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with offices in Narberth and Pottstown,
builds relationships, not just portfolios.*



*Legal Perspectives:
The Bicycle Commuter
Benefit Act*

*Learn the nutritional
secrets this inexpensive
food has to offer*



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MAIN LINE FINANCIAL ADVISORS A RELATIONSHIP OF TRUST

COVER STORY
By Jim Jannotti

Main Line Financial Advisors, with offices in Narberth and Pottstown, builds relationships, not just portfolios. “We look at ourselves as multi-generational holistic advisors. We’re not just dealing with the investor, we’re dealing with families, we’re dealing with emotions, and we’re dealing with relationships,” says Al Matarazzo, President.

In today’s world, sound financial guidance must involve more than simply giving advice on choosing investments. MLFA takes a more holistic approach: taking time to understand each client’s unique situation, lifetime goals, and specific needs. Their professional and personal approach has helped hundreds of families and businesses create individualized plans that grow their assets, preserve their wealth, and achieve specific goals for education, retirement and charitable giving.

A Full Service Financial Advisory Firm

MLFA’s roots stretch back to the 1960’s when Al’s father, Fred Matarazzo began an accounting practice on the Main Line in Narberth. Over time, Fred realized that in addition to tax planning, his clients’ required investment and retirement planning services. When Al joined the firm in the early 1990’s, he began cultivating MLFA’s focus on personalized financial planning to complement the firm’s tax work. Three years ago Al moved the company headquarters to its present location in downtown Pottstown.

On the Financial Planning and Wealth Management side of the business, MLFA offers expertise in retirement planning, cash flow planning, educational funding, and the management of assets and liabilities. Estate and trust planning and an insurance brokerage that provides group benefits for small businesses, individual insurance, life insurance and long-term care insurance round out MLFA’s umbrella of planning services.

Al notes that in addition to their planning services, “There are the investment advisory relationships, which is the actual money management. That’s the buying of individual securities to fund client goals.” Their sizable retirement planning



Fred Matarazzo, CPA/PFS, CFP and Al Matarazzo, Jr. CMFC

and consulting practice includes investment advisory services and education for employees in companies ranging in size from 1 to 4,000.

Since the move to Pottstown, MLFA has brought in another CPA, Drew King. The addition of Drew, who began his accounting career with Fred, has brought a return of corporate tax work to MLFA. "With Drew here we can do all the corporate tax stuff again. We're moving toward building out a whole accounting practice again," says Matarazzo.

Relationships with clients often begin in Mr. King's area of expertise.

"Everything we do with any type of wealth management decision has some impact on taxes, so in order to plan you have to understand the tax ramifications in advance," Al explains.

"Over the years we've built lots of wealth management clients that came in strictly for taxes and we've built the relationship by doing the return for a couple of years. We didn't jump in and ask them to give us their money to manage. We just let the relationship grow and eventually they see what their previous managers are doing versus what we're doing and make the transition."

(See "Cover Story" on page 7)



LEFT: Main Line Financial Advisors offices at 211 E. High Street in downtown Pottstown.

OPPOSITE PAGE: Top row from left to right: Drew King, CPA; Derek Menaldino, CFP; Steve Troutman. Next row from left to right: Amery Koval; Fred Matarazzo, CPA/PFS, CFP; Al Matarazzo, Jr. CMFC; Rick Brown, CLU. Bottom row left to right: Karen Schlichter; Joann Mancini; Linda Hallman; Kristin Vangergoes; Nancy Stahl. Not shown: Steve Schlichter and Jeff Thompson, CFP



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COVER STORY

(Continued from page 5)

One Stop Shop

"When we first started off, because it was an outgrowth of the public accounting firm, we handled a lot of the investment advisory aspects of our tax clients. Now we have people who are just investment or insurance clients, and they're a source of referrals," says Mr. King.

Mr. Matarazzo adds, "Most of our clients come in on a referral. I always recommend they interview multiple financial advisors because that will give them very good feel for the landscape. They'll be able to pick out who's trying to sell them a product and whose trying to develop a relationship."

The needs of small businesses, including owners and employees, are at the core of MLFA's work. "Small business hits every one of those things that we do at one point or another: tax work, corporate work, financial planning for the owner and employees, asset management, the retirement plan for the company and education of the employees, the group insurance and the individual insurance of the owner and employees," says Mr. Matarazzo.

"We provide that one perspective to handle all of these issues."

Partnership Over Product

Just as MLFA's approach to financial planning is unique, so too is the structure of its investment advisory practice. "When individual clients have us manage their money, we're paid advisory fees, not commissions. That relationship is a fiduciary relationship," says Matarazzo. "In advisory relationships, you're being paid throughout the year, so you have, by law, a responsibility to put the client's interests ahead of your own. When you charge that way you're reducing the conflicts of interest inherent in a commission based environment."

Many investment firms have a commission-based structure, which Matarazzo says encourages more of a product-selling approach. "If you're being compensated by the product how can you say to someone that you're selling them that product because it's in their best interest?"

(See "Cover Story" on page 9)

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NOT-FOR-PROFIT MARKETING

Think BIG with micro philanthropy



MARKETING 101

By Todd Palmer

Odds are that a decent percentage of the readers of this column are directly involved in the direction of a not-for-profit organization. I know this because a decent percentage of our clients are non-profits and an even higher

percentage are involved as board members or volunteers to non-profits while excelling in their commercial pursuits at the same time.

Indeed, most of us have at least one meaningful contact with a charity or non-profit whose mission is important to us. Virtual Farm Creative donates services to several area organizations and I am personally an at-large or board member of even more.

Contributions to those non-profit groups and charities have been affected as bad or worse than the commercial concerns laying off employees and taking even more extreme measures to protect their bottom lines. The bottom line of a charity is affected directly by the corporate and individual contributions it receives and, with more and more businesses and families tightening their belts, those contributions are shrinking faster than my list of metaphors related to Route 422.

So, how can non-profit's successfully

market during this longer-than-expected national economic decline? They could take a lesson from the 44th President of the United States and Wikimedia founder Jimmy Wales among others. These two innovators and their groups, Obama's campaign for the presidency and Wikipedia- the collaborative online encyclopedia, successfully funded their mission pools one drop at a time.

THINK SMALL

In the late 1970s some revolutionaries within a company named after a fruit developed a personal computer system small enough to be called microcomputers. Apple may have popularized the 'micro' moniker but small, craft beer makers were gaining in popularity and microbrews were on everyone's lips a short time later.

(See "Marketing 101" on page 10)

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COVER STORY

(Continued from page 7)

Drew King, CPA says, "The investment industry is moving in a positive direction," in this regard, "but here at MLFA, we've always maintained the need to be at a higher level of trust than a stock broker or other product sales person. For us, it's process over product."

MLFA emphasizes matching investors with the right products based on a relationship of trust. "I want to provide the product that will help you the most because if your account value grows, our compensation grows," Matarazzo said. "The way we do business puts us on the same side of the table as the client. We're partners in a relationship."

"The actual number crunching is really a small part of that relationship, and that's what comes back to trust. Relationships are built on trust. When you have that and you're getting value from the advice, then you'll realize that we're really putting your interests first." ■

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MARKETING 101

(Continued from page 8)

The concept of smaller being better is not a new one. In fact, it's one of the lynch-pins of technological advancement. But, when it came to philanthropic contributions, fewer large donations were always preferable to many small contributions. It makes sense that you'd have to work a lot harder to collect a greater volume of capital with small donations. In fact, the same amount of effort always brought in greater contributions just a short time ago with a few big donors.

Now, however, with giving being heavily scrutinized by the board of directors and the family bookkeeper, many smart non-profits are focused on increasing the volume of smaller contributions.

Micro-Donations are a form of charitable donations that, in general, are an amount under \$10. Micro-Donations vary in size yet target a larger audience to make up for their small increments through quantity.

In the real world of charitable giving, micro-donations have been used most effectively by organizations collecting spare change at the registers and check-outs of retailers. Recently this form of philanthropy has become more popular with the advent and popularity of online donating.

Obama's campaign, for instance, was funded more by \$25 donations than it was \$25,000 donations. And Wikipedia, where more grateful students turn for fast information, is gratefully funded with very many, very small contributions.

THINKING BIG

On a large scale some Internet leaders have emerged as development models for micro-donating. KIVA Microfunds, for example, allows peo-

ple to lend money via the Internet to microfinance institutions in developing countries that in turn lend the money to small businesses.

The Footprints Network is an online program promoting corporate social responsibility. With the descriptive tagline, "the power of many," Footprint Network raises money from thousands of micro-donations collected as part of another e-commerce transaction.

(See "Marketing 101" on page 12)

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FOR SALE- (#ZC2080) 3208 Sanatoga Road, Pottstown- Rural setting but close to 422 and all major arteries. Peace and quiet surrounds this 2-3 bedroom stone farmhouse with large stone barn. Some fenced areas and a spring fed stream, along with some storage sheds and outbuildings including a spring house. Heating expenses are low because of the wood burning stove. A new 200 AMP electric service was installed 5 years ago. Lots of storage. Zoned LLI but used as a horse farm-residential. **Reduced \$320,000.**

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- (#ZC2083) Douglass Twp, Berks County- (3) +/- acre lot in industrial park with approved land development plan to construct up to 27,000SF of flex space. Owner will also consider constructing the building if a tenant is secured. Call for details \$475,000.

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

FOR SALE- (#ZC2082) 1273 S. Reading Avenue, Boyertown- 11 acres of commercial land in Douglass Township, Berks county. Brick/Metal building. 500AMP service (3 phase), onsite sewage system, electric hot water heater and central air. Building 10,196SF and built in 1935. **PENDING**

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(ZC1012) 1200 E. High Street Office Building, Pottstown- Suites from 200-1300SF. \$12.50/SF includes all utilities.

(ZC1026) 1314 E. Philadelphia Avenue, Gilbertsville- Individual office suites on 2nd floor. 1st floor suitable for beauty parlor/barber shop. Competitive Rates!

(ZC1033) N. Keim Street, North End, Pottstown (Paprocki's)- 1850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(ZC1039) 355 Circle of Progress, Pottstown- 1770SF office space for LEASE 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 area in front of the building. Many possible uses: Gym, Training/School or general offices. Call today for details.

(ZC1042) 700 Main Street, Royersford- 600SF, 1st floor office. \$15/SF + Utilities. NO CAM.

(ZC1050) 78 Wells Road, Parkerford- 600SF commercial office space. Full basement. \$595/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.

(ZC1060) 32 Wells Road, Parkerford- 800SF Office/Retail Space. NO CAM. \$700/MONTH

(ZC1061) 3504 Main Street, Morgantown- Prime High Visibility, Excellent Location, Office Space featuring reception area, waiting room plus 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. Avail. immediately. \$8/SF

(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. Bldg. located in Pottstown Hub Zone. 15,000SF. 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!

(ZC1072) 1 East Phila. Ave., Boyertown- Prime location- 1,800SF retail sp. plus lower level. Powder room & central air. Landlord pays heat & sewer. Tenant pays water. Public parking within walking distance. Centrally located. Many possibilities. \$1,500/Month.

(ZC1073) 3 East Phila. Ave., Boyertown- Prime location- 1,400SF retail sp. Full bath. Landlord pays heat & sewer. Tenant pays water. Public parking within walking distance. Centrally located. Many possibilities. \$1,000/Month.

(ZC1074) 125 N. Lewis Road, Royersford- Lewis Road exposure, retail space, office, storage areas, powder rm, central air, parking in front and rear. Landlord pays water & sewer. Tenant pays electric, trash, phone and internet access. Call for monthly rate.

(ZC1075) 48 S. Chestnut St., Boyertown- Professional space, 720SF including 3 large offices, reception area, general work area and restroom. Utilities inc. \$750/Month

(ZC1076) 2484 Swamp Pike, Gilbertsville- Car lot featuring 2 offices and 1 bath. Electric heat (runs approximately \$50. to 60. per month), A/C unit in front office, parking for 40 cars. \$2,000/Month + all utilities.

