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THE VICTORY BANK



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

Values make the difference

COVER STORY

By Jim Jannotti

The difference is apparent from the moment a customer enters the lobby of the Victory Bank in Limerick. Customers do not walk up to a barrier with bankers on the opposite side. Instead, they are greeted, probably by name, by someone who is likely to be both banker and neighbor. Coffee is offered. It may be a few minutes before the customer leaves because there is friendly conversation mixed in with the business of the visit.



The Victory Bank is located at 548 N. Lewis Road in Limerick.

In fact, the entire customer experience at The Victory Bank is unique. There is a reason for this.

"What we've said is no matter how busy we get, no matter how successful this thing turns out to be, we will never ever, ever, ever compromise when it comes to the quality of the members of the team," says CEO Joe Major.

"I had the experience in my banking career twice of working with companies that had issues with mediocre results. A lot of the initial thinking that built up to The Victory Bank came out of those experiences. The more and more I was around the business, the more I realized that the only real differentiator you have is the people."

"You can pick a nice location, but everybody can pick a nice location. You can have great technology systems, but these days, everybody has great technology. There's no way to get an advantage in those areas," he says.

A Set of Values

Mr. Major's history drove him to put together a set of values, and these became the foundation for The Victory Bank: values that include extraordinary personal service, candor, credibility and innovation. "Our values say that we will always do what's best for you even if it means that you walk out the door and go to a competitor. At the end of the day we believe that's going to breed great success for the company," says Major.

It was this set of values that laid the foundation for the process of selecting a team. "We built the bank with the under-

standing that we were going to hire the best bankers," says President Rich Graver. "We use the term '9s and 10s.' We want to make sure that they're a 9 or a 10 and if not, we move on. As a result we put together a great team. We have 14 people here that have over 300 years experience delivering all sorts of banks products and services. They do everything from serving clients to ordering supplies to cleaning up the branch lobby. 'Not my job' is not in their vocabulary."

"Everyone we recruit for this project, we make certain that they are willing to commit to those values in an unwavering fashion. So, that may mean that we're going to seem a little different from other financial companies," says Mr. Major.

The ultimate goal of these efforts is, according to Mr. Graver, "to deliver the best client experience that a customer can get."

"Victory Bank is really about the client experience," adds Mr. Major. "That means a whole lot of things; it means that we're available, it means that we return telephone calls, it means that we come to your place of business. But it also means that we have the level of experience and knowledge to be able to help our clients meet their goals."

Not Just the Building

That customer experience begins with a comfortable, inviting facility with your choice of coffee, tea or hot chocolate. The most important differences, however, may be less visible. Customers may or may not notice at first that every time they call The Victory Bank, the phone is answered by an actual human being. This is because The Victory Bank has no automated voicemail system. "I don't ever want that here, I want us to

(See "Cover Story" on page 7)

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COVER STORY

(Continued from page 5)

be different," says Mr. Major. "Answering the phone is expensive, you're spending money, paying your people and burning up resources to better your communication but, this is one very simple example of how we can be different and better."

Mr. Graver adds, "If you really think about the service that is given to people today... just in picking up the phone, there's always a maze of voicemail. It doesn't take a rocket scientist to know that if you even do just a little bit better people are going to open up their eyes."

"I started in banking in 1981," he says. "Back then it was different, we didn't have voicemail, they had a phone with buttons on it and you answered it."

Graver describes that type of dedication and relationship building as a lost art. "Often as banks get bigger, that customer service gets watered down because instead of 400 people they have to manage 1,200 people. It gets harder to empower people to do what's right for the customer."

"Some of the other smaller institutions around the area are doing a fine job of taking care of their customers. The real difference is in size. If you're Citicorp and you have two and a half trillion dollars in assets and 300,000 employees, I don't care how hard you try, the client experience is guaranteed to be inconsistent," adds Mr. Major.

Employees Are the Backbone

The Victory Bank feels that it can do better. "It all starts with the people you hire and how you treat them," Graver explains. "The employees are the backbone, we hire motivate and compensate in correlation to that."

"One of the biggest misrepresentations businesses make is 'our people are our most valuable asset.' Everybody says it, people put plaques on the wall, there's the monthly parking place for the employee of the month, but then they sys-

(See "Cover Story" on page 9)

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* The CPA Technology Advisor (September, 2007)

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THE MILLION DOLLAR IDEA

NEW AND OLD PROMOTIONS TO PILFER



MARKETING 101

By Todd Palmer

In the early fifties a long forgotten television executive wearing a super thin tie had an epiphany that would spark a groundbreaking promotional idea. Legend has it that New York City affiliate WWOR first exploited the concept of the Million Dollar Movie to promote the television broadcasts of cinematic efforts that had a production cost of a million dollars or more which was a big budget in '50s and '60s.

Although it excited viewing audiences for years, the Million Dollar Movie has been long forgotten in this age of on-demand TV and multi-million dollar blockbusters. Since the idea first blasted onto black and white screens, every other local, regional and national broadcast company has cloned some version of the concept until it's a meaningless cliché and usually indicates a B-movie.

That's the way it goes with good ideas. If they really are good they're lifted by the less creative members of your market segment and eventually by companies in other categories until their appeal doesn't have any power.

Do you get stoked by the annual President's Day sales that many of the Route 422 corridor's furniture and automobile dealers are obligated to drag

back each year? No, because the concept is so old and so tired that the cliché often dilutes the message. The sale could be significant but you've heard it all before just like the movie might be good but the chances that it is... aren't.

RETRO MARKETING

All of that being said, today's hipper brands are embracing promotional ideas of yesteryear and having success breathing new life into old concepts, many of which have moved from cliché to bromide.

In the early 1980s, buy one get one free was a popular marketing tool employed by record companies to sell compilation albums— double albums that were unattached and could not be purchased separately. By the mid 1980s

(See "Marketing 101" on page 10)



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COVER STORY

(Continued from page 7)

tematically engage in practices that prove to any objective observer that that is not the case. Here, our people are most important asset, period. We involve our employees in the process, we let them make decisions . . . We really are a community bank. The decisions are made here by people who live, eat, and work in the community.”

Mr. Major adds, “People are looking for a better banking experience. That’s the appeal of what we offer, a locally owned company where the shareholder and owners are from here and the service is impeccable.”

The Victory Bank invites you to see the difference for yourself at their Grand Opening Celebration on Saturday May 16th from 10am – 2pm at their 548 N. Lewis Road location. There will be fun, food and games for all ages, plus a drawing to win a \$10,000 Victory Bank Fortress Savings Account (the winner can leave the money in the bank to accumulate interest or withdraw it immediately) and other prizes. 🏠

The Victory Bank is located at 548 N. Lewis Road in Limerick. You can find them online at www.thevictorybank.com or contact them by phone at 610.948.9000.




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MARKETING 101

(Continued from page 8)

the novelty had largely worn off but retailers in other categories had already begun absconding the idea. Originally, "buy one get one free" was a sudden end-of-season or stock clearance method used by shops who were left with a large quantity of stock that they were looking to sell quickly but it has become a strategic marketing method. Cleverly marketed as BOGOF or BOGO, "buy one, get one free" made a strong resurgence in retail sectors even before the current recession that has made the perceived

value of this promotion very popular.

Another retail promotion expected to make a comeback this spring is the sidewalk sale. Originally promoted by the Main Street shops in small town America, the sidewalk sale was designed to blowout winter inventories but the unexpected benefit of merchant collaboration made joint promotions like "Sidewalk Sale Days" a viable community building program. With the positive leadership of organizations like PABA, the Phoenixville Area Business Association, and the consistent growth of local merchant centers in Phoenixville, Pottstown, Spring City and Collegeville, this is another old idea that could be made new again.

It's been a long, gray winter and surprising patrons with bargains in fresh and compelling ways— even if they're a new take on an old idea— can energize the buyer's experience. Traditional retail continues to take a hit from online competitors but with warmer weather comes the consumer's unending desire to go out into the world and spend money. And if your new and improved sidewalk sale doesn't do the trick you can always consider a virtual sidewalk sale as a unique Internet promotion.

BE DIFFERENT

Marketing promotions are all about getting noticed. Be different enough that you create a "position" for your offering in the mind of your target audience. Something like the Virtual Sidewalk Sale is a unique and new spin on a clichéd concept. How about Buy One, Get Ten Free? Consider the Million Dollar Meetup where every purchase gets a lottery ticket.

VFC recently ran a promotional campaign mimicking the National Economic Stimulus package wherein our client offered economic stimulus in the form of

(See "Marketing 101" on page 12)

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

FOR SALE- (#ZC2075) MAIN ST., Royersford- EXPOSURE- Used as offices in the front; (2) BR apartment in rear. Victorian w/2 story turret, high ceilings, original woodwork and windows, grand foyer w/open turned staircase, enclosed front porch (heated and A/C). The 2 story apartment has kitchen w/cherry cabinets, LR, DR, 2BR, hall bath, powder room, side porch and an enclosed rear porch. Both units have separate elec. and gas meters. Water and sewer are shared. **Reduced \$374,900.**

FOR SALE- (#ZC2080) 3208 Sanatoga Road, Pottstown- Rural setting but close to 422 and all major arteries. Peace and quiet surrounds this 2-3 bedroom stone farmhouse with large stone barn. Some fenced areas and a spring fed stream, along with some storage sheds and outbuildings including a spring house. Heating expenses are low because of the wood burning stove. A new 200 AMP electric service was installed 5 years ago. Lots of storage. Zoned LLI but used as a horse farm-residential. **Reduced \$329,000.**

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

FOR SALE- (#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) 1123 E. Philadelphia Avenue, Gilbertsville- 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

FOR SALE- (#ZC2086) 342 South Street, Pottstown- (2) buildings. (4) residential units: 1 is an efficiency and 3 are two-bedroom units. (1) commercial unit and (3) garages. All tenants pay their own heat. Vacant unit has a brand new heater, new carpet, new vinyl and fresh paint. Rear building had a new roof in 2008. \$215,000

FOR SALE- (#ZC2087) 1109 S. Hanover St., Pottstown- Commercial complex consisting of (3) separate buildings comprising over 10,000SF. All buildings are fully leased and owner occupies 1 unit. All tenants have a month to month verbal lease at this time. Room to expand current buildings. Good retail history. Recent improvements include roof replacements, updated bathrooms, newer heaters, added insulation to improve heat costs. \$779,900.

FOR SALE- (#ZC2088) 1636 W. Phila. Ave., Boyertown- RESTAURANT and BAR know as the "Shanesville Hotel". LIQUOR LICENSE and equipment are included in the sale. Second floor currently 1 apartment with (2) kitchens and baths; could be converted into 2 units. \$575,000.

Listings For LEASE

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

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

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

(ZC1039) 355 Circle of Progress, Pottstown- 1770SF office space for LEASE Space includes (3) offices, operations/communications office, outer office, vestibule, kitchenette and (2) bathrooms. Parking for approximately 15 cars on the side of building + a drop off area in front of the building. Many possible uses: Gym, Training/School or general offices. Call today for details.

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

(ZC1055) 200 Furnace Street, Birdsboro- 8400SF warehouse and office space; functional, modern and immaculate. Including 2 loading docks, parts room, office suite and more. Must see. \$5,200/Month. Utilities included.

(ZC1060) 32 Wells Road, 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. Available immediately. Possibility of 7000SF available. Contact Brian Gilbert for details. \$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.

(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.

(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 2525SF 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.

(ZC1080) Lemon Street, West Pottsgrove- 4,000SF warehouse/light manufacturing/office. Loading dock and overhead doors. \$1,500/Month + gas heat and electric.

(ZC1081) 1027 Riverside Drive, Pottstown - Block Building- 952SF featuring 1 overhead door, tire 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

(ZC1083) Boyertown Professional Space- 720SF including 3 large offices, reception area, general work area and restroom. Utilities included. \$750/Month

(ZC1084) 1450 Ben Franklin Highway, Douglassville- 2,100SF retail/office space with full walk-out basement situated on 2 acres. \$1,700/Month + utilities. Central Air. Public sewer and gas available.

(ZC1085) 371 Circle of Progress, Pottstown- 2,000SF warehouse with 800SF of office, can lease one or the other or both. Call for details

(ZC1086) 416 S. Hanover St., Pottstown- Approximately 1500SF second floor office space. Breakroom and full bath. Office (12.5 x 20 feet); Breakroom 10 x 20 feet). Heated 2 car garage (30 x 30 feet). Oil heat; radiant heat under floors including garage. \$750/Month. Includes water, sewer and lawn care. Tenant pays electric and snow removal.

(ZC1087) 100 S. Main St., Spring City- 1400SF office/retail space + 650SF storage space. Totally remodeled. Gas heat, central air, bathroom. \$1,150/Month + utilities and trash. Landlord pays sewer.

(ZC1088) 830 Chestnut St., Royersford- 900SF office space, offstreet parking, gas heat, air conditioning. Tenant pays gas heat, electric, water, sewer, phone, cable. Landlord pays trash. Call for more details. \$600/Month

(ZC1089) 871 S. Keim St., Pottstown- 6589SF could be used for storage or small business usage. Close to major highways, public sewer, well water, loading dock. \$750/Month + utilities.

(ZC109) 1 Security Plaza, Downtown Pottstown- (Train Station Building) 1150SF second floor office. \$1,000/Month includes ALL utilities.

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MARKETING 101

(Continued from page 10)

a sale. In the end it was really just a sale but customers identified with the terminology and equated it to significant savings and, quite possibly, that by making a purchase they were behaving patriotically.

Promotional marketing programs often appeal to the sensibilities of the group rather than an individual. While display ad campaigns generally attempt to speak to an individual's emotions, like improve your health, marketing promotions often appeal to a group culture like patriotism.

Some memorable marketing is based completely on being different. Christmas in July sales come to mind but we have another client who sends out Happy Spring baskets instead of competing to get noticed with everyone else in December.

PERCEIVED VALUE

It's important to run the numbers before you undertake any promotion but often times you can make out when you give something away. When consumers believe they're getting something of value they are more likely to make a purchase.

Chain restaurants and other national companies are always reinventing old promotions to attempt to inject new

interest in them. USA Today recently reported that, "in the economic downturn, two-for-one offers are showing up so many industries at once — from restaurants to retailers to telecommunications companies. Even some car dealers and home sellers are testing two-for-one."

Last summer, San Diego home builder Michael Crews had a "Buy one home, get one free" offer and customers who bought a \$1.6 million estate home would get a \$399,900 row home for "free."

