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In This Issue | SEPTEMBER 2009



Zuber Realty has helped connect thousands of commercial and residential buyers and sellers from Philadelphia to Reading to Allentown and beyond.



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One of the best sources of revenue in these difficult times is from your local, state or federal government.

*Is owning a franchise right for you?
A good franchise consultant can help you find the right franchise.*



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YOUR TEAM OF PROFESSIONALS



- A)** The Boyertown office of Richard A. Zuber Realty, located at 201 East Philadelphia Avenue, Boyertown, PA, is considered the agency's home office by many long-time agents and clients.
- B)** The Zuber Realty office at Red Hill is conveniently located at 700 Main Street, Red Hill, PA, along the community's popular parade route.
- C)** The Pottstown location of Zuber Realty houses not only the Pottstown branch of the real estate agency but also Manatawny Transfer, a Zuber Realty title company division, at 2117 East High Street, Pottstown, PA.
- D)** Zuber Realty in Morgantown is located at 3319 Main Street, Morgantown, PA, and offers its backyard to the neighborhood's yard sale benefiting local charities.
- E)** Tucked into the Royersford/Springford neighborhood at 830 Chestnut Street, Royersford, PA, is the branch office of Zuber Realty, which also houses the commercial division of the agency known as Zuber Commercial.



Richard Zuber is shown "cutting the ribbon" at the grand opening of Richard A. Zuber Insurance Agency, 2117 East High Street, Pottstown, surrounded by staff and "ambassadors" from TriCounty Area Chamber of Commerce.

COVER STORY

By Jim Jannotti

Richard A. Zuber is the number one name in real estate in the region. With five offices serving six Pennsylvania counties and a network of agents with more than 600 combined years of experience, Zuber Realty has helped connect literally thousands of commercial and residential buyers and sellers from Philadelphia to Reading to Allentown and beyond.

Richard A. Zuber Realty began in 1989 with the opening of an office on High Street in Pottstown, but Rich Zuber himself has been in the business for more than thirty-five years. After beginning his career with Specht Realty in the early '70s, he became a partner at Rehrer and Zuber in 1976.

The young company opened second office in his hometown of Boyertown scarcely one month after the Pottstown launch. "We started in Pottstown and very shortly expanded. I was born and raised in Boyertown and it was a natural place to put a branch office," says

(See "Cover Story" on page 7)



The Red Hill location for Richard A. Zuber Insurance Agency also accommodates the agency's Property Management division and shares the parking lot of the Pottstown office.

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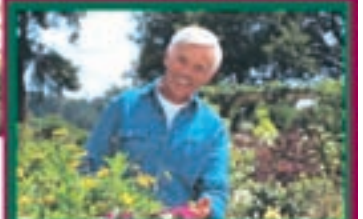
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Listings For SALE

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

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

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

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

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

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

FOR SALE- (#ZC2086) 342 South Street, Pottstown- (2) buildings. (3) residential 2 bedroom units, (1) commercial unit, (3) garages. All tenants pay own heat. One unit has brand new heater, new carpet, new vinyl and fresh paint. Rear building- new roof in 2008. \$215,000

FOR SALE- (#ZC2087) 1109 S. Hanover St., Pottstown- Commercial complex consisting of (3) separate buildings comprising over 10,000SF. All buildings are fully leased and owner occupies 1 unit. All tenants have a month to month verbal lease at this time. Room to expand current buildings. Good retail history. Recent improvements include roof replacements, updated bathrooms, newer heaters, added insulation to improve heat costs. **Reduced \$699,900.**

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

FOR SALE- (#ZC2089) Business only "Candy Java Connection"- Located in Coventry Mall. Price includes business, all inventory, shelving, refrigeration. \$120,000.

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.

**RICHARD A. ZUBER****BRIAN GILBERT****JIM THOMAS****JERRY CHRISTY**

Listings For LEASE

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

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

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

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

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

(ZC1055) 200 Furnace Street, Birdsboro- 8400SF warehouse and office space; functional, modern and immaculate. Including 2 loading docks, parts room, office suite and more. Must see. \$4,800/Month + Utilities.

(ZC1060) 32 Wells Road, Suite 4, Parkerford- 800SF Office/Retail Space. NO CAM. \$700/MONTH

(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!

(ZC1077) Douglass Township, Berks County- (3) warehouse suites, 2 consisting of 3,285SF. The third suite is approximately 3,400SF. Some existing office space in each suite. Suit #1 is comprised of 252SF office space and 3,033SF warehouse; Suite #2 is comprised of 1,285SF office space and 2,000SF warehouse space; Suite #3 is comprised of approximately 1,300SF office space. Spaces can be leased together or separate.

(ZC1076) 2484 Swamp Pike, Gilbertville- 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.

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

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

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

(ZC1086) 416 S. Hanover St., Pottstown- Approx. 1500SF second floor office space. Breakroom and full bath. Office (12.5 x 20 feet); Breakroom 10 x 20 feet). Heated 2 car garage. (30 x 30 feet). Oil heat; radiant heat under floors including garage. \$695/Month plus water, sewer, electric and snow removal.

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

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

(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.

(ZC1092) 1296 East High Street- Beautiful Pottstown East End office. Separate entrance with security system. High Street exposure, (2) offices, conference room, kitchenette, CAD 6 and phone system included. \$1,200/Month includes all utilities.

(ZC1093) 871 N. Hanover St., Upper Pottsgrove Twp.- N. Hanover Street, Pottsgrove office space, 800 or 1850SF, total refurbished, kitchen area, (6) offices total, off street parking. Call for rates.

(ZC1094) 26 East Phila. Avenue, Boyertown- Boyertown Boro, 900SF first floor retail/office space. Backs up to inner-core parking lot. 3 to 4 Offices plus basement storage. \$685/Month + heat, AC and electric. Water and sewer is included

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COVER STORY

(Continued from page 5)

Mr. Zuber. Today Richard A. Zuber Realty brings its expertise and experience to commercial and residential real estate customers through five offices in Pottstown, Boyertown, Morgantown, Spring Ford and Red Hill. "The five communities we're in are all grass roots communities where people are helping people," says Zuber. "That's what has made me enthusiastic in opening up branch offices in different communities. When I see that kind of spirit it makes me optimistic about

expanding in different ways."

The positive attitude and years of experience, not to mention a proven marketing plan continue to set Richard A. Zuber Realty's organization above any in the area. Sellers who choose Zuber benefit from a detailed, specific and time-tested strategy that helps quickly connect sellers with the right buyers.

Specializing in commercial real estate for Richard A. Zuber realty, in addition to Mr. Zuber are Brian Gilbert, Jim Thomas and Jerry Christy; all seasoned professionals with more than 75 years of combined experience. Zuber Commercial currently lists properties of all sizes from Spring City and Royersford to Pottstown to Boyertown and Douglassville.

On the residential side, the marketing of your property starts with help and advice in making your home look its best. To that end, Zuber supplies interior, exterior and room by room checklists to help sellers see their home through a buyer's eyes.

It doesn't stop there. By listing with Zuber, your property is made available to thousands of sales agents through Zuber's extensive marketing strategy. In order to

(See "Cover Story" on page 9)



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"Catch a man a fish, and you can sell it to him. Teach a man to fish, and you ruin a wonderful business opportunity." – Karl Marx



MARKETING 101

By Todd Palmer, Virtual Farm Creative

We were recently asked to contribute some content to a trade publication by one of our clients who are a regional leader in their industry. This client so appreciated one of VFC's standard offerings that he wanted us to expose its virtues so that others could benefit from setting up a similar resource.

A Little Secret

Now, we are all for helping small businesses by offering suggestions and recommendations—in fact, that is the intention of every Marketing 101 column in the *Route 422 Business Advisor*. Every article identifies a problem or challenge to small business marketing and we explore the tools and processes that VFC, as a small business advertising agency, would employ to proactively address the issue.

Still, we become reluctant when we're not only asked to reveal a marketing device that we have invented and perfected but are asked to allow it to be published for the world to replicate. In all honesty, if it were only small businesses utilizing the advice to improve their marketing games we'd be ecstatic, but when other agencies begin emulating our offering we get irritable. But, as the saying goes, 'competition breeds excellence,' so we complied with the client request and offer this idea here, to small business readers as well.

The device in question is by no means a trade secret. In fact, there are likely hundreds of advertising agencies offering online asset management to their clients. Using online assets properly, however, requires organization and rules that differentiate this marketing device as valuable tool in your marketing success.

Common Problem

When someone requests your company's logo, is it a mad dash through multiple hard drives and compact discs to fulfill the request? Do you have to communicate with the requester several times to provide the logo in the correct format? Does your logo often look unprofessional when it is finally received and utilized by the person or group requesting it? If you answered "yes" to any of these questions you could probably benefit from developing an online asset archive.

What's the Meaning of This?

Online assets are exactly what they sound like, a collection of assets that are posted on the Internet so that they're always readily available. In this case the assets are for a brand—your brand—and they can be available for any number of uses that will save you time and money.

Online assets generally include logos, support branding, corporate signatures

(See "Marketing 101" on page 10)



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COVER STORY

(Continued from page 7)

sell your home at the best price in a minimum amount of time, Zuber puts together a personalized marketing plan. The resulting advertising campaign ensures maximum exposure utilizing everything from newspapers to Open Houses to Internet and local cable ads.

Zuber Realty's commitment to excellence extends well beyond the marketing of your property. A wide range of additional services bring added value to buyers and sellers alike.

With five state certified appraisers on staff, Tri-County Appraisal Service assists Zuber's expert realtors in assessing market conditions and setting the optimal price for the property. Zuber's professional appraisal expertise is relied upon by real estate buyers and sellers as well as local attorneys and financial service providers.

Are you the owner of multiple residential or commercial properties? Entrust your property management needs to the professionals at Richard A. Zuber Realty. From property leasing to rental collection and maintenance management, Zuber's team can ensure that your properties remain a wise investment.

(See "Cover Story" on page 11)



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MARKETING 101

(Continued from page 8)

and other identity elements, but a growing number of asset collections that we are organizing and publishing for clients also include photo galleries, display advertisements, forms and banner ads.

Safety First

As with anything that represents your business, you want to protect your asset archive to some extent. Even though you're creating an online collection of all of your brand elements you do not want just anybody gaining access to it. You wouldn't, for instance, include a link to the assets in your site navigation and you might be wise to consider password protecting the online assets directory.

Once and Done

The initial task of organizing all of your company assets—whether or not you elect to place them online—is going to streamline many of your marketing efforts. As you know, the vast majority of marketing done by small businesses is quick and inexpensive where many times a logo or business card represents an advertisement. Once you have your company's corporate signatures organized locally and/or online you can maintain changes and keep your staff and all applicable vendors up to date quickly and easily. Now you can make instantly available those things that are requested most often.

Something for Everyone

Different publications, events and vendors are going to require your assets in different formats but almost none want to receive a logo in Microsoft Word, PowerPoint or Publisher. With an organized resource like online assets your company can now provide the logo, ad or photo in the exact format in which it was requested.

Within the assets folder—which can be as simple as an open, readable directory—you should organize assets by category

(logos, ads, photos, forms, etc.) and then provide multiple choices for each asset based on common size, color and format requests.

Using logos as an example, VFC always includes, at least, both a one-color and four-color version as an .eps, .pdf and .jpg file type in large size because files can always be scaled down but unless it's an .eps it cannot be scaled up. Remember you can also include standard sized ads with a message that will work anywhere and any time and your most requested company forms.

The key is to provide a safe, accessible place for all of the digital assets most requested by your customers and vendors.

Going the Extra Mile

Now that you've organized your company's corporate assets the next logical step is to develop a set of brand standards and to post them as the very first link in your online assets. Brand standards are a document defining your company colors, typography and logo usage so that, when someone does download a logo from the assets, they use it correctly.

It's no secret that, when you, as an owner or manager of a proactive company, can quickly and easily get your hands on the correct piece of advertising art without contacting or paying a professional, you're economically becoming involved in the process of building the business which is very important for companies on a tight marketing budget. Contact me directly to review examples of brand standards or asset archives and to discuss how they can help your business no matter what size you are! 🗑️

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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COVER STORY

(Continued from page 9)

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service agency, offering not only homeowner's insurance but a wide variety of insurance products including auto, home, life and disability insurance. Zuber Insurance also provides business insurance.