(ZC1077) Douglass Township, Berks County- (2) warehouse suites consisting of 3285 SF each. Some existing office space in each suite. 14' driven door, 16' ceiling heights, competitive rates, call for details.

(ZC1078) 256 High St., Pottstown- 2,200SF store front. Run your own business. Includes water and sewer. \$1,200/Month + Heat.

(ZC1079) 26 East Philadelphia Avenue, Boyertown- Downtown retail/office space available for lease. Backs up to inner-core parking lot. First floor space. 900SF \$675/Month + heat and electric

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MARKETING 101

(Continued from page 10)

Now, most regional non-profit groups have spent a considerable amount of time and energy developing a mission and a member list and day-to-day activities often focus on marketing to that list for big donations.

If the charities and non-profit groups situated in and around the Route 422 corridor could shift their marketing focus to bigger groups contributing smaller amounts, it's likely that they can reach an acceptable level of sustainability during a time when it's difficult for almost everyone to give big.

MODEL & MESSAGE

Micro-donating is a viable alternative for all regional non-profits and can be implemented fairly easily. First, modify your marketing messages to explain to your target group, whether it's your membership list or a larger pool of potential donors, that any amount is an acceptable amount.

Second, increase the size of your potential pool. Partner with other organizations to utilize their lists and cast a broader net to increase the chances of

more volume at a smaller per-individual donation.

Lastly, make it easy for people to donate. If your non-profit does not have an online mechanism for simple and easy donations, large or small, it's behind the times to say the least. There are many simple programs set up to integrate an ecommerce component into your web site. Pay Pal and Yahoo are simple commercial alternatives that make online donations possible while mechanisms like Network for Good are set up just for non-profit donating.

Whatever the non-profit group that you're most closely affiliated with decides to do, remember to keep it simple and to attach a marketing message as a call to action— an emotional incentive— promoting affordable micro-donations that add up to a lot. 

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. Read his marketing blog at www.palmslice.com or visit Virtual Farm Creative at www.virtualfarm.com.



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Putting Phoenixville on the Map



"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

Dennis Dreibelbis owns the G Lodge Restaurant near Phoenixville, which he has operated since 1984. He is also a Hollywood star. Okay, maybe not a star. Dreibelbis is probably more famous for his food than his acting. In fact, you are probably unaware of his brief movie career, which consists of one scene in one movie.

Ready For My Closeup

When filmmaker M. Night Shyamalan set out to make his doomsday parable entitled *The Happening*, he stayed close to his Gladwyne, PA home as he usually does. Shyamalan chose the Phoenixville area and the G Lodge in particular as a key location.

"They spent a week here shooting the film," says Dreibelbis. "More than fifteen minutes of the film takes place in the restaurant." As for Dreibelbis' big screen debut, he says that comes at the moment in the film when the worried characters gather in a restaurant and bring out a TV to see if they can discover what's sending the country into chaos. "I'm in that scene. I'm actually talking to John Leguizamo. We carry the TV out and put it on the counter," he says.

While Dreibelbis doesn't think he's destined for any more movie roles, he does predict that his restaurant will continue to offer some of the best breakfasts and lunches

around. "I'm the longest running show in the area," he says. "What makes it special is the quality and quantity of food and the prices. Anyone who comes here and discovers the place makes it a point to come back. I hear it all the time, people tell me 'every time we're in the area we stop here.'"

His observation is correct, not only in reference to the G Lodge but to Phoenixville in general. People are now making a point of visiting and re-visiting the town. It has become a destination for business owners, new residents and even renowned filmmakers.

A Town Center With Charm

"We've been living in Phoenixville for 22 years and from the time we first moved my husband said, 'wait and see, Phoenixville is going to become the next Manayunk.'"

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

That's what Jeanette Samanen, Ph.D., a psychologist and owner of Inner Wisdom Coaching (achieveyourgoals.com) says.

Samanen's thirty years of experience in treating patients in her psychology practice helped point the way toward a wider application of those skills. "I've been doing psychology for thirty years and coaching for ten. As a psychologist I've always been very solution oriented. I wanted to bring those skills to people who would not necessarily come to me as psychology clients." In other words, to help "people who are living

good lives but want to make those good lives better."

"Every person has within themselves a source of truth and awareness and knowing," she adds. "A source of inner strength and guidance. Learning to access that source of strength is extremely empowering for people."

Remembering the town's history, Samanen says, "The steel mill was still running when we moved here. Even then we were seeing potential in the old city center with its attractive brick buildings. It's near the river. We could appreciate the fact that there was a town center that had charm."

That charm is still present in abundance, though now there are lots of new businesses and restaurants in Phoenixville, and lots of people too, both visitors and residents. Even the tough economy has seemingly been unable to diminish the momentum of the revitalization efforts.

Molly Maguire's opened its doors to the public in September of 2007 under the ownership of Conor Cummins and Declan Mannion, when there were only a handful of options for dining and night life in Phoenixville. Being so centrally located on the corners of Bridge and Main Streets, Molly's is sort of at the axis of the town's revitalization. Business was no less than booming during the first six months, and continues on a steady pace. Every new business that opens in Phoenixville is looked upon as a positive addition, which can only contribute to the increasing foot traffic, and an increase in publicity for the town. Being an Irish Pub, Molly's boasts an excellent beer selection as well as a wide variety of hearty traditional Irish, delicious chef-inspired creations, and classic American fare. Guinness is always flowing, and you will always be served a "perfect pint" by the bar staff. Molly's is gearing up for St. Patrick's Day when doors open at 7AM. There will be live music all day, traditional Irish dancing, bagpipers, giveaways, and a real live leprechaun! In August of 2008, Conor and Declan opened a neighboring martini bar called Fenix. Customers of the Fenix can enjoy premium

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

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Despite advertisements to the contrary, no federal government agency—including the Small Business Administration—offers grants to start or expand small businesses. Most foundations, corporations and private institutions that sponsor grant programs follow the same policy, except in cases where the business involves development of a new technology, or is a nonprofit organization.

The SBA does administer several loan programs in partnership with local lenders, community development organizations, and micro-lending institutions (agencies that specialize in limited, short-term financing). SBA backs those loans with a guaranty against non-payment that eliminates some of the partner's risk. In other words, your application for an SBA-backed loan is actually an application for a commercial loan structured according to the SBA's requirements.

SBA loan programs include the basic 7(a) program; "504" loans, which are delivered through Certified Development Companies (CDCs) for acquiring real estate, machinery, or equipment as part of an expansion or modernization; 7(m) Micro-loans of up to \$35,000; and post-dis-

aster recovery and assistance loans. Complete details on these programs and their application requirements are available under the Services section of www.sba.gov.

Depending on where you live, your small business may be eligible for assistance from state and local economic development agencies. Most often, the assistance takes the form of workspace, training, and administrative support for start-ups; reduced rates on existing office or production space; and tax incentives. Others sponsor micro-loan programs for specific business types such as childcare and firms that locate in or support designated enterprise zones.

Established small businesses can apply for federal grants to carry out various publicly mandated services or programs. As with the SBA loan program, they must be

operated for profit, have a place of business in the U.S., significantly contribute to the economy, and meet size standards for its industry. For example, wholesale trade industries are limited to 100 employees, while most retail and services industries can have average annual receipts of no more than \$6.5 million. More information is available at grants.gov, a central storehouse of information on over 1,000 grant programs from 26 federal agencies.

Another source for researching potential grant opportunities is The Foundation Center's Foundation Directory Online at fconline.fdncenter.org. This subscription service offers access to a directory of more than 80,000 grant makers.

For more assistance with creating a financing strategy for your new or growing small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 1.800.634.0245 for the SCORE chapter nearest you, or find a counselor online at www.score.org.



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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

martinis and inspired tapas on Thursday, Friday, and Saturday after 5PM, in an urban-style lounge/bar. The house DJ spins dance music on Friday and Saturday nights.

Pat Ryan opened PJ Ryan's Pub on Bridge Street in July 2008 at the site of the old Washington Hotel. Ryan is "very excited to be a part of the revitalization" with his latest venture. His company has been in business since 1952 and also owns Smokey Joe's on the University of Pennsylvania campus, and Ryan's Pub in West Chester.

Irish Joe's Café on Bridge Street will be celebrating its 5th anniversary in March 2009. Proprietor Michelle Long was among the bridge street pioneers and has gained a reputation for great homemade food at reasonable prices. The pumpkin pancakes at Irish Joe's are legendary.

New Businesses and Much More

Jim McKeighan, President of New Century Bank, a company that has been instrumental in creating that momentum, says things are still moving ahead. "The economy is certainly challenging for most businesses. We have seen many businesses execute cost containments strategies. The focus of the town continues around the anchor of the Colonial Theater and Arts & Entertainment emphasis. New condos are still under construction here and the residential real estate market continues to do better than many other areas. More new restaurants are also in the works."

Among those new restaurants are That Italian Place, The Terrapin Cafe, The Green Room and The Handcrafted Cookie Company, all of which have opened since December 2008.

As indicated by the continued success of G Lodge and Inner Wisdom Coaching, both of which are located outside of downtown,

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



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VIEWPOINT ON MANUFACTURING

By Don Havas, President, Applied Technology and Science, Inc, a provider of manufacturing engineering services.

When the economy turns sour and the order book dries up, what does a business owner need to do? Of course, the first thing that comes to mind is to control the bleeding of cash. That means working the receivables to get what's owed and making sure that expenses are minimized. In manufacturing, sometimes all the reasons for those expenses on the production floor are not completely understood. If the reasons are not known, how can those costs be controlled? It is difficult.

Costs on the production floor obviously include the materials and labor to make the products. But are there areas of hidden costs that really could be improved? Areas like scrap or rework? How many damaged or out of spec components are literally put in the scrap bin? Costs creep upward and capacity creeps lower when a component has to be run through the line again. Sometimes, these are just accepted as a cost of doing business, but what are those costs? Do you know? How can those costs be controlled, reduced or eliminated? It is important to measure these costs in order to take any actions to control, reduce or eliminate them.

In profitable and highly efficient manufacturing companies, yield data is routinely gathered, monitored and actions taken to improve the yield. There are two measures of yield that are important: First Pass Yield and Scrap Rate. First Pass Yield is the number of good pieces completed without any rework anywhere in the process divided by the number of pieces started. This number is sometimes called the Rolled Throughput Yield or Rolled Yield since it really is the product

of the yields at each process operation. Scrap rate is the number of pieces scrapped out during the process divided by the number of pieces started. Both are important to know in order to control production costs.

Most companies will have some idea of the level of scrap associated with their production. Fewer companies will have an understanding of the amount of rework required to get the product out the door. Rework is often called the hidden factory! Reducing the size of this hidden factory is one key to controlling and reducing production costs.

How do you go about finding how big this hidden factory is and why it exists? Start by gathering data about the First Pass Yield and Scrap Rates at key points in the production process. A simple tick sheet will do. Enlist the help of the production operators to prepare a list of the defects that cause them to either send a piece for rework or to the scrap bin. List these reasons, each on a separate line, on a paper along with one final line for good parts. Then, as each piece exits the operation, for those parts going to

(See "Viewpoint on Manufacturing" on page 19)

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

Phoenixville's growth is having a far-reaching effect. Michael C. Petock of Petock & Petock, LLC says, "It's been a very exciting time and the changes are not confined to the downtown area. Residential and business development is up throughout town, which has benefited our firm. These days the Phoenixville area is where many of our new clients are coming from."

Petock and Petock, LLC (www.iplaw-petock.com) is a boutique intellectual property law firm located in the Commons at Valley Forge specializing in patents, trademarks and copyrights. Michael F. Petock started the firm in 1974 in Center City, Philadelphia. A substantial number of his clients came from the suburbs, so he moved the firm to the Phoenixville area in 1986. His son Michael C. Petock joined the practice in 2004. Petock & Petock strives to ensure that clients take the proper steps not only to obtain, preserve and protect rights in their intellectual property but also to prosper from those rights. "Intellectual property is an area of law that most firms do not practice. We feel we're in a unique position to offer the highest quality legal services as a result of decades practicing in this highly specialized field," he says.

