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THE KING OF PRUSSIA MALL

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SHOPPING
DESTINATION



COVER STORY

By Jim Jannotti

The King of Prussia Mall has big holiday plans that befit its status as the largest shopping complex in the country.

Indeed, the holidays are already in full swing at the King of Prussia Mall and have been since the beginning of November with the opening of *Rockwell's America: Celebrating the Art of Norman Rockwell*. This interactive exhibit features over 10,000 square feet of special collection illustrations, paintings and sculptures by Norman Rockwell. *Rockwell's America*, which is the largest Norman Rockwell display in the world, will be at the Mall through the beginning of March and is located on lower level of the Plaza by the Rite Aid entrance.

The holiday season would not be complete without a visit from Santa, who is ready to greet you and yours at Nordstrom Court and Bloomingdale's Court. Santa and his helpers arrived at The King of Prussia Mall in mid-November and are receiving visitors throughout the holiday season. Check out www.kingofprussiamall.com for Santa's hours.

In fact, the King of Prussia Mall's website is a great place to find all sorts of information about holiday hours, events and happenings and even gift ideas for everyone on your list.

Tyler Shaffer, Assistant Marketing Manager says, "King of Prussia Mall continually strives to make shopping easier and more convenient for its customers— especially during the holiday season. This year, the Mall added an interactive "Plan Your Trip" widget to its web site to help shoppers plan and map out the route to the stores they'd like to visit based on their shopping and gift giving needs." Using the trip planner

(See "Cover Story" on page 7)



The Norman Rockwell Exhibit is located by the Rite Aid entrance.

EVENT DATES

NORMAN ROCKWELL'S AMERICA

Now until March 14, 2010

SANTA

Santa Arrived at the Mall on November 14th

BLACK FRIDAY

Friday November 27, 6am-10pm

MEN'S SHOPPING NIGHT

Thursday December 10, 6-9pm

EXTENDED SHOPPING HOURS

December 16-23, 8am-11pm

CHRISTMAS EVE HOURS

December 24, 8am-6pm

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ZC1050

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Listings For SALE

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 Samatoga 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. **\$199,900.**

SOLD 1636 W. Phila. Ave., Boyertown- RESTAURANT and BAR known as the "Shanessville 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. The hard work has been completed. Start building in 60 days. Call for details. \$224,900.

SOLD 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.

FOR SALE- (#ZC2095) Business Only - Turnkey Operation- Monthly lease- \$1650. Type of Business- Pizza and sandwiches. Sale price includes franchise and equipment. \$159,900.

FOR SALE- (#ZC2096) 1012 E. Phila. Ave., Gilbertsville - BOYERTOWN AREA COMMERCIAL building features 5 rooms and bath. Located on heavily traveled main artery. Many possibilities. \$169,900.

FOR SALE- (#ZC2097) Morgantown- Rita's Water Ice BUSINESS ONLY- Ready to operate. Call for details. \$164,500.

FOR SALE- (#ZC2098) Pottstown- Just off High Street- PARKING LOT area with 2-car garage. Possible 2 LOT subdivision. \$49,900.



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Listings For LEASE

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

(ZC1026) 1314 E. Philadelphia Avenue, Gilbertsville- 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) 76 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

LEASED 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 2525SF office space and 3,033SF warehouse; Suite #2 is comprised of 1,285SF office space and 2,000SF warehouse space; Suite #3 is comprised of approximately 1,300SF office space. Spaces can be leased together or separate.

(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.

LEASED 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.

(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

LEASED 215 E. First St., 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.

(ZC1097) 1145 E. Philadelphia Ave., Gilbertsville- 5,900SF retail/office COMMERCIAL SPACE for lease. Non conforming use. \$3,400/Month plus heat, electric, sewer, lawn and snow removal. Public sewer, well water.

COVER STORY

(Continued from page 5)

is quick and easy. Simply enter some basic information about the person you're buying for and what type of gifts you're seeking. The trip planner then selects a store itinerary tailored to your holiday list. You'll also get information on where to park, where to start, and even suggestions of places to eat; all this in addition to detailed directions on how to get to the mall.

"Additionally the Mall will be providing free holiday shuttles to transport

shoppers quickly and safely from various locations around the Mall," says Mr. Shaffer.