There are loads of other tried and true, to stick with the cliché theme, marketing promotions that can be recycled in 2009 to combat a recession and ramp up interest in whatever you're selling. The trick with utilizing a marketing program that the public has become desensitized by is to change it up enough to make it compelling. Inject all of the energy and creativity that you can into your next promotion whether it's your own invention or your very own brand new idea that someone else will notice and use. 🗑️

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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STILL CONFIDENT: Credit Unions and Banks Still Lending, Growing



"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

Virtually everyone in the region, business owners, employees and consumers, has been touched in some way by the current recession. Like most everyone else, I am personally acquainted with people who have lost their jobs because employers needed to make cuts to remain solvent. My own household has been affected, though not by a job loss... at least, not yet.

Every day, it seems, we switch on the radio or the TV, or read news sites on the web with increasing trepidation, wondering what sort of bad economic news will confront us. Unfortunately, we are rarely unsuccessful at finding any.

Still Finding Opportunities

Against this sad backdrop, it was heartening these past couple of weeks to talk to some of the area's banks and credit unions. Believe it or not, these financial institutions are still lending, still finding opportunities; some are even growing.

Says Myra Fick, Marketing Director at Tri-County Area Federal Credit Union (www.tcafcu.org), "We recently launched a new line of business products, including business loans. Even though we are in tough economic times, Tri County Area FCU remains strong and has money available to lend to qualified applicants.

We recently launched our new business account program. We offer a full range of products and services to support businesses of all sizes. We've partnered with GM & Chrysler in the Invest in America program, which offers our members discounts on auto purchases through June 30.

"Additionally, we offer Green Loans! Members who purchase a hybrid vehicle can save an additional 1% on their auto loan rate. Our members can feel safe and secure, as we have our members' best interests at heart and we only use responsible lending practices," she adds.

TCAFCU is currently celebrating 60 years in business. "As a credit union, we can serve consumer and business customers in much the same way as a bank." The major difference, says Ms. Fick, is that "as a credit union, we are not

(See "Buzz Around the Block" on page 15)

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In these uncertain times one thing we cannot neglect is our health. More and more people are looking to complementary therapies to strengthen and maintain their health. One very popular therapy is Massage, which provides many benefits including improved circulation, concentration, energy, pain relief, boosting the immune system, and reducing anxiety/stress. Investing in this type of health care now is one thing that is sure to pay off for the long term.

Deep Muscle Therapy Group has been in Phoenixville for the past 15 years specializing in Pfrimmer Deep Muscle Therapy, Trigger Point Therapy, Hot Stone Massage, and Pregnancy Massage. Pfrimmer Deep Muscle Therapy (PDMT) concentrates on all of the layers of muscles that can become depleted of their normal blood flow by applying a specific series of cross tissue movements to those muscles to increase circulation and allow the body to heal itself. Trigger Point Therapy applies pressure at a specific point in the muscle to release the muscle as a whole. Hot Stones are also used at times to permeate the deeper muscle tissue layers. All of these types of therapies are performed with sensitivity to the client's pain tolerance level as it does not have to be painful to be beneficial. Lastly, Deep Muscle Therapy Group also offers Pregnancy Massage. This can safely be done on a woman from her first trimester to the day she gives birth. Specific pregnancy cushions are used on the massage table to allow the mother-to-be to lie comfortably on her stomach.

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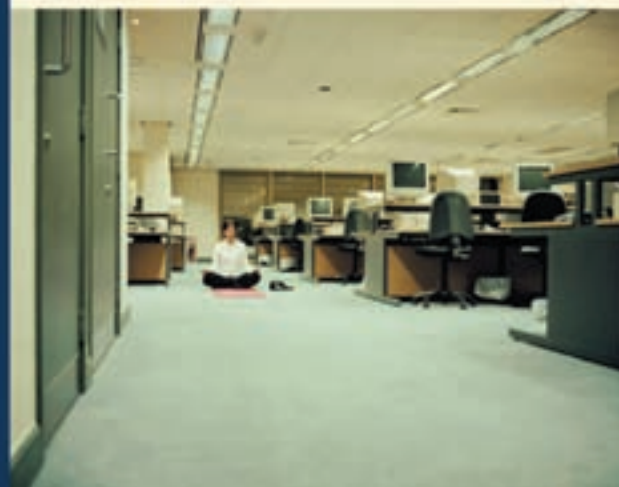
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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

for profit and we are member-owned. Our earnings are returned to our members in the form of lower rates on loans, higher returns on savings, lower fees and better service."

The current recession began, in part, because a freeze in international credit markets as nervous investors watched global financial behemoths like Bear Stearns and Merrill Lynch crumble. The credit freeze as well as other factors caused many smaller banks to become more conservative in their lending. Many, but not all.

"For the most part, it has been business as usual at Phoenixville Federal," says Doug Darlington, Sr. Vice President/COO at Phoenixville Federal Bank and Trust. "As larger banks cut back on lending to conserve their capital and liquidity, we continue to lend to new and existing creditworthy customers. In fact, we have experienced significant increases in both our deposit and loan products."

Mr. Darlington says that Phoenixville Federal tries to put the current economic troubles in perspective. "We are a mutually owned Community Bank. This means, in essence, that we are owned by our customers. We do not have to

answer to stockholders or pay dividends. This allows us to have a longer term view of how we run our bank and how we serve our customers."

Phoenixville Federal has always taken a sensible approach in our lending practices, so we will continue to offer our top rated customer service while investing in local businesses and home mortgages. In addition, more and more businesses and individuals are turning to our Trust and Asset Management Group to help them grow and protect their wealth while planning for the future. We will get through this recession together," he says.

Phoenixville Federal (phoenixfed.com) has been serving the region since 1912. Currently they have five branches in Phoenixville, Pikeland, Royersford, Collegeville and their newest location, in Limerick.

Weathering the Storm, As Predicted

Scott Gruber, President of National Penn Bank's Central Region says that bank is still strong as well. "For the most part, we're conducting business now the same way we were a year ago and 20 years ago – we avoided some of the

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



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Sustainable Manufacturing ...THE LEAN WAY



VIEWPOINT ON MANUFACTURING

By Don Havas, President,
Applied Technology and Science, Inc.

The latest buzz word in the manufacturing trade press is "Sustainable Manufacturing." According to the U.S. Department of Commerce, Sustainable Manufacturing is defined as "the creation of manufactured products that use processes which minimize negative environmental impacts, conserve energy and natural resources, are safe for employees, communities, and consumers and are economically sound." However, right now in this economy for many manufacturing companies the more significant issue is sustaining the business, period. Do you realize that implementing the Lean Manufacturing practices will not only help you sustain your company, but also minimize its negative environmental impacts?

"How is that true?" you ask.

When you undertake to implement Lean Manufacturing, you are going to be looking for 7 Kinds of waste; waste that when eliminated will conserve energy and material as well as reduce costs, free up cash and improve customer satisfaction. Those 7 kinds of waste are:

- 1) Excess Inventory** – material or product for which there is not a customer demand or a downstream need. It takes up space, may spoil or become obsolete.
- 2) Over-production** – making things faster than at the pace necessary to meet the customer demand or a downstream need. Over-production results in excess inventory.
- 3) Waiting** – material, people or product waiting for the next operation, waiting for missing material waiting for a customer order. Waiting results in lower productivity for your employees and higher levels of Work-In-Process (WIP) and Finished Goods inventory.

(See "Viewpoint on Manufacturing" on page 18)



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"BUZZ AROUND THE BLOCK"

(Continued from page 15)

so-called "sexy" new products of the past couple years because we've always been committed to solid business principles.

National Penn Bank has distinguished itself by being an organization dedicated to building strong relationships with clients. We are known for our dependability, growth and financial strength. We have the resources of a large bank with the personal feel of a small community bank – where people make the difference," he says.

Readers of this column may remember that last summer, many of the area's bankers were cautiously optimistic about the region's fortunes during this economic climate. As Phoenixville Federal's President, Dick Kunsch, said at that time, "We will weather the storm. We're not going to feel the effects that other parts of the country have already experienced."

Of course, that was before the downturn became a full-blown recession. Mr. Darlington allows that the overall situation has worsened. "Each segment of our market must be feeling the pinch as consumers cut expenses and are more cautious with their discretionary income. So regardless of the industry, we are all affected to some degree."

Still, he thinks the predictions made by Mr. Kunsch and others during the summer of 2008 still hold. "I believe the predictions from last summer were correct and for the most part, our area continues to weather the storm pretty well."

Joe Major, CEO of The Victory Bank in Limerick largely agrees, though he was as surprised as many of his banking industry colleagues at the degree and sharp slope of the downturn. "Some of the developments in the external economy have been pretty shocking," he says. "I would not have foreseen the collapse of some of these revered financial institutions. If you had told me all those banks and investment firms, and securities companies were going to go down, I would have found that hard to believe. I don't think anyone appreciated the magnitude of the counter-party risk in the market."

"But the most troubling thing in all this is the human pain; the lost jobs, the lost houses. That's what we as a society need to be most concerned about." He adds, "You ask people 'how's business,' they shake their heads and look at the ground and say, 'it's terrible.' There's a general sense that nobody's doing anything in

(See "Buzz Around the Block" on page 19)

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VIEWPOINT ON MANUFACTURING

(Continued from page 16)

- 4) **Transport** – movement of material and product that could be eliminated. Transport adds cycle time and uses energy.
- 5) **Unnecessary Motion** – actions required of the production people that can be eliminated. These actions place additional demands upon your employees and lower their productivity.
- 6) **Defects** – product that will require rework or be scrapped. Defective material or product consumes materials, energy and your employee's time.
- 7) **Inappropriate Processing** – operations that do not add to the value of the product. Excessive inspection, testing or recordkeeping often fall in this category and obviously add cost while consuming resources.

By implementing Lean Manufacturing practices, you can reduce your costs and your inventory because you only build what is needed, when it is needed. You eliminate the energy and material used for building unnecessary inventory. You may be able to reduce your floor space requirements, saving the energy required to heat and cool this space and the costs to maintain and insure this space also. These savings both reduce your operating costs and your impact on the environment. And, by reducing your inventory, you are no longer fund-

ing that inventory, making more cash available to your business.

A perfectly Lean Manufacturing operation is simply stated, but not easy to achieve. To operate in a perfectly lean manner is to operate as follows:

Within a value stream, build what is needed only when it is needed in a batch size of one at a constant rate determined by customer demand with no time required to change setups between models.

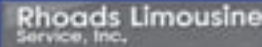
Let me explain what this brief statement means:

A VALUE STREAM – A value stream is the flow of information and material associated with a single product line from order desk to dock. A product line may have a number of models.

WHAT IS NEEDED ONLY WHEN IT IS NEEDED – This is the "Pull System" of production and is often implemented using a "Kanban" system. A downstream operation informs an upstream operation when more material is needed. The upstream operation produces only the requested material for the downstream operation.

IN A BATCH SIZE OF ONE – Operating in this way, there is no inventory between operations as is the case when an operation

(See "Viewpoint on Manufacturing" on page 20)



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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

business, they're not buying new equipment or hiring, they're not spending. Everyone's in hunker-down mode."

Hard Earned Wisdom

Even so, Mr. Major still believes, as he did nine months ago, that we should not throw the 'C' word around carelessly. "I still think that to call it a credit crisis is an exaggeration. We are still lending money. If you're a good borrower, there are still people out there who will loan you money. It's tougher now, there's more conservatism, there are higher rates, but it's not a crisis. It would be a crisis if a good borrower couldn't get a loan," he says.

National Penn Bank's Scott Gruber expresses a similar sentiment. "National Penn has credit available; we are still in the business of making sensible loans for sensible purposes. At National Penn, we have healthy revenue from both loans and non-deposit sources. We are a well-capitalized institution by industry stan-

dards and we make decisions locally. We've protected the interests of our customers and shareholders for 134 years and we'll continue to be a solid institution focused on building long-term relationships with our customers."

"In difficult economic times, there's value in community banks," he says.

The more conservative approach being taken by both lenders and borrowers may reflect a sort of hard earned wisdom. The Victory Bank's Joe Major sees a kind of sound thinking in the current climate that was simply not there in recent years. "When banks are conservative, they price for risk. What's happening now is kind of rational. What was happening five years ago was not."

The result for The Victory Bank and it seems for other local institutions as well, is that the current situation "does create opportunities. There are plenty of opportunities right now to grow our bank and as a result, we're pretty much on target with where we wanted to be." ■

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VIEWPOINT ON MANUFACTURING

(Continued from page 18)

makes a batch of material prior to passing the batch onto the next operation. Therefore, work-in-process (WIP) is not created and stored that cannot be immediately used.

AT A CONSTANT RATE DETERMINED BY CUSTOMER DEMAND – This is what is known as “Takt” time. It is calculated by taking the amount of material that must be produced in a shift, and dividing it by the planned productive hours in the shift. The material is produced at each step of an operation on this interval. Operations are often arranged in cells so that short term variations in the Takt time can be accomplished by changing the number of people manning a cell. Takt time changes that are beyond what can be accomplished with manning are accomplished by adding or removing cells.

It is important to note that to work “at a constant rate” requires that the equipment operate without fault during the production time and only good material be produced.

WITH NO TIME TO CHANGE SETUPS BETWEEN MODELS – When every different model requires a unique setup, the lead-time to produce a given number of items using a lean operation is less than the time required using a traditional batch operation only when the setup time

between models is reduced below some threshold value.

With a little thought, you see how operating in this way will reduce or eliminate the 7 forms of waste and their environmental impacts. But, Lean Manufacturing requires a focused effort and should not be undertaken lightly. Operating in a perfectly lean manner is not usually achieved immediately, but rather by continuously improving the operations and flow in a value stream over time. A strong commitment by the company management is needed in order to sustain the drive for change and to address the problems that arise. Nonetheless, the experience of numerous companies, who have successfully undertaken the challenge, has shown that Lean Manufacturing does contribute to sustaining your company and sustaining our environment. 🗑️

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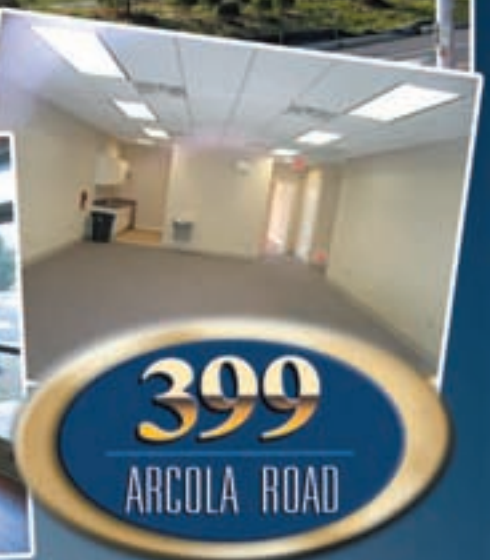
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THE FEDERAL RESERVE AND THE ECONOMY



INVESTMENT IDEAS

Provided by Jim McGuire, First Vice President, Branch Manager, A.G. Edwards/Wachovia Securities

You may have been hearing a lot lately about the Federal Reserve, better known the "Fed," and its chairman, Ben Bernanke. You may also already know that the Fed has an influence on interest rates, which in turn influences the economy. But there is more to the Fed than meets the eye, and the reasons behind the interest rate changes may interest you as an investor.

