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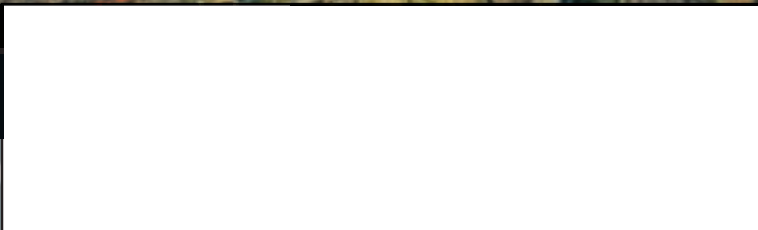
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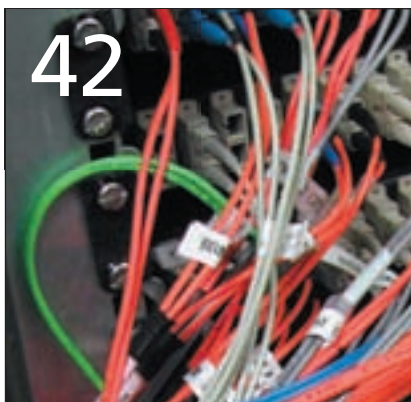
Business Advisor

Serving the Route 422, 100, 202, and Route 30 Corridors in Montgomery, Chester and Berks Counties.

In This Issue | JULY/AUGUST 2008

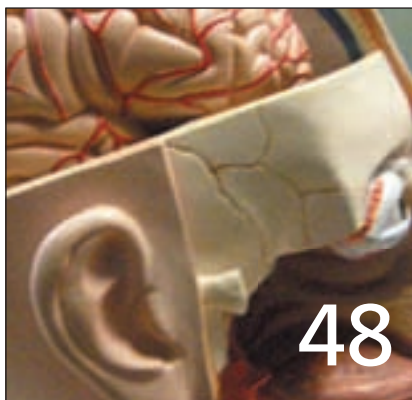


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LFT REALTY GROUP INC.

LFT Realty Group, Inc. is a full-service, family owned and operated real estate firm serving South Eastern Pennsylvania. The principal owners, with more than 100 years combined experience in the real estate industry, had a vision to purchase and develop property in the Route 422 corridor, which has become one of the fastest areas for growth in Montgomery County. LFT Realty Group has participated in over \$100 million of real estate in the Limerick/Lower Pottsgrove area alone, through both sales and development in the past five years. LFT has positioned itself as a leader in the community, through successful negotiations with both landowners and prospective tenants and with the many departments of township government.

Paul Tornetta, CEO of LFT is proud of the great success of the company in Limerick and surrounding communities.

"Our expertise extends into brokerage, land development, and property management, and we are committed to meeting the needs of our clients in a profitable, professional and timely manner," he said. With in-house expertise in construction, finance, accounting, and real estate and tax law (two of the principals are licensed PA attorneys), LFT Realty Group has tremendous resources to deliver a host of services for the client to achieve his or her goals.

With the fluctuations in the nationwide real estate market, Limerick and Lower Pottsgrove property has remained strong. Mr. Tornetta has tremendous confidence that the retail and commercial growth in the 422 Corridor will be very consistent through this changing economy. He emphasizes to any landowner, "Our knowledge of the changing marketplace, and your needs, helps us broker your real estate investment. The multifaceted knowledge base of our professionals enables us to help you identify any and all potential use. Your existing building or undeveloped land, whether owned or leased, will be marketed aggressively using our substantial contacts in the real estate industry. We will

(See "Cover Story" on page 7)



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COVER STORY

(Continued from page 5)

give you a well-reasoned estimate on both costs and time required to relocate your business or home, and market your existing property, including taking your property through township approvals, which some property owners may find overwhelming."

These services can also be provided to landowners or farmers who wish to maintain ownership of their properties throughout the process, for the purpose of income-producing investment. Adds Tornetta, "Increasingly, we are being approached by farmers whose children may not want to work the land, but who don't want to sell a property that may have been in the family for generations."

LFT was instrumental in bringing the **Chelsea Premium Outlets** to Limerick. Paul Tornetta had visited a Chelsea Outlet mall on a family trip to Florida, and thought that it would be a perfect fit for property that his company controlled in Limerick. It was a deal that was worked on through all phases, from initial contact with the Chelsea Group, through the final ground breaking ceremony this past autumn. LFT recently closed a sale for a landowner adjacent to the Premium Outlets and acted as sole broker in the transaction. In addition to a large contiguous parcel, LFT has successfully assembled a series

(See "Cover Story" on page 8)

INTERCHANGE MARKETPLACE AT LIMERICK

LOCATION

Route 422 Expressway at
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Interchange) Limerick Township,
Montgomery County, Pennsylvania

DEMOGRAPHIC SUMMARY

Major Metropolitan Areas

Reading: 25 miles West
Philadelphia: 35 miles Southeast

Radius Population:

15 mile population: 706,200
30 mile population: 4,427,500
45 mile population: 7,136,900
60 mile population: 8,767,052
100 mile population: 26,351,165

Average Household Income

30 mile average: \$60,448

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Philadelphia is the second largest city on the East Coast and ranks fifth in the nation, with a metropolitan population of 5.8 million. The Pennsylvania Convention Center stands as the second largest convention center in the Northeast with 1.3 million square feet of floor space. In 2003, Philadelphia International Airport (PHL) processed over 24 million passengers.

Area attractions in the Philadelphia area include the Liberty Bell, Independence Hall, Philadelphia Museum of Art, Valley Forge Park, Longwood Gardens, Rodin Museum and the Philadelphia Zoo.

Limerick Township is situated along the 422 Expressway. Recent statistics indicate Limerick Township to be the fifth fastest growing community within Pennsylvania, and the second fastest growing municipality in Montgomery County. 47,390 vehicles pass the site on Route 422 each day.



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COVER STORY

(Continued from page 7)

of smaller properties, both residential and commercial, and has taken the land through zoning change for all commercial zoning. "The highest and best use of the property fronting 422, adjacent to the Premium Outlets, is certainly commercial zoning." This is a vision that Mr. Tornetta shared with the Township Officials who helped facilitate the zoning change.

LFT Realty group has concentrated its efforts in the Limerick area, but also has many properties throughout Montgomery County that it is involved with.

"We currently manage over one million square feet of investment real estate with a portfolio value in excess of \$150,000,000, which includes residential, retail, office and industrial," Tornetta said. The LFT property management department is fully staffed and equipped to answer the challenges of building ownership. With master electricians and plumbers on staff, they are able to meet the most demanding business issues expeditiously without substantial building down time. "While our

competition is trying to find help, our in-house staff is already fixing the problem and ensuring that all business systems operate fully and safely," Tornetta remarked. "Routine maintenance and snow removal are also handled by our own dedicated professionals and fully owned equipment," he adds.

Tornetta is most enthusiastic when he describes his work with land development and zoning. In addition to the properties in Limerick Township, the LFT land development department continues to enjoy success in taking raw ground, often without optimal zoning and other constraints (such as environmental issues), and obtaining all zoning permits, and approvals to maximize profitability of the site. "We have developed many different kinds of projects, including specialized retail and entertainment uses, as well as traditional residential, office, industrial and retail. We work aggressively to push the project through the approval process, coordinating land planning,

(See "Cover Story" on page 30)



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Send In The Cards

Traditional greetings can mean more meetings



MARKETING 101

By Todd Palmer, Virtual Farm Creative, Inc.
www.virtualfarm.com

Are you like me? Do you oscillate between thinking email is the greatest gift to mankind and the last sign of the

apocalypse? Do you feel a heavy weight lifted from your shoulders when your inbox is finally empty?

It seems email has become a solution and a hindrance to small business communication, making correspondence faster but less personal, requiring a customized management system to keep you sane.

One local company offers an alternative that allows businesses to touch prospects, clients, colleagues, friends and family without firing up the computer.

Gail Davis is an independent distributor for Send Out Cards, LLC a newer company using an old idea to improve networking and communications.

Literally speaking, Send Out Cards specializes in sending out cards. The company has built a sophisticated website where member companies

can manage the card selection, writing and sending.

"We offer a wide variety of cards," says Davis, "and sending a personalized greeting card is a great way to stay in front of customers to let them know you're thinking of them."

These cards aren't just for birthdays and holidays but there are greetings available for any number of occasions and many cards appropriate for unexpected times just to let your potential, current or lost customers know you're thinking of them.

"Sending cards also offers great networking potential," adds Davis who is clearly passionate about cards. "In this current business climate people

(See "Marketing 101" on page 10)

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MARKETING 101

(Continued from page 9)

who receive cards appreciate the personal touch, friendships are cultivated and referrals are made."

It's not difficult to imagine that interrupting the fast-paced, high-tech, information-intense workday with a personal touch wouldn't be well received. And Send Out Cards allows your greeting to be extremely customized and personal.

"You can write the complete message, include photos, attach a business card — even write the card in your own handwriting," says Davis who consults with businesses to get them started in the program. Filling out a simple form allows Send Out Cards to create a font with your handwriting.

Sometimes more than a card is required and Send Out Cards also offers small gifts and gourmet edibles to accompany the custom greeting.

"We have out of this world brownies and cookies that really get a recipients attention," offers Davis who advocates businesses getting into the "thank you" note habit. "Sending a small treat to acknowledge thanks can work wonders."

Send Out Cards has harnessed new

technology to create an alternative communication system that is personal and easy to manage. Members upload their address book to a secure website and then control who receives what cards and when.

"You can send out cards and gifts here and there," continues Davis, "or create campaigns with prompts and reminders."

"The system is perfect for a lot of small businesses," says Davis whose distributorship is based in Schwenksville. "Even though Realtors have a similar system we have a lot of Realtors because of the features that Send Out Cards offers."

Adding a greeting card campaign to your customer relationship campaign might be just what your company needs to boost business. You can try to send thanks and warm fuzzy greetings with an electronic message but some days all email seems like junk.

To learn more about Gail Davis and her greeting card campaign company visit her website at webcards4you.com.

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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STORM WEATHERING THE



"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

Regional banking professionals are unanimous in their assessment of the area's prospects for getting through the current economic downturn. To a person, the bankers I interviewed believe the region's existing strength and economic diversity will see it through a tough season.

"Banks like us are still in the market," says **Fred Reim**, Regional President of **Harleysville National Bank**. Reim maintains that while current economic woes such as the sub-prime lending crisis have caused difficulty for larger national banks, many regional and community banks like Harleysville are still relatively strong. "We've all heard about the sub prime mortgage crisis but that mostly involves the very large national banks who have

had to write off billions and billions of dollars. Harleysville doesn't play in that world. We never thought it was prudent to be involved in those types of loans."

Joe Faust, CEO of **Diamond Credit Union** says that even in the midst of this tough season, his organization saw growth through the first part of this year. "We fared extremely well. Coming off of last year we had very strong performance in virtually every key category,

whether that was membership growth, growth in assets, loans or deposit growth. We've seen those trends continuing over the first 5 months of 2008."

Crisis? What Crisis?