If you are one of those Holiday shoppers who seems to need a bit more help than a website can give however, fear not. The King of Prussia Mall is once again offering a Men's Shopping Night. This year's event is on Thursday, December 10th from 6-9pm. "Each holiday season the Mall hosts Men's Shopping Night, an event specifically tailored to our male shoppers to provide a fun atmosphere while shopping for those on their holiday lists," says Mr. Shaffer. "This year, the Mall is teaming up with the **Preston & Steve Show** for an evening of exclusive retail promotions, gifts, personal shoppers, refreshments and of course, lots of fun."

The King of Prussia Mall is the east coast's premier shopping destination featuring seven department stores (including Neiman Marcus, Nordstrom, Bloomingdale's and Macy's), more than 40 eateries (including Morton's, Legal Seafood and The Cheesecake Factory) and nearly 400 specialty shops (including Burberry, Apple, Louis Vuitton, Salvatore Ferragamo and Sephora). Over the past several months, the Mall has added seven new retailers including Kiehl's, Gucci (the only location in PA), Michael Kors, Madewell, Debbie Brooks, Henri Bendel and Piazza Siempone.

But it's more than just shopping. The King of Prussia Mall is committed to serving its community and participates in programs and initiatives that reflect these values. "We support a variety of organizations that strive to enrich, empower and beautify the community," says Mr. Shaffer. The King of Prussia Mall proudly supports such organizations as the American Cancer Society, ALS, and the Upper Merion Senior Center. In the spirit of the holidays,

(See "Cover Story" on page 9)



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Local Businesses Help Make Your Holidays Happy



“BUZZ AROUND THE BLOCK”

By Jim Jannotti

As the number of remaining holiday shopping days heads rapidly toward single digits, we here at the Business Advisor are hoping to make the holiday home stretch a little easier. We interviewed a couple of area businesses about some of the things they're doing this season to help you make your holidays happy.

Holiday-ify Your Interior Landscape

Designs Unlimited offers the perfect green solution to any décor in any season of the year in any commercial or residential location. By providing the best quality tropical plant materials we add freshness, beauty and natural ambiance to any interior space.

Interior Designer **Debbie Reed** started Designs Unlimited in 1981. She has a degree in Interior Design from Virginia Tech and has experience planning and designing interior plantscapes at the Macy's Flower Show, Rockefeller Center and in malls throughout the US and Canada. Originally, her plan for Designs Unlimited was to design interior atriums and other challenging spaces by working with interior designers, architects, and landscape architects who were doing the specification for the industry.

(See "Buzz Around the Block" on page 10)



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COVER STORY

(Continued from page 7)

King of Prussia has teamed up with PhilAbundance, the region's largest food bank and hunger relief organization to offer \$1 off the \$5 *Norman Rockwell's America* admission price to those who bring a canned or non-perishable food item for donation. Through another partnership with The Salvation Army, the King of Prussia Mall also hosted a toy-drive for underprivileged children this holiday season.

For your convenience, the King of Prussia Mall offers extended shopping hours throughout the holidays; including special Black Friday hours (6am-10pm) and extended hours during the week before Christmas (8am-10pm.) For a full list of Holiday hours please visit kingofprussiamall.com.

Stop by the website and start planning your holiday visits to the King of Prussia Mall today. Below is a brief list of events and times to get you started. Details and a complete listing of events and extended holiday hours are available at www.kingofprussiamall.com. 🛒

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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

Not being able to shake the urge to work with the soil, plants and flowers, Ms Reed became the designer and the installer. She offers numerous other services as well.

"We are plant and floral decorators, which one may also describe as 'Interior Plantscape Specialists' or 'Interior Landscapers.' We specify, purchase, and install plant materials in decorative containers, all designed to complement the existing interior and furnishings," she says. "There are so many new materials and styles of planters on the market that it is often hard to decide what to suggest. Budget can also be a dictating factor but numerous selections are available in every price range."

"A large portion of our business includes plant rentals for special events, weddings, and parties. Corporate events with huge floral arrangements are a favorite, as well as creativity-challenging theme parties."

Beginning in Mid-November, the Holiday Elves at Designs Unlimited make the rounds of many businesses including hospitals, hotels, offices, lobbies and more. "We have installed Santa's scenes, including trees, reindeer, sugar plum fairies and giant candy canes. We can use existing decorations or provide new 'faux' or fresh cut evergreens, and supplement all with new ribbons, bows and lights, while offering a new theme each season." Christmas Trees? Yes, of course, says Ms. Reed. "We have installed and decorated 25' tall trees, both live and artificial."

