY COPY

Supported by brief, clear body copy, your small ad will get noticed and read. It doesn't take a lot of design skill to layout a clean, small, copy-centric ad. Include a few power words to

(See "Marketing 101" on page 16)

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"BUZZ AROUND THE BLOCK"

By Jim Jannotti

BOYERTOWN: A COMMUNITY EFFORT

Boyertown has managed to maintain a strong sense of community as its participation in the Main Street program enters its third year.

Following my last visit to the borough, more than one year ago, I described Boyertown as a community with a "quaint charm reminiscent of a classic American downtown." That hasn't changed. In fact, on the surface it looks as if not much else has changed in Boyertown either. Outsiders still use words like "clean" and "inviting" to describe this place. The main street shops are mostly the same... though not completely, as we'll see. And there are still bears on the streets; more of them now than before.

But Main Street Manager **Linda Flederbach** says a lot is going on behind the scenes. "We have started work on our streetscape project," she says as she shows me the newly completed conceptual drawing. "We are working with a firm called Gilmore and Assoc. in partnership with the borough," on that piece of the Main Street program.

Retail Results

"We've just received our third year funding for the main street project. The funding for the main street program, what we get from the state is money for administrative costs for five years, and you also get \$30,000 a year for facade grants. Since we met last time we actually started that as well."

Last time I sat down with Ms. Flederbach, she and others from **Building a Better Boyertown (BBB)** were about to see results from the market assessment survey completed by **JGSC Group**. They're now working with **Rick Farrell** of **Retail Market Answers**. "His focus is taking the market assessment information and telling us what would do well in specific retail spaces. He's also helping to reshape our leasing structure, and in identifying people to establish businesses. That's really exciting because he's about teaching us so that we can sustain ourselves in the future."

New retail has begun to appear in town. **Michelle White** opened a fair trade gift store called **Casa Blanco** on

East Philadelphia Avenue last summer at about the same time those market assessment results were announced. So far, she says, so good. "I told myself if I'm not making ends meet by Christmas, I'll move out. Well, I had a great, great Christmas! The people were wonderful, they just kept coming back and coming back. They would bring their friends and come back."

Other new retail has taken note. **Martin MotorSports** opened a large Boyertown location this spring. And **Fleberbach** says, "We've also started talking to some developers. We're hoping that if we can start some dialogue

(See "Buzz Around The Block" on page 17)



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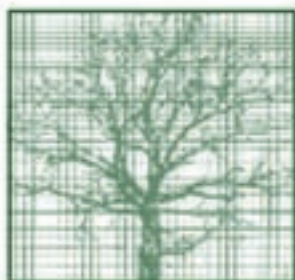
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"MARKETING 101"

(Continued from page 14)

reinforce the benefit promoted in your headline. "Affordable Repairs! All Work Guaranteed!" could be used as body copy to reinforce the sample headlines above. End your body copy by telling the reader exactly how to respond to your ad. Keep it simple and make it easy. For example, "Call TODAY for RESULTS tomorrow!"

REPETITION, REPETITION, REPETITION, REP...

The "media plan" with a small ad campaign is nearly as important as the message. Endeavor to continually increase the number of responses to your ad. Keep testing different headlines, different body copy, and different media. Even minor changes in your ad can yield new results. Responses to small ads can jump dramatically after simply changing the font. Remember that responses could also fall off by making the same change. Small ad campaigns are all about continual testing, improvement and constant repetition. If you can

secure the same position in every issue of a publication that helps reinforce your message as well.

Often times VFC codes ads for clients so that we can measure the results of specific ads and specific publications. When you receive a lead from a small ad ask the customer for the code and you'll develop a simple metric for tailoring a successful small ad campaign.

Of course, I am not advocating the ceasing of your large display ad campaigns that are presenting offers, cultivating sales and educating your audience but, with the added power of smaller ads, you can afford more reach into more regional markets and that big trend is what companies of all sizes from Boyertown to Berwyn are after with small ads. 📦

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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“BUZZ AROUND THE BLOCK”

(Continued from page 15)

with developers who share our vision and would bring in the kinds of businesses that we're looking for, then that would be a good partnership.”

But retail goods and services are not all the town is interested in. Remember those multiplying bears? They're made of fiberglass and painted by local artists, and are part of an emerging arts community here.

Citizen Jane

Though she jokingly refers to herself and her husband **Paul** as mama and papa bear, Boyertown's 2007 *Citizen of the Year Award* winner **Jane Stahl** is serious about art in the borough. The bear idea was conceived when she attended the Cow Parade, an international movement which makes art accessible to the general public by putting sculpted cows and other animals on the streets of cities around the world. “The project brought so many people together, the business people the public the artists... I came home and said, ‘Paul, what do you think can we put bears on the street?’ That was late August of 2003.” There are exactly fifty bears now, with two more in progress. The latest bear has just been given to the artist for painting. When finished, it will grace/guard the front of the **Boyertown Planing Mill**. Another in-progress bear is destined for **Boyertown Oil**.

The Bear Fever project is one brush-stroke on the artistic canvas for Jane Stahl, whose long held dream of living among and supporting artists is gradually bearing fruit. She talks about it all the time, even in her citizen of the year speech: “**Marianne [Deery, mayor of Boyertown]** suggested I use this public moment to recruit volunteers for my next project: the establishment of an arts center. We'll call the group the AAA—the Arts and Activities Alliance—the new kid on the

BBB blocks.” The speech was delivered in April. The AAA now exists as a functioning part of BBB, co-coordinated by Jane along with **Paula Stackonis**.

Talking with the Stahls I express some mild surprise the borough's interest in the arts. “You want to cultivate the corner of your world. This is where I was planted so this is where I want to bloom. I want to nurture this garden, of Boyertown,” says Jane. Her husband Paul, who operates **Stahl Marketing**, responded, “Why round yourself out? Why wear more than gray? Aesthetics is important to everyone.”

Jane adds, “That has been our vision for the AAA, to create opportunities for artists to showcase their work and to connect with people in the community. And to bring the level of appreciation and activity and involvement to the arts,” that the community already brings to other aspects of its life.

All About Community

It's working. The entire Boyertown business community seems to have jumped in to support the arts. Jane says, “**Bause's Super Drug Store, Gracefully Framed, Susquehanna Patriot Bank, TK Productions, Schaeffer's Family Restaurant, and Bella June Hair Studio** have offered space inside their businesses and/or window space for artists to showcase and sell their work on a regular basis and have been incredibly generous and helpful to the artists. It's really inspiring!”

“Boyertown is a really beautiful community. Paul and I lived in Colorado for five and a half years. When we decided to have children we decided to come back to family. It's a beautiful community that cares, that works hard and takes pride in their work and in keeping things beautiful,” she says.

The idea of community is vital, seeming to be the ground that nurtures the

(See “Buzz Around The Block” on page 26)

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LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire
Wolf, Baldwin & Associates, P.C.

EMPLOYEE OR INDEPENDENT CONTRACTOR?

Don't Make The Courts Decide

The question of whether a given worker is an employee or an independent contractor has wide and significant ramifications for employers.

The courts of our Commonwealth have wrestled with various notions of the status of these workers, and how, if at all, they should be protected by our Workers' Compensation laws. The question cannot be overlooked by employers who are or may be subject to the Workers' Compensation Act (which really includes just about everybody). First, let's take a look at the consequences of not complying with the Act, and then we will explore the differences between employees and independent contractors.

The Pennsylvania Legislature was serious in making sure that employers comply with the Act. For instance, 77 P.S. § 501(b) is a section of the Act which provides that if an injured employee is entitled to an award of compensation, any employer who fails to cover the employee with appropriate workers' compensation insurance can be found guilty of a misdemeanor of the third degree. If the failure to comply is found by the court to be intentional, the employer can be guilty of a felony of the third degree. Obviously,

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this is not something to be taken lightly.

Not only can an employer be held criminally liable for violating the Act by failing to carry appropriate insurance, but the employer can also be socked in the pocketbook. The Act at 77 P.S. § 1528 provides that if an employer has not provided appropriate workers' compensation insurance for an employee, and the employee is becomes disabled as a result of a compensable injury, the employee can file a certified copy of his claim petition with the prothonotary of the court of common pleas of any county. The statute says that "the prothonotary shall enter the amount... claimed in any such petition as a judgment against the employer, and where the amount... claimed is for total disability, such judgment shall be in the sum of thirty thousand dollars." Ouch.

Of course, the Act doesn't allow the employee to execute on the judgment until he or she is actually awarded compensation by the court, and then only to the extent of the amount actually awarded, but who wants to have a \$30,000.00 judgment on the books against them in the meantime?

By this point it should be quite clear that it is important to make sure that any workers who are "employees" under the Act are covered by workers' compensa-

tion insurance. So who is an "employee" as far as the Act is concerned? Our Commonwealth Court in *Carpenters' Joint Apprenticeship Committee v. WCAB (Wisniewski)*, which can be found at 654 A.2d 656 (Pa.Cmwlt. 1995), had this to say:

The question of whether an employer-employee relationship exists is one of law, based upon findings of fact. The existence of an employer-employee relationship is determined by considering several factors. These factors include the control of the manner in which the work is to be done; responsibility for the result only; terms of agreement between the parties; nature of the work or occupation; skill required for performance; whether the one employed is engaged in a distinct occupation or business; which party supplies the tools; whether payment is by the time or by the job; whether work is a part of the regular business of the employer; and the right of the employer to terminate the employment at any time.

In *Johnson v. WCAB (Dubois Courier Exp.)*, another Commonwealth Court case found at 158 Pa.Cmwlt. 76, 83, 631 A.2d 693 (1993), that court instructed that "while all of these factors are important indicators, the key element is whether the

(See "Legal Perspectives" on page 21)

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BUSINESS & MARKETING STRATEGIES

(Continued from page 10)

people oriented. They are loyal and make great team members. They do not like to rock the boat. They get stuck in ruts at times and tend to resist change.

Compliance or C's — People in this style desire order, accuracy, precision and perfection. "Everything in its place and a place for everything." They like to make decisions based on logic not emotion. They want facts and lots of them. They tend to ask lots of questions and they "want to think it over" before making a decision. If you want something done correctly you might want to give it to someone with a compliance style. However, don't expect it to be on time. It won't be done until it is "perfect."

All four styles are different and one is not necessarily better than the other. They each have their strengths but also have weaknesses. As far as weaknesses, D's tend to lack tact and diplomacy, the take on too much, too soon and too fast. They may tend to set standards too high. I's are inattentive to details, they are unrealistic in appraising people and trust others indiscriminately. S's will avoid confrontation, dislike change and have difficulty dealing with diverse situations. C's will get defensive when criticized, will get bogged down in the details and will get overly intense for a given situation.