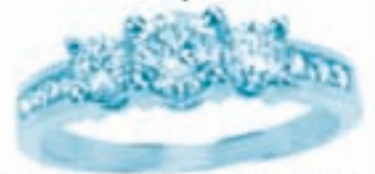
Other local bankers are saying the same thing. In fact, according to **Joe Major**, CEO and one of the principal organizers of **Victory Bank**, "There is no lending crisis. If you're a big company needing to borrow something like half a billion dollars maybe there's a crisis. If you're a borrower with lousy credit and want to by a half million dollar house, you have a problem. For small borrowers, there's no lending crisis at all."

According to Major, it's all about being smart. "Every bank still needs to make good decisions. That hasn't changed in a thousand years, but the rates do change." Victory Bank is new to the region, having opened in the fall off 2007. Major says

(See "Buzz Around the Block" on page 12)

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"BUZZ AROUND THE BLOCK"

(Continued from page 11)

that being smart in these times means managing growth. "It's important to get our bank to profitability as quickly as we can rather than grow just for growth's sake." He says that for the time being, "On the cost side, we intend to be pretty conservative."

For some local banks, now is actually a good time to be in the market. **Dick Kunsch**, President of **Phoenixville Federal Bank and Trust** says, "The blessing of being a mutual bank and trust is there is not a lot of pressure because we don't have shareholders. As a result we're not involved in any sub prime lending. In fact, our collections are better than they've ever been. And we have not foreclosed on a property in several years."

Pat Ward, Chairman and CEO of **Penn Liberty Bank** agrees that our region has been less affected than most others by the current downturn. "There's definitely been a slowdown but it's not nearly as dramatic as in other parts of the country. We never had the boom in real estate pricing and the sub prime problem never got as bad here as it did elsewhere."

In addition to this, smaller lenders are

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often not hit as hard when the economy cycles down, according **Continental Bank** President **Wayne Griest**. "All banks are now more conservative but community banks like Continental are still lending." He says that during the current economic bump people have turned more to community banks. "Our deposit levels are actually increasing. People think of community banks as safe havens." He adds, "Having deposits that are FDIC insured gives people more of a comfortable edge for investing."

This is not to say that everything's coming up roses. Spiraling energy and food costs coupled with a downturn in the housing market have had their effect. "A precipitous drop in the prime rate put pressure on our net interest margins," says **Jim McKeighan**, President of **New Century Bank**. He cites particular industries that have been hit hard by the combination of these pressures. "The trucking industry has been affected, and although New Century doesn't lend to trucking companies, there are community banks that do. Fuel oil companies have also been dealing with the cost of fuel and we've deliberately reduced our exposure in that area," he says.

McKeighan thinks that our concept of

normal may require adjustment going forward. "It may be a long while before we see a net interest margin in the four percent range heading toward five percent, which used to be normal. Inflation and energy prices could push us into an actual recession. Many people are concerned about the real state of the economy. So it's possible we may have to change the way we do business as a country."

Also, of course, the housing industry, including any business related to housing, is struggling at present. But as Harleysville's Fred Reim puts it, "we make sure that we take a hard look at potential transactions in the housing market. We have to be a little more conservative but we're still lending and we're still looking for loans. Homes that are moderately priced are still selling but the so-called McMansions are not moving."

"We try to be proactive especially with our commercial borrowers to help them get through these cycles," he adds.

Furthermore, even though there are signs that the worst of this current cycle may be behind us, it isn't over yet and the region may still experience discomfort in the coming months. Penn Liberty's Pat Ward says, "My view is that some of the

(See "Buzz Around the Block" on page 14)

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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

issues affecting the economy are going to take a while to work through. It think we'll see a continued slow down for twelve to eighteen months."

Relationships

According to **Scott Fainor**, President of CEO of **National Penn Bank**, navigating such heavy financial seas is a matter of relationships. "Because we do not have a single transaction focus at National Penn, our customers rely on us for a variety of products and services: banking, insurance, investments, and trusts. This allows them to keep coming back to National Penn to get advice and counsel in all of those areas. This helps us develop relationship with our customers, even in down times."

The relationship model helps diversify the business, he says. "My personal belief is when a bank is relationship focused, then if one product slows down, another picks up. That's our business model, and it's built into our strategic plan," says Fainor.

Mr. Fainor maintains, as do the other bankers that during times like these, strong relationships with customers are important in both the retail and commercial banking sectors. "Things will probably continue to be slow through '08 and maybe into '09.

We'll be watching the price of gas and food. We continue to watch for inflationary pressures. Throughout the rest of this year National Penn will be doing a lot of listening to our customers," Fainor says.

Victory Bank's Joe Major says that the core of that customer relationship is found in the principles that drive the bank's operations. Now is the time for banks to stick to their knitting, he says. "If you go to our website www.thevictorybank.com, look at our values. What we're really going to do is stay consistent with our belief system. It's about service, about excellence. Everybody says it but we started the company on that bedrock and whatever problems come our way we intend to stay true to our value system, now and forever."

Diamond Credit Union's Joe Faust adds, "We're solely owned by those whom we serve so I think we're very much in tune with how they're enduring these times. I think we've demonstrated that because of those relationships, we've been successful."

Optimism

If it sounds like these banking professionals are optimistic, it's because they are. Certainly the economic downturn

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



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HELP!

My Sales Have Fallen

AND I CAN'T PICK THEM UP



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

We've all experienced it. Sales have been down and for some reason you can't get out of the hole. Cash is tight. You start to get nervous.

You start to blame everything around you. The economy is in the tank, your prospects won't return your calls, your proposal didn't get mailed on time, your car broke down going to an appointment . . . on and on and on. Ok, many of these things could be a cause for a slip in sales. But then these are all things out of your control. So what can you control? The answer to that is . . . yourself and the actions you take! So what should a business do when sales have fallen? Here are some areas to review in order to get you back on track.

Review your belief system and attitude — Do you believe in yourself? Do you believe in your product or service? Are you surrounding yourself with successful and positive people? Are you approaching each and every day with a positive attitude?

Review your knowledge base and

skills — Are you well informed of the products and services you are offering? What about your sales skills? When was the last time you attended a sales training seminar or read a self-improvement book regarding sales techniques? How about your listening skills?

(See "Business & Marketing Strategies" on page 17)

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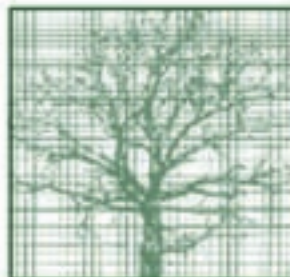
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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

remains at the forefront of their thinking, but each of them believes our region is in good shape.

"Demographically Chester and Montgomery counties are strong areas," says Harleysville's Fred Reim, "These areas will weather the storm better than some parts of the country. We are continuing to open two-three branches per year." This isn't the only type of growth the bank is experiencing. Harleysville recently announced the acquisition of **Willow Financial Bancorp.** "That will make us a 5.5 billion dollar bank. But we still want to know our customers by name," Reim says.

New Century's Jim McKeighan and Dick Kunsch of Phoenixville Federal expect to see more mergers going forward. "I have a feeling that we're entering an era we're there are just so many banks that we're reaching a point where there will be consolidation," says Kunsch.

For McKeighan, the current situation was not unexpected. "There are always going to be these corrections in the economy. Things are always going to be in flux. I think this region will have pain like any other but not nearly as bad as some areas."

This sentiment is shared by the other bankers, many of whom use nearly identical language in speaking about the



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prospects for our region. "We will weather the storm. We're not going to feel the effects that other parts of the country have already experienced," says Kunsch.

"My sense is that the woes of the economy haven't affected this region as adversely as has been the case in other regions of the country," says Diamond Credit Union's Joe Faust. "There's a tremendous foundation here in the region and we've been able to weather this better than some other places."

"The region is really weathering the storm well," says National Penn's Scott Fainor.

Continental's Wayne Griest says, "Our region is a pretty stable region economically. As a whole we're going to come through this better than some other areas." He says that thanks to a diverse economy with a wide base of employment, "Around here we don't have the highs and lows that some of the other regions have."

"I'm relatively optimistic that we can ride this out," says Fred Reim. Harleysville will soon celebrate 100 years in business and Mr. Reim is encouraged enough by the region's relative health to make a confident prediction. "We're very committed to the communities we serve. We're looking forward to the next 100 years!"



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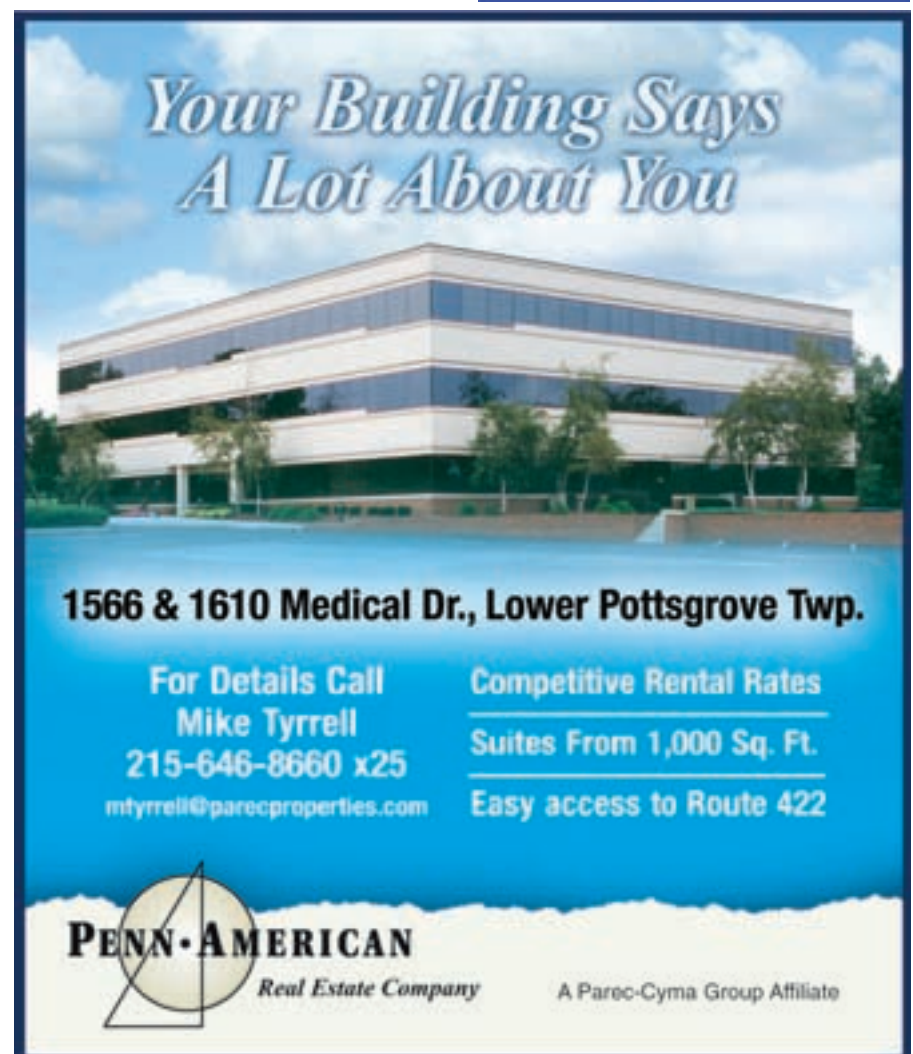
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BUSINESS & MARKETING STRATEGIES

(Continued from page 15)

What are you doing to improve in these areas?

