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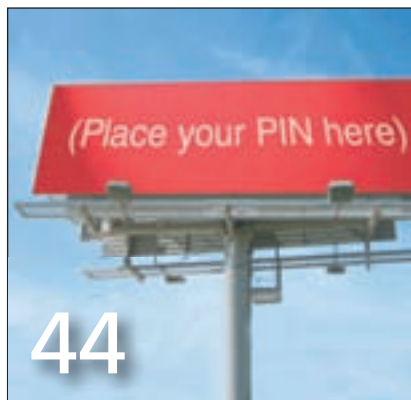


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(left to right) Jim Higgins, SVP, Commercial Sales Manager, Rhonda Skodacek, Retail Managing Director, Steve Markley, SVP, Regional Retail Sales Manager, Brian Murphy, VP, Business Banker and Jerry Holub, VP, Collegeville Branch Manager.

Susquehanna Bank

Building Relationships,

When TV stations and cable networks need to cover breaking news live on the scene, they turn to **Adam Sirkin**. His company, **Liberty Uplink** of Malvern, owns three mobile trucks used for satellite broadcasting. His business is governed by deadlines and ever-changing technology.

When Adam Sirkin needs financing to keep pace with the demands of his business, he turns to **Susquehanna Bank**. He moved his banking business to Susquehanna several years ago, after the bank helped him finance the purchase of his company's second satellite truck.

***Adam Sirkin's
Liberty Uplink truck
is financed by
Susquehanna Bank.***

Building Business



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



Brian Murphy, VP, Business Banker (right) with Adam Sirkin (left).

"I truly feel that I have a relationship with the folks at Susquehanna—

from everyone in the branch to the loan officers," Sirkin said. "They all know my business and take an interest in how it is doing."

For Susquehanna Bank, building enduring relationships with customers is the key to success. The bank offers the resources of a regional financial services firm, coupled with the personal service of a community bank.

"Susquehanna bankers live and work in the Route 422 market. We shop in the same stores, and our kids play in the same Little League games," said Susquehanna Business Banker **Brian Murphy**, of Schwenksville. He serves on the board of Phoenixville Area Community Services and was former-

ly on the boards of Phoenixville Chamber of Commerce and Pottstown Meals on Wheels.

Murphy said, "We are engaged in the community, because we're more than just bankers — we're neighbors."

"I met Brian Murphy when he was my local branch manager," Sirkin said. "He made a point of introducing himself and getting to know me. From the start I always felt comfortable popping into Brian's office and bouncing ideas off of him, and he was always interested in hearing them. He was ready to help in any way possible."

"Technology is extremely important in my business. Keeping the latest equipment in the trucks is a financial challenge. The equipment is very expensive," Sirkin continued. "Brian has been receptive. He has taken the time to understand my business and

(See "Cover Story" on page 7)



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Inside of Collegeville office.

COVER STORY

(Continued from page 5)

the challenges I face and therefore tuned in to my unique needs.”

Today, Sirkin said, “The company is where it needs to be technology-wise. I feel the company is in a far better position to ride out this rough stretch, and I could not have done it without Brian’s help. I honestly can’t envision doing the things I have done with another bank. Susquehanna is so easy to work with.”

With 12 local branches, Susquehanna has become a key partner to many businesses in the Route 422 and Reading area. In 2008, the bank added its newest branch in the area, the Collegeville office at 1856 S. Collegeville Road.

Susquehanna has helped many companies to improve efficiency and navigate a turbulent economy.

“Times like this demonstrate the value of the relationships we build with customers,” said Murphy of Susquehanna. “We focus on the nuts and bolts of our

customers’ businesses: restructuring existing debt; providing lines of credit; improving cash flow; and offering financing for building needs, expansion, or equipment.”

Murphy notes that it is important to stay in regular communication with your banker to help them know your business better, including short and long-term goals and revenue streams. He stresses that business owners should demonstrate an ability to manage accounts receivable and inventory and also protect both their business and personal credit ratings.

“Naturally, it is important to stay current on debt payments,” Murphy said. “Do not stay fully extended on a line of credit for extended periods of time; pay down principal as appropriate.”

In the current challenging economy, he said, businesses should tighten the

(See “Cover Story” on page 9)



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The time is right to attract ambitious consumers interested in saving



MARKETING 101

By Todd Palmer, Virtual Farm Creative

According to the National Bureau of Economic Research, the official arbiter of recessions, the current recession began in December 2007 and the reality of the overall economic impact throughout the country has everyone cutting back. No

matter what tax bracket you're in there's little doubt that your behavior has changed and you're proactively trying to find ways to save.

The masses are not shopping for new homes or new cars but, as we enter into month nineteen of the economic slowdown, they just might be planning ways to economically improve what they've already got. If your company is currently selling a product or service that will allow

consumers to improve their own current reality during the down economy then you have an advantage. If you're marketing effectively, then you're successfully leveraging that advantage while most other businesses struggle.

HOME IMPROVEMENT

The home improvement market has never been stronger. Summertime means repair and improvement time and homeowners all around the country are expected to spring into action spending millions on their homes.

Sine the terrorist attacks of 2001, spending on home improvement has trended progressively upward as homeowners attempt to increase the comfort and value of their real estate rather than traveling. Whether the decrease in distance vacationing is due to fear of terror, high gas prices or the increased difficulty that traveling now presents, the truth is, the focus on the home has been a big boom to the Do-It-Yourself industry.

(See "Marketing 101" on page 10)

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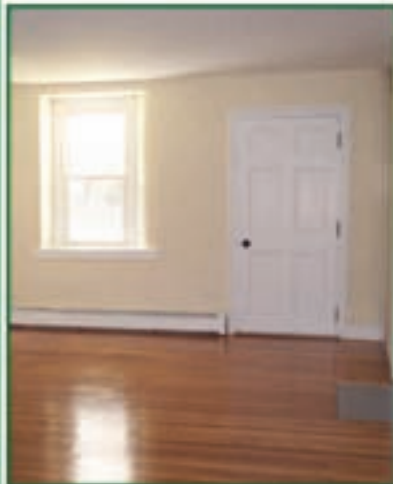
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COVER STORY

(Continued from page 7)

belt on expenses where they can, without compromising customer service.

"When cutting costs, don't hamstring yourself for the future. The economy will turn around," Murphy said. "Seek new, alternate ways for generating revenue. Capitalize on existing expertise that can be applied to new areas for increased sales. Also, there are a lot of talented people in the job market right now. It may be a good time to upgrade your team."

Headquartered in Lancaster County, Susquehanna Bank has been serving the needs of businesses and families in central and eastern Pennsylvania for more than a century. During that time, the bank has grown to include more than 230 branches, including locations in New Jersey, Maryland and West Virginia.

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Administration Preferred Lender. As part of Susquehanna Bancshares, the bank also offers its customers access to a wide variety of services offered by affiliated companies, including commercial leasing, retirement planning, asset management, pension programs and insurance.

Susquehanna's diverse resources and commitment to personal service continue to draw the attention of business owners.

"Susquehanna Bank has greatly assisted our ability to grow, even in this difficult economy," said **William March**, CPA and President of **Premier Payroll Services, Inc.**, in Phoenixville. "We appreciate that Brian treats us the same way we treat our clients...with individual attention and availability that makes every customer feel special. In this world of instant communication, it is nice to still have the personal touch." 🐾

**For additional information,
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MARKETING 101

(Continued from page 8)

Consider the extreme popularity of cable's home improvement shows, of which there are now literally dozens of competitors and even entire channels devoted to educating homeowners on improving their investments. With that kind of market interest, regional product and service providers are at record levels of competition but are they marketing any differently than they were ten years ago?

FEMALE FIX-ITS

In a recent survey conducted by Sears, some 83 percent of female homeowners said that working with tools made them feel independent and a similar percentage reported that they admire women proficient in home repair.

The big-box, national retailers have not ignored the women's market and neither should your business. Single women, after married couples, are the largest group of homebuyers in the U.S., responsible for 20 percent of all real estate transactions according to a Fannie Mae study. Women tend to study a purchase and gather information more than men so

your marketing should provide answers to questions. Similarly, women generally appreciate trends in design and sophisticated presentation while men are more impulsive and focused on the end results. As your landscaping, renovating or building offering attempts to attract new customers consider that, from decision influencing to purchasing, women are an influential market to directly target.

GETTING GREENER

Since global warming has been elevated from buzz phrase to official symptom there have been elevated individual efforts to make smart choices and smart purchases in improving their home. Many companies are zeroing in on environmental marketing while retooling their offerings to include green products and energy-saving services that are choices in 2009 but may in fact be compliance issues in the near future.

The government has provided green performance programs than local businesses can market around. LEED for Homes is a voluntary rating system that

(See "Marketing 101" on page 12)

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FOR SALE- (#ZC2084) 5 SUNNYBROOK RD., Pottstown- Cute renovated 2 story office building situated a stone's throw away from High street. Village commercial district of Lower Pottsgrove. Offstreet parking, newer roof, ideal location for small business or retail store. **Reduced \$199,900.**

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FOR SALE- (#ZC2090) Circle of Progress, Industrial Park location- Current owner has approved land development plans to construct a 16,000SF +/- building on a 1.3 acre lot. All engineering work, plans, approvals, studies have been completed and are included. Literally you can start building in approx. 60 days. The hard work has been completed. Call for details. \$224,900.

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(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. \$4,800/Month + Utilities.

(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. **LEASED**

(ZC1062) **70 Bridge Street, Collegeville-** 3500SF commercial first floor office space. Subdivisible/multiple uses. Large parking area. Available immediately. Possibility of 7000SF available. Call 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. Tenant pays water & sewer. Public parking within walking distance. Centrally located. Many possibilities. **Reduced \$1,100/Month.**

(ZC1073) **3 East Phila. Ave., Boyertown-** Prime location- 1,400SF retail sp. Full bath. Landlord pays heat. Tenant pays water & sewer. Public parking within walking distance. Centrally located. Many possibilities. **Reduced \$750/Month.**

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

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(ZC1078) **256 High St., Pottstown-** 2,200SF store front. Run your own business. Includes water and sewer. **LEASED**

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(ZC1090) **1 Security Plaza, Downtown Pottstown-** (Train Station Building) 1150SF second floor office. \$1,000/Month includes ALL utilities.

(ZC1091) **392 Charlotte Street, Pottstown-** Approximately 300SF office/retail space with powder room. \$400/Month + Electric. Call for details.

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MARKETING 101

(Continued from page 10)

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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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"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

It may surprise you to hear that the commercial real estate market has not completely locked up in recent months, but according to local brokers, it hasn't. Of course, that doesn't mean the market isn't tight. It doesn't mean that the region's commercial real estate firms are breaking out the champagne.

Far from it. From the most experienced veterans to the new players, they're getting deals done by working harder than ever.

Joseph Scott McArdle, CCIM, Marketing Specialist, Prudential Fox & Roach Realtors (www.prufoxroach.com) says, "It starts with an ideal. Buyers or sellers think about doing something different. So they generally look around first, and try to figure out what properties are worth, and once they have an overview of the marketplace."

"Motivation is the key to the business," he says. "If either a buyer or seller is motivated, then the details will eventually come together."