Now that you understand these styles you should be able recognize those employees, coworkers and customers that you come in contact with on a daily basis. And once you are

able to generally peg someone you can change your approach in order to better communicate with them. This is called adaptability. This is particularly valuable in the selling process. For example if you think you are dealing with a D personality style you certainly wouldn't want to engage in idle chit chat. Don't waste time and get to the point. However, if you are dealing with an I you may want to ask them how their weekend was and how's the family. Give C's lots of facts and be sure to answer all their questions. Let S's take their time and if possible give them the same color, size, service, product they already are comfortable with.

Within your work environment I would suggest each employee take a DISC test. They are easy to do and variations can be found on the Internet. They are relatively inexpensive. Once everyone has assessed themselves it would be productive to discuss the results in your next staff meeting. You'll be surprised how well communication amongst your team will improve.

As a coworker, manager or salesperson if you can better connect with people, build rapport, get people to like and trust you your job will be that much easier. Understanding and using the DISC model will help you do that. 📦

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LEGAL PERSPECTIVES

(Continued from page 19)

alleged employer has the right to control the work to be done and the manner in which it was performed." It is interesting to note that whether the worker has taxes withheld is not part of the legal analysis, nor is whether income is reported on a Form W-2 or a Form 1099.

The Courts have struggled with some difficult cases, attempting to decide whether a given worker is an employee or an independent contractor. A few examples are: a newspaper boy who sets his own hours and his own route; a truck driver who sets his own hours and drives his own tractor, but has to haul a company trailer and has to follow company driving guidelines; a laborer who only works intermittently and brings his own tools to the job but is instructed what to do hour by hour. There are many, many borderline situations where the legal analysis must be sorted out by the courts. In addition, unfortunately, there is not any easy way for an employer to force a worker to be an independent contractor. The employer and the worker cannot execute an agreement which purports to take someone who would otherwise be an employee and make that person an independent contractor — the agreement is

not given any weight as far as the worker's compensation court is concerned.

The short answer for employers who want to ensure that their independent contractors are not employees is for the employers not to take an active role in the hour-to-hour business of the independent contractor. If the transaction between the independent contractor and the company is set forth in writing, the independent contractor is responsible for the result only, the work is not part of the regular business of the company and the payment is by the job, the independent contractor should never be considered an employee for workers' compensation purposes. In the same vein, some employers may be paying workers' compensation premiums for workers who are not really their employees. As always, if you have a question, the safest advice is to consult an attorney, or to discuss the matter with your workers' compensation insurance agent. Do your best to make the situation clear, so you don't force the courts to decide! 📄

Levi S. Wolf, Esquire is a partner in the Pottstown law firm of Wolf, Baldwin & Associates, P.C.. He practices workers' compensation law, as well as general civil litigation and family law. He can be reached at Lwolf@wolfbaldwin.com.



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INVESTMENT IDEAS

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

^ARebalancing Act

"Don't put all your eggs in one basket."

If this everyday piece of advice comes to mind when thinking about your investments, then you may already understand the importance of a diversified portfolio. But even the most carefully composed investment portfolios can get out of balance from time to time. To make sure your portfolio stays on track to helping you reach your goals, it's important to take the time regularly to rebalance your portfolio to make sure it's still in line with your investment objectives.

Some of the most common reasons your portfolio could get out of balance would involve a change in the ratio of the asset classes in your portfolio, or a change in the value of your various assets. Asset classes refer to the general types of investments that make up your overall investment mix: stocks, bonds, cash, mutual funds and ETFs, to name a few. As the respective values of those various investments change, the proportions in your portfolio will change as well. That's why it's important to check in on your investments to make sure the division of your assets doesn't stray too

far from the allocation you want.

To help understand this problem, let's take a look at how your portfolio can get out of balance. Consider a very basic portfolio made up of stocks, bonds and cash. Out of these three asset classes, stocks are likely to see the biggest price fluctuations. If the price of your stock position rises significantly, the overall percentage of stocks in your portfolio grows in relation to the percentage of cash and bonds. The proportion of cash and bonds is therefore decreasing.

This imbalance may increase the volatility of your portfolio as a greater percentage of your assets face a higher level of risk, due to the fact that stocks tend to carry a greater level of risk. At the other end of the spectrum, if your stock prices drop, the percentage of equity assets in your portfolio decreases as well. The risk is lowered, but so is your opportunity for growth.

Another way to look at it is to consider a hypothetical example with numbers. Let's say you invest \$10,000 in bonds and \$10,000 in stocks at the beginning of the year. By year-end, you see that your stake in bonds has grown to \$10,475 (for a return

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of 4.75 percent on the year) while your stock holdings are now worth \$11,560 (or a 15.6 percent return).

While that's a nice overall return for your portfolio, you'll notice that your investment mix in stocks and bonds has strayed from the even 50-50 you started with at the beginning of the year. At this point, your portfolio is 52.5 percent stocks and 47.5 percent bonds, and at this pace the difference could get much bigger in just a few more years. Rebalancing helps put you back in line with your original allocation.

When your portfolio gets out of balance, it's important to realign your invest-

ments by making adjustments in accordance with your long-term strategy. Meeting with your financial consultant on a regular basis to discuss your asset allocation can help you spot significant changes and make the necessary adjustments to get your portfolio back on track. 🗑

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

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NANCY L. HOHNS JOINS THE ANDERSON GROUP AS NEW EXECUTIVE DIRECTOR OF PUBLIC RELATIONS

Nancy L. Hohns has joined The Anderson Group as Executive Director of Public Relations. Hohns has more than 20 years of national experience in advertising, public relations, marketing and special events with a proven track-record of producing award-winning, high-impact work. She will be responsible for providing leadership and strategic direction within the public relations department for the agency and clients, developing new business opportunities, and providing day-to-day management of the public relations department.

"I'm thrilled to be part of this creative, savvy, high-energy group of branding experts," states Hohns. "This is an opportunity to bring my very best to an agency that cultivates and values collaborative thinking. They are truly forging a new path in branding excellence." Her dynamic track record of innovative campaigns, stellar events and unique promotional concepts is an instant fit with The Anderson Group brand.

Most recently Hohns served as a Marketing Communications Consultant with Hohns Communications, Philadelphia, PA. Prior to that she was Group Vice President, Consumer Public Relations MRM Gillespie (formerly Gillespie), Princeton, NJ where she orchestrated award-winning, and memorable public relations activities for the American Pet Products Manufacturers Association (APPM), Topdeq, the Just Born candy company and Franchisit. She has also held key executive posi-



NANCY L. HOHNS

tions at JCPenney, Swank Eyewear and John Wanamaker.

Hohns is a long-time resident of Philadelphia and has served on the board of the Gershman Y as Marketing Chair. She is the founding mother of Latkepalooza, the organization's annual, family-oriented, food-based holiday event which soon celebrates its fifth anniversary.

The Anderson Group, located in Reading, PA, is a dynamic and forward-thinking brand marketing and communications firm focused on fueling growth and new market development for companies of all sizes. As brand strategists, the firm offers innovative ways to help clients create or refresh their brand positioning, leverage brand assets, and identify growth opportunities. The firm's full-spectrum of services include strategic planning and research, training, creative services and public relations. Founded in 1987, The Anderson Group works with numerous national brands including Marineland, Instant Ocean, Armstrong, and Bank of America.

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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

seeds of revitalization here. One example of this is the recent pictorial book published in October 2006. "After I retired, the BBB had their pictorial history book," says Jane. They were thinking of having it done by a firm that does those kinds of books for towns around the country. "Paul said, 'let's keep the money in Boyertown.' so we called **Scott Gable** at **Boyertown Publishing** and they published the pictorial history book. That was a whole lot of fun and I think really good for the community."

So I ask Paul about his remark. "Even if you use that company you still have to do all the work... but then the money that they give back to the town is miniscule. They'd have been lucky if they made \$6,000 profit." By doing it locally, he says, "When all the books are sold, there will be over \$40,000 profit. Plus, a local business did the print job."

Community becomes an engine of revitalization. That's the way in Boyertown. Casa Blanco's Michelle White, who is not from the borough, says when asked if the community has been supportive, "Oh yes!" She makes special mention of Mayor Deery who first encouraged her to look at her current location, and also **Jack Mueller** of BBB.

At longtime Boyertown business **Zuber Realty**, Associate Broker and Office Coordinator **Connie Dolansky** says, "Boyertown is a thriving community and people take pride in it and keep it up. Local people like investing in other local people. We try to hire people in the community, and I think a lot of people here do that." She says that the sense of community helps maintain more than civic spirit, it is also good for property values.

Wrapping up my visit, I mention to Jane that it sounds like she and others have made an intentional decision... and she completes my sentence, "to tap the talents of the town. To capitalize on everybody's talents so that folks can plug in wherever and whoever they are and move everything forward a little bit." Which is a pretty good working definition of community. 🍷

CORRECTION

In the July "Buzz Around the Block Column," an incorrect address was given for Jim Northcott's 'Around Phoenixville' blog. The correct web address is bridgeandmain.blogspot.com

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Harleysville National Corporation Board of Directors Announces the Appointment of Paul D. Geraghty as President and Chief Executive Officer

The Board of Directors of Harleysville National Corporation ("HNC") announced its appointment of Paul D. Geraghty as President, Chief Executive Officer and director of HNC and a director of Harleysville National Bank effective July 23, 2007. Demetra M. Takes, who served as interim President and Chief Executive Officer of the Corporation will remain as President and Chief Executive Officer of Harleysville National Bank and Trust Company, the Corporation's wholly-owned subsidiary.



Paul D. Geraghty

Paul is formerly an Executive Vice President of National City Corporation responsible since September, 2006 for Debt Capital Markets, Derivatives, Public Finance, Investment Banking (mergers and acquisitions), Treasury management, International, Commercial equipment leasing and asset-based financing and client service and support for the entire wholesale bank. From March 2004 to September 2006, he was responsible for National City Corporation's regional banks in KY and PA, Specialized Industries, Leasing, Commercial Finance, Treasury management and International divisions. From 1999 to February, 2004, he was Executive Vice-President of National City Bank responsible for Specialized Industries, Large Corporate Banking and Treasury management.

Speaking on behalf of the Board of Directors, Walter E. Daller, Jr., Chairman of the Board of Directors said, "The Board engaged a comprehensive search to find the best candidate to lead Harleysville National Corporation. The Board is confident that Paul is well qualified to lead the company as it embarks upon its next phase of profitable growth and enhancement of long-term shareholder value. We are very excited that Paul has decided to join our team. The Board would also like to express its deep appreciation to Ms. Takes who has guided our company through this transitional phase."

"I am thrilled, and feel privileged to have the opportunity to lead HNC. HNC is a premier, top quality franchise in some of the best markets in Eastern Pennsylvania," said Paul. With a dedicated team of high quality people combined with a broad array of products for retail and commercial customers, I think HNC is a terrific partner for customers in our market. I grew up in Lansdale and attended graduate school at Lehigh University in Bethlehem and spent many years at CoreStates/Philadelphia National Bank working with customers in Eastern Pennsylvania. I cannot wait to be back in that market again; this time representing HNC."