Review your work habits — Are you disciplined in your daily approach? Are you prospecting in a consistent manner? Is your pipeline full? What has worked in the past and are you continuing to do it? Are you always in front of people who are qualified to be good prospects for your products or services?

Review your sales process — Are you

following a consistent and proven sales process? Such as building rapport, discovering the pain by asking questions, establishing a budget, offering solutions, closing the deal. Or are you just expounding “features and benefits”?

Take a look at each and every one of the areas and make changes where you find yourself in need of work. Be honest with your self-assessment. And don't be shy to ask for help. Others outside your organization will have a much less biased view of you and your business.

Going through a period of fallen sales

can be very trying. We tend to worry and get tight. We press for contracts. And with this sense of pressure it is a good chance your prospects can sense the intensity. They may have a tendency to back off. So relax. Stick to proven systems. Review the elements listed above and ensure you are working all the fundamentals.

For those of you who are baseball fans take a look at what Ryan Howard has done this year. He started out in a terrible hitting slump but recently showed signs of returning to his slugging self. He changed a couple of things in his

stance to get back to fundamentals and took extra batting practice. But above all he did not get discouraged. He seemed to keep his head in the game and boom.....here he comes. Then again you can take NY Yankee first baseman Jason Giambi's approach. When he gets in a slump he wears his favorite gold thong under his uniform. Whatever works! Have fun with it. 🍷

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



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Do I REALLY Need Workers' Compensation Insurance in Pennsylvania?



LEGAL PERSPECTIVES

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

New business owners in Pennsylvania often inquire about the necessity of workers' compensation insurance, especially in circumstances where the business is a sole proprietorship, partnership or small corporation. In general, all employers must have workers' compensation insurance if they employ one or more employees. However, several narrow exceptions exist to this rule of thumb. This article will explore the requirement of coverage, these exceptions and the penalties an employer could face for failure to properly carry workers' compensation coverage.

The Pennsylvania Workers' Compensation Act ("the Act") requires that every employer who may be required to pay workers' compensation wage loss and/or medical benefits for an injured worker pursuant to the provisions of the Act carry workers' compensation insurance, unless the employer is exempted from carrying such coverage by the Department of Labor and Industry. 77 P.S. §501(a). An employer

may acquire this insurance through the insurance company of its choice (as long as the insurance carrier is properly authorized to provide such coverage in Pennsylvania) or the State Workmen's Insurance Fund (SWIF). However, where an employer can demonstrate to the Department of Labor and Industry that it is financially capable of paying any compensation that may be required

(See "Legal Perspectives" on page 20)

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LEGAL PERSPECTIVES

(Continued from page 18)

under the Act, it may be authorized by the Department to "self-insure" — in whole or in part — its liability for work injuries. The Department will review this permit each year to assure compliance and grant acceptable companies its permission to continue their self-insured status.

In certain limited circumstances, an employer need not maintain workers' compensation insurance in Pennsylvania. These circumstances include businesses where:

- all of the employees are Federal workers, Longshoremens or railroad workers;
- workers are granted an exemption under the Act because of religious beliefs;
- workers are considered executive officers and granted exclusion by the Department of Labor and Industry;
- the only worker(s) is/are a sole proprietor or general partners;
- the work is conducted by independent contractors (NOTE: The determination of whether or not a worker qualifies as an independent contractor or is actually an employee is beyond the scope of this article. However, please see our website,

www.wolfbaldwin.com, for additional information pertaining to this issue.);

- the work is conducted by licensed real estate salespersons or associate real estate brokers affiliated with a licensed real estate broker or, in the case of the insurance industry, licensed insurance agents affiliated with a licensed insurance agency — so long as any such people work under a written agreement providing compensation on a commission only basis and they qualify as independent contractors pursuant to State and Federal tax regulations;

- agricultural workers earn below \$1,200.00 and work no more than 30 days per calendar year;

- the employer's spouse or children under the age of 18 perform the work and have not filed to be included under the Act by sending the Department an express written contract for hire. This is an interesting provision in that it requires action by a potential employee in order to be included in coverage. Casual employees work infrequently and are not involved in the employer's regular course of business;

(See "Legal Perspectives" on page 22)

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By Gregg Weitzenkorn
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Whether a recession is looming or not, many businesses are experiencing a slow-down, or finding that sales, and profits, require much greater perseverance and margin shrinkage. One easy solution may be as simple as dressing more business like during tougher times. In a challenging economy people want to look their best.

When business is flowing, dress takes a back seat, because it seems as though the more casual dress has little effect on sales, but in slow times you are more likely going against a competitive bidder and possibly multiple sales levels coming in to close a sale. Your appearance can be an easy and quick update.

Not that you must wear a suit for every situation, but your dress and appearance must reflect:

- That you care about your client enough to dress appropriately.
- Respect his position within his company
- Appear confident, trustworthy, and business like, which relates that you can handle the execution of the job.

Besides being influenced by a recession, chains and designers are injecting tailored clothing and dressy sportswear into their stores and lines. It seems the younger man is injecting clean wovens, trousers, and soft sport coats into the mix. J Crew and Banana Republic are giving more space to dressier looks in response to the customer's evolving tastes.

In the office, the tailored traditional suit still has its cache, but recently tailored clothing is getting a play outside the boardroom, as guys mix and match dressy items with sportswear. For example, you can take a suit and wear it multiple ways to enhance your wardrobe. One way may be as a traditional suit with a shirt and tie, another might be with the suit coat worn over jeans, and the 3rd might be wearing the suit pants with a woven or knit top. It's how you mix those elements together that makes it new and interesting.

Dress has become very creative, with the mixing and matching of various items, but as a word of caution, it must be done right or you can look, at best, out of place. This is where your menswear specialty store can advise you on the best and most effective way to pull it off. 📦

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LEGAL PERSPECTIVES

(Continued from page 20)

- the work is performed by workers from home or some other location that the employer has no control over and who are involved only in the make up, cleaning, washing, alteration, ornamentation, finishing, repair or adaptation for sale of a product; and,

- the worker performs only domestic services (i.e. a babysitter).

Unless an employer is clearly exempt from providing workers' compensation coverage, the premium for coverage is a small price to pay in light of the possible civil and criminal penalties the employer and its owner(s) could face for violating the Act. Pursuant to 77 P.S. §501(b), an employer who is convicted of failing to carry the required workers' compensation insurance could be found guilty of a misdemeanor of the third degree, or, if its failure to insure is found to be intentional, a felony of the third degree. A misdemeanor conviction could result in a fine of up to \$2,500.00 and one (1) year in prison for each day that the employer failed to carry the required coverage. If the employer is convicted of intentionally failing to carry the required coverage, a felony conviction could result in a

\$15,000.00 fine and up to seven (7) years imprisonment, again, for each day the employer is found to have intentionally violated the Act. Additionally, the judge may order restitution to the paid to the injured worker where he or she has already obtained an award of compensation through the Pennsylvania Workers Compensation Bureau. If no such award has been secured yet, the injured worker has the option to sue the employer civilly instead of under the Pa. Workers' Compensation Act.

The Pennsylvania Department of Labor and Industry posts a listing of those employers who were convicted of failing to properly maintain workers' compensation insurance at www.dli.state.pa.us. Reviewing the list, one can see the potential ramifications of overlooking this critical aspect of conducting business in Pennsylvania. For instance, in April 2008, a Philadelphia employer pleaded guilty to one (1) misdemeanor count of failing to properly carry workers' compensation coverage. The owner of the company was placed on one (1) year probation and ordered to

(See "Legal Perspectives" on page 24)

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The Victory Bank to Build New Limerick Office

The Victory Bank recently broke ground for their new, permanent Limerick Office located at 548 North Lewis Road. A modular full-service banking office is open for business and will serve customers while the permanent site is being constructed. Architectural Concepts LLP designed the building and SMJ, Inc. is the builder. The permanent site is slated for completion in October 2008.

CEO and Chairman of the Board, Joe Major says, "It is appropriate that our groundbreaking occurs here in Limerick, since the support we received from the local community has provided the impetus and energy to start this new bank. The Victory Bank client experience is defined by fairness and good advice, by convenience, speed and responsiveness, and by integrity and respect."

For additional details, please visit www.thevictorybank.com.



Pictured below from left to right: Eric Offner – Chief Credit Officer, The Victory Bank; Dan Kerr – Limerick Township Manager; Tom DiBello – President and CEO, Limerick Economic Development Council; Renee Chesler – Executive Director, Limerick Economic Development Council; Dennis Urffer – Board of Director & CPA CSEP; Alan Apt – Board of Director & Chief Executive Aptcor Commercial Real Estate; James Ginnetti – President, Springford Chamber of Commerce; Karl Glocker – Board of Director & President of Glocker & Co.; Richard Graver – President and Chief Lending Officer, The Victory Bank (with shovel); Kevin Johnson – Board of Director & President of Traffic, Planning and Design, Inc.; Joseph Major – Chief Executive Officer and Chairman of the Board, The Victory Bank (with shovel); Dave Krisiewicz – Architectural Concepts LLP; Jamie Wendel – Chief Retail Officer & EVP, The Victory Bank; Jack Ayers – SMJ Inc.; Stan Fonder – SMJ Inc.; Robert Schultz – Chief Financial Officer and Chief Operating Officer, The Victory Bank; James Cherry – Architectural Concepts LLP; Tim Phelps – Tri County Chamber; Jim Natale – Private Mortgage Banker with Arlington Capital; Saul Rivkin – Vice President and Banking Center Manager, The Victory Bank



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LEGAL PERSPECTIVES

(Continued from page 22)

pay a \$500.00 fine. He then closed his business, which follows the particular pattern of most employers found guilty of failing to carry the proper workers' compensation insurance.

Although the foregoing is an example of a minor violation, other employers have faced much more severe penalties. In January 2008, a Bucks County employer and its owner pleaded guilty to nine (9) third degree misdemeanor counts. The owner was ordered to pay over \$93,000.00 in restitution to an injured worker and the costs of prosecution. Also, the company's owner was placed on seven (7) years probation. Once again, the company closed its doors following this conviction.

As you can see, if a company or individual intends to conduct business in Pennsylvania, one of the critical questions that must be addressed is whether or not workers' compensation insurance is required. Before hiring any employees, all businesses should consult with their attorney and insurance agent to ensure full compliance with the law. ☐

Thomas R. Beveridge, Esq., is an associate in the Pottstown law firm of Wolf, Baldwin & Associates, P.C. The firm regularly counsels business clients as well as providing representation for injured workers. Mr. Beveridge can be reached by phone at 610.323.7436, or by e-mail at tbeveridge@wolfbaldwin.com.

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Provided by Jim McGuire,
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The first step is to define your personal financial goals. Ask yourself: What are my current and future financial needs? What kind of return am I seeking? How much investment risk am I willing to accept to achieve this return?

