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In This Issue | MARCH 2009

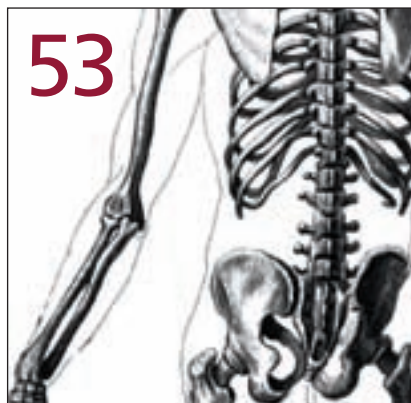


... even in tough times, Vlahos Dunn Insurance continues to place community first while expanding its reach.



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PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

Working Harder and Smarter Than Ever... For You

It's a tough market out there; every business is being affected in some way and exploring new ways to succeed. Yet even in these tough times, **Vlahos Dunn Insurance** continues to place community first while expanding its reach. The Pottstown-based agent has consistently provided excellent service to existing clients for 10 years, and is earning the trust and respect of new clients throughout the region.

COVER STORY

By Jim Jannotti

Jim Vlahos, who launched the agency with Vice President **Tom Dunn** in 1999, sees opportunities even in the current downturn. "We find it truly to be an opportunity for us. We've actually stepped up our marketing for '09 instead of scaling back. We'll be doing two extra trade shows this year that we didn't do last year. We've also stepped up our mailings."

"We've broadened our market," he continues, "We've licensed ourselves in the surrounding states, such as New Jersey and Maryland. This need was a result of the trade shows we participated in."

The company has also increased its work in other segments of the insurance market. "Last year we started writing more flood insurance. We also have written a large amount of individual medical and Medicare plans." "What also has been helpful, is over the last few years we have built some strong relationships with professionals: accounting firms, lawyers, bankers, financial planners etc. These relationships have provided a great deal of referrals."

Vlahos says that both he and Tom Dunn are frequently asked how they're navigating the uncertain economic waters. "My partner Tom gets asked that all the time. He tells people, 'I'm going to work smarter and harder than I ever did.'"

Working harder and smarter means not only growing the business, but also maintaining the level of service that existing clients have come to expect from this agency.

"Over the 10 years since Vlahos Dunn appeared for the first time in the *Route 422 Business Advisor*," says Tom Dunn, "we have seen many positive changes." He highlights the two moves the company recently made, both due to a growing client base. "During those moves we've seen the office grow from four employees to eight," he says. "Eighteen months ago, we saw the merger/opening of an office in Wyomissing."

"As all of this positive growth has occurred, we continue to remain focused on our core mission: to service the tri-county area with all forms of insurance in the most professional manner that we know."

(See "Cover Story" on page 7)

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COVER STORY

(Continued from page 5)

One of those new employees cited by Mr. Dunn is *Nicholas W. Vlahos*, Jim's son. The younger Vlahos joined the firm in January after graduating from East Stroudsburg University last December. "He and my partner both have degrees in Restaurant and Hotel Management," says Jim Vlahos. "I don't even know how to cook."

What he lacks in culinary skill, Mr. Vlahos more than makes up for in the knowledge and skill required to compete in today's insurance market. Vlahos Dunn Insurance has succeeded by garnering the more typical auto, home, life, and commercial clients, but also by pursuing some atypical clients as well.

"We insure a lot of different risks that are out there that a lot of others don't insure. Our ad in this month's *Route 422 Business Advisor* shows the difficult risks that we'll write," says Vlahos. "For example, we'll write policies for sprinkler contractors and pest control contractors, and arborists, and medical equipment manufacturing and repair specialists, etc."



Nicholas W. Vlahos

Vlahos says that these more specialized businesses require a little more effort. "Most carriers will not write liability coverage for a pest control company, but they'll

write all his other lines: auto, property, equipment, workers' comp. A lot of times we end up using multiple carriers to accommodate the insured. But if you didn't do your homework, you wouldn't know that. We do our homework."

"It's harder work. It's more work, but we do it."

It's this sort of commitment combined with personalized attention that sets Vlahos Dunn Insurance apart. "The consumer is not apt to call me on the phone at first, so they'll get on the Internet and shop around. They'll find out what they're paying with State Farm or Allstate, then they'll call us," he says.

"Or if my client gets a rate increase, nine out of 10 of them will call me. They'll say, 'Jim, my rates went up so I was looking at my options...' and I'll say, 'Come on in and we'll talk.'"

Meeting clients face to face is key to Vlahos and Dunn's marketing efforts. It is perhaps the principal reason that the

(See "Cover Story" on page 9)



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MARKETING 101

By Todd Palmer

Recently, a newer client asked my opinion of advertising in the commercial phone book. You know the pages by their color and their once ubiquitous and meaningful tag line... but, these days, people whose fingers used to do the walking are choosing to let their mice do the searching. I asked him back, "Where do you go to find a [insert business category here]?"

You name the business, product or service that you need to find and a huge percentage of the people looking for it are looking for it first on the Internet. That means they're using a search engine and, more and more, that means they're using one search engine.

As an agency that focuses on complete brand marketing, VFC recognizes that getting visitors to an impressive web site is nearly as important as the site's message. In fact, with competition growing on the Internet for all categories, search engine positioning is one of the most important pieces in the web development puzzle.

Uncomplicating Things

Search engine marketing has become its own science with many expert companies focusing on providing results to

their clients, but there are things that you can do to effectively promote your own web site without assuming a huge marketing budget. Search engine optimization is not alchemy and, although the process is evolving all of the time, it's something business owners can proactively participate in once they understand some of the nuances.

Organic Search Results

Organic Search Engine Results are listings that appear based purely on the relevance to the search terms entered into a search engine. Any site that is submitted to and successfully indexed by a Search Engine should have an organic result to some degree. The position of the organic result is based upon many factors (keyword popularity, site structure,

(See "Marketing 101" on page 10)

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COVER STORY

(Continued from page 7)

company makes sure it is represented at so many trade shows.

Vlahos cites the Shade Tree Symposium in Lancaster as an example. "We insure about a fair amount of arborists. We've done the tree show in Lancaster for more than 10 years. We'll be there on Monday morning when the show starts, then Tuesday I'll be down there. This year my son will be there sometime during the week as well."

Vlahos contends that shows like this are perhaps the most effective form of marketing. "You go and take your goods, your marketing materials, and you meet as many people as you can."

"If I go to a show where there are 5,000 people and I spend three days, five hours a day meeting people, it's much more productive than calling one person at a time. I'll do a show and I guarantee I'll be able to write a piece of business that will cover the cost of attending that show."

That's what working harder *and* smarter means. And it's what Vlahos Dunn Insurance does for their clients every day.

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MARKETING 101

(Continued from page 8)

directory inclusion, incoming and outgoing links, reviews and more). Enhancing the position of organic results is the ultimate intention of SEO or *search engine optimization*.

Once your site is built- or better yet, while it is being built- it can be optimized for best practices and best possible results with all of the major search engines and web indices. Through careful site optimization higher positions within search results can be realized, however there are no guarantees for first page results due to other factors such as keyword saturation and extreme competition of other sites within the same market.

Pay-Per-Click Results

Pay-per-click, or PPC, results are exactly what they sound like— you only pay when your link is clicked and your site is visited. Typically, the top 3-4 results on the page as well as "Sponsored Links" are PPC results. PPC advertisements appear when a user types keywords or terms that match the keywords associated with your campaign— the words you are paying for. Each keyword has a cost associated with it— the more popular the keyword the higher the cost per click. PPC campaigns can also be geographically specific focusing your dollars on your local target market.

A PPC campaign gives you a guaranteed result based upon the keywords that are chosen within your campaign. The position of the advertisement however, cannot be guaranteed due to competition with similar keywords. In those cases, your position may swap positions with other ads.

D.I.Y. Organic Enhancement

In this age of instant information dissemination, Internet users demand immediate, qualified results from their

Search Engine. In many cases, users do not venture past the first page of results but, with careful site optimization, submission, linking, directory inclusion and promotion, increased Search Engine rankings can be a reality pushing you ahead of your competition and in front of the eyes of your core audience.

VFC's standard SEO package includes optimizing a site's text and meta content to best be accepted by the

(See "Marketing 101" on page 12)



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FOR SALE- (#ZC2084) 5 SUNNYBROOK RD., Pottstown- Cute renovated 2 story office building situated a stone's throw away from High street. Village commercial district of Lower Pottsgrove. Offstreet parking, newer roof, ideal location for small business or retail store. \$224,900.

FOR SALE- (#ZC2085) Former Subway Sandwich Shop building situated on a busy Rt. 73 highway. Owner is willing to sell or lease property. Zoning allows several types of businesses in this building. Plenty of parking. Immediate occupancy is possible. \$349,900



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(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.

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

(ZC1055) 208 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, Suite 4, 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

(ZC1064) 534 High Street, Pottstown- Approximately 1200SF office/retail space. Reception area and conference room/office on first floor. Office, powder room and open space on second floor. Has air conditioning. Rent is \$700/Month and includes heat only.

(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- 15,000SF Industrial building situated in the southern side of Pottstown. Warehouse, office and exterior storage areas. Building located in Pottstown Hub Zone. Call for details.

(ZC1070) 100 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of the Pottstown Memorial Medical Center. Handicapped accessible, elevator, ample parking and various size suites from 100-5,000SF. Competitive rates and flexible terms. Call for more details!

(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) 46 S. Chestnut St., Boyertown- Professional space, 720SF including 3 large offices, reception area, general work area and restroom. Utilities inc. **LEASED**

(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- (3) warehouse suites, 2 consisting of 3,285SF. The third suite is approximately 3,400SF. Some existing office space in each suite. Suite #1 is comprised of 252SF office space and 3,033SF warehouse; Suite #2 is comprised of 1,285SF office space and 2,000SF warehouse space; Suite #3 is comprised of approximately 1,300SF office space. Spaces can be leased together or separate.

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

(ZC1079) 26 East Philadelphia Avenue, Boyertown- Downtown retail/office space available for lease. Backs up to inner-core parking lot. First floor space. 900SF **LEASED**

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(ZC1081) 1027 Riverside Drive, Pottstown - Block Building- 952SF featuring 1 overhead door, fire balancer, drill press, 1 lift, automatic door opener, 2 vices, compressor, desk, cabinets, engine hoist pull and 2 outside parking spots. \$450/Month + oil heat, electric and trash.

(ZC1082) 127 E. Philadelphia Avenue Rear, Boyertown- 3,629SF retail space with basement storage. Offstreet parking. 2 floors. \$750/Month

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MARKETING 101

(Continued from page 10)

search engine spiders that troll the Internet. We then optimize site feeds and employ reciprocal links to validate your site as a good reference. Following a careful manual submission to all major search engines and category directories we monitor and report to continually further enhance Organic Search Results. Additional programs such as PPC (pay-per-click) campaigns and targeted Email Blasts can also be effective vehicles to further drive traffic to your site.

All of the above can be undertaken in house with enough time and an organized checklist. Repetition is also a key to achieving better results. After optimizing, be sure newly added pages adhere to your plan and supplement search engine results with social networking, blogs and email blast campaigns.

Results & Reporting

Once you optimize your site for best organic results, a Google Analytics account can measure visitor trending, demographics, click-thrus, keywords, referring sites and other valuable site statistics that can be reviewed and monitored daily.

Google Analytics displays your site's results in real time so that you can get a real metric on this effort as it evolves.

Optimization and submission labor and time and the time for search engines to process and review for inclusion may mean months, or even years, before your site is properly indexed in all major Search Engines and relevant directories with an organic campaign. It should also be noted that Organic Search Engine Results cannot be guaranteed due to factors such as keyword saturation and aggressive competition. However, developing a solid SEO framework within an optimized site that is submitted, verified and indexed in all major Search Engines with relevant and targeted content, sets the stage for increased click-thrus and qualified visitor hits which means more attention is being paid to your Route 422 business. 📦

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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THE REGIONAL HOTEL INDUSTRY

Which do you want first? The good news or the bad?



"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

The bad news is that, at the current time, you can't write about any industry without talking about the recession that the country is currently slogging through. This is an equal opportunity recession: no one is excluded.

Not only that, but the scope of the economic downturn is revealing just how interconnected our economy is. Of course, smart business people like yourself have known this all along. The difference is that now our knowledge is being reinforced with experience.