Harleysville National Corporation, with assets exceeding \$3.3 billion, is the holding company for Harleysville National Bank ("HNB"). Investment Management and Trust Services are provided through Millennium Wealth Management, a division of HNB with assets under management in excess of \$3.0 billion. Harleysville National Corporation stock is traded under the symbol "HNBC" and is commonly quoted under Nasdaq Global Market Issues. For more information, visit the Harleysville National Corporation website at www.hnbc.com



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WORKERS' COMP ISSUES AND ANSWERS
By Gregory DeMedio, CIC, CWCA
Collegeville Financial Group & Keystone CompControl, LLC

OUT of Sight, OUT of Mind

What happens to injured employees when they are out of work?

Implementing a Return-To-Work (RTW) program often meets with resistance. "There are no light duty jobs", "it's too costly to implement", "the employee will hurt himself again", or "the employee will refuse the offer and be disgruntled" are just some of the many objections employers raise about RTW programs.

It's easier to let the employee stay home — out of sight, out of mind. Yet, it is impossible to drive down Workers' Comp costs without a RTW program. As an employer, you are paying the cost of having your employee stay at home. Almost every dollar the insurance company pays out mathematically impacts your Experience Modifier. To understand just how much, take an existing claim, determine how much was paid in indemnity, take out the indemnity and see the effect it will have on your Modifier. The results can be startling.

Consider also the effect on your employee. Very quickly, the employee can get out of the normal cycle of work, change habits, and lose motivation. He or she fills their life with other duties — picking up the kids, running errands, cooking, etc. The employee develops a *disability attitude*, gets worse, depression

and frustration often set in and the employee heads off to an attorney, driving up your costs even further.

Being out of work is a health hazard. Studies show that those employees who stay out of work get far more medical treatment than those who return to work. They also reveal that 95 percent of employees should be back to work by the fourth day and if they are out for more than 12 weeks, there is only a 50-50 chance they will return to work.

According to the American Medical Association, work is therapy. People get better faster when they are moving around and when they feel productive and good about themselves. A cable company had an installer who was injured on the job. He was extremely talented and did the job more efficiently

(See "Workers' Comp Issues and Answers" on page 30)

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WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 29)

than anyone else on staff. The company decided to have him accompany other employees on installations and lend his expertise. This not only strengthened the company's capabilities, but also was a boost to the employee's self-esteem and commitment.

RTW programs not only make economic sense but are also a strong statement to your workers that they are valued. Finding good employees is a challenge for most employers. RTW is a way of keeping them.

Four key components of successful Return-to-Work

MODIFIED DUTIES. Develop a list of modified duties — meaningful work that needs to be done — and keep on file.

SUPERVISOR TRAINING. One of the biggest indicators if a claim will go bad is the relationship between the employee and supervisor. Supervisors must understand that Return-To-Work has a positive effect on the bottom line.

COMMUNICATION WITH EMPLOYEES. When an injured employee returns,

they should clearly understand the work restrictions that have been specified by the physician and have some idea of how long you expect the employee to be in the position. Establish clear expectations. An analogy many can understand is that of a baseball pitcher. After the injury is treated, he returns to the minor leagues for rehabilitation. There is a clear idea as to the steps he must take to return to the rotation in the major leagues.

WORK WITH THE TREATING PHYSICIAN. Doctors tend to trust employers more than they do insurance carriers. Adopt the approach — "Tell us what they can and cannot do and we will accommodate."

Common questions about Return-to-Work programs

Q. "I'm reluctant to start a RTW program. What if the employee gets hurt again?"

A. Yes that is a risk. Part of the job is to manage risk. If they don't come back and get out of the social context, there is a high probability that they will get worse. We need to determine what the greater risk is.

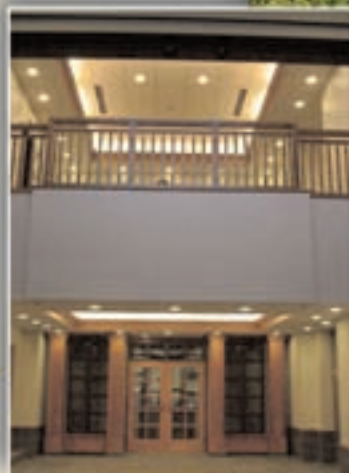
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Leadership Tri-County **SEEKING RECRUITS!**

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.

PRESIDENT'S WELCOME

Hello Chamber Members,
I hope you are enjoying the summer weather and your well-deserved vacations!

Our rooftop deck project has finally begun after two years of planning and approvals. The project is being sponsored by **Cabot Supermetals**. The contract was awarded to Chamber Member **Hollenbach Construction Co.** in Boyertown. **Keith Leonard** is the project manager. **Tom Zeigler**, engineer and Chamber Member, is doing a fabulous job overseeing the project for us. We appreciated **Dick Frantz's**, (Architect and Chamber Member) input early on in the process. We also are grateful for the support of **Rich Almquist** who has worked with us representing, the property owners. In September we will dedicate this great new space and begin using the deck as an addition to our existing space for entertainment purposes. Check out the homepage on our website to follow the progress of the rooftop deck!! Thank you Cabot Supermetals!!!

Dale P. Mahle,
President

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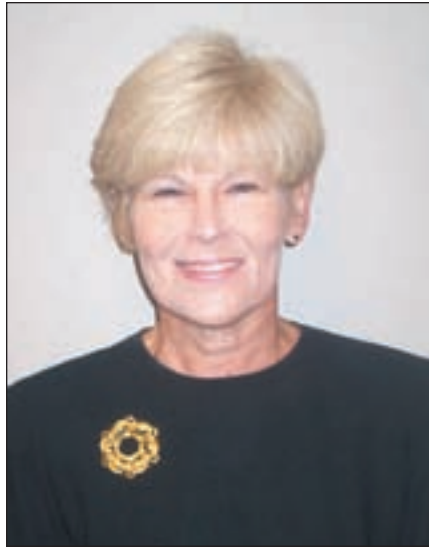
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Ambassador of the Quarter

Joseph R. Gambone, Jr., Board Chairman of the TriCounty Area Chamber, announced the 2007 Ambassador of the Quarter ending June 30, 2007, as **Marlene Duchak**, Vice President for **Harleysville National Bank**, Douglassville. **Marlene Duchak** obtained the most points for participation and involvement at these Chamber events and programs and overall involvement and enthusiasm toward member relations.

Marlene Duchak is Vice President of Harleysville National Bank, Douglassville. Marlene's banking career began over thirty-eight years ago in consumer loans and bookkeeping. Her personal business philosophy is to work hard, do your very best every day, and always resolve the consumer's problem. In Marlene's spare time, she enjoys skiing, camping, and spending time with her husband Peter, their three grown children and two grandsons.



Marlene Duchak,
Harleysville National Bank
(June 2007)

Betsy Scott Chapman is the Owner of The Open Door, a martial arts and fitness center at 1019 W. Benjamin Franklin Highway, Douglassville. Betsy is a graduate of Ohio Wesleyan University with a Bachelor's Degree in Speech/Communications. While taking graduate courses at Villanova University, she was transferred by her employer to Switzerland.

Betsy's personal business philosophy is to provide classes and services to help each person enhance their well being while contributing to the community as a whole. As a 1998 graduate of Leadership Tri-County, Betsy serves the community as President, YWCA Women EXCEL; past Board Member of the Schuylkill Valley Regional Dance Company; and Board Member of the US WUSHU Union. Volunteering for the TriCounty Area Chamber of Commerce is easy for Betsy and she states, "You reap what you sow. Improving our local environment is good for us personally and professionally." Working in the Tri-County area for over twenty-two years, Betsy is married to John Daggett. She enjoys playing the harp in her spare time.



Betsy Chapman,
The Open Door (March 2007)

Joseph R. Gambone, Jr., also announced the 2007 Ambassador of the Quarter ending March 31, 2007, as **Betsy Chapman**, owner of **The Open Door**, a martial arts and fitness center, Douglassville. Betsy Chapman obtained the most points for participation and involvement at these Chamber events and programs and overall involvement and enthusiasm toward member relations.

The Chamber Ambassador Program consists of twenty volunteers from long-standing member businesses who pledge to cultivate and promote Chamber activities and services. They wear the red Ambassador badges to Membership Breakfasts, Mixers, and meetings where they meet and greet New Members. Throughout the year, they welcome new businesses to our area by participating in Red Carpet Grand Openings. Annually, these special volunteers participate in the Membership Campaign. 📌

TCACC EVENTS



Mural by **POTTSTOWN** **High School Students**

Pottstown High School Students painted a mural in the lot behind the Pottstown Public Library. This opportunity was made possible by the TriCounty Area Chamber of Commerce Foundation, Inc., which receives funds for educational improvement programming, specifically for K through 12 vocational career development. The Foundation, since its inception, has funded a variety of career oriented programs including providing an opportunity for each school district to recruit art students and work with a professional mural artist to design, paint, and publicly present a mural to their respective communities. Special thanks to Foundation contributors for the 2006-2007 school year: **Harleysville National Bank; Martin Stone Quarries, Inc.; and National Penn Bank.**



JUNE MIXER AT **YUCHA CHIROPRACTIC** **HEALTH CENTER**

Chamber Members enjoyed chair massages, music and networking at the June Membership Mixer at Yucha Chiropractic Health Center.

Tracy Nonamaker was the Mixer door prize winner. She won 20 free chiropractic visits on the New ProAdjuster (including exam and xrays), 1 hour massage, Orthotics, Yucha Chiropractic Drink cup, Cervical Pillow, and Nutritional Supplements: CoQmelt, Sleep like a Pro, Omega Balance Pro, Cool Relax Pro, Stress Control Pro.



Dan Weidenhammer,
TCACC Intern

MEET THE STAFF:

My name is Daniel Weidenhammer and I am currently an undergraduate at Pennsylvania State University, and an intern with the TriCounty Area Chamber of Commerce as of July 8, 2007. I would like to tell you a little bit about myself. I have two siblings.

My sister, Tessa, is one year older than I am and is currently a senior at Pennsylvania State University. She is also an intern at The Lehigh Valley Hospital in the ambulatory unit. I also have a brother named Darren. He is one year younger than I am, and is currently a sophomore at Pennsylvania State University, where he studies Economics. My father, Dale, has been an electrician for close to twenty years. My mother, Teresa, currently does marketing for an Internet business run by my parents.

I was born in Reading on March 1, 1987, and have lived in the Reading area for all twenty years. I went to Governor Mifflin Senior High School where I excelled and was able to achieve honor roll every year until graduation in 2005. During high school I was involved in many different activities including water polo, track, orchestra, and musicals. I had started my post-graduate education at Shippensburg

University, but I decided to transfer to Pennsylvania State University after my third semester at Shippensburg. Now I am a junior at Penn State where I major in marketing. Next semester I will begin to indulge in classes more focused to my major. Once I started college, I joined the fraternity, Pi Lambda Phi, at Shippensburg. When I transferred to Penn State, I began to play rugby. I have always enjoyed being active in outside activities and organizations. Other interests of mine include playing the guitar, going to the beach, snowboarding, volunteer work for the Multiple Sclerosis Society, and being with family and friends.