Once you've established these guidelines, consider the following:

INVESTMENT PHILOSOPHY/STYLE.

Find out which type of investment style the money manager under consideration uses. Although firms may use several variations of investment styles, there are two general types of money management: value management and growth management. Value managers prefer to invest in undervalued securities whose fundamentals remain solid, whereas growth-oriented managers

(See "Investment Ideas" on page 26)

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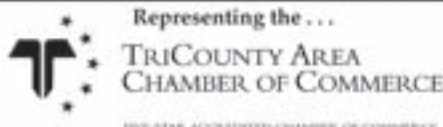
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INVESTMENT IDEAS

(Continued from page 25)

focus on the ability of a company to increase its earnings on a long-term and continuing basis.

CREDENTIALS. Start by determining if the manager is a registered investment adviser, because every money manager must register with the Securities and Exchange Commission. Also ask for a copy of the manager's ADV form, which provides details about education, experience, investment style and any regulatory problems with the SEC.

PERFORMANCE. Investment performance can be evaluated in a number of ways, including both short- and long-term. Ask to see quarterly or annual data, which may reveal a different conclusion about a manager's performance than looking only at three- or five-year "average" returns. For example, a five-year average return may appear outstanding relative to other managers and to the market. On the other hand, quarterly data may reveal that much of the return can be attributed to just one or two exceptional quarters.

SERVICE CAPABILITIES. A manager should have a large enough staff to service existing clients and handle new account growth. You should also consider how the manager communicates with your financial advisor, including what types of reports are sent and how available the manager is for conference calls and account reviews.

FEES. Based on the size of your account and the manager's performance, the management fee usually ranges between one percent and five percent. If your account fee exceeds this range, you should try to negotiate down the fee or receive a discount for exceeding the required minimum account size. For example, a two percent fee from a \$1 million account will earn the manager more than a three percent fee on a \$100,000 account.

There are literally thousands of money managers you can choose from, but a manager that fits your goals and objectives can be a valuable piece of your overall investment mix. Your financial advisor can even help you in the selection process and find one that is most compatible with you. 📞

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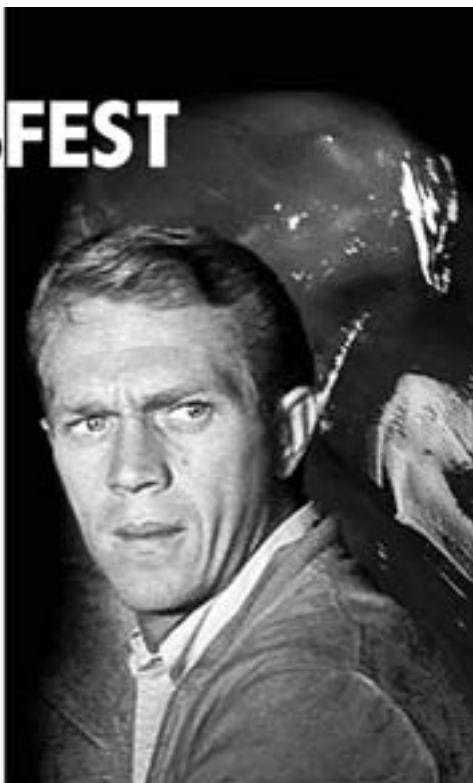
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BUSINESS NETWORK INTERNATIONAL (BNI) to Host Visitors Day Networking Meeting

Bill Swank of Lime Systems, recently announced that The Malvern Chapter of Business Network International (BNI) will be hosting a special Visitors Day Networking Meeting on Tuesday, July 29, 2008 at 7:00 AM at Desmond Hotel and Conference Center, One Liberty Boulevard, Malvern, PA 19355.

"This special meeting is geared toward helping local business people gain insight on how BNI works," says prominent local businessperson Bill Swank. How to build a successful referral based business through a structured word-of-mouth marketing program will be the focus of this meeting.

J. R. Chick Gallagher, Founder, CEO, and Executive Director of BNI in the five regions comprising the Delaware Valley Regions, will be joining us to share his insight on building a successful referral

based business through a structured "word of mouth" marketing program.

BNI is the world's largest and most successful business and professional referral organization. They were founded in 1985 by Dr. Ivan R. Misner, and currently have over 5,000 chapters throughout the United States, and many countries internationally.

What makes BNI unique is full time word-of-mouth marketing professionals run each region, and they operate on the "Givers Gain" philosophy. "What goes around comes around"! If I help you, and you help me, we will all do far more business together as a result of that cooperation.

BNI chapters follow a proven meeting agenda that keep the meetings focused on their primary purpose of generating

(See "BNI Networking" on page 29)



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FOR SALE- (#ZC2063) BERKS COUNTY LUNCHEONETTE- Located on the outskirts of Boyertown. Recently remodeled inside and out. Great balance sheet and sales results. Please call for details. Real Estate, equipment and business name included. **Reduced \$359,000.**

FOR SALE- and Lease

(#ZC2066) Beautifully Maintained Pottsgrove Strip Shopping Center- Retail, Medical and Office space mixture. Plenty of parking. Good financials. Many long term tenants with multiple year leases. Call for details!
Reduced \$749,900.

FOR SALE- (#ZC2067) 1131 W. Ben Franklin Highway, Douglassville- Commercial building lot on busy Rt. 422 West. (Includes 3 EDU's) Many possibilities. Zoned highway commercial. **Reduced \$175,000.**

FOR SALE- (#ZC2071) COVATTA'S Restaurant in pristine setting / with scenic outdoor cabana deck bar in Pottstown vicinity- A turn-key operation with 225-person seating capacity with several private dining rooms. Call for details. **Reduced \$925,000.**

FOR SALE- (#ZC2073) CHESTER COUNTY, E. VINCENT TOWNSHIP- 5.72 ACRES with C2 Zoning. (3) rental units, house and garage. \$1,195,000.

FOR SALE- (#ZC2075) MAIN ST., Royersford- EXPOSURE- Used as offices in the front; (2) BR apartment in rear. Victorian w/2 story turret, high ceilings, original woodwork and windows, grand foyer w/open turned staircase, enclosed front porch (heated and A/C). The 2 story apartment has kitchen w/cherry cabinets, LR, DR, 2BR, hall bath, powder room, side porch and an enclosed rear porch. Both units have separate electric and gas meters. Water and sewer are shared. Call for details. \$395,000.

FOR SALE- (#ZC2076) 1 Sunnybrook Road, Pottstown- Building only for sale. Current business is consolidating. Beautiful charming brick retail/office space on prime corner location in the Village Commercial strip in Lower Pottsgrove. Top notch location for your business with plenty of parking. This property does not include the building behind it. Call for updated plot plan. **Reduced \$469,000.**

FOR SALE- (#ZC2077) Riverside Avenue, Pottstown- Almost 3/4 acre lot Situated in North Coventry. Zoned for a salvage yard. Currently rented as a salvage yard on a month to month basis. \$99,900.

FOR SALE- (#ZC2078) 61 Ash Street, Stowe- SELF-SERVICE CARWASH. Consisting of (6) bays, (1) pet wash, vending vacs and change machine on corner lot. Also located on property is a 2.5 car garage which is income producing. \$392,500.

- (ZC1012) 1200 E. High Street Office Building, Pottstown- Suites from 200-2,000SF. \$12.50/SF includes all utilities.
- (ZC1017) 871 N. Hanover Street, Upper Pottsgrove Township- 4,300SF @ \$7/SF RETAIL SPACE with 900SF storage @ \$5/SF.
- (ZC1026) 1314 E. Philadelphia Avenue, Gilbertsville- Individual office suites on 2nd floor. 1st floor suitable for beauty parlor/barber shop and an additional 582SF space suitable for office. Competitive Rates!
- (ZC1033) N. Keim Street, North End, Pottstown (Paprocki's)- 1850SF retail/office space, plenty of offstreet parking. \$8-10/SF
- (ZC1035) 224/226 High Street, Pottstown- 100-300SF individual offices w/common areas, 2nd floor. Has own parking lot. Competitive Rates!
- (ZC1039) 1770SF office space for LEASE- Close to Pottstown Airport and other major thoroughfares. Space includes (3) offices, operations/communications office, outer office, vestibule, kitchenette and (2) bathrooms. Parking for approximately 15 cars on the side of building + a drop off are in front of the building. Many possible uses: Gym, Training/School or general offices. Call today for details.
- (ZC1042) 780 Main Street, Royersford- 600SF, 1st floor office. \$15/SF + Utilities. NO CAM.
- (ZC1043) 629C Manatoway Road, Oley Township- warehouse, office, powder room. Heated 1st floor, unheated 2nd floor. \$825/Month
- (ZC1049) 256 High Street, Pottstown- 2200SF storefront plus 700SF storage. Run your own business. **LEASED**
- (ZC1050) 78 Wells Road, Parkerford- 600SF commercial office space. Full basement. \$650/Month + utilities.
- (ZC1055) 200 Furnace Street, Birdsboro- 8400SF warehouse and office space; functional, modern and immaculate. Including 2 loading docks, parts room, office suite and more. Must see. \$5,200/Month. Utilities included.
- (ZC1057) East End of Pottstown- approximately 1200SF office space. Various possibilities, convenient location, excellent condition. \$11/SF + utilities.
- (ZC1058) 625 N. Charlotte Street, Pottstown- Dentist office possible. Handicap Accessible. Available immediately. \$11/SF + Utilities.
- (ZC1059) East Philadelphia Avenue (rear) Boyertown- 2nd floor office space consisting of central office with counter and 3-4 separate offices. \$350/Month + heat, elec., phone, cable and part of plowing.
- (ZC1060) 32 Wells Road, Parkerford- 800SF Office/Retail Space. NO CAM. \$11/SF.
- (ZC1061) 3504 Main Street, Morgantown- Prime High Visibility. Excellent Location. Office Space featuring reception area, waiting room + 4 more additional rooms, powder room. Configured as professional offices. \$850/Month.
- (ZC1062) 70 Bridge Street, Collegeville- 3500SF commercial first floor office space. Subdivisible/multiple uses. Large parking area. Available immediately. \$8/SF
- (ZC1063) 306 Main Street, Royersford- 406SF commercial space featuring 2 offices w/restroom. Security system w/cameras will stay. Adjacent to municipal parking. \$525/Month.
- (ZC1064) 534 High Street, Pottstown- 1200SF office/retail space. Reception area and conference room/office on first floor. Office, powder room and open space on second floor. Rent includes heat only. Has Air conditioning. \$7/SF
- (ZC1065) 392 Charlotte Street, Pottstown- 300SF office/retail space w/powder room available for immediate occupancy. Rent includes ALL utilities. **LEASED**
- (ZC1066) 559 Ridge Road, Pottstown- 1,100SF featuring 5 offices with reception/waiting area and powder room. 7+car parking conveniently located on Route 23 (Ridge Road, close to Route 100). \$9/SF + heat (oil) and electric. \$825/Month
- (ZC1067) 700 Main Street, Schwenksville- 1,000SF commercial space in Schwenksville. Includes kitchenette and bath. Highway exposure. Best offer.
- (ZC1068) 45 N. Church St., Spring City- Upper Level, Public water and sewer, gas hot air heat. Could be used as offices, daycare, church offices, nursery school. 3,500SF @ \$6/SF
- (ZC1069) 410-412 Laurel St., Pottstown- Industrial bldg. situated in the southern side of pottstown. Warehouse, office and exterior storage areas. Building located in Pottstown Hub Zone. Call for details.
- (ZC1070) 100 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of the Pottstown Memorial Medical Center. Handicapped accessible, elevator, ample parking and various size suites from 100-5,000SF. Competitive rates and flexible terms. Call for more details!