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"BUZZ AROUND THE BLOCK"

By Jim Jannotti, Staff Writer

Montgomery County is making 105 million dollars in loans and grants available for the continuing revitalization and economic development of key municipalities. While many of these moneys will go to projects proposed by municipalities, many are also available to developers, and some of these funds will be made available directly to qualified businesses.

The Strategic Economic Development Program was adopted in the spring by the Montgomery County Planning Commission and was announced in June. Ken Klothen, formerly DCED Deputy Secretary for Community Affairs and Development, has been hired as the county's Economic Development Director. Mr. Klothen will manage the new economic programs as well as coordinate other economic development efforts in the county.

Eight Programs

The Strategic Economic Development effort comprises eight programs. To give you an idea of the types of funds available and who may apply, each of the eight programs is briefly outlined below. The Business location fund and the Commercial and Industrial Reinvestment fund should be of particular interest to businesses.

Community Revitalization Program: \$12.5 million in grants to encourage continued revitalization activities in older communities.

- Eligible municipalities include: Bridgeport, Conshohocken, Lower Pottsgrove census tract 2087.04, Norristown, Pottstown, Royersford, Schwenksville, West Pottsgrove.
- Eligible to apply: municipalities

Central Business District Fund: \$15 million in grants and some loans to spur major redevelopment projects (including parking, building rehabilitation and construction, and new cultural facilities) in existing Revitalization* towns.

- Eligible municipalities include: Bridgeport, Conshohocken, Lower Pottsgrove census tract 2087.04, Royersford, Schwenksville, West Pottsgrove.

- Eligible to apply: developers, cultural & arts groups, community development corporations and similar non-profits as well as municipalities.

Other requirements of note: Total project size must be at least \$750,000.

Funding restrictions:

- the maximum funding for any project will be \$3 million.
- applicants must provide a minimum 50% match from private sources, non profits, municipal, state or federal government but not from county sources.
- up to 30% of project amount may be a county grant, up to 50% can be county loan or combination of grant and loan.

Renaissance Fund: \$40 million in grants and some loans to address major redevelopment, infrastructure and parking projects in the most challenged towns.

- Eligible municipalities: Norristown and Pottstown.
- Eligible to apply: developers, cultural and arts groups, community development corporations and similar Non-profits, municipalities and municipal authorities.

Other requirements of note: total project size must be at least \$5 million.

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

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"Customer Advocacy 2009: How Customers Rate U.S. Banks, Investment Firms, And Insurers," Forrester Research, Inc., May 2009.

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

Funding restrictions:

- applicants must provide a minimum 50% match from private sources, non profits, municipal, state or federal government but not from county sources.

- up to 30% of project amount may be a county grant, up to 50% can be county loan or combination of grant and loan.

Business Location Fund: \$9 million in loans to attract and retain businesses in the Revitalization* communities.

- Eligible municipalities include: Bridgeport, Conshohocken, Lower Pottsgrove 2087.04, Royersford, Schwenksville, West Pottsgrove.

- Eligible to apply: Businesses.

- Other requirements of note: valid business plan, adequate collateral.

Funding Restrictions:

- maximum county funding for any project in any year shall be \$300,000.

- applicants must provide 50% match from private sources, non profits, municipal, state or federal govt but not from county sources.

- county assistance will be in the form of loans or loan guarantees only

Visioning Fund: \$5 million in grants to support master planning of sites and small areas in Revitalization* communities and in obsolete business centers.

- Eligible municipalities: All Montgomery County revitalization as listed in the Community Revitalization Program (above) plus functionally obsolete non-residential sites that meet program location requirements for the Commercial and Industrial Reinvestment Fund (below).

- Eligible to apply: Municipalities, Montgomery county.

- Study areas shall not exceed 600 acres or half of the municipality, whichever is less.

Funding restrictions:

- maximum county funding for any plan or site layout will be \$150,000.

- municipalities must provide a local match to the county grant for each separate project.

- funds may be used only for the actual plan or site preparation costs.

- funds cannot be used to retroactively pay for any work done or completed before application.

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

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feet of building depending on the mix of office and warehouse/manufacturing space. Asking price is only \$695,000, or \$67,000 per acre – Priced to move quickly!

Other Aptcor availabilities in Western Montgomery County are a strategic retail/commercial corner site at Rt. 29 & 63 in Green Lane, a signalized intersection with approximately 20,000 car traffic count, ideal for a free standing commercial development; the Former AJ Beverage property at 701 W. High St. in Stowe, a beer distributorship in a 5000 SF building which can be sold as just real estate or with the Beer Distributor license; a 3000 SF former Pizza Hut Restaurant building on .91 acre at 1380 N. Charlotte St (Rt. 663) in Lower Pottsgrove just north of Pottstown next to a newly revitalized strip center.

Aptcor has completed the sale of a 1+ acre Parcel to Upper Pottsgrove Twp. Fronting on N. Charlotte St. for use as open space and will provide frontage and access to existing parklands.

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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

Commercial and Industrial Reinvestment Fund: \$10 million in loans and some grants to rejuvenate existing, older office parks, retail centers, and industrial parks.

- Eligible municipalities: All Montgomery County as shown for Community Revitalization Program (above), functionally obsolete non-residential areas that meet location requirements, and historic downtowns that meet location requirements.

- Eligible: businesses, developers, community development corporations, municipalities and municipal authorities.

Other requirements of note:

- Project must involve non-residential buildings with a total of 40k sq. ft. or more, or involve an anchor building.

- Office shopping centers or industrial properties must be demonstrably obsolete or non-competitive.

- Businesses must have a valid business plan and provide adequate collateral.

- There are a significant number of eligibility requirements for specific projects in both obsolete office parks, industrial parks, shopping centers or downtowns. These are listed in the detailed guide that

is available from Strategic Economic Development office (contact information is listed below).

Funding restrictions:

- maximum funding is \$1,250,000.
- applicants must provide a 50% match from private sources, non profits, municipal, state or federal government but not from county sources.
- engineering costs can comprise no more than 25% of county funding.
- for both revitalization and infrastructure projects, up to 30% of the total project amount may be a county grant. Up to 50% may be a combination of grant or loan.

Local Economic Enhancement Program: \$6 million in grants to promote business friendliness and positive marketing techniques in Revitalization* communities.

- Eligible municipalities include: Bridgeport, Conshohocken, Lower Pottsgrove 2087.04, Norristown, Pottstown, Royersford, Schwenksville and West Pottsgrove.

- Eligible: Municipalities, Montgomery county

Funding restrictions:

- maximum amount of county funding for any project 150,000
- county grants will cover up to 80-90% of eligible costs of projects depending on the municipality.
- municipalities must provide a minimum match of 10%-20% with at least 5% coming from the municipality.

Workforce Fund: \$7.5 million in grants to promote job placement and workforce training programs through the county, as well as the community college campuses and our adult voc-tech schools.

- Eligible municipalities: all of Montgomery County.

- Eligible: Montgomery County, MCCC, adult voc-tech schools.

Funding restrictions:

- maximum amount of county funding will be \$500,000.
- county grants will cover up to 80% of the eligible costs of projects.
- applying organizations must provide a match of at least 20% of project costs.

Application process

Most programs accept applications at any time. The exceptions are preliminary applications for implementation grants under the Community Revitalization program which are due on January 15th of each year, final applications for those

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

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Fun-seekers of all ages will enjoy endless excitement on rides such as Bumper Cars, Krazy Cars, and Moonbounces, not to mention the famous, all-electric Go-Kart Track. But alas, Arnold's hasn't left out the young ones. Their Junior Track provides Go-Karts for kiddies as young as three-years old. From 3 to 93, there's a Go-Kart for everyone. Arnold's also boasts an arcade with over 200 games, a newly renovated lazer-tag arena, duck-pin bowling, and a brand-new redemption counter with prizes for young and old.

Celebrating a birthday? Graduation? Wedding rehearsal? How about a Customer Appreciation Day, or company Christmas party? Perhaps the next team-building event for your company? Arnold's has party-rooms and packages to

accommodate any party imaginable. From the individualized party rooms for kids, to the 4,000 square foot "Theater" room, there's space to host any big event. And, unveiled this year is Arnold's new Corporate Meeting Room. This meeting room includes adjoining breakout rooms, the latest audio/visual equipment as well as Internet Access, providing a private, personalized setting, ideal for any corporate event.

Arnold's is also gearing up to host their second-annual SCARE WORLD, where terror-seekers take a bone-chilling ascent to the 13th floor to endure dismal passageways and demented creatures. Hidden away at the back of the complex, in the old shower rooms of the original tire plant, this area has remained untouched for years—until now. Halloween enthusiasts are in for a real trick-or-treat as they gain admittance to this maze of paraphernalia, terrifying creatures, and sights unseen. Open weekends in October, and the entire week of Halloween, Arnold's web site (www.arnoldsfamilyfuncenter.com) provides exact hours of operation and pricing.

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#993 - Upper Providence

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9-C - Limerick Bordering Route 422 on Airport Road

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#996-Pottstown Farmers Market

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#997-Pottstown

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

same grants are due on April 1st of each year. Applications for funds from the Local Economic Enhancement Program are due on October 1st of each year.

There are a significant number of performance criteria and reporting requirements. These differ from program to program and are finalized during the application process. Timeframes for use of the funds received through the various programs also vary. They range from 18 months under the Local Economic Enhancement Program to 5 years under both the Central Business District Fund and the Renaissance Fund. Failure to comply with these restrictions may result in recapture of funds by the county.

Municipalities that are outside the areas targeted by the Central business District Fund, the Business Location Fund, the Visioning Fund, the Commercial Reinvestment Fund and the Local Economic Enhancement Program may opt-in to these programs provided they comply with certain guidelines. Generally, these guidelines are meant to ensure that program funds go to small, contiguous areas containing properties

that are not owned by a single entity.

The application process itself requires the completion of a general application form, budget and timeline for the proposed project. Also required for all applications, except preliminary applications to the Community Revitalization program, is a project narrative. This is a detailed description of the project that includes maps, plans and original resolutions. Guidelines detailing the information that is to be included vary from program to program.

Completed applications are to be submitted to the Economic Development Director's office.

**Montgomery County
Commissioner's Office
Court House, PO Box 311
Norristown, PA 19404-0311**

The Strategic Economic Development Plan Manual as well as the relevant application forms are available on the Montgomery County Planning Commission website at www.planning.montcopa.org or by calling 610.278.3723. 📞

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IRS CODE SECTION 1031 EXCHANGES – TAKE ADVANTAGE OF THE OPPORTUNITY!



INVESTMENT ADVANTAGE

By Drew King, CPA, Main Line Financial Advisors, LLC,
www.mlfa.com

While it may not seem like the ideal time to reposition your real estate portfolio given the current state of the real estate market, don't be surprised, and more importantly don't pass up the opportunity, to replace your current real estate holdings by acquiring quality properties at bargain prices. Specifically, the opportunity to take advantage of IRS Code Section 1031 which provides that "no gain or loss will be recognized on the exchange of property held for productive use in a trade or business or for investment provided another like-kind property is acquired."

Despite the recent decline in real estate values, many taxpayers would still face significant tax if they were to sell their property(s). This may be due to the fact that the property was bought many years ago at very low cost, has been depreciated over the years and therefore subject to a 25% "recapture" tax rate (versus a 15% capital gain rate), or a combination of both. In addition to the ability to buy low due to the currently depressed values, IRS Code Section 1031 provides substantial tax benefits by allowing taxpayers to defer tax upon the sale of appreciated real estate holdings as long as the proceeds realized from the sale are reinvested in similar property.

A common misconception regarding the term "like kind" is that the properties exchanged must be located in the same geographical area, that both must be either residential or commercial, that both must be personally managed before and after the exchange, etc. In reality, the IRS definition is much more liberal and allows taxpayers an opportunity to exchange actively managed residential real property generating little or no cash flow, for professionally managed commercial real estate generating positive cash flow. This more lenient interpretation of the term "like kind", allows taxpayers to lock in gain they currently have by exchanging the proper-

ty(s) they presently own and manage, into professionally managed commercial or residential real estate.

How do Code Section 1031 Exchanges work and what are some of the advantages and disadvantages of utilizing one? First, it's important to understand some of the common terminology used in the like-kind exchange arena.