Though they're still out there, it is taking more work now to match those motivated sellers with motivated buyers.

Working Harder

"In this economy I have needed to diversify and to dedicate more time to each transaction. Buyers and sellers are

both nervous. Buyers are concerned about a commitment for the long term, and sellers are concerned about selling," says McArdle, but he is not the only one expressing this sentiment.

"There's no magic," says Karl Glocker of Glocker & Co. Inc. (www.glocker.com). "I hustle as hard as I can. There are buyers out there and even some good deals but they're tougher to get," he says. "Everything is three times as much work as it was a few years ago."

Mr. Glocker is one of the region's most well known names in the business and he's seen plenty of up and down markets since he started his company in 1968. "It's tough right now," he says. "You don't have the banks out buying sites, or gas stations, or food stores. None of them are buying at all right now; they're all on hold. It's tough to get financing, it's a tough market for developers too."

"If you have a good market, you can simply bump stuff into place, but in a

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

tougher market everybody changes the way they do things."

Chris James-Hector (www.chrisjameshector.directhomes.com), Associate Broker and Appraiser with Re/Max Achievers agrees. "I've been in the business 30 years. Well, I will say that I have never had a market like this in my 30 years. I've had downs in markets before, like in the 1990s for example, but it was nothing like it is now."

"I am working 10 times the hours for every deal to get it to the table," she says.

Ms. James-Hector lists a few other practices that help move deals forward as well. "I do my homework on every deal. I tell people to use local established everything. One of my biggest keys to success is my network; I'm very active in the chamber of commerce and help support the non profits."

Wayne, PA based GVA Smith Mack (www.gvasmithmack.com) has had a major presence in the region since the company's founding in 1984. "Our record in representing landlords and tenants, buyers and sellers, in a multitude of complex transactions demonstrates our knowledge of the industry and our ability to match owners and site users with real estate, meeting their requirements. It is through our reputation and expertise that we maintain the majority of our clients as returning customers," says Marlene K. Sahms, Director of Marketing Communications and Research.

The company has its own set of best practices that help it stay strong. "GVA Smith Mack has withstood several real estate cycles over the years, including extreme downturns in the economy, and has always managed to not only stay strong during these cycles, but to gain momentum and come out even stronger. We attribute our success to the fact that we have always been debt free and have been able to reinvest for growth without having to rely on outside investors," says Managing Partner Reid Blynn.

"We continue to maintain our competitive advantage by our unparalleled work ethic, endless commitment to leadership, entrepreneurial spirit and of course, the real estate expertise of the individuals within our firm," adds Ms. Sahms.

Regional Strength

Even though these professionals are calling it a tough market, they're not pulling up any stakes. "Several years ago GVA Smith Mack identified the 422 Corridor as an up and coming region

and invested the resources needed so that we would be equipped to provide this area with the same superior service that we provide throughout the remaining Greater Philadelphia region," says Ms. Sahms.

The industrial and commercial diversity of this region's economy have provided some relief and protection against the recessionary climate. This has been evident in the remarks of business leaders from all sorts of industries, who for the past twelve months have been citing the relative strength of our region as a key to mitigating the local effects of a deepening global economic downturn. Local commercial real estate professionals are no exception.

As Chris James-Hector puts it, "The market in general did not decline. It was inflated in 2004." For those who've been in the market over the long haul, values have appreciated. Moreover, she says, "We are also seeing market activity; we're seeing properties turn over. It is a good spring market in the 422 area. We're more fortunate around here

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



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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

because we have the drug firms and industry. Upper Providence, for example, has the three biggest drug firms in the US, and then there's Phoenixville where there's a lot of growth."

While he doesn't sound quite as bullish as Ms. James-Hector, Mr. Glocker also expresses some cautious optimism. "It's going to remain this way for another two to three years. Experts say we've already hit bottom and I expect that they're right about that."

He says that smaller projects are still going forward. "You can go to the regional banks like Phoenixville Federal and Victory Bank. That market is still there."

"But," he adds, "Until you get the bigger banks moving on bigger deals, the overall market is not going to change. Banks like JP Morgan Chase, Goldman Sachs and the other larger banks, they set the tone."

Some of those smaller projects are still getting done in some of the region's development hotspots.

RPR Properties, a relatively new com-

pany in the area, restores and refurbishes existing properties and makes them into small business incubators. Their first project was a residential project near Reading Hospital. That property has actually appreciated in value even in the current market.

Donna Moyer, President of RPR Properties (www.rprpropertiesllc.com) says, "The secret to finding successful properties is to look for the places that are up and coming." She cites West Reading and Phoenixville as examples of 'up and coming' markets. "There is so much potential in these markets, like Lititz and West Reading and Phoenixville," she says.

Ms. Moyer thinks there may be a cultural shift occurring, bringing with it a refocusing on the virtues of small downtown centers. "We're tired of driving our SUVs everywhere. The types of places where you can do your shopping and get everything in you need in one place, and then stop in at the coffee shop. Those types of areas are very interesting to me," she says.

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

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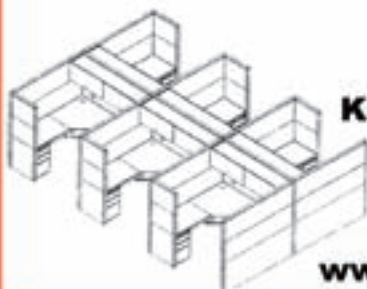


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Dealing With Employees DURING HARD TIMES



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

Managing your business during hard times is difficult. But managing people, the culture, the emotions, the behavior, can be doubly difficult when the business isn't doing that well. Especially if you had to let some of the staff go.

How do you keep the team upbeat and motivated when all there seems to be is bad news? How do you get the best out of your people during such times? There is so much uncertainty that employees seem to be constantly looking over their shoulder. Here are some ideas that may help you. Of course these ideas should continue even when the business turns the corner and starts to show improvement.

Share the numbers — Many business owners are reluctant to share financial statistics with their staff for fear of letting their employees know how much the owner makes or doesn't make. You don't have to share every last detail but certainly sales trends from month to month and possibly margin information would be helpful. You'd be surprised, many of your employees may have some great ideas on how to improve the results if they feel they are part of the business. Conduct monthly staff meetings and communicate the previous month's results compared to your budget. Share with them what actions are in place to get improvements. Ask for their opinions.

Everyone is in the Marketing

Department — Encourage the idea that everyone, from receptionist, to bookkeeper, to engineer, to the service rep, is also in the marketing department. Everyone should be promoting the company every chance they can. Point out it is in their best interest to do so. The better the company does the better they will do. It's a team effort. Ask for their ideas on marketing the business.

Share your vision — What are you most passionate about when running your business? What are your long-term goals? These are things your staff should know. If they know the direction of the company it will curb some of the uncertainty they feel. It could also help you.

(See "Business & Marketing Strategies" on page 19)

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

Moyer and her partner Chris Gabel recently completed work on a property at 38 W. Main St. in Elverson. "Our first commercial project is now completed and we just had the signing of the lease for one half of that property. It is a historic building in Elverson."

In a sign that Ms. Moyer's instincts about small downtown centers may be correct, note that Mr. McArdle, who has 25 years of experience throughout the region, has been concentrating his efforts in Phoenixville in recent years. "This section of the two counties, where Chester and Montgomery meet, seems to be isolated from the rest of the recession," he says.

A Revolution

The shift toward a slightly more urban lifestyle that Ms. Moyer and others see may be part of something larger. "We're going through a revolution in our society in the way we do business. We haven't seen that since FDR," says Karl Glocker.

Mr. McArdle also cites some unprecedented changes; changes which he believes point to unprecedented opportunity. "When the paradigm shifts it shifts for everyone," he says. "Now is the time when forward thinking business can make a move that will set them up for a long term strategic advantage by taking advantage of historically low prices on real estate. I have never seen and never heard of a time in history where this has occurred. I see buying opportunities in this market like never before in history."

For now, as the region moves through the changes, success seems to favor those who do what it takes to build the relationships that move things forward. "Right now there is a little bit of fear out there. It's hard for small businesses to get financing right now. So, it takes a little bit more time and effort to market," says RPR's Donna Moyer.

"Networking, legwork and a lot of hard work is the key to success," she says. 🗑️

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BUSINESS & MARKETING STRATEGIES

(Continued from page 17)

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If you have to cut, cut right

There is nothing worse than having to go through wave after wave of layoffs. If you have to lay people off get it right the first time. Anticipate the worst case scenario and cut with that in mind. Then, hopefully, you will not have to address staff levels again. The remaining team will feel they are part of the solution to help get the company back on track.

Look for people doing things right

— Far too often managers are quick to point out mistakes their people make. Make it a point to find people doing something right. And then make sure they get the recognition. There is a book titled "Whale Done" by Ken Blanchard which focuses on positive relationships. It points out the difficulty of getting killer whales to do tricks if all you do is beat them with a stick when the whale doesn't perform to your standards. You would most assuredly fail. How can you take this concept and apply it to the people that work for you?

Don't cut training — If your employees need training be sure they get it. It is very easy for this to be one of the first expenses you cut. But by not having trained employees you risk the fact that things will cost you more in terms of mistakes or activities taking longer than they should. In the long run it will cost you more.

Employee respect — Many managers perceive their employees as too immature or not intelligent enough to understand the ins and outs of the business. By doing this they underestimate and actually insult the intelligence of their people. Be honest and transparent in your communication. Don't sell your people short.

During hard times your attention to your staff is imperative. They are the ones who will help you get back on track. You can't do it all by yourself. Once your business starts to do better the trust and team environment you've created will pay off exponentially. 📦

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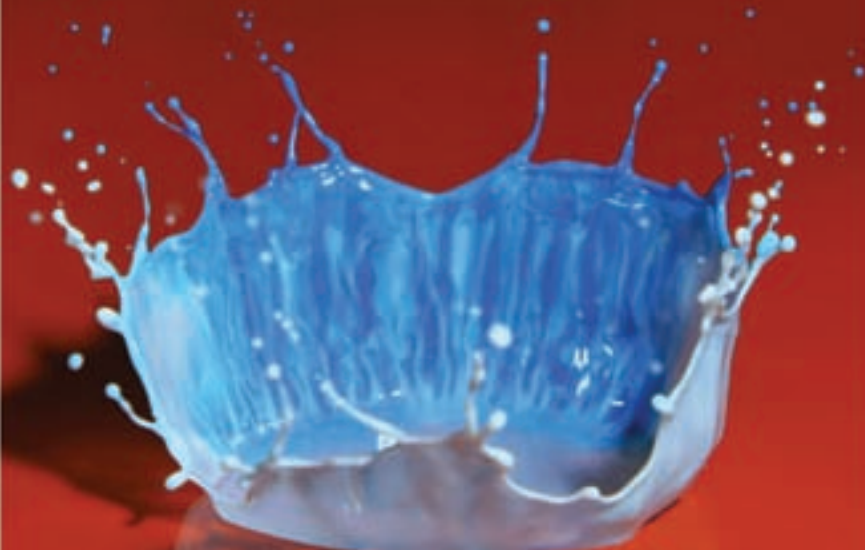
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MUNICIPAL BONDS MAY BE **GOOD FOR** **YOUR PORTFOLIO**



INVESTMENT IDEAS

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

If your investment portfolio consists of only equities, you may want to diversify. Stocks and other equity securities are an important part of your investment mix, but you may also want to consider some fixed income investments like municipal bonds. These will not only provide you with federal- and, in many cases, state-tax-free income, but they may also provide you with the satisfaction of supporting valuable projects or services in your state or community. Keep in mind, municipal bonds may be subject to the alternative minimum tax.

