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In This Issue | NOVEMBER 2009



TECHBLDRS helps businesses grow and improve efficiency with customized solutions that address precise, individual needs.



Local Gift Guide: Tri County Area offers unique and relevant gifts that will be remembered!



Buying healthy food on a budget is not impossible when you follow these simple tips.

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Published by: MACnificent Pages,
P.O. Box 334, Pottstown PA 19464-0334
Editor & Publisher – Bill Haley
Advertising Manager – Patti Seigel

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TECHBLDRS

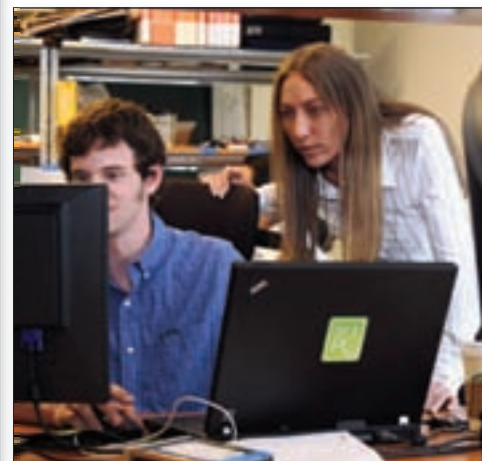
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Resolving Client issues -
Brian Eaton and Crystal Huffman

STYLISH IMAGES PHOTOGRAPHY



Monday Morning Mind-Meld - Staff meeting.



(L to R) Tom Knepley; Bruce Eaton; Joe Awe, President; David Roberts



(L to R) Tom Knepley, Marketing; Bruce Eaton, VP of Application Development; David Roberts, VP of Operations; Joseph Haney and Brian Eaton, Help Desk.

COVER STORY

By Jim Jannotti

The crew at TECHBLDRS likes to talk cars. Yeah, sure they create the best IT solutions around for smaller businesses, but get them into a room to talk about their company... well, cars and other things automotive keep popping up.

Take this quip from Joseph Awe, President of TECHBLDRS (no, it's not a typo). When describing how uneconomical it often is for smaller businesses to employ their own IT professional, he says, "It's like paying to have a mechanic in your house all the time just in case your car breaks down."

Or consider this nugget, which Mr. Awe uses to describe how Technology itself is not typically the most expensive part of a solution (that distinction as you'll see, goes to training). He says, "Your kid wants a car. Now a car costs x-y-z dollars but you know that there are insurance costs, there are gas costs, maintenance costs, there are all of these other costs on top of the actual car."

The trick is, though, that in this way TECHBLDRS has ingeniously explained to you two of the keys to their business in terms that everybody, even those who don't speak IT, can understand. It's all part

of their plan for world domination.

The problem with IT solutions for business is that for companies within a certain size range, say five to about 100 employees, it's terribly difficult to get access to state-of-the-art solutions that will work. A significant segment of the market, historically, has not been adequately served by the bigger firms. As TECHBLDRS VP of Operations, David Roberts says, "The largest IT consulting firms had no interest in going after small businesses."

Mr. Awe noticed this situation, and the opportunity it presented, when he was employed in the corporate IT environment back in the '90s. His roles included Chief Architect for Eastman-Kodak for their large document imaging systems, world-wide IT Director for Smith-Kline, and Director of Strategic Technologies for PECO Energy. In 1998, Awe acted on this insight and started his own consulting business, with a vision to deliver his hard earned best practices of the corporate IT world to small and medium sized businesses. It was clear to Joe that there was a large gap in IT services available to small and medium sized businesses. "There are many companies that fit into this gap of being too big to be small and too small to be big," he said. The spectrum of business-process IT expertise available to help organizations in this space be more successful was lacking, he explained.

(See "Cover Story" on page 7)

TECH TRENDS TO WATCH

TECHBLDRS' Joseph Awe (jawe@techbldrs.com) says that small business IT lags behind that of larger corporations by about 10 years. With this in mind, he and his TECHBLDRS team see a few trends that small businesses need to watch right now. TECHBLDRS helps their clients address each of these concerns:

INTERNET SPEED – Even now it's common for people to equate Internet speeds with the speed of their computers, but a faster computer doesn't necessarily mean a faster Internet connection. "The Internet is going to be the bottleneck for your business," says Awe.

SPYWARE – Typically people talk about viruses and spyware as if they were the same thing. They're not. TECHBLDRS sees spyware as the major concern. "Spyware is going to be a bigger threat than viruses ever were."

SOCIAL NETWORKING – Sites like Facebook, Twitter and MySpace are becoming more and more popular. With that, inappropriate social networking use at work will become a big draw on people's productivity. More importantly, it will become a security leak. "We've already seen it with the NFL and other organizations," says Awe.

DISASTER RECOVERY PLAN – Plans for getting back up and running in the case of disastrous data loss due to accident or theft will be absolutely necessary for everyone from the home PC user to the small business.

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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- (#ZC2080) 3208 Sanatoga Road, Pottstown- Rural setting but close to 422 and all major arteries. 2-3 bedroom stone farmhouse with large stone barn. Includes storage sheds, outbuildings and a spring house. Lots of storage. **Zoned LLI** but used as a horse farm-residential. **Reduced \$315,000.**

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

SOLD 1636 W. Phila. Ave., Boyertown- RESTAURANT and BAR known as the "Shanesville Hotel".

FOR SALE- (#ZC2089) Business only "Candy Java Connection"- Located in Coventry Mall. Price includes business, all inventory, shelving, refrigeration. **Reduced \$90,000.**

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.

FOR SALE- (#ZC2091) GREAT Investment Property located in Boyertown on over 3 acres. Ten (10) UNITS- (3) Efficiencies; (5) One bedroom and (2) two bedroom units with large parking area in rear. Call for details on income/expenses. ALSO included with sale is an adjacent 1.7 acre lot. Coin operated laundry on premises. \$495,000.

FOR SALE- (#ZC2092) 3425 Main Street, Morgantown- Opportunity knocking - ZONED COMMERCIAL - currently used as a residence. 3BR, 1BA which offers plenty of space for your business. Parking for 5 or 6 cars with possibility of expansion. 4 year old heater, hot water summer winter hookup. Full basement with more than enough storage for your business. Ideal location! \$224,900.

FOR SALE- (#ZC2093) Business Only For Sale- Current business on Main Street in ROYERSFORD. Building is leased. Owner supplied equipment included. Intellectual property (recipe and processes) included. Call for showings. \$59,900.

FOR SALE- (#ZC2094) Lower Pottsgrove and Multi-Family Property- 3 SEPARATE BUILDINGS INCLUDED. The main building includes (3) apartments, (1) commercial space and an unfinished apartment. Also included is a single family home and oversized 3 car garage. \$429,900.



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

(ZC1026) 1314 E. Philadelphia Avenue, Gilbertsville- 2nd floor individual office suites. Competitive Rates!

(ZC1033) N. Keim Street, North End, Pottstown- 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- Single brick office building, beautiful window boxes, convenient location & great exposure on Rt. 724. Bird feeders and an adjacent butterfly garden highlight surroundings. \$595/Month + heat & elec. No common area maintenance fees.

(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.

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

(ZC1061) 3504 Main Street, Morgantown- Prime high visibility. Excellent location. Office space featuring reception area, waiting room plus (4) more additional rooms, powder room. Configured as professional offices. \$850/Month

(ZC1062) 70 Bridge Street, Collegeville- 3500SF commercial first floor office space. Subdividable/multiple uses. Large parking area. Available immediately. Possibility of 7000SF available. Call for details. \$8/SF

(ZC1069) 410-412 Laurel St., Pottstown- 15,000SF industrial building situated in the southern side of pottstown. Warehouse, office and exterior storage areas. Building located in Pottstown Hub Zone. Call for details.

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

(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.

(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

LEASED 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.

(ZC1087) 100 S. Main St., Spring City- 1400SF office/retail space, newly renovated with central air, kitchen type area, bathroom and if needed 650SF storage space. \$995/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

(ZC1095) 215 E. First Street, Birdsboro- Store front with curb appeal on busy Birdsboro street now available. Includes: basement storage, conference/work room and powder room. \$420/Month + heat, electric, hot water and snow removal.

(ZC1096) 32 Wells Road, Parkerford- Gorgeous office space on busy Rt. 724. Beautiful flowers surround the exterior, 2 large windows overlook bird sanctuary. 2 large offices, 1,000SF. \$895/Month plus heat & electric. No common area maintenance fees.

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COVER STORY

(Continued from page 5)

Awe developed an IT business model to serve these mid-size companies. The rest, as they say, is history.

In 2008 the name of the company changed from Technology Management Group (TMG) to TECHBLDRS. The name changed to reflect the company's growing influence and expertise in the construction and related industries. The company continues today to grow and expand its vision well beyond the construction industry.

TECHBLDRS is your complete, out-sourced IT department. They can design, create, build, manage and troubleshoot a solution for your business. And the best part? "Our monthly bills to most clients are lower than their cellular phone bill," says Mr. Awe, "and considerably less than the cost of a single in-house IT person."

Building new systems and networks is just a part of how TECHBLDRS helps smaller businesses grow their business and improve efficiency. TECHBLDRS creates customized solutions that address the precise, individual needs of each of their clients, structured around a four-step methodology enabling them to provide 360 degree solutions that not only solve their client's immediate challenges, but

help them anticipate problems in the future and proactively address them as well. Here are the four steps that make that possible:

PLAN. First and foremost, TECHBLDRS interviews you to assess your objectives and review your two to five year goals. They perform their proprietary "Technology Asset Scan™," a summary analysis of your company's technology strengths and weaknesses. They analyze the information derived from the scan, restate your objectives and goals, and plan a solution outline.

DESIGN. With a clear picture now of where you are and where you want to go, TECHBLDRS begins the process of designing a customized system that will meet your company's individual needs, and they provide you with a design plan that will support your growth and increased efficiency going forward.

BUILD. Once your design plan is complete and approved, TECHBLDRS will procure, configure, install and integrate all system components, utilizing your existing technology, new technology, or a combination of the two.

(See "Cover Story" on page 9)

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* The CPA Technology Advisor (September, 2007)

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PROTECTING YOUR INCOME

The Importance of Disability Income Insurance in a Successful Financial Plan

INSURING YOUR ASSETS

Submitted by Ron Church,
Financial Services Representative, East Penn Financial Group

Like most people, you've probably taken steps to insure your assets by purchasing coverage for your home and car. But what about your ability to earn income? According to a fact sheet issued by the U.S. Social Security Administration on January 31, 2007, almost three in 10 workers entering the workforce today will become disabled before retirement. A chronic disability requiring long-term care could be financially devastating. Disability income insurance can protect your family by replacing a portion of your income if you are unable to work.

According to the 7th annual MetLife Employee Benefits Trends Study, released in March 2009, approximately seven out of ten full-time employees are very concerned about having enough money to pay bills during a period of sudden income loss. If you should face the unexpected, how much income would you need to sustain mortgage payments, utilities, food and clothing costs, transportation needs and bill payments? In the case of injury or illness, disability income insurance provides valuable protection. Some employers provide disability income insurance as a benefit, or you can purchase an individual policy.