Qualified Property – property (including equipment) held for investment or used in a trade or business.

Relinquished Property – the property that is being disposed

Replacement Property – the property that is being acquired

Qualified Exchange Intermediary ("QEI") – the party that facilitates the transaction and holds the proceeds from the sale of the relinquished property until the replacement property is acquired.

Delayed Exchange – an exchange in which the relinquished property is sold, the proceeds are held in escrow by the QEI until the replacement property is identified and acquired.

Reverse (Starker) Exchange – an exchange in which the replacement property is acquired prior to the sale of the relinquished property.

(See "Investment Advantage" on page 22)

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INVESTMENT ADVANTAGE

(Continued from page 20)

By far, the most common type of exchange utilized today is the Delayed Exchange and is therefore the focus of this discussion. In order to qualify for tax deferral, the typical delayed exchange works as follows:

The taxpayer lists the property being relinquished for sale in the normal manner. A buyer is found and a contract to sell the property is executed. Although not required, language is inserted in the contract in order to secure the buyer's cooperation with the 1031 Exchange. When all agreement contingencies are satisfied and the sale is scheduled for closing, the taxpayer enters into an Exchange Agreement with a QEI which permits the QEI to become the "substitute seller" as defined in the regulations. The property is sold and title is transferred to the buyer.

However, rather than distributing the sale proceeds to the seller, the QEI holds the funds on behalf of the seller until a replacement property is identified and acquired. The fact that the seller does not have access to the sale proceeds until the replacement property is acquired is the

key factor in allowing the taxpayer to defer the gain that would otherwise be recognized if the transaction was an outright sale.

Within 45 days of settlement, the taxpayer must either acquire a replacement property, or identify in writing, the replacement property to be acquired. The replacement property must be acquired within 180 days after the transfer of the relinquished property or the extended due date of the tax return for the year the property was disposed. The effect of this provision is that a tax return cannot be filed before a replacement property has been acquired.

Provided the entire amount realized upon disposition (net of selling expenses) is re-invested in the replacement property, no gain is recognized. If not all of the proceeds are used to acquire replacement property, gain will be recognized up to the amount of cash not reinvested. Retaining some cash from the sale of the relinquished property does not cause the whole transaction to fail thereby triggering the entire gain, rather

(See "Investment Advantage" on page 24)

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REMEDIATING ENVIRONMENTAL IMPACTS THE PATRIOT WAY

By Claude S. Vandever, P.G.

Patriot Environmental Management, LLC

While most spills or releases of contaminants into the environment, along with the subsequent remedial efforts, generally go unnoticed by the public, a company or homeowner may have to endure the circumstances for many years. Who are the people that undertake the sometimes arduous task of cleaning up a historically polluted parcel or that remedy an accidental release of heating oil into the creek winding past our home? Well, we are the scientists and consultants who strive to keep ourselves licensed and "in the loop" when it comes to understanding the constantly changing environmental regulations.

How do impacts to our environment occur? Scenarios may include the failure of a underground storage tank releasing hundreds or thousands of gallons of petroleum, or the manufacturing of "widgets" utilizing chemicals that vaporized, condensed, or leached through the manufacturing floor into the soil below over an extended period of time. Following the confirmation and

notification of an environmental impact or release to the media of concern, the site has to be remediated to the appropriate regulatory cleanup standard. This standard is applied or determined by a number of factors including site conditions, site usage (residential, industrial, etc.), and contamination type. Consequently, a competent environmental consultant/remediator characterizes the impact, develops a cleanup plan, and remediates the impact to the appropriate regulatory standard utilizing the most cost-effective and expeditious approach. In most cases, the responsible party is held accountable.

The importance of environmental awareness and protection has come full circle in only the last four decades. While the responsible party is important to identify, the mitigation or remediation of the impact is of greater importance. I could spend a lot of time discussing the laws that have been promulgated and the incidents that led to them. However, there is a continually growing list of guidance, regulations, and laws.

(See "The Patriot Way" on page 25)

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INVESTMENT ADVANTAGE

(Continued from page 22)

only the amount of cash retained from the transaction will be subject to tax. Therefore, to achieve 100% tax deferral, one must always replace the relinquished property with one of equal or greater value, i.e., always “trade up”.

In summation, some of the advantages and disadvantages of a 1031 Exchange are as follows:

- Deferral of gain upon the sale of appreciated business property, possibly until death, at which time the heirs will receive a step-up in basis and possibly eliminate taxation altogether.
- Ability to leverage your investment by using the equity in one or more properties as a “down payment” on a much larger and/or diversified pool of properties.
- The ability to convert time consuming, hard to manage properties whose values may have peaked into professionally managed commercial or multi-family properties providing positive cash flow.

Due to the increased popularity of

1031 Exchanges, transactional costs have dropped dramatically over the past several years. A typical exchange can be facilitated by a QEI for approximately \$1,000 - \$1,500 . . . a small price to pay for such significant tax savings.

Not all states (including Pennsylvania) recognize 1031 Exchanges and therefore you may be subject to state income tax upon the exchange.

The tax basis of the new property is equal to the basis of the old property, plus any “new” cash contributed by the taxpayer towards the purchase of the replacement property. The use of a “carryover” basis means the annual depreciation expense for the new property will be the same as it was for the old.

This article was intended to provide a basic understanding of the 1031 Exchange process and, more importantly, raise awareness of this significant opportunity. If you are contemplating such a transaction, please contact us in order to discuss your specific set of facts and circumstances or address any questions and concerns you may have. ■

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THE PATRIOT WAY

(Continued from page 23)

Notwithstanding, there is an environmental management company "just down the street from you" who has the knowledge and whom are very skilled at their craft.

A professional environmental consultant is a well-educated and very experienced scientist that has been licensed and/or certified to practice all aspects of the environmental sciences. These individuals also establish relationships with the regulatory agencies and stakeholders in order to formulate the best approach to address a site under the appropriate laws and regulations.

Like a doctor offers a prognosis, your environmental consultant will assess your project and determine the appropriate approach to compliance. For impacted properties, factors to consider for cleanup and eventual closure include the cost and type of cleanup, the time required, and future property use.

One of the lesser-known remedial approaches for marginally impacted properties is monitored natural attenuation (MNA). Unlike traditional remedial approaches like pump and treat systems or large-scale soil excavations, MNA offers an approach that involves minimal interference or obstruction of operations. So what is MNA?

MNA utilizes naturally-occurring processes in the subsurface to reduce contamination. To begin the MNA approach, information regarding the geochemistry of your site is collected and these conditions are carefully monitored to determine what MNA factors may enhance the cleanup effort. As an example, a release of heating oil leaches through the soil and chemicals are dissolved in the groundwater. The soil may contain naturally occurring iron or manganese and the groundwater may contain high levels of dissolved oxygen that could accelerate the degradation of the oil due to the presence of microbes, or aerobic bacteria, in the subsurface. The microbes utilize the oil as food and process it into other byproducts. The chemistry side of things is

really about identifying the electron donors (food), terminal electron acceptors (TEA), and the potential byproducts (carbon dioxide and iron types, for example). The energy utilized during the subsurface activities is really the driver to MNA. Just remember that chemicals like to bond (or connect) with one another. If your site is conducive to breaking up the harmful chemicals and forming other less harmful chemicals, MNA is for you. Additionally, as experienced environmental consultants, we can serve as a "dating service" for the microbes by adding other forms of bacteria or nutrients (food or TEA) to the soil (this secondary aid is called bioaugmentation). We scientists can also bore you with other terms like pathway elimination, conceptual site model, and plume retardation, but we'll have to save that for another issue!

We have all heard the phrase "Prevention is the best medicine." Another popular phrase in the environmental consulting business is "Dilution is the solution to pollution." The latter comment is not as crystal clear in scope as was previously thought. There are a lot of compounds whose impacts are felt even at very, very small concentrations. And, while prevention is a great goal for the present, you cannot be too sure about the past. Some compounds released to the environment long ago are very resistant to degradation and are still impacting our water, soil and air. So, if you have an environmental concern or impact or if you are unsure about a potential liability, contact a professional environmental consultant. We would be happy to walk you through the environmental regulatory process and assist you in developing the cleanup goals for your property. 🗑️

Claude S. Vandever, P.G. is a Professional Geologist with Patriot Environmental Management, LLC of Douglassville, PA. Patriot provides environmental services including UST investigations, site monitoring and remediation, groundwater characterization and compliance review. Please visit www.patriotenviro.com or call 610.323.4634 for additional information.

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PENNSYLVANIA'S NEW "Mini- COBRA" LAW



LEGAL PERSPECTIVES

By Susan J. Vandegrift, Esq. Wolf, Baldwin & Associates, P.C.

On June 10, 2009, Governor Edward G. Rendell signed into law Act 2 of 2009, under which covered employees who lose group health insurance coverage as a result of a qualifying event

are eligible for continuation coverage. This new law has similarities to the federal COBRA law, hence the name "Mini-COBRA." Both laws provide for the continuation of health insurance coverage in certain situations. This new law took effect on July 10, 2009.

The Mini-COBRA law applies only to employees of small businesses, i.e. those with two to nineteen employees. After the cessation of employment, the law gives eligible employees the right to buy continuation coverage for up to nine months after their employment ends. The employee must have been continuously insured under the group policy for three consecutive months ending with the employee's termination. Employees are required to pay for the continuation coverage on a monthly basis.

Covered employees and/or their dependents will be eligible for continuation coverage where they have lost group coverage due to a "qualifying event". This can be the death of the covered employee, the termination of employment, a reduction in hours, divorce or separation, eligibility for Medicare, change in dependent status, or the bankruptcy of the employer.

The new law requires that the continuation coverage must include the benefits provided under the group policy. Mini-COBRA applies to hospital, surgical, and major medical policies only.

If the employee subsequently becomes eligible for a new employer's health insurance coverage or for Medicare, they are no longer eligible for Mini-COBRA.

Insurance companies are required to notify policyholders (employers) of the new law by or before August 24, 2009. Small employers should collaborate with their group health plan insurers to make sure the requirements of the new

Mini-COBRA are met. Employees who have been involuntarily terminated on or after the effective date of the act (July 10, 2009) and before January 1, 2010 may be eligible for premium assistance under the federal stimulus law (the American Recovery and Reinvestment Act of 2009).

For additional information on Mini-COBRA, the Pennsylvania Insurance Department has a website at <http://www.ins.state.pa.us> (search for mini-cobra) and phone numbers as follows: Automated Consumer Hotline: 1.877.881.6388; Philadelphia Regional Office: 215.560.2630. ☒

Susan J. Vandegrift, Esquire is an associate in the Pottstown law firm of Wolf, Baldwin and Associates, P.C., and has significant experience in civil litigation. She may be reached by telephone at 610.323.7436 or by e-mail at svandegrift@wolfbaldwin.com.



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Formerly a Retail Market Manager with Commerce Bank, Dubas is a 1997 graduate of the University of Delaware with a BS in Business Administration. Prior to joining Commerce Bank, he served as a Customer Service Manager for Mellon Bank.

His responsibilities at Meridian Bank include development of new business categories and customers, product development and implementation, and administration of Meridian's growing network of banking offices.

Dubas is currently a member of the Main Line Chamber and the Federation of Exchange Accommodators. He formerly served as president of the Perkiomen Valley Chamber, the Perkiomen Valley School District Foundation, the Montgomery County Bankers Association and was a board member of the Collegeville Economic Development Corporation.

Dubas, 34, resides in Collegeville, PA with his wife and two children.



Brian Dubas, Senior Business Development Officer, Meridian Bank, Devon, PA

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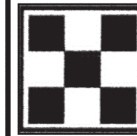




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Chronicle of Higher Education Recognizes Montgomery County Community College as a "Great College to Work For"

Montgomery County Community College has been recognized by the Chronicle of Higher Education on its list of "2009 Great Colleges to Work For." The program is designed to recognize model institutions while compiling detailed benchmarking data about industry trends. The list is determined by the results of two surveys that were administered by the Chronicle's program in partnership with ModernThink, LLC.

"Building a model and modern workplace is one of six facets outlined in the College's current strategic plan," explains Dr. Karen A. Stout, President. "We are committed to offering employees the tools, professional development opportunities and

organizational climate that supports excellence and satisfaction in recognition that the success of our students depends on employees having a supportive work environment."