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BNI NETWORKING

(Continued from page 27)

new business. They have sound policies, and a strong Code of Ethics. Also, they allow only one person per profession to join a chapter. Thus, once you have been accepted, none of your competitors can participate.

BNI chapters in this region have averaged over two million dollars in new business referrals for their members each year. They also enjoy the added benefit of repeat business and spin-off business from these referrals.

"Networking contributes exponentially to the business referrals that any business receives. A good Networker can get most of their business, their best business, or both through referrals," says Swank. "We are a "Givers Gain" Organization. We believe that by helping each other we will all do far more business together. Our goal is to build upon this type of referral business in the Malvern Chapter area."

For information about getting involved, or to get directions to this event please visit the "Calendar of Events" section of <http://www.BNIDVR.com> or call Bill Swank at 610.828.6100. ☎



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COVER STORY

(Continued from page 8)

legal and engineering to ensure that the project is approved as quickly as possible. Our clients have benefited tremendously from the expertise we deliver" said Tornetta, beaming with pride.

Taking a plan or blueprint, and building the improvements, is the job of the LFT construction division. Members of the construction division have built millions of square feet of commercial and

residential space in the Tri-State Area. "Whether the job is a large mixed use retail power center, or paint and carpet for a tenant fit out, we can handle it all. Our in-house staff, as well as our approved list of contractors, are more than capable of handling virtually all real state construction projects," said Tornetta.

What truly defines LFT Realty Group as a standout in the industry, is the additional areas of in-house expertise including legal, with two Pennsylvania licensed attorneys, accounting, construction management and cost estimating for projects large and small. "When you need a professional who understands ALL aspects of your real estate needs, from site selection to document preparation, to final improvements and move-in, the professionals at LFT stand ready to assist you with all the tools at our disposal," Tornetta said.

For additional information. Please call **Paul Tornetta** at 610.834.3030, and visit www.LFTRealty.com. 📞

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PRESIDENT'S WELCOME

Dear Chamber Members,

As the business community heads into the summer months, there are two hurdles for us to overcome: rising gas prices and the natural slower pace of business during these months. We must make a conscientious decision on how we are going to survive through this year's season. Through the Chamber there are some opportunities for business and its employees.

Think local; think chamber. As we head into the summer months, and a tight economy, I encourage you to support your fellow chamber members and businesses. As we look at the local economies, when you spend your dollars with locally owned businesses over 60 percent of these dollars stay in the local economy. Not only are these businesses employing local talent and they are buying services from other local companies but these businesses are also supporting little leagues, community recreation activities, July 4th activities Pottstown and community concert series.

From retail to eateries, think about your local chamber establishments. Whether it is dinner for the family, thank you lunch for your staff or an after hour gathering, place a priority on Chamber members. For retail and food service, remember your patrons are business owners deciding where to spend their earnings. For other products and services to enhance or operate your business check your membership directory or online at tricityareachamber.com. A community must be filled with buyers and sellers; we need to consider ourselves as both, all the time.

Also during the summer months, consider investing in your business both in your employees but also in your business plan. Take a few days and spend time with your staff on team building and creative thinking. Review your business and marketing plan. Prepare your business and staff for when the economy begins to excel.

Think local; think chamber. With gas prices climbing maybe you are questioning those long week-end trips. There are plenty of opportunities within the region for you and your families to immerse yourself in. First, as a member of the Chamber, you and your employees have the opportunity to purchase discounted admission tickets to some regional venues like Hershey Park, Camelbeach and Dutch Wonderland – great day trips. Head out to the Reading Phils for a great kids friendly baseball park. Explore with Mother Nature, check out the wonderful parks and trails systems that Berks, Chester and Montgomery Counties have to offer. Come to downtown Pottstown to Tri-County Bicycles at 248 High Street, and partake in Bike Pottstown. If you are 18 years or older, you can pick up a single speed bicycle and head out to the trails along the river. If you want to be on the water, you can participate in kayak tours along the Schuylkill. From historic sites to local festivals, check out your local communities. There are some very unique recreational and educational opportunities for you to discover that would have little impact on your gas consumption. It's local.

As global as the business community has become, we all belong to a local community. A community where people can work, "play" and shop. We are the ones who create and make up the communities. As we make our buying power decisions, please remember that these businesses support community activities; we must continue to support their growth in return.

If you would like to find more information please check us out online at www.tricityareachamber.com or call us at 610.326.2900.

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Tim Phelps, TCACC President

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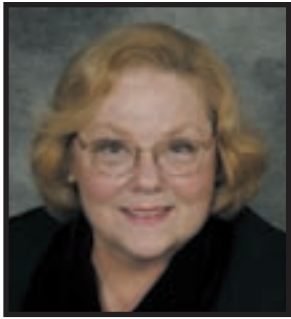
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The TriCounty Area Chamber of Commerce is a business advocacy organization whose mission states "as the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our region." The vision of the Chamber is "effecting change to create a thriving region."



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TCACC MEMBER NOTES

RESUMES

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<u>Medical Assistant</u>	<u>1</u>
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<u>Accounting</u>	<u>1</u>
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Have you visited the Chamber's website recently? You already know that thousands of people visit the Chamber online every year, so take advantage of a great opportunity – we are selling banner sponsorships for the Chamber's homepage, Chamber Calendar page, and Community Calendar page. These are all the most viewed pages on the website. In fact, the average number of visitors per month to the Calendar homepage is 1,935! Don't miss the chance to promote your business to thousands.

While you're visiting tricountyareachamber.com, visit the Members Only section to make sure you are taking advantage of all the benefits of membership. Whether you have been a Member for a few weeks or a few years, you are always invited to attend a Chamber 101 session to learn about what we have to offer. Just give us a call any time at 610.326.2900 to attend a 101 or to inquire about the website marketing opportunities. 📞

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(ACCORDING TO TCACC RECORDS)

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Power Component Sales Co.
Ricketts Community Center
Salvation Army of Boyertown
Saturn of Limerick
Valley View Apartments
Victory Bank
Victory Christian Life Center
Barry D. Wampler Builder



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 Kitty at 610.326.2900 or kitty@tricountyareachamber.com.

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

**ALWAYS
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WELCOME NEW MEMBERS!

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

Community First Fund
737 Constitution Drive
Exton, PA 19341 (610.458.1695)

Financial Consultants/Services,
Non-Profit Organization
www.commfirstfund.org

Financing is available for small business owners to start a business or for small businesses seeking funding for expansion. Funding provided for affordable housing and commercial real estate and urban and rural revitalization.

Next Venture LLC dba Monkey Joe's
84 Glocker Way
Pottstown, PA 19465 (610.284.5637)
Amusement & Entertainment
www.monkeyjoesphilly.com

An exciting new concept in children and family entertainment helps develop healthy active kids. Open 7 days a week for walk-ins, group events or parties, the facility features 11,000 sq ft indoor playground with slides, jumps and obstacle courses, toddler zones, parent lounge, big screen TV, computer stations, party room and full service concessions.

Penn Environmental & Remediation, Inc.
2755 Bergey Road
Hatfield, PA 19440 (215.997.9000)

Environmental Consultants Environmental Contractors Engineers –
Civil/ Environmental/ Mechanical
www.penn-er.com

This full service environmental and engineering consulting and remediation company has offices in both Eastern (Hatfield) and Western (Warrendale) Pennsylvania. Responsible, reliable expertise provided with cost effective solutions for industry and government concerning environmental problems.

Performance Spine & Sports Physicians, Inc.
1603 East High Street
Pottstown, PA 19464 (610.970.4700)
Physicians/ Surgeons Physical Therapy/ Rehabilitation
www.performancespine.com

This group of board specialists in Physical Medicine and Rehabilitation provide outstanding non-surgical treatment for the spine and musculoskeletal disorders. Minimally invasive techniques employed to treat painful conditions of the spine.

Tannenbaum & Aalok
630 Freedom Drive, Suite 212, King of Prussia, PA 19406 (484.382.1200)
Real Estate – Commercial/ Industrial
www.tannalok.com

Tannenbaum & Aalok is the largest business brokerage firm in the Tri-State area. Established in 1946, Tannenbaum & Aalok has guided sellers and buyers through the sale and purchase of thousands of businesses!

Five-Star U.S. Accredited Chamber Of Commerce

CALENDAR OF EVENTS

BE SEEN. BE HEARD. BELONG.

TRICOUNTY AREA CHAMBER OF COMMERCE

Thurs., July 10 3:30 PM	Chamber 101 <i>Chamber Conference Center*, 152 High St., Suite 360, 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., July 22 4:30 – 6:30 PM	July Membership Mixer at Best Western Pottstown Inn <i>Best Western Pottstown Inn, 1600 Industrial Highway, Pottstown</i> Chamber Members are invited to attend our monthly mixer hosted by Best Western Pottstown Inn. View the newly renovated rooms. This facility won a housekeeping excellence award 2008!
---	--

Tues., July 22 8 AM	Chamber 101 <i>Chamber Conference Center*, 152 High St., Suite 360, 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., August 26 4:30 – 6:30 PM	August Membership Mixer "The August Membership Mixer will be hosted by Spring Ford Country Club, 48 Country Club Road, Royersford."
---	---

SAVE THE DATE

Tues., Aug. 26	Membership Mixer at Spring Ford Country Club
-----------------------	---

Thurs., Sept. 11 7 – 7:30 AM 7:30 – 9 AM	Membership Breakfast <i>Elks Lodge, 61 High Street, Pottstown</i> Networking Program The keynote speaker will be Dr. Davie Jane Gilmour, President of The Pennsylvania College of Technology. Penn College offers degrees in more than 100 different career areas. Before becoming president, Dr. Gilmour served more than twenty years in faculty and administrative positions. In addition to her comments, a representative of St. Pius X High School will provide an update on the new Catholic high school being built. Sponsorships are available for the September breakfast. Please call the Chamber Office for more information. \$17 per Member prepaid; \$21 per Member at the door; \$24 per Member invoiced / non-member
---	---

Thurs., Sept. 25 10 AM – 3 PM	Tri-County Area Fall JOB FAIR <i>Norco Fire Hall, 144 West Schuylkill Road (Route 724), Pottstown</i> Exhibit at the job fair to meet potential employees, accept resumes, conduct on-site interviews or hand out applications! The Job Fair is sponsored by 107.5 FRANK fm. \$200 per table for Chamber Members, \$300 per table for non-members THIS EVENT IS FREE FOR JOB SEEKERS.
---	---

tricountyareachamber.com

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

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

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

FEATURED MEMBER BENEFIT OF THE MONTH

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

Also, make sure you check out the discounted theme park tickets you can purchase as a Chamber member on the Members Only home page.