If you are considering purchasing disability income insurance, your employer may be a good place to start your search.

Many employers offer disability income insurance as part of their employee benefits program. Purchasing through your workplace can be a convenient option, taking advantage of group rates and services such as payroll deductions.

When reviewing your employer's plan look for the percentage of income it covers, what the waiting period is before benefits begin and the length of time that you'd be covered. Does your employer offer the opportunity to purchase additional coverage to meet your needs? Note who will be responsible for premium payments, which could have tax implications. If your employer pays the premium, you will pay tax on any benefits you

(See "Insuring Your Assets" on page 10)

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COVER STORY

(Continued from page 7)

SUPPORT. TECHBLDRS will train your employees on-site to use the system seamlessly in their day-to-day tasks. This "at work" training is invaluable, and they provide ongoing support, proactive consulting and off-site monitoring of the system's health with preventive maintenance.

Bruce Eaton, TECHBLDRS' application development guru says, "We serve companies from five people to more than 100, which is a pretty large range. When I assist our clients with technology, usually it's not really about the latest and greatest, sometimes it's about keeping what they already have running and getting the things that they need when they need them."

"What we try to do is to make sure that we use tools that people already own. We can build an application in that space. We'll use tools like *Outlook*, *Excel*, *Access* and even *Word* to help automate the business process that they're trying to get accomplished. That cuts down the training to half a day or a couple of hours."

(See "Cover Story" on page 11)

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INSURING YOUR ASSETS

(Continued from page 8)

receive. If you pay the premiums with your after-tax dollars, your benefits are generally tax-free.

If you've already enrolled in your employer's disability income insurance plan, review the plan to make sure that the amount of coverage meets your needs at your current pay level. According to the MetLife study, of the 57 percent of full-time employees who have disability income insurance, 35 percent don't know how much they have. The majority of working Americans (57 percent) haven't taken steps to determine their household's needs with regard to disability coverage.

You may consider purchasing individual disability coverage to supplement your employer's plan. Your employer-provided disability income insurance often replaces 2/3 of your salary and may not replace bonus or incentive pay. An individual disability policy can help fill the gaps. To protect your family, you should seek to replace 60 to 75 percent of your total taxable earnings.

When shopping for an individual policy, don't shop on price alone – look for companies with good financial strength ratings who will be there in the future when you may need your benefits. Make sure you understand the policy terms and provisions, for example, the definition of disability.

Most disability policies have a waiting period before benefits are paid. The length of your waiting period should be determined by asking yourself, "How long can I go without a paycheck?" The longer the waiting period, the lower the premium. Finally, be sure to understand the maximum duration that benefits will be paid. The most frequently offered benefits are two years, five years and to age 65.

For additional disability income insurance resources, visit the MetLife Disability Insurance Calculator at www.metlifeeasier.com/disabilitycalculator, read MetLife's Disability Income

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COVER STORY

(Continued from page 9)

Cutting training time cuts training costs and that also is significant. Mr. Awe says that in IT the most expensive part of the solution is often hidden and goes unnoticed. “The cost that people discount the most is training. In a simple example, a large corporation will invest about \$3 million in a large SAP solution but the rollout costs \$15-20 million.”

Building Trust, Not Just IT

But getting back to cars... Mr. Roberts brings them up again in giving an example of TECHBLDRS’ real competitive edge. “I was talking with one of our clients this morning. In a ten-minute conversation, we talked about some very important technical things for about three minutes and then about her new car for the next seven minutes. See, I know about her, and about how she loves her new Mustang. And that’s important.”

“Communication is key. Rapport is key,” he continues. “They’re much more likely to listen to us when we come to them and say, ‘here’s a solution for you,’ if they feel that I’m a friend who they trust.”

This principle is evident from top to bottom at TECHBLDRS. Their engineers, who communicate with clients frequently by

phone and on site as needed, know IT, but talk about it in English. Everyone in the company approaches their task with a professional attitude (they meet every Monday to go over every work item from the previous week and share insights), but that professionalism is mixed with a generous helping of humor. Head to TECHBLDRS website (www.techbldrs.com) and mouse over their staff pictures for visible proof of this.

It’s true, the talented and dedicated TECHBLDRS team members enjoy their jobs. They have fun while at work. They have fun when they sit together for an interview. They’re not afraid to get a little goofy. Perhaps because they take the IT consulting business very seriously, it helps to not take *themselves* too seriously.

“The goofiness,” says Mr. Awe “is about being relaxed around all this technology stuff. It’s serious business to get it implemented properly but we don’t want to have a sweatshop or boiler room atmosphere. We have an open floor here so that anyone can ask anybody else a question; we’re a team. When you hire us you don’t hire me or David or Bruce, you hire all of us.”

(See “Cover Story” on page 13)

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COMMERCIAL CREDIT CRUNCH?

What Do the Bankers Say?



"BUZZ AROUND THE BLOCK"

By Jim Jannotti

The state of the economy has been at the forefront of everyone's thoughts since September and October of 2008 when the failure of multiple financial institutions sent shock waves throughout the world and precipitated a considerable decline in global stock markets.

One year later, signs of recovery are beginning to appear but many businesses around our region are still feeling the pinch. This is particularly true in terms of commercial credit, with many business owners saying that it's tougher to get loans due to tightened lending policies and more stringent requirements.

We asked some area bankers to talk about the changes in their industry as well as in the economy that have affected commercial credit.

Jim Higgins, Senior Vice President, Commercial Sales Manager of **Susquehanna Bank** provides an excellent summation of the current situation.

"Credit criteria have become more selective over the past year, in tandem with the economic cycle," he explains. "It all comes back to capital risk tolerance, as measured by the classic 'Five Cs of Credit': Conditions, Cash Flow, Collateral, Credit and Character. When economic conditions include long periods of growth and prosperity, financial institutions are willing to take on more risk due to certain assumptions. First, periods of prosperity allow businesses to quickly grow their way out of tight cash flow. Second, collateral asset values, the secondary source of repayment, will likely rise or, at worst, remain stable. Third, there are plenty of alternative financing outlets, such as equity capital or other banks, which would assume any given risk, albeit for a price. During these times, banks tolerated borrowers' high leverage – the 'credit' C as measured by debt to equity – because cash flow and collateral were so good. In some instances during prosperous times, financial institutions may have paid only passing attention to character.

"The speed and depth of drop in demand for nearly everything during

the fourth quarter of 2008 completely altered the Five Cs," he continues. "Weak demand for goods and services with high unemployment means that businesses with marginal cash flow will not grow their way out of debt or into adequate debt service ability. The value of collateral, or secondary sources of repayment, have greatly depreciated,

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

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COVER STORY

(Continued from page 11)

"Wait a minute. Hold on. Some clients want ME," says Mr. Roberts.

"They do! They do! Because you're special, but besides that..."

"That's better."

"People are still intimidated by technology," says Roberts, attempting to steal the spotlight from Awe. "Our attitude is the total absence of intimidation when it comes to tech. In fact, that's my t-shirt idea over there," he says, pointing to a white-board

on the wall. In large red letters, the white-board says, 'Computers Fear Me.'

"When I'm standing next to a client, they really get that these things are at my mercy when for so long they've felt at their mercy. Part of that is the humor."

"We become their advocates, their trusted advisors," concludes Roberts.

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

often to the point of not being enough to pay off the loan in liquidation. Market liquidity, or alternative financing sources have all but dried up. Due to mounting business losses, borrowers' leverage is high, meaning the business has even less value.

"The financial impact that this has on the banking industry is significant, Higgins explains. "As banks need to increase loan loss reserves to account for the deterioration in credit portfolios, this directly and negatively impacts earnings and potentially increases the institutions' leverage beyond acceptable levels. This has reduced strategic or growth mergers to zero. This has reduced strategic or growth mergers to zero and has led to a number of bank failures and situations where regulators arrange for a stronger bank to buy a weaker institution.

"So, what does this mean to the commercial borrower?" Higgins asks rhetorically. "As one can imagine, the appetite for risk is nearly non-existent. While well-capitalized banks such as Susquehanna are still lending, it is under careful criteria. In general, there is no appetite for anything involving speculative cash flow. Historic earnings and non-cash expenses need to be more than sufficient to cover debt service. Collateral advance rates are much tighter since asset values continue to contract. Debt to equity needs to be no more than moderate (i.e. the low single digits)."

Has commercial credit gotten tighter?

"In commercial real estate or investment real estate, the answer is definitely," says **Jay Lowden**, Sr. Vice President of Commercial Lending at **Phoenixville Federal Bank and Trust**. "At one point in time we would do up to an 80 percent-of-value advance on investment real estate. Today we're doing 75 percent or less. Part of it is that values have declined. The second and more important aspect is cash flow. If it's new spec real estate and doesn't have cash flow, people just aren't doing that. For example, if I build an office building or a flex building and I don't have a tenant, no one is doing that today unless I as the developer put in cash 50%; and the regulators won't let you do that."

Regulators are another issue, says Mr. Lowden. "The federal government has put all this money into the banking system to encourage banks to lend and the regulatory authorities have come down hard on the banks."

"For small business owners, again it's a cash flow issue. Are we saying that we are going to lend to you? 'Yes,' but are you going to get the same terms and conditions as two years ago? 'No.'" Mr. Lowden says that Phoenixville Federal Bank and Trust is not lending to startups right now. For those busi-

nesses that are getting loans, he says, "We are emphasizing cash flow collateral values."

"We're still offering working capital and lines of credit provided there's positive cash flow from the business."

Overall, he says, "There's starting to be some general pain. It's a lousy real estate market with declining values and tight cash flow, plus the regulatory environment. There's a lot of product on the market but no one's buying."

"The print industry is having a terrible time right now," he adds.

When I ask if there are some businesses that are doing well, Mr. Lowden says, "From a cash flow point of view, while we've seen some fall off in gross revenue to restaurants they do seem to be holding. Auto repair shops seem to be holding their own. Fuel dealers are going into a new season a little smarter after last year's market; new installs are down, but their service side is constant or even up a bit."

Diane McElwee, Executive Vice President of **Bally Savings Bank** says that although her bank is not involved in commercial lending, the market for all other lending has indeed gotten tighter. "Private mortgage insurance (PMI) used to be available for people with credit scores of 620 or more, but in

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

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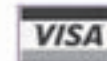
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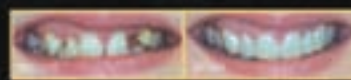


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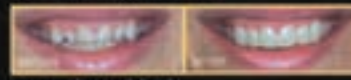
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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

the last year this number has increased to 680, therefore causing some customers not to qualify. Also, in general, most banks have reviewed their lending policies and are requiring stricter qualifying ratios."

"Although Bally does not offer true business commercial loans and because we hold all our loans 'in house,' we are able to help out the person that has a small business on their residential property without calling it a commercial loan, provided that the customer uses the property as the collateral for the loan, which is usually not a problem."