When you purchase a new-issue municipal bond, you actually make a loan to the issuer, which may be a city, township or school district, for example. These entities use the funds raised from the sale of bonds to finance new streets, water and sewage systems, hospitals, parks, and many other improvement projects. In return for the use of your money, the issuer promises to pay you not only the principal amount back when the bond matures, but also a set interest rate, or coupon, during the term of the bond.

For many investors, the most favorable aspect of municipal bonds deals with the federal-tax-free income they offer. Investments must offer a substantially higher rate of return to be able to match the after-tax return available on a municipal bond. For example, if you are

an investor in the 33 percent income tax bracket, you would have to find a taxable bond paying 7.46 percent to achieve the same after-tax return as what you would get from a municipal bond yielding five percent.

High-quality municipal bonds also provide a range of interest rates at various maturities, to help you plan for short-term or long-term income needs. To illustrate, if municipal bonds priced near par value were providing coupon rates ranging from two percent to as much as five percent, you would receive from \$20 to \$50 per year federally tax free for each \$1,000 principal bond you own. Depending on which bonds you choose, you can plan for income now and in the future as municipal bonds are issued with various maturities ranging from one to 30 years.

(See "Investment Ideas" on page 22)



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INVESTMENT IDEAS

(Continued from page 20)

It is also important to note that municipal bonds typically have very low default rates. According to the Bond Market Association, less than one percent of municipal bond issues sold since 1940 have gone into either technical or actual default. However, past performance does not guarantee future results. Municipal bonds are also usually issued with a credit enhancement, such as bond insurance or a bank letter of credit, which helps provide a stronger assurance of timely payments.

Some important points to remember: Yields and market values will fluctuate if the bonds are sold before maturity. Bonds are subject to market risk and, if sold prior to maturity, may be worth more or less than their original cost. Investors should keep in mind that as interest rates rise, existing bond prices of already outstanding fixed income securities tend to fall. Long-term bonds are generally more exposed to interest rate risk than short-term bonds.

Now that you are considering greater diversification within your portfolio with some fixed income investments, it is also important to realize that you can find a lot of diversification just among

municipal bonds themselves. This is because they are a major means of financing growth and expansion in a wide variety of communities and are issued in all parts of the United States. This provides you with a large selection of bonds from which to choose. In addition to geographic diversity, you will find an array of maturities, prices, coupon rates and other features that may be a good fit for your future needs.

Working with your financial advisor, you can determine whether municipal bonds make sense for you when considering your tax situation, objectives and tolerance for risk. Your financial consultant can help you choose bonds that are not only a good fit, but may also give you the opportunity to support projects within your community. 

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USING WEB 2.0 TO PROMOTE YOUR BUSINESS



TIPS FOR PROFESSIONAL AND PERSONAL SUCCESS

By Reggie Waller, Business and Personal Coach

Technology has changed the way businesses interact with clients and prospects. We are now moving into a Web 2.0 era. As research shows, Web 2.0 allows users to participate in the web through applications like social-networking sites, video-sharing sites, and blogs. If you are not using Web 2.0 to enhance your presence, you may want to consider adding this to your business model. Let's take a look at some of the applications that are being used by various businesses.

Skype

An up and coming piece of software is Skype. Skype is a Voice over the Internet (VoIP) software application and service individuals can use to communicate via computer. Businesses are relying more on this software to conduct video calls with staff in various locations. Some businesses and entrepreneurs are also using Skype to provide music lessons, cooking lessons, and information sharing just to name a few ways.

YouTube

Another great piece of software businesses are using to leverage their visibility is YouTube. Playing for Change Foundation is a multimedia movement created to inspire, connect, and bring peace to the world. They visited countries like Bethlehem, Palestine, Barcelona, Spain, and Dublin, Ireland. Using multimedia technology, they pieced various video of musicians playing several songs (one being a famous Ben A. King classic "Stand By Me"). This organization has captured a new and captive audience using multimedia technology.

The company YouTube did something similar earlier this year. They conducted the first ever auditions through YouTube for individuals around the world to be a part of the YouTube Symphony in April 2009. There were 3,000 musicians who auditioned and 96 winning players were selected to perform at Carnegie Hall.

Research indicates:

- The average user spends about 30 minutes viewing videos.
- 20 - 30 percent of usage is within the U.S.

Facebook

Facebook is another forum businesses are using to establish a presence with clients and prospects around the world. Here are some prime examples of how businesses are using this social network to capture clients:

- Photographers share pictures from their portfolios.
- Nonprofit organizations promote various causes and events.
- Fashion designers share their designs.
- Graphic designers promote projects from their portfolios.

Many companies are starting to incorporate some of these Web 2.0 applications into their business model. As you can see, technology can enhance the visibility of your business. 📺

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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PENNSYLVANIA'S NEW HOME IMPROVEMENT CONSUMER PROTECTION ACT



LEGAL PERSPECTIVES

By Bruce L. Baldwin, Wolf, Baldwin & Associates, P.C..

The Tri-County Area is no stranger to home improvement contract scams. Anyone who has paid attention to the local newspapers over the past few years will recall the scandals and prosecutions of home improvement contractors gone bad – of contracts not honored, and of unearned deposits not refunded.

It appears that the Pennsylvania legislature has heard those stories as well, for on July 1, 2009, a new Home Improvement Consumer Protection Act will take effect in the Commonwealth of Pennsylvania. The Act, located at 73 Pa.C.S. § 517.1 et. seq., is replete with numerous definitions, requirements, prohibitions and penalties. While many lawyers will be spending many hours learning the details of the Act and the interplay between and among its various provisions, we can now report on at least some of the basic details of the Act.

"HOME IMPROVEMENT CONTRACTOR"

The Act applies to any person who owns and operates a home improvement business or who undertakes, offers or agrees to perform any home improvement, including a subcontractor who has contracted with a home improvement retailer to provide home improvement services to the retailer's customers. But the Act does not apply to a person for whom the total cash value of all of that person's home improvements is less than \$5,000.00 during the previous taxable year. Most provisions of the Act also do not apply to home improvement retailers having a net worth of more than \$50,000,000.00 or any employee of that retailer that does not perform home improvements, thus excluding from the scope of most of the Act entities such as Home Depot or Lowe's when those entities do no more than sell home improvement materials. In such a case, while the subcontractor who installs materials bought from the large retailer will be governed by the Act, the large retailer, in most particulars, will not be.

"HOME IMPROVEMENT"

The term "home improvement" is broadly defined to include most repair, replacement, remodeling, demolition, renovation, installation, alteration, conversion, modernization, improvement, rehabilitation and sandblasting work done in connection with land or a portion of land adjacent to a private residence, so long as the total cash price of all work agreed upon between the contractor and owner is more than \$500.00. The term "home improvement" also includes construction, replacement, installation or improvement of driveways, swimming pools, porches, garage roofs, HVAC and solar energy systems, security systems, flooring, patios, fences, gazebos, sheds, windows, awnings and waterproofing.

However, the term does not include the construction of a new home or the sale of goods and materials by a seller who neither arranges nor performs installation work. The term also does not include the sale of services furnished for a commercial or business use or for resale if the service takes place somewhere other than at a private residence. Nor does the term include the sale of appliances, such as stoves, refrigerators, freezers and room air conditioners, which are designed for and are easily removable from the premises without material alteration. The term "home improvement" also does not include the services of a landscaper except to the extent that the services include any of the installations noted above.

(See "Legal Perspectives" on page 26)

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Pottstown July 4th Homecoming Committee Seeks Sponsors and Contributors

**By John M. R. Reber, Committee Chairmen, 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 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!

Your tax-deductible checks are to be made payable to Independence Day Ltd., C/O Mary Ann Peters, Treasurer, P.O. Box 779, Pottstown, PA 19464-0779. 📄

LEGAL PERSPECTIVES

(Continued from page 24)

The Home Improvement Consumer Protection Act only applies to work done in connection with a "private residence," which term includes a single family dwelling, a multifamily dwelling consisting of not more than two units, or any single unit located within any multifamily dwelling, including condominiums and co-op units.

REGISTRATION REQUIREMENT

The first major restriction of the Act is set out at Section 517.3, which provides that "no person shall hold himself out as a contractor, nor shall a person perform any home improvement without first registering" with the Bureau of Consumer Protection of the Office of the Pennsylvania Attorney General. This registration requirement is critical because the information required to be included in an application for registration includes not only the name and home address or any individual applicant or the officers, managers and general partner of any partnership, corporation, limited liability company or limited partnership applicant, but also such additional information as driver's license number, Social Security number, and all prior business names and addresses of home improvement businesses operated by that individual, partner, officer, or manager.

In addition, in applying for such registration, the applicant must state whether the individuals making the application, even if applying as part of a larger business entity, have ever been convicted of any criminal offense related to a home improvement transaction, fraud, theft, a crime of deception or any crime involving fraudulent business practices, as well as a statement of whether the applicant has ever filed a petition of bankruptcy or, within the last ten years had a final civil judgment entered against the applicant or business in which the applicant held an interest that was related to a home improvement transaction. The contractor must provide proof of liability insurance covering personal injury in an



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amount not less than \$50,000.00, and covering property damage caused by the work or the home improvement contractor in an amount not less than \$50,000.00. While the Act does not provide the Bureau of Consumer Protection with discretion to deny the issuance of a license to anyone who has paid the required \$50.00 application fee and provided the required information, the Act does provide for public access to registration information (excluding Social Security number, driver's license number and other such confidential information) by a toll-free telephone number and by posting on the Bureau's internet website.

(See "Legal Perspectives" on page 28)



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Access Your Inner Wisdom for Improved Performance & Enhanced Self Esteem



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

You have within yourself a resource you can draw on to find inner guidance and discover unsuspected personal strength. You can connect with this inner wisdom by relaxing deeply and inviting an image to

appear. What you receive will enable you to successfully address the challenges you face, creating enhanced personal confidence easily perceived by those around you.

Here is how my life coaching clients have benefited from this method:

- The perspective Paul gained when the Sun told him "I will rise tomorrow without your help" enabled him to del-

egate more, decreasing his stress level and improving his productivity and the morale of his group.

- Overwhelmed with too much to do, Jody learned to focus from an Owl who took her flying above a meadow full of rabbits, chipmunks, and mice. "If I stay up here, wondering which animal to choose, I will starve," explained Owl. "I must select one and strike or I will go hungry." With that, Owl shot down to the ground, snatched a shrew in his talons and flew off to his nest. Jody remembered the image of Owl whenever she felt confused by the many options available to her. She selected one task and focused her attention on that project alone. She accomplished more with greater ease, which boosted her self-esteem.