The Great Colleges to Work For program recognizes institutions for best practices and policies in 26 categories for four-year colleges and 15 categories for community colleges. Within those categories, colleges are classified based on enrollment. Montgomery County Community College placed second in the nation among community colleges in the categories of "Health Insurance" and "Confidence in Senior Leadership," and it placed third in the category of "403b or 401k." ■

WORRY OR EXCITEMENT? THE CHOICE IS YOURS



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

Think of the times when you have been stuck in worry about an upcoming project, presentation or event. You put all kinds of energy into imagining negative outcomes and the disastrous consequences those outcomes could create. The more anxious you became, the more energy was drawn into the vortex of worry, increasing its intensity and its power.

Worry can be like a black hole. In astronomy, black holes are centers of energy so dense that nothing, not even light, can escape their gravitational field. Like black holes, worry can feel very dark. The worry vortex also contains within it an incredible amount of energy.

Yet the energy that you put into worrying is actually neutral. Energy itself is neither positive nor negative. The spin you put on the situation determines how you experience it. If you have negative expectations you will experience worry or anxiety. If you have positive expectations, you will experience excitement.

Think of energy as a coin. On one side of the coin, is worry and anxiety. On the other side of the coin is excitement. Which side of the coin comes up depends on how you experience the energy. For example, you can anticipate a roller coaster ride as four minutes of terror or you can see it as exhilarating fun.

If you view any situation from a negative perspective, the energy will be felt as worry, anxiety or even fear. You can experience that same energy as excitement, though, if you view the situation positively. You can then harness that excitement to empower you to excel.

Successful musicians, athletes and actors know that a certain level of excitement is necessary to perform up

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

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(Continued from page 28)

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MAKE YOUR
GOOD LIFE BETTER

(Continued from page 29)

to par. They transform their stage fright into the electricity that's part of any great performance.
You can change your worry to excitement by imagining a positive outcome. Really get into the benefits you will enjoy when you succeed. You can also focus on past experiences of success. Remember how you thought and felt when you did your best. Notice the qualities you used to succeed in the past and identify how you can apply these same strengths in the present situation.
Your energy is vast. The more aligned it is, the easier it will be to achieve your goals. Worry energy messes up that alignment, so switch your worry to excitement and you will empower yourself to achieve your goals and make your good life better.

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THE BAD PERCEPTION OF SALESPEOPLE



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

In a recent workshop I facilitated I openly asked the business people in the room what they thought of salespeople. Now, mind you, most of the people in the room were business owners or employees all of which had a major role of growing their respective businesses. Here are some of the things I heard. “They lie.” “They’ll do anything to get the sale.” “All they care about is their own commission.” “They are irritating.” “I feel like I need to take a shower with antibiotic body wash after I deal with one” (actually, I made the last one up myself).

I realize there are some bad salespeople out there. Just like there are bad lawyers, doctors and engineers. But if you have similar thoughts about sales people and you are dealing with prospects and customers on a daily basis how do you think these negative perceptions are impacting your behavior? You can be sure it is not in a positive and productive way.

Realizing that many of your prospects may have similar perceptions how can you overcome this and increase the probability of them doing business with you? One thing you need to keep in mind is that people will not do business with you unless they like you and trust you. That

is imperative. So what should you do? Here are some thoughts to keep in mind when approaching your prospects.

- You are a problem solver. You are there to help them. Whether they buy from you or not you should be trying to help them.
 - Since you are a problem solver you need to know what the problem is. Don’t assume you know what it is. You need to ask the prospect. Do not have preconceived notions of what they need. You’d be surprised at what might be motivating their buying decisions.
 - Do not sell benefits and features. You may be overloading them with
- (See “Business & Marketing Strategies” on page 33)

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Honored for advertising excellence in the 2009 Aster Awards, Epps Advertising received a Bronze Award recognition in this year's competition.

The Aster Awards, one of the largest competitions of its kind, is hosted by Marketing Healthcare Today and Creative Images, Inc. This elite national program recognizes outstanding professionals for excellence in their healthcare advertising/marketing efforts.

The 2009 Aster Awards consisted of approximately 3,000 entries from across America. Participant's entries competed against similar-sized organizations in their category. Entries must score at least in the top 85 percent to receive an award. Judging criteria includes creativity, layout and design, functionality, message effectiveness, production quality and overall appeal.

Epps Advertising is among the top in the nation for healthcare advertising

expertise. "It was an honor to have Epps Advertising participate," said Melinda R. Lucas, Aster Awards Program Coordinator. "They exceeded the judges' expectations."

The winning entry was created for Pottstown Memorial Medical Center's Joint & Bone Health campaign. It included the logo and several marketing pieces. Deb Bennis, Director of Marketing and Communications for the hospital, located in Pottstown, PA, stated, "We have worked with Epps for over 15 years and continue to find their creative both exceptional and strategic. Their work is always right, on time and within budget."

All winners are posted on the Aster Awards' website (www.AsterAwards.com). If you would like more information, call Epps Advertising at 610.489.6211. Visit eppsadvertising.com, post a comment on our blog or reach us through Facebook, LinkedIn and Twitter. 📧

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BUSINESS & MARKETING STRATEGIES

(Continued from page 31)

information. Stick to their problem and only offer information when it is solicited.

- Build rapport with your prospect. This will start to develop your relationship with them. Be sincere about this. This is not a game. You truly want to find out what their problems are so you can help them.

- Be sure you have extensive knowledge of your product or service. Sometimes you may take this for granted. Know your stuff!

- Be candid and honest. If you can't solve their problem say so. And if there is someone else that would be better for them to talk to, other than yourself, make that recommendation.

- Be professional and courteous. Be on time for meetings and follow up in a timely manner. This shows your prospects you have respect for them.

In this high tech environment we all live in, people get bombarded with emails, websites, electronic brochures,

you name it. However, you can't have a relationship with a web site. This is where you come in. Having a one on one conversation is something you can do that all those other things can't. When having these conversations and building these relationships you should be striving on delivering real value to your customer. This value, of course, is from their perspective not yours. Understand what they value, what they need, and deliver your solution. By striving to make each and every one of your customers better off for having done business with you, you will have created a win-win situation.

Now, I ask you, if you did all of this how can anyone have all those bad perceptions about salespeople? 🗑️

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



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PRESIDENT'S MESSAGE



Dear Chamber Members,

For over 80 years, the business leaders of the tri-county area have been working together to establish a single voice that promotes business advocacy; those action items that make the community economically vibrant. In this current economy, now more than ever in the history of the organization, the business community needs to unite and speak with this common voice to **Be Heard** at all levels of government through the TriCounty Area Chamber of Commerce. Whether it's fighting against the Employee Free Choice Act (EFCA) at the federal level, the distressed state budget looking for tax increase from the business community, or the opportunity to achieve with Montgomery County's economic revitalization investment, the Chamber is out in front.

The mission statement we strive to achieve each day is "(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." With a vision of "effecting change to create a thriving region", the Chamber staff continues to build on four core principles that will help businesses achieve their goals in joining:

■ IMPACT



■ NETWORKS



■ PRIORITIES



■ OPEN



The TriCounty Area Chamber of Commerce, along with several other chambers throughout the country, have partnered with the American Chamber of Commerce Executives (ACCE) organization to take part in their Chamber Image Campaign. ACCE has provided the images and headings mentioned above to be used as a tool for Chambers to promote themselves to their businesses and their communities to gain awareness of the services and benefits offered.

The Chamber will be utilizing the images and headings and directly linking them to our programming. We hope that these will help you quickly identify your PRIORITIES in building your relationship with the Chamber and other members. All of this year's programming ties directly back to the mission statement and the directive that the board of directors put forth.

As businesses re-engage themselves after the summer, we have set a PRIORITY to NETWORK and bring businesses back together. This is the primary

reason why small businesses join the Chamber; it creates brand awareness. We encourage that you or the appropriate staff members allocate time this fall to participate in some of our programs such as our Membership Breakfast on Thursday, September 10, 2009, and don't miss the Annual Economic Development Luncheon on Friday, October 23, 2009. By staying OPEN to new ideas, you will learn more about business issues that will IMPACT you, and you will NETWORK with individuals who have a similar goal of a strong regional business climate.

There are forces trying to work against the business community – *Belong* to the solution and help the business community **Be Heard** as a single voice – invest in this active business NETWORK!

At the TriCounty Area Chamber of Commerce: **Be Seen. Be Heard. *Belong!*** 📌

Tim Phelps, TCACC President
Be seen. Be heard. *Belong!*

CALENDAR OF

EVENTS

TRICOUNTY AREA

CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES

Thurs., Sept. 10

7 – 7:30 AM

7:30 – 9 AM

MEMBERSHIP BREAKFAST

Brookside Country Club, Prospect & Adams Sts., Pottstown
Networking Program

Featured speaker, Tom Templeton, Assistant Executive Director for School Board & Management Services, Pennsylvania School Board Association, will present “**Effective School Governance: Critical to Pennsylvania’s Future**”. School boards are challenged like never before to design and oversee school systems that will prepare students to be globally competitive and vigilant citizens. One of the critical pieces in the public education ‘puzzle’ revolves around the efforts of school boards to effectively direct the human, capital, and financial resources of schools to execute a bold vision for the future of the commonwealth.

Sponsored by Barry Isett & Associates, Creative Health, Inc., and Epps Advertising.

\$25 per Member prepaid, \$30 invoiced, \$30 Non-member

Tues., Sept. 22

11:30 AM – 1:30 PM



WOMEN OF THE WORKFORCE LUNCHEON (WOW)

Spring Ford Country Club, 48 Country Club Road, Royersford
Spring Ford Country Club, 48 Country Club Road, Royersford

There will not be a featured speaker. This is truly a NETWORKING event. “**NETWORKING 101: Back to the Basics**” will give attendees the opportunity to highlight their business and NETWORK with WOW Members in attendance.

Sponsored by The Law Firm of Dolan & Siegfried and Cavalier Business Communications.

Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced

Tues., Sept. 22

4:30 - 6:30 PM

MEMBERSHIP MIXER

Martin Motorsports, 1037 Unger Lane, Boyertown.
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Sponsored by Martin Motorsports.

No Charge, Members Only Event.

EVENTS

Thurs., Sept. 3

3:30 PM

CHAMBER 101

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

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

No Charge. Reservations please.

Tues., Sept. 15

8 AM

CHAMBER 101

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

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

No Charge. Reservations please.

Thurs., Sept. 17

8 – 10 AM

OSHA SEMINAR - OSHA'S TOP VIOLATED STANDARDS: WHAT IS NEEDED TO COMPLY?

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

“OSHA’s TOP VIOLATED STANDARDS: What is needed to comply?” presented by *Scott Shimandle*, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office, will help businesses better prepare for OSHA inspections.

\$5 per Member & Non-member (Covers the cost of food and supplies for the event)

Thurs., Sept. 24

10 AM - 2 PM

TRI-COUNTY AREA FALL JOB FAIR: Be Seen. Be Heard. BE HIRED!

Norco Fire Company, 144 W. Schuylkill Road (Route 724), Pottstown
Norco Fire Company, 144 W. Schuylkill Road (Route 724), Pottstown

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

Sponsorship Opportunities Available – contact 610.326.2900.

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

Register today; connect tomorrow.
Visit us online at tricountyareachamber.com
or call the RSVP line, 610.326.5158.

SAVE THESE DATES

Thurs., Oct 1

8:30 – 11:30 AM

22ND ANNUAL EDUCATION & CAREER FAIR

Gilbertsville Fire Co., #1, 1454 E. Philadelphia Avenue, Gilbertsville
Gilbertsville Fire Co., #1, 1454 E. Philadelphia Avenue, Gilbertsville

Approximately 100 colleges, universities, and technical schools participate! Local high schools invited to attend include: **Boyertown, Daniel Boone, Coventry Christian Schools, Inc., The Hill School, Owen J. Roberts, Perkiomen School, Perkiomen Valley Academy, Perkiomen Valley High School, Pottsgrove, Pottstown, Spring-Ford, Upper Perkiomen, Western Center for Technical Studies, St. Pius X, Pine Forge Academy, and West-Mont Christian Academy.**

*Bolded schools are members of the TriCounty Area Chamber of Commerce.