"We're very happy here in Phoenixville," says Petock. "The town has a very bright future and we're glad to be a part of it."

The impact of Phoenixville's renaissance is not only bringing change in the local business community but is spawning creative new educational efforts as well. The Phoenixville Educational Campus at Franklin Commons offers 225,000 square foot of space that has been developed for use by multiple educational institutions as a sort of 'educational mall.' The Campus' website says, "The space is ideal for educational providers to configure and renovate to meet the growing demand for lifelong education in these two counties." Current partners include Neumann College, Lansdale School of Business and Phoenixville's own Renaissance Academy, a tuition free charter school for grades K-12 that launched in 2000.

As momentum continues to build, Phoenixville is becoming a nexus for residential development, commerce and education as well. It's a trend that G Lodge's Dennis Dreibelbis appreciates. "What's going on in Phoenixville is probably the best thing in the tri-county area," he says. "What's been happening downtown is great as far as putting the city on the map. A lot of people are coming from other places to see what's happening here." 🍷

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VIEWPOINT ON MANUFACTURING

(Continued from page 17)

rework or to scrap put a tick mark on the line next to the appropriate reason. For good parts put a tick mark on the line for good parts. Gathering this information over the course of a few days will quickly show how big the hidden factory is. This information will also reveal the major reasons for rework and the major reasons are for scrap. Now you're in a position to make the changes to reduce or eliminate the causes for rework or scrap. You'll want to work on the big ones first, the ones with the greatest cost impact.

Use some of the same production operators and a couple supervisors to generate solutions for reducing scrap or rework. A quick group problem solving session, called a *kaizen* in Lean Manufacturing terms, will provide common sense solutions to begin the reduction of rework and scrap. One solution will often lead to another and so it goes.

Finally, to see that the changes have indeed worked as anticipated, it's a good idea to have the production people

maintain a simple graph of the percentage of pieces sent for rework and the percentage of pieces sent to scrap daily. Watching this chart over time will alert you to the occurrence of problems that need action. Also, regularly looking at what are the reasons for rework and scrap will enable you to identify and work on the next bigger problem. By continuously monitoring and taking action, the size of the hidden factory and the cost of scrap can be reduced, maybe even eliminated! Now you are in control of this aspect of your production cost. ■

Applied Technology and Science, Inc. is a provider of Manufacturing Engineering services to assist companies large and small when there is a need to improve their manufacturing operations, to research and implement new processes or to prepare manufacturing documentation. We have assisted companies in a number of industries to quickly achieve the sought changes in their manufacturing operations. Please visit our website at www.appliedtechnsci.com for more information or call us at 610.850.2769 to discuss your areas of concern.



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THE BENEFITS OF FEDERAL TRADEMARK REGISTRATION



INTELLECTUAL PROPERTY LAW

By Michael C. Petock, Esquire

We, as business owners, know that Shakespeare had it wrong when he concluded "[t]hat which we call a rose by any other name would smell as sweet." There's actually a whole lot that goes into a name, including blood, sweat, tears and more marketing dollars than we care to think about.

Virtually every business uses a trademark or service mark. Trademarks and service marks ("marks") are most commonly words, names or symbols that identify the source of a business's good or services. The mark or marks adopted by a business serve as the center of its marketing, branding and sales efforts and can be critical to its success. As a business owner, you are probably acutely aware of the effort and expense that goes into promoting your business's marks. But you may not be aware of the substantial benefits of federal registration of those marks.

As a starting point, business owners should be aware that a federal registration is not necessary to obtain rights in a mark. Assuming your mark does not conflict with any other rights, such as an existing federal registration for the same or similar mark, "common law rights" arise automatically merely from use of a mark in commerce. These common law rights, however, are extremely limited, providing only the exclusive right to use the mark in the geographic territory where the mark is actually used.

Federal registration, on the other hand, provides nationwide rights, meaning that the owner of the registration has the exclusive right to use the mark for the goods or services set forth in the registration anywhere in the

United States, subject only to any preexisting common law rights that might exist. As a practical matter, this means that the owner of a federal registration reserves the right to expand a business into any geographic area in the U.S. and prevent anyone else from using a mark that would be likely to cause confusion.

The only exception is a geographic area, if any, where another business has been using the same or similar mark for the same or similar goods or services prior to the filing date of the registration. In that area, the earlier user would have the right to continue to use the mark and, in fact, the right to stop others from using the mark in that geographic area. This highlights the importance of filing for federal registration sooner, rather than later, to eliminate the possibility of anyone obtaining common law rights in an area that your business may wish to one day expand. Even worse, if someone beats you to the trademark office by filing a registration before you, this may work to cut off the possibility of you expanding your business under your mark at all.

Another benefit that flows from federal registration is that registering a mark deters others from adopting a similar mark. It is common and highly advisable for businesses to hire an

(See "Intellectual Property Law" on page 22)

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On Friday, January 9, 2009, the **Montgomery Bar Association (MBA)** held its Annual Business Luncheon Meeting at the Blue Bell Country Club. Over 300 legal professionals, community leaders and local dignitaries attended the event which included the installation of a new president (ceremonial passing of the gavel), induction of the MBA's officers for the 2009 term and an awards presentation to honor area attorneys and local leaders.



Mark A. Kearney, Esq.,
— 85th President of
the Montgomery
Bar Association

Mark A. Kearney, Esq., a hiring shareholder of **Elliott Greenleaf & Siedzikowski, P.C.** in its Blue Bell office, was installed as the 85th president of the Montgomery Bar Association for 2009, during which it will mark its 125th year of service. Mr. Kearney, an honors graduate of Archbishop Wood High School, Villanova University and Villanova Law School, is the first college graduate in his family. A long-time Blue

Bell resident and Little League coach for his two children, he now practices business and employment law in Pennsylvania and Delaware, where he tries cases for business owners, employers, employees and victims of catastrophic injury. 🏠



Street banners commemorating **125 years of MBA Lawyers Serving the Community** appear throughout the courthouse and business district in downtown Norristown. The Bar Association will host many events and activities throughout 2009 to educate, inform and serve the community at large.



Immediate Past President Robert F. Morris, Esq. passes the gavel to incoming President Mark A. Kearney, Esq. (will e-mail Friday)

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LEFT: The Honorable William T. Nicholas is honored as recipient of the *Milton O. Moss Award* for distinguished service to the judicial system. Judge Nicholas received this award for his breadth of work as President Judge, Judge, District Attorney and Lifelong Advocate for Justice.

RIGHT: Montgomery County Detective Mary Anders accepts the **Louis D. Stefan Law Enforcement Award**. The award is presented annually by the Montgomery Bar Foundation to an individual who promotes the rule of law and the administration of justice in the community.



About the Montgomery Bar Association: Established 125 years ago to professionalize the county's practice of law, the Montgomery Bar Association (MBA) is one of our nation's oldest and most respected bar associations, representing over 2,100 legal professionals in Montgomery County, Pennsylvania. Now, as then, the MBA exists to uphold legal and ethical standards in our legal community. As the third largest Bar in Pennsylvania, the MBA has a longstanding tradition of service to its membership and the community. For members, the MBA offers an important arena for networking, professional development and education. For the community, the MBA serves as a legal resource offering education, legal assistance and funds and resources for individuals and agencies in need. The Association is actively engaged in public service through community outreach, free educational events offered throughout the year, programs like the Montgomery Child Advocacy Project, the Mock Trial Competitions for high-school students, and more. For more information on the Montgomery Bar Association, visit www.montgomerybar.org.

INTELLECTUAL PROPERTY LAW

(Continued from page 20)

experienced trademark attorney to perform a search of registered marks before adopting a mark. If, upon a search, a registered mark is detected that is confusingly similar to the mark the client desires to adopt, it is likely that the attorney will advise his or her client to either modify the mark to eliminate confusion or choose a different mark altogether.

Similarly, having a federal registration is beneficial because it will prevent anyone from obtaining a registration for a mark that is likely to cause confusion with your registered mark. The United States Patent and Trademark Office will deny registration to any mark that they believe is likely to cause confusion with a registered mark. The USPTO performs this policing work at no cost to the registration's owner.

As a business expands, several other benefits result from having a federally registered trademark or service mark. Under the Madrid Protocol, a single U.S. trademark or service mark application or registration can be used to obtain protection in over 50 countries. This can be highly bene-

ficial in that it saves a great deal of money, not only in application fees but also in costs associated with having to hire foreign associates to effectuate filings in foreign countries. Additionally, with respect to any business that may be concerned about the importation of infringing foreign goods, your federal registration can be filed with the U.S. Customs Service, who may, in turn, deny the importation of any goods bearing your registered mark. Finally, if the time comes to sell a business, a federally registered trademark can be an extremely valuable asset of the company and a driving force in determining an agreeable purchase price.

In situations where a business owner is forced to resort to litigation to enforce his or her rights in a mark against an infringer, having a federally registered trademark or service mark can literally be outcome determinative. First, a federally registered mark enjoys certain presumptions, such as that the mark is valid, that the registrant is the owner and that the registrant has the exclusive right to use the mark in commerce in connection with the goods or

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services specified in the registration. While these facts may be provable in court, it is far less risky (and less expensive) to prove them by reference to your registration than to try to prove it through documents and other evidence you may not even have. Furthermore, a federally registered mark that has become "incontestable" through continuous use for five years and the filing of a Section 15 affidavit cuts off numerous defenses otherwise available to an infringer. Finally, having a federal registration just plain looks good in court and elim-

inates the possibility of judge and jury being influenced or drawing conclusions from a decision not to register.

Given the benefits of federal registration—and the potential costs of not registering—it highly advisable to seriously consider registering your business' marks. Isn't it time you protected your rose? 🌹

Michael C. Petock, Esq. is a member of the intellectual property law firm of Petock & Petock, LLC in Valley Forge, PA. He can be reached at 610.935.8600. Further information is available at www.iplaw-petock.com.

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EVANS, HAUSEMAN AND RICHARD

Innovative Insurance Solutions

BUSINESS PROFILE

By Jim Jannotti

Evans, Hauseman and Richard has provided innovative insurance solutions to commercial and individual insurance customers for nearly 75 years. Located in Pottstown, which has been the company's home since its founding in 1931, Evans, Hauseman and Richard can handle any type of insurance need from auto and homeowners insurance to disability and workman's comp coverage to individual and group health plans. "We can supply insurance in any given scenario," says Len Geiseler, VP and Partner.

Part of the reason for the company's success and longevity, says Ralph Klemmer, President, is an emphasis on service. "We try to go the extra mile with all our customers," he says. This has helped keep turnover rates very low, and has helped Evans, Hauseman and Richard to grow even in a tough economy. "Over the last two years we've purchased a number of other agencies," says Geiseler.

Geiseler also points to the company's stability as a strong positive for existing and potential customers. "We've only been at two locations in our history. We have a stable staff with a lot of experience. When people call us, they get answers."

"This is one of the reasons why we don't have voicemail," he continues. "We don't want to lose that personal touch."

"It is the personal touch that keeps people here and keeps them happy," adds Klemmer. One longtime client is Pottstown Borough itself. "We've been providing coverage for the borough for thirty to forty years."

Pottstown may be the center of their business, but Evans, Hauseman and Richard provides innovative insurance solutions to hundreds of customers throughout Montgomery, Berks and Chester counties. "We have about a 40-50 mile radius in which we do business," says Geiseler.

The company was launched by S. Wagner Evans Insurance, with offices right across the street from the Mercury, in 1931. A merger with Leon K. Hauseman followed in 1945. The company took its current name in 1965 with the addition of C. Linford Richard and moved to High Street. They are located at 343 E. High Street.