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

CONGRATULATIONS LEADERSHIP TRI-COUNTY CLASS OF 2008

This month the Leadership Tri-County Class of 2008 completed their final monthly session and officially graduated from the program on June 12, 2008.

By Kerry Bailey

Throughout the 10-month program, the 12 members of the class completed three group projects on behalf of local Chamber Member non-profit organizations. These projects included: designing a disaster plan for Meals on Wheels, creating a "Bark Park" (dog park) in Pottstown, and assisting with the planning of a regional summit on early childhood education. At the June Chamber Membership Breakfast, the class presented the results of their required projects.

The Leadership Tri-County program was founded in 1990 to provide local business professionals with knowledge of the community where they work and to allow them to serve the community through service on a non-profit board of directors.

During the program, class members got to know each other very well through hands-on activities involving teamwork, including an interactive ropes course at Fellowship Farm in September. They also explored different aspects of the tri-county area; the group went on a tour of the Berks County Prison in October and volunteered at the Salvation Army in December.

Each month brought a new session for the class to cover, and in the first few months, class members learned about justice, government, healthcare and education. The class heard from several members of the community, who shared their expertise within each topic area.

For example, Eric Kratz, from the PA Business Council, provided an overview



of the Pennsylvania government including politics and policy. Additionally, the associate CEO for Pottstown Memorial Medical Center, John Kristel, shared with the group improvements being made at PMMC.

The class also attended various informative sessions covering topics such as enhancing personal performance and serving on a non-profit board of directors within an educational setting.

The activities improved their leadership ability as businesspeople who take on a greater responsibility in their local community.

A special thank you to the participants' sponsors, lunch sponsors, the companies allowing tours of their facilities, guest speakers, and all supporters of this unique program.

The Leadership Tri-County program is a program of the TriCounty Area Chamber of Commerce Foundation, Inc. The program will start again with a new class, the Class of 2010, in September of 2009.

If you are interested in receiving information regarding the Leadership Tri-County program, please contact Eileen Dautrich, Director, at 610.326.2900 or eileen@tricityareaeachamber.com. 📧

Congratulations to the Leadership Tri-County Class of 2008

A program of the



Wendy David
*Dir of Community Impact
for Regional Investments*
United Way of
Southeastern PA
Board Placement: Advisory
Committee Pottstown
Symphony Orchestra

Shellie Feola
Assistant Superintendent
Pottsgrove School District
Board Placement:
Camp Rainbow

Janet Flack
Realtor
Keller Williams
Realty Group
Board Placement:
YWCA Tri-County

Peter Gardner
Operations Director
Limerick Generating Station
Exelon Nuclear
Board Placement: Perkiomen
Watershed Conservancy

Jennifer Isett
*Director of
Business Operations*
Barry Isett & Associates
Board Placement: Perkiomen
Watershed Conservancy

Tim Knapp
*Safety, Health, and
Environmental Manager*
Cabot Supermetals
Board Placement: Berks-
Mont Business Association

Terri Lampe
*Economic
Development Director*
Borough of Pottstown
Board Placement:
Salvation Army

Alana Mauger
Director of Communications
Montgomery County
Community College
Board Placement:
Perkiomen Watershed
Conservancy

Pamela McGinley
Manager/AVP
National Penn Bank
Board Placement:
YWCA Tri-County and
Salvation Army

Jamie Ottaviano, Esq.
Attorney
O'Donnell, Weiss, &
Mattei, P.C.
Board Placement:
The Sunnybrook
Foundation

Kitty Papp
Special Events Director
TriCounty Area Chamber
of Commerce

David Petersen
*Site Communications
Manager*
Exelon Nuclear
Board Placement:
Limerick Economic
Development Council

The mission of the Leadership Tri-County program is to sustain community participation and involvement by training and providing new and emerging leaders with the expertise to serve on the boards of non-profit organizations, school districts and municipalities within southeastern Berks, northern Chester, and western Montgomery Counties.

For more information contact Eileen Dautrich, Director at 610.326.2900.

MAY WOW

WOMEN OF THE WORKFORCE LUNCHEON FEATURES DR. TAFFY ANDERSON, M.D.

Dr. Taffy Anderson, CEO of Healthy Living Today, LLC, spoke to those who attended the Women of the Workforce Luncheon held at Brookside Country Club on May 15. Dr. Anderson's corporation promotes health awareness and wellness through education.

Her presentation, entitled "Breast Cancer: The Untold Story," chronicled her bout with breast cancer in 2002. Because of this experience, she has become an advocate in promoting healthy lifestyles through healthy choices in eating habits, exercise and spiritual health.

The event was co-sponsored by Chestnut Knoll Assisted Living Community and Seniors on the Move. 🗑



Dr. Taffy Anderson (center) poses with the two May Women of the Workforce Luncheon Sponsors, Marcia Zeigler of Seniors on the Move (left) and Linda Detweiler of Chestnut Knoll at Home Services (right).

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

Featuring various topics and Chamber updates.

Wednesday evenings at 8 PM PCTV Channel 28

JUNE WOW



WOMEN OF THE WORKFORCE LUNCHEON HIGHLIGHTS THE BOYERTOWN COMMUNITY

Held at LaMassaria at Bella Vista Golf Course in Gilbertsville, the Luncheon was sponsored by Bause's Super Drug Store. Jane Mellott, President, (second from left) provided attendees with statistics regarding dollars spent in locally owned businesses, and Boyertown Mayor, Marianne Deery (left), was the keynote speaker. Michelle White of Boyertown business, Casablanca, gave a brief overview of her business as well (2nd from right and pictured with her daughter Katie who attended and modeled clothes sold at the store). 🗑

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4. Win back former customers.

PMIMC'S REGIONAL RADIATION ONCOLOGY PRACTICE EARNS RE-ACCREDITATION

Pottstown Memorial Medical Center's Regional Radiation Oncology Practice, under the medical direction of Michael Lambo, MD, has earned re-accreditation from the American College of Radiation Oncology (ACRO). The practice underwent a rigorous evaluation that consisted of in-depth appraisals of the practice facility, equipment, procedures, staff and clinical treatment methods. Both on-site and off-site analyses occurred, including critical reviews of actual patient records. The American College of Radiation Oncology concluded that the Pottstown Regional Radiation Oncology practice was a "well organized and operated radiation oncology practice that not only meets but in many aspects exceeds the ACRO Standards for practice accreditation." The re-accreditation is valid through April 2011. 🗑

Visit tricountyareachamber.com for Chamber Events and Community Events!

MAY MEMBERSHIP BREAKFAST

By Kerry Bailey

The TriCounty Area Chamber of Commerce held its May Membership Breakfast on May 8, 2008, at the Elks Lodge, Pottstown. Representatives from Bike Pottstown, WalkBikeBerks and the Bicycle Coalition of Greater Philadelphia spoke to Breakfast attendees about their exciting programs that promote bicycling as a practical, convenient, and safe transportation method.

Shayne Trimball, Project Coordinator for Greater Valley Forge Transportation Management Association, introduced Bike Pottstown and gave an overview of the program. He emphasized the importance of maintaining a safe community for all travelers.

Michele Barrett, President of WalkBikeBerks, talked about the economic benefits of walkable and bikeable communities and also explained "Why Safe Routes to School Matter." A resident of Berks County for 10 years and teacher at Antietam Middle/Senior High School for six years, she now serves as the Head of the Exeter Township Pedestrian and Bicycle Task Force.

Hans van Naerssen, Board President of the Bicycle Coalition of Greater Philadelphia, gave an overview entitled "Making it a reality: Some Tri-County accomplishments and actions toward Complete Streets and safe bike/ped networks." Among other titles, Mr. van Naerssen is a board member of the League of American Bicyclists and a bicyclist himself – weather permitting, he adds.

The event was co-sponsored by Pennsylvania CareerLink, Visiting Nurse Association of Pottstown & Vicinity, and West-Mont Christian Academy, Inc.



Pictured above, at the May Membership Breakfast (left to right) are: Jeff Vernitsky, Rising Sun Media Group; Janet Nelson, Coventry Manor Nursing Home; Trish Gockley, Coventry Manor Nursing Home; Carola Samper-Roach, Blinds 48; and Tony Marino, Copy Fast Printing – a Kelly International Company.

Pennsylvania
CareerLink



New Chamber President, Tim Phelps, (left), welcomes new Chamber business members, Brad Goodrich, Goodrich Business Services; Jeff Rafsky, Premiere Immediate Medicare, LLC; and Eddy Silverman, Premiere Immediate Medical Care, LLC at the May Membership Breakfast at the Elks Lodge, Pottstown, PA.

Right: Steve MacLauchlan, Chairman of the TriCounty Chamber Annual Dinner Committee (left) and Tim Phelps, President of the Chamber (right), present the check for the 50/50 Raffle that was held at the Annual Dinner to the lucky recipient, Gregg Weitzenkorn of A. Weitzenkorn's Sons, Inc.





Fred C. Reim, Jr., Regional President for Harleysville National Bank (left), presents a check for \$21,222 to the TriCounty Area Chamber of Commerce Foundation, Inc. Accepting the check is Tim Phelps, President of the Foundation.

Todd Alderfer, Executive Vice President for National Penn Bank (left), and Scott Gruber, National Penn Bank President – Central Region (right), present a \$10,000 check to the TriCounty Area Chamber of Commerce Foundation, Inc.



Pat Baun, Board Member for Foundation for Free Enterprise Education accepted a check for \$5,250.00 from the TriCounty Area Chamber of Commerce Foundation, Inc. The check represents 10 scholarships for area students to participate in the week-long program.

Additionally, the TriCounty Area Chamber of Commerce Foundation, Inc. was recognized. Mr. Fred C. Reim, Jr., Regional President of Harleysville National Bank, presented the Foundation with a check for \$21,222.00. Mr. Scott Gruber, President of the Central Region and Todd Alderfer, Executive Vice President, both with National Penn Bank, presented a check for \$10,000 to the TriCounty Chamber Foundation.

The TriCounty Area Chamber of Commerce Foundation, Inc. was approved by the Commonwealth of Pennsylvania as an educational improvement organization in 2002.

As a result of corporate contributions, the Foundation benefits Chamber Member Public Schools by providing Kindergarten through 12th grade students vocational career development programs. Those districts include: Boyertown, Owen J. Roberts, Pottsgrove, Pottstown, Spring-Ford, and Upper Perkiomen School Districts and the Western Center for Technical Studies.

Pat Baun, a board member for the Foundation for Free Enterprise Education, was in attendance to accept a check for \$5,250.00 from the TriCounty Area Chamber of Commerce Foundation, Inc. The Chamber Foundation makes an annual contribution to PFEW allowing 10 tri-county area students to participate in the week long, entrepreneurial, educational program. 📖



Fred C. Reim, Jr., TriCounty Area Chamber Chairman of the Board, presents the Ambassador of the Quarter award to Betsy Chapman.

AMBASSADOR OF THE QUARTER: BETSY CHAPMAN

Betsy Scott Chapman was announced as the 2008 Ambassador of the Quarter ending March 31, 2008. The announcement occurred at the May 8, 2008 Chamber Membership Breakfast held at the Elks Lodge, Pottstown.