For example, when consumers start putting off or foregoing the purchase of, say, gift items, as they are currently doing, the first and most obvious industry affected is gift stores. Gift stores are a large industry and when they're not doing well, they cut back on expenses. They may decide not to go to their big industry trade show, or they may decide to go but not eat out. This affects the restaurants in the area where the trade show is held. Those who attend the trade show may decide that they're going to stay in a less expensive hotel, or perhaps not stay overnight at all, thus affecting the hotels in that area. Multiply this across many industries, in fact, virtually every industry, and... well, you get the picture.

The above scenario is far from hypothetical. It actually occurred recently when the Philadelphia Gift Show came to the brand new Greater Philadelphia Expo Center in King of Prussia recently. Paul Decker, President of the Valley Forge Convention and Visitors Bureau says, "That show was down about 10 percent this year, but" he says, "they were coming into a new building. People found it to be a good place to do business."

Which brings us to the good news. As Mr. Decker puts it, "I'm on the workforce investment board. We had a presentation by Moody's... and their research shows that while things are not all happiness and glitter, every major

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

source of research tells me that this area is being hurt a lot less. We will probably fare better in this year than other areas, but we'll still feel the pain."

Decker refers to the hotel stay as the lowest common denominator of his business. "Because we know that when people stay in a hotel, they're going to go out and eat in the morning and they'll need a host of other services as well." He says that Montgomery County enjoyed a nearly 65 percent hotel occupancy rate for 2008, which is

not bad, but also not great.

The hotel stay figures are trending down across the board; this includes business travel. Heather Gilbert, Area Manager-Country Inn & Suites-Wyomissing and Candlewood Suites-Reading says, "The slump has been going on for a while. We're now getting the business side of it as well. Almost anyone in any market is having the same problem. When it happens, you watch your expenses and button things up like everyone else does."

Ms. Gilbert says that her hotels, as well as most others, try to protect their rates; meaning they don't typically don't lower them during a downturn, but do try to add value through cross-promotions.

"You try to market yourself that much harder. We ask 'what can we do with our rates to help you.' We've done more value added packaging. For instance, during the holidays we had a package that included tickets to the Christmas Village in the rate."

Mr. Decker confirms that this sort of rate protection is common. "Hotel occupancies have started to weaken and the

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

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Gretchen Lea Interior Design was awarded a 2008 BIE Craftsmanship Award for Residential Specialty Project Interior/ Exterior Design. The project was to design, build, and furnish a solar guest house that blended in with the rural atmosphere and surrounding buildings.

As a new member, this is Gretchen Lea Interior Design's first craftsmanship award from the Building Industries Exchange (BIE). The BIE is located at 801 North Charlotte Street in Pottstown. In addition to its craftsmanship recognition program now in its 13th year, the BIE founded and sponsors the Pottstown Home Show which will return to Sunnybrook this year.

Gretchen Lea Interior Design has been serving the Berks, Montgomery, Chester & Philadelphia areas for over 30

years. Whether you are a do-it-yourselfer seeking a consultation for ideas or a homeowner who wants Gretchen Lea Interior Design to design and/or manage a project from start to finish, Gretchen Lea takes great pride in all the work she does. Solving interior design dilemmas, creating kitchens, and designing interesting, yet functional window treatments and lighting solutions are just a few of the challenges that she enjoys. Her work has been featured in County Home & Window Fashions, The Philadelphia Inquirer, The Philadelphia Horticulture Societies publications, and numerous Vassar Show Houses. For more information contact Gretchen at 610.367.6773, email: Gretchen@GLEaInteriorDesign.com, glea316@ceinetworks.com or check out her web site GLEaInteriorDesign.com

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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

hotels say, 'I'm protecting my rate even if the occupancy is less.' So they try to attract the more elite travelers. So even though hotel stays are down, we haven't seen the rate diminish that badly yet."

Country Inn & Suites and Candlewood Suites are both operated by Intercontinental Hotel Group, which also operates Holiday Inn and Crowne Plaza hotels. Candlewood Suites is the most recent addition to the brand. That hotels newest location, a 74-suite property featuring full kitchens on South Third Street of Penn Avenue in West Reading, will open in April. Ms. Gilbert says each room "is kind of like a mini-apartment." Candlewood caters to those guests who are looking for longer stays. "We cater to all travelers, but mostly people looking to stay for an extended period of time; 7 days or longer," she says.

In addition to that, one of Intercontinental's other properties, Country Inn & Suites, is in the midst of a full scale renovation at its 102-room location on Park Road in Wyomissing. "All the guest rooms are being renovated at Country Inn and Suites. We have all new furniture, new window treatments, carpeting, wall covering, new TV's. It's a pretty full-scale

renovation. It is a completely new look. This is the new prototype for Country Inn and Suites," says Ms. Gilbert.

Intercontinental is investing in its local properties because, as Ms. Gilbert says, "We also recognize that our product is competitive to the people who are traveling. IHG believes in making our product as up to date and as current as possible. We believe our service and cleanliness set us apart. We want to be the home away from home for our guests. All our training and service programs are geared that way so our teams know exactly how to treat our guests and welcome them."

It may sound a bit strange to hear that some Hotels are actually expanding in the region during an economic downturn. But Mr. Decker says that the region's relative strength may show that these expansions will make sense in the long run. "The two biggest industries we have are healthcare and education and neither of them takes a holiday in a bad economy. And in our region the healthcare industry has the added pharmaceutical dimension. We happen to have a concentration of industries that may feel the downturn a little bit less," he says. ■

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ELIMINATING THE HIDDEN FACTORY

Where Do I Start?



VIEWPOINT ON MANUFACTURING

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

Last month we talked about the "Hidden Factory" as a cost generator and how to find out how big that hidden factory is. Now that you know about this factory, the question is "Where do you start eliminating it?" The answer lies in the 80-20 Rule which with most all of us are familiar. That is 80% of your hidden factory comes from only 20% of the defects that cause rework or scrap. A Pareto analysis is an easy way to see how this happens.

Last month we suggested that you gather data about the First Pass Yield and Scrap Rates at key points in the production process using a tick sheet. The tick sheet had in one column a list of the defects that cause parts to be sent either for rework or to the scrap bin. If a piece is defective as it exits the operation, a tick mark is put on the line next to the appropriate defect reason. A week of this data can be used to create the Pareto analysis.

At the end of the week, gather these tick sheets. Either in a computer spreadsheet or on a piece of paper list all the defect types each on a separate line in a column. Next to each defect type put the total number of pieces sent to rework or scrap for that defect during the week. Now organize these lines so that the defect causing the highest number of defective pieces is at the top of the sheet and all the rest are below that in descending order by the number of defective pieces. This is a Pareto analysis. You'll quickly see that typically there are only a few defects at the top of the column that account for most of the rework and scrap.

At this point, you could start by working to eliminate the causes for the defects causing the highest number of defective pieces, but what if the cost of the rework or the scrap is different for different defects. Maybe you'd want to

(See "Viewpoint on Manufacturing" on page 19)

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How Would You Handle a LAYOFF OR EARLY RETIREMENT?



INVESTMENT IDEAS

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

Difficult economic times have led to layoffs, early retirements and more employees who must decide what to do with their retirement plan assets when they leave their company. What's more, recent tax-law changes make the decision-making process even more complex by providing more options than ever before.

Employees leaving their jobs generally have four options with their retirement plan assets: 1) receive them in a lump sum; 2) leave them in the former employer's plan; 3) move them into a new employer's plan; or 4) roll them over into an Individual Retirement Account (IRA).

A lump-sum distribution likely will be the most costly option because the withdrawal will be subject to income taxes and possible IRS penalties. And keep in mind your employer will be required to withhold 20 percent of the distribution and send it to the IRS as a prepayment of the taxes that will be due. While some special strategies may apply if you choose to receive a lump-sum distribution, these are typically used in cases of retirement, not mid-career job changes.

If you are tempted to spend your retirement plan simply because it is not a lot of money, leaving it with your former employer can keep those assets locked away for the future. However, you will continue to be limited by the employer's investment alternatives when you leave assets in that plan, which may limit your flexibility to develop an effective retirement-planning strategy.

Your former employer's plan also will control when and how you access your retirement savings in the future. This may mean that distributions become available at some predetermined age, such as 62 or 65, and that those distributions could possibly be available only in limited amounts over a specified number of years.

(See "Investment Ideas" on page 20)

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VIEWPOINT ON MANUFACTURING

(Continued from page 17)

work on the defects that are costing you the most money! If that is the case, for each defect multiply the number of defective pieces by the cost to rework or to scrap each piece and put that number in a third column. Now organize the lines so that the defect with the highest cost is at the top of the sheet and successively lower costs as you go down the sheet. Again you'll see that typically there are only a few defects that are costing you significantly.

So now you have an idea about where to start towards eliminating that "Hidden Factory." You first attack the most costly defects based upon your Pareto Analysis.

One final thought, if one of the costly defects is going to be particularly hard to eliminate. Go on to the next. This is called picking the "low hanging fruit." In other words, get started with changes that will give you the greatest immediate benefit in reducing the cost of your "Hidden Factory."

Next month, we'll talk about the various methods you can use to find out what is causing the defects when the cause is not obvious. ■

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INVESTMENT IDEAS

(Continued from page 18)

Another alternative is to move your retirement savings to the plan of a new employer. In the past, moving retirement plan assets to a new employer was not always easy to accomplish because direct transfers were only permitted between like plans, for example, 401(k) to 401(k). But beginning this year, these barriers will be eliminated and you may be permitted to move assets between different types of retirement plans as long as you have willing employers on both sides.

If you're looking for maximum flexibility with your retirement-plan assets, a rollover IRA can provide the same tax-deferred advantages as leaving those assets with your former employer's plan or moving them to a new employer's plan. The benefit of rolling the assets into an IRA is that you gain access to a wider variety of investments and can take greater control of your income options. You will have access to the money in your IRA when you need it. In addition, IRA withdrawals before age 59½ can be structured in a way that the distributions

are not subject to the 10 percent IRS early withdrawal penalty.

A rollover IRA also provides opportunities for other planning strategies, such as converting to a Roth IRA if you qualify. Roth IRAs potentially provide tax-free accumulation of earnings on your retirement savings and minimum distributions are not required at age 70½, as they are with traditional IRAs.

If you think you may find yourself in one of these situations, it may not be a bad idea to discuss your options with your financial advisor, before you find yourself in a position where you must take action on how to handle your retirement-plan distribution. ■

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FIVE INVESTING MISTAKES YOU DON'T HAVE TO MAKE



INVESTMENT IDEAS

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

It's easy to have confidence in investments made during bull markets: share prices climb and any losses from poor decisions are usually recovered fast. But times of increasing mar-

ket volatility tend to magnify mistakes, and many investors may lose confidence in their decision making. Let's take a quick look at some of these common — but generally avoidable — mistakes.

1. Timing the Market

During a downturn in the market, investors who regularly contributed to their portfolios when the market was rising often decide to stop investing until conditions improve. This can prove to be a costly mistake.

Not only is it impossible to time the ups and downs of the market with consistent success — by sitting on the sidelines during a down market, you could miss out on an opportunity to buy stocks and other investments at lower prices. In good times and bad, long-term investors should carefully consider the merits of dollar-cost averaging. By continuing to make investments of the same dollar value at regular intervals, investors can buy more shares when prices are low, fewer when prices are high.

A periodic investment plan such as dollar-cost averaging does not assure a profit or protect against a loss in

declining markets. Also, since such a strategy involves continuous investment, investors should consider their ability to continue purchases through periods of low price levels.

It is also important to continue to make contributions to your 401(k) plan or similar employee-sponsored retirement plan. These contributions often "earn" matching funding from your employer — providing additional earnings potential.

2. Skipping the Research

Determining whether an investment is appropriate for your portfolio requires research. There are more companies and investment products to invest in today than ever before, and you need to gather information before you can determine which investments might have potential for growth.

(See "Investment Ideas" on page 22)

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INVESTMENT IDEAS

(Continued from page 21)

Before making an investment decision, it's helpful to evaluate it in the context of comparable opportunities. At a minimum, you should find two articles (from different authors) about the company or investment product and review the company's website. Both the investor relations section and news announcements found on the website can provide useful information. You should also review financial statements and carefully investigate anything that looks vague or unusual.

Not only can doing your homework help you to make informed investment decisions, it can also help you to feel comfortable with the holding in spite of temporary ups and downs.

3. Chasing Past Performance

Yesterday's hot stock may have already topped out. Today's innovative start-up may not have the wherewithal to stay in business. So it's important to base investment decisions on more than past performance and a few headlines. You should invest with the future in mind. If there is strong growth potential, and the fundamental likelihood of the company's success looks good to you, then it may make sense to invest even after a successful run. Keep in mind, however, that past performance is no guarantee of future results.