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LEGAL PERSPECTIVES

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

On October 3, 2008, President Bush signed the *Emergency Economic Stabilization Act of 2008* into law. The key provisions of the Act authorized the United States Treasury to the purchase distressed assets (i.e., various mortgage backed securities, etc.) and infuse billions of dollars into the United States financial market in an effort to stem the downward spiral of our various financial institutions and stock market.

Attached to the coattails of the *Emergency Economic Stabilization Act of 2008*, two other important pieces of legislation were also signed into law by President Bush — the *Energy Improvement and Extension Act of 2008* and the *Tax Extenders and Alternative Minimum Tax Relief Act of 2008*. This latter Act included the *Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008* and the *Heartland Disaster Tax Relief Act of 2008*. While it is impossible to discuss each of the significant details from all of these Acts within the confines of this article, one particular subject caught the eye of this author — a tax break for those employers who provide some financial reimbursement to its employees who commute to and from work on bicycles.

Many factors have impacted commuters' new reliance upon bicycles including environmental consciousness, the state of our present economy and uncertainty of energy production costs passed on to the consumer. "Following the surge of gas prices above the \$4.00 per gallon mark, more and more people turned to bicycles to commute to and from work whenever possible," said Matt Fellin, the Manager of Pottstown's Bike Line. "Not only has the bicycle

(See "Legal Perspectives" on page 26)

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LEGAL PERSPECTIVES

(Continued from page 24)

industry produced more commuter-friendly models, but also now provides a wide range of accessories for those who ride to and from work.”

Recognizing the importance of this commuting option, Congress added a small bicycle commuting reimbursement to the transportation fringe benefits that an employer can provide to an employee and both parties can exclude from taxes. Known as the “Bicycle Commuter Tax Provision,” the law essentially provides that, during any calendar year beginning with the first day of each calendar year (starting effective January 1, 2009), an employer may reimburse an employee up to \$20.00 per month for the purchase of a bicycle or the expenses relating use of a bicycle to commute between the employee’s residence and workplace and exclude such reimbursements from taxation. The law also provides the employer an additional three-month window at the end of the calendar year within which to issue any lingering reimbursements. Of course, several hurdles must be overcome to fall into this exclusion.

In order for the monthly reimbursement payment to become a “qualified bicycle commuting reimbursement,” the employee must use the bicycle to regularly commute between his or her home and place of employment. The term “regularly” is further explained to mean a substantial portion of the month in question (i.e., at least three or four days per week). Also, the employee cannot receive any other qualified transportation fringe benefit such as qualified parking, transit passes or commuter highway vehicle expenses, at the same time. These reimbursements are intended to be used for the purchase of

(See “Legal Perspectives” on page 28)



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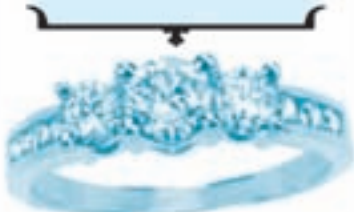
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LEGAL PERSPECTIVES

(Continued from page 26)

a bicycle and bicycle improvements, repairs and storage.

While all admit several issues remain unanswered about this benefit, such as how companies will administer oversight and reimbursement, the real victory lies in the recognition of the importance of alternative transportation measures. Although \$20.00 per month is certainly a start, the actual costs and expenses relating to bicycling can be substantial. Depending on the type of bicycle you choose to purchase, the initial cost can vary substantially. However, after investing in a quality bicycle, Mr. Fellin surmised, "yearly expenses relating to regular care and maintenance of such bikes average around \$200 to \$225 depending on tune up frequency, tire wear, etc." Certainly, we can expect this new tax benefit will be revisited and adjusted sometime in the near future as more and more employees take advantage of alternative manners of transportation.

For more information relating to bicycle commuting, visit The League of American Bicyclists (www.bikeleague.org) and refer to the pamphlet Bike to Work, wbwc.org/btw/commutermanual.pdf. 📄



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Provided by Jim McGuire,
A.G. Edwards/Wachovia Securities

You've saved and sacrificed to build your portfolio, now it's time your portfolio worked for you. These days, however, investing for retirement isn't as simple as stashing your life savings in a CD or Treasury bond and living off the interest. Longer life expectancies and earlier retirement age means you may need your income to last you as long as 30 years or more.

Your investment and financial concerns during retirement are very different than they were when you were climbing the career ladder, earning a paycheck and raising a family. Let's take a look at three common retiree concerns:

NOT ENOUGH MONEY IN YOUR RETIREMENT NEST EGG. Like many retirees, one of your primary financial concerns may be outliving your nest egg. One reason retirees today may find it difficult to live on interest payments alone is that interest rates are not hyper inflated as they were in the 1970s and 1980s. Instead of waiting for interest rates to climb, you may need to adjust your expectations about what an income investment can achieve.

RIISING COST OF LIVING. Although you've probably always understood and recognized inflation, let's be honest, did you really worry much about it during the days when you had a paycheck coming in? With a fixed income, however, inflation is an ever-present enemy to your retirement lifestyle as you try to keep up with the cost of living. Also, a woman's longer life expectancy makes it a real possibility that she'll be taking sole control of the finances at some point in her life. Make sure you and your spouse both know your household finances and understand common investment concepts. In addition, each spouse should be well-acquainted with

(See "Investment Ideas" on page 30)

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INVESTMENT IDEAS

(Continued from page 29)

the family's financial professionals and feel comfortable working with them.

MEDICAL AND NURSING EXPENSES.

The average annual costs for things like medical care at a private nursing home or a long-term care facility continue to rise every year. As a result, many retirees are fearful of the possibility that nursing home or medical expenses will wipe out their life savings. This is often one reason they are afraid to tap into their principal during retirement. Talk to your financial advisor about strategies available through insurance that can help safeguard your assets and preserve your wealth.

Now that we've identified some of the concerns you should be aware of, here are a few strategies to consider when preparing your retirement investing plan:

KEEP SOME CASH ON HAND. Keep about six months' to a year's worth of cash readily available. That way, you'll have enough liquid funds at your disposal so you won't be selling investments at a potentially inopportune time just to pay current expenses.

CONSOLIDATE YOUR ASSETS. For bookkeeping simplification, consider con-

solidating your assets under one roof in an asset management account. This is different than "putting all your eggs in one basket" with individual stocks. An asset management account lets you hold all of your securities and cash in one easily accessible brokerage account. You also receive one statement showing your entire portfolio, and giving you a better view of your finances on a regular basis.

ORGANIZE YOUR DOCUMENTS.

Make sure your spouse and heirs know where all the information about your finances is kept. Make a list of where your important papers, documents and items are kept.

REVIEW YOUR INVESTMENT PLAN.

Finally, you'll need to review your income and investment plan at least once a year or when there is a death, divorce, new tax law or major change in your financial situation. Your financial consultant can help you address any changes necessary to your investment portfolio.

While many things can change when it comes to your retirement finances, one thing remains the same: proper planning can help you make the most of your golden years. 📅



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THREE WAYS TO NOTICE THE **UNEXPECTED** THAT WILL HELP YOU IMPROVE PERSONAL CONFIDENCE AND SELF ESTEEM



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

The story is told that when the very first European tall ships arrived in the New World, the people on the beach were unable to perceive them. These things were so far out of their experience and so entirely unexpected that they simply were not noticed.

We all tend to be like those native peoples when confronted with something out of the ordinary. We generally notice those things that fit into our concept of the world and ignore events that fly in the face of reality as we know it.

In some ways this serves you. You need to trust that the world is a predictable place. It can be reassuring when experience supports your preconceived notions of how things are.

However, failing to notice exceptions to the rule can get you in trouble. Like most of us, you probably have clear ideas of how you behave. For the most part, these generalities may hold true. But the critical beliefs you have about yourself can limit your ability to make positive changes in you life.

If you have negative expectations about yourself and consistently ignore realities that disprove those expectations,

you are undermining your ability to create positive change in your life. The negative assumptions you have about your patterns of behavior can keep you stuck if you fail to notice exceptions to the rule.

The impact the European explorers had on the Native Americans was major and quite negative. Unlike those native peoples, the realities you ignore could actually have a positive impact in your life.

Here are three ways to notice the unexpected in your life that can help you achieve positive life change.

Notice Past Exceptions to the Expected.

When contemplating behavior change, your expectation for success will be vastly improved if you can point to times in the past when you actually practiced the desired behavior.

For example, it is not unusual for my

life coaching clients to say something like, "I never finish anything!" When we look carefully at their past, however, we identify many instances when they actually finished important projects.

Identifying instances that disprove your negative expectations instills hope, an essential ingredient in successful behavior change. When you acknowledge past success, you recognize that you have what it takes to achieve success in the present. This establishes indisputably that the desired change is possible which leads, in turn, to the expectation that you can – and will – succeed.

Expand Your Notion of What Is True for You

People make sweeping generalizations about themselves which, while often true, provide a limited picture of who they are or what they can

(See "Make Your Good Life Better" on page 32)

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(Continued on page 34)



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MAKE YOUR GOOD LIFE BETTER

(Continued from page 31)

accomplish. I commonly hear from life coaching clients such statements as "I can't focus" or "I'm lazy." These descriptors are used to justify the notion that change is not possible. The truth is that we are all capable of virtually any human behavior.

The phrase I love best as an antidote to such sweeping generalizations is "...except when I do" or "...except when I'm not." So, "I can't focus, except when I do" or "I'm lazy, except when I'm not."

The next time you catch yourself making this kind of disparaging statement about yourself, pay attention to how it feels. Then correct yourself, using one of the phrases above. Notice how different you feel when you expand your notion of what is true for you!

Notice Small Successes in the Present

I am often surprised at the difficulty my life-coaching clients have at recognizing their successes. This is especially true when these behaviors differ from the negative expectations they have of themselves. Yet noticing success is essential to achieving your goals.

Carefully notice the outcome when you attempt new behaviors. Notice your successes even if you only practice the desired behavior a small percentage of the time. Pay attention to what works, even if your effort is not perfect. Give yourself credit each time you substitute a new, more successful behavior for an old habit, no matter how minor the change may seem.

You will have essential information to guide you in the countless choices you make throughout the day. When you notice those things you do that help you achieve your goals you become an expert in the solutions, not in the problems!

Allowing yourself to be pleasantly surprised will help you to transform your opinion of yourself for the better. This is the basis of personal confidence and self esteem. It will also help you to achieve your goals!

Jeannette Samanen, Ph.D. can be reached at Jeannette@achieveyourgoals.com, or 610.935.9335.

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COLLEGE BEGINS SEEKING DONATIONS FROM COMMUNITY

**MCCC hits
\$1 million mark
in campaign
to expand
Fine Art Center**

The Montgomery County Community College Foundation's Courage to Create Capital Campaign has raised more than \$1 million and has begun asking the public to contribute to the effort.

The private giving campaign aims to raise \$3 million to match \$3 million in state funding to meet increasing enrollment demands in the arts at the College through the preservation, renovation and expansion of the Fine Arts Center, affectionately known as the Art Barn.

"This effort is important in creating a learning destination for students pursuing degrees in the fine arts as well as for community members of all ages who come to us for lifelong learning opportunities in the arts," said Dr. Karen A. Stout, College President.

Located at the College's Central Campus in Blue Bell, the Fine Arts Center is a reuse of the barn and silos of the farm that provided the acreage for Montgomery County Community College. The more than \$6 million project will renovate and expand the existing structure from 10,000 to 26,000 square feet. The additional space is sorely needed as demand for studio time and courses in the visual fine arts (sculpture, ceramics, drawing and painting) has outstripped the College's ability to provide them. Growth in the enrollment in Fine Arts courses has exceeded 35 percent over the last five years. The Fine Arts Center serves 3,500 students and community members annually through degree programs and continuing education art classes for local residents.

The additional space will also provide for the addition of art history education and expansion into new media such as woodworking, jewelry, metals and other three-dimensional arts. Central to the completion of the Fine Arts Center is a lobby gallery and reception area of dramatic design that will showcase the work local, regional and national artists to complement other smaller college exhibition areas.