Tues., Oct. 6

8 – 11 AM

BUSINESS EQUIPMENT RECYCLING DAY

Pottstown Industrial Complex, Keim Street, Pottstown
Pottstown Industrial Complex, Keim Street, Pottstown

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.

Sponsored by AERC Recycling, Beacon Container Corp., Lewis Environmental, Inc., Manko, Gold, Katcher & Fox, LLP and Pottstown Industrial Complex.

Sponsorship Opportunities Available – contact 610.326.2900.

NO CHARGE, MEMBERS ONLY.

Tuesday, Oct. 13

7 AM - 5 PM

OSHA 10 HOUR CERTIFICATION FOR GENERAL INDUSTRY

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

Presented in partnership with **Associated Builders and Contractors, Inc.** This course is designed to provide an overview of required safety regulations to meet Federal OSHA Standards for general industry. Participants receive completion cards from OSHA. The course covers: **1.** Introduction to the OSH Act, OSHA, Enforcement, and Recordkeeping **2.** Walking-Working Surfaces **3.** Means of Egress, Emergency Action Plans & Fire Protection Plans **4.** Electrical Safety and more! **Manuals included!**

\$250 per Member; \$225 per Member for two or more attendees from same company; \$425 per Non-member

Fri., Oct. 23

11:30 AM – 1:30 PM

ANNUAL ECONOMIC DEVELOPMENT LUNCHEON

Brookside Country Club, Prospect & Adams Streets, Pottstown
Brookside Country Club, Prospect & Adams Streets, Pottstown

The event is hosted by the TriCounty Area Chamber of Commerce and Pottstown Area Industrial Development, Inc. (PAID, Inc.) featuring invited speakers, Karen Elzey, Vice President and Executive Director of the Institute for a Competitive Workforce of the U.S. Chamber and Steven Wray, Executive Director of the Economy League of Greater Philadelphia to offer a presentation on workforce preparedness as we emerge from our current economy.

Sponsored by Verizon (Co-Sponsor) and D&E Communications, Inc. (Platinum Sponsor).

Sponsorship Opportunities Available – contact 610.326.2900.

\$50 per Member; \$65 per Non-member

Luncheon Table (seats 8): \$400 (Podium recognition, company logo in power point presentation & listing on floor board)

Tuesday, Oct. 27

4:30 – 6:30 PM

MEMBERSHIP MIXER

Comfort Inn & Suites of Pottstown, 99 Robinson Street, Pottstown*
Comfort Inn & Suites of Pottstown*, 99 Robinson Street, Pottstown

Networking

Sponsored by Comfort Inn & Suites of Pottstown.

No Charge, Members Only Event.

Wednesday, Oct. 28

8 – 10 AM



WOMEN OF THE WORKFORCE BREAKFAST (WOW)

Longhorn Steakhouse, 1110 Town Square Road, Pottstown
Longhorn Steakhouse, 1110 Town Square Road, Pottstown

THIS EVENT IS A BREAKFAST unlike our normally scheduled lunches. Featured speaker, *Pam McCormick*, Greater Philadelphia Chamber of Commerce.

Sponsored by United Healthcare.

Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced

Thurs., Nov. 12

7 – 7:30 AM

7:30 – 9 AM

MEMBERSHIP BREAKFAST

Spring Ford Country Club, 48 Country Club Road, Royersford
Spring Ford Country Club, 48 Country Club Road, Royersford

Networking Program

Sponsored by Boyertown Salvation Army and Pottstown Salvation Army.

Sponsorship Opportunity Available – contact 610.326.2900.

\$25 per Member prepaid, \$30 invoiced, \$30 Non-member

***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.



THE TIME TO JOIN IS NOW

Belong to the TriCounty Business NETWORK!

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

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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

Albright College
Delaware Valley Christian Camp
Schultz Technology Solutions, LLC
Spring-Ford Area School District

10 Years

Media Fusion Technologies, Inc.
PointSolve, Inc.

15 Years

Gary's Carpet Depot

30 Years

United Way of Southeastern PA

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

Albitz Garage, Inc.
Arnold's Family Fun Center
Avante Apartments
Bookkeeping Services, LLC
Borough of Boyertown
Boyertown Area Multi-Service, Inc.
Boyertown Area Youth Baseball, Ltd.
Catagnus Funeral Home
Chestnut Knoll At Home
Creative Health Services, Inc.
Diamond Credit Union
Gilmore & Associates, Inc.
Goodrich Business Services, LLC
Goodwill Ambulance
Greater Pottstown Area HR Association
Carina Hatfield Massage Therapy
Hickory Valley Golf Club
Limerick Bowl
Limerick Economic Development Council

The Longacre Co.
R.J. McCarville Associates, Ltd.
McDonald's - Pottstown
McGee Electric, LLC
Paul W. Moyer & Sons, Inc.
New Hanover Township
Perkiomen Valley Academy
Pottstown Community TV
Pottstown Downtown Improvement District Authority
Reading Royals Professional Hockey Club
Recycling Services, Inc.
Schuylkill Valley Regional Dance Company
Spring Ford Country Club
St. Aloysius School
Traffic Planning and Design, Inc.
Warrick Jewelers
World Travel, Inc.
Wyndham Advisors, LLC

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.*

Advanced Chiropractic of Pottstown
1800 East High Street, Suite 375
Pottstown, PA 19464 (610.970.5454)
Chiropractors; Massage Therapy; Medical Services; Physical Therapy / Rehabilitation
www.advancedchiro.com
Advanced Chiropractic of Pottstown is a private office that provides quality chiropractic health care serviced at a reasonable price.

Boyertown Telecom Services, Inc.
2234 Farmington Avenue
Boyertown, PA 19512 (610.473.0787)
Telecommunications Equipment / Services; Warehousing; Computer Products / Supplies
www.BoyertownTel.com
Boyertown Telecom Services, Inc. provides telecommunications equipment installation services, equipment storage, and delivery. E-911 services expertise offered.

Cavalier Business Solutions
965 Thomas Drive
Warminster, PA 18974 (215.401.8211)
Telecommunications Equipment / Services
www.cavtel.com
Cavalier is a full service provider of reliable voice and data solutions. Owning and operating its fiber optic network, the company serves more than 85,000 businesses throughout the eastern U.S. From landline voice to optical data and managed network services, customers depend on Cavalier.

OpenAFranchise
867 North Hanover Street
Pottstown, PA 19464 (610.326.0182)
Business Consultants; Consultants; Investment Consultants; Management Consultants
<http://OpenAFranchise.com>
OpenAFranchise consulting company helps individuals find the right franchise to own. This free service is provided to people interested in owning franchises.

Zip Realty, Inc.
2368 Bradley Way
Pottstown, PA 19464 (484.942.8436)
Real Estate - Residential
www.ziprealty.com/agent/pbarnesdavis
ZipRealty, Inc. provides home sellers and buyers with an innovative real estate solution. By using the efficiencies of the internet, the real estate process is streamlined. Licensed ZipRealty agents have years of experience in the areas they serve.

ALWAYS BUY CHAMBER

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

TEL: 610.326.2900 • FAX: 610.970.9705 • EMAIL: info@tricountyareachamber.com
152 High St., Suite 360, Pottstown, PA 19464

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

JULY MIXER

SPECIAL THANKS to CUTILLO'S RESTAURANT

for hosting the July 28 Membership Mixer at their facility. Members of the TriCounty NETWORK enjoyed a summer evening of "Treating Everyone Like Royalty." This event was sponsored by

Connect with your TriCounty NETWORK at this month's Membership Mixer on Tuesday, September 22, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricityareachamber.com.



SIGN UP FOR CHAMBER WEEKLY EMAIL SUBSCRIPTION

Members, if you aren't already receiving the Chamber Weekly emails subscription, sign up TODAY by emailing ashley@tricityareachamber.com. Receive the latest updates on Chamber programs, professional development seminars, advocacy, and more. For questions about tricityareachamber.com Chamber Weekly email subscription, please email Ashley Eisenhower at ashley@tricityareachamber.com or call 610.326.2900.

IMPORTANT: Do not forget to add ashley@tricityareachamber.com to your address book or "approved senders list" to ensure our emails do not get blocked so that you can receive the Chamber Weekly email subscription in a timely and consistent manner.

ROOM RENTALS AVAILABLE AT THE CHAMBER'S CONFERENCE CENTER

Because you *Belong* to
the TriCounty NETWORK!

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.

BE FEATURED:

BE HEARD ON WPAZ

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

FEATURED MEMBER BENEFIT OF THE MONTH

One of the many benefits created to save our Members money – **Business Equipment Recycling Day!**

Don't spend hundreds of dollars getting rid of your used electronic equipment. Bring it to the Business Equipment Recycling Day on Tuesday, October 6, 2009 at Pottstown Industrial Complex, Keim Street, Pottstown. It will be held from 8 – 11 AM and there is NO CHARGE to

drop off your used electronic equipment. Items accepted include: audio visual equipment, circuit boards, fax machines, monitors, computers, and more!

This event is sponsored by: AERC Recycling, Beacon Container Corp., Lewis Environmental, Inc., Manko, Gold, Katcher & Fox, LLP and Pottstown Industrial Complex. If you would like to participate, please visit the Chamber Calendar on tricityareachamber.com to print the registration flyer or call the Chamber at 610.326.2900 to request a registration form. Forms must be completed and submitted to the Chamber with the amount of equipment you will be bringing to recycle.

This is just one more way your membership brings you a return on your investment!

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

MARKETING 101 WITH ASHLEY

Special Thanks to all Women of the Workforce members who attended the Women's Leadership Exchange® Philadelphia Business Conference in July presented by IKEA Conshohocken. The Chamber was a Supporting Organization of the event and represented by



members of our Women of the Workforce group as well as two members of the Chamber staff: Kitty Papp, Special Events Director and Ashley Eisenhower, Marketing & Communications Director.

"After attending the workshops, I left with a positive attitude knowing that you can make an IMPACT on others by your own "aura" or passion. I also made some great contacts while NETWORKING with other attendees that may prove to be helpful in my position here at the Chamber," remarked Kitty Papp, Special Events Director, TriCounty Area Chamber of Commerce.

From the WLE SolutionStations and SpeedCoaching to a variety of workshops on how to reinvent your brand, social media, and relationship building, the conference was jammed packed with opportunities for members of the TriCounty NETWORK to connect to the WLE NETWORK.

National Penn's Pam McGinley remarked on her experience by saying, "I enjoyed Linda Kaplan Thaler's speech on "The Power of Small – Why Little Things Make All the Difference. She talked about paying attention to the little details and how this can prove effective in both our personal and professional lives. She also talked about the importance of making small talk and how this can help to building relationships with clients and make friends for life."



The Chamber would like to thank and congratulate IKEA Conshohocken for hosting the event and connecting the TriCounty's Women of the Workforce NETWORK to the Women's Leadership Exchange. 📺

MAXIMIZE YOUR NETWORKING POTENTIAL WITH THESE PROVEN STRATEGIES!

Members of the TriCounty NETWORK, we are now up to NETWORKING TIP #5 and the Chamber is looking for your success story or personal tip! Share your success story and help others learn from your experience with NETWORKING through your Chamber by calling the Chamber Office at 610.326.2900 or email ashley@tricityareachamber.com.

The Chamber will continue to provide a monthly NETWORKING tip from the book, *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life*. Remember, it's the **little things** in life that make the most IMPACT!

Are you utilizing these tips? If not, this next tip will prove why you should be.

Networking Tip #5

REMEMBER ME?

Experienced networkers say 'Nice to see you' or 'Great to see you.'

They know it works better than 'Nice to meet you.'

The latter greeting is problematic when that person may respond, 'We've met before.'

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. 📺

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE – EFCA

Dramatic news swept across Washington last month about a possible breakthrough on the Employee Free Choice Act (EFCA) (S. 560), when Tom Harkin D-Iowa, Sherrod Brown D-Ohio, Thomas Carper D-Del., Mark Pryor D-Ark., Charles Schumer D-N.Y. and Arlen Specter D-Penn. decided to remove the provision that eliminates a secret ballot in an effort to secure a filibuster-proof 60 votes. The provision requires companies to recognize unions when a majority of workers sign cards in favor of organization. Currently, unions can hold secret-ballot elections.