Words cannot express how excited I am to be an intern at the TriCounty Area Chamber of Commerce. I am very new to the team but I feel like I am meshing well with everyone. I feel that working at the Chamber will give me great experience to help me be successful once I graduate. It also will allow me to build networks and meet new people. One thing that I like about the TriCounty Area Chamber of Commerce is how valuable it is to the business community. It grants access to business information and services that the chamber provides (i.e. – marketing), and strives to continue positive growth and development in the tri-county area.

My personal business philosophy is to work to the best of my ability and to be dedicated. The more you put into your work, the more return you receive. My business role model, or more along the line of models, would be my mother and father. They have put so much hard work and dedication

INTERNSHIPS AVAILABLE AT CHAMBER

If you or somebody you know is looking for an internship, consider the TriCounty Area Chamber of Commerce. The hours are flexible and we do not require a specific number of hours (unless required by an educational institution for credits). We make an effort to see that interns are published by writing an article for the *Route 422 Business Advisor* (distributed to 11,000 businesses) and we will invite our interns as a guest on the Chamber's radio show on WPAZ. Internships are unpaid but we will work with your school with evaluations if you are receiving course credit. Resumes can be forwarded to Eileen Dautrich at eileen@tricountyareachamber.com or via fax at 610.970.9705.

into their business and because of that, they have gotten so much positive outcome from their hard work. My parents are a prime example of my personal business philosophy. They have taught me so much and kept me on the right path to success throughout my whole life, and I thank them for everything they have done for me.

To conclude this composition, I would like to thank the TriCounty Area Chamber of Commerce for giving me the opportunity to be part of their staff. It is nice to be able to take what I have learned in school and apply it to real life situations. I know that this internship will further prepare me for the real world after graduation. ■

ACCE AWARDS JIM FAIRCHILD HIGHEST TRIBUTE

The American Chamber of Commerce Executives (ACCE) announced that Jim Fairchild, CCE, has been named a Life Member of the organization. The Award recognizes decades of management excellence, community leadership and unselfish commitment to the betterment of the chamber of commerce profession. Mark A. V'Soske, CAE, ACCE chairman of the board, will present Fairchild with the award at ACCE's national convention in Sacramento on August 3 during the Annual Awards Gala.

Historically called "Honorary Member," the pinnacle award is earned by those who retire after outstanding careers in chamber leadership. The current "Life Member" title recognizes both the lifetime of success in the chamber profession as well as the member-for-life status granted to each honoree. The newest group of designees raises the total who have garnered the esteemed award to fifty two.

Jim Fairchild, a Certified Chamber Executive, is currently partner of Organization Dynamics, Inc. From 2000 to February of this year, Fairchild was the economic development director for the borough of Pottstown.

Established in 1914

ACCE is the only national association uniquely serving the professional development needs of individuals managing chambers of commerce throughout the United States and Canada. Representing more than 7,300 chamber professionals, ACCE enhances the knowledge, leadership skills and management effectiveness of chamber executives and their staffs through education, trend analysis, benchmarking and best practices. ACCE promotes the highest standards of professional excellence and integrity within the chamber profession.

Previous to this position, Fairchild held leadership positions at several chambers of commerce, including: president and CEO of the Will County (PA) Chamber of Commerce, president of the Rocky Mount (NC) Area Chamber of Commerce, president of the Greater Providence (RI) Chamber of Commerce, and executive vice president (CEO) of the Norfolk (VA) Chamber of Commerce. Fairchild was named North Carolina Chamber Executive of the Year in 1994.

The Greater Pottstown Community is saddened by the recent passing of Jim Fairchild. Our sincere sympathy to this family. He will be sorely missed. ■

2007 BUDGET UPDATE

The Governor and members of the House and Senate Leadership recently reached a budget agreement. However, due in part to the new rules in the House of Representatives the budget still faces several days of negotiations.

The budget process started off reasonably well and in a surprise show of strength and solidarity by House Democrats, the usual "fake budget" process that traditionally takes place in May, with many members offering floor amendments to the budget on a variety of line items was dispensed with. All members were asked to withdraw their amendments, and 245 of the 246 amendments they had been prepared to debate were removed. The one amendment allowed was Republican Appropriations Committee Chairman Mario Civera's comprehensive amendment. The vote on Rep. Mario Civera's amendment, that would have cut many of the Governor's proposals for new programs and limited spending to the rate of inflation, failed by six votes (96-102). After much debate the final bill passed the House by, 102-97 and moved to the Senate for its consideration and amendment.

The Senate adopted several amendments that capped spending, and the budget passed the Senate 49-1, with only Senator Anthony Williams voting in the negative. The Senate version, which trims \$292 million from Gov. Ed Rendell's \$27.3 billion spending then went back to the House.

Budget negotiations then stalled. A deal

came on the ninth day after June 30th deadline, and after Governor Rendell furloughed nearly 25,000 state workers for one day. The tentative agreement holds the line on business tax increases proposed by the Rendell administration. For example, lawmakers did not agree to Rendell's proposed \$850 million alternative energy fund, which required one of the tax increases in the form of a surcharge on electricity consumers. Instead, they will consider a \$60 million-a-year version without a tax increase this fall.

Lawmakers did agree too many of Governor Rendell's budget priorities, such as \$200 million in new or increased funding for pre-kindergarten, high school laptop computers, \$450 million for highway infrastructure, and \$300 million for mass transit. However, the \$27.4 billion budget is actually a smaller increase in the growth of government spending than previous state budgets, but it still has more spending than many legislators wanted. Thus, while final passage is expected this week it has yet to be determined if it will pass by broad or slim margins.

Please do not hesitate to contact me at 717.236.2050 or arahn@wannerassoc.com if you would like more details regarding the budget. ■

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 Greater West Chester Chamber of Commerce.

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!

Noble Notes

Amy Noble

As you plan your final summer excursions, don't forget to stop by the Chamber for your discounted tickets to places like Adventure Aquarium, Dutch Wonderland and other fun attractions! Call us at 610.326.2900 for prices and ticket availability.

I know the summer isn't over yet, but we are excited to begin our new program year in September. Mark your calendar for the kick-off Membership Breakfast on Thursday, September 13 at 7:30 AM at the Elks Lodge, Pottstown. The September Breakfast is always well attended! We will also be having a Job Fair on Thursday, September 20 from 10 AM – 3 PM at Norco Fire Company. It's a great way to find qualified applicants! Also in September there will be two seminars, a WOW Luncheon, and a Membership Mixer at Nimlok Philadelphia in Collegeville. Check out the Chamber calendar on tricountyareachamber.com for more details and while you're there, don't forget to register for the Membership Mixer at Tri-County Chiropractic in Douglassville on Tuesday, August 28 from 4:30 – 6:30 PM! See you there!



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.

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!

ALSAFI, LLC, 42 Shillington Road, Sinking Spring, PA 19608 (610.763.3990)
Carpet / Rug / Upholstery Cleaners
Cleaning Contractors

ALSAFI, LLC is a commercial and residential cleaning service company. We specialize in cleaning carpet and hardwood floors.

Ameriprise Financial, Inc., 1647 South Main Street, Bechtelsville, PA 19505 (610.473.8850)

Business Consultants Financial Consultants / Services Insurance Companies Investment Consultants Real Estate Investments

www.Ameripriseadvisors.com/kenneth.j.kriebel

Ameriprise Financial delivers financial solutions for today and tomorrow through a comprehensive personalized financial planning approach built on a long-term relationship with a knowledgeable advisor.

Baird's Catering, PO Box 464, Gilbertsville, PA 19525 (610.781.3534)

Caterers/ Banquet Services
Delis/Sandwich Shops Food Products/ Specialty Bakeries

www.Bairdscatering.com

Baird's Catering has been providing off-premise catering to the Tri-County area since 2002. We offer full-service in the comfort of your home or business, or assist in finding a banquet hall. For menus visit Bairdscatering.com. Special discounts for annual events.

Delaware Valley Diversity Consulting, 323 South Street, Phoenixville, PA 19460 (484.357.6092)

Consultants Employee Benefits/Consulting Human Resource Consultants

www.delawarevalleydiversity.com

At Delaware Valley Diversity Consulting, we can assist you in a variety of ways to work within your organizational culture to achieve success. From policies and procedures, to on-site training, Delaware Valley Diversity Consulting, both a woman and minority owned enterprise, is uniquely qualified to assist your organization in managing change successfully.

Genesis Housing Corporation, 208 DeKalb Street, Suite 212, Norristown, PA 19401 (610.275.4357)

Non-Profit Organization

www.geneshousing.org

Genesis Housing Corporation is a 501 (c)(3) non-profit community development corporation dedicated to the development of affordable housing and education of consumers on housing and financial issues in Montgomery County, PA.

Lincoln Center for Family and Youth, 408 E. 4th Street, Suite 301 A, Bridgeport, PA 19405 (610.277.3715)

Schools/Colleges/Education Non-Profit Organizations Counseling Services

The Lincoln Center for Family and Youth (TLC) is a multi-service, not-for-profit organization. TLC is home to Transformational Education and consists of three major educational divisions: The Trans Ed School System, The Trans Ed Family Resource Center, and the Trans Ed Advancement Group.

Mom's House, Inc. of Greater Philadelphia, 152 Church Street, Phoenixville, PA 19460 (610.935.7711)

Child Development Day Care Providers

www.MomsHouse-Phoenixville.org

Mom's House provides free daycare for single parents continuing their education full-time (high school, GED, college or technical school). The parents must complete (3) three service hours per week and maintain passing grades.

Queen Appliance Wholesale, 729 Pike Springs Road, Phoenixville, PA 19460 (610.933.2900)

Appliance Sales/ Services

www.queenappliance.com

Finally, the consumer can enjoy a unique blend of wholesale appliance pricing with customer service only found at specialty stores. We've treasured our close relationship with the community for 41 years, so come by to see why we are a household name for quality goods at the lowest possible prices.

Rouse/Chamberlin, 500 Exton Commons, Exton, PA 19341 (610.594.3721)

Real Estate Developers Real Estate – Residential Retirement Communities

www.rousechamberlinhomes.com

Since 1978, Rouse/Chamberlin Homes has been building quality homes, thriving neighborhoods, and a solid reputation in the suburban counties surrounding Philadelphia. The company has completed or is constructing over 2000 homes in 30 communities.