The Chamber Ambassador Program consists of 20 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 Ribbon Cutting Grand Openings. Annually, these special volunteers participate in the Membership Campaign. The 2008 Ambassador of the Quarter March 2008, Betsy Chapman, obtained the most points for participation and involvement at these Chamber events and programs and overall involvement and enthusiasm toward member relations.

Betsy has over 22 years of experience working in the Tri-County area. As a 1998 graduate of Leadership TriCounty, Betsy served the community as President of YWCA Women EXCEL; a past board member of the Schuylkill Valley Regional Dance Company; and a board member of the US WUSHU Union.

Betsy's personal business philosophy is to provide services to help each person enhance their wellbeing while contributing to the community as a whole. Volunteering for the TriCounty Area Chamber of Commerce is easy for Betsy and she says, "You reap what you sow. Improving our local environment is good for us personally and professionally."

Betsy is married to John Daggett, and she enjoys playing the harp in her spare time. 🎹

MAY MIXER - SPECIAL THANKS

*Special thanks to
Fellowship Farm for hosting
the May 27 Membership Mixer
at their facility.*



JUNE MEMBERSHIP BREAKFAST

The TriCounty Area Chamber of Commerce held its June Membership Breakfast on Thursday, June 12, 2008, at the Spring Ford Country Club. During the two-hour event, attendees networked with each other and listened to presentations by co-sponsors, which included Tycor Benefit Administrators, Inc., Yucha Chiropractic Health Center, and YWCA Tri-County Area Adult Literacy Center.

The Leadership Tri-County Class of 2008 presented the results of the three different projects the participants have been spending the last ten months completing. A project was completed, on behalf of the Pottstown Parks and Recreation, design-

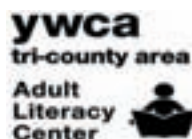


New members hold their membership plaques at the June Membership breakfast at Spring Ford Country Club. Pictured from left to right: Ed Curran of Tannenbaum & Aalok, Tim Phelps, TriCounty Area Chamber President, and Vibha Agrawal of Next Venture, LLC dba Monkey Joe's.

ing, developing and implementing a "Bark Park" dog park for the Borough of Pottstown. Four class participants prepared a Disaster Plan for Meals on Wheels and the remaining four participants planned and held a summit on Early Childhood Education and

informed attendees of the Pottstown PEAK program.

Additionally, guest speaker Mr. McGowan, the Director of Business Operations for GSI Commerce, gave a presentation about his company and how e-commerce can affect local businesses. 📄



"A NIGHT WITH THE READING PHILLIES"

A special thank you to the Reading Phillies for inviting the TriCounty Area Chamber of Commerce Membership to participate in "Another - Night with the Reading Phillies".

The TriCounty Chamber thanks the following companies for sponsoring this event:

About All Floors, Berks County Abstract,
Brandywine Institute of Orthopaedics,
Chestnut Knoll Assisted Living,
Friendship House, Pottstown Health Club,
Schultz Technology Solutions, LLC,
and Smale's Printery 📄

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

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

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

SEPAC BENEFITS PRO-BUSINESS AGENDA

By Alex Rahn,
Wanner Associates

The TriCounty Area Chamber of Commerce is a member of SEPAC, the political action committee for a number of chambers of commerce located in Southeastern Pennsylvania.

The Chamber's Government Affairs Committee and staff do an excellent job of developing a policy agenda and delivering that message to the state legislative delegation and other key decision makers. However, campaign contributions can make significant difference in elections, and gives the financial help that pro-business candidates need to survive during tough political campaigns.

Thus, your support of SEPAC will work to make sure that pro-jobs, pro-growth legislators are there to hear the Chamber's message by targeting contributions to those elected officials who best meet the business communities' legislative goals. With anti-business forces spending millions of dollars each election supporting their candidates and their agenda, the future of business in this region, and its ability to grow and maintain the local economy are at stake.

The Board of Directors for SEPAC recently met and has developed an aggressive fundraising plan for the 2008 election cycle to benefit our pro-business candidates. Please keep an eye out for upcoming SEPAC events and your support of SEPAC is critical to creating a business-friendly environment within the region. 📄

**Please contact Tim Phelps, President
of the TriCounty Area Chamber
610.326.2900 /**

**tim@tricountyareachamber.com
or Alex Rahn, Government Affairs
Consultant 717.236.2050 /
arahn@wannerassoc.com if you
would like to contribute to SEPAC
or need more information.**

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



Presenting the trophies to our first place team are Brad Okoniewski, Chairman Elect for the Chamber (left) and Tim Phelps, Chamber President (right). The first place team consisted of Otto Delibertis, Fred Reim, Chris Lucci, and Rick Dhein (2nd from left to 2nd from right in order), with a score of 55.



Fred C. Reim, Jr., Regional President for Harleysville National Bank, presents Dave Myslinski with a consolation prize after Dave attempted to make a 50 foot putt for \$10,000. The putt for cash contest was sponsored by Harleysville National Bank.



Lorene Little, winner of the 50/50 raffle, accepts \$520 cash from Fred C. Reim, Jr., Chairman of the TriCounty Chamber Board of Directors.

ANNUAL GOLF OUTING & DINNER

Fore! The Chamber's Annual Golf Outing was held Monday, June 2, 2008, at Brookside Country Club. We could not have asked for a more perfect day for a round of golf. Chamber Members spent this beautiful day golfing and networking. Following the golfing, Members enjoyed dinner at the Country Club where sponsors were recognized and trophies were presented to the winning foursomes.

A special thank you is extended to all the Members who sponsored the event and attended the outing and dinner.

PRESENTING SPONSORS:



PUTT FOR CASH SPONSOR:



DINNER SPONSOR:



Presenting the trophies to our second place team is Chamber president Tim Phelps (far right). The second place team consisted of Ryne Francis, Dave Buttarro, Howie Pomerantz, and John Strasbaugh (left to right), with a score of 57.

Thank you to the following, additional sponsors: Golf Cart Sponsor, The Lewis Group; Lunch Sponsor, National Penn Bank; trophy sponsor, Exelon Nuclear; and yard stick sponsor, A.D. Moyer Lumber & Hardware.

We also appreciate the 21 hole sponsors that supported the event: Bella Vista Golf Course, Ltd.; Keller Williams Realty Group; Advanced GeoServices; Mallie, Falconiero & Co., LLP; D & E Communications, Inc.; Diamond Credit Union; Continental Concrete Products, Inc.; Media Fusion Technologies, Inc.; Zap Digital, Inc.; O'Donnell, Weiss, and Mattei, PC; Our Place Restaurant & Bar; The Longacre Co.; Martin Stone Quarries, Inc.; Limerick Bowl; Karlene's Konsulting; Cabot Supermetals; Mayer Pollock Steel Corporation; Longstreth Sporting Goods; Schultz Technology Solutions, LLC; Colorworks Graphic Services, Inc.; and Tycor Benefit Administrators, Inc.

The third place team, not pictured, with a score of 59, by match of cards, was Jim Konnick, Don Smale, Tom Walls, and Gregg Catagnus. Congratulations also to winner of the Longest Drive contest – Matt Taylor; winner of the straightest drive contest – Bob Waldron; and winner of the closest to the pin contest – Bob Brittingham. 🏌️

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Microsoft Doesn't Manage Their Technology.

WHY SHOULD YOU?



TECHNICALLY SPEAKING

By Bill Swank, Lime Systems

It is true. For over a decade, Microsoft has relied on other companies to manage their network, vast number of workstations, help desk and other business functions that are not core to their business. Microsoft has learned a long time ago

what most companies are just now discovering: Focus on your core competency and hire strategic companies to manage the rest.

What are Managed Services?

There is a new class of technology services that the big boys have used for decades that are now available to small to medium sized businesses that work to ensure that there are no surprises with regards to either the technology itself or the cost of managing and supporting the technology. This class of services is called Managed Services and supports most all facets of a company's business.

Managed Services is the idea of transferring day-to-day management of a service, such as electric or technology, to a company that provides such services as part of it's core business, as a way of improving efficiency and reducing cost. The most familiar Managed Service that we all use everyday is that of power generation. Nowadays, most companies do not generate their own electricity, relying instead on the electric company to manage that service for them. As a result of this transfer of management to the electric

company, we realize much lower costs of electricity and we have come to depend on the fact that the power is on all the time. An added bonus of using the electric company to manage our power needs is that there is a defined cost of procuring this service. We do not need to concern ourselves with how the power gets to us, just that it does. This reliance on the electric company to produce all of our electricity allows us to focus on more important tasks such as managing our business relationships and finding new clients or even taking some much needed time off. Other common managed services that have become second nature include utilities, Internet access and vehicle maintenance.

Benefits to your company

Using a Managed Services Provider for your workstation and server needs has much the same benefits. You need not concern yourself with any issue involving the technology that you rely on every day,

(See "Technically Speaking" on page 44)



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HOLLYWOOD COMES TO POTTSTOWN

For some, the summer months are a time to slow down and relax. Not so for Village Productions and the Tri-County Performing Arts Center (the Tri-PAC in Pottstown)! Just after Memorial Day, Village Productions came to life with a three-week celebration coinciding with their production of the play, *ALMOST, MAINE* at the West Pikeland Township Cultural Center in Chester Springs. Special events included parties, dinner theater, brunch packages, bus tours to the show, receptions, a Father's Day Special, and audience talk-backs with director Brian Drillinger, actress Lisa Waltz, and playwright and Tony Award-nominated actor, John Cariani.

Director, Visiting Artist Brian Drillinger, came to Village Productions from LA to direct the play and teach acting classes to area adults and youth. You

may recognize Brian from Broadway, film, and television, including the feature film of Neil Simon's *BRIGHTON BEACH MEMOIRS*, and the newly released independent film *HOW TO GO OUT ON A DATE IN QUEENS* (with Jason Alexander, Ron Perlman, Rob Estes, and Alison Eastwood). He is Creative Director for the Edgemar Center for the Arts and an instructor with the Larry Moss Studios, both in LA.

Another familiar face returned to Pottstown, LA television and film actress Lisa Waltz (*CSI*, *WITHOUT A TRACE*, *BOSTON LEGAL*, *NIP/TUCK*, and also a Board member of Village Productions). Lisa invited area students to join her in a special talk-back about growing up in Limerick and making it "in the business."

(See "Hollywood Comes To Pottstown" on page 45)

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TECHNICALLY SPEAKING

(Continued from page 42)

just that it works as it should. Your business would not concern itself with how it gets done, just that it is done. These services are now available to even single workstation businesses. Successful Managed Services offers up a different way to manage your computer systems than what most small and medium companies do today. Typically computer issues such as monitoring and log checking are based on either the break-fix model which involves waiting for it to break and then fixing it or on the block-time model in which your staff is so busy they only do monitoring and log tasks for a set period each day, week or month.