A Sculpture Garden will be located near the wetlands and other beautifully restored rustic areas adjacent to the Fine Arts Center. The garden will feature the steel and metal sculptures of one of Philadelphia's most famous public-space artists **Leon Sitarchuk**. The Sculpture Garden and other landscaped areas will provide solitude for individual, quiet reflection, as well as gathering spaces for students and community special events.

(See "MCCC Fine Art Center" on page 36)

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BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

When people talk about investing, they immediately think of investing money somewhere. Maybe in real estate, in the stock market or possibly bonds or maybe something relatively safe like CDs. They may strategize and make sure their portfolio is "diversified." However, when I talk about investing I like to think about how you can invest in yourself. After all YOU are one of the greatest assets you can invest in.

You may have heard the saying "you will only rise to your level of incompetence." Meaning, you can only take your business so far before you run out of knowledge and skills. Many businesses I see get stuck and can't seem to take it to the next level. They struggle with growing their business beyond a certain point. And when I dig deep into the problems many times it's simply that the owner doesn't have the knowledge or skill to move farther than they already have.

So what can you do to invest in yourself in increase you knowledge and

skills and thereby improve the results you are getting from your business? One simple answer is to READ. Consider the sad statistic that the average person reads about 12 books in a lifetime. That's IN A LIFETIME! My rule of thumb is to read every day for 20 minutes. If you did that you could probably finish a book per month. That would be 12 books per year. And, let's say, you did that between the ages of 25 to 65 (not even your whole life time). That would add up to 480 books. How much more knowledge do you think (See "Business & Marketing Strategies" on page 37)

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MCCC FINE ART CENTER

(Continued from page 34)

The more than \$1 million raised so far has come from many sources including individuals, businesses and charitable foundations.

A recent key gift was a \$75,000 grant from the Connelly Foundation, whose mission is "to foster learning and to improve the quality of life in the Greater Philadelphia area." It is the largest grant to the project from a private foundation. Representatives of the Connelly Foundation visited the College's Central Campus in Blue Bell and toured the project site with Dr. Stout in June. The College received the grant in July.

"The need for this enhancement to MCCC's fine arts program was clearly demonstrated," said **Emily C. Riley**, Executive Vice President of the Connelly Foundation, in her letter to Dr. Stout. "One can now only imagine the endless possibilities the new facility will afford its students, faculty and community. ... Thank you for inviting our participation in this transformational project."

Regina M. Lowrie, a neighbor of the College in Blue Bell and a member of the College's Foundation Board of

Directors, agreed to serve as chair of the campaign. Lowrie is the President and CEO of **Vision Mortgage Capital** in Blue Bell. "It is a true honor to have my name attached to something about which I am most passionate," she said, referencing her role with the campaign and her leadership gift. In recognition of Lowrie's gift to the campaign, the Mezzanine overlooking the gallery will be named in her honor. "Crista, my daughter, attended art classes at the College," Lowrie continued, "and the artwork she created still hangs in my home."

Executive Director of Development **Tina Hennessey** said many opportunities remain for individuals or businesses to add their name to the project, even the entire building. For more information or to contribute to the Courage to Create Capital Campaign, contact Hennessey at **215.641.6534** or e-mail **thennessey@mc3.edu**. 

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The event will give spectators the opportunity to learn more about Celtic Culture through bagpipe bands, Irish dancers, Highland dancers, Celtic harpists, falconry flight demonstrations, Highland Cattle exhibit, Sheepdog Herding trials, traditional Scottish and Irish music in addition to some of the best Celtic Rock Bands in North America and a full Highland Games competition. A multitude of merchandise and food ven-

dors will be on hand for your shopping and dining pleasure. The event will also feature Whisky tasting and beer trucks.

The event is scheduled to run from 10 am to 10 pm on Saturday and from 10 am to 5 pm on Sunday, rain or shine. The event is free to the public however; Corporate and individual sponsorships are welcome.

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(See "Pottstown Celtic Festival" on page 38)

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BUSINESS & MARKETING STRATEGIES

(Continued from page 35)

you'd gain just from reading 20 minutes every day? Do you think you would gain a competitive advantage and be able to become more successful? Of course you would. And if you spend a lot of time on the road, as I do, you can get many titles on CDs and listen to them instead of reading—a great way to use that time instead of listening to music or sports and other talk shows.

There are other ways to invest in yourself. Attending seminars and/or workshops is another great use of your time. There are many of these available through local chambers or business associations. If you can take away just one good idea from attending a workshop it would be a great return on your time investment. There is also the Internet. There is so much out there a simple search in Google can lead you to many different articles and newsletters on a multitude of topics.

Another great way to invest in yourself is to meet and build relationships with other successful business people. Share ideas and best practices. You could do this in a group or simply meet one on one with someone periodically.

We all know that "knowledge is power." And in most cases it doesn't take a lot of time or money to gain more knowledge. It simply takes your commitment and passion to achieve personal growth. So the next time you think about investing think about investing in yourself. It can make all the difference in the world. And the sooner you start the sooner you will see the results. 📁

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@JLGbusconsult.com or if you wish to speak to John about a free Business Checkup call him at 610.666.1564.

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POTTSTOWN CELTIC FESTIVAL

(Continued from page 36)

encouraged to bring blankets and lawn chairs to relax and enjoy the performances.

Some highlights include a full sheepdog herding trial that will have 90 dogs from throughout the United States and Canada competing over the two-day period. The Border collie is said to be the most intelligent of all canines, watching these wonderfully intelligent animals work at herding and moving sheep throughout various obstacles as they have in the hills of Ireland and Scotland for hundreds of years is a real treat and always a family favorite. A full Highland games competition to include athletes from throughout the Northeastern United States. Highland game events will include, throwing of the Braemar stone, the Scottish hammer throw, Caber toss, and Sheaf toss. The Pottstown Celtic Festival will be the only event of its kind in the region that will offer both a complete sheep dog herding trials and a full highland games competition simultaneously along with all the other festival activities and entertainment.

A grand opening ceremony featuring a parade down High Street with a Pipe band massing, sheep dogs the gathering of the Clans, the Highland Game Competitors, falcons, and a few surprises.

The Saturday night concert will feature one

of North America's premier Celtic Rock bands The Glengarry Bhoys of Ontario Canada and a performance by The Irish Dancers from the Caitrin Academy of Irish Dance.

Beyond the scenery of the beautiful old Borough, visitors can relax and enjoy a series of performances ongoing throughout the day. Stroll through the various vending booths to perhaps purchase the book of Kells or check on that family tree or even purchase a kilt. Take time to view the magnificent artistry of the various Celtic artists. Stroll back in time to the 15th – 18th centuries in the Celtic lands through a living history interpretation, viewing of period clothing, instruments and weaponry. Kerry MacNeil who has been summoned by Hollywood for his expertise will be on hand to provide the living history interpretation. He's been in movies like Rob Roy, Braveheart and Last of the Mohicans.

Get an up close and personal view of the majestic Highland Cattle that will be on display. These beautiful behemoths have wandered the hills of the Highlands for thousands of years and have been a large contributor to the Scottish economy.

Michael Wells a licensed Falconer in the State of Pennsylvania will be on hand with his magnificent Falcons to answer questions and provide Falconry flight demonstrations



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for the public to view. Falconry is known as the sport of Kings and has been very popular throughout Scottish Culture.

Both of these Celtic cultures have had a troubled and tumultuous past. Many Americans have ancestry that is tied to one or the other of these lines of Celtic ancestry. Celtic culture is alive and strong throughout the world today and people of all ethnic backgrounds truly enjoy the song, dance and customs of the Celtic Culture. So everyone is welcome to come be Celtic for an amazing weekend!

This is all just a sampling of what awaits you at Pottstown's First Annual Celtic Festival and Highland Games

Most venues are charging for admission and even some that claim to be free charge you for seating to view certain events. Pottstown is totally free no charges of any kind. So come and enjoy!

We are looking for corporate sponsors in order to keep the event free for the general public. If you would like your business to have advertising exposure to over 100,000 people please visit our website www.PottstownCelticfestival.com and look at the Sponsor section for more information, or call Pottstown Downtown Improvement District Authority at 610.323.5400. The event is a 501 (c) 3 organization, therefore all donations are tax deductible. ☛

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for over 26 years!

Whether you want to reach 300,000 people in the immediate area on Cable or 300 million people and more around the world with our Internet Streaming Services, PCTV has the solution for your business.



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Environmental Director, Cabot Supermetals*

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PRESIDENT'S MESSAGE

Dear Chamber Members,



As we head into the second month of 2009, a month of presidential celebrations, the United States of America continues down a historic path. In 1776, here in Philadelphia, our forefathers gave birth to a nation that created new ideals in an ancient government philosophy of democracy. This year, we celebrate the 56th presidential inauguration.

Built upon free enterprise and the concept that every man is created equal, now the definition of man has positively changed over time, our nation goes through an extraordinary process to elect its next leader. Two parties present candidates to be selected by the people and then the people elect these candidates. An extraordinary measure happens when neither side bears arms or attempts to seize control of an unfavorable decision. This trust and respect of the system allows us to be free of any retaliation.

Our party politics or ideology may or may not be aligned with that of President Barack Obama, but we believe in the system. We need to work together to continue the growth and maturity of our nation. We pledge to the nation not to a person. The United States is revered and hated because we believe in the rights of

the people and pledge ourselves to its sanctity.

These are challenging economic, domestic, and international times for our nation. This is a time for the business community to come together to help set the course for our business growth and the success of our employees. We must communicate with our legislature on the priority of our communities and those of our businesses. Once the election is completed and the inauguration takes place, the real work of the people, for the people begins.

As we move through the Chamber's calendar year, we hope that you will follow and participate in the Chamber's Government Affairs programs. Dialogue in today's environment is more important than ever. 🗳️

Be seen. Be heard. Belong!

Tim Phelps, TCACC President

Visit tricountyareachamber.com for Chamber Events and Community Events!

CONTACT YOUR TRICOUNTY AREA CHAMBER STAFF:

P. Timothy Phelps, President, tim@tricountyareachamber.com

Eileen Dautrich, Executive Vice President, eileen@tricountyareachamber.com

Jeff Dentler, Vice President of Finance, jeff@tricountyareachamber.com

Susan Burnett, Membership Director, susan@tricountyareachamber.com

Kitty Papp, Special Events Director, kitty@tricountyareachamber.com

Ashley Eisenhower, Marketing and Communications Director
ashley@tricountyareachamber.com

**152 High St., Suite 360,
Pottstown, PA 19464**

**TEL: 610.326.2900
FAX: 610.970.9705**

EMAIL:
info@tricountyareachamber.com

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

Tues., Feb. 10
11:30 AM – 1:30 PM

WOMEN OF THE WORKFORCE LUNCHEON (WOW)

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

"Brand New Year: Brand New You" - Looking for a way to stand out from the crowd in an overly competitive marketplace? Want to learn how to package your talents, skills, and assets to better position yourself professionally? This presentation will provide you with useful tips and suggestions for creating, developing, and marketing the power of the professional you. Recognized brand experts from **The Anderson Group**, a strategic brand marketing and communications firm, will help you translate powerful techniques used to market and grow businesses into an effective brand plan that will work for you! **Sponsored by Klein Transportation and Family Caregivers Network, Inc.**

\$28 per Member prepaid or at the door, \$36 invoiced

Thurs., Feb. 12
3:30 PM

CHAMBER 101

Chamber Conference Center, 152 High Street, Suite 360, Pottstown*

A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.

No Charge.

Tues., Feb. 17
8 AM

CHAMBER 101

Chamber Conference Center, 152 High Street, Suite 360, Pottstown*

A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.

No Charge.