- Ken developed calm and strength in the face of adversity after a massive Oak showed him how to remain firmly rooted through the fierce winds of a storm.

Here is the simple procedure you, too, can use to successfully achieve your goals, and build self esteem:

1. Focus and Formulate a Question

Create a space and time when you know you will be undisturbed. Spend a few moments concentrating on the issue you are facing. Review in your mind the challenges as well as your goals. Then formulate a question you can pose to your inner knowing.

Make sure your question focuses on the solution, not the problem. Questions

(See "Make Your Good Life Better" on page 29)

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LEGAL PERSPECTIVES

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ADVERTISING
REQUIREMENTS

When the home improvement contractor registers with the Bureau of Consumer Protection the contractor is assigned a registration number. Under Section 517.6 of the Act, this registration number must be included in all of the contractor's advertisements, contracts, estimates and proposals created by the contractor after July 1, 2009. The registration number must be included not only in the more obvious forms of advertising, such as television, radio, newspaper and billboard advertising, but also on letterhead, business cards and promotional materials such as clothing and pens. In short, no home improvement contractor will be permitted to use any form of advertising or promotional material that does not allow the consumer to trace that contractor through a registration number to the Pennsylvania Bureau of Consumer Protection.

REQUIREMENTS AND
PROHIBITIONS FOR HOME
IMPROVEMENT CONTRACTS

In addition, the Act at Section 517.7 requires that in order for a home improvement contract to be valid and enforceable against the owner of residential real estate, that contract must be in the form of a signed writing bearing the contractor's registration number. The contract must set forth the entire agreement, including, among other things, the approximate start date and completion date, a complete description of the work to be performed, the total sales price due under the contract, and the amount of any down payment required plus any amount to be advanced for the purchase of special order materials. In order to avoid confusion, the Act requires that the amount of the down payment and the cost of special order materials be listed separately. The Act also prohibits a contractor from changing the contract specifications without a written change order signed by both the owner and contractor. Further, the Act requires that any

(See "Legal Perspectives" on page 30)

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such as "What is wrong with me?" or "Why can't I do this?" focus on your problems and limitations. Questions like "What do I need to know to move beyond this impasse?" or "What am I not seeing here that will help me achieve my goal?" elicit solutions and resources you can use to move forward.

Broad questions work better than yes/no questions such as "Should I leave my job?" My favorite question is, "What do I need to know about... (supply the issue you are facing)... at this time?"

2. Relax

A sense of deep relaxation provides the opening through which you can access your inner wisdom. Make sure your body is comfortably supported. Uncross your arms and legs.

Breathe deeply, imagining that you are breathing in calm and peace. As you exhale, imagine yourself releasing any stress or tension. If you notice distracting thoughts, let them go on the next exhalation and turn your focus back to your breathing. The more deeply you relax, the easier it will be for you to connect with your inner wisdom.

3. Ask and wait patiently

Once your mind is still and you are feeling deeply relaxed, pose your question, or call out and invite an image to be present. Then simply wait receptively for whatever comes to you.

You may immediately receive an image or an answer to your question that provides you with exactly the insight you are seeking. Or you may need to wait patiently for something to come.

It is important to allow plenty of time for your inner wisdom to respond. If a response does not come instantly, avoid the temptation to jump in and try coming up with an answer yourself. Allow your inner wisdom all the time it needs.

If nothing comes to you, your "Inner Critic" may be standing between you and your inner knowing. This is the voice in your head that says things like "You'll never be able to do this!" or "This is stupid!"

If judgmental thoughts such as these intrude let them go and return your focus to your breathing. If these thoughts persist, thank them for being

(See "Make Your Good Life Better" on page 31)

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LEGAL PERSPECTIVES
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contract include a notice of the owner's right to rescind the contract without penalty within three business days of the date of signing, regardless of where the contract was signed.
The Act also prohibits a home improvement contract from containing various terms, including the waiver of building code requirements, confession of judgment clauses, the waiver of a right to a jury trial, wage assignment clauses, provisions that the contractor be awarded attorneys fees and costs, and, perhaps most importantly, the waiver of any rights provided under the Act. It must be noted that even though a home improvement contract can be voided by the homeowner if it fails to contain required terms, or if it contains prohibited terms, the home improvement contractor would still have a right to recover the reasonable value of services for work he or she has actually performed if it would be inequitable to the contractor to deny him or her such recovery.
"HOME IMPROVEMENT FRAUD"
The Act at Section 517.8 also makes "home improvement fraud" a criminal offense, punishable as either a felony of the third degree or a misdemeanor of the first degree, depending upon the nature of the violation and the amount involved.
(See "Legal Perspectives" on page 32)

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there but affirm your commitment to learning what your inner wisdom has to tell you.

If you remain consistent in this commitment, trust the process, and allow time for these skills to develop, you will soon succeed in dependably accessing your inner wisdom. Then you will regularly experience the rewards of Step 4.

4. Receive

Remain alert and open to any awareness that comes to you. Inner wisdom may come to you as a phrase or a simple knowing or may present itself in the form of an image.

What you receive may feel so apparent that at first you may wonder whether it is coming from your inner knowing or if you've simply thought it up. Don't be concerned about this. What's important is that you find it useful.

If an image appears, welcome it. Dialog with whatever comes to you. Express any feelings and ask any questions you have, remaining open to the response you receive.

5. Refine

Whatever you receive may provide exactly what you are seeking and nothing more needs to be said or done. If you have questions or even objections to what you have received, simply express them, just as

you would to a trusted advisor. Then be open to whatever your inner wisdom offers in response. Continue this dialog until you feel satisfied.

If there are additional aspects of the situation you would like to explore, cycle back through Steps 1-5 until you feel resolved.

In Summary

What you receive from your inner wisdom may seem no different from what friends have told you or what a life coach might say. You will find, however, that because this awareness comes from within yourself it carries a power and sense of personal truth which make the message more impactful and transformative.

Learning which comes from within, rather than through someone else's advice, empowers you to more effectively create sustainable change in your life.

You will learn that everything you need in order to achieve any goal can be found within yourself. This awareness alone helps improve self esteem. Accessing your inner wisdom will help you succeed, which will build confidence even more. 📖

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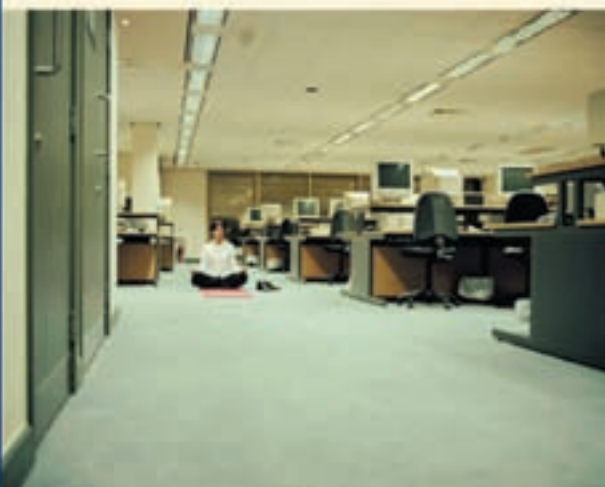
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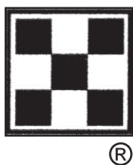
"Home improvement fraud" is defined to include a number of related offenses, including the making of false or misleading statements to induce, encourage or solicit one to enter into a written or oral agreement for home improvement services, receiving advance payments for performing home improvement services and failing to perform or provide those services or materials when specified in the contract, with exceptions for force majeure or unforeseen labor strikes. The definition of home improvement fraud" also includes misrepresenting or concealing a contractor's identity while soliciting a person to enter into an agreement for home improvement services, damaging a person's property with the intent to induce, encourage or solicit a person to enter into a contract for home improvement services, misrepresenting an item as a special order material or misrepresenting the cost of any special order material, and directly or indirectly publishing a false or deceptive advertisement in violation of the Act. It must be noted that the definition of "home improvement fraud" is more extensive than noted above, but cannot be cited fully due to the confines of space. Home improvement contractors would be well advised to consult with counsel regarding their legal rights and prohibitions prior to the July 1st effective date of the new Act.

"PROHIBITED ACTS"

Finally, the Act sets forth a number of "prohibited acts" which, though not necessarily constituting crimes, can result in the imposition of civil liability. These prohibited acts include the failure to refund the amount paid for home improvements within ten days after demand if no substantial portion of the contract work has been performed at the time of the request, and if more than forty-five days have elapsed since the starting date specified in the written contract. Other prohibited acts include, but are not limited to, the abandonment or failure to perform, without justification, any home improvement contract engaged in or undertaken by a contractor, the deviation from plans or specifications without a written change order signed by the parties, advertising to perform a home improvement without intent to perform or charge for the home improvement as advertised and, for home improvements for which the total price is more than \$1,000.00, receiving a deposit in excess of one-third of the home improvement contract price or one-third of the home improvement contract price plus the cost of any special order materials that have been ordered.

The Act also prohibits a home improvement contractor from changing the contractor's name, address, liability insurance

(See "Legal Perspectives" on page 34)



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As expressed in their mission statement, Citadel's focus is to "improve people's lives", so they chose to address tough market challenges by giving back. With the adoption of several new products and services and by offering market-beating rates, Citadel's members have seen, firsthand, that their priority has been and

always will be their members. By serving as a financial advocate for their members and taking an active role in the improvement of their local community, Citadel continually proves their dedication to the credit union philosophy of "people helping people."

Citadel, headquartered in Chester County, is the largest community chartered credit union in Southeastern Pennsylvania. What began in 1937 as a credit union for the local steel mill with a small number of mill workers pooling together a few dollars has now grown into a full-service financial institution of more than \$1 billion. As they have grown, they have continued to hold fast to the heritage and traditions of their roots. As such, they provide a great example of why credit unions provide financial value and security in these troubled economic times. Across the spectrum of loans and deposits, Citadel offers a sound business model that continues to serve the basic needs of its members; better rates, sound lending and secure deposits. 🏠

Headquartered in Thorndale, Pennsylvania, the Citadel organization provides daily banking, investment, loan, and insurance services to more than 115,000 members and nearly 400 companies. For additional information, please visit www.CitadelFCU.org.

WORLD FAMOUS
Sunnybrook Ballroom

The
Rob Stoneback
Big Band



THE ROB STONEBACK BIG BAND is definitely a big band for the 21st century. If swing is your thing, this is the band for you. The 17 instrumentalists and two vocalists define "class" with their renditions of the great standards and current hits.

Saturday June 27 8:00pm
Tickets Available At Door

Sunnybrook has Something for Everyone!



**The Glenn Miller Orchestra
Returns
to The Sunnybrook
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8:00pm**

Club Sunnybrook
Socialize & Dance to Music
from The 50's, 60's & 70's & 80's
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Check Online Calendar for
Dates

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For a complete list of events,
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LEGAL PERSPECTIVES

(Continued from page 32)

information or any other identifying information in a fraudulent or deceptive manner likely to cause confusion or misunderstanding without advising the owner in writing within ten days following any such change. The Act further provides that any violation of any of the provisions of the Act is deemed to be an Unfair Trade Practice under the Pennsylvania Unfair Trade Practices and Consumer Protection Law. Thus, any violation of the Act is subject to the award of not just actual damages, but also, potentially, treble damages and attorneys' fees.