Paul McGloin, Group Executive VP and Chief Lending Officer for **National Penn Bank** says that it's not that lending requirements have changed that much, it's that the requirements that have been there all along are a little tougher for businesses to meet in this economy.

"Are we still in the lending business? Absolutely! Number one, we're paying attention to satisfying the needs of our current customer base and making sure that we're staying close to them."

"There's also the issue that customers are in fact paying down their existing loans," he said. They are trying to lower their debts. They're trying to make certain

that they're in control of what they can control. There's been reluctance on their part to doing capital expansion or increasing the number of employees or making technological changes unless they have a really good reason to do so. As a result, we're seeing less demand in our current customer base.

Asked if things gotten tighter?" he says, "I have to admit that they have. With the lending that we do, we try to get collateral on most of the loans we're looking at. We do very few unsecured loans. We also do very little lending without the principals of the business stepping up as sureties to make sure that they too are committed to making this a success."

"The number one thing that people have done in the past is they have tended to ride on the appreciation of their real estate assets either on a company basis or personal basis as collateral," McGloin explains. "When housing is appreciating by 10 or 20 percent on an annual basis it makes it a lot easier in offering collateral to the banks. What we have found now is that whatever it was valued at 2 years ago; it might now be 40 percent less. The buildup of equity has dissipated tremendously. And there's

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



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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

no doubt that we're looking at that a lot more closely, saying, 'what happens if it depreciates another 40 percent, then where are we?'

"We're looking at things a lot more tightly than we did in the past," McGloin said. "A lot of that is dictated by the value of real estate that we're seeing. All that being said, though, we still want to lend money to good customers."

"Many of our customers are doing exactly what good managers should do," he continues. "They're collecting receivables quicker so they don't have receivables outstanding and they don't need our financing because they're collecting them themselves. They're not building up their inventories in anticipation of future sales; they're looking at a tighter time frame and not holding things in inventory."

"We do have a program in the Berks County market where we're going after the small business (<250k) trying to build

up that portfolio and that has met with some success in that area."

"We also have about three times the amount for SBA loans that we had about 1 1/2 years ago. If it's a more risky financing package, we may look to the SBA to guarantee a portion of that credit. The good news is that the SBA has become a little more customer friendly by cutting back on fees, but their underwriting is relatively strict as well and we're governed by what they're willing to accept. So we work closely with our customers in these situations."

When I ask if he has any predictions for when things might get a little less tight, Mr. McGloin chuckles. "I've given up predicting when the turnaround will be," he says. "We've started to see some signs of people getting back into the market and spend a little more, in particular in real estate. We're starting to see some people predict increased sales, so I'm hoping that maybe in 2010 we'll start to emerge from this very difficult time." ■

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ESTATE PLANNING

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INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

If you're like most people, you think estate planning is only for the wealthy. The truth is that everyone — regardless of how much money they have — needs an estate plan. Here are a few frequently asked questions about estate planning, along with the answers that may help you better understand this subject:

What is an estate plan?

An estate plan is a program for the management and distribution of your assets upon your death, as well as instructions for handling your affairs should you become unable to do so while you are still alive. Your estate plan should include a will and/or a revocable living trust as well as updated beneficiary designations for your 401(k), Individual Retirement Account, savings bonds and life insurance policies. Both a durable power of attorney and a health care power of attorney should also be created. Your Financial Advisor can help you work out the details of your plan and can also help keep it up-to-date.

Why do you need an estate plan?

An estate plan can not only reduce the taxes your heirs must pay on assets they receive from your estate, but can also ensure that your accumulated wealth will go to the individuals that you intend to receive it. In addition, an estate plan can avoid probate proceedings, an often long and expensive process that can open your financial matters to the public.

What is the difference between a will and a revocable living trust?

Basically, a will is a legal document that directs how your assets will be distributed among family members, charities or others upon your death. It is important to update a will periodically to reflect any material or personal changes in your life.

A revocable living trust (RLT) is an entity, like a corporation, that holds and owns your assets, while you are alive and continues to hold your assets after your death. Like a will, the RLT directs how

your assets will be distributed at your death, but because ownership does not change at your death, it can do so without the expense, delay or publicity of probate court. A revocable living trust gives a trustee the right to make decisions for you if you become incapacitated while a will has no effect until your death.

(See "Investment Ideas" on page 21)



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NEW LAWS PROTECT YOUNG ADULTS AND STUDENTS



LEGAL PERSPECTIVES

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

On October 8, 2008, President Bush signed into law H.R. 2851, also known as "Michelle's Law." The law is named after Michelle Morse, a college student who was diagnosed with colon cancer in 2004. In order to maintain her dependent status under her family's medical insurance, she was forced to carry a full-time course load while undergoing cancer treatment including chemotherapy. The new law addresses just such a situation, that is, where a child, who is considered a dependent on the basis of his or her status as a student at a post-secondary educational institution, requires medical leave.

This legislation guarantees students taking medical leave for up to one-year dependent status under their parents' health insurance plans. Hence they are entitled to coverage during that period of time.

A "medically necessary leave of absence" is defined as one that:

- 1) Commences while such child is suffering from a serious illness or injury;
- 2) Is medically necessary; and
- 3) Causes such child to lose student status for purposes of coverage under the terms of the plan or coverage.

Under this law, group health plans or a health insurance issuer that provides coverage in connection with a group health plan are prohibited from termi-

nating the child's coverage before the date that is the earlier of one year after the first day of the leave of absence or the date on which the coverage would otherwise terminate under the terms of the plan. Significantly, there can be no change in the actual benefits provided.

The law applies to a dependent child who was enrolled in the health plan or coverage on the basis of being a student at a postsecondary institution immediately before the first day of the medical leave of absence.

In order to obtain the benefit of this law, the child's treating physician must provide a written certification. The law was supported both by The American

(See "Legal Perspectives" on page 22)

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

"Wells Fargo Advisors (formerly Wachovia Securities) ranked #1 in percentage of customers who agree with this statement, 'My financial provider does what's best for me, not just its bottom line.'" Forrester Research, Inc. surveyed 5,000 U.S. Consumers to rate their banks, investment firms and insurance companies on customer advocacy. Out of the 11 investment firms rated in the survey, Wachovia Securities was the #1 rated U.S. investment firm in customer advocacy. The ratings may not be representative of any one client's experience as the rating represents a sample of the firm's clients and past performance is no guarantee of future results.



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INVESTMENT IDEAS

(Continued from page 19)

What is a durable power of attorney?

Whether you create a simple will or a revocable living trust, it is important to have a durable power of attorney. A durable power of attorney is a document that designates a person who can sign on your behalf and handle your financial matters in the event of your incapacity. A durable power of attorney becomes void at death.

Having a basic estate plan can help ease stresses on your family, especially during a difficult time. Your Financial Advisor, with the help of your tax and legal advisors, can help you take necessary steps today to ensure that your wishes are carried out and that you and your loved ones have the peace of mind you would want them to have. ☑

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LEGAL PERSPECTIVES

(Continued from page 20)

Cancer Society and the National Education Association.

On June 10, 2009, Governor Rendell signed a similar measure into law in Pennsylvania, which can be found at 40 P.S. § 752. This law will allow uninsured, single, adult children up to age 30 to be covered by their parents' group health insurance plan. The insurance company can change the premiums due for such children. For the children to continue on their parents' coverage they must be unmarried, have no dependents, be a resident of the Commonwealth (or a full-time student), and must not be covered by any other insurance policy.

Obviously these laws will have a significant impact on Pennsylvania families, and will especially impact children who more and more often are living with parents while attending school. Students, children, and parents with questions about these laws should contact their health insurance carriers. ☐

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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International law firm Duane Morris LLP is pleased to announce the formation of the Duane Morris Institute, which will comprise a series of seminars, webinars and other learning tools for businesses, their general counsel and human resource professionals, line managers and benefit administrators.

Most of the Duane Morris Institute courses and instructors were selected from among the most-popular seminars previously offered by the Wolf Institute, operated by law firm Wolf Block's Employment Group in Philadelphia. The Wolf Institute ceased to exist with the wind-down of that firm earlier this year. Duane Morris has embraced wholeheartedly the training model employed by the Wolf Institute.

Jonathan Segal, who was the Managing Principal of the Wolf Institute, is the Managing Principal of the Duane Morris Institute. Segal is one of 15 employment, labor, benefits and immigration attorneys, as well as two paralegals, who previously were members of Wolf Block's Employment Services Group who moved to Duane Morris earlier this year and immediately began establishing the Duane Morris Institute.

Course selection will start in September with programs on topics such as:

- **Documenting Discipline.**
- **Strategies to Prepare for and Successfully Conclude Collective-Bargaining Negotiations.**
- **Voluntary and Involuntary Reductions in Force and Creative Cost-Cutting.**
- **Sexual Orientation and Gender Identity in the Workplace.**

A complete list of course offerings follows. Courses will begin on September 22 (with Segal teaching Documenting Discipline) and will run through December 16.

The existing instructors from the Wolf Institute will be joined by leaders of the Duane Morris Employment, Labor, Benefits and Immigration Practice Group, including practice chair Thomas Servodidio, employment benefits partner W. Michael Gradisek and senior employment partner Bruce Kasten. Courses will include employment law, management labor relations, employee benefits and executive compensation and immigration law.

"We are thrilled to bring our rich selection of employment, labor, benefits and immigration learning options to our new home at Duane Morris," said Segal. "One of our reasons for joining Duane Morris was the firm's enthusiasm for the Institute concept and the great success we had in our years at our prior firm, as well as Duane Morris' desire to build on that success. This will be another prominent example of the successful combination of the former WolfBlock and Duane Morris employment practices." A new array of listings for early 2010 will be announced this fall. For more information, please visit www.duanemorrisinstitute.com.

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Pottstown based PointSolve, Inc. has merged with Jonestown, PA based VerbComm, Inc.'s network division. VerbComm, Inc. will continue to provide web development services and hosting. PointSolve, Inc. was founded in 1998, by Greg Berry, providing small and medium businesses in Southeastern, PA with information technology (IT) solutions and services. PointSolve, Inc. has grown from two to over 100 clients throughout the past 11 years. Berry will remain as Partner / Vice President of the newly formed PointSolve Technology, Inc. VerbComm, Inc. was founded in 2005, by William Orr, providing small and medium businesses in central PA with networking and web solutions. Since 2005, VerbComm, Inc. has grown to over 100 network clients. Orr will remain as Partner / President of PointSolve Technology, Inc.

The new, combined entity, PointSolve Technology, Inc., has approximately 200 clients throughout Central and Eastern, PA across many verticals including healthcare, manufacturing, engineering, legal, finance, insurance and construction, among others in the small and medium

business (SMB) market.