Tues., Feb. 24
4:30 - 6:30 PM

MEMBERSHIP MIXER

Creative Health Services, Inc., 11 Robinson Street, Pottstown

Creative Health Services, Inc. provides quality behavioral healthcare designed to empower and promote wellness to individuals, families, and communities. Come mingle with your fellow Chamber Members at Creative Health Services, Inc. for an evening full of food, networking, and door prizes at their new state of the art behavioral healthcare facility on Robinson Street. Don't forget your business cards!

No Charge, members only.

SAVE THESE DATES:

Thurs., Mar. 12

7 - 9 AM

7 - 7:30 AM

7:30 - 9 AM

MEMBERSHIP BREAKFAST

The Elks Lodge, 61 High Street, Pottstown

Networking

Program

The feature presentation, **Building Blocks for "Tomorrow's Business Leaders"**, will align the business and education initiatives of the Tri-County community to create a dialogue about future workforce development.

Sponsored by Arnold's Family Fun Center, Community Health & Dental Care, and TriCounty Community Network, Inc.

\$17 per Member prepaid; \$21 per Member at the door; \$24 per Member invoiced / non-member

Tues., Mar. 17

11:30 AM-1:30 PM

WOMEN OF THE WORKFORCE LUNCHEON (WOW)

La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville

Keynote speaker, Blaise Howard, B101 - Philadelphia's Soft Rock Station, will discuss how demographic knowledge lends success to your business marketing.

Sponsored by Kelly Insurance Agency, Inc. and Tri County Area Federal Credit Union

\$28 per Member prepaid or at the door, \$36 invoiced

FEATURED MEMBER BENEFIT OF THE MONTH

LOOKING TO SKI IN PENNSYLVANIA? GET YOUR TICKETS AT THE CHAMBER!

Ski Consignment tickets to **Bear Creek, Blue Mountain, Camelback, and Jack Frost/Big Boulder** are available for all Chamber Members.

Don't forget that all employees of a Chamber Member company are also Chamber Members and can take advantage of this great member benefit.

Other consignment tickets available at the Chamber office include: Adventure Aquarium, National Aquarium in Baltimore, Philadelphia Zoo, Carmike and Regal Movie Theaters.

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

tricountyareachamber.com

**Registering for events
is fast & easy: Visit us online
or call the RSVP line,
610.326.5158**

**For additional upcoming
events, visit the Chamber
Calendar on our website -
tricountyareachamber.com**

***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.

In case of inclement weather, visit tricountyareachamber.com; call 610.326.5158 / 610.326.2900; or listen to WPAZ 1370 AM for cancellation notification.



JOIN THE CHAMBER TODAY!

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

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."



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

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.

Get-Kinetic, Inc.
2218-2220 E. Fletcher St.
Philadelphia, PA 19125 (215.425.8020)
Video Production Services
www.Get-Kinetic.com

Get-Kinetic is a gifted film and video production company. Get-Kinetic specializes in corporate video production; public outreach, training and education communications; commercial advertising and branding; independent films and music videos. Easy to work with, the Get-Kinetic team is creative and flexible.

Main Line HealthCenter
Occupational & Travel Health
599 Arcola Road
Collegeville, PA 19426 (610.648.1293)
Occupational Health Services / Medical Services
www.mainlinehealth.com
Clinics, staffed by Board Certified Occupational Medicine physicians, provide a full range of medical services for employer needs. A "One Stop" location for injury care, drug screening, pre-employment, DOT and medical surveillance examinations, and comprehensive executive health programs are also offered.



ANNUAL HOLIDAY OPEN HOUSE

Members of the TriCounty Area Chamber packed the Chamber Conference Center for the Annual Holiday Open House held on December 9, 2008 for a successful night of networking and celebrating the spirit of the season with festive hors d'oeuvres and beverages graciously donated by Chamber Member restaurants, caterers, and other food and beverage suppliers. Special thanks to Bause-Landry Catering, The Casual Gourmet, Elks Lodge, Ice House Steaks & Pizza, The Lakeside Inn, Little Italy Pizzeria/The Pour House, Longhorn Steakhouse, McDonalds – Pottstown, Moyer's Catering, Nick's Pizza Restaurant, Our Place Restaurant & Bar, Philly Pretzel Factory, T.G.I. Friday's, Rivercrest Golf Club & Preserve, and the Philadelphia Premium Outlets. 🍷

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years
RE/MAX
Achievers, Inc.

20 Years
D.E.C. – Pottstown
Training Center
Kiwanis Club
of Pottstown
March of Dimes
Birth Defects
Foundation

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

**ALWAYS
BUY
CHAMBER**

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

About All Floors
Antonelli Medical & Professional Institute
Bergen Polymers, Inc.

Chuck's
Auto Salvage, Inc.
Community Self Help
& Relief Corp.

Condict and Company
Continental Concrete
Products, Inc.

Corvettes for Kids, Inc.

Coventry Christian
Schools, Inc.

D&E
Communications, Inc.

Davis Bros.
Scrap Co., Inc.

Fromer, Dr. Joel & Dr.
Ronald Gross

Greater Valley Forge
Transportation
Management
Association

Interior Displays
& Fixtures, Inc.

Korsak Glass & Aluminum, Inc.

Parec Properties, Inc.

Pottstown Tent
Rental Co., Inc.

Sago Graphics, Ltd.

Sanatoga Ridge
Community, Inc.

Schultz Technology
Solutions, LLC

Spectrum Personnel

Spring Valley YMCA

Sunnybrook Ballroom

Tri-County Chiropractic

Vlahos Dunn Insurance

Wachovia Securities

Welsh Subaru of
Limerick

Western Center for
Technical Studies



**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.

RESUMES:

If you are a Chamber Member business looking for employees, stop by the Chamber office to look through the resumes collected this month.

1 – Trade Show Services and Inventory Management

1 – Controller/Bookkeeper

1 – Photography/Advanced Photo Editing

MEMEBER NOTES:

- Business has changed its name - Carina Weigner Massage Therapy is now **Carina Hatfield Massage Therapy**. Their contact information has remained the same.

- Fisher Benefits is now **VIST Insurance**. Their contact information remains the same.

- Fortune Hi-Tech Market is now **United First Financial**. Their contact information has remained the same. Their website is www.discovermoneymerger.com/jackgag.

BOARD NOMINATIONS:

Board Nominations are now being accepted by the TriCounty Area Chamber of Commerce Board of Directors. Please contact Tim Phelps, Chamber President, with your nomination suggestion by email tim@tricountyareachamber.com or call 610.326.2900.

PFEW Battles "Doom & Gloom!"

An exciting, one-of-a-kind program open to all area 10th and 11th grade students will be celebrating thirty-one years of quality educational opportunities for Pennsylvania youth this summer. That program, *Pennsylvania Free Enterprise Week (PFEW)* is completely funded, taught and staffed by practitioners from the Pennsylvania business and industry community.

With all of the economic doom and gloom lately, PFEW has taken on even greater importance and significance. Said John Trombetta, President & CEO of the Foundation for Free Enterprise Education, that presents PFEW each year, *"I have rarely seen young peoples' attitudes more cynical or discouraged about business and business people as I do when talking to students these days. The mismanagement at some of our major financial institutions, coupled with what might normally simply be a downturn in our economy, has led to widespread mistrust and negativity among our youth in business generally. Fortunately, PFEW can completely transform those attitudes after a young person spends seven days with some of Pennsylvania's outstanding business men and women."*

What John says is proven by the survey results of the 2008 PFEW graduates. Of the nearly 1,800 who attended, **94.4%** indicated that PFEW had changed their percep-



Members of a PFEW "management team" wait intently for the next question during "Quiz Bowl" testing their knowledge about the world of business.

tion of business; **96.4%** reported that PFEW would be helpful in choosing their career; **97.9%** reported that they had a better understanding of the American free enterprise system; and a whopping **98.8%** indicated that their scholarship sponsors' money had been well invested.

PFEW now runs five individual sessions in July and August. (Sessions held either at Lycoming College or Penn College, both in Williamsport, PA.) Each participant is assigned to be a member of a "management team" operating a computer-simulated "company" for the equivalent of three years. During that time they make all of the

decisions any real-life business person would make and these fledgling entrepreneurs work with balance sheets, profit & loss statements, market share surveys, etc. To add realism, they are competing against two other student "corporations" manufacturing and distributing the same product. (PFEW is designed to give every participant, in broad brushstrokes, an idea of what is happening in the world of business today and what needs to happen in order to create and maintain a "business-friendly" environment.) The students hear about subjects including: Business and Finance, The Role and Relationship of

Business and Government, Taxation, Labor Relations, Business Ethics, and much, much more. Does it work? Consider the following quote from Ms. Cathy Lee McNeill of Newtown Square who said of her PFEW week, *"I can honestly say this was the most life-changing experience I have ever had – in the space of only one week, I feel like I have learned more than a year's worth of class at school!"*

The Chamber is proud to support PFEW and encourages our local companies and civic organizations to provide sponsorship for our area students and, if possible, perhaps even volunteers for the sessions. (PFEW is totally taught, staffed and sponsored by the Pennsylvania private sector.) Each student attends PFEW on a fully tax-deductible \$525 scholarship (the actual value of the scholarship is \$1,500) which is provided by a local firm or organization. The students wear the sponsors name during the program and all scholarship providers are recognized in a variety of ways for their support. Students write to their sponsors following the program to report on what they have learned. PFEW is also an approved organization through the PA Educational Improvement Tax Credit (EITC) program through the Department of Community and Economic Development.

If you would like to learn more about this award-winning program and how you can help, please call the Chamber directly or contact John Trombetta, President & CEO of the Foundation for Free Enterprise Education which presents PFEW at (814) 833-9576 or e-mail him at john@pfew.org. 📧

Ribbon Cutting Event

PEARL EXHIBIT GROUP AND SAGO GRAPHICS, LTD., MOVE TO NEW LOCATION

Pearl Exhibit Group and Sago Graphics, Ltd., celebrate the move to a new location at 265 West High Street, Pottstown, PA with a Chamber ribbon cutting. The owners of Sago Graphics cut the red ribbon with Ambassador, Janet Flack, Keller Williams Realty Group, far left; Steve Pijanowski, Vice President of Sago Graphics; Pat Loux, Sago Graphics President; Bob Potter, Vice President of Sago Graphics; and Chamber Ambassador, Betsy Chapman, Village Productions. 📧



TCACC MARKETING TIPS

MARKETING 101

BE SEEN. Do you have all the business contacts you need? Your chamber membership gives you the opportunity to *BE SEEN* and make connections with other Chamber Member businesses. Join us at the **Membership Mixer on Tuesday, February 24, 2009 from 4:30 - 6:30 PM at Creative Health Services, Inc., 11 Robinson Street, Pottstown** or log onto the Member Directory section on tricountyareachamber.com the next time you're looking for a new contact in the Tri-County Area.

ABC – Always Buy Chamber.

BE HEARD. Wondering how you can *BE HEARD* on the microphone at our next Chamber event?

Become a sponsor. Not only are the sponsors of Chamber events featured on most marketing pieces both in print and online, but even more valuable, they receive a few minutes of **face time on the microphone at the event to tell the membership about their business, upcoming events, and more.**

For more information on sponsorship opportunities available, call 610.326.2900 or visit tricountyareachamber.com.

BELONG. You *BELONG* at the biggest event of the year! **SAVE THE DATE** for the Annual Dinner on Wednesday, April 8, 2009 at the Grand Ballroom at RiverCrest Golf Club & Preserve, Phoenixville. Don't miss the opportunity to hear the Former Philadelphia Phillies 3rd Baseman, Mike Schmidt!

CHECK YOUR E-MAIL!

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

Please do not forget to add ashley@tricountyareachamber.com to your address book or "approved senders list" to ensure our email messages do not get blocked so that you can receive them in a timely manner. Please be aware that we do not send any attachments with our weekly emails. In addition, if you would like other contacts at your company to be receiving our emails, please e-mail ashley@tricountyareachamber.com the additional email addresses so that we can add them onto our list serve.