While it will likely take years for the courts to flesh out the details of the Act and interpret its many provisions, there can be no doubt that the Act will have broad consequences for both home improvement contractors and homeowners. Meanwhile, Pennsylvania home improvement contractors should consult with their legal counsel before July 1, 2009 to ensure that they are in compliance with the Act prior to its effective date. 🗑

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

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TRICOUNTY AREA CHAMBER OF COMMERCE

WELCOME 2009-2010 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS!

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Todd Alderfer, *Executive Vice President,
National Penn Bank*

CHAIRMAN ELECT

Jay Constantine, *President,
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Develop Yourself As A Local Leader & *Belong* To 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.

As a member of the Leadership Tri-County Class of 2008, Shellie Feola, Assistant Superintendent of Pottsgrove School District, said "Leadership Tri County was a valuable experience because it provided me an opportunity to make connections with other professionals, and opened my mind to serving on a non-profit board of directors as a way to give back to the community."

If you 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 their community by serv-

ing on a non-profit board of directors, and wants to create a valuable business relationship with several peers, then they should contact the Chamber to join the class of 2010!

Tim Knapp, Manager of Safety, Health, and Environment, Cabot Supermetals, also a member of the Leadership Tri-County Class of 2008 was quoted describing the program as "[a] mini-MBA adventure into the businesses of the Tri-County Area with practical learnings that I use everyday."

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

CONTACT YOUR TRICOUNTY AREA CHAMBER STAFF:

P. Timothy Phelps , President, tim@tricountyareachamber.com
Eileen Dautrich , Executive Vice President, eileen@tricountyareachamber.com
Jeff Dentler , Vice President of Finance, jeff@tricountyareachamber.com
Susan Burnett , Membership Director, susan@tricountyareachamber.com
Kitty Papp , Special Events Director, kitty@tricountyareachamber.com
Ashley Eisenhower , Marketing and Communications Director, ashley@tricountyareachamber.com

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

**TEL: 610.326.2900
FAX: 610.970.9705**

**EMAIL:
info@tricountyareachamber.com**

Visit tricountyareachamber.com for Chamber and Community Events!

CALENDAR OF
EVENTS

TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES	
Tues., July 28	MEMBERSHIP MIXER <i>Cutillo's Restaurant, 2688 E. High Street, Pottstown</i> Networking Enjoy the outdoors with a BBQ (weather permitting)! Join the Chamber membership at this summer business card exchange for an evening full of food, fun, and networking – and let's not forget the chance to win a \$50 Gift Certificate to Cutillo's Restaurant! Sponsored by Cutillo's Restaurant. No Charge, Members Only Event.
Tues., August 25	MEMBERSHIP MIXER Networking <i>PNC Bank, 1820 Ridge Pike, Royersford</i> Join the Chamber membership for the last mixer of the summer as PNC Bank hosts an evening full of food, fun, and networking at this business card exchange. Sponsored by PNC Bank. No Charge, Members Only Event.

EVENTS	
Thurs., July 9 3:30 PM	CHAMBER 101 <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge.
Tues., July 21 8 AM	CHAMBER 101 <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge.

SAVE THESE DATES	
Thurs., Sept. 10 7 – 7:30 AM 7:30 – 9 AM	MEMBERSHIP BREAKFAST <i>Brookside Country Club, Prospect & Adams Sts., Pottstown</i> Networking Program Sponsored by Pottstown Symphony. Sponsorship Opportunity Available – contact 610.326.2900. \$25 per Member prepaid, \$30 invoiced, \$30 Non-Member
Thurs., Sept. 17 8 – 10 AM	OSHA SEMINAR - OSHA'S TOP VIOLATED STANDARDS: WHAT IS NEEDED TO COMPLY? <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> \$5 for Members and Non-Members to cover the cost of food and supplies for the event.
Tues., Sept. 22 11:30 AM – 1:30 PM	WOMEN OF THE WORKFORCE LUNCHEON (WOW) <i>Spring Ford Country Club, 48 Country Club Road, Royersford</i> Sponsored by The Law Firm of Dolan & Siegfried. Sponsorship Opportunity Available – contact 610.326.2900. \$28 per Member prepaid or at the door, \$36 invoiced
Tues., Sept. 22 4:30 - 6:30 PM	MEMBERSHIP MIXER <i>Martin Motorsports, 1037 Unger Lane, Boyertown.</i> Networking Sponsored by Martin Motorsports. No Charge, Members Only Event.
Thurs., Sept. 24 10 AM - 2 PM	TRI-COUNTY AREA FALL JOB FAIR – Be Seen. Be Heard. BE HIRED! <i>Norco Fire Company, Rte. 724, Pottstown</i> Exhibit at the job fair to meet potential employees, accept resumes, conduct on-site interviews or hand out applications! This event is FREE for job seekers. Sponsorship Opportunities Available – contact 610.326.2900. \$200 per table for Chamber Members, \$250 per table for non-members
Tues., Oct 6 8 – 11 AM	BUSINESS EQUIPMENT RECYCLING DAY <i>Pottstown Industrial Complex, Keim Street, Pottstown</i> Don't spend hundreds of dollars getting rid of your used electronic equipment - bring it to the Business Equipment Recycling Day for NO CHARGE. Items accepted include: audio visual equipment, circuit boards, fax machines, monitors, computers, and more! Co-Presented by The Chamber's Environmental Education Committee. Sponsorship Opportunities Available – contact 610.326.2900. 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

THIS SUMMER -
HAVE FUN.
SAVE MONEY.
BECAUSE YOU BELONG!

YOUR Chamber offers consignment tickets to many summer attractions including: Adventure Aquarium (NJ), CamelBeach, Dorney Park, Dutch Wonderland, Hersheypark, Morey's Piers, National Aquarium in Baltimore, Pennsylvania Renaissance Faire, Philadelphia Zoo, and Six Flags!

Don't forget for those perfect rainy days that we have movie tickets for Regal Entertainment Group and Carmike Cinemas too! This is just another benefit of being a Chamber Member - 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.

***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.



JOIN THE CHAMBER TODAY!

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

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



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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

The Goddard School
of Sanatoga
McCarraher's Auto
Service
Sorooptimist
International of
Pottstown



10 Years
The Eastwood
Company

20 Years

Boyertown Area
Multi-Service, Inc.
The Twin Turrets Inn

25 Years

New Hanover
Township

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

B&S Self Storage
Jesse Baro, Inc.
Beacon
Container Corp.
Fred Beans Ford of
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Brode & Brooks, Inc.
Buch Group, Inc.
Cabot Supermetals
CBDI, Inc.
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Chester County
The Colonnade
Senior Living
Copy Fast Printing –
A Kelly International
Company
Coventry Mall
Coventry Property
Services, Inc.
D.E.C. – Pottstown
Training Center
DMB Insurance
Agency
The Law Firm of
Dolan & Siegfried
Financial Voyages

Fox Ridge at Lakeside
Apartments
The Galman Group
Griggs Properties, LLC
Carina Hatfield
Massage Therapy
HealthSouth
Rehabilitation Center
Heart for the Nations
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The Pour House
Magic Sleeper, Inc.
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Geoscience, Inc.
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Michael G., D.D.S.
David McSurdy D.M.D.
Orthodontists
Motel 6 at Tri-County
Business Campus
NAMI –
Montgomery County
PA Industrial
Equipment, Inc.

Patriot Environmental
Management, LLC
Pottstown
Industrial Complex
Power Component
Sales Co.
Rakowski & Co.
Reynolds, Pittner &
Associates, LLC
Ridge Support
Technologies/PC
Solutions, Inc.
Schuylkill River
National & State
Heritage Area
Sovereign Center
Sports Enterprise, Inc.
Spring-Ford
Counseling Services
Ursinus College
Verizon Wireless
Virtual Farm
Creative, Inc.
Wyndcroft School
Richard A. Zuber
Insurance Agency
Richard A.
Zuber Realty

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

WELCOME NEW MEMBERS!

Look who's joined us...

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

Allied Home Mortgage
630 Freedom Business Center
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Mortgage Companies
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Allied Home Mortgage is a full service lender offering FHA, VA, and USDA 100% government insured financing for homeowners. As a local lender, Allied Home Mortgage offers personalized service for a simplified financing experience.

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Pies, muffins, breads, and cakes are baked with natural ingredients and no preservatives. The wholesale division caters fresh baked goods to fine diners/restaurants, dessert shops, hotels and convenience/ grocery stores. Retail sales include wedding, birthdays, corporate events, and walk-ins to bakery.

Heart Smart AED.com
613 Charles Drive
Gilbertsville, PA 19525
(610.323.6455 / 866.699.9605)

Medical Equipment / Supplies

www.heartsmartaed.com

HeartSmart AED.com, authorized distributors for the Zoll Medical Corporation, Philips HeartStart, Defibtech, and HeartSine AEDs, specializes in AEDs, accessories and supplies to public and private organizations. HeartSmart AED provides extensive resources to assist organizations implementing an AED program or help to support and manage existing programs.

MN Creative Design
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Graphic Design Advertising Agencies
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www.mncreativedesign.com

MN Creative Design is a graphic design company serving all size business to business and consumer clientele. With over twenty years experience and based in Douglassville, MN Creative Design's philosophy offers clients the most superior and cost efficient visually appealing marketing solutions.

Morning Star Fellowship
100 Limekiln Road
Bechtelsville, PA 19505
(610.369.1960)

Churches / Synagogues

www.mstar.org

Morning Star Fellowship is a church where people can live change and renew hope. Morning Star Fellowship is committed to serving our community and making it a better place to live.

Sealstrip Corporation
103 Industrial Drive
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(610.367.6282)

Manufacturers / Processors

www.sealstrip.com

Sealstrip, a manufacturer in the packaging industry, specializes in printing, slitting, and rewinding pressure sensitive tapes for flexible packaging. Additionally, Sealstrip builds custom machinery that applies easy open and reseal pressure sensitive tapes to flexible packaging.

SnapDragon Public Relations
1035 Belleview Avenue
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(484.888.5625)

Public Relations Marketing /
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www.snapdragonpublicrelations.com

SnapDragon Public Relations is a full service public relations and marketing firm specializing in the building, retail real estate, and healthcare industries.

ALWAYS BUY CHAMBER

MAY MEMBERSHIP BREAKFAST

ECONOMIC DEVELOPMENT OUTLOOK PROVIDED INSIGHT FOR TRI-COUNTY AREA

Representatives from private economic development councils in Montgomery, Berks, and Chester counties provided the membership with insight into opportunities for economic growth during these turbulent times at May's Membership Breakfast held at the Spring Ford Country Club in Royersford. Pictured from left to right are Jon Scott, President & CEO of Berks Economic Partnership; Carmen S. Italia, Jr., President of Montgomery County Industrial Development Corporation; and Gary W. Smith, President & CEO of Chester County Economic Development Council.



Membership Breakfasts are held every other month; however, there are no July or August Membership Breakfasts. The next breakfast is on Thursday, September 10, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.