PointSolve Technology, Inc. also provides onsite and remote support to clients' remote offices and users across the globe. "Helping businesses grow and solve problems utilizing technology has been a passion of mine since starting PointSolve, Inc. in 1998" Berry said. "The merging of our respective companies will allow us to more efficiently serve our clients while offering new services, such as our CommonFocus program, to proactively maintain our clients' computer systems and network."

"While many IT support companies have succumbed to today's economy, PointSolve Technology is poised for continued growth and is aggressively seeking new small and medium business clients in our target market" said Orr. "Our newly implemented referral program has provided early success which is a direct reflection of our commitment to a high quality customer experience" Orr added.

For more information, contact Greg Berry at 866.336.2103 x710 or gregberry@pointsolve.com. 📧

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A Philadelphia Life Coach Shares a Secret for Increased Personal Confidence and **SELF-ESTEEM**



MAKE YOUR GOOD LIFE BETTER

By Jeannette Samanen, Ph.D.

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

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

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

- The perspective Paul gained when the Sun told him "I will rise tomorrow without your help" enabled him to delegate more, improving his productivity, the morale of his group, and his personal confidence.

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

plished more with greater ease which boosted her self-esteem.

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

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

1. Focus and Formulate a Question:
Create a space and time when you know you will be undisturbed. Spend a few moments concentrating on the issue you are facing. Review in your mind the challenges as well as your goals.

Then formulate a question you can pose to your inner knowing. Make sure your question focuses on the solution, not the problem. Questions such as

(See "Make Your Good Life Better" on page 27)

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BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

You have generated the leads and set up appointments with qualified prospects. You have read all the sales training books and are ready to close some sales. You go on your appointments and follow the process you've learned. You build rapport, you ask the questions, you expose their pain, you offer the solution, you deal with the objections and you ask for the order. After all of that you still get "I want to think about it." Or "I'm not sure this will work." Or "I have to review this with my (boss, spouse, colleague etc). In the end you have difficulty sealing the deal.

Although all these sales techniques are excellent tools to use, there is always a certain level of risk the buyer assumes while making a buying decision. The decision maker hesitates because they have a fear of making a bad decision. So what more can you do? Here are some other ideas you can implement, other than the standard sales techniques, which will allow the decision maker to feel more comfortable and allow you a better chance of sealing the deal.

WRITTEN GUARANTEE – What do your prospects fear when buying your product or service? Offer a guarantee it won't happen. Many business owners are hesitant to put this in writing fearing too many people will take advantage of them. I ask my clients, "What would you do if a customer is not satisfied?" I usually get "I'll remedy the problem by .

.. (you fill in the blank). Well, why not put that in writing? It will ease the prospects fear.

CUSTOMER TESTIMONIALS — If you can demonstrate that other people have bought from you and were satisfied, this will lower the decision maker's risk. This will establish credibility and provide a sense of value.

BENEFITS LIST — List out the top four or five benefits the customer will experience when buying from you. The list should clearly communicate to them why working with you will give them exactly what the need.

YOUR COMPANY'S VISION STATEMENT — Write out why you are in business, what you are trying to achieve, your ethics statement, what (See "Business & Marketing Strategies" on page 28)

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9-C - Limerick Bordering Route 422 on Airport Road

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#996-Pottstown Farmers Market

Building lends itself to many uses, large open space with 2 separate stores. **\$375,000**



#118- Gilbertsville Area

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MAKE YOUR GOOD LIFE BETTER

(Continued from page 25)

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

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

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

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

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

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

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

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

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

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

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BUSINESS & MARKETING STRATEGIES

(Continued from page 26)

kind of clients you are looking for and how you plan to deal with them. How many of your competitors do this? Think this will set you apart? You bet!

MAKE IT EASY TO PAY — Offer them multiple ways to pay. Check, cash, credit cards. Payment plans that will suite their budget. Whatever works for them. This really helps if there is a price objection.

TRY BEFORE YOU BUY — If you can afford to do this it works great. It gets the customer comfortable with your product or service and once the try it there is little risk of them saying no for more.

CREATE SCARCITY — Be sure you are genuine in creating scarcity. But if

people realize they will be missing out or the offer is only good for a short period of time they are more likely to make a decision in your favor.

It’s all about making your prospects more comfortable to take that leap and sign on the dotted line. These strategies, in combination, will help you lower the risks your prospects fear. And in the end your “seal the deal” ratio will improve

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MAKE YOUR GOOD LIFE BETTER

(Continued from page 27)

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

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

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

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

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

5. REFINE: Whatever you receive may provide exactly what you are seeking and nothing more needs to be said or done. If you have questions or even objections to what you have received,

simply express them, just as you would to a trusted advisor. Then be open to whatever your inner wisdom offers in response. Continue this dialog until you feel satisfied.

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

In Summary

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

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

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

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THE VALUE OF GOOD PROPERTY MANAGEMENT

By Brian Patrick, Real Estate Broker, Affinity Property Management and Realty, LLC

Many homeowners have become landlords over the last year. Their reasons for doing so vary, but I come across one reason more than any other. Homeowners are unwilling to take a loss in order to sell their home, and so reason, that they can rent it, wait for the market to turn, and then sell it at a later date. This tends to be a reasonable idea, but what happens if something goes wrong?

Being a landlord requires more skill than many people realize. It all begins with the screening process. Landlords need to be very thorough when selecting potential tenants. Did you know that there are people that are professional tenants? These people move from rental property to rental property living rent free, sometimes destroying property, all because they were improperly screened. They have become very sophisticated, sometimes providing excellent references (usually their friends), all the while planning to live in the property on the owner's dime. This can be devastating, especially in recent hard times.

Another important issue is lease enforcement. An example would be enforcing the rent due date. Most leases describe a penalty for rent that is not paid by a date laid out within the lease. Sometimes tenants will test the waters and see if owners will assess the fee. Many owners are happy to receive rent even if it is late, but sometimes rent arrives later and later, and then not at all. Proper enforcement of the lease can prevent this if a late notice assessing the proper fee is sent out the day the rent is deemed late. The sting of the late fee can prevent a tenant from paying late in the future.

These are just two of the many challenges facing landlords today. They face a variety of challenges, from clogged sewer pipes and leaking roofs, to loud parties and irate tenants. If this seems like too much to bear, then seek professional help. Management companies are in the business of rental properties and have experience dealing with these challenges every day. A good management company can be the difference between a great tenant that keeps your property clean and one that moves out in the middle of winter, with the windows open, and not a drop of oil in tank. 🗑️

Brian Patrick can be reached at 484.624.3338; brian@affinitypm.net.

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TRICOUNTY AREA CHAMBER OF COMMERCE

2009-2010 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

CHAIRMAN OF THE BOARD

Brad Okoniewski, North American
Safety Health & Environmental Director,
Cabot Supermetals

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Al Matarazzo, Main Line Financial Advisors

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John P. Sartor, P.E., Gilmore & Associates, Inc.

Baran Schultz,

Schultz Technology Solutions, LLC



WELCOME & THANK YOU TO THE CHAMBER'S 2009-2010 BOARD OF DIRECTORS!

Seated (left to right): Fred C. Reim, Jr., Harleysville National Bank; Terese Brittingham, Keller Williams Realty Group; Brad Okoniewski, Cabot Supermetals; Rod Martin, Martin Stone Quarries, Inc.; P. Timothy Phelps, TriCounty Area Chamber of Commerce **Standing (left to right):** Brad Borneman, The Body-Borneman Companies; Richard D. Linderman, Esquire, O'Donnell, Weiss & Mattei, P.C.; Baran Schultz, Schultz Technology Solutions, LLC; Ross DeSimone, Corporate Psychological Resource Center; David Kraybill, Pottstown Area Health and Wellness Foundation; Peggy Lee-Clark, Montgomery County Community College; Jim Cafone, Wyeth Pharmaceuticals; John P. Sartor, P.E., Gilmore and Associates, Inc.; David Dougherty, The Hill School; Andy Paravis, North Coventry Township; Joe Dufner, D & E Communications, Inc.; John Kirby, Pottstown Memorial Medical Center. **Not pictured:** Jay Constantine, Continental Concrete Products, Inc.; D. Scott Detar, CPA, Maillie, Falconiero & Co., LLP; Scott Gruber, National Penn Bank; David K. Leinbach, Kaiser Construction Co., Inc.; Richard D. Lewis, Lewis Environmental, Inc.; Al Matarazzo, Main Line Financial Advisors, LLC; Chris Mudrick, Exelon Nuclear

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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tim@tricityareachamber.com

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

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

Susan Burnett, Membership Director,
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Kitty Papp, Special Events Director,
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Ashley Eisenhower, Marketing
and Communications Director
ashley@tricityareachamber.com

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

PRESIDENT'S MESSAGE



Dear Chamber Members,

Thank you.

The month of November should remind all of us of the good we have in our lives. Originally starting as the culmination to harvest festivals, it wasn't until George Washington made the proclamation in 1789 that the first Thanksgiving Day was declared by our young nation. In 1863 with President Abraham Lincoln, it became an annual holiday. Please take the time during the month to thank someone who has had an **IMPACT** in your life this year.

From the Board of Directors to the staff, we would like to thank you, our Members, for making the TriCounty Area Chamber of Commerce a **PRIORITY** for your business. Our philosophy for **PRIORITIES** is that if it matters to your community, it better matter to you. The Chamber of Commerce focuses the time and talents of its members on the important business and civic issues of the community – helping to create a climate of growth and success for all. A prosperous community means prosperous business.

A key **PRIORITY** for the Chamber this year is the availability of quality networking. The power of the **NETWORK** can help resolve issues or **OPEN** the door to new business opportunities. I hope that you will join us for the Chamber's November Membership Breakfast to **NETWORK** and hear from featured speaker, **Commissioner Robert F. Powelson** of the Pennsylvania Public Utility Commission, as he discusses energy deregulation. During the breakfast, we hope you employ this month's tip.

Networking Tip #7 – ASK PERMISSION

If you want to follow up with someone you've just met, ask permission, 'Would it be all right if I called you about...?'

Busy people appreciate this.

As a part of our appreciation, we hope that you will celebrate with us at the *Annual Holiday Open House on Tuesday, December 8, 2009 from 5 – 6:30 PM at the Chamber Conference Center*. With hors d'oeuvres and beverages donated by Chamber Member restaurants, caterers and other food and beverage suppliers, the Chamber invites all Members to join us in celebrating the spirit of the season.

Thank you for **PRIORITIZING** the Chamber and continuing to make the investment into this organization.

Be Seen. Be Heard. Thank you for Belonging!

Tim Phelps, TCACC President

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES

Wed., Nov. 4
2 (SHARP) – 4 PM
SPEED NETWORKING
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
Looking to gain business contacts? What about new customers? This is your chance to Be Seen. Be Heard. Belong to a new Network! Attend Speed Networking to meet 39 other chamber member business contacts. Limited to 40 participants. Bring your business cards! \$25 per Member; Members only (One person per company can attend – first to register.)