BE FEATURED: TELEVISION

Reach 75,000+ homes in western Montgomery, northern Chester, and south-eastern Berks County by sponsoring the Chamber's television show on PCTV Channel 28. Taping your 3-5 minute commercial and airing of the commercial 4 times is included in the sponsorship fee. For more information, contact Ashley at the Chamber office at 610.326.2900.

RADIO

Tune in Monday afternoons at 5:05 PM on WPAZ 1370 AM "Audio Impact" - highlighting a different Member business or event each week as well as the Chamber's upcoming events. To schedule an "Audio Impact" show to showcase your company or an upcoming event, contact Susan Burnett at the Chamber office at 610.326.2900.

NEWSMAGAZINE INSERTS

The Chamber's newsmagazine, The Route 422 Business Advisor, allows Chamber Members to insert a promotional flyer about their business into Member mailings. With nearly 1,200 newsmagazines being mailed each month from the Chamber, this is a great opportunity to market your business. For more information, contact Ashley at the Chamber office at 610.326.2900.

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

Featuring various topics and Chamber updates.
Wednesday evenings at 8 PM PCTV Channel 28

SAVE THE DATE

2009 ANNUAL DINNER SPEAKER **MIKE SCHMIDT**

**Former Philadelphia Phillies
3rd Baseman and Hall of Famer**



**You *Belong* at the biggest event of the year.
*It's sure to be a homerun!***

ANNUAL DINNER

Wednesday, April 8, 2009

VIP Reception from 5:00 – 6:00 PM

General Reception from 5:30 – 6:30 PM

Dinner & Program at 7:00 PM

**Grand Ballroom at RiverCrest Golf Club &
Preserve, Phoenixville**

Sponsorship opportunities available.

**Visit tricountyareachamber.com or
call the Chamber office at 610.326.2900
for more information.**

The TriCounty Area Chamber of Commerce promotes growth and development of businesses in the region. The Chamber advocates for positive, permanent, and business-friendly government laws and regulations. This entails effective communication with elected officials and development of strategic partnerships to accomplish these objectives.

The Chamber has an active Government Affairs Council comprised of volunteers from the chamber membership. The committee meets monthly to discuss legislation and give guidance on issues of importance. During the 2007/2008 Legislative Session, the Chamber of Commerce staff and Government Affairs Council reviewed over 2,000 pieces of legislation and specifically tracked over 115 bills for the State Legislature alone. The Chamber often took positions on these bills and advocated those standpoints through direct conversations, testimony, grass root lobbying, and correspondence with elected officials. This included specific items, such as the impact of county and municipal policies on businesses, MCARE & PHC4 reauthorizations, why freezing development is bad for the economy, tax credits for businesses that employ disadvantaged youth, lowering of property taxes but not on the back of small businesses, enacting sound energy policies, support of mass transit funding and positions on the Corporate Net Income Tax, Single Sales Factor and the Corporate Stock and Franchise Tax to name a few.

In fact, Chamber advocacy helped to hold the line on many new and/or expanded business taxes proposed in 2007 and 2008. This includes assisting in blocking the original energy bill surcharge that funded Governor Rendell's proposed \$850 million alternative energy plan. The Chamber also helped with the abandonment of the detrimental three percent payroll tax within Governor Rendell's Cover All Pennsylvanian's Legislation.

The Chamber also worked with several strategic partners to further the legislative agenda. This includes the Pennsylvania Chamber of Business and Industry and the Pennsylvania Business Council. The Chamber also joined the Compete PA and Pennsylvanian's for Reliable Power coalitions.

Finally, the TriCounty Area Chamber is an active participant in SEPAC. SEPAC is a Political Action Committee comprised of Members from the Delaware County, Main Line and TriCounty Area Chambers of Commerce. These three chambers of commerce represent over 5,000 members across 4 counties, and are the premier business advocacy organizations within Southeastern Pennsylvania. In 2007 & 2008 SEPAC raised over \$15,000 to support pro-business elected officials and also endorsed pro business candidates for the 2008 legislative races.

Please contact the Chamber office if you would like more information on any of the above items, or if you would like to attend the next Government Affairs Council meeting. 📞

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 chamber of commerce's.

IS SOLAR ENERGY AFFORDABLE?

Energy costs are going up. What can a business do about it? To answer this question I spoke with Robert Hoffmann of Synergy Environmental (RHoffman@synergyenvinc.com). I spoke with Rob since he has been providing businesses with assistance in implementing solar energy technologies.

Rob, how did you get involved with solar energy and its applications?

I got involved with solar consulting about three years ago. I thought solar energy was a feasible option for businesses. I started by requesting bids to install solar power on a gas station canopy- trying to gain benefit from unused space.

I believe that solar is a good investment for the Nation's power needs, and for reducing pollution. It is also a lucrative investment! State and Federal incentives make solar a financially profitable enterprise and a good business decision.

Recently Synergy submitted a Pennsylvania Energy Development Authority Grant application for the Shipley Group to install solar arrays with battery backup on three Shipley "TOM'S" gas stations. These stations would have 27 kilowatt solar systems with battery backup thereby making them reliable sources of fuel during power outages. If you think about it, being able to fuel emergency vehicles or evacuation vehicles during a power outage increases our regional and even our national security.

Synergy is also beginning work on a twenty-five acre brownfield project (former landfill). Once installed, the system would produce up to 3 million kilowatt hours of electric per year.

What makes solar power attractive to a business owner?

At this time business owners are in a perfect position to take advantage of incentives which make solar electricity economically attractive. Some of them are:

- Pennsylvania recently passed "The Alternative Energy Investment Act." This act included 100 million dollars for consumer and small business solar energy projects. The program will likely provide a rebate of up to 35% of the cost of residential and small business solar energy systems.
- The Federal Government provides a 30% tax credit for qualified solar expenditures (limited to \$2,000 for residential).
- Tax laws allow businesses to depreciate the system cost.
- Electric savings.
- Finally, Alternative Energy Credits can be earned for producing clean energy! These credits are worth many times the value of the electricity produced and can be sold as a commodity.

Keep in mind that businesses can expect to make their

investment back in approximately three years. Typically the panels are guaranteed for 25 years.

In addition to the economic value, solar helps the environment by producing clean energy. "Clean Energy" means that less (or sometimes no) pollutants and "greenhouse gasses" are released to the environment when compared to standard electric production. It also reduces America's reliance on foreign oil.

Will solar energy replace my utility connection?

Typically, solar arrays are grid-tied. Grid-tied means that a business is still connected to the electric power grid, but they would use the power from the onsite solar array first. If additional power was necessary (or at night) then the electric would come from the traditional power grid. However, when the solar array is producing more energy than needed, the excess energy is "sold" back to the power company.

A business with solar power may disconnect from the electric grid altogether if they wish, although battery backup would be required in order to have electricity when the sun is not shining. A solar array with batteries is effective in remote locations where electricity may not be normally available.

How much will it cost?

Cost varies based on the size of the system, system components and the installer. Solar systems can be designed to meet your budget both in terms of capital expenditures or monthly expenditures.

Concerning homes, Pennsylvania has a residential loan program that provides up-front capital costs essentially allowing residents to pay off their systems with their electric savings and clean energy certificate revenue.

How can you assist a business that is interested in utilizing solar energy?

It starts with a phone call. We can discuss the site roof, electric use and budget. This may be followed by a site visit. Synergy can provide a proposal and can assist with guiding the client in obtaining financing for the system. Finally, Synergy can complete the paperwork for the local construction permit, the State rebate program and the energy certificate program and install the system.

Rob, any final thoughts?

Now is the time to go solar. 📞

Brian Loughnane P.G., Senior Hydrogeologist, Synergy Environmental Inc., 155 Railroad Plaza, 1st Floor, Royersford, PA 19468

The Lure of Alternative Fuels

By Shayne Trimbell

Bio-diesel, ethanol, compressed natural gas, and hydrogen are all alternatives to petroleum based fuels. Each one holds the potential to significantly reduce U.S. demand for imported oil. Each one has major advantages but also disadvantages. Each one could be used to power our cars and trucks. The question begs, why aren't we using them today?

Switching from gasoline and diesel is not going to be easy. All arguments aside about the amount available to be extracted from the earth, the infrastructure to deliver the alternative does not exist at the same scale as gasoline and diesel. The extensive gasoline distribution network in the U.S. means that drivers are never far from a gas station when the low fuel light blinks on. The distribution network is extensive, and incredibly complex, not to mention largely controlled by the large companies selling gasoline and diesel. These factors make it very difficult to make alternative fuels inexpensive and readily available.

There is hope that demand will change and the network can evolve. American auto manufacturers are leading the industry with alternative fuel vehicles. Flex Fuel cars and trucks are capable of burning either E85 ethanol, or gasoline. General Motors has developed a hydrogen powered

vehicle planned for production in the not too distant future. Honda has announced it will begin to manufacture a model of the Civic that will run on compressed natural gas. The innovation of plug in hybrid vehicles will appear in showrooms in the next year. As the auto industry begins selling more cars that are capable of using alternative fuels, the demand will eventually rise for more fueling stations.

As the demand for alternative fuels rises, the opportunity to be a provider of fuels will inevitably grow, and be a necessity. Currently, there are programs offered by the Environmental Protection Agency to sell alternative fuels, but only a small number of stations have taken advantage of the program. Currently only one station in the 422 Corridor offers E85 and only two offer bio-diesel. Compared to the hundreds of stations in the US 422 Corridor selling gasoline and diesel, the opportunity for offering alternative fuels is a relatively untouched market. In the Midwest the availability of E85 is growing every month. It will not be long before the east coast experiences the growth and demand as well.

As a result of the infrastructure for fuel delivery being under developed in the east, the ability to switch a single vehicle to operate solely on alternative fuels is incredibly limited. For fleet operators with a private fueling station

however, switching to alternative fuels may be an attractive opportunity. Currently there are grant programs offered through the Pennsylvania Department of Environmental Protection to assist in purchasing equipment to switch to alternative fuels. At the federal level, the Environmental Protection Agency has a fuel cost reimbursement program to aid organizations that use alternative fuels. The program reimburses fifty cents for each equivalent gallon of alternative fuel used instead of gasoline. For a small or large fleet operator, the reimbursement can quickly cover the initial capital expense; making alternative fuels a very attractive venture.

The alternative fuel industry, although in its infancy, will eventually become the standard. The opportunities to use alternative fuels is ever growing. The market for alternative fuels will continue to expand, and open opportunities to save money and make money, all the while improving our environmental stewardship, and leading to U.S. energy independence. 📧

Shayne Trimbell works as a project coordinator with GVF Transportation. To reach Shayne by email: stribbell@gvftma.com, or by phone: 610.635-3559.

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(See "Nutritional Secrets" on page 48)

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GETTING ORGANIZED IN THE NEW YEAR



TIPS FOR PROFESSIONAL AND PERSONAL SUCCESS

By Reggie Waller, Business and Personal Coach

Happy New Year! Things have changed throughout the economy and in the workplace. With more employees doing more for the same salary or reduced salary, it is important to get yourself organized so you become more efficient, reduce your level of stress and spend more time doing things outside of work.

Here are some common problems and solutions that can help in getting organized in the New Year:

Calendar

PROBLEM: Having meetings scheduled back to back with not enough time for you to prepare in between. Not blocking appropriate time to manage the business and your staff accordingly. Spending more time at meetings than you do at your desk.

SOLUTION: Make your calendar work for you and not against you. Most company systems have an electronic calendar and if you are in a role that doesn't have one, a paper calendar will do. Be sure to block off time for you to go to lunch and get away from your

desk. Create a to do list of items and prioritize what you need to complete for the current day and what needs to be carried to the next day(s).

Email

PROBLEM: If you don't have a blackberry or pda, email is the first thing you read once you get in the office. Have you also noticed that when you check email first to see what is taking place, you start putting out fires before you even had your first cup of coffee?