The Fed was established in 1913 and consists of a seven-member board of governors, including the chairman. All are appointed by the president and approved by the senate. The nation is divided into 12 Federal Reserve districts represented by 12 Federal Reserve banks. Since its establishment, the Fed has become responsible for directing the nation's monetary policy. The Fed also regulates the nation's banks and other depository institutions and supervises directly many commercial banks. The Fed also tries to support other financial markets by maintaining stable conditions for financial transactions.

Although the Fed has many responsi-



bilities, most investors only think of the Fed as having control over the interest rates that affect the U.S. financial markets. There are many different interest rates, but the Fed has direct control over only one of those interest rates, the "discount rate." The discount rate is the interest rate that the Fed charges its member banks on money borrowed for certain short-term loans.

The Fed also has influence over the federal funds rate. The fed funds rate is the rate for one bank to borrow from another. Banks keep money deposited with the Fed to meet the Fed's reserve requirement. During a normal business

(See "Investment Ideas" on page 22)

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INVESTMENT IDEAS

(Continued from page 21)

day, a bank may end up with more or less in its reserve account than the required amount. If it has too little, it may borrow from other banks. If reserves are above the minimum, the bank can loan the excess to a bank that is below minimum. The market for federal funds determines the federal funds rate.

By controlling the discount rate, the Fed can influence the nation's economic cycles, to some extent. Let's look at some scenarios:

If the nation's economy expands rapidly, historically the threat of inflation becomes a worry for consumers. Inflation — the general increase in the price of services and goods — lowers consumers' purchasing power. The Fed fights inflation by increasing these key interest rates.

By raising the fed funds rate, the Fed decreases the amount of money available to the national banking system. Banks tend to base the rates charged for business and consumer loans on their own cost of funds. So an increase in the discount rate and fed funds rates will usually lead to banks increasing their lending rates. This makes borrowed money more expensive for businesses

and consumers. By making borrowed money more expensive, the Fed hopes to slow inflation by slowing down the rate at which money is spent.

When the economy is dragging and needs an extra monetary boost, the Fed "loosens" the nation's money supply by decreasing the discount and fed funds rates. By lowering these rates, the Fed makes more money available to the nation's banks. This leads to borrowed money becoming cheaper for consumers and businesses. The extra money helps stimulate consumer spending and promote economic growth.

You may want to pay close attention to the actions of the Federal Reserve, especially if you have interest-sensitive investments. Your financial advisor can assist you in understanding how interest rate changes can affect the performance of your portfolio. ■

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RECEIVING WORKERS' COMPENSATION AND COLLATERAL BENEFITS

LEGAL PERSPECTIVES

By Daniel E. McCabe, Esq.
Wolf, Baldwin & Associates, P.C.



The laws regarding the receipt of other, collateral benefits while receiving Workers' Compensation benefits are very complicated and can often be daunting to an injured

worker in Pennsylvania. Many of our clients ask whether they can receive other benefits while receiving Workers' Compensation benefits, and the short answer is yes, however, there a number of rules governing the receipt of these benefits.

First, the injured worker should understand that there is an obligation to inform the workers' compensation carrier of the receipt of any such benefits, including unemployment compensation, severance, Social Security Retirement Benefits, and pension benefits. This article will attempt to give an overview of the rules governing these benefits, but is certainly not a comprehensive guide, and consultation with an experienced workers' compensation attorney in these cases is highly recommended.

When receiving workers' compensation, an injured worker can also apply and receive Social Security Disability ("SSD") benefits. If SSD benefits are received the SSD will be offset by the amount of workers' compensation benefits received on a one to one basis, according to a formula set up by the Social Security regulations. The general rule is that the combined benefits between Social Security and workers' compensation cannot exceed 80% of a person's former monthly income. The receipt of workers' compensation benefits and SSD benefits has significant tax implications and is especially complicated after a workers' compensation case is settled. This area is a pitfall for the unwary and these matters should always be reviewed by a workers' comp lawyer.

Social Security Retirement benefits (often called old age benefits or "SSR") can also be received while receiving

(See "Legal Perspectives" on page 26)



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LEGAL PERSPECTIVES

(Continued from page 24)

workers' compensation benefits. However, a few issues arise in the context of workers' compensation. First, if a person applies for SSR the workers' compensation carrier may infer that the injured worker is voluntarily removing himself from the work force, which can prompt an attempt by the carrier to try to suspend the claimant's workers' comp benefits; however, if the injured worker applies for SSR because of the injury the insurance carrier's argument will probably not hold up. Second, the workers' compensation carrier will be entitled to a 50% offset for SSR benefits. Thus, if the claimant's SSR benefits are \$1,000.00 per month, the carrier would be able to offset the workers' compensation benefits by \$500.00. Finally, if the SSR benefits are received before the date of injury, no offset is available to the compensation carrier, and the injured person can receive both benefits simultaneously.

Some benefits available to injured workers are not necessarily available to be received at the same time (without an offset), but can be received while the injured worker attempts to obtain workers' compensation benefits. For example, an injured worker may receive unemployment benefits during litigation of a contested workers' compensation claim; however, if she

(See "Legal Perspectives" on page 28)

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TIPS FOR PROFESSIONAL AND PERSONAL SUCCESS

By Reggie Waller, Business and Personal Coach

Are you on track to accomplish the goals that you set at the beginning of the year? If so, you are doing great! If not, you still have time to regain focus and get back on

track. As time passes, there are factors (economic, social, political, etc.) that can cause someone to fall behind and sometimes not be able to reach their goals. Let's look at a few things that you have control over that will assist putting you back on track.

First, where are you now within your plan of action? At the beginning of the year, you identified a set of key goals that you wanted to accomplish. Did you keep a written list of your goals and did you revisit this list on a periodic basis? Locate your list and if you lost it, recreate a new one. Make sure you put it in a spot where you can easily access it to keep you on track for accomplishing these set of goals. Whether they are business or personal goals, keep the list visible.

Now that you located or recreated your list of goals you wanted to accomplish, let's focus on when you wanted to accomplish them by. Has the target date already past? Did you set out to accomplish this by a certain quarter within the year? Maybe you need to readjust the timing based on certain circumstances. Where possible, try to break a bigger goal into a more manageable goal based on time and size. Breaking a goal down can sometimes assist on when you achieve it.

Finally, do you still need the assistance of someone else to help you accomplish these goals? Whom do you need to partner with to put you back on track? Maybe it is a business colleague or mentor. You're not in this alone. Having the support of others, helps you keep focused and motivated to accomplish your goals.

Getting back on track to accomplish some or all of your goals by the end of the year can still be accomplished. Remember to identify what it is you want to accomplish and keep your list visible. Check the timing to make sure you are hitting the key dates you need to accomplish the bigger goal. Enlist the help of others if needed as they want you to succeed and accomplish your goals. 📅

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

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LEGAL PERSPECTIVES

(Continued from page 26)

ultimately receives workers' compensation benefits, the workers' compensation carrier would be entitled to a credit for any unemployment benefits received. The same analysis applies for both short- or long-term disability benefits received while waiting to get workers' compensation benefits.

These credits or offsets must be specifically agreed to by the compensation carrier and the claimant, and if they are not asserted at the time of the litigation of the compensation claim, they may be waived.

Pension benefits may be available to someone receiving workers' compensation benefits, but the compensation carrier will be entitled to receive a credit for pension benefits received to the extent that the pension plan was funded by the employer. Thus, if the employer funded 50% of the pension benefits available to the injured worker, it will be entitled to a credit for 50% of the amount received under the pension plan. The burden of proving the entitlement to the pension benefit offset or credit is on the employer. Thus, the employer must present evidence showing the amount it actually contributed to the plan. This is especially difficult to prove in defined benefit plans and multi-employer plans.

A workers' compensation carrier may also receive a credit for severance benefits received by the injured worker receiving workers' compensation benefits. The offset due to the workers' compensation carrier is for the gross amount of benefits received and not the net.

For all of these offsets and/or credits the injured worker must be given proper notice, which must usually be given within 20 days prior to taking the credit. To that end, employers and workers' compensation carriers should beware that these credits must be affirmatively asserted with the proper notice, or presented at the time of a hearing for the injured worker, otherwise they may be deemed waived.

The rules and case law governing offsets and credits are extensive and complicated. Any injured worker, employer or insurance carrier would be well-advised to consult experienced legal counsel before attempting to either take a credit or apply for other benefits in addition to workers' compensation benefits. ☐

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C.. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.

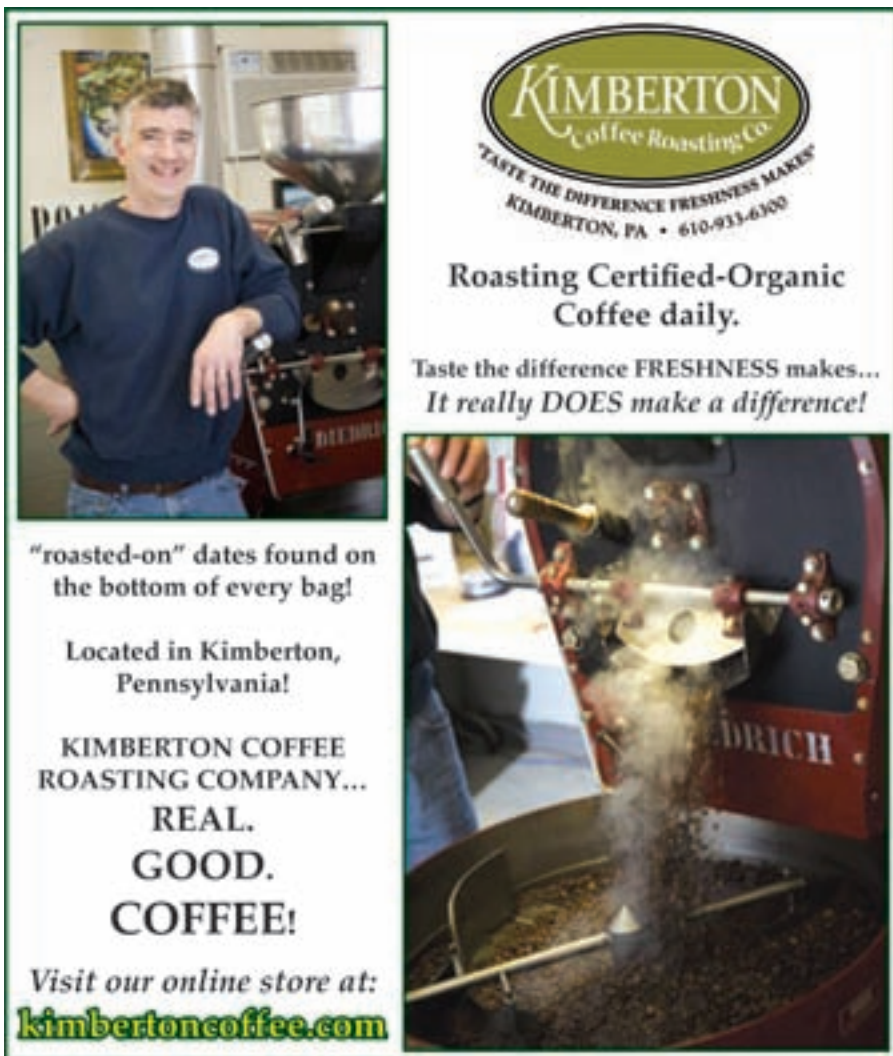
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For Healthy Life Balance, Make Daily, Weekly and Yearly Self-care a Top Priority



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

Jennifer loves her job. But when work demands threatened to wreck her marriage and her health she came to me for coaching. Ambitious and hard working, she prided herself on arriving at work early, leaving late and working through lunch. Her husband had enough when a get-away weekend had to be cancelled for the second time due to a last minute crisis at work. The stress of her job was taking a toll on her health, too. Jennifer's doctor suggested she go on blood pressure medication, which she wanted to avoid if possible.

People like Jennifer are high achievers. They get things done. When busy become busier, however, life balance can suffer. As pressure builds up to accomplish ever more it becomes harder and harder to find time for self-care. Something has to give or burnout will result.

Does this sound familiar to you? If so, to avoid physical or relationship problems add some re-creation to your life on a daily, weekly and yearly basis. Positive life balance provides stress management as few other things can.

To create appropriate life balance you need to give yourself small breaks a few

times a day, create larger re-creation times each week, and make sure to take a vacation at least once a year to thoroughly recharge your life.

Here's the paradox: the more you need to create healthy life balance, the harder it is to do. This means you have to make self-care a top priority.

Block out time in your schedule to make sure you give yourself re-creation breaks, as you would with any top priority activity. Vigorously defend against threats to your self-care when they come up, as they inevitably will. When you commit to regular self-care, you'll feel

(See "Make Your Good Life Better" on page 30)



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MAKE YOUR GOOD LIFE BETTER

(Continued from page 29)

better, your relationships will improve and you'll work more productively.

TAKE SEVERAL BREAKS DAILY. If you ever observe a young child or a pet, you'll notice that after periods of intense activity they always conk out for a rest. We are all hardwired for this pattern of activity followed by rest.

Going from one activity to the next, to the next without a break creates stress. Unmitigated stress leads to physical, mental and emotional exhaustion. When you're intensively focused on achieving your goals, you may overlook the costs to yourself and your relationships of unrelenting work until irreparable harm has been done. Achieving healthy live balance goes a long way toward helping you manage your stress.

The best way to do this is to intersperse brief periods of re-creation throughout your day. Here are four ways to achieve this self-care, none of which needs to take more than 5 to 10 minutes:

GET UP FROM YOUR DESK AND STRETCH. Raise your hands high above your head and then bend over as if to touch your toes. Do a couple of side-

bends to each side. Rotate your waist. If you need privacy to do this, head to the handicapped stall in the rest-room.

GET UP AND WALK. It only takes a few minutes of walking to refresh yourself. Try walking around the building or, better yet, go outside to walk and get some fresh air. Creative inspiration often comes while you walk or you may discover solutions to the problems you face.

MEDITATE. If you already have a meditation practice, implement it briefly at intervals throughout the day. If meditation is new to you, simply sit quietly with your feet flat on the floor and your arms uncrossed. Focus on your breathing. When thoughts arise, as they inevitably will, just let them go and return your focus to your breathing. It takes only a few minutes of meditation to feel calm and refreshed.