Thurs., Nov. 12
7 – 7:30 AM
7:30 – 9 AM
MEMBERSHIP BREAKFAST
Spring Ford Country Club, 48 Country Club Road, Royersford
Networking Program
Featured speaker, *Commissioner Robert F. Powelson*, Pennsylvania Public Utility Commission, will be discussing the history of electric deregulation and the upcoming expiration of rate caps across Pennsylvania, in addition to mitigation measures undertaken by the Commission, the Legislature, and the electric utilities and conservation tips for consumers preparing for these changes.
Sponsored by Boyertown Salvation Army, Pottstown Salvation Army, and Workplace Safety Trainers, Inc.
\$25 per Member prepaid, \$30 invoiced, \$50 Non-member

Thurs., Nov. 12
4 - 6 PM
REGIONAL CHAMBER BUSINESS CARD EXCHANGE
Spring Ford Country Club, 48 Country Club Road, Royersford
Networking
Join the 5 chambers: Perkiomen Valley Chamber of Commerce, Phoenixville Regional Chamber of Commerce, Spring-Ford Chamber of Commerce, TriCounty Area Chamber of Commerce, and Upper Perkiomen Valley Chamber of Commerce for a night of networking like you have never experienced before. Hundreds of attendees, food and cash bar. RSVP appreciated (even if last minute), call 610.326.5158.
Sponsored by Verizon.
No Charge, Members Only Event.

Tues., Nov. 17
11:30 AM – 1:30 PM
WOMEN OF THE WORKFORCE LUNCHEON (WOW)
Philadelphia Premium Outlets, 18 W. Lightcap Road, Pottstown
Featured speaker, *Jim Shulman*, Marketing Results, will present "Don't Let A Perfectly Good Recession Go to Waste: Grabbing Market Share through Intelligent Marketing."
Sponsored by Franklin Commons and Janney Montgomery Scott, LLC
Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced



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.

EVENTS

Fri., Nov. 6
7 AM - 5 PM
OSHA 10 HOUR COMPLETION FOR CONSTRUCTION
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*



Presented in partnership with **Associated Builders and Contractors, Inc.**, the course is designed to provide an overview of required safety regulations to meet Federal OSHA Standards on all construction sites and for all trades. Participants receive completion cards from OSHA. The course covers personal protective equipment, hand and power tools, material handling, electrical safety, floor and wall openings, scaffolds and ladders, cranes and hoists, and excavation and trenching.

PROGRAM CONTENT: Learn the basics of how to read and understand C.F.R. 29 Part 1926 Labor, in-depth review of the standard-how to interpret OSHA language, and identify and correct OSHA violations. **Manuals included!**

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

Tues., Nov. 17
8 AM
CHAMBER 101
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge. Reservations please.

SAVE THESE DATES

Tues., Dec. 8
5 – 6:30 PM
ANNUAL HOLIDAY OPEN HOUSE
Chamber Conference Center, 152 High St., Suite 360, Pottstown*
Hors d'oeuvres and beverages donated by Chamber Member restaurants, caterers and other food and beverage suppliers.
Members Only.

Tues., Dec. 8
8 – 10 AM
OSHA SEMINAR SERIES
Chamber Conference Center, 152 High St., Suite 360, Pottstown*
"What does an Effective Safety & Health Program really require?"
\$5.00 for Members and Non-members (to cover the cost of food)

Thurs., Dec. 10
11:30 – 1:30
WOMEN OF THE WORKFORCE LUNCHEON (WOW)
Spring Hollow, 3350 Schuylkill Road, Spring City
The feature speaker is *Liz Scott*, Vice President of Development of Alex's Lemonade Stand Foundation for Childhood Cancer and she is also Alex's mother.
Sponsored by Main Line Financial Advisors, LLC and Hive HR Consulting, LLC.



Wed., Jan. 20
4:30 PM
6 PM
25TH ANNUAL BOYERTOWN AREA PROGRESS DINNER
La Massaria at Bella Vista Golf Course, 2901 Fagleyville Rd., Gilbertsville
Social Hour
Dinner
Sponsorship Opportunities Available – contact the Chamber Office at 610.326.2900.
Inclement Weather Date: Wednesday, January 27, 2010.

REGISTER TODAY; CONNECT TOMORROW.

Visit us online at tricountyareachamber.com or call the RSVP line, 610.326.5158.

***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 with-

in 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)

10 Years
J&T Technologies, Inc.

15 Years
**Retired Senior
Volunteer Program
(RSVP)**

20 Years
Entrance Systems, Inc.
**Pottstown Landfill
& Recycling Center**

30 Years
**Malvern Federal
Savings Bank**
**Waste
Management of PA**

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

**Bella Vista
Golf Course, Ltd.**
J.C. Ehrlich Co., Inc.
**Evans, Hauseman &
Richard, Inc.**

**Gary's Carpet &
Flooring Depot**

**Landmark
Engineering, Inc.**

**Andrew J.
Monastra, P.C.**

Pack-N-Ship
Parents' Source

**Penn Environmental
& Remediation, Inc.**

PeopleShare, Inc.

**Precision Polymer
Products, Inc.**

**Reinsel Kuntz
Leshar LLP**

Smale's Printery

**Sustainable Solutions
Corporation**

**United Way of
Southeastern PA**

Wausnock
State Farm Insurance

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact **Kitty** at 610.326.2900 or kitty@tricountyareachamber.com



TRICOUNTY AREA
CHAMBER OF COMMERCE

WELCOME NEW MEMBERS!

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

East Penn Financial Group
1240 South Broad Street
Lansdale, PA 19446
(610.310.5586)

Financial Consultants / Services

www.EastPennFinancialGroup.com

The East Penn Financial Group provides the resources necessary to help clients protect their assets and realize their goals with sound, professional advice that utilizes insurance as well as other financial products and services.

Franklin Commons – Palma, LP
400 Franklin Avenue
Suite 202
Phoenixville, PA 19460
(610.983.4638)

*Conferences & Convention Centers;
Caterers / Banquet Services; Dance
Studios / Schools / Halls; Music /
Instruments / Training; Restaurants / Clubs*

www.FranklinCommons.net

100 year old rehabbed mill hosts educational facilities from preschool to grad school, after school programs, and a fantastic bistro. Part of the common area is Franklin Hall, a room large enough for 1,000 guests and ideal for seminars, conferences, trade shows, wedding receptions, and special events.

Fraser Advanced Information Systems
320 Penn Avenue
West Reading, PA 19611
(610.378.0101)

Copying Machines & Supplies

www.fraser-ais.com

For over 30 years, Fraser AIS has led the way in office automation and document management solutions, and is now one of eastern PA's largest information management companies. Fraser Advanced Information Systems. More Choices and Better Solutions.

Olivet Boys & Girls Club
1161 Pershing Boulevard
Reading, PA 19611
(610.373.1314)

Youth Services; Non-Profit Organizations

www.olivetbgs.org

Olivet Boys & Girls Club enables young people (6 – 18 years of ages), especially those who need them the most, to reach their full potential as healthy, productive, caring, responsible citizens during after-school hours. In the Pottstown community, they also provide adult and family programs at the Richard J. Ricketts Center.

UFinancial Group
747 Constitution Drive
Suite 110
Exton, PA 19341
(570.294.1803)

*Financial Consultants / Services;
Investment Consultants; Insurance /
Long Term Care Planning / Services*

www.wienken.com

UFinancial Group offers insurance and financial products and services for individuals, businesses, and their employees. The company's stringent code of ethics places the client's needs above all others and demands uncompromising integrity in every aspect of business conduct. Securities, investment advisory, and financial planning are offered through qualified registered representatives of MML Investors Services, Inc., member SIPC.

Workplace Safety Trainers, Inc.
(484.624.1191)

*Safety Products / Services; Training &
Development Centers / Services;
Occupational Health Services*

www.WorkplaceSafetyTrainers.com

Workplace Safety Trainers (WST) raises the standards on internet workplace safety training and education. No more generic software delivered programs, as WST pioneers the worldwide web delivery of safety training with 100 % instructor-led live webinar technologies. Visit WorkplaceSafetyTrainers.com for additional information.

MEMBER CHANGES

Main Line Health Center Occupational & Travel Health has moved! Their new address is 11 Industrial Blvd., Suite 103, Paoli Pointe, Paoli, PA 19301, and their new contact phone is 610.648.1293.

Coldwell Banker Landis Homesale Services has changed their name! The company is now called **Prudential Landis Homesale Services** and their website is prudentialhomesale.com.

SIGN UP! WEEKLY EMAIL SUBSCRIPTION

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

IMPORTANT: Do not forget to add ashley@tricountyareachamber.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.

THIRD SEMINAR OF SERIES PROVES TO BE A POWERFUL EDUCATIONAL RESOURCE

As the third seminar of the OSHA Seminar Series, the feature presentation, "OSHA's Top Violated Standards – What is needed to comply?" proved to be a powerful educational resource for both the manufacturing and trades industries. The two-hour power session was presented through the Chamber's alliance with the

U.S. Department of Labor's Occupational Safety and Health Administration (OSHA). Scott Shimandle, Compliance Assistant Specialist of the USDOL, OSHA – Allentown office, provided members of the tri-county area with valuable information on the preparation process for their next OSHA inspection.

This event is presented as a part of the alliance between the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA) and the TriCounty Area Chamber of Commerce.



The alliance was formed in an effort to develop and deliver training and education programs on occupational safety and health issues relevant to

Chamber members. The next seminar of the OSHA Series: "What does an Effective Safety & Health Program really require?" will be presented on Tuesday, December 8, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com. 🗑

BECAUSE YOU *Belong*... MEMBER BENEFITS

FEATURED MEMBER BENEFIT OF THE MONTH

Chamber announces New Healthcare Partnership with Flexible Benefits Plan, Inc.

The TriCounty Area Chamber of Commerce (TCACC) is pleased to announce a new partnership with a local association administrator, **Flexible Benefits Plans, Inc. (FBP)**, as the Chamber's endorsed health benefits administrator. FBP is conveniently located in Valley

Forge, Pennsylvania and has many years of experience providing customers with superior healthcare benefit administration, including extensive knowledge of benefit options and comprehensive customer service.

TCACC went through an extensive RFP, interview, and review process involving several highly recommended benefit administrators along the 422 corridor. FBP is able to provide the Chamber's diverse members with an array of beneficial products and services, including value-added access to: COBRA Administration; Customized Reporting; Health Plan Options; and Additional Member Benefits and Cost Saving discounts.

TCACC recognizes that healthcare is a vital component to business and has made it a **PRIORITY** to provide their member businesses with additional opportunities for access to these services. For more information on how your business can take full advantage of these healthcare opportunities with Flexible Benefits Plans, Inc., please don't hesitate to contact the Chamber Office at 610.326.2900.

ADDITIONAL MEMBER BENEFIT OPPORTUNITIES TO HELP YOU SAVE MONEY ON YOUR BOTTOM LINE:

NEW TRICOUNTY AREA COMMUNITY GUIDE & BUSINESS DIRECTORY

The Chamber is proud to present the 2009-2011 TriCounty Area Community Guide & Business Directory. The new edition is finished and will be sent to each and every Chamber Member business! We thank all of the Chamber Members who advertised in the publication. Your investment will be well worth it, as the nearly 3,000 directories will be distributed to businesses, new residents, visitors and others in the region over the next two years.