NEW MEMBERS POSE WITH PLAQUES

New members pose with their membership plaques at the May 14th Membership Breakfast at Spring Ford Country Club. Pictured from left to right are Rich Palaia, Staybridge Suites at Royersford; Chip Greth, Innovative Kitchens and Baths; and Elizabeth Kellenberger, Arrow Business Solutions.



NEW MEMBERS SMILE AT MEMBERSHIP BREAKFAST

Two new members surround Susan Burnett, TriCounty Area Chamber Membership Director, center. On the left is Melissa Siver of New York Life Insurance Company. Pictured on the right is Harold Siver, Heart Smart AED.com.



AMBASSADOR OF THE QUARTER – TIMOTHY FORESTER

The Ambassador of the Quarter March 2009 is Timothy D. Forester, of The Hill School, Pottstown. Timothy (center) accepts the Ambassador Award from Tim Phelps (left), Chamber President and Todd Alderfer (right), 2009-2010 Chairman of the Board and Executive Vice President of National Penn Bank. Timothy says his personal business philosophy is to "do everything to the best of one's ability, do not cut corners, and be honest." We would like to thank Tim for all of his time and effort volunteering for the Chamber and making the tri-county area a better place.

The Chamber Ambassador Program consists of 20 volunteers from long-standing Chamber businesses. With their company's permission, the Ambassador volunteers pledge to cultivate and promote Chamber activities and services. They wear the red Ambassador badges to Membership Breakfasts, Mixers, and meetings where they meet and greet new members. Throughout the year, they welcome new businesses to our area by participating in Red Carpet Grand Openings. Annually, these special volunteers participate in the Membership Campaign. For more information on how you can Belong to the Chamber Ambassador Program, contact Susan Burnett at the Chamber office at 610.326.2900.

LEARN THE TRICKS TO SUCCESSFUL NETWORKING WITH THESE TIPS!

Based on the book *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life* by Darcy Rezac with Judy Thomson and Gayle Hallgren-Rezac (Prentice Hall), the Chamber has started providing the membership with helpful networking tips each month. The book uses some analogies that refer back to the title "WORK THE POND!" For example, "The Frog Chain" and "Network Shepa" are examples of references that the book uses to demonstrate effective ways of networking. Each month, the Chamber will provide the membership with a new tip from the book. Are you utilizing these tips? Share your success story with the Chamber office by calling 610.326.2900 or emailing ashley@tricountyareachamber.com.

Networking Tip #1 –

A BETTER WAY TO NETWORK

The seminal secret of *Positive Networking* is *discovering what you can do for someone else*.

It's about opening a relationship, not closing a sale.

When you network this way, it takes all the pressure off – guaranteed.

Networking Tip #2 –

BECOME A SUPER CONNECTOR

Great networkers enjoy connecting people. The secret of *Positive Networking*, *discovering what you can do for someone else*, is part of their 'DNA' – their *Dynamic Networking Ability*.

When they find out what that something is, it's not enough to think about it, they do it.

Work the Pond! calls this high level of awareness, network *shepa*.

"**Network Shepa** – The Tibetan term for consciousness, or awareness is *shepa*. This ethos of awareness means that any time you meet someone you have an opportunity to develop a stronger network. Positive networkers have a highly developed sense of network *shepa*."

Networking Tip #3 –

TREAT EVERYONE LIKE ROYALTY

Everyone deserves to be treated with kindness and respect.

Avoid rushing to rank your contacts in The Frog Chain.

It makes life a whole lot easier than trying to figure out who's who.

Besides, one person's frog may be another's prince or princess.

"**The Frog Chain** – While we have created a hierarchy of frogs from Royal to Just Frogs (and even Toads!) do not rush to categorize contacts by The Frog Chain. Treat everyone like royalty. The chain is best used for self assessment. Your goal? Move up The Frog Chain." 🐸

Based on the book *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life* by Darcy Rezac with Judy Thomson and Gayle Hallgren-Rezac (Prentice Hall) www.workthepond.com. *Positive Networking®* is a registered trademark of Darcy Rezac.



SPECIAL THANKS CHAMBER BLOOD DRIVE DONORS

Special thanks to the Chamber members that participated in the May 21 Miller-Keystone Blood Drive sponsored by the TriCounty Area Chamber of Commerce.

Ribbon Cutting



Zap Digital Celebrates New Location with Chamber Ribbon Cutting

Zap Digital, Inc. celebrates the opening of their new business location at 1033 South Hanover Street, Pottstown, PA, with a Chamber Ribbon Cutting. Chamber Ambassadors, Zap Digital staff and employees, family and friends pose for the ceremonious event with Phillip C. Lang, Zap Digital President and Owner, who is third from the left holding the scissors.

FEATURED MEMBER BENEFIT OF THE MONTH

Because you *Belong* – Room Rentals Available at the Chamber's Conference Center

As a member of our organization, the Chamber's Conference Center is available for your business meeting needs. Whether you need the room for one hour or all day, this space was designed for you! Weekday room rentals are available 8 AM – 5 PM Monday through Thursday and 8 AM – 4 PM on Fridays. Members Only. Please call Eileen at the Chamber Office at 610.326.2900 to make your reservation or if you have any questions regarding the space.

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

Chamber Night Draws Biggest Crowd Of Season For Reading Phillies Night!

Thank you TriCounty Area Chamber Members! Nearly 4,500 TriCounty Area Chamber tickets were turned in at this year's Chamber Night at the Reading Phillies making the Chamber's night the biggest crowd of the season for the Phils, as of Friday, May 8, 2009.

The event would not have been made possible without our sponsors and the

support of the Reading Phillies! Thank you to the following sponsors for providing this opportunity to our membership: Smale's Printery, Orlando Law Office, P.C., Berks County Abstract Company, Pottstown Health Club, Chestnut Knoll At Home, About All Floors, H & H Systems, Inc., Granor Price Homes, and Media Fusion Technologies, Inc.



MAY MIXER AT PMMC

SPECIAL THANKS to Pottstown Memorial Medical Center for hosting the May 26 Membership Mixer at their facility.

This event was sponsored by



Membership Mixers are a monthly occurrence on the chamber's calendar. This month's Membership Mixer is on Tuesday, July 28, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

MAY WOW

MEA'S CLARA CONSOLE Highlights "SHARED UNDERSTANDING" OF WOMEN & MEN AT WOW



Demonstrating how women and men communicate differently, Console coached attendees stating that if we can understand each other a bit better, we can become even better colleagues, bosses, and employees. Noting a few interesting facts about the sexes, she reported that males tend to communicate to report and compete while females communicate for rapport and to collaborate. Men, on average, use 2,000 words a day while women use in upwards of 7,000 words a day.

In the workshop, she explained that understanding each other's communication styles can minimize our differences in the workplace, and highlighted "shared understanding" stating that in order to communicate successfully, people need to share thoughts, ideas, and feelings with each other. Both sexes can bridge the gap in the workplace with a "shared understanding" and by following these five points: understand the differences, value the differences, borrow from each other, avoid the blame game, and be a diplomat.

Women of the Workforce Luncheons are a monthly occurrence on the chamber's calendar; however, there are no July or August WOW Luncheons. The next WOW luncheon is on Tuesday, September 22, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.



Director of Training & Marketing for MidAtlantic Employers' Association, Clara Console, presented "How to Bridge the Women-Men Communication Gap in the Workplace" to the TriCounty Area Chamber of Commerce's Women of the Workforce (WOW) group at Brookside Country Club in Pottstown in May.

This event was sponsored by



HIRING FOR THE SUMMER?

Come in and look through resumes of candidates from throughout the tri-county area courtesy of our resume service.

RESUMES:

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

- 1 - Entry Level Marketing/Advertising
- 1 - Insurance Agent
- 1 - Office Manager/Administrative Assistant
- 1 - Communications/Journalism
- 1 - Branch Accounting
- 1 - Mill Project Manager
- 1 - Project and Relationship Management Professional

LOOKING TO HIRE THIS FALL?

Exhibit at the Tri-County Area Fall JOB FAIR - Be Seen. Be Heard. BE HIRED! on Thursday, September 24, 2009 from 10 AM - 2 PM at Norco Fire Company in Pottstown. Meet potential employees, accept resumes, conduct on-site interviews or hand out applications! For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

INTERVIEWS FOR FALL INTERNSHIPS:

Looking for Course Credit and Hands-On Business Experience?

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 invite our interns as a guest on the Chamber's radio show on WPAZ. Internships are unpaid, but we will work with the student's school with evaluations if they are receiving course credit. Resumes can be forwarded to Eileen Dautrich at eileen@tricountyareachamber.com or via fax 610.970.9705.

MARKETING 101 WITH ASHLEY

THE 2009-2010 PROGRAM YEAR IS HERE! LOOKING TO EXPAND YOUR BUSINESS? IT'S AS EASY AS 1,2,3!



Activate your Chamber Membership! Target the right audience for your business! Be HEARD!

Opportunities to speak about your business and provide "take-aways" to Chamber members are available for 2009 - 2010 Chamber program year! For more information on sponsorship opportunities, contact the Chamber office at 610.326.2900.

BE FEATURED:

Be Seen on PCTV

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BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

CHAMBER RECOGNIZES PAST CHAIRMAN OF THE BOARD, BRADLEY OKONIEWSKI

The Chamber would like to recognize the 2008-2009 Chairman of the Board of Directors, Bradley Okoniewski (left), North American Safety, Health & Environmental Regional Director of Cabot Supermetals. Serving as Chairman of the Board from July of 2008 to June 30, 2009, he joined the Chamber as a board member in 2002.



Okoniewski has been an outstanding volunteer for the Chamber organization with his past participation and success in obtaining new members for several of our membership campaigns. He is a

graduate of the Leadership Tri-County program; he has served and chaired the Chamber's Environmental Education Committee as well as currently serving on the Golf Outing Committee. Through Brad's leadership, Cabot Supermetals has been one of the Chamber's greatest supporters attending and sponsoring numerous events as well as contributing to the Chamber's Foundation, TriCounty Area Chamber of Commerce Foundation, Inc. The Chamber thanks Brad and the 2008-2009 Executive Committee and Board of Directors for their significant contribution to the TriCounty Area Chamber of Commerce. 🗑



MEET OUR CHAMBER INTERN – MICHAEL SUBER

Michael Suber recently graduated from Alvernia University with a Bachelor of Arts degree in Marketing. He currently resides in Philadelphia and is a 2004 high school graduate of the Phelps School. Michael has worked unremittingly in the past 5 years to attain his degree.

His time at Alvernia was edifying, enlightening, yet still fun. During his time there, Michael spent a copious portion of his time assisting the theatre department with lighting for performances. He also participated in a play during his freshman year called "The Memo". While at Alvernia, Michael also had the opportunity to travel to Italy for a second time and visit Barcelona for the first time. He describes the trip as categorically being the most informative, educational yet entertaining experience he has had to date.

In his leisure time, Michael enjoys watching movies, playing the occasional video game, and tennis. He has also been known to partake in some skateboarding every now and then. Michael also enjoys relaxing with his friends and traveling. He hopes to one day return to Italy as well as other parts of Europe and Asia.