4. Trading Too Often

Frequent trading reduces the total return of your portfolio. In addition to the trading fees and taxes that it incurs, fre-

quent trading does not reflect a long-term outlook and thoughtful investment strategies — neither timing the market nor running from losses enhances your portfolio's performance.

5. Selling Low, Or Not At All

Before selling a stock or investment product that has tumbled, it's important to do some additional research to understand why it fell. This research will help you anticipate the holding's potential for recovery. If the setback appears to result from a temporary problem that can be easily overcome, you may even want to consider buying more while the price is low.

Conversely, it's also important to know when to take a loss. It hurts to lose money, but a little pain now may pay off in the long

run. If your company or investment relies on an industry that is likely to remain weak for several years, consider selling to avoid any additional losses.

Learning from your own past mistakes, as well as from those made by others, is an important step toward becoming a better investor. To find out more about avoiding these and other mistakes often made by investors, contact your financial advisor. 

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UNEMPLOYMENT COMPENSATION DO YOU HAVE A NECESSITOUS & COMPELLING REASON TO QUIT YOUR JOB?



LEGAL PERSPECTIVES

By Bruce L. Baldwin,
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.

In this year of plant closings, downsizings and layoffs at record levels, employers and employees alike can be forgiven a keen interest in the potential for an award of unemployment compensation benefits. The good news for most employees facing layoffs in these difficult times is that they will generally be entitled to government-backed unemployment compensation benefits if they lose their jobs through no fault of their own, or, more precisely, for reasons other than "willful misconduct."

One of the thornier questions of unemployment compensation law is whether an employee might be entitled to receive unemployment compensation benefits not when he is laid off, but when he quits his job. One might well ask why one would quit a job during a recession in the first place, when "any work is good work if you can get it." But in a time of massive economic dislocation, when two wage-earner households have long been the norm, many families are placed in the difficult



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position of having to relocate to save the higher paying job or otherwise having to choose one of their jobs over the other.

Generally speaking, an employee is entitled to receive unemployment compensation benefits if he or she resigns a position of employment for "necessitous and compelling" reasons. Under Pennsylvania law, a "cause of a necessitous and compelling nature" exists where there are circumstances that force one to terminate his employment that are real and substantial and would compel a reasonable person under those circumstances to act in the same manner. As with many legal standards, this definition of "necessitous and compelling" is vague, and its application in any given case is highly sensitive to the particular facts of the case.

For instance, an oft-asked question is whether an employee has a right to quit a job and receive unemployment compensation benefits if she or he has been repeatedly harassed at work. The answer is an unequivocal "it depends." If the "harassment" is nothing more

than a supervisor continually scolding an employee about the quality of his work, then unless those scoldings were in the form of highly abusive language, the acts of the employer would not normally be a necessitous and compelling reason for quitting a job. However, if the harassment is on-going and clear-cut sexual harassment which continues even after the employee has made the appropriate complaints up the chain of command, then the employee typically will have a necessitous and compelling reason for resigning his employment.

Many other cases will fall somewhere between those two extremes, and entitlement to unemployment compensation benefits will be highly dependent on just how intolerable the work environment is, and exactly what changes or accommodations the employee requested in order to rectify the problem and salvage the job. As another example, consider an employee who has a severe yet unusual allergic reaction to some chemical or other substance in the workplace. It may be that there is nothing the employer can

(See "Legal Perspectives" on page 26)

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LEGAL PERSPECTIVES

(Continued from page 25)

do to eliminate or significantly reduce the presence of that allergen, but the employee will generally be required to make the allergic reaction known and then work with the employer to explore avenues for resolving or reducing the allergic reaction before he quits the job. If the employee does not do so, then the employee's failure to take steps to avoid a resignation from employment will generally be grounds for denying unemployment compensation benefits, even if nothing could have been done to eliminate the allergic reaction.

But what of the situation where the reason for quitting a job has nothing to do with the job itself, but rather with other circumstances in the employee's life or family? The general standard to be met for showing a necessitous and compelling cause for voluntary job termination in these cases is that: (1) the claimant must establish that circumstances existed which produced real and substantial pressure to terminate the claimant's employment, (2) like circumstances would compel a reasonable per-

son to act in the same manner, (3) the claimant acted with ordinary common sense, and (4) the claimant made a reasonable effort to preserve his or her employment. *Procito v. Unemployment Compensation Board of Review*, 945 A.2d 261 (Pa.Cmwlt. 2008).

The issue often arises in the context of one spouse leaving employment to follow another spouse who has taken a job elsewhere. The specific standard to show necessitous and compelling cause for leaving employment to follow a spouse is: (1) the spouse elected to move for reasons beyond his or her control, and the decision to move was reasonable and made in good faith, and (2) the couple would face an economic hardship in maintaining two residences or the move has resulted in an insurmountable commuting problem. *Glen Mills Schools v. Unemployment Compensation Board of Review*, 665 A.2d 561 (Pa.Cmwlt. 1995). The Pennsylvania courts have held that this "following the spouse" rule only applies to legally married couples, and

(See "Legal Perspectives" on page 28)



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By Reggie Waller, Business and Personal Coach

Imagine you are nominated chair of a fundraising event for an organization you are passionate about. Your goal is to raise awareness about the organization as well as raise a set dollar amount. You are ready to share the news about this event with your contacts, but you realize one thing. Pulling all of the pertinent contact information and notifying them will take a little longer than expected.

Communicating with individuals in your network today, may not always be as easy as it seems. If you're like most people, you have contacts stored in your cell phone, personal digital assistant (PDA), several email accounts (work and personal), traditional phone book or rolodex. If you use one or all, it can be a challenge when you want to contact or even share news with your network.

Information that is typically valuable:

- Contact name
- Title
- Phone number
- Place of employment
- Primary address
- Email address
- Fax number
- Notes section to write brief comments about your contact

There is more than one way to manage your contact's information without it being an extensive process. Let's get started organizing your contacts

and formalizing your network!

STEP 1: IDENTIFY ALL YOUR SOURCES OF BUSINESS CONTACTS.

To create a solid contact network, identify all the sources where your contacts can be located. This will not be an effortless process, but be sure to verify all of your online email accounts, social networking sites, black book, rolodex, business cards, etc.

STEP 2: START CATEGORIZING YOUR CONTACTS. Now that you have identified all of your contacts, put them in some type of category. The main categories are business, professional and personal, but create something so you can easily search and find them when you need them. In your process, make sure there is a notes section and capture information from prior conversations.

STEP 3: PULL IT ALL TOGETHER. Which system works best for you? Here are some possible solutions:

(See "Legal Perspectives" on page 29)

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LEGAL PERSPECTIVES

(Continued from page 26)

not to unmarried couples whether they be opposite-sex or same-sex couples. See Procito. Even where the couple is married, the reason for the spouse's relocation must be beyond the spouse's control and not simply a matter of personal preference. As a result, a decision to move out of state to seek work in a less stressful environment and to be near one's family is not a necessitous and compelling reason for one spouse to leave one's employment or for the other spouse to follow. Id.

The question of "necessitous and compelling" reasons to quit employment also arises when a working parent finds herself unable to juggle both work and child care responsibilities. To prove a necessitous and compelling reason to quit in child care cases, the worker must establish that he or she exhausted all other alternative child care arrangements, such as a concerted effort to find another baby-sitter or to find a suitable day care center. *Beachem v. Unemployment Compensation Board*

(See "Legal Perspectives" on page 30)



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TIPS FOR SUCCESS

(Continued from page 27)

Solution	Pros	Cons
Microsoft Excel, Access or Outlook	- The ability to sort data.	- User must manually input data.
Social network (LinkedIn, Plaxo, Facebook)	- Contacts are responsible for updating their own information which saves you time. - You can access this information with an internet connection. - You act as a connector for your contacts to be introduced to others on that networking site.	- Not all contacts can be found on the site you are using. - Contacts do not update their contact information or access the site as often.
PDA (Palm Treo, BlackBerry, iPhone)	- The ability to place contacts in categories and sort. - Can quickly contact individuals if device has an internet connection.	- Must have a computer to extract contact data from application.
Yahoo, AOL, Google	- You can access this information with an internet connection.	- Can only email a maximum number of contacts at one time.
Business card scanner	- Program captures all of the information from the business cards you scan.	- Cost associated with the purchase of the program and the need for a computer. - If your contact does not have a business card, you have to manually input the information.
Traditional rolodex	- No internet connection needed. - All information is in one location	- User must manually maintain and information needs to be inputted into an email or letter each time.

**Note: There are several other solutions available that were not listed.*

Choose 2-3 solutions. Create an easy process for you to maintain contact information, so that when you need to contact your network you can do so.

STEP 4: ACTIVELY USE YOUR CONTACT LIST. Now that you pulled it all together, make sure you actively utilize your newly consolidated networking list. Make time to review your contact list either, once a quarter, once a year or a time that might be best for you to review especially if you have a long list.

Managing contacts in your network

does not have to be a long and drawn out process. Don't wait until you need to use your network to determine if their contact information is current. If you follow the steps provided above, you will find that maintaining your network will be much easier going forward. 📁

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.

LEGAL PERSPECTIVES

(Continued from page 28)

of Review, 760 A.2d 68 (Pa. Cmwlth. 2000). In *Beachem*, the court ruled that a necessary and compelling reason for quitting employment existed where a worker voluntarily terminated his employment to care for his emotionally and behaviorally disturbed child, when although the child had adequate supervision living with his grandmother while the worker had worked in Alabama, the child also needed, day in and day out, the psychological support that only the claimant could provide.

However, any worker considering leaving a job to care for a child, and counting on unemployment compensation benefits to provide a steady income for the standard six-month benefit period, or for any benefit extension period which Congress might allow, should proceed very, very carefully. Unemployment compensation referees are likely to view such cases skeptically, so that the employee should be prepared to estab-

lish through documentary evidence and live testimony that the employee exhausted all possible child care alternatives before taking the radical step of quitting his or her job.

As noted above, the determination of whether an employee has a necessitous and compelling reason to quit his or her employment, and thereby become entitled to unemployment compensation benefits, is highly fact-sensitive. Each and every case will be decided on its own peculiar facts. Anyone considering a resignation of employment in this job market is well-advised to consult with his or her legal counsel before doing so. ■

Bruce L. Baldwin, Esquire is a partner in the Pottstown law firm of Wolf, Baldwin and Associates, P.C., and has represented unemployment compensation claimants and employers for over 25 years. He may be reached by phone at 610.323.7436 or by e-mail to BBaldwin@wolfbaldwin.com.



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FROM HOLLYWOOD TO TRI-PAC!

Do you have Oscar fever? Whether you are a movie fan, or prefer your theater live, the Tri-County Performing Arts Center at 245 E. High Street in Pottstown has an upcoming event sure to please. The Hill School on Tour's production of *Aladdin*, The Hollywood Concert Orchestra's *A Night at the Oscars!*, and Village Productions' *Six Degrees of Separation* all take the stage over the next month.

The interactive children's show, *Aladdin*, will be performed by The Hill School on Tour, a group of advanced acting students who will "take their show on the road" to other regional theater venues after debuting their work during four benefit performances at the Tri-PAC. Fun for the whole family, this 55-minute show is especially exciting for children as the performers interact with the audience for a special theater experience. *Aladdin* will be performed at 2 PM and 4 PM on both Saturday, February 28th and Sunday, March 1st.

On Tuesday, March 10th, the Hollywood Concert Orchestra takes a detour from their East Coast tour to perform two special benefit performances at 2 PM and 7 PM at the Tri-PAC. The orchestra's performance of *A Night at the Oscars* includes beloved and unforgettable themes from movies, television and Broadway including vocal selections from *West Side Story*, *Phantom of the Opera*, *Sound of Music*, and *My Fair Lady*, among many other Oscar favorites. An ensemble of 35 of America's finest musicians including 2 phenomenal vocalists, the Hollywood Concert Orchestra is rapidly becoming one of the premier musical ensembles in the world. Special thanks to Tri-PAC instructor, John D. Smitherman (touring vocal-

ist with the Hollywood Concert Orchestra) and Producer John Giattino for arranging this special day of performances to benefit the Tri-PAC!

The month is rounded out with a 3-week run of *Six Degrees of Separation*, the John Guare play touching on the falsities of the New York elite, racial tensions, homophobia, homelessness, obsession with status, and relationships between parents and children. Suitable for adult audiences, the play received the New York Drama Critics' Circle Award and was nominated for the Drama Desk Award for Outstanding New Play, the Pulitzer Prize for Drama, and the Tony Award for Best Play. The movie version featured actor Will Smith in his breakout role on the big screen. *Six Degrees of Separation* will run at the Tri-PAC Thursdays through Sundays for three weekends, March 5th through 22nd.