MEMBERS, BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit tricountyareachamber.com and click on the OSHA Compliance Store - "Are you compliant?" icon in the top left hand corner for all of your compliance products.

The Chamber's partnership with MyOSHASTore.com has successfully provided chamber member businesses the opportunity to purchase a range of compliance products such as labor law posters, first aid products, exit signs, and training manuals through your Chamber's OSHA Compliance Store. The Chamber encourages members to visit the site to review the products and services available. 🗑

Ribbon Cutting



OPEN A FRANCHISE OPENS WITH CHAMBER RIBBON CUTTING

Open A Franchise, located at 867 North Hanover Street, Pottstown, PA, celebrates their grand opening with a TriCounty Area Chamber Ribbon Cutting Ceremony. Pictured from left to right: Chamber Ambassador, Timothy Forester, The Hill School; Chamber Ambassador, Jackie Gofus, Janney Montgomery Scott, LLC; Chamber Ambassador, Janet Flack, Keller Williams Realty Group; Vicki Arms, Open A Franchise; John Henning, Owner, Open A Franchise; Chamber Ambassador, Sharon Johnson, Harleysville National Bank; and Chamber Ambassador, Hanna Hartman, National Penn Bank.



VILLA AT MORLATTON CELEBRATES GRAND OPENING

The Villa at Morlatton team celebrated the Grand Opening of the new Assisted Living and Memory Care residence with the community. Located at 1152 Ben Franklin Highway East in Douglassville, the three story, 80,000 square foot showcases 83 apartments. For more information, call 610.385.5002. 🗑

CONNECTING BUSINESSES AND JOB SEEKERS

The Tri-County Area Fall Job Fair held in late September at the Norco Fire Company in Pottstown brought nearly 300 potential employees to the attending exhibitors. Exhibiting businesses were given the opportunity to meet with potential employees, accept resumes and conduct on-site interviews or hand out applications.

The next job fair will be held in the spring on Thursday, April 8, 2010. The Tri-County Area Fall Job Fair was presented by the TriCounty Area Chamber of Commerce.

RESUMES

With the Job Fair, nearly 300 new resumes covering dozens of business categories have been submitted into the Chamber Resume file. If you are a Chamber Member business looking for employees, stop by the Chamber office to look through the resumes collected this month and those collected at our Fall Job Fair held in September. Additional resumes submitted this month:

- 1 - Banking
- 1 - Electronic Technician
- 1 - Financial Services Representative
- 1 - Human Resources/ Office Assistant
- 1 - Purchasing/Logistics

INTERVIEWS FOR WINTER INTERNSHIPS:

Inquire today about this valuable business experience in a professional environment

Don't take it from us! Hear what our summer intern, Michael Weekley, had to say about his experience, "[it] helped prepare me for my career in advertising sales by providing me with real-world experience in marketing and promotions implementation. I was able to network with professionals and develop better communications skills, building on my prior research in print production and development."

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 to complete evaluations if they are receiving course credit. Resumes can be forwarded to Eileen Dautrich at eileen@tricountyareachamber.com or via fax 610.970.9705.

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

MEET LOCAL LEADER, LEONARD BASS, MEMBER OF LEADERSHIP TRI-COUNTY

"A title" or "assigned position" does not have much value when it comes to leading. True leadership cannot be awarded, appointed, or assigned. It comes only from influence, and that cannot be mandated. It must be earned. The only thing a title can buy is a little time—either to increase your level of influence with others or to undermine it. "It's not the position that makes the leaders; it's the leader that makes the position." (Maxell, J. 2002). This quote represents the personal business philosophy of Leonard C. Bass.



Leonard Bass

Leonard is a member of the Leadership Tri-County Class of 2010. He is the Assistant Vice President of Student Affairs for Montgomery County Community College. Leonard has worked in the tri-county area for over 10 years and lives here with his wife and two sons (ages 4 and 2). His education includes a B.A. in Music Performance, an M.M. in Music Performance, and an Ed.D. in Education Administration.

Several special interests help focus Leonard's time including: urban education, leadership development, classical-world music, house renovations, sports – football and crew, and world missions through church. These interests are reflected in the reason Leonard is participating in Leadership Tri-County

– "I believe it is necessary to serve in the community in which you work and live. There are vast human and economic resources in the tri-county area and I would like to help shape how these resources are utilized to further develop the community." "Working with like-minded professionals focused on improving the way of life for tri-county residents" is what Leonard is looking forward to most while participating in Leadership Tri-County.

For more information on Leadership Tri-County, please contact Eileen Dautrich, Director, at 610.326.2900, or Eileen@tricountyareachamber.com. 📧

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE: MENSCH, CHAMBER'S ENDORSED CANDIDATE, WINS SENATE SEAT

TriCounty Area Chamber of Commerce's endorsed candidate, Bob Mensch, easily won the special election, filling the vacant Senate seat in Montgomery County's 24th District. Mensch, a Republican two-term state representative, defeated his closest opponent by a more than 2-1 margin. Mensch will serve through the end of 2010, completing the term of Former Senator Rob Wonderling, who stepped down over the summer to head the Greater Philadelphia Chamber of Commerce.

As a State Representative, Mensch advocated for policies that fostered job creation and economic growth and was a strong ally of the business community. In fact, Mensch was named the TriCounty Area Chamber of Commerce's 2008 Legislator of the Year due to his 100 percent voting record on business issues tracked by the Chamber. Mensch is a fre-

quent critic of the high corporate income tax rate in Pennsylvania, which he points out ranks the Commonwealth 47th in the nation. He supports simplification of the corporate net income tax formula and increasing the net operating loss carry forward cap. He also supports increasing regulatory flexibility to help fuel small business growth. State Senator-Elect Mensch understands the business climate in Pennsylvania and has the experience to help lower healthcare costs, lower taxes, and reform ineffective business regulations.

The Chamber of Commerce supported Bob Mensch for these reasons and Mensch's tremendous win illustrates the IMPACT local business leaders can achieve when they become involved in the electoral process. Remaining engaged in elections brings more pro-growth legislators like Bob Mensch to Harrisburg. 📧

NOW IT'S TIME TO RESPECT THEIR TIME & ASK PERMISSION

Last month's **NETWORKING** tip #6, **MEISHI MANNERS**, trained you on Japan's high art, meishi - the exchange of business cards. Now it's time to make networking a **PRIORITY** and continue with that high level of interest and respect by following these two simple words – **ASK PERMISSION!**

Networking Tip #7: ASK PERMISSION

If you want to follow up with someone you've just met, ask permission, 'Would it be all right if I called you about...?'

Busy people appreciate this.

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

The Chamber will continue to educate you by providing a monthly **NETWORKING** tip. Make it your **PRIORITY** to let us know if the tips have worked for you by sharing your success story or personal tip to help others learn from your experience. To share your story, call the Chamber Office at 610.326.2900 or email ashley@tricountyareachamber.com. 📧

Positive Networking® is a registered trademark of Darcy Rezac.

SEPTEMBER WOW

WOW WENT "BACK TO THE BASICS" WITH NETWORKING KICKOFF



In today's marketplace, the focus of **NETWORKING**, whether through personal interactions or social media outlets, has become a key component in building sustainable business relationships. Recognizing the importance of this basic element, the TriCounty Area Chamber of Commerce's Women of the Workforce (WOW) group kicked off their fall season with a **NETWORKING** luncheon at the Spring Ford Country Club in Royersford in late September.

In surveying the membership, the Chamber recognizes that the number one reason the majority of businesses join the Chamber is to **NETWORK**. For that reason, the event agenda differed and went back to that basic essential of doing business. The program entitled, "**NETWORKING 101: Back to the Basics**", allotted time for each attendee to highlight their business, upcoming events, and new product offerings. While being provided with the opportunity to *Be Seen*, WOW networkers connected with a diverse group of potential customers – women.

This event was presented by the TriCounty Area Chamber of Commerce and sponsored by **Dolan Law Office, LLC** and **Cavalier Business Communications**. 📺



*The Women of the Workforce Luncheons are a monthly occurrence on the chamber's calendar, but next month, unlike our normally scheduled luncheons, **WOW WILL BE A BREAKFAST!** For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.*

THANK YOU!



SPECIAL THANKS to **MARTIN MOTORSPORTS** for hosting the September 22 Membership Mixer on the mezzanine overlooking the motorcycle and ATV showroom at their facility. Members of the Chamber were taken on a **NETWORKING** ride as they enjoyed making connections and viewing the 24,000 square foot building that houses a multitude of motor vehicle equipment.

Connect with your TriCounty **NETWORK** at this month's Regional Chamber Business Card Exchange on Thursday, November 12, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

WHICH PROJECT SHOULD BE BUILT?

Which project gets funding, and ultimately gets built? This is a classic problem transportation planners have faced, and are facing more frequently as a result of the fiscal constraints placed on project funding. Deciding which project to fund is not an easy decision to make, and the results can have long lasting impacts on a region. In the US 422 Corridor



Shayne Trimbell,
Project Coordinator,
GVF Transportation

the list of "wants" far surpasses the available funds; even more difficult is that the list of "needs", projects that are of highest priority, also exceed the available funds.

Industry-wide innovative financing models are being implemented to fill the funding gap for large expensive infrastructure projects. Methods, which primarily center privatization of an asset and assessing user fees to raise revenue, are being used throughout the nation, and world. This concept, known as a Public Private Partnership, or P3, has been met with varying degrees of success and carries its own set of advantages and disadvantages. In most cases however, one of the leading factors into the success of a P3 is placing high value, and thus a high priority on the improvements provided by the P3 and followed closely by a willingness to pay for the improvements.

What does this mean for the US 422 Corridor? It has been no secret that user fees are being explored as a method for raising revenue to make the necessary improvements on US 422. Collecting a nominal fee from the tens of thousands of daily trips on US 422 may provide the funds to complete such improvements as new and more efficient bridges, access ramps, and additional capacity on the highway mainline. This is not a new model for highway funding; anyone who

has traveled on the PA Turnpike has experienced the benefits first hand.

If improvements are to be made on the US 422 Corridor, it is important that residents and business owners understand the current situation in funding infrastructure at both the state and federal level. The recent budget crisis in Harrisburg underscores the

need to begin rethinking how projects are built. Funding from the Federal Highway Administration is not any brighter. For the second year the highway trust fund has required an emergency infusion of cash from Congress to keep it from going bankrupt. That situation is leaving major improvement projects like US 422 with little hope for a large influx of funds. Without question, it is time we begin to think differently about paying for our roads.

Without question improvements must be made to US 422. The highway is under capacity for the daily demand placed on it, the bridges need to be replaced, and the access ramps are not consistent with modern design standards. Improvements to US 422 will improve the quality of life for corridor residents, attract new businesses to the region, and create jobs and opportunities. The future economic competitiveness for the US 422 Corridor should be top priority for all residents and businesses. Changing how we think about infrastructure funding is one mechanism to ensure success for the future. As always, to stay connected with this issue and the progress of the proposal visit www.422corridor.com.