This development is still not an outright victory for businesses. The decision to jettison the open ballot provision might just turn out to be a political calculation to force passage of a number of equally troubling proposals, such as the forced government contracts made mandatory under the remaining binding arbitration sections of EFCA.

In place of the open ballot will be a requirement for shorter unionization campaigns and faster elections. Under the expected revisions, union elections would have to be held within five to 10 days after 30 percent of employees signed organizing cards as opposed to campaigns that now often last two months. It means that first of all, a 'quickie' election time table as short as five days can eliminate an employer's abil-

ity to provide employees with adequate information about the union. Second, such a restriction on employers allows professional union organizers to campaign for months behind the scenes without restrictions, but only provides employees with very limited time to hear about potential downsides to unionization.

Right now, the pro-EFCA forces do not have the votes in the Senate to pass these changes. However, this could change, if only a few more Senators conclude that the American business owner and their employees do not mind shorter elections and workplace disruptions.

Any legislation that has the potential to affect millions of American employees should have bipartisan consideration. This "new" EFCA still sounds a lot like the old flawed bill, which for very good reasons had no bipartisan support.

The TriCounty Area Chamber of Commerce continues to advocate against this legislation with our federal representatives. Please contact the chamber offices for more information on the detrimental impact of EFCA or if you would like to learn how to contact your Representatives in opposition. 🗳️

P. Timothy Phelps, President, TriCounty Area Chamber of Commerce on behalf of the Government Affairs Committee



Networks.

Getting to know the right people can be just what your business needs.

The chamber's business is to be an advocate for your company – and for the community – creating a climate of growth and success that benefits all. The chamber connects business, government and civic leaders to make communities better places to live, work and play.

Access to people. One more way to connect to customers and community.



Be a part of the
TriCounty Area Chamber of Commerce
Leading Businesses. Leading Communities. >

Call 610.326.2900 or log onto tricountyareachamber.com.

ASK THE EXPERTS – THE CHAMBER'S ENVIRONMENTAL EDUCATION COMMITTEE WATER – A CRITICAL NETWORK COMPONENT

One definition of network is "a complex interconnected group or system". We usually think of networks as groups of people or computers linked together through common interests or purpose. But the environmental network that surrounds us offers more than convenient communications – it supports our very existence. Locally, our abundant water supplies are a critical component of the environmental integrity of our communities.

It is easy to put environmental issues aside right now as many of us struggle to meet our financial goals. Counting pennies and digging through the sofa cushions for nickels and dimes may be your newest pastime but now is also the time to begin thinking about how we can improve our operations, reduce costs and introduce some old ideas that have renewed environmental consequences.

Many may remember Grandma's rain barrel and how she used that clean water for her garden and other household uses. She probably did not have a public water supply to depend on and she knew the value of saving rainwater for a dry spell.

Rain barrels and cisterns are making a comeback! There are numerous water needs in our homes and businesses that do not require treated water. Flushing toilets, irrigation of lawns and landscaped areas and vehicle washing are just a few. Do you have water needs at your business that could be met with rainwater? How much public water could you avoid paying for if you converted some uses to rainwater? The larger the building is, the greater the potential for gathering rainwater and having a plentiful supply for regular use.

By converting part of your water use to

stored rainwater, you can reduce your water costs and reduce the demands on your local water supplier thus reducing the need for expensive expansions of community facilities. Reducing the need for costly facility expansions helps everyone in your water supply network.

Using rainwater for local irrigation also helps keep rainwater local. In the natural system, rain falls to Earth and is mostly absorbed by the soils and vegetation. As we alter the natural landscape, we also need to develop extensive networks to address storm water. Most of our precious rainwater gets collected and shipped off to the nearest stream or river. That means less water in the aquifers that feed our community and individual wells. Rainwater is the only water available to refill the underground network of cracks and fissures that act as the reservoirs for our groundwater

supplies.

So as the economy starts to creep back from the edge of the abyss, take a moment to think about ways you could reduce water use or convert to rainwater for at least part of your water needs. You'll save money in the long run, your community will save money by deferring expensive water system upgrades and your local groundwater supplies will be replenished. Those are networking successes that are good for all of us. 🗳️

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

WHAT YOUR CHILD EATS TODAY SETS THE STAGE FOR THEIR HEALTH TOMORROW

Learn Tips For Giving Your Kids A Healthy Foundation

You start taking care of your child before they are born. While pregnant, you focus on eating healthy foods, and taking vitamins, and you avoid alcohol, caffeine and smoking. After your baby is born, you breast-feed them, you carefully tuck them in a car seat, you puree fresh food, you watch their every move as they learn to walk – you nurture them and make sure they get the best possible start in life that they can. So why wouldn't you think twice about letting them eat French fries, fried fish sticks, sugary cereals, cheese curls, and processed lunch meat? You are vigilant about their health in their very early years, but as your children get older, your guidance toward healthy eating is more important than ever. What you feed your child at any stage in their development—infant, toddler, 'tween—will set the stage for life-long eating habits and the condition of their health as they grow and mature.

It is understandable how it happens. You have one child that needs to go to baseball practice, another that has a flute lesson and a third child who has to be at soccer—all in the same night. You just got home from work, you're tired, your spouse is traveling, and *not* feeding your children has to be worse than going through the drive-thru or quickly nuking fried chicken nuggets and pizza rolls—at least they have food in their stomachs. And no one is saying that on days like this, you should not do what you have to do. What we are recommending is that this scenario is not the norm, but the exception.

The Tough Truth

A consistent poor diet for a child that is high in processed food, fat, and sugar, and lacks fresh fruits, vegetables, and lean meats can damage a child's health in the long-term. Throw in lack of exercise and you have a potential recipe for a lifetime of bad habits that can wreak havoc on an adult's health. The years between 6 and 12 are a time of steady growth, and good nutrition is essential. What children eat now can affect them decades later. Diseases such as cancer, osteoporosis, and hypertension can have their early roots in childhood when lifelong eating habits are being formed. Unhealthy diets can also slow growth, decay new teeth, promote obesity and sow the seeds of other adult diseases. In the short-term children who are overweight from a poor diet and lack of exercise may experience type 2 diabetes, respiratory, cardiovascular, or orthopedic problems, attention deficit disorders, even psychological problems.



"A lot of parents don't want to struggle with the [nutritional] issues so they give up, letting kids make their own choices," says Jane Rees, director of nutrition service/education in adolescent medicine and lecturer in pediatrics at the University of Washington schools of Medicine and Public Health. "But children's judgment is less mature and they still depend on parents to guide them." But it can be a battle. Even health-conscious parents who are busy are finding it easier to tolerate poor habits than fight the fight.

When to Start

It is best to start training children about food as soon as they can talk since they are still very formidable during these years. Additionally, research has shown that heart and blood vessel disease can begin very early and that hardening of the arteries can be associated with a high-fat diet. "Nutritional guidance won't work unless you have built up a good sense of nutrition over time," says Rees. "Developing children's attitude toward food should be similar to teaching them how to handle money—by giving them growing responsibility with sensible access. However, even children who have developed a taste for nutritious food may change when they reach the teenage years. Teenagers like to experiment with everything, including risky food behavior." But, by parents giving them a strong fundamental base in good nutrition, hopefully they will return to the healthy eating behaviors they learned growing up.

Parents have the greatest influence on their child's diet and exercise habits, and your daily decisions will affect your child's current and future nutrition and health patterns. As children get older it can get harder to "protect" them. Taking responsibility as a parent to consistently feed your kids nutritiously and teach them how to eat properly is not as simple as strapping them into a car seat, but it will be one the best things you can do to protect them for the long-haul.

Tips for Parents

Start by discussing the importance of healthy diet and lifestyle choices with your child. Remember to talk about health, not weight.

Create a healthy eating plan – do not put your child on a diet. Many adult diets have not been tested on children; the goal for kids is a healthy and balanced diet.

Practice what you preach. If you eat right, it will be easier to get your child to eat right, too. Make eating healthy fun! When they are old enough, have them be part of the meal process—let them set the table, pick vegetables to try at the grocery store, or assist in age-appropriate food preparation.

Sweets and snacks should be permitted in *moderation*. By learning the importance of balanced eating, children will grow up and be better equipped to manage their adult diet. Deprivation of any kind of food will only make it more tempting. We know, the more a kid cannot have or try something the more desirable it becomes. It's better to teach moderation.

Give your child plenty of healthy alternatives. Teach your child to make healthy choices, do not focus on what he or she does not, or cannot eat.

Be a role model. Be active yourself and do fun things together as a family whenever possible. Encourage taking one hour a day for exercise.

Food as leverage in a relationship does not work. Do not hold back food as a punishment, and do not offer food as a reward.

Encourage your child to make better food choices. Communicating your interest in his or her health is more effective than focusing on shortcomings.

Have your child sit down at the dinner table, eat a balanced meal, and then move on to a fun activity. Do not let him or her eat in their bedroom or in front of the TV, or constantly leave and return to the table.

Promote and teach better nutrition by having regular meal and snack times for your children. Discourage all-day snacking and mindless eating.

TIP SOURCE:

A Guide to Children's Diet and Nutrition for Parents, favorably reviewed by The American Academy of Family Physicians Foundation

About the Foundation:

The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Visit www.pottstownfoundation.org for more information about the Foundation, reliable and accurate health and wellness information, fun and fitness activities, a risk-assessment questionnaire, and much more.

Commit to Mission: Good Nutrition:

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

Dave Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation

TRICOUNTY CHAMBER INTRODUCES NEW VOLUNTEER LEADERS AND THANKS THE VOLUNTEER LEADERS FINISHING THEIR TERMS

The Chamber's new program year started on Wednesday, July 1. We would like to take this opportunity to thank two board members that completed their second three year terms on the Chamber Board, as of June 30. A special thanks to **Marianne Deery**, owner of The Twin Turrets Inn and **Dr. Karen A. Stout**, President of Montgomery County Community College.

We also take this opportunity to introduce the officers of the Chamber Board serving for the 2009-2010 program year. Chairman of the Board – **Bradley Okoniewski**, Cabot Supermetals; Chairman Elect - **Jay Constantine**, Continental Concrete Products, Inc.; 2nd Chairman Elect - **Terese Brittingham**, Broker/Owner, Keller Williams Realty Group; Treasurer - **Rod Martin**, Vice President, Martin Stone Quarries, Inc.; Immediate Past Chairman – **Fred C. Reim, Jr.**, Harleysville National Bank; and Solicitor – **Richard Linderman**, Esquire, O'Donnell, Weiss & Mattei, P.C.

Beginning their first three year term on the Chamber Board, as of July 1, are **John Kirby**, Pottstown Memorial Medical Center and **David Kraybill**, Pottstown Area Health & Wellness Foundation. 🍷

RESUMES

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

Bookkeeper

1- Manufacturing

1- Marketing and Event Planning

1- Sales with extensive Customer Service experience

CONNECT TO QUALIFIED CANDIDATES! 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 INTERSHIPS: Valuable Business Experience in a Professional Environment

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.

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THE TRANSPORTATION NETWORK

The transportation network is more than the highways, roads, bridges, transit and rail systems that move our goods and people. The transportation network involves the many players that influence the improvement process. In years past, transportation decisions were conceived, designed

and built by a few powerful people. The public process was not as involved as it is today since many of the regulations did not exist. Factors such as increased public involvement, more stringent environmental and safety regulations, and fiscal constraints require a much more collaborative network when planning and implementing transportation projects.



Shayne Trimbell,
Project Coordinator,
GVF Transportation

GVF Transportation has been facilitating a collaborative environment since 1990, and has had great success in changing the way transportation projects are approached in our region. For the past eight years, GVF Transportation has managed the US 422 Corridor Coalition. The coalition brings together members of the public sector and private sector together to discuss and implement transportation projects for the US 422 Corridor. Coalition members include representatives from: local, county, state, and feder-

al government; county and regional planning commissions; the Department of Transportation; Turnpike Commission; Southeast Pennsylvania Transportation Authority; Department of Environmental Protection; private consultants, planners, and engineers; small business; big industry; chambers of commerce; economic development corporations, and any other group that has a stake in the transportation network.