Tickets for all shows at the Tri-PAC are now available online. Please note that seating is limited, and shows do fill quickly, so go to www.tripac.org to reserve your tickets now! Prices vary by show, and discounts are available for students, seniors, and groups of 10 or more. When available, tickets will be sold at the door. Remember, it's all happening on High Street in Pottstown! ■

Village Productions is a dynamic nonprofit performing arts organization that seeks to strengthen community, inspire creative exploration, educate, and entertain, through the presentation of quality performing arts events and educational opportunities geared toward a diverse audience. The new Tri-County Performing Arts Center is the home of Village Productions. You may contact Village Productions through their website at www.tripac.org, or by telephone at 610.970.1199.

THE SIX STAGES OF CHANGE



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

Most of us think of change as a simple linear process. We set a goal and we move toward it until we succeed.

Research has shown, however, that change is actually a more complex and circular process.

In his study of people who successfully quit smoking, James Prochaska identified six stages which characterize any behavioral change. Understanding these six stages of change can help you transform problem behaviors so you can more easily achieve your goals and make your good life better.

The Six Stages of Change

Prochaska not only characterized the stages of change. He also identified what you need to accomplish in each stage before you are ready to move on to the next. Here are the six stages as well as the benchmarks associated with each.

Precontemplation

Precontemplation describes the period before you are aware that a change is necessary. Another word for Precontemplation is denial.

In Precontemplation, you are living with a problem but refusing to acknowledge that change needs to happen. Others around you may clearly recognize that you need to change, but you insist that the situation is not so serious that you can't handle it.

If you have known someone in Precontemplation, you may have experienced the frustration that is common among friends and family. To others the problem is clear but until the person in Precontemplation is ready to acknowledge it, they will insist that the cause of their difficulties lies elsewhere.

The prerequisite for moving to the next stage is a willingness to consider the possibility that change may be necessary. You need to recognize that the costs of maintaining the problem behavior may be greater than the costs of changing it.

Contemplation

Once you've moved out of Precontemplation, you are willing to understand the truth about the problem behavior or situation and consider the alternatives. Contemplation is the learning stage in which you gather information.

(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)

In the stage of Contemplation you examine the pros and cons of the various options available to you. You honestly assess all of the costs and benefits of allowing the situation to continue. You also look at the pluses and minuses of doing things differently. You become fully informed.

Some people go back and forth between Precontemplation and Contemplation for a while before they are ready to move ahead. You are ready to move to the next stage when, on the basis of your analysis, you embrace the need to change.

Planning

Once you have committed to bringing about a change in your life, the next step is to figure out how to do it. You plan your behavior change.

You identify your goal. You research the various ways you might achieve your goal. You enlist help. Often people show up for coaching when they reach the Planning stage, knowing that a coach can help them clarify their goal as well as the steps they need to accomplish it.

Once you have formulated a workable plan, you are ready to move into Action.

Action

You implement your plan in the Action phase. This phase can be seen as an experiment in which you learn which parts of your plan work and where the unforeseen obstacles lie.

Circling between Action and Planning is an inevitable part of the change process. No plan is perfect. It is essential to view any problems which arise as an opportunity to improve your plan.

Once your action plan is proceeding smoothly, you are ready to move into the most challenging stage of all.

Maintenance

Most people enter the Action stage filled with enthusiasm and excitement. There is a sense of euphoria as they begin to see positive change and experience the benefits that this change brings.

It is much more of a challenge to maintain that change. As you move further from the negative experiences created by the old behavior, it becomes easier to minimize their costs. Temptations arise which can be difficult to resist.

Maintenance is the long haul during which old habits are being replaced by new ones. Lapses are common during the Maintenance phase. It may be necessary to return to Planning or even to Contemplation to remedy these lapses.

(See "Make Your Good Life Better" on page 34)

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MAKE YOUR GOOD LIFE BETTER

(Continued from page 32)

Some people who lapse in the Maintenance stage get so discouraged that they return to Precontemplation. Don't let this happen to you!

When you understand that change rarely proceeds in a straight line, you can recognize a lapse as a normal part of the change process and get quickly back on track.

Termination (Transformation)

Once the new habits have replaced the old, maladaptive behaviors you can consider yourself in what Prochaska labels the Termination phase. I prefer the term Transformation.

In Transformation, the desired change has been accomplished. With the new behaviors established, you are no longer the same person. You can't imagine going back to the old behavior patterns. You have achieved your goal.

An essential feature of this analysis is the awareness that almost no one actually marches straight through these steps one after the other. Instead, most people circle through a number of times before they achieve transformation. After some forays into learning what it would take to lose weight, you might withdraw back into Precontemplation, figuring it's not worth the bother. You might be doing fine with interacting calmly with your spouse, only to find yourself slipping back into yelling and screaming when they do something particularly annoying.

It's easy to view a lapse as failure, to become discouraged or even give up. Instead, you can recognize lapses as a normal part of the change process. Notice a lapse when it occurs and use it as an opportunity for learning. Most important, don't let a lapse become a relapse!

You will be prepared to deal with any setbacks and get quickly back on track once you are aware of the six stages and the patterns typical of the change process. This information is equally important in helping you to support someone you know who is contemplating or attempting a behavioral change.

Understanding the six stages of change will help you achieve your goals and make your good life better! If you would like to learn more about the six stages of change, I heartily recommend Prochaska's book, Changing for Good. 📖

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



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How to DELEGATE



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

As a business owner are you exhausted at the end of the work day? Are you tired of doing everything yourself? Are your team members unwilling to make decisions

and are coming to you for even the smallest of issues? The truth is that most business owners, who are skilled at just about every task in their company, struggle with the one thing that can make a big difference DELEGATION.

It may seem practical to stay lean and mean and do everything yourself. However, you need to realize this is not a formula for growth. And, even worse, not a formula for enjoying life outside of your business. You should understand that very few people make a fortune running their business, but a lot of people do by selling them. If YOU ARE the business it really isn't worth what you think it might be. When a business can run without the business owner the value is increased exponentially.

So how do you go about delegating? Well, first you have to admit that most business owners are perfectionists, don't really trust their people to make the right decisions and simply are unwilling to "give up control." If this

sounds like you the first thing you need to do is look in the mirror and admit that you need to change.

The second thing you will need to do is a time study. Spend the next several weeks if not months tracking the things you do every day. Then rate your activities high, medium or low in terms of the skills it takes to complete those tasks and in terms of the interest you have to complete those tasks. You can use the grid below.

You need to start looking at those tasks you are performing that plot in the lower left hand part of this grid. Namely, those tasks that take medium to low skills and have medium to low interest from your perspective.

(See "Business & Marketing Strategies" on page 37)

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WHERE ARE THE SOLUTIONS?

By Tracy McKay-Sabocek,
Furniture Soup, Inc.

"Uncertainty and mystery are energies of life. Don't let them scare you unduly, for they keep boredom at bay and spark creativity." - R.I. Fitzhenry Formerly the Vice President of Sales for Harper & Row. Now, President of Fitzhenry & Whiteside Limited Publishers.

Everywhere we turn these days, there is a news article about "these economic times." But, where are the articles about solutions? Navigating the storm? Surviving and exceeding beyond the norm? Perhaps we should take R. I. Fitzhenry's advice and creatively find solutions to the problems we face today.

Furniture Soup has always been innovative. And now, more than ever, we are determined more than ever to use our products and knowledge to help you, our clients, and associates overcome challenges and leverage more opportunities in your businesses. With our previously enjoyed inventories and money saving creative ideas, we are able to provide practical solutions to all your workplace needs. We're sure you'll find our soup to nuts

experience a benefit to your continued success, while also enjoyable and at a fraction of the cost found elsewhere.

All we need to know, is where does it hurt?

- Are you missing opportunities? Are potential clients impressed or are they tougher to sell? Can you overcome a customer's "cautious pause"? Can you get a good employee to stay and perform even better?
- And, you might have the challenges of the office space itself. Is it doing what the business needs it to do? Are you too crowded or have areas of congestion? Is the space cluttered with furnishings that just don't cut it any more? Are your people easily distracted and not as productive as they should be?
- On the opposite end, are there huge gaps? Are the right people working together or fragmented apart in different rooms, floors or buildings?
- Is your business virtual and in need of a concrete base for customers to feel secure using you in today's market

- Is maintaining your environment taking too many resources away from better things? Does the space feel incongruent to you and your actions? Are you afraid to change because you don't know where it will lead you? Are you just plain tired of even thinking about it?
- Are you not sure how to plan it all out or get organized? Are you afraid to change because you do not know where it will lead you or feel overwhelmed by even the idea of change?

What is the best medicine for you?

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We meet with you at your space. As designers, we analyze your people, responsibilities and work flow. And, calculate space and square footage needs for your business with a set of professional "fresh eyes". In that process, we can determine how to save your people energy, space and money by creating an environment that works for your business and not

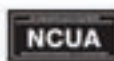
(See "Furniture Soup" on page 38)

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BUSINESS & MARKETING STRATEGIES

(Continued from page 35)

Now, the third thing is to systematize those tasks that fall in that lower left hand part of the grid. That means write down exactly what it takes to perform each task. Then ask someone in your business to perform each task after reading the description. If it takes intervention from you to explain how to perform that task you have not described it in enough detail. They should be able to complete the task without you having to explain it. Keep doing this with all the tasks you have identified. You are now on your way to developing a "systems manual" for your business.

The fourth thing to do is now assign these tasks to individuals within your company. Or outsource the tasks to service companies that can do these things for you. (bookkeeping for example). Periodically, track results and be sure things are getting done properly. You are now the "reviewer" and not the "doer".

The last area to look at is the decision making processes within your business. List out all the decisions that are made in your business on a day to day basis. Determine what decisions can be made

by other people and give them the criteria to make those decisions. I call this the "Delegation of Authority". This is a guideline on who can make a decision and what facts are needed to make them. An example would be how to offer discounts to customers. If the deal is of a certain size a sales person can offer up to 5%. However, anything more will require the sales manager, up to 10%. Over 10% will require the owner's approval. Now you have set the rules, your staff simply needs to follow them.

You will soon find that you have more time on your hands. What to do now? Go market your business! Meet with your clients. Find out what more they need and want. Make further changes to get them to buy more from you. You are now working more ON your business rather than IN it. 🗑️

JLG Business Consulting is a consulting company that works with business owners and helps them achieve improved results. If you would like further information contact John Patania via email at jpatania@JLGbusconsult.com or if you wish to speak to John about a free Business Checkup call him at 610.666.1564.

Limerick Generating Station Supports Our Community.

We are a proud contributor to the regional economy.



At Limerick Generating Station, we employ about 800 employees with the majority living in Montgomery, Berks and Chester counties. Our local investments include \$117 million spent on products and services (including labor), and we are committed to employee volunteerism and supporting local organizations. In 2008 we donated more than \$300,000 to charity, and raised \$160,000 for United Way, various local organizations and Alex's Lemonade Stand, which supports children with cancer.

For more information about Limerick Generating Station, visit www.exeloncorp.com

Exelon
Nuclear

FURNITURE SOUP

(Continued from page 36)

against it. The design process is a crucial step in embracing the change. You can visualize what needs to happen to get to the result. You plan ahead with foresight, not blindly or too quickly stepping into it. Thus, we create an office space that will attract clients, employees and keep them. An office facelift can also make a great first impression. It will say to everyone in the front door, "Yes, we are successful and will be around next year!"

Business to Business Projects

Set up an appointment with one of our designers. We can discuss in detail your more complex or larger scale interior design and office furniture projects. We will search out the appropriate pre-owned inventory and/or new product for the job. After design analysis and space planning, we will coordinate everything simply and painlessly for the customer. We will help you embrace the change and then build it.

Business to Retail Customer Sales

Our walk-in showroom is where you can get ideas and quickly pick out a desk

unit, file storage, seating, and more for your small business or home office. Then, we can have it delivered or even just loaded into your car.

It's a new year, and time for a fresh look at the year ahead. At Furniture Soup, we do not choose to participate in the doom and gloom. We are resolved to be creative and work our way out of this. As history has shown, we've done it before and we can do it again. Look at all the opportunities for new thought, new solutions, and new kinds of progress in all areas of our existence.

For an interiors project, you can't do it all by yourself and catch everything you should. Protect yourself from mistakes by calling us at Furniture Soup. We can take the pain away to make your business thrive the way it really should. That's our cure.