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

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EATING HEALTHY ON A BUDGET

How To Stretch Your Dollars Without Sacrificing Nutrition

Economic downturns have an unwanted effect on countless things for a family. You may have to completely eliminate things that aren't a necessity, cut back on the extras, forgo a big trip, and even scale down the basics. However, there are things that should stay in a household budget, and an important one is buying healthy food.

Often, the perception is that eating healthy is expensive. But, buying healthy food on a budget is not impossible when you follow some simple tips. In fact, eating healthy can actually be LESS expensive than buying pre-packaged and processed convenience foods that contribute to an unhealthy diet.

Remember, if you are feeling stressed it is important to maintain or improve your health, and that can be accomplished, in part, by eating a healthy diet. Eating poorly can break down your immune system and add to your stress by incurring doctor bills or by losing valuable time because you feel tired and listless. Unhealthy eating can also lead to long-term conditions including obesity, diabetes, joint problems, heart disease, and high blood pressure. These health conditions can not only lessen your quality of life, but be costly. Choosing the option to eat healthy, even on a budget, is beneficial in so many ways.

HOW-TO TIPS

Following a budget for anything takes initial pre-planning. It is no different for buying food. Figure out what you can spend per month on groceries and be sure to include money for non-food items like cleaning supplies and toiletries. Divide the amount by four to get your weekly total. Below are helpful tips to consider when spending your food dollars:

Plan your week's menus in advance. You can base your menu on what's on sale at the store or what's already in your fridge nearing expiration. Gather and keep an excellent supply of recipes that you and your family enjoy – variety is key to staying on track.

Make a list to take to the grocery store based on your pre-planned meals for the week and stick to it – never shop hungry!

Scour the weekly circulars for specials on items that you use regularly. If the items are not perishable, and your budget allows, stock up.

(See "Eating Healthy On A Budget" on page 42)

BUSINESS WENT "BACK TO SCHOOL" AT SEPTEMBER MEMBERSHIP BREAKFAST



The TriCounty Area Chamber of Commerce kicked off the 2009-2010 Chamber program year with a "Back to School" Membership Breakfast hosting more than 150 business professionals at the Brookside Country Club in Pottstown. Featured speaker, **Tom Templeton**, Assistant Executive Director for School Board & Management Services, Pennsylvania School Board Association, presented *Effective School Governance: Critical to Pennsylvania's Future* and touched on the challenges school boards face as well as the critical piece of effectively directing the human, capital, and financial resources of schools to execute a bold vision for the future of the commonwealth. The event was sponsored by **Barry Isett & Associates**, **Creative Health, Inc.**, and **Epps Advertising**.



New members smile as they hold their membership plaques @ September 10 Membership Breakfast held at Brookside Country Club in Pottstown. Pictured to the left are Thanh Nguyen, Donovan Advertising; Heather Gelting, Hive HR Consulting, LLC; Danielle Nelson, Hot Glue Media; and Lisa Chermack, Dugan Insurance Agency.

The TriCounty Area Chamber of Commerce welcomes new members at the September 10 Membership Breakfast held at Brookside Country Club in Pottstown. Pictured to the right with their membership plaques are Homer Williams and Richard Jacobs, Workplace Safety Trainers, Inc.; Jimmy Frymoyer, SignKrafters, LLC; and John Henning, Open A Franchise.



EATING HEALTHY ON A BUDGET

(Continued from page 41)

Clip coupons, but only use them if they make items you usually buy cost even less. The best time to use a coupon is when the item is on special.

Shop the perimeter of the store first where you'll find the basics for a healthy diet – produce, meats, and dairy – instead of junk food.

When cooking a big meal, make extra to freeze and use these as your “I don't feel like cooking tonight – I need quick and easy” meals instead of going to a drive-through or buying a family-size frozen dinner or microwavable meal high in sodium and saturated fat (the bad fat).

Making soups, stews, casseroles and chili will stretch your food dollar.

Get in the habit of reading unit labels on the shelf to identify the most cost-effective size to buy. Also, don't be brand specific; there are many generic items that cost significantly less and are just as good.

Consider a membership in a warehouse club – be careful, many of the bulk items would not be considered healthy choices; however, these clubs are great for buying



Pick-your-own orchards and farms are not only a money saver, but a great family activity!

bulk lean meat, low-fat cheese, and fresh or frozen produce.

Don't eat out for lunch - it's more expensive and usually not the most healthful meal. Brown bag it for lunch. Plan ahead and make your lunch the night before. Last night's dinner makes great lunches, too.

Don't eat out for dinner – it's more expensive than cooking and eating at home.

WHAT TO BUY

Feeding your family for less with healthy foods is an attainable goal. In fact, it is more easy and cost-effective than you may think. Consider the following:

Buy in-season, locally-grown foods. These cost less than ones that have to be trucked in from a distance. Many communities have pick-your-own orchards and farms – check them out – they're not only a money saver, but a great family activity!

Buy produce by the bag – it's cheaper – potatoes, oranges, onions, etc.

Buy frozen vegetables and fruits that are on sale – these are flash frozen, which locks in the nutrients. They are usually the better choice cost-wise, too, when you want something that is not in season.

Choose brown rice, couscous, whole grain bread, and whole wheat pasta. These items are not only healthy, but are filling and a great supplement to any meal. Consider pulling out that bread-maker you received as a gift and use it to make inexpensive whole grain breads and pizza dough.

Buy lean meats and poultry in bulk either at your grocery store or a warehouse club. Package into portions and freeze – skip the ready-to-cook or pre-packaged meats; they are more expensive and can be high in sodium if seasoned.

Buy foods high in fiber – they are not only good for you, but they are filling.

Legumes/beans are a wonderfully inexpensive source of protein that can be used as a main meal or to make soups and stews. They are high in fiber and nutrients, and low in calories, plus they are filling.

Eat fish such as tuna, salmon, and sardines – these are high in omega-3 fat (the good fat) and the cost per serving range is \$.65-\$.75. The canned variety is fine if it's packed in water, not oil.

Consider eggs and egg whites as a protein source for a meal instead of meat.

WHAT NOT TO BUY

Knowing what items and foods to avoid buying are just as important as knowing what to put in your shopping cart. Consider the following:

Resist the urge to buy convenience-packaged foods or individual serving sizes – the lure of convenience is strong, but it's costly. Buy bulk and make your own “snack packs.” Good snack choices include almonds, walnuts, dried fruit, carrot sticks you peel and cut yourself, whole wheat crackers, celery with low-fat peanut butter, and fresh fruit.

Avoid microwavable foods, meals-in-a-box, and frozen family dinners – practically everything that you can find in this category can be made from scratch – fresher, cheaper, and healthier, including macaroni & cheese, vegetable or meat lasagna, and chicken nuggets.

Skip buying expensive bottled water – if your home water is not suitable, invest in a water filter. Also, choose a reusable container made of aluminum or stainless steel instead of plastic.

Skip buying soft-drinks and pre-mixed iced tea – choose to drink water or low-fat milk instead. If you like iced tea, buy tea bags and make it yourself.

Forget about junk food – it's expensive and a waste of calories and money – it offers no nutritional value and brings nothing to the table – stock your cupboard and refrigerator with healthy, low-calorie snacks.

Hopefully, you see that feeding your family a nutritious and delicious meal on a budget is not as daunting or as impossible as you may have thought. There is no magic formula for everyone, but with a little effort, creativity and planning, the reward will be better health and more money in your pocket. Plus, planning menus, cooking together and sitting down at the table to eat will not only save you money and improve your health, but also give you valuable family time. Eating healthy is so good for you and your family in so many ways!

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. Go to www.missiongoodnutrition.org for recipes and a recipe message board, past episodes of Mission Good Nutrition, fitness tips and quizzes. 📖

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



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WHAT YOU DON'T KNOW WILL KILL YOUR BUSINESS

PART I



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

It is a given that most businesses these days have employees and computer workstations. These days they tend to go together. If you think that employees are only using their workstations for work, think again. As companies look to increase efficiencies and reduce costs, taking a hard look at what your employee's use their workstations for might just save your business, and the bonus would be that you will be able to increase efficiency to boot.

A recent survey showed that workers waste about 20 percent of their working day. When surveying over 2,000 employees a major on line salary web site found that 60% of employees admit to wasting time at work. The typical employee said they wasted over 1.7 hours out of a typical 8.5-hour workday. Personal Internet use dominated the time wasting activity; with over one third indicating that it was the main way they wasted time. The findings of this study were significant and they apply to businesses large and small, and across gender and age boundaries. The cost of this distraction to even the smallest business is significant and working to get these distractions under control is well worth the investment.

The list of things that employees do on

the net varies, but generally employees will look for personal information, read the news, play on-line games, and shop online. Employees will also just waste time by looking at sites such as ICanHasCheezburger.com, SubservientChicken.com and SymmetryLab.com – sites whose only purpose is to be a distraction. Many employees will also take advantage of the high bandwidth to stream audio or video and download music or videos. With all the time involved in the Internet as a distraction, employees and companies are bound to get into trouble.

Businesses need to be very vigilant regarding their employees' internet use. The issue is that businesses have more money than private individuals and thus

(See "Performing Technically" on page 46)

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PERFORMING TECHNICALLY

(Continued from page 44)

the liability stakes can be huge. Here is a list of the Top 5 Ways that a company could get into trouble as employees use the internet to for activities not directly related to their job.

Top 5 Ways a Company Can Get Killed by Employee Internet Use

1) DOWNLOADING COPYRIGHTED MATERIAL

This one is very serious and it should not be assumed that employees know about this. In many cases things that folks do at home they view as acceptable at work. One of these would be downloading a full length movie or copyrighted songs. The Recording Industry Association of America (RIAA) has brought some very notable cases against consumers for downloading copyrighted material at home. The stakes from companies are very high due to the amount of money and exposure that a company may face. We know of one such company who received a bill for \$50,000 from a major motion picture studio as a result of an employee downloading a pre-release copy of a motion picture.

2) USING PEER-TO-PEER (P2P) NETWORKS AT WORK

Peer-to-peer networks such as LimeWire, Bittorrent, kazaa exist based on the idea that you can both get and share information with the entire internet world. The recent discovery of Marine One Blueprints and health care records available on a popular P2P network indicate that many companies are struggling with this issue. Typically when a user

installs a peer-to-peer application, it will try to share a part of the user's hard drive with other members of the same P2P network. In a recent study P2P file sharing was found to be in use 92 percent of the time. If a user is not careful, confidential information can be inadvertently, and more importantly, unknowingly, shared. In most cases where we have seen P2P applications used in a business setting confidential information is usually being shared with out the user's knowledge or intent.