Taylor Industries, Inc., 35 Anderson Road, PO Box 1060, Parker Ford, PA 19457 (610.495.5261)

Manufactures/Processors

Established in 1968 and located in Parker Ford, PA, Taylor Industries, Inc. is the exclusive manufacturer of TERE-STONE bath products, featuring their proprietary Sierra Series collection and consisting of lavatory vanity tops, countertops, consoles, shower packages, including shower bases and wall panels, tub decks, tub wall surrounds, bathtubs and whirlpools in selected standard or custom applications.

THP, 345 Main Street, Harleysville, PA 19438 (215.513.4270)

Real Estate – Residential Real Estate Developers Real Estate – Commercial/Industrial Building Contractors Real Estate Investment

www.thproperties.com

THP is a leading homebuilder in the greater Philadelphia and Lehigh Valley areas. Their philosophy is to build beautiful and affordable homes with compromising quality. For more information about THP, visit their website at buildingabetterworld.com or call them at 1-800-CALL-THP.

Triad Truck Equipment, Inc. 3380 W. Ridge Pike, Pottstown, PA 19464 (610.495.1600)

Construction Contractors Construction Contractors- Heavy/ Highway Asphalt/ Concrete Maintenance General Contractors

www.triadtruck.com

Triad Truck Equipment is a leading supplier and installer of dump bodies and truck equipment located in Limerick, PA. Our facility features 15 truck bays, modern paint booths and fabricating equipment as well as a newly renovated showroom. Triad proudly maintains a staff of highly trained mechanics to service our customer's truck needs and a knowledgeable sales staff to offer sales and technical support.

Gift Certificates the perfect Summer Treat!

TriCounty Area Chamber of Commerce gift certificates are a great way to recognize an accomplishment, provide an incentive or to just say thanks!

Order Today! 877-770-4438

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

Bon Homie, Ltd.
Adult Daily Living Center

Habitat for Humanity of
Montgomery County

10 Years

Montgomery County
Community College

15 Years

Continental Concrete Products, Inc.

20 Years: Express Data Systems, Inc.

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

Albitz Garage, Inc.

Avante Apartments

Borough of Boyertown

Boyertown Area Multi-Service, Inc.

Boyertown Area

Youth Baseball, Ltd.

Brode & Brooks, Inc.

Camp Skyler, LLC

Catagnus Funeral Home

Central Paving &

Excavating Co., Inc.

John J. Cione and Co.

Comfort Inn

Creative Health Services, Inc.

Curves of Coventry

Diamond Credit Union

Dragline Silk, Inc.

French & Pickering Creeks
Conservation Trust

The Goddard School of Sanatoga

Hickory Valley Golf Club

Hurter Food Distributors

Limerick Bowl

The Longacre Co.

McGee Electric, LLC

Miller-Keystone Blood Center

New Hanover Township

Norco Motors

Oletowne Jewelers

Michael G. Paat, DMD, PC

Pack-N-Ship

National Centre for Padre Pio, Inc.

Patriot Buick-Pontiac-GMC

Patriot Environmental
Management, LLC

Pottstown Community TV

Re/MAX Main Line

Recycling Services, Inc.

Rob's Auto Repair

Schuylkill Valley

Regional Dance Company

Simone Collins, Inc.

SMJ, Inc. Construction Services

Soroptimist

International of Pottstown

Strand Shoe Repair & Sales

Suburban Cleaning Service, Inc.

Superior Water Company

TriCounty Community Network, Inc.

Twin Ponds Golf Club

The Twin Turrets Inn

Videotek, Inc.

Wachovia Bank,
401 High St., Pottstown

Wachovia Bank,
1470 E. High St., Pottstown

Wachovia Bank,
709 E. Philadelphia Ave., Boyertown

Warrick Jewelers

Wolffington Companies

World Travel, Inc.

Yellow Book USA



TRICOUNTY AREA
CHAMBER OF COMMERCE

Celebrating 25, 50, 75 Years?

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

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

**ALWAYS
BUY CHAMBER**



JOIN THE CHAMBER TODAY!

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



TRICOUNTY AREA
CHAMBER OF COMMERCE
FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

TCACC MEMBER NOTES

Please note updated contact information for the following Chamber Members:

Cottman Transmission,
401 West High Street, Pottstown is now
AAMCO Transmissions

The Chamber Saves You Money!!!

In the 2006-2007 fiscal year, Chamber Members saved \$8,137.38 by purchasing discounted tickets to area attractions!!! That's just one example of how the Chamber brings you a return on your investment!

EUROPEAN AMERICAN BUSINESS

The Chamber has a copy of the second edition of *European American Business*. This is a report produced by Roxby Media Ltd. in partnership with the European Council of American Chambers of Commerce. This copy is available for viewing by Chamber Members. For more information visit www.european-american-business.com or email inbox@mar-media.com.

RESUMES

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

IT Specialist 1

Public Administrator 1

Customer Service

Representative 1

CHECK YOUR E-MAIL!

To receive the Chamber's weekly e-mail regarding upcoming events, updates, etc. please e-mail 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.

FEATURED MEMBER BENEFIT OF THE MONTH

Is your company hiring? There are two ways the Chamber can assist you in your search. First is the Chamber's resume service. Stop by the Chamber office and look through the resumes submitted to the Chamber. This is a benefit for Chamber Members only. The second way to find employees is to participate in the Tri-County Area Fall Job Fair on Thursday, September 20 at Norco Fire Company. Set up a table to hand out applications, collect resumes or even conduct on-site interviews! Chamber Members receive a discounted rate to participate. Call Kitty at 610.326.2900 for more information.

Visit the Members Only section on our website!
tricountyareachamber.com

CALENDAR OF EVENTS



FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

TRICOUNTY AREA CHAMBER OF COMMERCE

Wed., Aug. 1	Golf at Brookside Country Club <i>Brookside Country Club, Prospect & Adams Streets, Pottstown</i> Chamber Members are invited to golf at Brookside Country Club. The cost is \$75 and includes golf, cart, and driving range. Lunch will be available for purchase. To participate please call the pro shop at 610.323.9755 and sign up for a tee time between 8:30 – 11:30 AM.
Thurs., Aug. 9 3:30 PM	Chamber 101 <i>Chamber Conference Center*, Pottstown</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge.
Tues., Aug. 21	Golf at Bellewood Golf Club <i>Bellewood Golf Club, L.P., 400 E. Schuylkill Road, Pottstown</i> Chamber Members are invited to golf at Bellewood Golf Club. The cost is \$60 per person and includes greens fee, cart, driving range, and tax. Lunch will be available for purchase. Call the pro shop at 610.718.9744 to sign up for a tee time.
Tues., Aug. 21 8 AM	Chamber 101 <i>Chamber Conference Center*, Pottstown</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge.
Tues., Aug. 28 4:30 – 6:30 PM	Membership Mixer: Tri-County Chiropractic of Douglassville <i>Tri-County Chiropractic, 1139 Ben Franklin Hwy. West, Douglassville</i> They will be introducing their new Doctor, Dr. Nicole Stoessel, at this wine and cheese party! No Charge. Members Only.

"TUNE IN" WEDNESDAY EVENING FOR CHAMBER UPDATE ON PCTV!

Featuring various topics and Chamber updates.
Wednesday evenings at 8 PM PCTV Channel 27

"TUNE IN" THURSDAY EVENING FOR Mission: Good NUTRITION

A 30-minute TV show sponsored by the Pottstown Area Health & Wellness Foundation. Please tune in for fun and educational information on good nutrition and healthier eating.

Thursday evenings at 7 PM PCTV Channel 27

tricountyareachamber.com

**Registering for Chamber
events is fast & easy:
Call the RSVP line,
610.326.5158
or visit us online!**

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

Tues., Sept. 11 8 – 10 AM	HR for the Small Business – Workers' Compensation: Learn the System...Take Control <i>Chamber Conference Center*, Pottstown</i> This seminar will be presented by Greg DeMedio, CIC, CWCA, Collegeville Financial Group, LLC & Keystone CompControl, LLC. At this seminar you can realize how work related injuries affect your bottom line and how you can take control of your Workers' Compensation costs. \$35 per Chamber Member or SHRM/HR Association Member (\$30 for additional attendees from the same company); \$75 per non-member.
Thurs., Sept. 13 7 – 7:30 AM 7:30 – 9 AM	Membership Breakfast <i>The Elks Lodge, 61 High Street, Pottstown</i> Networking Program The topic "Workforce Development in the Tri-County Area" will be discussed. Panelists include: Pam Slauch, Coordinator for the Montgomery County Education and Workforce Partnership; Gerald Birkelbach, Director of the Montgomery County Workforce Investment Board; Dr. Myra Forrest, Superintendent of Owen J. Roberts School District; Steven MacLauchlan, CEO of Pottstown Memorial Medical Center; Dr. Karen Stout, President of Montgomery County Community College; and Joe Greb, Director of the Western Center for Technical Studies. This event is being sponsored by the Greater Pottstown Area HR Association, Pottstown Symphony Orchestra, and United Way of Southeastern Pennsylvania. \$17 per Member prepaid; \$21 per Member at the door; \$24 per Member invoiced / non-member
Tues., Sept. 18 8 – 10 AM	Small Business Program – 5 Power Tips to Grow Your Business <i>Chamber Conference Center*, Pottstown</i> This seminar will be presented by Tim Schauer, V.P. of Agency Services at Westlawn Group. This interactive power packed session will inspire you to look at your business in a different way. By using creativity and proven business principles, it is possible to move your company forward. \$35 per Member (\$30 for additional attendees from the same company); \$75 per non-member.
Tues., Sept. 18 9 – 10 AM	Welcome Coffee for Boyertown Salvation Army <i>Boyertown Salvation Army, 409 South Reading Avenue, Boyertown</i> Join the TriCounty Area Chamber of Commerce, Building a Better Boyertown, Berks-Mont Business Association and Pottstown Salvation Army in welcoming Tommy and Gillian Rogers to the Tri-County area! Captains Tommy and Gillian Rogers arrived in early July from Buffalo, New York, to take over for Captains Doug and Patty Richwine who were reassigned to Wilkes-Barre. No Charge, Members of participating organizations only
Thurs., Sept. 20 10 AM – 3 PM	Tri-County Area Fall JOB FAIR <i>Norco Fire Hall, 144 West Schuylkill Road (Rt. 724), Pottstown</i> Exhibit at the job fair to meet potential employees, accept resumes, conduct on-site interviews or hand out applications! The event is free for job seekers. \$200 per table for Chamber Members; \$300 per table for non-members

*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**

Red CARPET EVENTS

ANTIQUES AND COLLECTABLES STORE IN BOYERTOWN HAS CHAMBER RIBBON CUTTING

BELOW: Inside the *Cherry Cupboard*, an antique and collectibles store at 9 South Washington Street in Boyertown, opened for business with a TriCounty Area Chamber Ribbon Cutting. Participating in the festivities in the front row from left to right: Marianne Deery, Mayor of Boyertown Borough and TriCounty Area Chamber Board Member; Elizabeth Ebert-Colegrove, owner and operator of *Inside the Cherry Cupboard*; Susan Burnett, Chamber Membership Director; and Chamber Ambassador Jackie Gofus, Janney Montgomery Scott, LLC. Second row left to right: Chamber Ambassador Ben Maliken; Chamber Ambassador Ralph Kulp, Kulp Car Rental; and Chamber Ambassador Janet Flack, Keller Williams Realty Group.