As mom always said when you were coming down with a cold, "a little Soup can cure anything!" 🍲

Furniture Soup, Inc., 170 Corporate Drive, Building #1, Reading, PA 19605; 610.926.8700; 610.926.8705 fax; www.furnituresoup.com; tracy@furnituresoup.com

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PRESIDENT'S MESSAGE

Dear Chamber Members,



For the past nine months, I have been learning more about the members and the organizational makeup of the TriCounty Area Chamber of Commerce. Any leadership transition must create a balance of traditional mindsets with progressive change. Through member and board dialogue, I have worked hard to establish several strategic areas of focus based upon members need for **advocacy, cost savings, resources, and networking**. The staff has worked hard to dovetail our programming together to make the chamber agenda driven and program supportive. Throughout the spring, our member programming will focus on education, transportation, and regional planning.

The **Membership Breakfast on March 12, 2009** will focus on the Chamber's agenda on Pre-K to 12th grade education. It has been discussed that not every one of our students may be prepared or should even attend "college" but should be encouraged to become productive citizens and seek life-long learning. These opportunities would include traditional four year degrees, two year degrees, master programs as well as apprenticeships, technical schools, and armed services. Our economy in the tri-county area is as diverse as the people who live in the community, and the opportunities for education reflect these needs.

During the breakfast, three key programs that the Chamber engages in will be highlighted; **Pottstown Early Action for Kindergarten Readiness (PEAK), School to Work Partnership, and Pennsylvania Free Enterprise Week (PFEW)**. Dr. Jeff Sparagana from the Pottstown School District will be discussing the basis of early childhood education (kindergarten readiness) and why it's important to our business community. As it celebrates its 10th anniversary, Gail Wellington of Three Peas in a Pod, will share insight regarding the School to Work Partnership. This program is designed for 8th grade students to learn about career opportunities and the importance of education as they reach for their goals. For many years, the Chamber has provided scholarship funds for local high school students to attend PFEW, a summer business simulation pro-

gram. John Trombetta, President and CEO of PFEW, will discuss the impact the program has on students. To conclude, I will share why and how the Chamber is involved in these programs.

Another initiative the Chamber will be preparing for during March will be the **April 2, 2009 TriCounty Area Spring Job Fair at Norco Fire Company**. We understand that these have been very difficult economic times for businesses and their employees. Many people in our community are seeking employment. If you are planning to hire in the next six months or have employees in transition, we hope that you will consider participating in this event. We need to continue to provide opportunity to both business and the workforce.

It is a different and challenging time to take over leadership of a chamber. In my short tenure, I strongly believe that **it is and will be** the dialogue and the agenda that the chamber creates that will help the **business community and the economy to recover**. Business needs to unite under a chamber to begin driving education and workforce development, infrastructure and transportation, and tax and recovery agendas or we will create additional long term financial issues and projects that don't meet the real need for a growing economy. I hope you will take action and participate in the chamber's agenda. 📌

Be seen. Be heard. Belong!

Tim Phelps, TCACC President

CONTACT YOUR TRICOUNTY AREA CHAMBER STAFF:

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

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

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

Susan Burnett, Membership Director, susan@tricityareachamber.com

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

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

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

**TEL: 610.326.2900
FAX: 610.970.9705**

EMAIL:
info@tricityareachamber.com

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

Thurs., Mar. 5
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.

Thurs., Mar. 12
7 - 9 AM
7 - 7:30 AM
7:30 - 9 AM

MEMBERSHIP BREAKFAST – VENUE CHANGE

Spring Hollow Golf Course, 3350 Schuylkill Road, Spring City
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.
\$25 per Member prepaid; \$30 per Member at the door; \$33 per Member invoiced / non-member

Tues., Mar. 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., Mar. 17
11:30 AM – 1:30 PM

WOMEN OF THE WORKFORCE LUNCHEON (WOW)

La Massaria at Bella Vista Golf Course, 2901 Fagleyville Rd., Gilbertsville
Keynote speaker, **Blaise Howard**, General Manager/Vice President, **B101 – Philadelphia’s Soft Rock Station**, will discuss “Lessons Learned: How B101 finds success in focusing our marketing on our customers.”
Sponsored by Kelly Insurance Agency, Inc. and Tri County Area Federal Credit Union
\$28 per Member prepaid or at the door, \$36 invoiced

Tues., Mar. 24

4:30 - 6:30 PM

MEMBERSHIP MIXER

YWCA Tri-County Area, 315 King Street, Pottstown
Networking Program

Come mix it up with your fellow Chamber Members and join in the celebration as the YWCA Tri-County Area celebrates 100 years of service to the Tri-County community. Don’t miss this evening full of food, fun, and networking.
No Charge, members only.

SAVE THESE DATES:

Thurs., April 2

10 AM – 2PM

TRI-COUNTY AREA SPRING JOB FAIR – BE SEEN. BE HEARD. BE HIRED!

Norco Fire Company, Rte. 724, Pottstown

Exhibit at the job fair to meet potential employees, accept resumes, conduct on-site interviews or hand out applications! This event is FREE for job seekers.

Sponsored by 107.5 FRANK FM

\$200 per table for Chamber Members, \$250 per table for non-members

Wed., April 8

5:00 – 6:00 PM

5:30 – 6:30 PM

7:00 PM

ANNUAL DINNER FEATURING MIKE SCHMIDT

RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville

**VIP Reception
General Reception
Dinner & Program**

You *Belong* at the largest Chamber event of the year, the Annual Dinner featuring Mike Schmidt, Hall of Famer and Former 3rd Baseman for the Philadelphia Phillies.

\$150 Individual Annual Dinner Ticket per Member.

Corporate sponsorships are available – contact 610.326.2900

Want to meet Mike Schmidt? Join him at the VIP Reception! \$300 per Member (includes VIP Pass & Individual Annual Dinner Ticket)

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.

FEATURED MEMBER BENEFIT OF THE MONTH

**Is your company hiring?
Then check out our Job Fair –
Be Seen. Be Heard. BE HIRED!**

There are two ways the Chamber can assist you in your search. First is the Chamber’s resume service. Stop by the Chamber office and look through the resumes submitted to the Chamber.

This is a benefit for Chamber Members only. The second way to find employees is to participate in the **Tri-County Area Spring Job Fair** on Thursday, April 2 at Norco Fire Company. **Be Seen. Be Heard. BE HIRED!** is this year’s theme, and this event is FREE to job seekers. Set up a table to hand out applications, collect resumes or even conduct on-site interviews! Chamber Members receive a discounted rate to participate. Call 610.326.2900 for more information.



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.

BerksMont Housing & Financial Counseling Center, Inc.
101 S. Washington Street
Boyertown, PA 19512 (610.367.2114)

Counseling Services, Non-Profit Organizations, Government / Government Agencies

www.BerksMontHousing.org

BerksMont Housing & Financial Counseling Center, Inc. answers the need for confidential and professional financial counseling, guidance and debt management assistance. Consumer education for family money management, budgeting, housing and the appropriate use of credit is available to the community.

L & J Cleaning Service

901 Crimson Lane

Pottstown, PA 19464 (610.283.2584)

Cleaning Contractors,

Carpet/Rug/Upholstery Cleaners

L & J Cleaning Service, Inc., a full service commercial cleaning company for all types of businesses. Medical offices and clean-rooms are their specialty. "We take care of your cleaning, so you can take care of your business."

Michael J's Barber Shop

906 North Charlotte Street

Pottstown, PA 19464 (610.705.1858)

Barber Shops

Michael J's Barber Shop, a clean, modern shop offering walk-in service and a bright, friendly atmosphere, provides safe parking and is conveniently located. Established in 2001, Michael J's Barber Shop supports local school events and community programs.

Miles Technologies

2399 Kimberton Road

Kimberton, PA 19460 (800.496.8001)

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www.milestechnologies.com

A leading provider of technology-based business solutions including comprehensive IT services & 24/7 IT support, custom software development, online marketing and public relations, website design/development and computer forensics.

Preservation Pottstown, Inc.

PO Box 120

Pottstown, PA 19464 (215.316.6383)

Non-Profit Organizations

www.bikepottstown.org

Preservation Pottstown, Inc., a 501C3 corporation, mission is to embrace the power of community for the purpose of educating the public on ways to better the environment and promote healthy life styles while improving neighborhood relations and supporting economic development throughout Pottstown and surrounding communities.

RMG Communications

360 W. Main Street

Trappe, PA 19426 (484.973.6145)

Marketing / Marketing Research,

Business Consultant

www.rmgcommunications.com

RMG Communications provides marketing and business strategy services for companies and enterprises. Whether a new start-up business needing a grass roots marketing or business plan, or well-established firms with years of experience, RMG compliments their clients' efforts in growth and development.

ServPro of Pottstown

PO Box 157

Douglassville, PA 19510

(610.327.9644)

Fire/ Water Restoration, Cleaning Contractors

Fire & water clean-up and restoration services provide cleaning, deodorizing, and rebuilding services for fires, perform evacuation and drying services for water damages, specialty cleaning and deodorization services including carpet.

Thunder Outreach

194 Levengood Road

Douglassville, PA 19518

(484.942.8709)

Non-Profit Organizations,

Public Relations / Public Speaking

Consultants, Churches / Synagogues,

Amusement & Entertainment

www.ThunderOutreach.com

Thunder Outreach programs utilize many components and sources from every community it works with. Based on the community's needs, services provide churches, businesses, fire and police departments, and community groups with activities to build community projects, food drives and music outreaches to meet the needs and create a network in the community that lasts after the events are over.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

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

Bally Savings Bank

Banfield,
The Pet Hospital
of Pottstown

**Building Industries
Exchange (BIE)**

**Cappelletti Pinter &
Company, P.C.**

**Clark Industrial Supply
Columbia Boiler Co.**

Comcast Spotlight

Days Inn

E-Team Restoration

**East Coventry
Township**

Entrance Systems, Inc.

**Foot & Ankle
Health Group, P.C.**

Fulton Bank

Gorski

Engineering Co., Inc.

Granor Price Homes

Homewood Suites –

Valley Forge

**Kelly Insurance
Agency, Inc.**

**Keystone
E-Sciences Group, Inc.**

**Keystone
Engineering Group, Inc.**

**Lane Bryant
Outlet**

MacKissic, Inc.

**Marriott Courtyard
Collegeville**

The Mercury

**Metropolitan
Personnel/
Metro Temps**

**Murphy
Architectural Group
National Penn Bank**

**O'Donnell, Weiss &
Mattei, P.C.**

**Ortho-Kinetic
Rehab, Inc.**

**Pottsgrove Metal
Finishers, Inc.**

**Pottsgrove
School District**

**Pottstown
Little League**

**Pottstown Memorial
Medical Center**

Potty Queen

**Reading Foundry &
Supply Co.**

The Salvation Army

**Sanatoga Water
Conditioning, Inc.**

Shaner Propane, Inc.

Stanley Steemer

Susquehanna Bank DV

**Upper Pottsgrove
Township**

Verizon

**The Village Electrician
Lamp Shop**

Wendy's Flowers

**West Pottsgrove
Township**

Wyomissing

Optometric Center, Inc.



TRICOUNTY AREA
CHAMBER OF COMMERCE

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

**ALWAYS
BUY CHAMBER**

RESUMES:

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

Administrative Assistant/Office Management – 1
Building Systems Specialist – 1
Communications/Journalism – 1
Explosive Specialist – 1
Graphic Designer – 1
Project Management – 1
Senior Level Sales & Marketing – 1

Visit tricountyareachamber.com for Chamber Events and Community Events!



KING OFFERED ECONOMIC FORECAST FOR 2009

The TriCounty Area Chamber of Commerce kicked off the new year with an Economic Forecast Breakfast on Thursday, January 8, 2009 at The Lakeside Inn, 594 W. Ridge Pike, Limerick as keynote speaker, **James King**, President & Chief Investment Officer of National Penn Investors Trust Company, provided a review of the notable market and economic events of 2008 and offered a view of what we might expect in 2009. The event was sponsored by National Penn Bank and National Penn Investors Trust Company.

Pictured from left to right are: Todd Alderfer, Executive Vice President, National Penn Bank, Tim Phelps, TriCounty Chamber President, James King, Keynote Speaker and President & Chief Investment Officer, National Penn Investors Trust Company, and Scott Gruber, President, National Penn Bank (Central Region).



NEW MEMBERS RECEIVE MEMBERSHIP PLAQUES AT JANUARY BREAKFAST

New Chamber members pose with their membership plaques at the January Economic Forecast Breakfast. Pictured from left to right are: Steve Pijanowski and Pat Loux of Sago Graphics, Ltd., and Pearl Exhibit Group; Christopher Wilcox, Main Line Health Center Occupational & Travel Health; and Melvin Foo of Kazio Networks.