3) ACCIDENTALLY DOWNLOADING SPYWARE VIA AN UNSAFE SITE

Spyware is an application that is downloaded without a user's knowledge that tracks and reports user data to external servers. The software could be running on a workstation and sending all of the keystrokes that are typed on that workstation to a server in Turkey, Pakistan or another far off continent. If the user happens to be accessing company banking accounts online, that information is now compromised. With the continued advances of both the hardware and the spyware writers abilities, it is not far fetched to realize that a piece of spyware might be running on your workstation right now and you might not even know it. The spyware might have been installed inadvertently by an employee working to find a valuable internet page or piece of information. It is very easy for folks who are net technically savvy to miss the pop ups or other indications that something they did not intend to install may be running on their workstation.

(See "Performing Technically" on page 48)

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MARCOR Environmental is a contaminant cleanup contractor. Lynn D. Dewees, Business Development Manager, explains, "We remove, clean, handle and dispose of regulated environmental contaminants as well as any other type of contaminant that you would not want your usual maintenance or construction workers to handle."

"Our projects include removal of asbestos containing materials prior to renovation of an office, apartment or industrial process, response to spills of hazardous materials or floods, removal and disposal of waste products and materials, mold remediation and underground storage tank removal."

"The need for our services arise when a company encounters a hazardous material in the course of business," according to Dewees. "Sometimes it is a planned activity — for example when an industrial facility is making changes to an operation and they know that there is asbestos present. Sometimes, it is unplanned — for example when a firm is doing construction or renovation in a supposedly clean area and discovers asbestos or mold or drums of unknown materials."

MARCOR maintains an active outreach to clients and potential clients but their clients call them when they have a problem. MARCOR works with a range of clients — property management firms, developers, industrial facilities, government agencies, health care facilities, utilities, hotels, multi-residential properties. MARCOR does not do any residential work.

"A typical project would start with a site visit to determine the extent and nature of the project followed by a cost proposal," Dewees said. "Once approved, the contaminants are removed in compliance with Federal, State and Local guidelines and regulations."

"At the completion of a project, MARCOR can provide what we call a CPDP - Completed Project Documentation Package," Dewees said. "At a minimum, the CPDP contains an executive summary, contract documents, any regulatory notices required and copies of disposal certificates. Photos and daily time sheets can also be included."

MARCOR started as an asbestos abatement firm in 1980, in Maryland. In those days, asbestos abatement was not closely regulated and many contractors had a bad reputation for skirting the regulations. The owners of MARCOR set out to be a quality contractor — the type of contractor that business owners would call back again for additional work. Maryland was the first

state in the country to license asbestos contractors and MARCOR got the very first license.

MARCOR has expanded over the years from that single office to become a nationwide company with offices from Boston to Atlanta on the East Coast as well as Pensacola on the Gulf Coast and three offices on the West Coast. "Over the years, our clients have also asked us to provide services in addition to asbestos, including lead paint abatement, mold remediation, underground storage tank removal, specialty industrial cleaning and process equipment decommissioning and demolition," Dewees said.

"Personally I have worked my entire professional career in the environmental field," he continued. "I spent about seven years in various regulatory agencies before moving into the private sector. I worked in and around the Greater Philadelphia area and the Tri County region for several environmental consulting firms. I have been involved off and on with the TriCounty Area Chamber since about 1986."

In the mid- to late-80s, Dewees oversaw MARCOR on several asbestos abatement projects. "When I interviewed for a job here in 2000, I was surprised to find that many of the people I worked with in the field were still involved in the company and many had moved up into higher management level positions," Dewees said.

MARCOR has been able to weather the current economic storm due to the company's diverse service lines and diverse clientele, according to Dewees. "There is no question that many planned or scheduled projects have been postponed while clients wait for their finances to improve," he said.

After the terrorist attacks of 9/11, MARCOR was contacted to provide services at the Fresh Kills Landfill in New York. All debris from the towers was brought to the landfill and MARCOR provided operators to run screening machines to separate the hazardous debris and allow investigators to sort through the rubble. "We were the first contractor on the site and the last one to leave," Dewees said.

MARCOR provided the final cleaning and clearance for anthrax at the former AMI/National Enquirer building in Boca Raton, FL.

MARCOR has maintained an office in Chester County since 1985. "We have been active members of the Tri County Area Chamber since 2001," Dewees said.

For additional information, please call 610.269.3250, and visit www.marcor.com. 📧

PERFORMING TECHNICALLY

(Continued from page 46)

4) DOWNLOADING INAPPROPRIATE MATERIAL

The potential risk of a sexual harassment increases dramatically if employees download inappropriate and offensive material while at work. If the employer doesn't take steps to prevent this downloading, it can be argued that an employer maintains a hostile work environment towards their workers when offensive material is being downloaded and is available on company servers. The potential for damage is even worse if that material is stored in a hidden part of the file server. Depending on the material downloaded and where it might be stored, the government might even become interested in the very existence of the material and one could envision the potential that they might seize a complete server and all backups as evidence. When you are trying to run a business that is using that critical piece of equipment it will not be fun trying to get it back.

5) CONSUMER BASED SITES

A recent study found that when employees use consumer based sites at work, including Hulu.com, YouTube or Social Networking Sites such as

MySpace.com or Facebook.com, this activity may consume almost 1/3 of the available bandwidth that a business has available for the internet. Employees feel that the use of such sites is just as acceptable at work as they do at home. One can also surmise that 1/3 of a companies internet expenditure goes to support the traffic of these applications. If a company spends \$800 a month on the Internet pipe then about \$250 would go to non-business use of the Internet.

Next Month, in Part II of this article, we will take a look at the steps a company can take to address these issues. We will specifically give examples of the steps that companies of all sizes can take to reduce the potential exposure, costs and damages that might occur as a result of employee Internet use. ☑

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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Wellness in the WORKPLACE.

Can Your Company Afford to Ignore It?



BUSINESS, HEALTH AND FITNESS

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

Affordability. In today's economic state, it is a term that has become more commonplace in business than growth and prosperity.

Businesses today are asking themselves:

"Can we afford advertising? Can we afford to hire more staff? Can we afford to keep operating at the same costs and still turn a profit?" In a time when things may be grim for a lot of businesses, the only ones that are going to survive are the ones who make an effort now to turn things around. And to turn things around they need to focus on what's most important instead of focusing on the negative. Often, one of those overlooked items is the wellness, both financial and physical, of their business.

What exactly is wellness? Webster's defines wellness as: 1) the quality or state of being healthy in body and mind, esp. as the result of deliberate effort, and 2) an approach to healthcare that emphasizes preventing illness and prolonging life, as opposed to emphasizing treating diseases. Most people look at wellness simply as the absence of any apparent or disabling illness. And companies generally look at the wellness of their business from the financial side of things. How "well" is the business doing? The reality is, there is a very direct correlation between a company's financial wellness and its physical wellness, namely the wellness of its employees. Why is wellness so important to a company and why should employers be concerned about their employees'

wellness? Here are a few statistics that put it in perspective:

- American employers lose over 300 billion dollars of productivity annually due to illness, sick days, absenteeism and sub-par performance or "presenteeism" (showing up to work but not actually doing anything productive).

- The average employee misses 8.4 days annually due to illness or injury, totaling over \$63 billion nationwide.

- The employee with a serious or chronic condition (diabetes, lung disease, heart disease, cancer, etc.) misses 72 days annually, and works at diminished capacity when present.

- Nationwide, over 2.5 billion work days are reduced or lost completely. Can your business afford this reduction in productivity?

- Between the times employees spend at the doctor's office, the time they spend out sick, and the time they are working at less than full speed, employers are losing an average of \$2,000 to \$2,800 per employee per year due to illnesses. These numbers do not include the healthcare costs or workers compensation costs incurred due to illness.

- For every dollar an employer spends on salaries and wages, they spend a minimum of an additional 10 cents on health insurance and workers compensation costs.

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





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Events Calendar:**

**Business Continuity Planning
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Tues. Nov. 3, 2009
8:00am - 10:30am

**MCEDC Membership Mixer
(Pennsburg)**

Thurs. Nov. 12, 2009
5:30pm - 7:30pm

**Creative Financing in a
Tough Economy
(Souderton)**

Tues. Nov. 17, 2009
8:00am - 11:30am

For more information or to
register for any of these events,
please email:
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BUSINESS, HEALTH & FITNESS

(Continued from page 49)

• Those who suffer from GERD (gastroesophageal reflux disease) suffer decreased productivity so severely that a recent study by the International Foundation for Functional Gastrointestinal Disorders has calculated that over \$2 billion is lost in productivity each week due to the disease.

Everyone gets sick from time to time, but which would you rather have? A workforce of vital, energetic hard-working individuals focused on results and available to work when and where you need them? Or a workforce of average individuals who use up most of their sick leave, and come to work dragging their heads and underperforming? Wellness in the workplace has many benefits, and employers who have tracked their employees' wellness, as well as those who have contributed to their employees' wellness, have enjoyed increases in productivity, decreased healthcare costs, decreased workers compensation costs, and increased employee loyalty and higher morale.

Although good health and vitality benefit an employee in every aspect of his or her life, they also specifically benefit the employer as well. Just as investing in an employees' training provides a better, more valuable resource, investing in their health will provide an employer with a more effective and consistently available resource. The costs of unhealthy employees can be staggering. "Soft costs" such as absenteeism and reduced productivity are calculated as costing four to seven times the amount that employers pay in health insurance premiums and workers compensation premiums combined.

The American population as a whole is sadly unhealthy. So if your employees are average, in terms of their health, they are most likely overweight, 30% of them are obese, many are at risk for or already have diabetes, high blood pressure, respiratory compromise, and/or heart disease.

If you look at the life insurance weight tables, you'll see numbers that reflect the average of what people actually weigh, which is not the same as the weights recommended as healthy. The casual observer believes that if their weight falls within those on the table, he or she must be "okay." That is not the case. It just means that he or she is within the statistical norm. The same disconnect exists in our perception of the health of those around us (and ourselves!). We become used to what's the norm, not what's actually healthy, and we use "normal" as the benchmark for "healthy." It's not. Vitality, energy, stamina, and systemic strength are what's healthy. Chronic disease, even low-level, missed work, repeated colds, sore throats, sinus infections, headaches, etc. are all signs of an unhealthy body and life. And they will all respond to wellness intervention if the employee is willing to participate.

Many think that other illnesses, such as heart disease, diabetes, cancer, and stroke are just bad luck, and it's a shame when they happen to someone, but they can be prevented. For those who wish to take the steps, the incidence of such diseases can be radically minimized by living a fit and healthy life. Of the top six causes of death, (heart disease, cancer, stroke, respiratory disease, diabetes, accidents), five are what we call "lifestyle diseases". This means that they are caused by a person's lifestyle choices, at least in part, if not in whole.

From a humanitarian viewpoint, of course you would want the best for your employees, and you would want to see them free of illness and disease. However, there is also the very practical matter of your business's bottom line that gives you a vital interest in your employees being free of disease and a wellness program quickly becomes something your company can afford not to avoid. 🗑️



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