Michael depicts his internship at the TriCounty Area Chamber of Commerce as exhilarating. He is elated to have the opportunity to contribute to an organization of the Chamber's status. Being a marketing major, Michael has been working closely with the existing Marketing and Communications Director on various projects in that department. He has been exposed to a variety of marketing facets from writing press releases, helping with web-based research regarding the Chamber, assisting in writing for the Chamber's monthly newsmagazine, the Route 422 Business Advisor, and participating as a guest on the Chamber's weekly radio show "Audio Impact" on WPAZ 1370 AM. While interning at the Chamber, Michael is still actively searching for a job in the field of his major. He is highly confident that his work with the TriCounty Area Chamber of Commerce will open new doors for him, and he is beyond grateful that he was given this opportunity.

Michael Suber is actively searching for a job in marketing or advertising. If your company is looking for a marketing candidate, call the Chamber office today to request Michael's resume. 🗑

GOVERNMENTAL AFFAIRS COUNCIL – EFCA & STIMULUS UPDATE

The American Recovery and Reinvestment Act, also known as the stimulus package, provides \$730 million to beef up the loan guarantee programs of the U.S. Small Business Administration (SBA). Part of that sum is supposed to reduce the fees that borrowers pay for SBA-backed loans and to increase government guarantees on the loans, making them more attractive for bankers. These measures are designed to help thaw the current credit freeze.

However, it is important for small business owners to realize that the government does not give loans directly to small businesses. The government works through commercial lenders, such as banks, by guaranteeing the small business loans of banks that participate in their loan programs.

The standards to qualify for SBA loans have been expanded. They allow businesses with net worth of \$8.5 million or less to qualify if their average net income after taxes is \$3 million or less. This change will last until September 30, 2010.

This is one more step to make sure that small businesses have access to capital to keep their doors open and employees working during these tough economic times. This temporary change will help move our nation closer to economic recovery.

In other federal news, the U.S. Senate is currently negotiating a compromise on card-check legislation that can draw 60 Senate votes. As you know, the original legislation strips employers of the ability to demand a secret ballot election before

workers can form a union. Removal of the secret ballot provision seems likely as part of a compromise, but the binding arbitration provision may remain. This would require unions and management to use a government-arbitration, in which both labor and management submit offers to an arbitrator who decides the one to be used. It also requires management and labor to use binding arbitration to get a first contract if they cannot agree within the first 120 days of bargaining. Labor groups say they support such a change, but this remains a concern for the business community due to several reasons –

- A third party arbitrator with potentially little knowledge of the industry or employers business may impose sweeping terms and conditions of employment that will lead to disastrous results for both employers and employees

- Imposed arbitration is government intrusion in direct conflict of a free market economic systems.

- Employees lose the opportunity to vote on the terms of an arbitration award

and the decisions will be imposed without regard to freedom of choice.

- Arbitration is time consuming, expensive process and could take years to complete. This is especially concerning to small businesses that need revenue to grow and not to be spent on the arbitration process.

- During the arbitration process an employer is required to maintain the status quo and cannot make changes needed to succeed as a business, which can result in significant job losses and uncompetitive conditions, especially in uncertain economic times.

In addition, the bill's largest proponent, Senator Tom Harkin, D-Iowa, has stated that he will try to force a vote on the original bill if a compromise is not reached soon. As reported by Congress Daily Harkins stated, "We're trying to get the necessary compromises made to get this through." But if a compromise cannot be found, "it is my intent that we will put the original bill on the floor and make people vote on it," Harkin said. He added that any compromise would likely bypass the committee process and go straight to the floor, hopefully in June. 🗑

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

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Valley Forge Historical Park Adds New Free Shuttle Service

VALLEY FORGE, PA - As traffic congestion, pollution, and driver frustration continue to grow on roads all around Valley Forge National Historical Park, the park is trying out a new way to keep the park quiet, safe, and green. This summer, the park is experimenting with a free shuttle among the most popular destinations to give visitors an alternative to driving.

Visitors will now be able to park their cars and step on board The Revolutionary Shuttle. The six-mile loop runs throughout most of the park, and riders can hop on or off at any of nine stops, including the Welcome Center and Washington's Headquarters.

The colorful shuttles, wrapped with images of Continental soldiers, will come along every 15 to 20 minutes, so visitors can take their time at any destination without worrying about meeting a schedule. Partially fueled by biodiesel, the shuttles will reduce congestion, noise, and emissions in the heart of the park. The service will run seven days a week through August 31, 2009.

This year's shuttle service is an experiment. Park staff will be on hand to reach out to visitors to find out what they do and don't like about the service, and will tweak it throughout the summer to find the best fit. "The

Revolutionary Shuttle is a great new addition to the growing menu of visitor services at Valley Forge," said park superintendent Mike Caldwell. "We're experimenting with the service this summer, and if visitors are enthusiastic we'll expand it next year."

The Revolutionary Shuttle is the latest in a variety of fun, convenient ways to see the park. The popular 90-minute guided Trolley Tour already is running. Trolley Tour riders hear the full story of the Valley Forge Encampment and enjoy the expertise of a professional guide on an open-air trolley, with extended guided stops at Washington's Headquarters and Muhlenberg's Brigade.

Visitors also can walk, bike, or ride horses on some of the park's 26 miles of trails. Bike rentals are available at the Lower Welcome Center parking lot.

The shuttle is funded through National Park Service Alternative Transportation Funds, and a grant from the Ford Motor Company through the National Park Foundation. Greater Valley Forge Transportation is providing management services. 🗑️

Carissa Pleiss, Project Coordinator with GVF Transportation. To reach Carissa by email: cpleiss@gofma.com, or by phone: 610.354.8899.



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THE INFORMATION BLACK HOLE IN MANUFACTURING



VIEWPOINT ON MANUFACTURING

By Don Havas, President, Applied Technology and Science, Inc., a provider of Production Troubleshooting and Manufacturing Engineering services.

Anthony Etzel – Manufacturing Industry Expert Consultant specializing in shop floor and warehouse data capture solutions.

What do you know about the status of your production floor? What is the status of the current jobs that are on the floor? What are the holdups? Are there yield or scrap problems that you don't know about? Are your production lines and machines operating as defined on the router?

In many companies, this information exists in manual logs and notes on the shop packet paperwork and is usually gathered by the Production Supervisor / Manager at the beginning of the shift. So if a rush order comes in, what's done? Is the same information gathered again? Unless someone goes out on the floor and gathers that information again, the current status of a job is unknown. If you don't gather the information after the job has been released to the floor and you wait until it is completed ... now there's an Information Black Hole.

With today's technology, the information from the production floor can be gathered with greater accuracy and with less labor cost than what I've just described. A common solution is to use barcodes with barcode scanners to gather and send the desired information over the company's data network to a Manufacturing Execution System (MES) and also to a company wide Enterprise Resource Planning (ERP) System.

For instance, you have a routing traveler that moves with a job. Typically, it is initialed and dated by the production operator as the job completes each operation. They may even mark on it the number of pieces in the job that completed successfully. Using barcodes, the traveler would have a barcode label. The production operator could scan the label when the job is started and when the job is completed. This information is then processed by the MES or ERP system so that the status of each job on the production floor can be viewed from a PC or host system workstation. Jobs moving too slowly or having production yield problems can be identified. Bottlenecks can be identified. Decisions can be made without waiting for someone to go out and physically check the floor.

We've talked in recent articles about gathering data on defects so that the size of the "Hidden Factory" can be reduced. When the job is completed, defect barcodes could be scanned and quantities keyed in at a terminal. This information is then gathered by the MES or ERP system to be used in preparing the Pareto analysis that we have talked about. Such data could be used at a start-up meeting for the shift to rapidly respond to problems that are just developing on the floor!

Overall Equipment Effectiveness (OEE) is frequently used as a Key Performance Indicator (KPI). It is calculated by multiplying three measures of performance: the Availability of the machines and work centers of the plant, the output Performance of the machines/work centers and the Quality output of what's been produced. The data gathered using the barcodes can be used to compute this indicator for the plant or company management to monitor faster than any manual system.

(See "Viewpoint on Manufacturing" on page 45)



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PART I



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

Picture a scene, you are about to receive a very prestigious award, the pinnacle of a great career; a lot of people are in attendance; your peers will cover you with adulations for a job well done; you are at the podium ready to accept the award and the belt that holds up your pants gives way and there you are — standing in front of everyone in your underwear — not a pretty site. And yet we do this each and every day with regards to how we communicate to our customers, suppliers, business prospects, friends, family, potential employees and more. E-Mail has become so useful in business that we think nothing about sending information that we would rather not have the world see through e-mail.

You say that your e-mail is for your eyes only, not so; it is for anyone who wishes or has the ability to take a look. I am fond of saying not to send anything through e-mail that you do not wish posted on a billboard on I-95. These are really words to live by. Secret e-mail is a myth and unless you have specifically done something to secure your e-mail it is available for all to see. Imagine your business plans, secrets and other sensitive information available for those who might wish to see them.

1) Internet

The way that internet e-mail works is that an e-mail from your workstation is sent through a number of servers before reaching the it's destination mailbox, in much the same way a letter can go through a number of post offices and distribution centers, before reaching the destination mailbox. The difference from a regular letter however, is that since your e-mail is electronic any number of copies can be saved along the way. This afternoon for example, an e-mail going from my server to an e-mail address at google.com will travel through over 20 devices on its way to Google. That would mean that there are

(See "Performing Technically" on page 46)

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VIEWPOINT ON MANUFACTURING

(Continued from page 43)

Today, many machines/work centers have computers as part of the machine or available for work center use. For those machines/work centers, the information about availability and output performance can be automatically sent over the network to the MES and ERP systems to alert the maintenance and plant supervisor of problems with the equipment on the floor. Of course, that same information can be used in computing the OEE for a machine or operation.

Then finally, barcodes can be used to keep track of your inventory just like it is done in a supermarket. A barcode is put on the pallet or box of material before it goes to stock. The barcode is scanned. A barcode with a stocking location may also be scanned and the quantity keyed into a terminal. The barcode is then scanned again when the material is removed from stock and the quantity removed is keyed in. This information can be sent over the network to the ERP inventory tracking system. Now you have real-time information as to your inventory levels too.

The technologies supporting what we've talked about have come a long way in the past decade or two. Barcode scanners can now be wireless so that

they are quite portable. Also, RFID tags are another technology available to automatically record the movement of material through a "portal" without requiring that a person actually scan a barcode. Networks have evolved that can operate on the factory floor without interference from the electrical noise from the production machines, and display technologies have been developed for terminals that are robust on the factory floor and readily used by the production people.

If your "Black Hole" is causing you problems in meeting deliveries or preventing you from having the information you need to schedule or improve your operations, maybe now is the time to look into what's available to easily gather, store, organize and display accurate data cost effectively. 📦

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PERFORMING TECHNICALLY

(Continued from page 44)

potentially 20 copies or even pieces of the confidential e-mail that I have sent on systems that are not mine.

These systems may be owned or operated by corporations, non-profit organizations, universities, governments or government agencies, or by telecom and other connectivity providers. Given such a wide spectrum of systems that handled e-mail it is not too hard to see how either an unethical organization or employee might use this for their potential gain. Depending on what one chose to send that is a bit scary.