Aflac CELEBRATES New Office Space

ABOVE: Aflac celebrates the opening of their new office at 244 East High Street, Suite 401, Pottstown, with a Chamber Ribbon Cutting. Pictured from left to right are: David Morrison, Aflac District Manager; Chamber Ambassador Ben Maliken; Chamber Ambassador Jackie Gofus, Janney Montgomery Scott, LLC; Chamber Ambassador Ralph Kulp, Kulp Car Rental; Aflac Regional Manager Andy Junikiewicz; Maurice Mitchell, AFLAC Sales Associate; and Chamber Ambassador Janet Flack, Keller Williams Realty Group.



JACQUET Mid ATLANTIC, Inc. CELEBRATES Expanded POTTSTOWN Facilities

LEFT: Jacquet Mid Atlantic, Inc., 191 South Keim Street, Pottstown Industrial Complex, Pottstown, celebrates the expansion of their operating facilities to 70,000 plus square feet with a TriCounty Area Chamber Ribbon Cutting. Assembled for the ribbon cutting are TriCounty Area Chamber Ambassadors, employees, friends, family members, business associates, and Jacquet's CEO Terry Engle, pictured center holding the scissors.

*Planning an event?
Promoting employees?
Proud of your recent
awards? Celebrating a
significant anniversary?*

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.

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

WWII MEMORIAL

*Fundraising efforts
are underway to create
a WWII Memorial at
Manatawny Park
in Pottstown.*

Special thanks to the following contributors:

Davis Scrap Co., Inc.
Wal-Mart
Gabe & Jean Fieni in Memory of
Chuck Shuman
General Elmer Friedberg
Gregory Carter Locksmith
Bert Walker
Gabe Fieni in memory of
granddaughter, Dawn
Robert & Angeline Bohner
Gabe Fieni in memory of son,
Ron (Navy) and son, Dennis (Army)

Gabe Fieni in memory of
Andy & Tony Fieni
Elmer Friedberg
Rose & Doug Davidheiser
Albert Mooney
Michael Homcha in honor of
John Homcha
Ron Fieni in memory of
Andy & Tony Fieni
Rich Ranieri
Phyllis Steed
(Contributors as of 6/1/2007)

DOWNINGTOWN COMMERCIAL LAND

360 W. Uwchlan Ave., Downingtown, Pa 19335



Space Available: 4.259 Acres (2 Parcels)

Zoning: Commercial (Office)

Proposed Building(s) Sq. Ft.:

Building SF: I - 10,750 SF

Building SF: II - 18,000 SF

* Each building has two (2) floors.

Public Utilities: Water & Sewer

Highway Access to Routes: 113, 202, 100, 30,
322, & I - 76

Building Setback: 30' from Uwchlan Ave. (Route 113)

OFFICES AT TWO - TWELVE

212 E. High St., Pottstown, Pa 19464

Space Available: 7,000 +/- Sq. Ft. (divisible)

Stories: 2+ Basement

Lease Price: \$8.00 / Sq. Ft., NN

Property Type: Office Building

Parking: Ample Parking in Rear (private - 60)

On - Street Parking (public - 100)

Brand NEW Lobby!

Near Routes 422, 100, & 724



New Lobby Photos



Private
Parking
Lot
(60
Spaces)



2nd Floor
Office
Photos

PRG CONTACTS:

SHAUN M. LYONS

slyons@precisionrg.com

Cell: 610.812.7091

STEVE JEFFRIES

sjeffries@precisionrg.com

Cell: 610.812.7087

DAVID M. BROWN

dmbrown@precisionrg.com

Cell: 602.380.1838

NEED MORE PROPERTY INFORMATION?

Visit our Loopnet property listings . . .

listings.loopnet.com/slyons@precisionrg.com

NEW
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Location!

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PHILADELPHIA, PA 19103
T: 215.300.9688
WWW.PRECISIONRG.COM



WORKERS' COMP ISSUES AND ANSWERS

(Continued from page 30)

Q. "What should I do if the employee refuses the modified duty?"

A. The work must be meaningful and not demeaning to the employee. If the job offer is consistent with the physician's instructions and the employee refuses, in most cases you can cut off the indemnity benefits.

Q. "Can I reduce the employee's pay?"

A. While the short answer is "yes," the best results come from employers who do not reduce the pay. Employee and employer should be on the same page about the expected duration of the modified duty. If it is short-term, do not reduce the pay. This could have a negative effect on the employee's attitude and if reduced too much could mean that some indemnity would have to be paid.

Q. "When should I bring an employee back on modified duty?"

A. As soon as possible. Any injured employee should return to work with the exception of the following conditions:

- Hospitalization
- Confined to bed rest
- Medication that impairs the ability to work
- Contagious

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

For more information contact Keystone CompControl (Collegeville office) at 484.902.9002 ext. 110 or by email at gdemedio@keystonecompcontrol.com



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FOR WORKERS' COMPENSATION?
FIND OUT WHAT YOUR INSURANCE
AGENT HASN'T TOLD YOU**

- ✦ Did you know Work Comp premiums are really a loan that you pay back with interest rates as high as 300%?
- ✦ Did you know over 50% of all companies are charged more than they should for Work Comp due to uncovered, costly mistakes and errors?

**STOP SENDING YOUR HARD EARNED PROFITS TO AN
INSURANCE COMPANY. GET CONTROL...**

KEYSTONE COMPCONTROL











Collegeville Office: Call Greg DeMedio, CWCA, 484-902-9002 or email at gdemedio@keystonecompcontrol.com. Visit us at www.level5workcomp.com

SCHUYLKILL RIVER HERITAGE AREA HIRES NEW TRAILS PROJECT MANAGER

The Schuylkill River Heritage Area has hired Robert C. Folwell as the new Trails Project Manager.

Folwell will be responsible for projects related to construction and improvement of the Schuylkill River Trail system.

Prior to joining the SRHA staff he worked for 23-years as Capital Projects Coordinator for Chester County Parks and Recreation. There his duties included grant acquisition, budgeting, design, planning, engineering and approvals for construction projects for the county's parks and trails.

"He brings over 20-years of trail building experience to the Schuylkill River Trail system. His expertise will be a strong asset to our organization and the community of trail users," said SRHA Executive Director Kurt Zwinkl.

The Schuylkill River Trail, when complete, will run an estimated 130 miles from Fort Mifflin in Philadelphia through Pottsville in Schuylkill County. The SRHA is currently constructing

parts of the trail in Berks and Schuylkill Counties.

Folwell has two degrees in landscape architecture from Pennsylvania State University, a Bachelor's of Landscape Architecture and a Bachelor's of Science.

He also has tremendous knowledge of the Schuylkill River Heritage Area, having been involved in that organization on and off since 1989, either as a committee member or a Schuylkill Greenway Association board member. He recently resigned from the board in order to accept the Trails Project Manager position.

Folwell, the father of three grown children, lives in Gilbertsville with his wife. He has served his local community as a member of the Douglass Township Recreation Advisory Committee and the Open Space Committee. 🗑️

The Schuylkill River National and State Heritage Area is a non-profit organization that uses conservation, education, recreation, tourism, and cultural and historic preservation as tools for community revitalization and economic development



Robert C. Folwell



SHANER

PROPANE

610/326-1970
FAX 610/326-6691



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- Route 100, Exton
- Two Penn Center, Philadelphia
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Bechtelsville, PA 19505

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 610-743-8000

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GOVERNOR RENDELL PROMOTES INFORMATION TECHNOLOGY COMPANIES WITH VENTURE INVESTMENT

To promote high-tech job creation across the state, Governor Edward G. Rendell has announced a \$3 million investment in an early-stage information technology venture capital fund.

New Atlantic Ventures, which focuses on wireless, new media, online services and breakthrough technologies, was recently approved for a loan by the Commonwealth Financing Authority through the New PA Venture Capital Investment Program.

The New PA Venture Capital Investment Program, part of the Governor's innovative \$2.8 billion economic stimulus package, addresses the growing needs of Pennsylvania small businesses by providing \$60 million in loans to venture capital managers. Pennsylvania's investment leverages another \$180 million in private equity for a total investment of \$240 million.

"In today's competitive marketplace, Pennsylvania can no longer be idle while other states are building an innovation-based economy and creating jobs," said Governor Rendell. "Our venture capital programs are attracting fresh capital to Pennsylvania and they're enhancing the advancement of products from the research and development stage to their sale in the marketplace."

"New Atlantic will work diligently to make smart investments in promising information technology companies in Pennsylvania," Governor Rendell said. "Our investment will help to propel advanced technology companies while building the commonwealth's reputation as a location for innovation and new ideas."

To date, the Commonwealth Financing Authority has committed more than \$47 million of the \$60 million available since the program began in 2005. During the next several years, nearly \$1 billion in venture capital funding will be available to Pennsylvania companies as a direct result of public/private partnerships, which will enable the commonwealth to continue attracting and retaining high-growth firms.

The seven-member Commonwealth Financing Authority board was created to administer and fund projects from programs created by Governor Rendell's economic stimulus package. In addition to the Venture Capital Investment program, the CFA also oversees Building PA, Business in Our Sites, the Tax Increment Financing Guarantee, First Industries Fund, New Pennsylvania Venture Guarantee, PennWorks and the Second Stage Loan programs. 🗑

**For more information
 on the New PA
 Venture Capital
 Investment program
 or any of Governor
 Rendell's economic
 stimulus programs,
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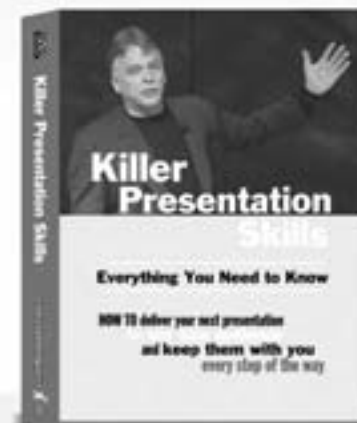
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Camphill Village Kimberton Hills Announces The Second Annual Camphill Classic – October 15, 2007

Following a successful inaugural event, Camphill Village Kimberton Hills is holding the *Second Annual Camphill Classic*, a golf outing to benefit adults with developmental disabilities.

The outing is Monday, October 15, 2007 at Stonewall Golf Course in Elverson, Pa. Registration begins at 10 a.m. and a buffet lunch will be served at 11:30 a.m. The shotgun start is at 1 p.m. Refreshments and contests are available throughout the day, with an opportunity to win a Porsche. The day will conclude with a reception, silent auction and awards dinner at 5:30 p.m.