SHARE YOUR DAY WITH YOUR PARTNER, YOUR SPOUSE OR A FRIEND. When good things happen to you during the day, sharing them with someone close to you enhances your satisfaction. When bad things occur, another's concern and support make you feel better.

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

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BUSINESS PROFILE ARROWHEAD GOLF CLUB

Arrowhead Golf Club, a mature and challenging public golf course with 27 meticulously maintained holes nestled in a serene woodland setting, is conveniently located in Douglassville, just five minutes from the intersection of Routes 422 and 662 North.

The McLean family is celebrating their 55th Anniversary in 2009. They hope that you'll stop by and participate in the special events and tournaments that will take place throughout the season.

In 1954, Donald McLean, Sr. decided to convert his farm to a golf course. It was located in an area with a lot of history. Being the former sight of the Lenape Indians and only a few miles away from Daniel Boone's homestead, this was no ordinary farm. The log cabin, now occupied by Donald's granddaughter, was built in 1703 and the deed was signed by Daniel Boone's uncle, George Boone. Donald McLean couldn't make the complete transition from farm to golf course by himself, so he called upon his son, John, to help him.

The two men designed and built the course themselves. They bought an old used bulldozer and rebuilt it themselves. Then they cleared fairways, constructed tees and greens, built ponds and Arrowhead Golf Course became a reality. The McLeans said that they found arrowheads on most every hole. The pro shop shows a nice display of some of those arrowheads found during the original construction. They say you can still find arrowheads from time to time near the creek beds on the course.

Arrowhead Golf Course has come a long way since those first nine holes in '54. The course now boasts 27 meticulously groomed holes, tee-to-green asphalt cart paths, manicured roughs, elevated greens, set in the rolling hills of rural Berks County. This mature course has tree lined fairways, including 2,500 Norwegian Pines planted back in the early '70s. The fairways are mixtures of Kentucky Blue and Perennial Rye, and the greens are bent grass, all irrigated with automatic sprinklers. Arrowhead has available 100 electric golf carts, accommodating 200 players.

Arrowhead staff members Vernon Keller and Steve Beidler, take great pride in keeping the course perfect. Since John passed away in 2000, Arrowhead Golf Course is now owned and managed by John's wife Florence and third genera-

tion daughter Valerie. They are proud to carry on Donald and John's tradition of high quality greenskeeping, strict rules of golf etiquette, and making sure that a good time is had by all.

There are actually two different courses, the nine hole Blue Course and the eighteen hole Red & White course. The Blue Course is a regulation par 35 course, at 2,505 yards, with one par 5 and two par 3's. It is a mature course that sits among the Allsort-Conglomerate rock and tree-lined fairways, which provide a gorgeous scenery to this area. It is great for advanced players who want to sharpen up their iron game, and very forgiving for beginners. Golfers may play a round of nine, two rounds for 18,

(See "Arrowhead Golf Club" on page 33)

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MAKE YOUR GOOD LIFE BETTER

(Continued from page 30)

When you spend time in meaningful communication with your partner you strengthen the relationship and benefit yourself.

If you are not in a committed relationship, get together with friends regularly, whether in person, on the phone or through email. You can enjoy the same benefits of concerned interaction when you share your life with people you care about who care about you.

TREAT YOURSELF TO ENJOYABLE ACTIVITY AT LEAST WEEKLY. Create a practice of regularly engaging in activities that nourish you.

EXPRESS YOUR CREATIVITY. Engage in such hobbies as quilting or playing a musical instrument. Sign up for a painting or stained glass class.

EXERCISE REGULARLY. Regular physical activity – running or biking – helps keep you in shape while producing endorphins, those neurotransmitters that provide a natural high. Engaging in team sports such as volleyball or softball adds the advantage of social interaction to the benefit of exercise as a stress management tool.

TREAT YOURSELF TO CULTURAL EVENTS. Going to a movie, a concert or a special exhibit at a local museum or gallery provides an enjoyable break from your regular routine.

SOCIALIZE AT LEAST ONCE A WEEK. This could be getting together with friends or establishing a weekly date-night with your spouse or partner.

TAKE A VACATION AT LEAST YEARLY. A Conference Board poll taken in 2006 indicated that 40% of Americans had no plans to take any summer vacation. This was the worst showing in the poll's 28 years. Are you among those who choose no vacation?

Taking a vacation of at least a few days, preferably a week or more, allows you to unhook completely. You can slide into a relaxed rhythm enabling you to thoroughly recharge.

Return to a vacation place that's comfortably familiar, or go someplace new. Travel to somewhere exotic or simply stay home to complete tasks you've been meaning to get to or visit sites in your area you've wanted to explore.

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

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ARROWHEAD GOLF CLUB

(Continued from page 31)

or a mixed eighteen of nine on the Blue Course and nine more on the Red course.

The Red & White course is a longer course, but still nestled in the trees that are native to this picturesque area. It is a par 71, 6,002-yard course, with four par 5s and five par 3s, one of which is 245 yards. Several beautiful ponds and streams come into play on about a third of the holes on the course.

Pro Shop

There is a fully stocked Pro Shop at Arrowhead Golf Course. You can buy anything from the golf balls and golfing supplies you need in order to play a round to the clubs, bags, clothing, and accessories that you need to either begin the sport or upgrade your tools of the trade. Most of the popular brand name manufacturers are carried at Arrowhead, including Ping, Wilson, Top-Flite, Maxfli, and Titleist. You can come in to visit the Pro Shop where you can get assistance from the friendly staff, or you can browse through Arrowhead's online mall store at CountyCorner.com and make purchases with a click of your mouse. You can also visit the online store and obtain online coupons at www.arrowheadgolf.net. They've tried to make it very easy to buy the perfect gift for yourself or a friend.

Snack Bar

Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines during the week. There are restrooms at the Snack Shop as well.

Group Outings

Having an outing for your business, or a fundraiser for your favorite organization? Arrowhead can accommodate up to 200 golfers, playing on 18 holes with carts, or more players if some are willing to walk.

The covered pavilion has three open sides, and will seat up to 150 people. The use of the pavilion is at no charge. Arrowhead is happy to provide catering for your event, or you can provide the catering yourself. Their Buffet price is only \$9.00 per person, including tax and gratuity. It includes: Barbecued

Beef or Meatball sandwiches; Macaroni salad and Potato Salad; Bread, Rolls, Butter; Cold Cuts (Baked Ham, Boiled Ham, Roast Beef, Turkey, Ring Bologna, American Cheese, Swiss Cheese, Chunk Cheese, Pickle Tray, Pickled Red Beet Eggs); Baked Beans; Chips and pretzels.

Arrowhead has a cooler system in the pavilion that rents for \$16.96 per day. It includes four taps and has room for cases of beer or sodas. You can provide your own beer and sodas, or Arrowhead will order them for you from their own distributor. They do not charge for this service, and the distributor will bill you directly.

Florence and Valerie invite you to visit Arrowhead and find out why they are one of the leading public golf courses in Southeastern Pennsylvania. If you would like information about outings or anything they have for sale, or if you need advice about buying equipment or supplies, just send an email to vmk0828@aol.com, or call Arrowhead at 610.582.4258. And visit Arrowhead online at www.arrowheadgolf.net.



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MAKE YOUR GOOD LIFE BETTER

(Continued from page 32)

The essential thing is to remove yourself entirely from your normal routine. Give yourself enough time to really experience the benefit of distance from your normal life. You'll return relaxed and refreshed, better able to handle your daily challenges. You'll gain perspective that will help you to deal with the problems you face in your daily life.

Jennifer dramatically transformed her life by implementing several of these self-care suggestions. The relaxation that came with taking brief breaks throughout the day brought down her blood pressure and actually helped her accomplish more at work. She looked and felt better than she had in years once she joined the weekly yoga class she'd been thinking about. Most of all, Jennifer and her husband enjoy the boost in marital satisfaction their weekly date nights provide and their Hawaii vacation was the trip of a lifetime. 🏝️

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

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POTTSTOWN JULY 4TH HOMECOMING COMMITTEE SEEKS SPONSORS AND CONTRIBUTORS

By John M. R. Reber, Committee Chairman, Director, Pottstown Parks & Recreation

In the life of every organization such as the July 4th Homecoming Committee, there is a special moment in history when an organization quits growing or makes a move, when it languishes in self-satisfaction or responds with energy and relevance to the needs of today and the future. Sometimes this moment comes only once in the lifetime of an organization. For many, this moment comes and goes and no one ever knew it passed. For some, it is a time when the organization captures the impetus of the moment, returns to its roots and responds with vigor, energy and determination to realize its maximum potential. For the July 4th Homecoming Committee, that time has come!

For the past 30 year's, Pottstown's "Premier Event," has been free to the public, relying solely on individual and business donations and a few small revenue generating activities that take place

at the park. The unique phenomenon that occurs in Pottstown every July 4th is made possible by the hard-working individuals and dedicated businesses that make up this diverse and extraordinary community, proudly known as Pottstown. For thirty years, the event has thrived and survived without the support of public tax appropriations. This occurs simply because our people, our town, our region, have rallied together, pooled resources, and relied on each other to make it happen. We have always set aside our differences, like the melting pot we have become; we unite around this single cause. July 4th has always been more than parades, pomp and pageantry, and things that go boom in the night; it is a trademark of our Community's identity. It has been the one event where we all are brought together to enjoy each other's company

(See "Pottstown July 4th" on page 36)

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POTTSTOWN JULY 4TH

(Continued from page 35)

and celebrate our collective history and unity, the Freedom's we enjoy, and to pay tribute in honor of the sacrifices of our brothers and sisters who have made the pursuit of life, liberty, and happiness possible for us all. This is July 4th in Pottstown.

The Fourth of July Homecoming Committee has been fortunate in having many extremely generous individuals, businesses, and supportive philanthropic foundations contribute to its growth and diversity over the past third of a century through our annual fundraising efforts and through the *Pottstown Mercury's* Honor Roll Program.

Thirty-two years ago when the planning of the July Fourth Celebration first began out of the gas crisis of the late '70s, our founders set their fundraising goal at \$12,000, hoping to encourage regional residents and Pottstownians alike to conserve gas by staying home for the holiday. In today's economy, \$12,000 would cover about one half of the cost of just the fireworks display. The committee has set our 2009 fundraising goal at \$40,000 in anticipation of providing the full complement of events, activities, and performances that the community has come to enjoy, expect, and deserve. The total cost for this year's event will surpass \$70,000.

On behalf of the twenty-five proud members of the July 4th Homecoming Committee, we thank our past contributors for their generosity and humbly request your continued support, and invite all businesses in the region, large and small, to contribute to this worthy event that strengthens the community and reinforces the values that lay the foundation for our workforce. You hold the key that will enable us to respond with the same vigor, energy, and determination that has allowed this event to stand the test of time. We need your support to enable us to realize our maximum potential.

Please support us in our effort to put the unity back into the community by supporting Pottstown's "Premier Event," the July 4th Homecoming Celebration. We offer a "Field of Flags" program, and sponsorship and charitable giving opportunities. If you would like to sponsor an event or activity, please contact me at 610.970.6607. Thank you in advance for your consideration. Please consider making your tax-deductible contribution today!

Checks are to be made payable to Independence Day Ltd., C/O Mary Ann Peters, Treasurer, P. O. Box 779, Pottstown, PA 19464-0779. 📧



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HOW TO TAKE RISKS



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

As many of the people I have met know I am an avid golfer. Playing golf in this part of the country is primarily a summer sport unless you're willing to layer up and confront the cold, which I am not. So what do I do in the winter months? This is where many people that I know are not aware of another passion I have. That is playing pool.

I have played pool since my teenage years (some would say an ill spent youth) and take it very seriously. I have played every game imaginable on a pool table and constantly seek to increase my skills at the sport. I am constantly reading tips on playing, practicing drills on the table and working at it like a job. Over the years I have become a pretty good player and consider myself a

"shooter." Of course one of the things that comes with playing pool is gambling. It is just expected in the game. Even the pros in billiards look for "action" because being a professional billiard player pays nothing like a professional golfer. The only way to supplement their tournament winnings is to gamble. Why do I bring this up in a business journal? Gambling is risk taking. And in business you need to take risks.

However, how you take risks is important. I've seen many a pool player walk in looking to make some money not really knowing what they're up against and not really on top of their game. Only to walk out a couple of hours later with their tail between their legs and not much cash in their pocket. Of course, I've seen business owners being careless and getting in over their heads, not understanding the market, not setting goals, not having a business plan, only to quit after months of hard work, also with not much cash in their pocket. So how can a business person (and pool player) take the necessary risks but come out on top? Here are some ideas.

Calculated Risks

Be sure you fully understand what the chances of failure are. And what would happen if you fail. Be sure you do your homework. Know what you're up against. Many people are too optimistic or think they are better than they really are. They fail to assess the possibility of failure. Be honest with yourself. If you can't take the time to assess what the downside is don't proceed until you do.

Reduce the Risk

What can you do to reduce your risk? There are many ways to do this. First be
(See "Business & Marketing Strategies" on page 38)

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BUSINESS & MARKETING STRATEGIES

(Continued from page 37)

sure your skills and knowledge are at the top of whatever you are involved in. You can look to others to help fill in the areas you are weak in. You can share the risk (and profits) with subcontracts to spread the risk out. Of course be sure any written agreements are reviewed by the appropriate people, to ensure risks in minimized.

What Do Others Say?

Talk to your trusted advisors. What does your accountant, attorney, banker or business coach think of your endeavor? There are plenty of people with loads of experience. Seek their knowledge and tap into their experiences.

Contingency Plan

What will you do if things start to go sideways? You need to have a backup plan. You certainly don't want to spend an inordinate amount of time here but at least identify at what threshold you will implement a backup plan and what you will do.

Comfort Zone

Step out of your comfort zone. It's a question of balance. You want to take calculated risks but you also don't want to be held back by your fears. The more you step out of your comfort zone the bigger your comfort zone becomes. You certainly may have some doubts but you can't be afraid. That will stifle your progress.

Entrepreneurs (and pool players), by their very nature, are greater risk takers than the average person. Understand that taking risks will yield rewards. But you need to proceed with caution. Take smart risks and most often you'll come out on top.

Now, I'll call the 8 ball in the corner pocket for the win!! 🎱

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 jpata-nia@JLGbusconsult.com or by phone at 610.666.1564.





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PRESIDENT'S MESSAGE



Dear Chamber Members,

When you hear me discuss chamber membership, I will speak of four core principals of why people join chambers; networking, cost saving, resources and advocacy. Depending on the type, size, and age of the business these principals are prioritized differently. In this current economy, most people would prioritize networking, but I believe it should be advocacy.