The big plus of working with a Managed Service Provider for your technology maintenance is the cost and efficiency savings. From a cost perspective, Managed Services are typically provided at a monthly fixed cost for the services needed. This eliminates the surprise if something goes wrong and also eliminates the fear of calling for services due to the big costs that may be incurred. Typically, companies are able to save 50 percent or more by using a provider, compared with managing their technology

(See "Technically Speaking" on page 46)

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(Continued from page 43)

In addition to offering an array of productions each year, performing arts education is an important part of Village Productions' mission. This year's Performing Arts Summer Camp begins on July 14th and continues in two-week sessions through August 8th. Camp is open to students ages 6 – 16, and is once

In the meantime, construction continues on Village Productions' new home, the Tri-County Performing Arts Center at 245 High Street in Pottstown. Check the Village Productions website for scheduled tours. The construction will be completed and ready for move in by September, with classes, workshops and productions beginning the second week of September and the first major production, *MIRACLE ON 34TH STREET*, opening in early December.

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





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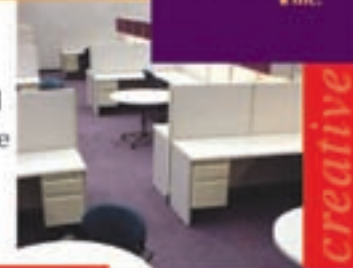
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TECHNICALLY SPEAKING

(Continued from page 44)

themselves. It is relatively easy to add or remove services as your business needs change.

Some typical tactical services that are included as a part of the managed services technology offering include 24 x 7 monitoring, automatic updates, back-up log checks, Anti-virus updates and log checks, server and workstation availability, and Help Desk services amongst a host of others. If your company currently has an IT staff doing some or all of these things for your company that staff would be able to take on a more strategic business role than before.

Is it a Good Fit?

To determine if your company is a good candidate for Managed Technology Services ask yourself the following seven questions:

- Do I worry that I might have a problem with my workstation and/or servers?
- Do I want to know before Monday that my server has crashed over the weekend?
- Do I know that the anti-virus software on my workstation and servers are keeping viruses out?

- When my server "burps" in the middle of the night, do I want someone to take a look to be sure there is not a problem?

- Do I know that my workstations and servers have the correct and recommended operating system patches?

- Do I want my company to be more efficient?

- Do I want to focus more on my clients, prospects and other aspects of my business than on my technology?

If you answered Yes to more than one of these seven questions, then considering Managed Services for your technology should be on your business list of things to do. Next month, we'll focus on how to determine what part of your business might be a candidate for using a Managed Service provider. 🗑

Bill Swank is President and CEO of Lime Systems and President of the Philadelphia Purchasing Management Association. Bill is available to speak to your group or company on issues involving technology. Please e-mail Bill if you have a topic you would like addressed in the future at bill@limesystems.com or call 610.828.6100.

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ACTIVE LISTENING = EFFECTIVE LISTENING



TIPS FOR PROFESSIONAL AND PERSONAL SUCCESS

By Reggie Waller, Business and Personal Coach

Recent studies conducted by the International Listening Association illustrated we retain half of what we hear and forget about half of that within 48 hours. We listen at 125-250 words

per minute, but think at 1,000-3,000 words per minute. Truly, what kind of impact does effective listening have on your customers, employees and business associates?

As people become busier and strive to multitask, active listening becomes secondary. If you're a culprit of non-active listening, you probably do three or more of the following when listening to customers, employees and business associates:

- Finish others thoughts.
- Tolerate or create distractions (i.e. text messaging, check email, doodle, etc.).
- Fake paying attention to what is being said.
- Create early assumptions without keeping an open mind.
- Call the subject uninteresting.
- Criticize the speaker or the topic being discussed.

Here are a few tips to help you develop your active listening skills:

AVOID DISTRACTIONS. Give the speaker your full attention. As people strive to multitask, we tend to answer email through "crackberry" and do

things to take us away from listening to the message.

KEEP AN OPEN MIND. Listen without being quick to judge the speaker delivering the message. Take the time to hear the message being communicated in its entirety.

PARAPHRASE. Listen to the words and try to picture what the speaker is saying. Take notes to capture the main points of what is being said. There is no need to write down word for word. Paraphrasing demonstrates that you comprehend what was said and the speaker delivering the message knows you identify with their message.

Original message: "We received our quarterly invoice which seemed to be 20 percent more than the previous quarter. We have not made any changes in the amount ordered and were suppose to

(See "Tips for Professional and Personal Success" on page 50)

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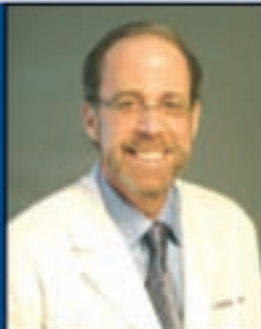
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TIPS FOR PROFESSIONAL AND PERSONAL SUCCESS

(Continued from page 48)

receive a discounted rate based on a promotion presented by your sales team.”

Paraphrased: “I understand that there may be an error in the quarterly billing you received.”

BE PATIENT AND QUIET YOUR MIND. Don’t interrupt and don’t impose your thoughts as this will disturb the speaker. This may seem like a challenge, but try not to finish their statements. Be at ease with silence during conversation. If the speaker pauses, silence allows them to think about what they want to say without the disturbance of voice.

LISTEN BETWEEN THE LINES. Pay attention to what is and especially isn’t said – emotions, facial expressions, gestures, posture and other non-verbal cues. Also, exhibit some non-verbal cues when you’re listening:

- Face the speaker and maintain eye contact.
- Nod to show you understand.
- Have engaging posture.

Just like paraphrasing, it lets the speaker know you are there with them.

In business, listening is an active not passive activity. Practice these tips the next time (every time) you’re listening to a speaker. Now, you have some improved tips to effective listening let me ask you my original question again “What kind of impact does effective listening have on your REVENUES?”

Active listening ... Let’s make it happen! 🗣️

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GET BUSINESS FIT, One Minute At A Time

HEALTH AND FITNESS

By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS
Personal Training Director, Pottstown Health Club,
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It's safe to say that not enough of today's society spends enough time prioritizing their health and fitness. Statistics aside, there's no better proof than observing all of

the products aggressively marketed as fail proof diet plans, gimmick exercise equipment, miracle weight loss aids, and of course there is just simple people observation.

Even in the business world, the importance of health and fitness can never be stressed enough. Here's a news flash. Success in business is as dependent on physical health just as much as profits are at the end of the day. Success in business also requires keeping the mind fit and sharp. So the question begs, how fit are you, physically and mentally?

It is important to appreciate the concept that you need to train your body AND mind for success. Unfortunately, the excuses usually prevail. "I need to exercise but I don't have the time" or "I'd love to expand my knowledge but I don't have the time." Here's another news flash. You must train your mind

and body for business like an athlete trains to be mentally and physically fit for competition. You must find the time to exercise your mind and body. How? By training your mind and body one minute at a time. Here are some ways for business professionals to stay physically and mentally fit using the one-minute principle.

Exercise For One Minute

Who doesn't have a minute to spare a day? No matter how much work there is to be done or how much time you think you don't have, there is always an opportunity for a little exercise. Forget for a moment about feeling the need to spend hours hitting the

(See "Health and Fitness" on page 54)

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Welcome To Spring Hollow Golf Club.....

We are proud to introduce our new clubhouse. The clubhouse now offers a fully stocked golf shop and locker rooms. By the end of the year, we will unveil the "Grille" at Spring Hollow, our new a la carte restaurant and bar. The "Grille" room will be a cozy, comfortable, and friendly place to have dinner with the family, celebrate a special occasion, boast about that birdie you got on number seventeen, or just to stop by for a cold one. The "Grille" will be available for lunch and dinner and the menu will offer American cuisine with a specialty in traditional barbecue. Several choices of pastas, steaks, and seafood will also be available. Brunch will be offered every Sunday.

Come sit on our patio or covered deck with your favorite beverage as you look out onto the golf course and enjoy the view of the pond and the 18th green!

The brand new 2500 sq. ft. banquet facility will be able to accommodate up to 200 guests. Weddings, Anniversaries, Birthdays, Communions, Christenings, Cocktail Parties, Corporate Meetings, Golf Outings- Simply put, if you can celebrate it, we can accommodate it. Packages are available for any taste and budget.

For information on Events, Banquets or Weddings at Spring Hollow Golf Club please email JoAnne Kuchinsky at jkuchinsky@springhollowgolf.com or phone her at 610-948-5566. Visit our website at www.springhollowgolf.com



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Our 54th Anniversary

HEALTH AND FITNESS

(Continued from page 52)

gym or going for a run during lunch break. Focus on just the next one minute. Perhaps do a deep breathing exercise by taking in a big breath through your nose, expanding your abdomen, and then forcefully exhaling through your pursed lips as you pull in your belly button. Or how about getting up from your desk and doing one minute of push-ups or one minute of sit-ups? It doesn't even matter how many you do. Over time, you'll be doing more than you ever thought. After a while you may even be up to two minutes then three minutes. Anything is possible. Instead of surfing the web, do a minute of exercise instead. Do one minute of something. Start to get yourself in better shape one minute at a time.

Train Your Mind For One Minute

Think of your mind as a muscle. The more you can exercise it and use it to its full potential, the stronger it gets. Despite the benefits of today's technologies, we could all use a little time away from the web, mobile phones, laptops and PDAs. We all know some people, perhaps yourself included, who do not know how to unwind. After a day of non-stop interaction, whether in-person,

on the phone, or on-line, the brain can become hyperactive and wired. After a while it needs a clean up and a defragmentation so that it can delete rubbish thoughts and expired programs. Taking time to do a daily crossword, Sudoku numbers game, or even just reading a good book, preferably something unrelated to your profession, can do more to stimulate and relax the mind while simultaneously strengthening it. Even the always chastised day dreaming is under appreciated. Our minds are a world; an escape that we can easily visit within one minute. We can go there to relax and clear them whenever we choose. Whether in your car, a plane, or at your desk, we can train our minds to be stronger and then rejoin the day feeling a lot calmer and cleaner.

In business, time may sometimes indeed be of the essence and in terms of our health, both physical and mental, none could be truer. Apply the power of one minute to your everyday routine and in no time you will begin to not only feel, but see a difference. You will be surprised at the incredible focus you can achieve when you can concentrate for one minute on something usually only reserved for when time permits. To which I say, why wait? ☞

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Dear Economy,

We are not afraid of you. Who do you think you are anyway?

We are a small business supporting other small businesses in their effort to survive, thrive and grow. We want to let you know that we are ready for whatever you've got. We are fighters, survivors and adapters and so are the companies with whom we partner!

You see, Economy, smart companies realize that the absolute most effective time to advertise is before, during and after a recession.

Despite the fallacy that marketing and advertising are the first budgets to get trimmed when times get tough, there is no better time to increase the advertising budget than right now, during your well-publicized downturn.

When the nation's economic pundits start wringing their hands our clients don't bury their heads in the sand, they roll up their sleeves and take care of business.

If you're going to get aggressive then we're going to get more aggressive and discover new ways to introduce, promote, support, enhance and advance the companies we represent!

You don't scare us, because VFC remains a creative solution provider, trusted brand manager and reliable marketing partner during any and every economic scenario.

Signed,

Fearless in Phoenixville

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