JANUARY WOW

WOW MASTERS "The Art of Networking"

The TriCounty Area Chamber of Commerce's Women of the Workforce (WOW) group mastered "The Art of Networking" during the January luncheon presentation. Carol-Anne Minski, Manager of Organizational Solutions of MidAtlantic Employers' Association (MEA), provided this educational program to attendees gathered at the Spring Ford Country Club in Royersford. Minski taught the group that networking is about more than learning how to work a room.



The event was sponsored by 1031 Corp and presented by the TriCounty Area Chamber of Commerce.



SPECIAL THANKS TO OUR CHAMBER AMBASSADORS

TriCounty Area Chamber Ambassadors gathered for a thank-you lunch hosted by the TriCounty Area Chamber at the Chamber's office in early January.

In the front row are (left to right): Peggy Brendlinger, Tri County Area Federal Credit Union; Sharon Johnson, Harleysville National Bank; Katrina Belcher, Susquehanna Bank DV; and Jackie Gofus, Janney Montgomery Scott, LLC. In the second row: Adele Klein, Klein Transportation; and Susan Burnett, TriCounty Area Chamber of Commerce. Third Row: Hanna Hartman, National Penn Bank; Timothy Forester, The Hill School; Betsy Chapman, Village Productions, John Armato, Pottstown School District; Ben Maliken; Bob Rettinger, Harleysville National Bank; and Lisa Lightcap, National Penn Bank.

Ambassadors not pictured are: Lynne Dorward, Schultz Technology Solutions, LLC; John Durkin, Creative Health Services, Inc., Betty Kulp, The Salvation Army of Boyertown; and Stacey Poploskie, Malvern Federal Savings Bank.



JAMES K. BOYER QUALITY OF LIFE AWARD PRESENTED TO BUILDING A BETTER BOYERTOWN

Building a Better Boyertown (BBB), was the 2009 award recipient of the James K. Boyer Quality of Life Award presented at the Boyertown Area Progress Dinner in January at La Massaria at Bella Vista Golf Course in Gilbertsville. Pictured above, Chamber President, Tim Phelps (left) and Steven MacLauchlan, Chairman Elect of the TriCounty Area Chamber (far right) congratulate Heather Oxenford, Main Street Manager and Charles Haddad, President of the Board for BBB for their revitalization efforts in maintaining Boyertown's historical heritage, promoting downtown Boyertown and attracting people to the community at large.

During the event, in lieu of a keynote speaker, the dinner's committee invited several local organizations to present their current programs and initiatives. They also selected several businesses, that have recently opened or made improvements/additions to their property, to be featured in a Progress Video - Martin

Motorsports and Serenity Junction - which was created by Boyertown Area High School students and viewed at the Progress Dinner.

Special thanks to the STARS of the show - the students of the Boyertown Area School District

Telecommunications Department Students involved in the production of the Boyertown Area Progress Video under Bill Cherkasky's leadership: Heather Waldman, Deni Gustafson, Troy Bauer, and Rob Reider.

And to the students who brought the event to life through music under Amy Flannery's leadership: Gillian Irwin, Christie Curly, Danielle Halteman, Emily Kumpf, Elizabeth Simpson, Felicia Berman, Elizabeth Baldassarre, Amanda Bewley, Aaron Lepre, Emily Price, Caitlyn Hoffman, Kristen Learn, Alyssa Levengood, Kristin Hutt, Jessica Leidy, Nadine Hoffman, Heather Langdon, Dianna Dubbs, Greg Learn, Isaac Leavitt, Riannon Goshow Snook, Ellen Drummond, Seth Trimble, and Andrea Barton. 🍷

CONGRATULATIONS TO AMBASSADORS OF THE QUARTER FOR SEPTEMBER AND DECEMBER 2008

Steve MacLauchlan, Chairman Elect of the TriCounty Area Chamber, announced the 2008 Ambassador of the Quarter ending September 30, 2008, as Janet Flack, sales associate with Keller Williams Realty Group, Limerick, PA. The announcement occurred at the January 8, 2009, Chamber Membership Breakfast held at The Lakeside Inn, Limerick, PA.

MacLauchlan also announced three Chamber Ambassadors sharing the title of December 2008 Ambassador of the Quarter; Betsy Chapman, Village Productions; Jackie Gofus, Janney Montgomery Scott and Hanna Hartman, National Penn Bank, all of whom obtained equal amount of points for par-

ticipation and involvement at Chamber events and programs and exhibited enthusiastic involvement for member relations.

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

BASEBALL LEGEND AT CHAMBER'S ANNUAL DINNER

2009 ANNUAL DINNER SPEAKER **MIKE SCHMIDT**

Hall of Famer and Former 3rd Baseman for the Philadelphia Phillies



ANNUAL DINNER

Wednesday, April 8, 2009

VIP Reception from 5:00 – 6:00 PM

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Dinner & Program at 7:00 PM

Grand Ballroom at RiverCrest Golf Club & Preserve, Phoenixville

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

NEW GREATER BOYERTOWN AREA

The Chamber is proud to present the **NEW Greater Boyertown Area, Pennsylvania Quality of Life Image book**. We thank all of the Chamber Members who purchased advertising in this publication. Your investment will be well worth it, as this quality of life image book will be distributed to the Boyertown Area School District, businesses, new residents, visitors and others in the Greater Boyertown Area and throughout the region over the next two years. Contact the Chamber Office at 610.326.2900 if interested in obtaining this publication. 📖

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.

JANUARY'S MIXER



The Gallery School of Pottstown
Mixing business and the arts at January's mixer

Special thanks to
The Gallery School of Pottstown, Inc.
for hosting the January 27
Membership Mixer at their facility.

Ribbon Cutting Event



Tri-County Performing Arts Center Celebrates Opening with Chamber Ribbon Cutting

The official ribbon cutting of the Tri-County Area Performing Arts Center in downtown Historic Pottstown, 245 E. High Street, gathered staff, executives and board members of Village Productions, Pottstown business leaders and Ambassadors of TriCounty Area Chamber. The celebration highlighted the Tri-County Performing Arts Center that opened its doors in December 2008 to the 'sold-out' *Miracle on 34th Street*.

The Performing Arts Center contains a 200-seat 'black box' theater, 3 contiguous rehearsal rooms with flexible room dividers that convert to a second stage area, or reception and performance areas; two private instructional studios, administrative offices, conference room, individual instructional studio, box office, lobby, concession and retail areas, costume shop, prop room, scene shop, and a green room complex.

CONTROLLING THE DESTINY OF THE US 422 CORRIDOR

The US 422 Corridor has been receiving a lot of press lately and that trend is going to continue. The explosive growth of the corridor in the past fifteen years has created a cause for jubilation and concern among many planners, municipal managers, elected officials, and businesses. Despite the recent economic downturn, development is still occurring throughout the corridor, people are still moving in, and people are still commuting to work on US 422.

Beginning in the summer of 2008, the Delaware Valley Regional Planning Commission hired the consultant McCormick Taylor and Associates of Philadelphia to conduct a corridor wide land use and transportation study. The study, entitled The US 422 Transportation Master Plan is scheduled to be completed in the summer of 2009. The study is taking a hard look at the



Shayne Trimbell,
Project Coordinator,
GVF Transportation

land use practices and decisions corridor wide, and correlating them to the transportation needs of the corridor. The study is also presenting a future outlook should the trend continue, and providing some feasible alternatives to change projected outcome.

The central theme throughout the study is a strong need for change. Current land use practices have fostered suburban sprawl throughout the corridor, and have transformed the agricultural land and open spaces into single family homes and strip style commercial developments. This low density land use pattern is a key contributor to the congestion experienced on US 422 and the surrounding local roads. If the practice of low density development continues, the corridor will become gridlocked with congestion, and provoke employers to look towards other regions where employees do not have to fight traffic to get to and from work each day.

The corridor is at the nexus of change, and now is the time to act to prevent further sprawl from destroying the peaceful suburban life many of the corridor residents value.

What does the corridor look like 30 years from now? If the recommendations of the US 422 Transportation Master Plan are adopted, the corridor looks much more attractive to home buyers, major employers, and small businesses. Key elements of the plan include restoring rail service to the corridor, upgrading US 422 to handle the projected volumes of traffic, and to creating smaller more densely developed mixed use communities. Each element relies on the other to succeed. Restoring rail service is going to require allowing more people to live, work, and play in close proximity to the train stations. These mixed use communities will provide residents and employees more options for shopping, entertainment, and dining without requiring an automobile trip. Commuters will be able to use the rail service to get to work outside of the

(See "US 422 Corridor!" on page 46)

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

FORMER CHAIRMAN OF THE BOARD, FRED C. REIM JR., ANNOUNCED HIS RETIREMENT

In late January, D.M. Takes, President and CEO of Harleysville National Bank (HNB), announced that regional president, Fred C. Reim, Jr., had retired from the bank. He will remain with the bank in a part-time consultant capacity, serving on its regional advisory boards and focusing on community relations in the Pottstown area.

"Throughout his career, Fred has made many meaningful contributions to Harleysville National Bank. We thank him for his years of service and are pleased that he will continue to serve the local community on behalf of the bank," Takes said.

Reim has been with HNB for 16 of his 39 years in the financial services industry. Since joining the bank, he has served in capacities of increasing importance including senior vice president, branch administration, President and CEO of the bank's Security National Bank subsidiary and regional president of HNB's western and northern regions. Prior to joining the organization, Reim was employed with First Valley Bank, NatWest and Girard Bank.

Throughout his career, Reim has been honored on numerous occasions for his dedication and commitment to the community. In 2008 Reim was honored by the United Way of Southeastern Pennsylvania with the Sally Lee Community Service Award. This award is presented to an individual that exemplifies the United Way principles of leadership, dedication and a lasting impact on the community. He was a recipient of the 2006 Eastern Pennsylvania Business Journal's annual Executive Spotlight Award. This award is presented to individuals who demonstrate the ideals of business excellence and community service via leadership and a commitment to a way of life that contributes to making the region a better place. Reim was also named the 2001-2002 Volunteer of the Year from the TriCounty Area Chamber of Commerce, Pottstown.

Reim has been an ardent supporter of the Pottstown community, not only through the bank support he has coordi-

nated, but also through his volunteer work for many local organizations. He is a past president of the United Way of Western Montgomery County (now part of United Way of Southeastern PA); a board member and past board chairman of the TriCounty Area Chamber of Commerce; past board member and treasurer of the Pottstown Family YMCA; past president and current board member of the Pottstown Area Industrial Development, Inc.; and a member of the Pottstown Borough Economic Development Oversight Committee. He was also a member of the Pottstown Rotary Club for eight years.

A graduate of Ursinus College, Collegeville, P.A., with a bachelor of business administration degree, Reim completed his post-graduate coursework at the Stonier Graduate School of Banking, located at Rutgers University, New Brunswick, N.J., and the Pennsylvania School of Banking, located at Bucknell University, Lewisburg, PA. Reim remains very active with Ursinus College, where he is currently in his second year of a three-year commitment as a member of the President's Council Committee. In addition to his local involvement, Reim currently serves on the Pennsylvania Bankers Services Corp. Board of Directors.

Reim resides in Telford with his wife, Lois. His son, Keith, and his wife, Bernadette, live close by with his three grandchildren: Brenden, Brianna and Madison.

Harleysville National Bank is a wholly-owned subsidiary of Harleysville National Corporation with total assets of \$5.5 billion. Investment Management and Trust Services are provided through Millennium Wealth Management and Cornerstone, divisions of HNB with assets under management of \$2.7 billion. Individuals, families and businesses can apply for banking, trust and investment services at any of the over 89 HNB/ East Penn Bank, a division of Harleysville National Bank, offices throughout eastern PA, by calling 1-888-462-2100 or visiting www.harleysvillebank.com.

Provided by Jennifer Johns, Public Relations Specialist, Harleysville National Bank.



The TriCounty Area Chamber of Commerce thanks Fred C. Reim Jr. for his service, support, and leadership over the years and is pleased to announce that Fred Reim will stay on as a member of the TriCounty Area Chamber of Commerce Board of Directors.

Infrastructure Funding and Priorities

Earlier this month, the Pennsylvania Department of Transportation (PennDOT) released a list (www.dot.state.pa.us/) of approximately \$1.5 billion in highway, bridge and public transit projects that could be funded if the U.S. Congress passes a federal stimulus plan that includes money set aside for transportation infrastructure projects. The \$1.5 billion in suggested PennDOT projects would come from the \$825 billion stimulus plan currently working its way through the US Congress. \$90 billion is designated for infrastructure spending, and \$30 billion of that is for highways and bridges. According to PennDOT, Pennsylvania typically receives about 4.3% of federal funds disbursed among states.