When most people think about advocacy, it's either democrats verse republicans or a special interest group looking for a "special deal". Some may hesitate or shy away when these discussions begin because of hard line views that usually dominate the discussion. Today, more than ever, business owners must be engaged in understanding the federal, state, and local issues and policies that could affect their businesses. If business owners and leaders don't or won't participate in the advocacy process someone else, who may have an opposing view, will.

The TriCounty Area Chamber is a bipartisan organization that has worked very diligently in creating a pro-business legislative agenda. Whether in Washington D.C. or Harrisburg, the Chamber tries to create a dialogue among its delegation that supports the efforts of the business community.

In March, I spent time in Harrisburg and Washington D.C. to advocate for some of our issues. As with every conversation, a report is established and this opens the door to many other discussions and useful insight. These relationships, whether it's with the legislators or their staff, help promote the message and the issues of the organization.

For months, the Chamber's committee has been following and writing letters to our federal delegation against the Employee Free Choice Act (EFCA) also known as Card Check. We personally met with Congressman Sestak in the district office to share our views on the impact that the legislation would have on our members. In early March, the President of the Delaware County Chamber, Jeff Vermeulen and I trav-

eled to the U.S. Chamber in Washington D.C. to be with other Chambers from the Commonwealth to talk with other legislators about the impact Card Check would have on our business communities. When we were there, the bill, process, and time line were announced. We spoke with Congressman Gerlach's senior staff and had a great one-on-one meeting with Congressman Dent, both of whom showed support of the Chamber's effort. A highlight was to address and hear from Senator Arlen Specter; his vote was considered key in the Senate. A week after our visit and being courted heavy by labor and business, we received notification an hour before he was headed to the Senate floor that he would be voting against Card Check. This was a key vote that the business community received. The Chamber will continue to track this issue until it is completely dissolved.

Business leaders came together within the Chamber community to make this a priority, to advocate together, and to establish one voice to Be Heard! If we hadn't, poor policy would have succeeded and cost business millions of dollars in unneeded expenses. It is now that we should be working with our legislators, state and federal, to make strong economic policy to help the economy and the nation recover through small business growth.

If you would like to participate in the government affairs committee or our chamber events, please send me an email at tim@tricountyareachamber.com. Now is the time to become active. ■

Be seen. Be heard. Belong!

Tim Phelps, TCACC President

CONTACT YOUR TRICOUNTY AREA CHAMBER STAFF:

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

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

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info@tricountyareachamber.com**

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES:

Tues., May 5
2 (SHARP) – 4 PM

SPEED NETWORKING

Chamber Conference Center*, 152 High Street, Suite 360, Pottstown
Looking to gain business contacts? What about new customers?
This is your chance to Be Seen. Be Heard. *Belong to a new Network!*
Attend Speed Networking to meet 39 other chamber member business contacts. **Limited to 40 participants. Bring your business cards!**
\$25 per Member; Members only (One person per company can attend – first to register.)

Thurs., May 14

MEMBERSHIP BREAKFAST

7 – 7:30 AM
7:30 – 9 AM

Spring Ford Country Club, 48 Country Club Road, Royersford
Networking Program
“Economic Development Outlook”, will feature the county private economic development councils within the tri-county area. Presenters include **Carmen S. Italia, Jr.**, President, Montgomery County Industrial Development Corp; **Gary W. Smith**, President & CEO, Chester County Economic Development Council; and **Jon Scott**, President & CEO, Berks Economic Partnership. **Sponsored by Corporate Psychological Resource Center and West-Mont Christian Academy.**
Sponsorship Opportunity Available – contact 610.326.2900.
\$28 per Member prepaid; \$33 per Member at the door; \$36 per Member invoiced / non-member

Thurs., May 21
11:30 AM – 1:30 PM

WOMEN OF THE WORKFORCE LUNCHEON (WOW)



Brookside Country Club, Prospect & Adams Streets, Pottstown
Keynote speaker, **Clara Console**, Director of Training & Marketing, MidAtlantic Employers' Association (MEA), will present “How to Bridge the Women-Men Communication Gap in the Workplace.” Since the beginnings of mankind, or “people kind,” men and women have communicated differently. In fact, some people believe we were even from two separate planets! Regardless of our diverse communication styles, men and women have gotten along... for the most part. If we can understand each other a bit better, we can become even better colleagues, bosses and employees. In this workshop, learn how understanding each other's communication styles can minimize our differences in the workplace.
Sponsored by IKEA Home Furnishings and Soroptimist International of Pottstown
\$28 per Member prepaid or at the door, \$36 invoiced
SPRING CLEANING? Bring donations of professional or business casual women's clothing, shoes, purses, and accessories summer attire (laundered and on hangers) for their “First Impressions” – Women's Career Clothes Closet. Sponsored by Soroptimist International of Pottstown.

Tues., May 26

MEMBERSHIP MIXER

4:30 - 6:30 PM

Pottstown Memorial Medical Center, 1600 E. High Street, Pottstown
Networking Program
Join the Chamber membership at the Outpatient Care Pavilion at Pottstown Memorial Medical Center, a tri-county area healthcare provider, as they host an evening full of food, fun, and networking. A business card exchange you don't want to miss at one of the largest employers in the tri-county area. **Sponsored by Pottstown Memorial Medical Center.**
No Charge, Members Only Event.

Registering for events is fast & easy: Visit us online
TRICOUNTYAREACHAMBER.COM
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.

EVENTS:

Thurs., May 7
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.

Fri., May 8
7:05 PM

TRICOUNTY AREA CHAMBER NIGHT AT THE READING PHILLIES

First Energy Stadium, Rt. 61 South, Reading

The Chamber has distributed complimentary tickets courtesy of **About All Floors, Berks County Abstract Company, Chestnut Knoll At Home, Granor Price Homes, H & H Systems, Inc., Media Fusion Technologies, Inc., Orlando Law Offices, P.C., Pottstown Health Club, and Smale's Printery.** Contact the Chamber office at 610.326.2900 for ticket availability.



Mon., May 18

MUNICIPAL DINNER

5 – 6 PM
6 PM

The Lakeside Inn, 594 W. Ridge Pike, Limerick
Networking (Cash Bar)
Dinner & Program

“Regionalization and Shared Services” - Is This an Effective Policy for the Future?, is presented by the Chamber's Regional Planning committee. Featured panelists **State Representative Bob Mensch**, 147th District; **Steven T. Wray**, Executive Director, Economy League of Greater Philadelphia; and **Richard G. Bickel**, AICP – Director, Division of Planning, Delaware Valley Regional Planning Commission will discuss issues concerning this topic and answer questions.
\$35 per person

Tues., May 19
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.

SAVE THESE DATES:

Mon., June 1

29TH ANNUAL GOLF OUTING & DINNER

Brookside Country Club, Prospect & Adams Sts., Pottstown

Limited Foursomes! Registration begins at 10:30 AM and the range opens at 11 AM, and the shotgun start is at 12 Noon. The cost per golfer is \$150. This fee includes lunch, greens fees with cart, and dinner. Non-golfers can join everyone for the Social Hour at 4:30 PM and Dinner at 5:30 PM. The cost for an individual dinner ticket is \$40.
Members Only. Raindate: Monday, June 8, 2009.

Thurs., June 11

MEMBERSHIP BREAKFAST

7 – 7:30 AM
7:30 – 9 AM

Spring Hollow Golf Course, 3350 Schuylkill Road, Spring City
Networking Program

“TriCounty Talks Transportation”, the Chamber's feature presentation will be Delaware Valley Regional Planning Commission (DVRPC) as they elaborate on transportation issues and projects within and those effecting the tri-county area.
Sponsored by Pottstown Memorial Medical Center and Pottstown Public Library
Sponsorship Opportunity Available – contact 610.326.2900.

Thurs., June 18

ANNUAL DELAWARE COUNTY CHAMBER MULTI-CHAMBER TABLETOP MIXER/BUSINESS CARD EXCHANGE

5:30 – 8 PM

Renaissance Philadelphia Hotel, 500 Stevens Drive, Philadelphia
Networking Program

This multi-chamber business card exchange will give you the opportunity to reach the masses in and around the tri-county area. All TriCounty Area Chamber members are invited to attend. Watch for more information.

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.

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Pottstown, PA 19464 (866.868.8854)
Kitchen & Bath Design / Remodeling
A full service, award winning, design/build remodeling company, Innovative Kitchens and Baths, specializes in kitchens, bathrooms, aging in place, additions and whole house remodeling. Providing in-home estimates, a design team and start to finish details, Innovative Kitchens and Baths provides quality.

Latitude Hospitality, Inc.
789 East Lancaster Avenue
Suite 200
Villanova, PA 19085 (610.617.7217)
Hotels/ Motels/Bed & Breakfast
Real Estate Development
Latitude Hospitality, Inc. is the Master Hotel Developer and Builder. Latitude hospitality, headquartered in Villanova, PA, develops and operates the following hotel brands: Marriott, Hilton, Intercontinental, Starwood and Hyatt.

Martin MotorSports
1037 Unger Lane
Route 100 (Wal-Mart – Bechtelsville)
Boyertown, PA 19512 (610.369.3120)
Motorcycle Sales / Service
Recreational Vehicles
www.martinmoto.com
Yamaha/Suzuki/Triumph motorcycles and ATV's featured in the new 24,000 square foot showroom. The building has a dedicated customer wireless access lounge with a sweeping view of the showroom. Decorated with several collectors' bikes, the customer lounge is available for club meetings and other social events.

New York Life Insurance Company
1206 Westlakes Drive, Suite 180
Berwyn, PA 19312 (484.595.2439)
Insurance Companies Financial Consultants / Services Investment Consultants / Long Term Care Planning / Services
www.melissasiver.nylagents.com
New York Life Insurance Company, a mutual company, has been in business for over 160 years, and holds all four of the top ratings within the industry. New York Life Insurance offers a full range of insurance and financial services supporting individuals and business owners with life insurance, 401 K plans, college funding, long-term care, and everything in between.

Tyree Environmental Corporation
828 North Hanover Street
Pottstown, PA 19464 (610.327.3202)
Environmental Consultants
www.tyreeorg.com
Since 1930, Tyree has provided innovative environmental, construction, maintenance, and compliance services to major oil corporations, major industries, and governmental organizations. Tyree has eight regional offices in the northeast including their new office in Pottstown, PA.

FEATURED MEMBER BENEFIT OF THE MONTH

As you plan your summer vacations, remember that YOUR Chamber offers consignment tickets to many summer attractions! This includes Adventure Aquarium (NJ), Baltimore Aquarium (MD), Dutch Wonderland, Hersheypark, Philadelphia Zoo, and more!

Tickets are available for Chamber Members only. Visit the Members Only section on tricountyareachamber.com or call 610.326.2900 for more information and availability.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years
Brookeside
Montessori School
Joe Magic Shows
Locker Room
Self Storage, Inc.
Nassau Broadcasting
National Penn Bank
Investors Trust
Company

20 Years
Cabot Supermetals

*Are you
Celebrating 25,
50, 75 Years?*
If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact
Kitty at 610.326.2900 or
kitty@tricountyareachamber.com

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

**ALWAYS
BUY
CHAMBER**



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

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

A & L Handles, Inc.
A.D. Moyer Lumber & Hardware, Inc.
AAA East Penn
Allegheny East Conference of Seventh-Day Adventists
Aqua America
Fred Beans Buick
Pontiac GMC Nissan
Saturn of Limerick
Bekins Transfer and Storage Co.
Berks County Abstract Company
Berks Economic Partnership
Boyertown Lions Community Ambulance Service
Brookside Country Club
Carousel at Pottstown
Dallas Data Systems & Programming
Family Services of Montgomery County
First Baptist Church
First Priority Bank
Frantz, P. Richard, A.I.A.
Furniture Soup, Inc.
Glasgow Manor, Inc.
Harleysville Savings Bank
Harris Videotek
Healthworks, Inc.
Herb Real Estate, Inc.
Historic Preservation Trust of Berks County
Hopewell Furnace National Historic Site
Horst Construction
Janney Montgomery Scott, LLC
KenCrest EmployNet
Keystone Green

Building Services, LLC
Kiwanis Club of Pottstown
Lewis
Environmental, Inc.
Main Line Financial Advisors, LLC
D.G.March and Associates
March of Dimes Birth Defects Foundation
Moyer's Catering
Mr. Windshield
Nick's Pizza Restaurant
Nimlok Philadelphia
Penn Foundation, Inc.
Phone America Corp.
Pottstown Urban Transit, Inc.
Prime Business Systems
Quality Degree, Inc.
RiverCrest Golf Club & Preserve
RMS
Management Co., Inc.
The Salvation Army of Boyertown
Sanatoga Court Assisted Living Community
Signed, Sealed, Delivered, Inc.
Spring Ford Partners
Spring Hollow Golf Course
St. Pius X High School
Upper Perkiomen School District
Wells Fargo Home Mortgage
Wolf, Baldwin, & Associates, PC
Wyeth Pharmaceuticals
Yergey, Daylor, Allebach, Scheffey, Picardi
Zap Digital, Inc.

BUILDING BLOCKS FOR "TOMORROW'S BUSINESS LEADERS"



Fred C. Reim, Jr., Harleysville, presenting check to Tim Phelps, President of TCACC for TriCounty Area Chamber of Commerce Foundation, Inc.



Scott Gruber, National Penn Bank, presenting check to Tim Phelps, President of TriCounty Area Chamber of Commerce Foundation, Inc.

During March's membership mixer, Fred C. Reim, Jr., Harleysville National Bank presented Tim Phelps, Chamber President with a check for \$21,222.00 for the TriCounty Area Chamber of Commerce Foundation, Inc.

In addition, Scott Gruber, National Penn Bank presented the TriCounty Area Chamber of Commerce Foundation, Inc. with a check for \$5,000.

The funds will be used to support the TriCounty Area Chamber of Commerce Foundation, Inc., which benefits Chamber member public schools by providing vocational and career development programs for kindergarten through 12th grade students. School districts within the tri-county area include: Boyertown, Owen J. Roberts, Pottsgrove, Pottstown, Spring-Ford, Upper Perkiomen and the Western Center for Technical Studies.

The PA EITC funds are distributed to public schools to support qualified vocational and career development programs such as portfolio-making courses, student/professional shadow-for-a-day programs, student exchange programs, digital photography studios, leadership conferences and mural arts programs, among others.

"This longstanding support of our Foundation allows the Chamber to provide development programs to public schools throughout the tri-county community enabling the growth of our future workforce," said Timothy Phelps, President of the TriCounty Area Chamber of Commerce.