An individual, family or organization can sponsor the event at various levels, or reserve a spot to golf.

To register, become a sponsor, or donate an item to the silent auction, please contact the Camphill Kimberton Development Office at 610.935.8660 or

development@camphillkimberton.org.

The mission at Camphill Village Kimberton Hills, located in Kimberton, Pa., is to encourage individuals, especially those with special needs, to discover and fulfill their greatest developmental and creative potential within a farming and handcrafting community. In valuing persons of all abilities, Kimberton Hills seeks to foster a living and working environment that is sustainable, productive and beautiful. Residents and volunteers uniquely contribute to the community through meaningful vocations such as gardening, dairy farming, and working in the café, bakery and handicraft workshops. As the community cares for one another, it also nurtures and improves the land by practicing biodynamic agriculture and raising environmental awareness. 🌱

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HARLEYSVILLE NATIONAL BANK NAMES NICOLE L. LINK ASSISTANT MANAGER OF DOUGLASSVILLE OFFICE

Louis P. Spinelli, Executive Vice President, Retail Delivery for Harleysville National Bank (HNB), recently announced the appointment of Nicole L. Link, Birdsboro, to the position of assistant branch manager for the Bank's Douglassville office, located at 1191 Ben Franklin Highway West. In this position, Link is responsible for overseeing daily branch operations, serving as a consumer loan officer, leading staff in sales and service initiatives and ensuring that customers receive the best service experience possible.

Link earned a Bachelor's degree in Communications from Kutztown University. She is a Pennsylvania

State Notary, and, prior to her current position, served as an assistant manager for Univest National Bank, Hilltown.

Harleysville National Bank is a wholly-owned subsidiary of Harleysville National Corporation with total assets of \$3.3 billion. Investment Management and Trust Services are provided through Millennium Wealth Management, a division of HNB with assets under management of \$3.0 billion. Individuals, families and businesses can apply for banking, trust and investment services at any of the over 40 HNB offices throughout eastern PA, by calling 1.888.HNB.2100 or visiting www.harleysvillebank.com.

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David C. Dickson, District Director
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Small business owners thinking of purchasing or renovating commercial real estate or purchasing equipment to grow or expand their businesses should consider the **U.S. Small Business Administration (SBA) 504 Loan Program**. The 504 loan provides a small businesses access to the same type of long-term, fixed-rate financing enjoyed by larger firms. Interest rates are equivalent to favorable bond market rates.

A 504 loan may be used to purchase fixed assets such as: land and improvements, including owner-occupied buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or to modernize, renovate or convert existing facilities; or to purchase long-term machinery and equipment with a useful life of at least 10 years. Soft costs like architectural and legal fees, environmental studies, appraisals, and interest and fees on the construction and/or interim bank financing can also be rolled into the loan. Financing for other needs such as working capital, inventory, debt consolidation or refinancing are eligible through a separate SBA 7(a) Loan Guaranty Program.

A typical 504 project is structured with fifty percent of the project costs provided through a private-sector lender. This senior loan is usually for a

10-year term at a fixed or variable rate, depending on the relationship with the lender. Forty percent of the project costs are financed with a fixed-rate debenture secured with a junior lien from a SBA Certified Development Company (CDC). The debenture is backed by a 100 percent SBA-guaranty. And the final 10 percent of the project cost is provided by the purchaser.

The low 10 percent down payment is the big attraction of this program. It is possible to require even less from the business if a city, town or the state trying to attract businesses to their community is willing to provide a small piece of the financing in a subordinate position. Because of the lower down payment required and the ability to finance the soft costs, the small business will realize upfront cash savings of approximately \$100,000 on a \$1 million project.

The maximum SBA debenture can be up to \$2 million. Certain manufacturing entities are eligible for up to a \$4 million debenture. This means that a CDC can work with you to put together financing for a \$10 million project with the bank providing a \$5 million first mortgage with a SBA 504 debenture of \$4 million, and only 10 percent equity.

Maturities of 10 or 20 years are available. Interest rates on 504 loans are pegged to an increment above the current market rate for five-year and ten-year U.S. Treasury issues. The



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December 2006 interest rate was approximately 6.5% percent and is fixed for the life of the loan.

Most Pennsylvania businesses would be eligible for this loan program. The 504 Loan Program defines a business as small if its net worth is under \$7 million and net profits after taxes are under \$2.5 million. Any type of legitimate business is eligible for 504 financing, including manufacturing, wholesale, service, professional service or retail.

Small Businesses should consider the following advantages of the SBA 504 program:

- **LOW DOWN PAYMENT.** In most cases, the company is required to inject just 10 percent of the total project cost, which includes renovations and soft costs. This allows the business to preserve cash for working capital. (Ordinarily, banks require a 20 to 30 percent down payment on the purchase price.)

- **FIXED RATE ON THE SBA 504 PORTION.** Small businesses don't have to worry about the prime lending rate going up and can calculate the exact amount of their mortgage payments for 20 years.

- **LONG TERM.** 504 loans are for 10 or 20 years. Because the CDC is in second lien position, the lender doing the 50 percent first lien loan, are willing to lend at a longer term. Longer terms reduce monthly payments

- **LOW INTEREST RATE.** Even with fees and closing costs included in the rate, the 504 program offers a low fixed rate for a subordinate mortgage loan. The blended rate between the lender portion and the SBA's 504 portion makes the project very affordable, particularly for small businesses

Lenders should consider the following advantages of the SBA 504 program:

- **The lender has less risk because the SBA 504 loan is in second position**
- **A lower loan to value ratio**
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HEALTH AND FITNESS

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

DARE TO DREAM

At a very young age, we were introduced to the song, "When you wish upon a star" and believed everything we dreamed of and desired could be found by looking towards the stars. Just as we are individuals, our dreams are truly unique based on our needs and wishes. Everyone wants to live or achieve their dreams yet only few are successful at making them a reality. Is it perhaps that our dreams are too lofty, unattainable? Or is just that we day-dream too much and wish what could be rather than daring to take action of what can be? While some of us may continue to wish upon a star, recently a local man who dared to dream and succeeded became a national news story.

At a young age, Werner Berger got interested in hiking and mountain climbing. As his experience and passion grew, he went on to climb six of the seven tallest summits on each of the seven continents, dreaming to some day summit the top of the world — Mount Everest. On May 22, 2007, that dream became a reality and Werner Berger became the oldest North American to summit Mount Everest at the mere age of 69 years old! No, that is not a typo. Werner is not only heading into his seventies, but he did something people even half of his age who attempt struggle with and he far exceeded the expected "normal" lifestyle of what most people his age are doing at this

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point in their life. Werner's dream was so driven by desire that there was nothing, not even the task of accomplishing what some consider to be unfathomable, that was going to stand in his way. A common reaction to his feat might be "why would anyone want to do that?" To which I say, "Why not?"

Why not do something that very few people can say they did? Why not do something that puts life into perspective and gives it some purpose, like training to run a marathon, perhaps climbing a mountain, or even living a healthier lifestyle so that you can enjoy all that is important to you? We like to watch but not move as is apparent by the popularity of reality TV shows and our growing national waistline. We have become very quick to pass judgment on those who excel and assume we know best; that they are the ones who are crazy. We like to make excuses like we're getting too old to do this, too old to do that. Baloney! It's not just about doing something to gain notoriety. It's about living life and enjoying all that it has to offer. The only one truly standing in the way of you and your dreams is you.

Stories like Werner's may not appeal to everyone but the message is blatantly clear. You can accomplish anything you put your mind to. Neither age nor gender should ever be an excuse. And every dream, even if it involves climbing the greatest of all physical obstacles here on Earth (Mount Everest is 29,029 feet!) can be achieved, but only if you dare to go after it. Whatever your dream is, whether big or small, no obstacles or hurdles should stand in your way, especially the views and opinions of others.

I challenge you to follow your dream, whether it is to own your own business, be independently wealthy, travel the world, etc. But I also challenge you to take a look at what are you doing right now to at least make those dreams a reality. Sitting around hoping to hit the big lottery, wishing upon the stars, or constantly judging others on their personal and proud accomplishments will get you no where. They say a journey of a thousand miles begins with the first step. Take that first step, focus straight ahead, and dare to dream. 🗑️



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COVER STORY

(Continued from page 4)

diverse portfolio includes commercial and municipal facilities, multi-family residential complexes, medical buildings, shopping centers, schools, restaurants, gaming and corporate facilities. Their projects are so numerous that Jim feels comfortable saying, "you can't drive too far in any direction without going by a couple of our buildings."

To name a few, The Court at Upper Providence, a retail center on Ridge Pike in Royersford for **Gambone Development Company** is a local project approaching completion. Also, Exeter Ridge, a professional building on Perkiomen Avenue in Reading for **NAI Keystone Commercial & Industrial LLC** is almost complete and ready for occupancy. Architectural Concepts' also has an array of upcoming feature projects currently in various stage design such as two performing arts centers, several off-track wagering facilities in New Jersey, and a few signature multi-family residential developments.

With a complete design team including project managers, project

architects, interior designers, and an in-house rendering artist, the firm successfully handles approximately 200 projects per year. This variety of experience has allowed Architectural Concepts to successfully work in all types of industries throughout its thirty years. Says Mr. Cherry, "We focus our work on not limiting ourselves to one segment of the building industry. That's one of the factors that has sustained the longevity of this firm; the variety of work. For example, the office sector slowed down two or three years ago but during that time, retail production was in high demand. We actively follow the building and construction market to keep up with current development and trends."

Commercial has steadily been Architectural Concepts' largest sector, although they are now capitalizing on the recent trend of designing mixed-use urban town centers that include shopping, parking, and residences all in walking distance. "We are currently developing a design for this type of mixed-use project on Market Street in the West Chester borough at the old

(See "Cover Story" on page 50)

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Architectural Concepts headquarters, Grimmet Mansion, Exton.

COVER STORY

(Continued from page 49)

Yearsley and Co. site. "This urban style of living has made a comeback in the last five years or so and we are eager to be involved," says **Laura Clevenger**, Director of Marketing.

Architectural Concepts takes a collaborative, team approach with every

client on every project, big or small. "Typically we're hired by an owner or developer to provide leadership and direction throughout the entire design and construction process," says Mr. Cherry. "We have some longstanding relationships with clients that we attribute to much of our success throughout the past thirty years."

"We will sit down with each client,



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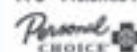
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In addition to their new office space in Lancaster, Architectural Concepts makes its home in the Grimmet Mansion in Exton, a Tudor Revival house on the *National Register of Historic Places* built in 1924. Taking the opportunity afforded by their thirtieth anniversary, Architectural Concepts has done some redesigning of a different sort. As Ms. Clevenger says, "To commemorate our anniversary, we launched a new brand identity this year: we updated our whole look, from our photography and a new brochure, to new site signs, a fresh advertising campaign and the introduction of our new interactive website (www.arconcepts.com). We have some different features on our website including regularly updated projects in our portfolio section and

animated fly-bys of projects in development. It has a nice fresh updated look; consistent, clean, concise, and easy to navigate.