About \$750 million within PennDOT's list will be spent on public transportation and the other half on bridges and highways. The Southeastern Pennsylvania Transportation Authority (SEPTA) would receive about \$404 million, and about \$188 million would fund the Port Authority of Allegheny County, in Pittsburgh.

The PA Senate Transportation Committee held a hearing the last week of January to discuss PennDOT's proposed list, and set a series of goals to increase efficiency. Pennsylvania Department of Transportation Secretary Allen Biehler, Deputy Richard Hogg and Deputy James Ritzman gave testimony on areas where the current project system can be expedited to complete projects more quickly. They touted the department's use of "smart transportation" strategies to work more closely with contractors, local and municipal officials, reforms that focused

on expediting project delivery without sacrificing quality or inflating costs, and giving contractors greater power to propose alternative construction methods, such as steel vs. concrete in bridge construction, which is hoped will reduce costs and increase project delivery by providing incentives to contractors who minimize construction time for high priority, high congestion highways.

Pennsylvania Constructors Vice President Robert Latham testified that the expected regulation of bidding out half of the projected \$1.25 billion within 120 days will lead to an aggressive bidding schedule, but that the industry is ready for the projects. As reported by Capitolwire, Latham also stated that there is enough work-force for these projects, and that they could put as many as 10,000 people back to work. Latham asked the committee to look at provisions to ensure that payments from the stimulus are expedited to prevent them from getting stuck on the municipal level. He also asked for proposals that are rejected with specific revision notes to be approved once those revisions are added, rather than having to restart the approval process.

The House Transportation Committee has not yet met on the proposed list, but some Committee Members are generally pleased with the proposed projects, while others voiced some concerns about the lack of input on the list's development.

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.

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US 422 CORRIDOR

(Continued from page 44)

community. If the office is not accessible by transit, commuting by automobile is still an option, but sitting in traffic is a thing of the past. The solution is limiting the amount of automobile trips corridor residents are required to make by turning driving into an option, not a necessity.

How can the corridor achieve this vision? Reaching this mark is going to require a paradigm shift in land use policies, municipal planning, and infrastructure financing. At the outset, changing the destiny of the corridor will require more multi-municipal planning efforts, similar to those adopted by the Pottstown Metropolitan Regional Planning Committee. Regional planning efforts will drive development into more compact communities, and foster more pedestrian friendly alternatives. This kind of action will require changes in local zoning ordinances that allow for mixed use development. Compact development only takes change part of the way. Much of the corridor's infrastructure is in dire need of repair and upgrade; restoring rail service and improving US 422 are going to incur significant capital expense. It is unclear the extent to which federal and state funding will be available to provide the amount of

capital needed to complete these projects in a reasonable timeframe. Methods of financing these improvements are going to be investigated, and may include tolling US 422, and forming a public private partnership to operate rail service for the corridor.

For the US 422 corridor to remain competitive in a regional, national, and global market hard decisions will have to be made whether to take control of the corridor's destiny, or let it continue on its current path. The US 422 Corridor Coalition, a group of municipal managers, engineers, and business leaders, meet throughout the year to discuss corridor transportation improvement projects. The coalition fully supports the US 422 Transportation Master Plan. For more information on how to get involved with the coalition, visit www.422coalition.com. The US 422 Corridor Coalition is only part of the solution, complete stakeholder involvement is necessary to fully control the destiny of the corridor. ■

Shayne Trimbell works as a project coordinator with GVF Transportation. To reach Shayne by email: strimbell@gvftma.com, or by phone: 610.635.3559.



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POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION WINS AMERICAN TRAILS 2008 TRAILS FOR HEALTH AWARD

The Pottstown Area Health & Wellness Foundation has received the 2008 Trails for Health Award presented by American Trails at its National Trails Symposium held in Little Rock, Arkansas. The Foundation was chosen to receive the award as a result of its contributions to the Schuylkill River Trail including funding part of its construction and proactively promoting it as a tool for health and fitness.

This prestigious award, presented every other year at the symposium, recognizes a community's commitment to improving access to trails and promoting their use and importance for increasing physical activity. This award also honors a commitment to long term change through community design, trail planning, physical activity education and promotion, and increased trail use.

The Pottstown Area Health & Wellness Foundation was nominated for the 2008 Trails for Health Award by The Schuylkill River National and State Heritage Area. "The Foundation believes that trails are an important part of a regional recreation plan and they have made a significant effort over the past two years to increase trail use, heighten awareness of the trail, and encourage physical activity on the trail," comments Bob Folwell, Trails Project Manager at The Schuylkill River National and State Heritage Area. "This type of proactive involvement at

a Foundation level is very unique. The Pottstown Foundation not only gave grant money to help build a portion of the trail, but they also invested in interpretive signs, and brochures that encourage people to use the trail. It was a cool project and we felt the Foundation deserved recognition for its efforts. We are thrilled to have been part of this wonderful partnership that will benefit our community."

The Pottstown Area Health & Wellness Foundation has provided over \$160,000, both in grant funding and project costs in support of the trail since 2006. It invested additional funds to install interpretive signs along the Schuylkill River Trail from Riverfront Park in Pottstown, across the Berks/Montgomery

line to Morlatton Village. The signs, which were modeled after a "best practice" developed in Chicago for its lakefront trails, are designed to be informative yet motivational to those using the trail for exercise. Signs are at each entrance to the trail—Riverfront Park and Morlatton Village—and give an overview of how to use the trail's health benefits. Takeaway brochures displayed in a rack give tips and facts about walking and the calories an individual can burn. There are three additional smaller signs along the Schuylkill River Trail at Riverfront Park, Grosstown Road and Morlatton Village that provide examples of the food and calories walkers can burn by walking at a moderate pace along different portions of the trail.

"We are very proud that we have received this award, but we share the honor with three local groups whose expertise and cooperation were vital to the project's success," states Dave Kraybill, Executive Director of the Pottstown Area Health & Wellness Foundation. "We had a vision to provide motivational information on the trail and with the dedicated help of The Schuylkill River National & State Heritage Area we were able to bring it to life. We also had the cooperation of the Borough of Pottstown and the Montgomery County Parks & Heritage Services Department. Everyone's willingness to see this project through to the end has ultimately benefited our entire community." ■

About American Trails

American Trails is the only national, nonprofit organization working on behalf of all trail interests, including hiking, bicycling, mountain biking, horseback riding, water trails, snowshoeing, cross-country skiing, trail motorcycling, ATVs, snowmobiling and four-wheeling. American Trails members create and protect America's network of interconnected trails. Since its formation in 1988, it supports local, regional, and long-distance trails and greenways, whether they are in backcountry, rural or urban areas. Its purposes range from training trails advocates to increasing accessible trail opportunities for persons with disabilities.

About Pottstown Area Health & Wellness Foundation

The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents by providing education, funding and programs that motivate people to adopt healthy lifestyles. For more information on the Foundation as well as grant information, visit www.pottstownfoundation.org. For motivating information and delicious healthy recipes, click on Mission Good Nutrition, the Foundation's 30-minute television program promoting healthy living and lifestyles that airs on Channel 28 PCTV every Thursday at 7:00 p.m.

About Schuylkill River National & State Heritage Area

The Schuylkill River National & State Heritage Area celebrates the rich culture and history of the Schuylkill River watershed as one of America's most significant cultural and industrial regions. The boundaries of the Heritage Area cover the Schuylkill River watershed in Schuylkill, Berks, Chester, Montgomery, and Philadelphia Counties. This region is nationally significant for the role that its people, places, and events played in the American, Industrial, and Environmental Revolutions. For more information go to www.schuylkillriver.org.

HOMEOWNERS' ASSOCIATIONS TO BENEFIT FROM PERKIOMEN STORMWATER PARTNERSHIP

If gold coins fell from the sky, would you collect them in trashcans and throw them away? Of course not! But that is exactly what we do when our precious water falls from the sky. Stormwater may be a nuisance or even a hazard but it should never be treated like trash!

Many of our homes and businesses depend on wellwater for our day-to-day water needs. Even communities with public water often use wells to supply their systems. On average, a household in our region draws about 75 gallons per person per day from the ground. Multiply 75 gallons by the number of folks in your community and you begin to realize the amount of water we take out of the ground everyday.

Water is replaced in the local aquifers by the rain and snow melt that seeps into the ground. This process of infiltration can take thousands of years to develop an abundant and clean water supply. In fact, infiltration of rain and snow into the ground is the only way to recharge our groundwater supplies but too often we treat our precipitation like trash – rushing it away from our properties and communities as fast as possible.

The result – a greater chance for depleted wells and water supplies, especially during periods of drought.

A group of municipalities in the Perkiomen Creek watershed, known as the Perkiomen MS4 Partnership, are working together to help address portions of the state's Municipal Separate Storm Sewer System (MS4) regula-

tions by helping communities and property managers identify ways to improve their stormwater management techniques and treat stormwater with... well, with more respect!

The Perkiomen MS4 Partnership is focusing on homeowner's associations (HOA's) because they are fast becoming the principle managers of privately held, stormwater management systems in the region. Stormwater basins and swales are vital components of these existing systems but their functions are often misunderstood, even by well meaning property managers.

HOA's and other commercial property systems are privately owned and are exempt from the municipal inspections and management techniques that publicly owned storm sewer systems must address. The combination of lack of oversight and a limited understanding of how these facilities work can lead to flooding problems, water quality and water quantity problems for the region.

The standard mown grass stormbasin may help limit localized flooding, but these traditional basins and associated conveyance systems actually harm water quality and waste water that should be recharging local groundwater supplies. Current state and federal guidelines no longer recommend flushing stormwater into the nearest waterway or detention basin as quickly as possible.

Poorly managed stormwater shortchanges groundwater recharge, causes devastating physical impacts to streams and flushes lawn chemicals, petroleum products from vehicles, parking lots and road, and pet and animal wastes into local waterways. Individual property owners can do a great deal to improve stormwater run-off and protect water quality in local streams as well as water supplies in our communities.

Homeowners' associations or owners of privately managed stormwater facilities can obtain updated information about managing large community stormwater management systems by contacting the Perkiomen Watershed Conservancy or their local municipal Perkiomen MS4 Partner. Over the next six months, the Conservancy will be available to meet with HOA representatives to discuss current stormwater management techniques, options for improving water quality and increasing recharge to local groundwater supplies.

The Perkiomen MS4 Partnership is a collaboration of 26 municipalities in Montgomery, Bucks, Lehigh and Berks Counties and the Perkiomen Watershed Conservancy. The municipal Partners include East Greenville, Pennsburg, Perkasio, Schwenksville, Sellersville, Souderton and Telford Boroughs and East Rockhill, Franconia, Lower Frederick, Lower Pottsgrove, Lower Providence, Lower Salford, Marlborough, Milford, New Hanover, Perkiomen, Salford, Skippack, Upper Gwynedd, Upper Milford, Upper Pottsgrove, Upper Providence, Upper Salford, Washington and West Rockhill Townships.

Also included are "10 Things I Can Do To Protect My Water". Please contact the PWC if you would like more information regarding stormwater management and/or non-point pollution in your community.

The PA Department of Environmental Protection (PADEP) initiated the Municipal Separate Storm Sewer System (MS4) program to promote greater understanding of stormwater as a valuable resource and to improve overall stormwater management practices.

TEN THINGS I CAN DO TO HELP PROTECT MY WATER

Pick up after your pets and keep livestock out of streams. Pet and animal wastes can carry harmful bacteria and diseases. They contaminate creeks and require expensive water treatment for human uses.

Never dump anything down a stormdrain! Stormwater systems do not filter pollutants from stormwater so anything that goes down the stormdrain will very likely end up in the nearest creek.

Maintain open, forested floodplains. Floodplains are critical landforms that absorb water during high water events and act as giant filters the rest of the time. Filling them or paving them increases flooding and pollution elsewhere.

Plant trees and maintain naturally vegetated streamside buffers. Streamside trees and native vegetation help filter pollutants from stormwater run-off and reduce erosion by holding streambank soils in place.

Convert large yards or public spaces from mown grass to meadows. The typical suburban lawn is nearly as impervious as a parking lot! Native meadow grasses infiltrate stormwater better and provide critical habitat for grassland birds.

Cut back on lawn fertilizers and pesticides. Much of the fertilizer you apply in the spring flows directly into the local creeks because the grass is not ready to absorb it. Use a mulching mower set at 3 inches to create a healthy, organic lawn. Fertilize only in the fall!