The US 422 Corridor Coalition has championed many of the corridor projects. The US 422 River Crossing Complex in Upper Merion, West Norriton, and Lower Providence has been a priority project for the coalition.

Largely through the continual efforts of the coalition, the project has been able to receive funding while other regional projects have had funding cut, and has seen continued progress while others have been stopped. The US 422 Corridor Coalition has played a pivotal role in developing the US 422 Master Plan, providing direction and input to the planning team. Aside from the major projects the coalition supports, the real strength of the coalition is the multi-jurisdictional cooperation that has been developed throughout the corridor.

The US 422 Corridor Coalition has developed a much interconnected network for the corridor. The topic of discussion is transportation, but the benefits to the connections often extend well beyond the transportation system. If you or your business is interested in learning more about the US 422 Corridor Coalition, please visit our web site at: www.422coalition.com or follow us on twitter at twitter.com/us422coalition. The coalition is a strong voice for transportation in the corridor, and is influencing the direction of the future. If you want your business to move, get plugged into the transportation network. 📱

Shayne Trimbell works as a project coordinator with GVF Transportation. To reach Shayne by email: strimbell@gvftma.com, or by phone: (610)635-3559.

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PART III



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

These days, it is becoming ever more important to work to protect information that you send to both companies and individuals. Using e-mail to communicate is inherently unsecure and could result in information being stolen or even running afoul of the laws regarding information protection. This series of articles discusses how to keep your proverbial e-mail pants up and your e-mail secure. In this part, we will discuss the legal aspects of making sure that your e-mail is secure.

If the thought of someone else being able to read your e-mail is not enough to get you thinking about making sure that you e-mail is secure then the law might just do it. This month we will focus on the legal issues that businesses face as they use e-mail to communicate with consumers and their business partners.

There are quite a few laws and regulations that address issues around information privacy and security; and specifically around e-mail messages that contain such sensitive information. It is an area where new laws and regulations are being enacted at a rapid pace in an attempt to keep up with the changes in technology. With these rapid changes it is becoming harder for companies to keep up and maintain compliance with these new laws. In addition to the laws and regulations concerning privacy and security there are also federal and state laws that mandate that e-mail that contain certain information be encrypted.

We will take a look at some of the most important laws and regulations that cover e-mail encryption and how they specifically affect your business.

1) The Sarbanes-Oxley Act known as SOX.

SOX is one example of a law where mandatory e-mail encryption depends on the information that is contained in the e-mail. SOX applies to public companies and requires them to implement sufficient internal controls to provide "reasonable assurance" of the accuracy of reported financial information. E-Mail

encryption is not specifically required but may be appropriate to achieve the intent of the law. Remember to that executives of public companies are personally liable for their company's non-compliance so the applicability to encryption as it relates to SOX should be carefully addressed.

2) Health Insurance Portability and Accountability Act known as HIPAA

The HIPAA Laws affect health plans, health care providers and anyone in the health care field that transmits data via an electronic means. HIPAA requires that companies and professionals who are covered under the law have a program of encryption and decryption to protect information sent via e-mail. Covered entities who fail to comply with HIPAA may face up to \$25,000 annually in civil fines and up to ten years in

(See "Performing Technically" on page 44)

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PERFORMING TECHNICALLY

(Continued from page 43)

prison or \$250,000 in fines for criminal misconduct.

3) Gramm-Leach-Bliley Act known as GLBA

GLBA applies to "financial institutions" which is a defined term and which includes any depository institution, broker, dealer, investment advisor, investment company, insurance company, loan or finance company, credit card issuer, operator of a credit card system, or consumer reporting agency. The definition of financial institution is broad enough to encompass businesses that are not normally banks such as retail stores who operate a credit card system. The act does not require specific encryption but rather protection of information and an evaluation of the need to encrypt.

4) Commonwealth of Pennsylvania Breach of Personal Information Act

Pennsylvania has the Breach of Personal Information Act that primarily outlines the notification of Commonwealth residents when a breach of data has occurred from a database. However, the law states that notification must occur when the security of personal information has been breached.

Personal information is described as a name linked with a Social Security Number or Driver's License or State Identification Card Number or access to any information that would allow access to this specific information; thus putting that information in an e-mail may constitute a breach that would require notification. Violations of the act may be subject to three times the damages as the penalty.

5) Massachusetts Statute Requiring Email Encryption

The newest statute took effect in May of this year and requires encryption of the transmission of all records containing personal information about a Massachusetts resident that is sent over the internet. "Personal information" is defined as a person's first or last name in conjunction with a social security number, driver's license number, identification card number, account number, credit card number, or debit card number in conjunction with information that would grant a person access to the individual's financial information. The statute provides for injunctive relief, a fine of up to \$5,000, and/or attorneys' fees and costs.

(See "Performing Technically" on page 46)

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PERFORMING TECHNICALLY

(Continued from page 44)

Similar statues are also pending in Michigan and Washington so one can see that other states may be following suit.

6) California Database Breach Notification Act known as CDBNA

Not surprising California is leading the legal effort to get the issue under control and has passed the CDBNA. The CDBNA requires businesses that have personal information to protect the information by implementing reasonable security procedures and practices to protect the information.

Businesses that fail to comply may be sued by the consumers who are affected by the breach and may recover actual damages, civil penalties of up to \$3,000 per violation, injunctive relief, and attorney's fees and costs. Companies that properly encrypt their data will not face an action by a consumer.

Forty-four other states have enacted legislation similar to California and proper protection is almost always available through the encryption of data.

Given the current laws and the new laws and regulations that are currently being enacted, it is imperative that businesses and professionals that handle what is defined as "personal informa-

tion" must now consider employing e-mail encryption for sensitive communications. Ever more cautious and demanding consumers will mandate that companies communicate with them over encrypted e-mail.

Given that the circumstances and particulars of your company are unique it is important to consult your lawyer, technology partner and insurance professionals about any specific questions or situations that might pertain to your company.

Next month we will take a look at the specific industries that are most at risk for information loss as a result of e-mail intrusion. We will see how those businesses can take action today to protect themselves from the inconvenience, damage, and potential liability that could occur in the event of a successful e-mail intrusion attack. ■

Bill Swank (bill@limesystems.com or (610.828.-6100) is President and CEO of Lime Systems and Immediate Past 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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GOING GREEN WITH HEALTH AND FITNESS?

BUSINESS, HEALTH AND FITNESS

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



"Going Green" appears to be one of, if not the mantra of the new century. Companies worldwide are claiming to cut back on waste production, energy costs, and finding newer

Earth friendly solutions for conducting business in today's eco-conscious world. "Going Green" initiatives began in response to the growing concern for the health of the Earth and its environment as a result of the adverse changes occurring to the planet, whether caused by man, natural causes, or some combination of both. But what about a growing concern for the health of the population? Is it just not that important to us? Do we care more about the environment we live in as opposed to being around to actually enjoy it? Or is it we just don't understand enough the actual long term cost of an unhealthy life and its impact on us and the Earth? I believe the latter to be the truest.

Fitness is defined as a state of health, characteristics, symptoms and behaviors enabling a person to have the highest quality of life. The amazing thing about fitness is that the majority of people can obtain it. Fitness is within everyone's reach. All that is required is a desire to reach out, learn about it and just get started – and not for just getting ready for that vacation or reunion.

Here are some alarming statistics from the Centers For Disease Control (CDC) on what being unfit has caused in the U.S.: 13.5 million people have heart disease; 8 million people have diabetes (type II); 50 million people have high blood pressure; 121 million (2/3 of U.S. Pop.) are overweight; 60 million people (1/3 of U.S. Pop.) are obese; 250,000 hip fractures occur each year; 95,000 new cases of colon cancer each year. The numbers are staggering, and studies provide evidence that obesity is in position to take over heart disease as the number one killer of Americans within the next few years. The costs associated with unhealthiness however are what are even more impressive.

According to a recent study done by the CDC and the Research Triangle Institute (RTI), the health cost of obesity in the U.S. is as high as \$147 billion annually. These costs include payments by Medicare, Medicaid and private insurance. Obese people spend on average \$1,429 a year on medical care — 42% more than normal weight people. Some other astounding numbers:

- Sedentary lifestyles account for 15% of all healthcare costs and only 20-25% of the population achieves the recommended 30 minutes of daily physical activity.

- The total healthcare costs associated with a 24 year old male tobacco user are \$220,000 which breaks down to a healthcare cost of \$40 per pack of cigarettes of paid for by someone besides the smoker. 23% of Americans use tobacco.

- Obesity accounts for 12% of healthcare costs and 67% of the US population is either overweight or obese.

- Factoring in preventable health conditions aside from smoking you have an additional 40% of healthcare costs.

(See "Business, Health & Fitness" on page 48)

BUSINESS, HEALTH & FITNESS

(Continued from page 47)

- 70% of healthcare costs are tied directly to lifestyle decisions: physical inactivity, diet, tobacco use and preventable disease.

- 70% of deaths in America are attributable to strokes, heart attacks, diabetes and cancer, all of which are influenced very significantly by diet.

As is clearly evident, not being fit and healthy is a heavy financial burden. The majority of the population simply does not eat well, exercise, or live healthy lives because they don't have time, or it's too expensive, or whatever other excuses they can come up with. The truth is that it is not that expensive, it's a choice, and in the long run, it'll cost you more to not accept that truth. Consider, you'll pay more in doctor bills and health care costs because all kinds of things can go wrong when you're not fit, such as high blood pressure, depression, etc., become more likely the less physically fit you are. Along with actual health care costs you'll dump more cash into medicine and treatment costs because things like cold medicine and sleeping pills are more common among non-fit people. You'll pay more for clothes that look just as good, but in a larger size. Etc. Etc. Etc.

Health care is expensive. Premiums for medical coverage are at an all time high. The cost of medications, treatments, hospitalization, therapies, etc, is rising because of the outrageous numbers of unhealthy people in this country. They are putting an overload and demand on the system resulting in higher costs for everyone. Healthy and fit individuals are not the cause of expensive health care. Common sense tells us that if this country were more health conscious, more concerned with the foods we eat, more concerned with our fitness level, more concerned with the quality of our lives, we would all benefit. Health care costs would begin to decrease, there would less demand on emergency rooms and hospitals, less prescription drugs prescribed for illness and disease, and much more.

What can "going green" with fitness do for you? Fitness keeps muscles strong and joints moving; increases energy levels and helps control weight; improves self image and psychological well-being; boosts your mood, decreases stress and depression; slows down the aging process and "adds life to your years, and years to your life";

reduces coronary risk and cholesterol; increases metabolic function, bone density and improves posture and spinal health; improves cardiovascular conditioning and endurance, aerobic capacity, flexibility and improved body composition; helps prevent injuries and back problems; enhances work, recreation and sports performance; promotes restful sleep and overall quality of life.

The bottom line is that the majority of health related illness and disease is pre-

ventable by taking control of your life. By taking responsibility for your health, wellness and quality of life before it is too late. Adding exercise of any kind into your daily routine can begin to change your health right away. You can change your health, fitness level and life – It is a decision. You can decide to be unfit, unhealthy and eventually ill, or you can decide to take charge of your own destiny and become fit and healthy. 🗑

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SO, YOU WANT TO DO BUSINESS WITH THE GOVERNMENT



By Sandra L. Knapp, Esquire and Lisa J. Tarr, Paralegal, Knapp McConomy Merlie LLP

Needless to say, one of the best sources of revenue in these difficult times is business from your local, state or federal government. How do you get started? How do you emphasize the fact that you are a veteran-owned, minority-owned and/or woman-owned business to maximize your potential? There are a variety of business opportunities for these types of businesses and others. Read this article, take a few minutes and just get started.

If you want to seek federal procurements to take advantage of the recent significant increase in government spending to boost the economy, your first step is to self-certify in the Central Contracting Registry (CCR) at www.ccr.gov. In order to register you need your DUNS Number. Do not know your DUNS Number? Go to Dun & Bradstreet's website and obtain one at www.dnb.com.

Depending on which federal department or agency you wish to do business with, that agency may have its own certi-

fication process. You will need to do some legwork and searching to find this out or contact legal counsel. On the other hand, you may be registered with certain agencies or departments simply by virtue of having registered with CCR. The U.S. Department of Defense, for example, considers you registered by virtue of your CCR registration.