(Left to right): Dr. Jeffrey Sparagana, Pottstown School District/Pottstown Early Action for Kindergarten Readiness (PEAK); John Trombetta, Foundation for Free Enterprise Education; Gail Wellington, School-to-Work Partnership; and Tim Phelps, TriCounty Area Chamber of Commerce pictured following their Chamber's March Breakfast presentations, Building Blocks for "Tomorrow's Business Leaders", aligning the business and education initiatives of the Tri-County community to create a dialogue about future workforce development. Members of the TriCounty Area Chamber gathered for the March Membership Breakfast at the newly renovated ballroom at Spring Hollow Golf Course in Spring City.

This event was sponsored by



(Left to right) The Foundation for Free Enterprise Education presented the TriCounty Area Chamber with 2008 Keystone Club plaque for contributions in supporting PFEW program. Pictured from left to right: Brad Okoniewski, Chairman of the Board of Directors for TriCounty Area Chamber of Commerce; John Trombetta, Foundation for Free Enterprise Education; Sophia Borrelli, St. Pius X High School and 2008 graduate of Pennsylvania Free Enterprise Week (PFEW); and Tim Phelps, TriCounty Area Chamber of Commerce.

Newest Members To Chamber Introduced At March Breakfast



The Chamber welcomed the newest chamber members at March's membership breakfast held at Spring Hollow Golf Course. (Pictured left to right): Joe and Lisa Kania, L&J Cleaning Service, Inc.; Michelle Rassler, Frederick Mennonite Community; Ben Morgan, Aflac; and Aaron Regensburg, Absolute Resource Solutions.



New Members pictured from left to right are Tom Carroll and Sue Amtsfield, Preservation Pottstown; Neal Fisher, N. E. Fisher and Associates; Michael Bercek, Michael J's Barber Shop.



Pictured from left to right are new members of the TriCounty Area Chamber of Commerce: Thomas Rogers, Servepro of Pottstown; Andy Meadows, Tyree Environmental Corporation; Spencer Williams, Prime Business Systems; Michael Marchesani and Barbara Lyons, RMG Communications.



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."



MARCH'S MIXER

Chamber Mixer Proves To Have Results In Networking For Trio

These three gentlemen met while interacting at the Chamber's March Membership Mixer at the YWCA Tri-County Area in Pottstown. Spencer Williams of Prime Business Systems, left, said "Joining the TriCounty Area Chamber has been a great way to meet a wide variety of business leaders along the Route 422 Corridor. Within the first month of my membership, I have found several businesses that had a need for our products and services. The Chamber does a great job of setting up various events and mixers which allows for a relaxed networking atmosphere."

Aaron Regensburg, center, agreed. "The Chamber mixers are a great avenue for individuals to meet, learn, network, and create solid working relationships with other businesses. This past chamber mixer, I was able to meet Ben Morgan of Aflac, and Spencer Williams of Prime Business Solutions. Two great resources," said Regensburg of Absolute Resource Solutions (ARS).

As new members to the Chamber, the trio all agreed that joining the Chamber to network was one of the primary reasons they joined, and for one, it also meant building business "back home." "As a young profes-



sional I have found the Chamber has unlimited opportunity and potential for the growth of my business. The connections I have made both professionally and personally seem to grow stronger with every chamber event. I look forward to being a long time member, meeting other professionals, and helping my home town as it continues to improve and grow!" said Ben Morgan of Aflac, right. 🍷

**SPECIAL THANKS to
YWCA Tri-County Area
for hosting the March
24 Membership Mixer
at their facility.**



TCACC MARKETING TIPS

MARKETING 101 WITH ASHLEY BE SEEN ON THE GREEN



Network with the region's business leaders on the golf course for the Chamber's 29th Annual Golf Outing & Dinner on Monday, June 1, 2009 at Brookside Country Club! Don't golf? Join us as a volunteer for the day or register for dinner as the golfers finish their games and return to the clubhouse. The Chamber's Outing is the longest running golf outing in the region and is one of our largest networking events of the year. The Outing is a great way to promote your company, and we offer a variety of levels for sponsorships! For more on sponsorship opportunities, call the Chamber office at 610.326.2900. To register for the Outing, visit the Chamber Calendar on tricountyareachamber.com.

Promote Your Company At The Chamber's Golf Outing

GOODIE BAG ITEMS: Market your business at the Chamber's 29th Annual Golf Outing & Dinner in June by putting your promotional items in the golfer goodie bags. Give the Chamber 175 items with your logo on it – shirts, golf towels, etc. and in exchange, you will receive the following benefits: listing in the program, listing in the *Route 422 Business Advisor* and acknowledgement at the June Membership Breakfast. If you would like to donate 175 of the same promotional item, please contact Kitty at the Chamber Office at 610.326.2900 or email her at kitty@tricountyareachamber.com.

BE FEATURED:

ON TELEVISION

Reach 75,000+ homes in western Montgomery, northern Chester, and southeastern 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.

ON 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.

MEMBER NOTES:

Greater Valley Forge Transportation has moved! The new address is GVF Transportation, 1012 W. Eighth Avenue, Suite A, King of Prussia, PA 19406. The phone and fax numbers have not changed.

RESUMES:

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

Accounts Payable Professional – 1
Addictions Counselor – 1
Administrative Assistant/Office Manager – 4
Branch Management – 1
Business Management – 1
Elementary Education Teacher – 1
Operations Coordinator – 1
Press Operator – 1
Project Manager – 3
Regional Sales Manager – 1
Registered Nurse – 1
Senior Customer Service Representative – 1

Resumes received at the Job Fair are also available for viewing. Refer to page 46 for more on the Job Fair.

INTERNSHIPS AVAILABLE AT THE CHAMBER

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

Visit tricountyareachamber.com for Chamber Events and Community Events!

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

MEET OUR CHAMBER INTERNS – SEAN MONTGOMERY

Sean Montgomery is currently a senior at Kutztown University, majoring in Public Administration with Paralegal Studies. He is a current resident of Philadelphia, PA and a graduate of Father Judge Catholic High School. Sean will be a graduate of Kutztown University with a Bachelor of Science degree in Public Administration with Paralegal Studies this spring. Throughout his student career, Sean has largely focused on excelling in his Paralegal Studies courses as well as participating in events focused on government affairs within the Kutztown and Philadelphia communities. Sean also enjoys serving his community as an Eagle Scout from Troop 394 in Philadelphia, PA.

In his free time, Sean works part-time for CVS and enjoys participating in sports, exploring the outdoors, playing music, researching current political and economic topics, and spending time with family and friends. Sean also wants to continue to pursue his education in the future in order to earn a law degree and proceed into a career path in either business advocacy or business law.

Sean chose to become a TriCounty Chamber of Commerce intern in order to

gain a better understanding of the Chamber's role in business advocacy and have "hands on" experience in government affairs for small businesses and manufacturers. He felt working for a Chamber of Commerce would be a great opportunity as he has always been a supporter in helping small businesses because of his father, a respected business banker who has helped many individuals over the years start very successful businesses from the ground up. Sean hopes that the valuable experience that he has gained from his internship with the TriCounty Chamber of Commerce will lead him to a position where he can continue to work with legislators that support small businesses and manufacturers throughout Pennsylvania.

Throughout his journey as a government affairs intern for the TriCounty Chamber of Commerce, Sean has researched many important pieces of legislation that can affect businesses throughout the TriCounty area. He has done a lot of research for the "card check" legislation or Employee Free Choice Act, which will be very harmful to businesses and employees as it seeks to eliminate secret ballot union elections. Sean has researched and net-

worked with GVF transportation officials on various projects that help to alleviate traffic problems throughout the Tri-County area such as the "return of regional rail" and the "422 Master Plan". Sean enjoyed helping to organize the first "Pancakes and Politics" event held on February 27th of this year as well as networking with several Pennsylvania legislators, OSHA officials, and business leaders of the industries throughout the tri-county area. Sean has also worked on updating and organizing the government affairs information for the TriCounty Chamber's website, updating essential member information for the chamber, and helped the chamber volunteers put the Route 422 Business Advisor mailing together every month.

In conclusion, Sean has learned through his experience that the TriCounty Chamber of Commerce is truly an organization dedicated to the advocacy of businesses and manufacturers throughout the tri-county area. Sean would like to thank the wonderful staff for the TriCounty Chamber of Commerce for giving him this opportunity and hopes that the chamber's dedication to its members will allow it to continue to be successful in the future. ■

RECRUITING FOR LEADERSHIP TRI-COUNTY

Leadership Tri-County, a program of the TriCounty Area Chamber of Commerce Foundation, Inc., graduated its first class in 1993 and to date has graduated over 100 community members.

If you are or someone you know is new to the area and wants to learn more about the tri-county region, is interested in developing themselves as a local leader and giving back to your community by serving on a non-profit board of directors, and want to create a valuable business relationship with several peers, then you should apply to join the class of 2010!

This unique and informative, 10 month program begins in September of 2009. Please contact Eileen Dautrich, Director of Leadership Tri-County at 610.326.2900 or eileen@tricountyareachamber.com to obtain an application or for more information. ■

ASK THE EXPERTS – THE CHAMBER'S ENVIRONMENTAL EDUCATION COMMITTEE

Make your competitors "green" with envy – Save Water & Save Money!

Over the course of a year, a dripping faucet can waste between 2400 and 3600 gallons of water. Even if you only pay 1 cent per gallon, that still equals \$24 to \$36 down the drain. Add in other water wasters like older toilets that use 3-6 gallons per flush, leaky toilets that can lose 50 gallons of water per day, industrial processes that require water to run for long periods of time or simple acts of water carelessness like running the faucet while you wait for the water to either heat up or cool down and you start to amass some substantial bills for water usage that brings no economic return.

Businesses can save money and change attitudes by instituting some water saving techniques and sharing the reasons and expectations with employees. In many cases, participation by your employees will be the key to making the changes pay in terms of reduced water usage and lower water bills. Let's count the ways -

LEAKS & DRIPS: The first step is to inspect faucets, spigots, toilets and other hose or pipe connections to identify leaks. Drippy faucets and leaky water lines are the principle water wasters in most systems. Some minor plumbing repairs can go a long way to reducing lost and wasted water.

KITCHENS: Installation of faucet aerators can reduce water usage at sinks from 2.5 gallons or more per minute to less than 1 gallon per minute with no loss of water pressure. A basic aerator costs only \$2.00.

Encourage employees to use reusable water bottles and keep fresh water cool in the fridge rather than running it at the tap until it runs cold.

As you upgrade, install small, in-line water heaters to replace large stand alone water heaters. "Flash" heaters only heat the water you need at that moment rather than keeping water hot until a tap is turned on.

Depending on how far away the stand alone water heater is from the tap, you could waste many gallons waiting for hot water to arrive from the basement.

BATHROOMS: Faucet aerators on bathroom sinks are a great starting point for reducing water usage in bathrooms. If you provide employee showers, install aerators there too. Water pressure should not be diminished.

Toilets are the big water users and there are several ways to reduce water usage here. Standard older toilets use 3 to 6 gallons of water for every flush. As you upgrade your facility, look to install low flow or dual flushing toilets. Dual flushing toilets allow a small flush for small loads or a larger flush when needed. They eliminate the need for double flushing that once plagued low flow toilets and still reduce water usage most of the time.

If replacing all of the toilets with high efficiency models isn't feasible, try placing a gallon milk jug filled with water (and some stones or sand to prevent movement) in each of your toilet tanks. The volume of

each flush will be reduced by the amount of water retained inside the bottles (usually 1/2 to 1 gallon). Bricks are not good inserts because they can flake off inside the tank and interfere with the valve function.

OUTSIDE WATER USES: Keeping a green landscape around your business requires a good bit of water, especially if you use the "fertilize and mow" regimes of most property managers. There are a number of ways to reduce water usage on landscaping without giving up a lush green landscape.

If you have large expanses of mowed grass, consider installing a meadow. Once the meadow is established, you will not need to water it, it will help manage your stormwater better and it will reduce your mowing costs substantially. Meadows provide an intricate, constantly changing landscape as well as critical habitat to grassland birds. Meadow birds have lost much of their habitat to suburban development over the last few decades. Large commercial parcels have the capacity to replace some of it.

(See "Ask The Experts" on page 46)

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

ASK THE EXPERTS

(Continued from page 45)

If you use public or well water to irrigate your landscape, consider installing a cistern or rainbarrels. Rainwater is clean, does not contain chlorine or other treatment chemicals and its free! Cisterns can also be used to capture rainwater for flushing toilets. Why buy expensive treated water to water the lawn or send back to the wastewater treatment plant?

Finally, consider revisions to your overall stormwater management efforts. These changes require property owners to take a long view of water conservation. Here is a short summary of the issue: For decades we have been harvesting our groundwater by using wells. Local aquifers (i.e. groundwater or the water table) took thousands of years to accumulate the water that we draw from with our wells. Under natural conditions, much of our rainwater would percolate into the ground and become part of the local aquifer. But stormwater management techniques over the last few decades focused on capturing rainwater and sending it directly to a nearby stream or creek. From there, it is a quick trip to the ocean. Once our rainwater reaches the ocean, it is no longer available for our use unless we undertake expensive, energy-intensive desalinization efforts.

By shifting our techniques for managing rainwater, we can help more of our precious water to percolate into the ground locally. Local infiltration helps maintain the local groundwater levels and keeps wells operating during times of low rainfall or

drought. Local infiltration also helps protect local streams from the erosive impacts of high velocity stormwater discharges.

In the long run, meadows, naturally landscaped stormbasins, raingardens and vegetated swales all help slow down stormwater and give it time to get down into the soil (i.e. infiltrate or percolate) where it helps nourish local vegetation and replenishes groundwater supplies for the future. In the short term though, these features add interest to the landscape and reduce overall management costs.

IN SUMMARY

Water efficiency measures can save thousands of gallons of water per year and cut your business' water and sewer costs by as much as about 30%.

Shifting to modern stormwater management techniques can help protect water supplies for the future and improve overall landscape function today.

Property owners and managers can take a few simple steps to protect our most valuable resource – water, and save your business a lot of “green”. 🗑️

For more tips and practices your business can implement, visit www.greenbiz.com.

Provided by Dawn White, Director of Education at Green Valleys Association and Crystal Gilchrist, Executive Director of Perkiomen Watershed Conservancy

CHAMBER APPLAUDS SPECTER'S DECISION ON EMPLOYEE FREE CHOICE ACT



Senator Arlen Specter

The TriCounty Area Chamber of Commerce welcomes Senator Arlen Specter's announcement that he will not support the Employee Free Choice Act (Card Check) or for cloture for this legislation. TCACC has been an active participant in the debate locally and in Washington D.C.