Disconnect your downspout from the storm drain. Rainwater from your roof is just as damaging to creeks and streams as run-off from a parking lot. Let your yard help filter out impurities and infiltrate stormwater back into your aquifer.

Convert a corner of your yard to a rain garden. A wet area in your yard can be considered a nuisance or an amenity, depending on how you manage it. If its wet, look for native plants that like occasional "wet feet" and create a visual focal point.

Keep your paved surfaces to a minimum. Patios and parking spaces can be created with attractive pervious materials that allow stormwater infiltration to the soils below.

Maintain your septic tank. Septic tank maintenance sure isn't sexy but with thousands of on-lot septic systems in our communities, proper maintenance is critical to protecting groundwater and surface water from contamination.

If you are interested in learning more, please contact Crystal Gilchrist at the Perkiomen Watershed Conservancy at 610.287.9383 or check the website www.perkiomenwatershed.org.

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Will you contribute to the \$1 trillion lost through data theft?



PERFORMING TECHNICALLY

By Bill Swank, Lime Systems

There is no doubt about it. The global recession has both winners and losers. One winner is computer data thieves that are working increasingly hard to steal your data and make you a loser. In a study released earlier this

month, McAfee and The Center for Education and Research in Information Assurance and Security (CERIAS) indicated that businesses globally loose more than \$1 trillion per year through the theft of sensitive data and intellectual property.

While this is a global statistic, the dangers are real and will increasingly hit home to the unprepared and unprotected. These days, data is primarily stolen using malicious software or "malware" that manages to find its way onto the computers of the unsuspecting. This malware increased by 400 percent last year and may become even more prevalent this year. "This was a very insidious type of malware that was designed to either steal your data, steal your identity, steal your money, and in many cases the scale as well as the sophistication was very alarming," noted David DeWalt, President and CEO of McAfee Inc a sponsor of the study said in a recent interview.

Locally, we see an alarming increase in activity targeted at small to medium sized companies. Kenneth Ridler, Chief Technology Officer of Lime Systems noted in a recent interview, "that small and medium sized businesses are becoming the last frontier in efforts to steal sensitive information." Mr. Ridler also notes that many

companies lack the talent and sophistication needed to ensure that there are adequate safeguards in place to protect data and systems from data thieves.

Malware has advanced to the point that it is sophisticated, hard to detect and may even be viewed as having useful features such as being a neat screen saver. One Russian company that sells fake antivirus software that takes over a computer pays illicit distributors as much as \$5 million per year to get their software on as many computers as possible.

The typical small to mid sized company has sensitive data on both workstations and on servers. Valuable information is everywhere including accounting, financial and HR data. The wife of an acquaintance noted that her computer did something strange and upon investigation, it was revealed that there was malware sending off keystrokes of everything typed on the computer to servers in Turkey. That was

(See "Performing Technically" on page 50)

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Plymouth Meeting, PA

PERFORMING TECHNICALLY

(Continued from page 48)

caught in time but, one wonders how many might not be so lucky.

Another alarming fact from the study is that 42 percent of companies said that laid-off workers represented the single biggest threat to a company's data security. With the proliferation of small hard drives, cell phones, iPods and the like all having the ability to store massive amounts of data it is not surprising that downsizing creates one of the biggest risks of data.

Protect Yourself

There are a few things that you can do today to ensure that you and your company do not become a statistic. Some of these things are the same as with real theft and others cross over into the cyber world. Some things that you can do to protect yourself are:

- Be aware of how your computer works and be sure to investigate slow, sluggish, odd or strange computer behaviors.

- Retain the services of a trusted, proactive, competent and seasoned technology professional to periodically perform security sweeps of all of your systems including those of your off site workers.

- Take advantage of the protection that your computer's operating system has and ensure that your computer is running the latest patches and software

for the applications that you use.

- Setup your workstations and servers to prevent use of a USB drive that could be used to steal data.

- Download only well known software from well known download sites. That cool screen saver may not look so cool if you discovered that it sent your personal information around the globe.

- If you work for yourself, it is important that you have one computer for business and another for personal or family use. That way your business information is not stolen if your kids or spouse download software by mistake.

- If you are downsizing, ensure that ALL employee access to key systems is confidentially coordinated to minimize the opportunity for data theft.

Like other crimes, cyber crime can be overcome with vigilance, protection understanding and awareness. Take a moment to take stock of some of your technological weaknesses and make a strong effort to take a bite out of cyber crime. 🍷

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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Stand Up to an Economic Downturn With Good Financial Practices

Broad economic slowdowns can often trickle down to small businesses, including those in relatively stable industries or geographic locations. Individuals tend to cut back on discretionary spending while corporations curb routine activities, delay major purchases, and shelve new initiatives.

For many small businesses with limited resources, these and other factors often combine to pressure bottom lines past the breaking point, creating a domino effect of other dilemmas such as a credit crunch or layoffs.

A downturn doesn't have to spell disaster for your small business, however. Good financial management practices will help you weather even the worst of economic times, and be ready to capitalize on new opportunities will inevitably come with good times return.

Begin with the basics. Even when times are terrific, no small business can survive without good recordkeeping, budgeting, cash flow monitoring, and credit management.

Consult your bank. Lenders can tap their vast experience in economic cycles to advise you on issues specific to your business and industry. Depending on your projected long-term expenses, consider arranging a line of credit in case a cash flow gap occurs.

Be on good terms with your creditors. Falling behind on payments is never the answer, even if it's "just this once." Creditors will be more amenable to renegotiating terms to small businesses they consider to be conscientious and reliable.

Watch your receivables. By the same token, you need to stay on top of any outstanding debts to your company, particularly problem accounts. Be firm, but also willing to negotiate where appropriate.

Scrutinize your spending. Rather than arbitrarily slashing your budget, strive to spend only on those things that have a justifiable positive effect on your business. That will make it easier to redirect money to areas that enhance business performance.

Step up your review of financials. Assessing your reports weekly or biweekly rather than monthly will put you in a better position to make informed decisions. Similarly, a monthly or quarterly review your business plan enables you to adjust your strategy and direction to changing market conditions.

Keep marketing in the mix. Look for cost-effective ways to keep your company visible to current customers and potential new markets. They may be ready to restart their spending long before the headlines proclaim an end to the economic crisis.

For more help in coping with an uncertain economy, 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 610.327.2673 for the Pottstown SCORE chapter nearest you, or find a counselor online at www.potttownscore.org.

(See "Small Business Workshop" on page 52)

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SMALL BUSINESS WORKSHOP

National Penn Bank will sponsor a workshop titled, "Personnel Pitfalls in a Small Business," on Monday, March 9. The workshop, which runs from 7:00 to 9:30 PM, will be presented at the SCORE office in the New York Plaza building at 244 High Street, Suite 101, Pottstown, Pennsylvania. This is an interactive workshop designed for any business owner (employing 2 to 49 individuals) who has concerns or questions about the Human Resource exposures and problems that the owner of a small business may encounter. The workshop will also address what precautionary steps a business owner should take to avoid or prepare for such problems. Some of the specific topics to be discussed will be 1099 vs. W2 classifications; I9's; federal labor laws affecting small businesses; probationary periods; overtime calculations; contesting unemployment claims; employment "at-will"; disciplinary action; employee handbooks; and employee health insurance.

Instructor for the workshop is Doug Delp, president of The Delp Group, Quakertown, PA. The Delp Group is a consulting firm that delivers understanding of how human resource and group insurance strategies impact a company's people, culture, and profitability.

The cost of the workshop is \$25. There is a 50% discount for each additional person. All fees are non-refundable.

To register for the workshop, contact the SCORE office at 244 High Street, Suite 102, Pottstown, PA. The phone number is 610.327.2673 or e-mail info@pottstownscore.org

SCORE, Service Corps of Retired Executives, is a nonprofit organization sponsored by the U.S. Small Business Administration. The organization provides free and confidential counseling as well as low cost workshops to start up businesses. Their goal is to work with the challenges that small businesses face in today's market place. For more information, access SCORE on the web at www.pottstownscore.org.

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DEFEATING BACK PAIN AT THE OFFICE



BUSINESS, HEALTH AND FITNESS

By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS,
General Manager, Pottstown Health www.phcfit.com

It's only Monday and you're already wishing it was Friday. Sound too familiar? Is work really that bad or is it that you just don't enjoy what you're doing? Or is it perhaps that the cause of your anguish really has nothing to do with your job, your career, or your colleagues? Chances are, the one thing that can make any work seem a lot worse than it actually is the one thing you take to work and even take it back home with you. I'm talking of course about your back.

Most of us take our back health for granted until the day that it causes great discomfort. To this day, back pain is the number one reason why people make appointments to see their doctors, and in most cases, not until the pain has become unbearable. Identifying back pain is easy and can range from dull, nagging aches, to stiffness, to unexpected sudden twinges or spasms. The more difficult part, but most critical, is being able to identify how you developed the back pain in the first place.

Some common presumed causes of back pain would be picking up a heavy object improperly, bending over awkwardly to pick up something that was dropped, or sleeping in a goofy position. While all of those causes could certainly lead to back pain, they were more the proverbial "stick that broke the camel's back" of poor body mechanics and muscle imbalances. After a while, something has to give. The real culprit in the imbalances we experience is not just from all the sitting, standing, or lifting we may do at work, but how our bodies have to adapt to all of the sitting, standing, or lifting.

Let's take sitting for example. Due to the amount of time most people spend sitting, the body must gradually adapt itself to that position. This happens in a number of ways. The first thing it must adapt to is how the weight goes through the hips and pelvis. Then, there is the way in which you sit - upright, slouching, or something in between. But what's most important and often overlooked is what happens to the postural, core, and support muscles while you're sitting. For example, the hip flexors (crease where the thighs and hips meet)

will get tight from being in a shortened position, and the opposing muscles, the gluteus maximus (a.k.a. the butt) will get weak and atrophy from being in a relaxed state. The simple combination of tight hip flexors and weak glutes is what ultimately becomes a "muscle imbalance." The result of these muscle imbalances will be postural dysfunctions of the pelvis and spine. These imbalances send both the spine and pelvis into abnormal positions, the combination of which can be devastating to a person with a healthy back (the back that goes out from bending over to pick up a simple paper clip) and catastrophic for a person suffering from any form of back pain (i.e. bulged disc). What you must understand is that these imbalances are the direct result of what you do in your everyday life - sitting, the activities of your job, and your own personal habits. What can you do about it?

The good news. Back pain is highly preventable and even if back pain already exists, can be treated and remedied without any without medications or drugs. To prevent back pain from occurring, here are some action steps to take:

Sitting

If your job requires you to sit, get up and move around every 20 minutes, even if not just to stand up. While sitting, sit with your legs in different positions and try to keep the legs moving. Stand up when the phone rings or when you have to read something. Bottom line - stay off of your bottom as much as possible.

(See "Health and Fitness" on page 54)



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HEALTH AND FITNESS

(Continued from page 53)

Standing

If your job requires you to stand all day long, be sure you have quality footwear and a neutral shoe insert. Body mechanics start when our feet hit the ground. It is best if your feet are in the most neutral position possible. One negative body pattern that many people fall into is to continually shift their weight from one foot to the other. The problem with this is that most people eventually find that one leg will be more comfortable than the other, and then that leg will get most of the weight most of the time. This will wreak havoc on the pelvis and spine. Better to put equal pressure on each foot as much as you can, and learn to correct when you catch yourself shifting your weight or leaning on one leg too much.

Lifting

A third obstacle on the job can be situations where you have to lift anything over 10 pounds repeatedly. Again, it's not the activity itself that puts you in jeopardy; it's your body's inability to tolerate the stress of the

weight. In other words, you should be able to lift anything you want to and not have any difficulty doing it. The problem occurs when your body is suffering from the muscle imbalances and postural dysfunctions discussed earlier. So, when you lift that object and get injured, the body was already in a compromised state, and it just needed that last bit of stress to send you in to a painful situation.

Stress

It's an unavoidable fact of life at work, and it can also play a role by causing your muscles to tense up, which makes you more prone to injury. Stress also lowers your tolerance for pain. In some cases, minimizing stress on the job can be a daunting task, but deep-breathing exercises, walking around the block, or even talking about your frustrations with a trusted friend can help.

The best and most reliable ways to prevent and treat back pain is good old fashioned exercise (specifically designed to address muscular imbalances), flexibility training, yoga, regular massage treatments, and proper rest (a good bed is worth its weight in gold). You only get one body...take good care of it. 🗑️

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