Separate from the CCR process and the agency registration process, you will want to check out the Small Business Administration (SBA) certification pro-

grams if you are a small business namely, the 8(a) Business Development program (8(a)), the Small Disadvantaged Business Certification program (SDB), and the HUBZone Empowerment Contracting program (www.sba.gov). If you are a disabled veteran, you need to take advantage of the Service-Disabled Veteran-Owned Small Business Concern program. These programs provide sole-source and limited competition contracts.

(See "Business With The Government" on page 52)

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44th Annual Duryea Day Set for Labor Day Weekend

Looking for a fun-filled, family-friendly activity this Labor Day weekend? Look no further, because Duryea Day returns to Boyertown Community Park on Saturday, September 5th with its crowd-pleasing antique and classic car and truck show and flea market! National Penn Bank, National Penn Investors Trust Company, Harvey's Bar-B-Q, and Moyer's Meats are proud to be the prime sponsors of this year's Duryea Day.

Come to the Boyertown Community Park on Saturday and you will see hundreds of antique and classic cars, trucks, and motorcycles. From brass 'horseless carriages' to muscle cars to tailfins, cars of every taste and style will be on display. Hot rods and motorcycles will roar through the park. Commercial and light duty trucks will be brought in by the Antique Truck Club of America, which is headquartered at the Boyertown Museum of Historic Vehicles.

And if you have the shopping bug, Duryea Day has a large flea market full of all kinds of merchandise from car parts to crafts to auto memorabilia. In the mood for a classic car of your own? Then the Car Corral is your place to go shopping for that special vehicle.

Activities during the day-long festivities include the attention-getting Car Games. See antique and classic cars attempt to balance on a giant 'teeter board' while onlookers cheer, or jeer, the drivers. Keep an eye out for Twinkle the Clown and her bag of goodies for the kids. And don't forget the popular Trackless Train ride—the little ones love it! They'll also enjoy a good, old-fashioned hayride with an antique tractor provided by Pikeville Equipment.

Duryea Day would not be complete without good music and good food!

Special Delivery will provide bluegrass and contemporary music, while the Joe Soltysik Band will be on hand to play those classics from the 50s and 60s. And there will be plenty of food on hand, whether you want a breakfast sandwich to start your morning or a funnel cake to complete your afternoon.

Bob Swaim also returns this year with his popular bicycle display. You'll be amazed at all the unique bicycles he has on hand for visitors to try for themselves. And you can't walk by the hit-and-miss engines without hearing their pop-chug-chug-ing. Pikeville Equipment will have an antique tractor on hand to give free hayrides to visitors both young and old.

Visitors will also have a chance to buy raffle tickets for a chance at winning a 1965 Shelby Mustang GT-350 pedal car, which comes with a certificate of authenticity. And everyone can be a winner by saving a life and giving blood at the Miller-Keystone Blood Center.

Duryea Day is organized and run by the Boyertown Museum of Historic Vehicles and the Pottstown Region Antique Automobile Club of America. Proceeds benefit both organizations. For more information on Duryea Day, call the museum at 610.367.2090. 🗑️

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BUSINESS WITH THE GOVERNMENT

(Continued from page 50)

The 8(a) program is a nine-year program providing business development assistance to participants. Some of the participants also receive federal contracts reserved for the 8(a) program through sole source or limited competition awards. The main criteria for the 8(a) program are: (i) social disadvantage, (ii) economic disadvantage, (iii) the disadvantaged individual or individuals must own at least 51% of the business, (iv) the disadvantaged individual or individuals must control and manage the normal operations of the business, (v) the business must have been in operation for at least two years, (vi) the disadvantaged individual or individuals must be U.S. citizens, and (vii) the owners must demonstrate good character. Women-owned businesses are not presumed to be socially disadvantaged but may be accepted in the program if they can prove "chronic and substantial disadvantage." The following businesses are presumed disadvantaged: Black Americans, Hispanic Americans, Native Americans, Asian Pacific Americans and Subcontinent Asian Americans.

The SDB program is a three-year program with less stringent requirements than the 8(a) program. SDB firms get "price evaluation adjustments" when

bidding as prime contractors in full and open procurements. Up to 10 percent is added to the price offered by non-SDBs competing for the procurement in question. Also, prime contractors who hire SDB subcontractors get procurement evaluation benefits. Participants in the 8(a) program are automatically enrolled in the SDB program also, but the criteria for SDB participation exclusively are: (i) social disadvantage, (ii) economic disadvantage, (iii) the disadvantaged individual or individuals must own at least 51% of the business, (iv) the disadvantaged individual or individuals must control and manage the normal operations of the business, (v) the business must be small (as determined by the SBA's size standards), and (vi) the disadvantaged individual or individuals must be U.S. citizens.

The HUBZone Empowerment Contracting program is a place-based federal contracting program offering three-year certification. This program strives to bring contracting dollars into areas of low income or high unemployment. The primary criteria for the HUBZone program are: (i) business is located in a designated HUBZone (Historically Underutilized Business

(See "Business With The Government" on page 54)

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IS OWNING A FRANCHISE RIGHT FOR YOU?

By John Henning at OpenAFranchise.com

What is a Franchise?

Franchising refers to the methods of practicing and using a specific business philosophy or system. The Franchisor, or Home Office, grants the franchise operator, the franchisee, the right to distribute its products, services, techniques, and trademarks for a percentage of sales, commonly called a royalty fee.

Various services are provided by the franchisor, such as: advertising, training, startup assistance and other ongoing support. A Franchise License is awarded by the franchisor to the franchisee. This written agreement forms the foundation for the relationship between the 2 parties and clearly outlines their responsibilities to each other. The Franchise License usually lasts between five and 25 years.

What is the best Franchise?

As a Franchise Consultant I get asked this question on a daily basis. I work with clients to help them find the right franchise and through those conversations they almost always ask me: "What is the Best Franchise?" There is no single answer for this question as the answer truly depends on the criteria you set as a perspective franchise owner. Meaning, maybe you want a retail location with 5 employees that makes \$50k/yr, or maybe you want a



home-based business that has zero employees and makes \$150k/yr. Either way, the word "best" becomes relative to what is important to you.

I realized quite some time ago that I could never "sell" a franchise to anyone. The only way someone will buy a franchise is if it makes sense for them & their family. Performing the proper due diligence is key to finding the best franchise for you.

How much does a Franchise Cost?

The total up front cost for a Franchise will vary between \$30k & \$100k. This is cash you must have prior to any financing options. You should also have a credit score of at least 700.

(See "Owning A Franchise" on page 55)



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BUSINESS WITH THE GOVERNMENT

(Continued from page 52)

Zone), (ii) 35% of employees must live in a HUBZone, and (iii) HUBZone small business concerns will be given a 10% Price Evaluation Preference.

There are size standards established by the SBA that vary from industry to industry. Size determination is made by use of the North American Industry Classification System (NAICS), generally based upon number of employees and/or average annual receipts.

Naturally, the state and local programs and certification processes vary from state to state. In Pennsylvania, certification as a Disadvantaged Business Enterprise is through the Pennsylvania Unified Certification Program (www.paucp.com). Certification through any one of the affiliated state agencies qualifies the company for all affiliated state agencies, namely: Allegheny County, City of Philadelphia, PennDot, Port Authority of Allegheny County, and Southeastern Pennsylvania Transportation Authority.

Similar to the federal CCR registration, companies that wish to do business with Pennsylvania must register as vendors prior to being awarded a government contract. Registration is through www.vendorregistration.state.pa.us.

In addition to being a woman-owned business ourselves, we work with quite a number of women-owned businesses. We counsel our clients to look beyond the SBA and federal programs and take advantage of state opportunities. The state program may ask for your SBA status. Once you get your SBA determination take it further.

For the Women Business Enterprise Certification, the PA Department of General Services requires an application with the Bureau of Minority and Women Business Opportunities and the Delaware Office of Management and Budget requires an application through the Office of Minority and Women Business Enterprise.

Now is the time to get your government contracting registrations completed. After that be vigilant about bidding and tracking available jobs (www.fedbizopps.gov). It is easier than you thought. It is a new source of revenue. Just when you need it the most. ■

Authors Sandra L. Knapp, partner, and Lisa J. Tarr, paralegal, are with the law firm Knapp McConomy Merlie LLP. The firm concentrates in business law, finance and succession and estate planning. For more information, e-mail us at info@kmaclaw.com or by phone at 610.827.2044.

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OWNING A FRANCHISE

(Continued from page 53)

Most of the up front cost for a Franchise is the Franchise License Fee. This fee will vary between \$20k & \$50k. The Franchise License Fee covers your training, startup assistance and usually your protected territory.

The total cost of a Franchise will usually vary between \$30k & \$500k with the average total investment being around \$250k. Financing is available for the balance of the Franchise cost depending on your credit score and the Franchise Company's rate of success. A good rule of thumb is to have at least 30% of the total investment in cash.

For example, for a Franchise with a total investment of \$250k, you would need approximately \$60k in cash prior to any financing. This cash can come from savings, home equity, 401k, Retirement, Partners etc...

Some common factors that influence the startup costs are:

- Age of the franchise
- Number of franchises
- Responsibilities of each party
- Name brand recognition
- The service
- The product
- Length of term
- Finance Terms
- Real Estate Costs
- Many other factors

Why buy a Franchise?

Most people purchase a Franchise for one of two reasons.

#1. Reduce their risk. Quicker startup times, faster break even points & ongoing help after startup. All of these things help reduce the risk of starting a business.

#2. They don't want to create a system, they want to use someone else's program, not reinvent the wheel. The Franchise's System is the main component of what you are buying when you buy a Franchise.

How much can I make with a Franchise?

Another one of the many questions I get asked on a regular basis is: "How Much Can I Make?" This is an important question regardless of the type of Franchise you are exploring. The simple answer is: I can't tell you.

Franchising is regulated by the FTC. The FTC does not allow a Franchise Company or Franchise Consultant to make an earnings claim unless those earnings are published in their

(See "Owning A Franchise" on page 56)

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OWNING A FRANCHISE

(Continued from page 55)

Franchise Disclosure Documents or FDD. Most companies don't post those numbers for legal liability reasons.

However, this is still a very important question that you need to know the answer to prior to buying a Franchise. The real answer is: No one can tell you how much YOU are going to make, because the biggest determining factor in that equation is YOU. However, you are able to get a feel for what the potential of a particular franchise might be by talking to existing franchise owners that already own that same franchise in another area. This is part of the due diligence process that we help our clients through.

What should I look for in a Franchise?

When researching any Franchise, you should look for some key factors. This list is by no means an exhaustive list.

There are many more things you could look for too, depending on what is important to you.

- How long have they been in business?
- How many franchises do they have?
- What are my responsibilities as a franchise owner?
- What are the franchisor's responsibilities?
- Where is the industry now? Where was it 5 yrs ago? Where will it be in 5 yrs?
- How many franchises have failed? And why?
- Do they make an earnings claim in their FDD?
- How many home office employees are there?
- Is the franchise organization expanding, stagnant or shrinking?

(See "Owning A Franchise" on page 58)



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OWNING A FRANCHISE

(Continued from page 56)

- Do I get a protected territory or name brand to use?
- How often do you hold training & where is it held?
- What are the average gross revenues per unit nationwide?
- Did they start as a Franchise or as a business and expand through franchising?

These are just a few of the questions to talk about when researching a Franchise. There is a free eBook on franchising that is published by the FTC: A Consumer Guide to Buying A Franchise, you can download it for free here: EbookOnFranchising.com/Summary/Closing

As you start your entrepreneurial search for a franchise, make sure to perform the proper due diligence, talk to existing franchise owners, visit the home office, talk to a lawyer, and work with an experienced franchise consultant. A good franchise consultant can help you find the right franchise by making sure you get the information you need on each franchise. 📁



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John Henning is a Franchise Consultant based in Pottstown, Pa. John's company: OpenAFranchise.com helps people find the right franchise by helping them through the discovery & research process. With over 5000 Franchises & business opportunities out there, John & his team help guide clients to the right information on each company. OpenAFranchise.com is a local Pottstown Company and they provide this service for free to anyone that wants to explore the possibility of franchise ownership. You can read more on John's Website: OpenAFranchise.com or email: john@openafranchise.com or call 610.326.0182.



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