Pennsylvania has become a key battleground state on the Card Check debate, due in part because Specter voted for cloture when the Senate considered the bill in 2007. His vote was considered crucial this time around because it appeared Democrats could only get to 60 votes if Specter supported it and they hold all 58 Democratic senators in line while also securing a win for

Democratic candidate Al Franken in the ongoing Minnesota Senate race. Senator Specter's decision now denies a 60th vote to overcome a filibuster and defeats a bad policy decision.

Specter released a statement saying the better way to expand labor's clout in collective bargaining is through amendments to the National Labor Relations Act rather than through eliminating the secret ballot and mandating arbitration. Specter also stated that the economic crisis prompted his decision.

TCACC President, P. Timothy Phelps commented, "This was a weighty deliberation for the Senator as he tried to recognize the views of all of his constituents. This legislation has many negative effects on the business community, especially small business, and I congratulate Senator Specter for recognizing this in his decision. Senator Specter clearly heard the message from the Chamber and our members about how detrimental this legislation is to the prosperity of the region, state and nation." 🗑️

For more on Senator Specter's announcement, visit tricountyareachamber.com then click on About the Chamber – Government Affairs & Advocacy.

CHAMBER'S SPRING JOB FAIR HUGE SUCCESS – "BE SEEN. BE HEARD. BE HIRED!"

During a critical time for job growth, our regional marketplace came together to support job seekers in their search for a new career and provide employers hiring the opportunity to interact with candidates on-site at the Tri-County Area Spring JOB FAIR: "Be Seen. Be Heard. BE HIRED!" held early April at Norco Fire Company in Pottstown. Nearly 400 job seekers lined up to speak with exhibitors during the fair. Close to thirty exhibiting businesses had the opportunity to meet with potential employees, accept resumes and conduct on-site interviews or hand out applications. Exhibitors were more than pleased with the diverse turnout of candidates.

The next job fair will be held in the fall on September 24. The Tri-County Area Spring Job Fair was presented by the TriCounty Area Chamber of Commerce and sponsored by Nassau Broadcasting.

If you are a Chamber Member business looking for employees, stop by the Chamber office to look through the hundreds of resumes collected at the Tri-County Area Spring Job Fair. 🗑️



WHAT A TRAIL MEANS FOR YOUR BUSINESS

Recently I had the opportunity to attend a conference completely dedicated to trails, specifically multi-use bike trails such as the Schuylkill River Trail. The conference was sponsored by the Schuylkill River Heritage Area and brought speakers in from different backgrounds, and different regions. The topic of discussion was how a community can thrive based on the traffic generated by a trail. Now that the warm weather is here, it is time to start thinking about generating business from the trail.

The Schuylkill River Trail parallels the Schuylkill River from its headwaters near Pottsville to the confluence with the Delaware River in Philadelphia. Portions of the trail have been completed, others are under construction, and still others have not advanced beyond the planning phase. The trail runs through the heart of the US 422 Corridor, and is in various stages of development. Pottstown is fortunate to play host to the western trailhead. From Pottstown, cyclists can ride on paved and packed gravel paths to Reading (some sections are on-road). The Schuylkill River Trail over its entire length has tens of thousands of users annually, many using the Pottstown segment.

If you operate a business near the trail, it is time you start inviting the trail users to visit your business. If you are looking to expand your business, or relocate, consider trail access as a valuable asset. Here are some tips that you can use to draw more trail users to your business.

1. BE BIKE FRIENDLY: Remember, your trail using customers will be on their bikes, and will come back if you provide a friendly, positive experience. Include things such as a water fountain, or bottled water to quench their thirst. Relax any dress codes during cycling hours. Allow cyclists to use your bathrooms. These are simple customer relation issues that make the experience very positive for cyclists.



Shayne Trimbell,
Project Coordinator,
GVF Transportation

2. PROVIDE BIKE FRIENDLY AMENITIES: Is there a place to secure a bike while cyclists visit your business? Consider installing a bike rack, renting bike locks, or providing a bike check. If you want people to come off the trail and into your business, they have to leave their bikes. Without a safe and secure place to leave the bike, trail users won't come in.

3. PROVIDE OUTSIDE DINING: Part of the appeal to riding on a nice sunny day is enjoying the outdoors. Cycling also builds an appetite; however, trail users may not want to sit inside a restaurant in their cycling clothes. Provide an option for outside dining, non-cycling patrons may enjoy the option as well.

4. KNOW THE AREA: Many of the cyclists coming off the trail to grab a bite to eat, or get a drink to cool off might be visiting your community and business for the first time. Be friendly, and be prepared to provide directions to some of the area attractions. The last thing a cyclist wants is to get lost in a new town.

Don't be afraid to use the trail as a marketing tool. If you are located near the trail, advertise it with your marketing materials. Cyclists are customers, and customers will only patronize your business if they know how to get there. Use the trail in recruiting employees as well. Provide a bike rack, and if possible, a shower. Encourage your employees to ride to work, make it fun, it will help attract the best and brightest employees.

Having a trail, such as the Schuylkill River Trail, is an asset to any community. Being a bike friendly business will attract trail users right to your front door. If the experience is positive, they will come back time and time again, and bring more of their cycling friends. 🚲

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

OSHA SEMINAR COMES HIGHLY RECOMMENDED – NEXT SEMINAR IN JUNE

Through their alliance, OSHA and the TriCounty Area Chamber of Commerce kicked off their first seminar of the series, "OSHA 101: Preparing for an OSHA Inspection." Seminar presenter, Scott Shimandle, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office, helped businesses better prepare for OSHA inspections by learning what standards are most frequently violated, resources that are available for getting compliant, and what enforcement emphasis programs local OSHA offices are currently conducting. Of those in attendance, chamber members highly recommended the seminar to other businesses as both informational and engaging. The next seminar of the series will be "OSHA Recordkeeping Rules & Regulations" held on Wednesday, June 17, 2009 from 8 – 10 AM at the Chamber Conference Center located at 152 High Street in Pottstown. 📍



OSHA Health and Safety alliances are part of U.S. Department of Labor's ongoing efforts to improve the health and safety of workers through cooperative partnerships with trade associations, labor organizations and employers.

MARCH WOW

Focusing Marketing Efforts on Women: B101 FM TELLS ALL AT WOW LUNCHEON

Focusing their marketing efforts on their customer - women, is what Blaise Howard, Vice President and General Manager of WBEB-FM (B101), contributes to the station's success. Howard presented "Lessons Learned: How B101 finds success in focusing our marketing on our customers" to March's Women of the Workforce (WOW) group at La Massaria at Bella Vista Golf Course in Gilbertsville.

Recognized as one of the top radio stations in America, B101's Vice President believes focus is a key element in marketing to women. The station has found great success in creatively configuring other industry's advertising messages back into B101's message. Howard used the automotive industry as an example stating that in today's market, women have the buying power – homes, automobiles, etc. When B101 markets with car dealers, their motto is "Don't Think Pink, Think Green." They think about what women want, "the Pink", and how it will affect their business, "the Green." With marketing budgets being cut and in some cases eliminated, businesses must reevaluate and think about both the pink and the green when it comes to marketing successfully.

With nearly 1 in 18 women as business owners, 40% of all businesses in the U.S. today are owned by women, 40% of business travelers are women, and over 57% of single women are homeowners, demographics has become a huge factor in analyzing the station's marketing mix. Howard stressed to constantly look for innovative and creative ways to target your market. 📍



Blaise Howard,
Vice President and
General Manager
of WBEB-FM (B101)

This event was
sponsored by



TriCounty Area Chamber of Commerce Request For Proposal

The TriCounty Area Chamber is committed to our members. Assisting them in all facets of growing and running their business is just one of the many values of membership. The Chamber is reviewing all of its partnerships. The Chamber recognizes that employee benefit plans can be complex and time consuming for an employer. The purpose of this RFP process is to review and select a qualified candidate to make a preferred provider and partner with to assist the membership with their benefits. The selected candidate will have extensive knowledge and expertise in the benefits market, demonstrate professional integrity in their approach to recommending and placing the best coverage for a business and offer quality service and follow through to members after the sale.

For more information or would like to submit and RFP contact Kathy Geyer, kathy.geyer@hotmail.com or (610) 724-1903 by Friday, May 22, 2009.

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DATA ROT: IF YOU DON'T MOVE IT, YOU MAY LOOSE IT



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By Bill Swank, President and CEO, Lime Systems

We all have it; none of us want it; but, we can't stop it. Yep, Data Rot. Sounds itchy, but it's not; we do have to treat it though, because left untreated, it can cause us great pain and like many (physical)

ailments, the longer we put it off, the worse it gets.

Data Rot happens as an inevitable consequence of our technological advancement. This technology advancement is, with greater and greater speed, rendering our current media, applications, and hardware obsolete. As obsolescence begins to set in, it becomes increasingly difficult to get to our electronically stored information. If at some point we don't move it to newer media, we will eventually loose it. The media will degrade and fail; the format will no longer be supported; the applications needed to read it will no longer be available; or the hardware needed to access it will fail. No matter how permanent or durable we think our electronic storage is, it isn't. One way or another, it will eventually fail us, or fade from support.

It doesn't matter what it is: prized home movies on Super8, family pictures on a CD, favorite movie on VHS, mp3s on a flashdrive/mp3 player, a presentation from a past project on a 3.5 floppy disk, critical business records created by a custom application years ago, or the latest year's tax records — they are all vulnerable to data rot. Sooner or later, the media will degrade, the hardware to access them will fail, or the application will no longer run or be supported.

For businesses this can be especially critical. Legal and financial records can be relevant for decades. Project information can become vital again after many years. Payroll and billing information can be needed for years. Just simple historical documentation always seems to have a use. Some of this information may not be accessed for years, but, at a critical time, the availability of this information or lack there of, can make or break a company. In today's electronic business environment, your data is an asset that you cannot afford to neglect. You must care for it or it won't be there when you need it.

How can you recognize when it's time to do something to preserve your data? The answer depends on the source of the data rot.

The first and most widespread source of rot is the media on which your data is stored. The media data is stored on has many varieties including: hard drive, flash drive, DVD, CD, tape cartridge, Zip disk, and even the trusted 3.5" floppy

(See "Performing Technically" on page 50)



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PERFORMING TECHNICALLY

(Continued from page 48)

disk. Ignoring mechanical failures for a moment, each of these has a service life - the period in which the data integrity is generally expected to be unaffected by materials degradation. This is the period before the data may begin to spontaneously fade. Magnetic media like tapes, disks, flash drives, and hard drives will all begin to lose their ability to reliably hold data in as little as 5 and as long as 30 years. After the manufacturers specified service life, the magnetic properties weaken beyond the point at which the data can be retained; the data simply fades away. CDs and DVDs have a service life of around 10 years. After that point the materials used to make the disc deteriorate beyond reliable data recovery. So for media, data rot is expected as it exceeds 75 to 80% of its expected service life.

The next culprit of data rot is the physical hardware: the disk drives (motors, electronics, mechanisms), CR/DVD drives, flash drives (electronics and mechanisms), and tape drives. Hardware either wears out, or is phased out. Like media, all hardware has a service life. The closer you get to the end of that specified period, the greater the chance of a failure. The phase out of hardware usually comes after a new and, better, replacement has been intro-

duced; and over time becomes the preferred choice. As a result of this acceptance period, a phase out usually comes with some warning. Data rot from hardware comes when data is dependant on obsolete hardware and that hardware is, or will be, no longer available. Data rot begins the moment the hardware phase out is announced.

The final culprit of data rot is the applications; the software tools we use everyday. Some applications have long lineages; others are relatively new. The data files we create today depend on these applications as much as the hardware and media they are stored on to be of use. Data rot induced by applications results when the application no longer accepts the older formatted files or the application can no longer be run on existing computers. Most software vendors make newer versions of their applications capable of accepting older version's data files, at least for a while. However, eventually the applications will discontinue support for the older file formats and when this happens, your ability to retrieve your data will be lost unless an older version of the software is still available. Application induced data rot also occurs when the

(See "Performing Technically" on page 52)



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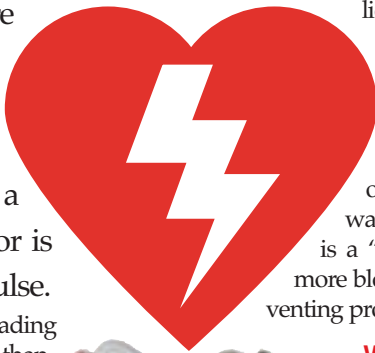
AUTOMATED EXTERNAL DEFIBRILLATORS: Do you need an AED?

**An AED may save your life during Sudden Cardiac Arrest (SCA).
Weigh the pros and cons to see if you should get one.**

If you are old enough to use a computer to surf the web, then you're old enough to learn CPR. When you do, chances are you will hear about (or practice with) a device called an automated external defibrillator (AED). AED's are used to restart a heart that has stopped beating or is beating too quickly to create a pulse.

Sudden cardiac arrest (SCA) is a leading cause of death in the U.S., killing more than 325,000 people each year. That's more than the total death rate for breast cancer, lung cancer, and HIV/AIDS combined. During SCA, heart function ceases abruptly and without warning. When this occurs, the heart is no longer able to pump blood to the rest of the body, and in over 90% of victims, death occurs. This is usually caused when the electrical impulses in the affected

heart become rapid (ventricular tachycardia, or "VT") or chaotic (ventricular fibrillation, or "VF"), or both. These irregular heart rhythms are arrhythmias. The general public and media often mistakenly refer to SCA as a "massive heart attack." SCA is an electrical problem, whereby the arrhythmia prevents the heart from pumping blood to the brain and vital organs. There is an immediate cessation of the heart. In most cases, there are no warning signs or symptoms. A heart attack is a "plumbing" problem caused by one or more blockages in the heart's blood vessels, preventing proper flow, and the heart muscle dies.



When someone collapses from SCA, immediate cardiopulmonary resuscitation (CPR) and use of an automated external defibrillator (AED) are essential for any chance of recovery.

An AED is a computerized device about the size of a laptop computer. It is used to treat victims of Sudden Cardiac Arrest.



Public Access Defibrillation is the placement of Automated External Defibrillators (AED) in public or private locations that can be accessed by layperson rescuers to treat victims of Sudden Cardiac Arrest.

The automated external defibrillator (AED) is a computerized medical device. An AED can check a person's heart rhythm. It can recognize a rhythm that requires a shock. And it can advise the rescuer when a shock is needed. The AED uses voice prompts, lights and text messages to tell the rescuer the steps to take. The AED analyzes the heart rhythm of the victim, and if necessary, a computerized command will instruct the user to press a button to deliver an appropriate shock to restore the normal operation of the heart. These devices are failsafe and will not cause injury to the user, nor will they deliver a shock if none is needed. For patients in "VF", studies show that if early defibrillation is provided within the first minutes, the odds are 90 percent that the victim's life can be saved. After that, the rate of survival drops ten percent with

(See "Heart Smart AED" on page 53)

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PERFORMING TECHNICALLY

(Continued from page 50)

ability to run or use the application is lost. This loss can be from expired licenses, application no longer supported on existing hardware, or any other reason you no longer have access to the application.