"One of the unique elements on our new website that has a section dedicated to our clients. Here, with a username and password, our clients can access documents pertaining to their specific project of the most current drawings, images, renderings, notes, meeting minutes, etc. Basically, it is a customized webpage dedicated solely to a client's project that can be accessed by anyone involved, be it consultants, engineers, or the owner."

That is the kind of thoughtful, comprehensive attention that Architectural Concepts provides to each project that comes through its doors. Says Mr. Cherry, "We are very proud to reach this exciting milestone and celebrate thirty years of successful business. Our ultimate goal is to continue providing outstanding service to our existing clients and develop new business relationships to send us to the next milestone: Fifty years!"

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The "day away" began at 6:30 a.m. Throughout the day the group enjoyed shopping, lunch at the Cock 'n Bull Restaurant, games, prizes, and snacks—compliments of Zuber. Zuber also offered extra spending money to the winners of the games throughout the bus trip as well as a complimentary "fruit bouquet" and beverages to enjoy on the bus ride home.

Agents Carol Wozniak, Dan

Skilton, and associate broker Connie Dolansky and support staff Mandy Harsel and Lauren Schaeffer coordinated the event. Special thanks went to Zuber Realty's loyal clients and employees representing Zuber Insurance, Manatawny Land Transfer, Tri County Appraisal Service and Zuber Realty's Property Management division.

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years of service dedicated to the real estate industry, Richard A. Zuber Realty is unsurpassed in service by any organization in the Tri-County Area. The company's five offices are located in Boyertown, Pottstown, Morgantown, Royersford and Red Hill.

The firm features a management style which offers training, professional

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MCCC RECEIVES \$1 MILLION GIFT IN SUPPORT OF COMMUNICATIONS PROGRAM

Montgomery County Community College has received a \$1 million gift from an anonymous donor to equip the first floor of the new Advanced Technology Center in support of the growing Communications program. The gift is the largest private donation received in the College's history.

The Advanced Technology Center (ATC) will open for classes this fall and will house programs in animation, digital audio and video design, biotechnology, computer game design, astronomy and geographic information systems. The learning areas dedicated to the Communications program will include digital-technology audio and video production studio complexes, a campus radio station, equipment for training students in live broadcasting, and two fully-integrated animation / video / music production laboratories for high-end-entertainment product development.

The state-of-the-art learning areas will also support two new Communications degree programs that will launch this fall. In addition to the Associate in the Arts degree in Communications that enables students to readily transfer to four-year institutions, the College will also offer Associate in Applied Science degrees in Digital Audio Production and Digital Broadcasting, which will enable graduates to obtain entry level positions in television, radio, film and recording industries. 🗑️



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AMC DELANCEY GROUP CLOSES \$61 MILLION SALE OF GETTYSBURG VILLAGE

Company Also Puts Cast Iron Building and Quality Center Shopping Center Assets on Market

AMC Delancey Group, Inc., a leading national real estate investment and development firm, today announced that it has completed the sale of its Gettysburg Village Factory Stores to Horizon Group Properties, Inc. for \$61.05 million. With the sale, AMC Delancey has nearly concluded its corporate strategy shift from owner/operator to provider of equity capital and resources to strategic operating partners.

The company's transformation will be complete with the sale of the Cast Iron Building in Philadelphia, which is being marketed by Corvest Realty Group, and the sale of Quality Center Shopping Center in Lancaster, Pa., which is being marketed by Richard Frolick of the Oak Brook, Ill., office of CB Richard Ellis. These properties represent AMC Delancey's last two major legacy assets.

Gettysburg Village has a history nearly as rich as that of the historic town that it calls home. The late Greg Boyle, founder and president of The Boyle Group, conceived the project in the mid 1990s, and in 1998 partnered with the then-Delancey Investment Group, Inc. to develop the project. In the late 1990s, Mt. Joy Township, the Pennsylvania Historical Society and the town of Gettysburg all shared some skepticism and concern over what would be developed adjacent to this historic battlefield, named one of the "Top 10 Epic Sites" by

Conde Nast Traveler. Planning and negotiations around development conditions spanned a period of nearly five years. The extensive planning, affectionately referred to as the "Second Civil War" amongst Delancey and Boyle Group staff, culminated with the grand opening of the center in October of 2000. Since that time, the center, which features over 70 unique stores and restaurants, a hotel and a cinema, has been fully leased with retail and dining establishments.

About AMC Delancey Group

Founded by Kenneth P. Balin in 1992, AMC Delancey Group, Inc. is a leading real estate investment and development firm that aligns interests and co-invests with a growing number of real estate operating partners throughout the United States. Headquartered in Philadelphia, Pennsylvania, the Company's programmatic approach focuses first on the quality of potential operating partners, next on their investment strategies, and then on the specific properties proposed for acquisition.

The Company's current investment programs include hotel, office, retail, multi-family, condominium, mixed use, and land development. AMC Delancey plans to expand these and future investment programs throughout the United States, with both existing and new operating partners, with investments targeted over the next several years in excess of one billion dollars. For more information, visit www.amcdelancey.com.

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THE RELUCTANT REVIEWER

By Marie LaBrune

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large screens will entertain you as you choose from a menu selection of traditional pub fare including soups, salads and sandwiches with nightly specials to further tempt you. A tailored kids menu and cartoons on the mega-screen during the week complements the all-sports all-the-time programming. Come check out this unique establishment just off the Route 422 corridor!

I NORMALLY ENJOY GAME DAY. That big event where the strength and skill of one team is pitted against that of their rivals. The sweat. The pressure. The finesse. It is exciting to observe those remarkable individual performances that shine and elevate a team to greatness. It is fascinating to observe a group of diverse individuals coming together to compete.

Today, the game had been no less dramatic. Oh the tears, the howls, the renting of garments! Unfortunately, today's gaming was done not on the field but in the executive conference room. Another fine display of the great corporate machine we call work. And as follows any well fought battle, I was famished.

Ann had agreed to pick me up for dinner, and after the day's events, I was feeling rather sportive. Yet, I wanted something a bit gentler to balance the exertion of the day. I knew just the place with the perfect combination.

We made our way to an early dinner at The Main Event, located on Route 100 South in Pottstown. Built on the previous site of Jester's Restaurant, this sport-oriented family dining restaurant opened just last fall with plentiful seating for nearly 350. As we were shown

to our table, I noticed the bright and open dining room that was scattered with diners. Many of them were intently focused on the wall in front of them. In fact, they were enjoying one (or two) of the over 20 large screen TV's throughout the restaurant and bar which televise a variety of sports channels. A balance to the sports programming is the showing of children's cartoons on their very large center screen every weeknight from 5:00 to 7:00 p.m. Charming.

We took a moment to review the menu which I learned was recently revised and targeted to better suit the local customers. A children's menu is also in place, with several choices like mac and cheese, spaghetti and meatballs, and grilled cheese. Good kid stuff, and with a price of \$4.99, I suspect good parent stuff too. No wonder there were several family pairs — dads with



The Main Event, located at 1701 Pottstown Pike/Route 100 South in Pottstown, offers a wide selection of tasty pub fare from appetizers to entrees as well as a tailored kids menu. Shown here, a generous serving of fajita steak quesadilla is accompanied by sides of refried beans and dirty rice. Salsa and sour cream complete the dish.

son or daughter — seated around us.

Unfortunately for me, I didn't qualify for the age 12 and under menu. It was more likely fortunately for me, as it turns out my selections for the evening were very extension. Our waitress detailed the evening's specials, which included a tempting selection of Mexican options including taco salad, beef burritos, and chicken chimichangas. Other evenings feature different themed specials, such as Italian night, oriental night and seafood night. The standard menu offered a selection of appetizers, soups and salads such as wings, nachos, potato skins, and mozzarella sticks. There was also over 20 different sandwiches that included half a dozen different hamburger variations. A

host of entrees rounded out the selection, including NY Strip Steak, chicken marsala, and shrimp scampi.

After placing our order, we nibbled on some tortilla chips and salsa, which were included as Ann had selected one of the evening's dinner specials. Our appetizers were promptly served. Ann had chosen the steamed clams. Despite the emphasis on pub food, several offerings — such as the clams — provided a touch of variety. They were served in a white wine garlic broth, very light with a touch of richness of cream butter. Very dunkable as well with the fresh bread we were served. The little necks were perfectly cooked and had a pleasant clean taste.

(See "The Reluctant Reviewer" on page 58)

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THE RELUCTANT REVIEWER

(Continued from page 57)

For my starter, I was drawn — as I am so often — to the french onion soup. Served in a classic crock overflowing with melted cheese, the soup had a nice peppery spice and was perfectly sized to leave room for my entrée. I could not resist ordering one of the burgers, specifically the southwestern burger. In addition to the basic toppings of lettuce and tomatoes, there was also a heaping of Tequila caramelized onions and pepper-jack cheese that provided some nice, zesty flavor. Served with a side of crispy french fries, I enjoyed this tasty pub fare.

For her part, Ann enjoyed the flavorful fajita steak quesadilla. Tender steak strips mixed with sauteed onions and chunks of garden fresh peppers were smothered in melted cheese and sandwiched between two soft tortillas. Sides of refried beans and dirty rice accompanied this generous portion. Salsa and sour cream completed the dish. Quite good.

As I might have suspected, the dessert

tray was also extensive and showed well. Carrot cake, hazelnut cake, cherry pie, and homemade chocolate bread pudding were among the temptations. Ann and I decided to share an apple crisp with blueberry sauce, which was lightly drizzled with chocolate and caramel. Two scoops of vanilla ice cream became pools of cream atop the warmed dessert. A bite or two of this sweet ending was enough to satisfactorily complete our meal.

We chatted with co-owner Patty Evans for a few minutes before leaving, and remarked how the Main Event seemed to be positioned to attract an interesting clientele. Open every day for lunch and dinner and showcasing all the major televised sporting events, the Main Event has already been discovered by sports fans and parents alike. And with the hit-um-hard season of football and hockey seemingly right around the corner, local sports fan will surely be frequenting the Main Event in large numbers to enjoy the games, particularly on the weekends. And of course there is the weekday kids pro-



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gramming as well. Nascar, baseball, and golf along side of cartoons. A pint of beer along side a sippy cup. Yes, an interesting place indeed.

Smiling as we stepped into the evening air, I wondered how this interesting combination might serve my own game days in the business world. We in the corporate world would tell you that we prefer to keep our game day strictly focused on the competition at hand, no room for child's play. While in fact, most of our executive conference room battles are filled with evidence of our inner-child: tantrums, screaming fits, misbehavior. And that's from the adults – the ones in charge. Maybe executive cartoons and corporate sippy cups aren't such a bad idea after all. Perhaps something to consider for the next staff meeting.

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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