SOLUTION: Take a few minutes to get yourself settled in and have your first cup of coffee or the beverage of your choice. Then, set aside about 20 minutes to go through your email to see

(See "Tips for Success" on page 49)

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NUTRITIONAL SECRETS

(Continued from page 46)

• The healthy, practical and economical reasons to soak dry beans are clear, but you still have to know how to soak them and cook them. First, always rinse your dry beans using a colander and pick out any defective or broken beans. Next, there are basically two methods for soaking—the long-soak and the quick-soak. Both work equally well and differ only in the amount of time required to rehydrate the beans. Choose the one which best suits your time and schedule.

QUICK SOAK: Bring a pot of water to boil, add your beans and then let them boil for approximately two to three minutes. After boiling, turn off the heat, cover, and let them soak in the hot water for 1 to 2 hours. After you are finished soaking them, drain the beans, add fresh water and cook until you reach your desired texture.

LONG SOAK: Put your dry beans in a large bowl or pot of room temperature water (too cold or too hot will affect the beans negatively) and let them sit for 8 to 10 hours or overnight. Be sure there is enough water in the container to keep the beans fully covered during the soaking, as they will plump during the rehydrating process. After soaking, drain the beans and add fresh water. Bring to a boil, then reduce the heat and cook until you reach your desired texture.

The legume is a wonderful source of nutrients, so whether you experiment with dry beans or simply use the canned ones, you will have the basic ingredient for a tasty and nutritious meal. Great recipes using beans can be found in many cookbooks and online. Or you can go to www.pottstownfoundation.org and click on the "Mission Good Nutrition" link or the "My Health Library" link you will find a wide variety of bean recipes that are sure to please your entire family and your pocketbook. 🍲

About the Foundation

The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles.

COMMIT TO MISSION: Good Nutrition In support of the Pottstown Area Health & Wellness Foundation's goal to promote healthy living and healthy lifestyles, the Foundation sponsors the Mission Good Nutrition program, which airs every Thursday at 7:00 p.m. on PCTV Channel 28. Tune in and discover nutritional ideas you can use immediately and benefit from every day. Mission: Good Nutrition is an entertaining educational show designed to motivate, encourage and empower individuals to continue developing healthier dietary habits. Go to "Mission: Good Nutrition" at www.pottstownfoundation.org for recipes featured on the program, video clips, fitness tips and quizzes.



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TIPS FOR SUCCESS

(Continued from page 47)

which emails need immediate action and the emails you can delete. Set a schedule to check email throughout the day (either on the hour or half past the hour). If something is really urgent, the person will most likely call you.

Meetings

PROBLEM: There are way to many meetings to attend in one day. At times, people often wonder why they are even there. Does this sound like your situation? Why not get back some of your time that you can devote to other aspects of your day.

SOLUTION: There is nothing wrong with asking the person running the meeting for the objectives and what role you would play in the meeting. Delegate to another staff member or peer if the meeting allows and follow-up with that individual if appropriate.

Career Development

PROBLEM: So much time is spent in meetings and focusing on the needs of the clients, which is to be expected. Employees subsequently spend little time in the workday to focus on professional and personal goals.

SOLUTION: In order for people to become better organized, provide better service and grow professionally, be sure to focus on your career development as well. Focus on some short-term and long-term goals. Create a plan with your boss that focuses on helping you build your foundation and meet your needs. This can be done through external training classes, seminars and workshops, conferences and even going back to school for a certification.

File Management

PROBLEM: No categories or consistent file management system is in place.

Having a filing system that not even you can understand. Files that you currently have are located in multiple locations (electronic, hard copy, offsite, etc).

SOLUTION: Create a system that allows you to incorporate electronic and hard copy files. This will help you be more prepared for meetings. Create categories (projects, career development, etc.) for your file management system. Store your files in a file cabinet or storage system so they are easily accessible when you need them. You can also scan your documents if this is an option at your company.

Getting organized for the New Year can help you become more efficient, reduce stress and allow you to spend more time doing the things you love with the ones you love.

Happy Organizing and Happy New Year!

Reggie Waller is the President of RWJ Consulting Group, LLC, a provider of business and personal coaching, consulting and training services to businesses and individuals. For additional information call 267.254.6800 or visit www.rwjconsultinggroup.com.

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EFFICIENCY IS A NECESSITY, Not an Option



PERFORMING TECHNICALLY

By Bill Swank, Lime Systems

Over the next few months we are focusing on ways that companies can increase their performance through the correct use of technology. We are highlighting local firms that have effectively adopted technology to help fuel both their profitability and growth strategies. The current economic climate demands efficiencies so that companies continue to thrive.

We spoke with Patrick Sharkey, a Partner who manages the certified public accountants and client services delivery of the Morrisville, Pennsylvania office of Abo and Company. Pat is also a Certified Public Accountant with a Master in Sciences in Taxation and a Certified Specialist in Estate Planning. Mr. Sharkey has led his office in the hallmarks of service distinction by being pro-active and not reactive when it comes to their clients needs and also being action. Sharkey indicates that the firm provides, "Small Business accounting and tax focused services with a heavy emphasis on tax planning that separates us from most providers." Sharkey continued to note that their "Core business model is to provide the service and expertise that you would get at a large regional firm with an overhead structure that allows them to compete on price points at the small business market." So, efficiency plays a very big role in the way they provide those services.

Uses Managed Services to Stay Focused

To support the technology and network infrastructure, Abo and Company has long ago outsourced their technology management to a local technical management company. In making the decision to outsource to drive efficiency, Sharkey indicates that "Modern day technology in our field has become so specialized to the point that it is a separate discipline entirely and it is not something that we can self sustain because it is a different discipline entirely." Ultimately, the firm made a decision to become experts in their core compe-

tency of accounting and tax matters and leave the management of their technology to a firm that is an expert at providing those services. Other benefits to the decision to outsource their technology include access to a team of professionals, some of whom happen to have careers in accounting and finance so, they speak the same jargon. Finally, the entire management is dramatically simpler as they only need to call one company for the bulk of their technology needs which reduced the finger pointing and confusion that many companies go through.

Heavy Reliance on BlackBerry Technology Means Happier Clients and Efficiency

Mr. Sharkey's most favored technology tool is the Blackberry coupled with Microsoft Exchange. Microsoft Exchange is software that provides enterprise class e-mail and collaboration software such as shared calendar, tasks and contacts. This technology is now available to Small Business through the use of Managed Service providers that provide these services on a hosted basis. Most office customer relationship software should also support the Blackberry data synchronization. He cites the marriage of these two technologies as a key driver of efficiency and customer satisfaction. The reason this is so very powerful is that he is able to carry his firm's entire contact list in his pocket. The firm will enter information about customer into their customer relationship management application which in turn wirelessly synchronizes that information with Blackberry's that he and his staff carry with them.

(See "Performing Technically" on page 52)

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PERFORMING TECHNICALLY

(Continued from page 50)

Sharkey notes that, "In our industry one of the common client complaints is effective communication and feels that they are not getting timely call backs and not getting the services that they demand." The BlackBerry/Exchange technology allows Abo and Company to always be on top of client communications. Here's how they did it and what happened. Sharkey says that "My administrative costs would be 50 percent higher by far in office management costs . . . my office hours would be more in number . . . more time in the office . . . lower quality of life. A perfect storm of bad things." The fact that his staff can take almost the entire office database and put it in their pocket and have it with them at all times allows them to be available whenever needed and allows staff to communicate with firm members when they are out of the office. Relying heavily on BlackBerry makes downtime more productive and makes key information more accessible.

In discussing future goals to continue driving efficiencies, Sharkey notes that the need to integrate between four of their key applications is becoming more

apparent. The firm makes technology decisions based on ROI and looks to their technology partner to help them provide direction but, the time costs of entering data will need to be looked at as the firm continues to grow. The important decision that Abo and Company made is to find a technology partner that has the experience, and staff with the experience, and know how to provide real strategic value to fuel their growth and efficiency.

Through the use of intelligent outsourcing and the reliance on a provided technology with a proven vendor, Abo and Company sees a bright future as they provide needed accounting and tax services to their clients and will continue to remain on the forefront of using technology to drive efficiency and cost savings to their bottom line. 🗑️

Bill Swank (bill@limesystems.com or (610.828.6100) is President and CEO of Lime Systems and President of the Philadelphia Purchasing Management Association. Bill has been on the forefront of the practice of successfully aligning technology to business performance for companies from Global Fortune 10 to Main Street.



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WHEN THE GOING GETS TOUGH, THE TOUGH GET FIT



BUSINESS, HEALTH AND FITNESS

By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS,
General Manager, Pottstown Health
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Times are tough, financially speaking of course. Our greed has now become the very cause of the enemy we now face. But even in a troubled economy, there is a glimmer of hope; that things can only get better. While no one can accurately predict or guarantee when that will happen, one assurance we can all and should grasp is the one asset we have 100 percent control over — our health.

Without our health, there is nothing but illness, decline, and darkness; much worse than any bad news that could ever come from Wall Street. That's why even on Wall Street, they've taken matters into their own hands, physically speaking of course.

Exercise has numerous benefits, from improved cardiovascular health, to decreased body fat... the list simply goes on and on. But if there was one benefit of exercise that could prove to be priceless in today's financial climate, it is to reduce stress. Amid layoffs and stumbling stock prices, concerns about staying fit could seem trivial to most. Yet, businesspeople wonder how a terrifying financial climate will affect their physical fitness and if exercise could help them weather hard times. A *New York Times* article published in October of 2008 reported on how business professionals in the financial district were leaning to exercise to be their beacon in a dark time. Popularity in so-called mind-body disciplines such as yoga, Pilates, and meditation have risen in response to recent economic uncertainties. Since the number one excuse for skipping exercise is lack of time, several health clubs in the financial district are

even offering shorter, cheaper personal training sessions to not only entice more business professionals, but encourage them that they can ill afford to miss out on taking care of themselves. There are those however, like Amy Sturtevant, an investment director for Oppenheimer & Company in Washington, who find themselves doubling down on conditioning for relief.

"Professionals are doing their best not to panic, but I know a lot of professionals who are panicking" about the markets, she said. "The only way to get away from it is to have some kind of outlet." Ms. Sturtevant, a mother of four, is training for her fourth marathon. With brokerage clients needing more hand-holding, she said, she stints on sleep rather than skip her 5 a.m. daily boot camp and 20-mile weekend runs. Fitness matters more than ever if you're laid off, career counselors advise, not just for health, but to network and stay positive. "The last thing you want is to gain 20 pounds during a job search," said Dr. Jan Cannon, author of *Finding a Job in a Slow Economy*. "That just compounds that sense of, 'What's wrong with me?'"

(See "Health and Fitness" on page 54)

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HEALTH AND FITNESS

(Continued from page 53)

Exercise, she added, can also spur creativity. "You know how we always have those 'aha' moments in the shower?" Dr. Cannon said. In the same way, "a good brisk walk can be very helpful."

Jenny Herring, a Des Moines financial writer, usually walks or bikes for respite from the fulltime job search she began in June, after being downsized as part of the sub-prime mortgage fallout. But one day last month, feeling frustrated when the phone refused to ring, she varied the routine: "I said, I'm going to get outside, and I mowed the front and back yards" for exercise.

For a motivated few, extra time for conditioning actually proves a rare upside of unemployment. "A lot of people who are between jobs are using this downtime to go after a goal," like a triathlon, said Mr. Hanson of Cadence

Cycling. Dr. Cannon recalled a client whose workouts last spring "got more frequent as time went on" to block out the disappointment, and to give her something to get up and do every day. "She lost 40 pounds."

No matter how the state of our economy unfolds, the importance of taking care and managing our health never decreases. Some will see fitness as an opportunity to do something positive; others will see it as something that just doesn't take much priority or is where they're going to cut their spending. And for those who still want to make excuses for themselves, here's a favorite quote from Edward Stanley to help reinforce the message: "Those who think they have not time for bodily exercise will sooner or later have to find time for illness." Financially speaking, that is a deadly cost. ■

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