Fortunately there is a cure for data rot— It is called data migration. Data migration involves moving the data from old media to new; older versions of applications to newer; from unsupported formats to more common and portable formats. Migrating data will ensure the data you have today will still be available tomorrow. This sounds like a simple concept, and it is, but putting it into practice can take considerable effort and expertise depending on the circumstances. It takes discipline to routinely review and inventory your data to ensure its integrity and accessibility and to evaluate any possible need for migration. Generally migration can be handled in-house by your IT staff or IT provider, as long as all the hardware and software needed are still available. If you find yourself in a position where your data cannot be migrated internally, then there are companies that specialize in data recovery. In most cases data can be recovered, but it comes at a price; the key is not to get to that point.

Some steps you can take to avoid, or minimize, data rot are:

- Know what data you have.
- Know what data you need to preserve.
- When upgrading or exchanging applications, be sure to migrate any important data to the new format when possible.
- Any application data not able to be migrated directly it should be captured in the most portable format possible. Text or PDF files are the most common.
- When replacing hardware, migrate all data dependant on the old hardware to media compatible with the new hardware.
- Date all backup media. Begin to migrate data to new media when the existing media age exceeds 75-80% of the specified service life.
- Review and inventory your data annually. Evaluate any old media for migration to new.
- Get IT support.

With a little care and maintenance, the data you depend on will be there for you when you need it. Don't allow yourself or your business to lose one of your most valuable assets. 🗑️

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 successfully aligning technology to business performance for companies from Global Fortune 10 to small local businesses.

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HEART SMART AED

(Continued from page 51)

every minute. As many as 30 to 50 percent would likely survive if CPR and AEDs were used within eight minutes of collapse. Even when 911 is called immediately after discovering a victim of SCA, response times of local EMS teams average 10 to 14 minutes. These times can be increased by factors such as heavy traffic, weather conditions, remote locations and access to the facility.

Chain of Survival

This sequence of actions the American Heart Association calls the "chain of survival" will significantly increase the odds of surviving a SCA:

- 1. EARLY ACCESS:** The first sign of SCA is sudden collapse with loss of consciousness from lack of blood flow to the brain. Dial 911 immediately. The sooner the Emergency Medical Services (EMS) team arrives, the better.
- 2. BEGIN CPR:** Don't wait for the paramedics.
- 3. USE AN AED:** Again, don't hold off until EMS gets there.



Even when 911 is called immediately after discovering a victim of SCA, response times of local EMS teams average 10 to 14 minutes.



The goal of early defibrillation is to administer the first shock within 4 minutes of discovering the victim.

on the rise. Even the federal Office of Management and Budget (OMB) has jumped into the regulatory fray by issuing a highly unusual "prompt letter" that encouraged the Occupational Safety and

4. TRANSFER TO ADVANCED CARE: EMS personnel begin more sophisticated life support methods, such as placing a victim on a ventilator and administering intravenous epinephrine (adrenaline) to keep the heart pumping on the way to the hospital.

Legal Considerations

The case for having AEDs is clear. What may not be so clear are the legal issues surrounding AEDs. In the case of AEDs, state and federal laws are starting to catch up to recent medical developments. New government legislation that mandates the use of automated external defibrillators (AEDs) and provides funding for their deployment is

(See "Heart Smart AED" on page 54)

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HEART SMART AED

(Continued from page 53)

Health Administration (OSHA) to initiate new regulations that would mandate placing AEDs in the nation's workplaces.

It often seems that the laws on AEDs are more complex than the equipment. Let's look at some of the key legal issues employers need to know.

AEDs and Public Law

As AEDs are considered "medical devices," the U.S. Food and Drug Administration oversees their manufacture and purchase. Most commercial aircraft are required to have an AED on flights that have at least one flight attendant. Flight attendants are required to be trained in CPR and the use of the AED.

All 50 states have enacted laws or regulations regarding AEDs. While state laws vary widely, they generally address AED availability in public buildings, conditions of use, medical oversight, training requirements or post-event reporting. Some states require that schools be equipped with AEDs, while others mandate their availability at health clubs or physical fitness facilities.

Federal law

In 2000, the federal Cardiac Arrest Survival Act (CASA) was signed into law, giving immunity from civil liability to a person who uses or attempts to use an AED on a victim of a perceived medical emergency. If the state law protects only one of the two classes, i.e., either the user or the acquirer, or if the state law only protects trained users, CASA is designed to provide the missing coverage. AED trainers and medical oversight physicians are not covered under this law.

The federal Community AED Act, passed in June of this year, provides federal grants to states and localities to purchase AEDs for placement in public places, where cardiac emergencies are most likely to occur.

Public access defibrillation (PAD)

SCA events are most likely to occur outside of a medical facility, typically in workplaces, hotels, airports, country clubs and shopping malls. In order to have AEDs available in an emergency, many of these facilities are purchasing them under what is called a Public Access Defibrillation.

(See "Heart Smart AED" on page 56)



AEDs should be readily accessible for quick deployment. The location of each AED should be made aware to all trained users.

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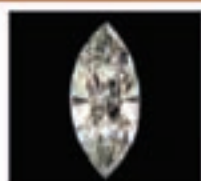
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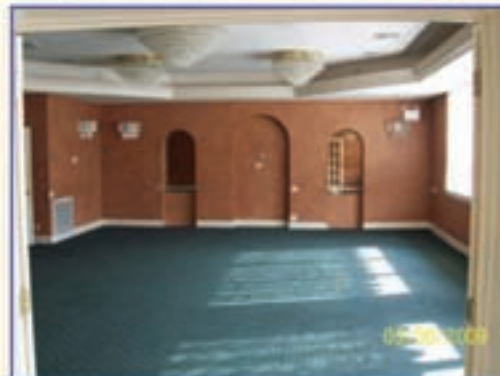
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HEART SMART AED

(Continued from page 54)

Access Defibrillation (PAD) program

Public access defibrillation (PAD) laws refer to accessibility for trained users to use AEDs in public places. Public access does not mean that any member of the public witnessing a sudden cardiac arrest should have unlimited access to the devices. AEDs are to be used only by individuals with the proper training and certification in accordance with state and local laws. PAD users are first responders who use AEDs as part of basic life support until more trained responders arrive and take over.

However, since AEDs are prescription devices and must be labeled with the prescription statement required by law (21 CFR 801.109), a physician who oversees the PAD program at a facility must write a prescription for the AED in order for the facility to purchase it.

Legal requirement to provide

Except in a few state-specific circumstances, there are currently no nationwide requirements that employers provide AEDs in the workplace.

However, considering their success rate and how inexpensive AEDs have become, look for states to begin passing legislation requiring them where people typically gather: in hotels, sports arenas and other workplaces.

It is also prudent for companies to consider placing AEDs in the workplace and training responders in their use. While there are no guarantees against legal action, it has been generally accepted that employers acquiring AEDs and providing trained responders are better protected than those who do not.

If you are considering implementing an AED Program and would like additional information regarding the elements of a successful program you can contact Harold Siver, Director of Client Services, at Heart Smart AED.com. We are available to answer any of your questions. We can even schedule a free on-site evaluation of your facility. 🗑

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FITNESS TO GO



BUSINESS, HEALTH AND FITNESS

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

Imagine for a moment that while heading out to work for another day of toil and labor, you stop at your favorite place to grab a coffee, breakfast, or whatever you do to start your day. Then while on your way to your confinement for the next eight to ten hours, you pull into a drive-thru; only this drive-thru is not a bank or another fast food joint. It is a body shop. Here you drop your body off and head off to work while your body is flexed, stretched, and exercised while you sit at work. When it's time to punch out, you are not only eager to pick up your body fit, firm, and relaxed, but happy about the prospect of not having to exercise and eating anything you want while you veg out yet again in front of the TV.

Sounds good, doesn't it? (This is the part where your body suddenly shuts awake and you realize this was only a dream.)

Would be nice though, wouldn't it? And if this sounds ridiculous, well, it is. But no more ridiculous than the thought that a single pill can burn body fat or replace the effects of real exercise which people buy into everyday. In today's society, it seems the only thing that cannot be received from a drive-thru is exercise. (You can even do a drive-thru wedding in Vegas!) Come to think of it, the drive-thru represents the complete antipathy of achieving optimal health and fitness. Sit in your car (burn zero calories; shorten muscles); pick up nutritionally devoid food (add empty calories); go to the bank (deposit or withdraw your hard earned money that was probably achieved the same way it was received – sitting); stop by the drug store for your prescription (to “remedy” the effects of your lack of activity); pick up a six pack and a movie (add more calories and create more inactivity). What is it about the drive-thru that makes it so appealing to the masses? They're convenient. They're quick (mostly). They allow us to stay in our car, and it should

(See “Business, Health & Fitness” on page 58)

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BUSINESS, HEALTH & FITNESS

(Continued from page 57)

come as no surprise that some people take better care of their car than themselves. Is fitness something that can be offered on the drive-thru menu? After all, if we can find a way to make fitness available in a drive-thru, wouldn't people be more apt to do it? One would hope.

So let's take a look at the first two benefits of a drive-thru: convenience and time efficiency. Obtaining health and fitness requires two things: a body and a mind. Can't get much more convenient than that! Everyone has a body and the ability to think on their own. The body was built to move, so move it! It was not designed to sit or remain still. The good news is that even the most able body needs rest, but far too many people think stillness works best for them. Most of us have heard an old ad slogan that said the mind is a terrible thing to waste. This is especially true when the mind believes it can't or won't do something good for itself. Fitness is a mindset, and if you don't have it, it can be an incredibly daunting road.

The second alluring quality of the drive-thru is time efficiency. The number one reason why people say they don't exercise is that they simply don't have

the time. Yet if they already had the correct mindset, time would not be an issue. It's this exact mindset that allows you to reverse that thinking. It's not that there isn't enough time to exercise — it becomes there simply isn't any time to not exercise. Finding the time to exercise is like the difference between ordering the triple-decker burger or the chicken sandwich. You might think that ordering the chicken sandwich is the healthier alternative, but in the long run is no better a choice than ordering anything for your nutrition through a window! There is simply no justification.

Fitness is and always will be something that is worked for and earned. It can be convenient and it doesn't require a tremendous amount of time; just a proper mindset. And the next time you go to the drive thru, think about how cool it would be to order a slimmer waistline, a lower blood pressure reading, a decreased stress level, and a super-sized set of muscles that function to keep your body moving and feeling good. Congratulations! You've just invented the first fitness drive-thru. All it took was the mindset to think that it could all happen for you. 🍷



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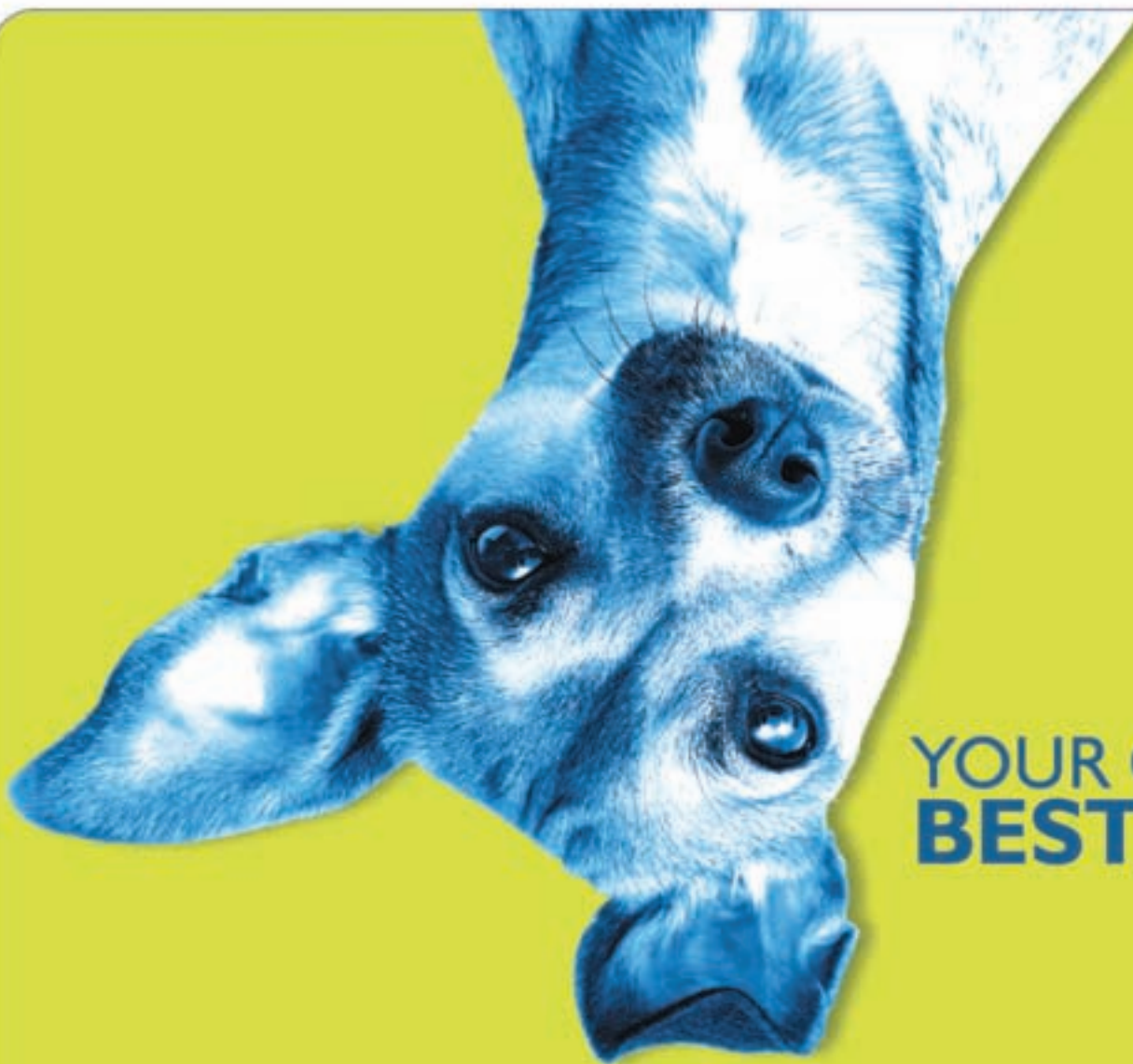
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