2) Internet Service Provider (ISP)

Most servers and users connect to the Internet using an Internet Service Provider or ISP. These ISP's are like an on-ramp to the information superhighway. As such ISP's have access to an unusually high amount of information from your companies e-mail system on their systems as they pass the information along. It is possible that your ISP, a renegade employee of the ISP, or someone working in cooperation with the ISP or the employee can intercept and read your email with ease. The infor-

mation is there for the taking.

These days ISP's tend to be very ethical and work to keep the best interests of their clients at heart. However, there have been several cases where ISP's have been found to intercept and read e-mail and forward information contained in the e-mail to a competitor. It is much more likely that an employee of the ISP might choose to profit from your e-mail content without your knowledge. Detection of this is not easy and unless someone slips up, you may never even know about it.

3) Wireless Networks

Many times when we are called into do a security audit for a company we find an inappropriate use of an unsecured wireless network somewhere in the information chain. This in and of itself is an issue, but even more so for e-mail traffic, in this instance someone would be able to gain a copy of the e-mail being transmitted over the wireless network, again without anyone's knowledge. To the extent these networks are maintained by hotels or Internet cafés, how sure are you that the

(See "Performing Technically" on page 48)



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PERFORMING TECHNICALLY

(Continued from page 46)

information that you send and receive is not being sent to a remote system for additional inspection. Unfortunately there is just no way to know.

If you think that it is difficult for someone to grab your e-mail and make it available, think again. In 2001 it was estimated that several million people worldwide possessed the necessary skills to be able to intercept e-mail. By now that number has grown and with the added information available on the Internet, it is not inconceivable that anyone with a good solid technology foundation might be able to acquire

the skills needed to intercept private e-mail. These days, you just can't be too sure.

In Part II of this article for next month, we will examine ways that you can secure your e-mail and prevent unwanted eyes from viewing the confidential information that you are sending over the Internet via e-mail. ☛

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 is available to speak to your business or group on this topic. 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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By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS,
General Manager, Pottstown Health Club,
www.phcf.it.com

Does your head hurt as the bills pile up? Is your heart racing as your investments and job opportunities head south? In these tough economic times, financial stress can hurt not

only your wallet but also your body and your mind.

According to a recent poll from the Associated Press, the recession and consequential debt may be harming the health of up to 16 million Americans. Although a recession does not kill tens of thousands of people in a single catastrophic event, it harms health in the long run. The consequences of dealing with financial uncertainties can be devastating. Bankruptcies, foreclosures and other economic woes are boosting a higher than normal demand for mental-health services. Money woes can trigger insomnia, anxiety and depression, rob you of time to get exercise and cook healthy foods, and make it harder to afford regular medical care. Aside from turning off the TV and ignoring the press, it's time to fight back and protect your greatest asset — your health.

So what can you do to protect your health during the recession? Plenty. And you can do it with just a little extra effort — and very little money.

Bail Out Your Stress Reaction

A certain amount of stress in life is normal and healthy. But many people have too much or handle it poorly, and that can make us sick. It can lead to alcohol and substance abuse, headaches, ulcers, high blood pressure and heart disease. It can also raise the risk of obesity, diabetes, infections, back pain, irritable bowel syndrome and many other conditions. The wild stock market ride, rising foreclosure rates, and increasing layoffs may give you a queasy feeling in your stomach, but it's your heart that is really at increased risk during a recession, cardiologists say. "We may not think of chemicals when it comes to matters of the heart, but much of the way the heart responds to stress comes down to body chemistry", explains Cam Patterson, MD, chief of the division of cardiology at the University of North Carolina Medical Center in Chapel Hill.

(See "Business, Health & Fitness" on page 51)



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BALANCING FRUGALITY WITH CREATIVITY

PERSPECTIVE

By Tracy McKay, VP, Furniture Soup, Inc.

FRUGALITY: ... not wasteful, thrifty, prudent, practical ... carefulness, conservation, management, economy ... efficient use of one's materials

CREATE: ... make, produce, form, bring into being, build, fashion, construct, discover, shape, form, forge, fabricate, design, generate, plan ... formative, inventive, productive, artistic, original.

Let's state the obvious. Everyone has been affected one way or another by our times. What's interesting is It seems like people, as individuals, are going back to a cocktail mixture of earth day-like movement of the '70s with a smidge of depression era frugality to their way of living and thinking and doing business. Except this time, unlike the other times, it has a lot of technology smack in the middle of it.

The 20- and 30-somethings of this day and age will not know of what we all did back then for the earth day movement. All

of our clean-up parties, poster making, beginnings of recycling and more, made a big jump then for frugal living and the environment. Solar houses, windmills, and tons of other old ideas were made new again even back then. Still, the idea was to get in touch with a more natural form of living and working. Making sure things were used appropriately was the fad at the time.

This fad has repeated its theme again and again throughout history. The Native Americans did it. The settling colonists

(See "Perspective" on page 52)

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BUSINESS, HEALTH & FITNESS

(Continued from page 49)

And several different chemical molecules can harm us as a result of stress. Our bodies react to stress by producing hormones such as cortisol and adrenaline. Especially for those already at risk for heart disease, the results of an outpouring of stress hormones can be deadly — or at least risky. They can build up over time, with effects that lead to damage of arterial walls and weakening plaque that may already be in a vessel. "They make the plaques more likely to explode," Patterson says. "Stress, anxiety, and depression all affect heart health," says Stanley Hazen, MD, PhD, section head of preventive cardiology and rehabilitation at the Cleveland Clinic Foundation. One major effect is accelerated atherosclerosis, or hardening of the arteries. Elevated blood pressure and heart rate are also side effects of stress.

To keep financial stress from making you sick, the American Psychological Association (APA) advises you to:

- **PAUSE AND NOT TO PANIC.** Stay aware of current events without succumbing to media hysteria. Avoid the tendency to overreact or to become passive. Remain calm and stay focused.
- **IDENTIFY STRESSORS AND MAKE A PLAN.** Review your finances and note

which areas are stressing you. List ways you can trim spending and better handle your money. Budget for health care, food, grooming and other expenses. Write up a financial plan and review it regularly. Contact creditors if you're having difficulty paying bills.

- **EXAMINE HOW YOU HANDLE FINANCIAL STRESS.** Beware of negative behaviors such as smoking, drinking, gambling or fighting with your spouse. Get help if needed.

- **VIEW PROBLEMS AS OPPORTUNITIES.** Realize that blowing your paycheck at the mall doesn't bring happiness. Explore ways to simultaneously save money and boost physical and mental health such as walking, biking, cooking and having a family game or story night. Learn how healthy behaviors can save you money. If you're overweight, for example, losing as little as 10 percent of your body weight may save you thousands of dollars in medical costs over your lifetime.

- **CHILL OUT.** Learn relaxation techniques, such as deep breathing, mindfulness, or meditation. Even sharing your experiences in support groups can help your health during the recession.

(See "Business, Health & Fitness" on page 53)

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PERSPECTIVE

(Continued from page 50)

did it. The depression era people really *really* did it. And, so on through history, it repeats. In other words, what we are thinking, feeling and doing right now has been here before in many ways, shapes and sizes. Take a quick look at a good history book to jolt your memory.

The first gas conserving automobiles were produced in the 1970s. Some were even made out of recycled metals. We had Chevy pick-up truck, that unfortunately, the recycled metal hated Rochester, NY's salt during the winters. It rusted in an instant on us. It was a good idea that just needed some perfecting over time. Like many ideas do. You won't know until you try it, give it a chance, and then perfect it.

Businesses tighten their belts and search for new ways to utilize their products, their services, their own talent and labor pool. It becomes a bit of a paradox

for companies to remain very frugal, but, invent new ideas at the same time. There can be tension between the two ideologies easily. A balance must be achieved between the two for it to truly work.

Furniture Soup is always in a state of flux ... chasing very different inventories for very different clients, recreating work spaces for downsizing businesses and renovating new spaces for ones that are growing and changing. We change our hats constantly and constantly try new things. New things can work beautifully. Or have to be set aside until more development can happen or the right moment comes along. As history has shown us, change happens, one way or the other. We like to say that we promote it here at the Soup. Besides, "The mother of invention is to create something out of nothing" think of what you can do with just a bit of the something you already have! 🍲

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BUSINESS, HEALTH & FITNESS

(Continued from page 51)

Health is Wealth

When the economy is stressed, you need your health more than ever. Resist the urge to react to stress with unhealthy behaviors such as overeating or excess drinking. Look for positive, inexpensive ways to manage stress, such as:

EXERCISE. I know you've heard that exercise is important, but during a recession, your health may depend on it. This is particularly true if you've been laid off. The tendency may be to pull the covers over your head and stay in bed — or sit in front of the TV. Don't. "Get your day started with a brisk walk", says Winston Gandy, MD, co-director of cardiac ultrasound at Piedmont Heart Institute in Atlanta. Hazen recommends, "Do jumping jacks, take a milk crate and turn it upside down and step on it — do something." Repeated studies have shown the benefits of exercise to heart health, with as much as a 15% decrease in mortality rates with relatively minor changes in one's exercise routine. Running, walking and hiking are fun activities to get your heart pumping, while having fun with your friends. The bonus: it doesn't cost a dime!

(See "Business, Health & Fitness" on page 54)



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BUSINESS, HEALTH & FITNESS

(Continued from page 53)

SOCIAL SUPPORT. Family and friends are more important than ever in tough economic times. Researchers have documented that isolation harms our health and social support improves it. Connect with family and friends. Check out support groups or online communities. Join neighborhood organizations.

Sleep

Sleep is not just a time of rest, but of restoration," says Charles Raison, MD, director of the Mind-Body Clinic in the department of psychiatry at Emory University School of Medicine. While we are sleeping, our bodies repair a lot of the damage that happens during the day. Although we need eight hours of sleep a night, many Americans live in a sleep-deprived state, and that's not good for our health during the recession, or any other time. To sleep better, avoid doing stressful things before bedtime, such as paying bills, reading about your diminishing retirement fund, or having a tense conversation with your partner or family. If you have trouble sleeping on a regular basis, discuss this with your doctor.

Nutrition

Eat healthful foods and limit fatty, processed foods. Fresh vegetables, fruit, and lean meats should top your grocery list. Skip desserts and fried foods — and save money, too. If you've been laid off, it's especially important to watch your weight... "Suddenly people begin to see 5 pounds around their middle, and they don't know where it came from," Gandy says. Often, it comes from mindless nibbling and snacking throughout the day. That extra weight, particularly around the middle, can increase a person's risk of heart disease. Before heading to the store, create lists and reduce your impulse buying with a grocery list, and stick to the list. When you are hungry, don't shop. Keep your attention on the perimeter of the store where the fresh produce and foods are. Processed and packaged foods are in the middle. Be a smart snacker and avoid junk foods that are low on nutrition and high in calories.

Above all, while the financial news is horrible, focus on the good things going on in your life. Even if you have lost a great deal in your retirement fund, maybe you still have your house. Maybe you still have a job. And with a little extra attention, you can still have your health. 🍷



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