Designs Unlimited can help you out beyond the holidays as well. "Beginning in 2010 we are announcing an addition-

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al service 'Backseat Designer' which offers clients a way to downsize and/or improve their interior decorating. We suggest a totally refreshed room, from paint and wall coverings, to furniture, accessories, window/floor treatments and of course plant, floral, and holiday creations," says Reed.

You can find Designs Unlimited on the web and see pictures of some of their corporate and residential plantscapes at www.designsunlimitedplants.com. Or give them a call at 610.327.8060.

(See "Buzz Around the Block" on page 12)



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COMMERCIAL LENDING OFFICER JOINS MERIDIAN BANK

Erwin K. Wenner has joined Devon-based Meridian Bank as Vice President, Commercial Lending.



Erwin K. Wenner

Wenner's 32-year banking career includes a depth of experience in nearly every aspect of financial service, including founding and serving as president and CEO of Security National Bank in Pottstown. A resident of North Coventry Township, he has held executive positions in numerous community service organizations and is currently director and treasurer of Citizen Advocacy of Chester County.

Christopher J. Annas, president and CEO of Meridian Bank, said, "Erwin brings the kind of practical knowledge and customer dedication that sets Meridian apart. We know we can count on his experience to expand our business banking footprint into the Tri-County area and across the Delaware Valley."

About Meridian Bank

Meridian Bank is a full service commercial bank serving Southeastern Pennsylvania. Its primary focus is small business banking, offering its customers a complete line of tailored financial products along with cash management and wealth management services. 🏦



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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

Not Just Weddings

The **Barn at Birchwood** is a favorite reception venue for newly married couples celebrating their big day. They're so good at weddings that sometimes people can forget the other types of events they can do.

President and Owner **Susan Mruskovic** says that The Barn at Birchwood offers a lot more than just great weddings. "We host Wedding Ceremonies and Receptions, Rehearsal dinners, Sports Awards Banquets, Corporate Christmas Parties, Anniversary Parties 25th, 50th, Birthday Parties, Sweet 16, 40th, 50th, 80th. Class Reunions, etc. You name it we plan it. We love to plan parties."

The Barn at Birchwood is currently planning some holiday parties. "We welcome Santa to the Barn on December 13th with a Brunch for families and children," says Ms. Mruskovic. She adds that The Barn at Birchwood puts a modern spin on Santa's big entrance. "Our Santa rides a Harley."

"For Thanksgiving we make complete Holiday Dinners that families can come and pick up here at The Barn."

After the presents are all open and the boxes are (hopefully) cleared out from under the tree, you can now ring in the New Year at the Barn at Birchwood as they host their first ever New Year's party.

A great party, Holiday or otherwise, depends on more than just a great location. The Barn at Birchwood knows this. "Our food is the best in the area," says Ms. Mruskovic. If you can't bring your event to the barn, they'll bring that great food to you. "One of our specialties is our corporate delivery service for weekly and monthly meetings. We deliver and set up corporate menus. The food is delivered in Stainless Steel Chafers and duplicates a formal affair. You can also order Hors D'Oeuvres for private parties and cook them yourself, or order food that's already prepared."

The Barn was built in 1773 as a farm. Thirty-five years ago, Susan's father **Edward J. Mruskovic** transformed the farm into a wonderful banquet facility. In addition to their holiday events, The Barn also hosts events for Valentine's Day, Easter and Mother's Day. During summer The Barn opens its pool to the public on a per-day fee basis.

"We also host kids camps for the local kids' care centers in the area," says Ms. Mruskovic.

In addition to all of this, the barn hosts benefit and charity events such as Why Not Me, which benefits the search

for a cure for pediatric brain tumors. "It is a wonderful event filled with lots of fun and great food," says Mrs. Mruskovic.

You can find a listing of upcoming events at The Barn at Birchwood as well as information on their corporate event and catering packages at www.barnatbirchwood.com.

A Reason to Shop

You are probably already planning to check out the **Coventry Mall** this season, but if not perhaps we can give you a couple of reasons to do so.

Jacquelyn Scanzello, Assistant Property Manager at the Coventry Mall notes a host of holiday events coming up in December. Perhaps you'd like to have Breakfast with Santa? You can, on December 5th. The event includes "a breakfast meal from McDonalds, an interactive musical performance, a craft for the children and of course, an appearance by Santa."

Of course, it isn't just kids who like to get their picture taken with Santa. On December 6th and 13th, it's Pet Night. Bring your pet to get a picture with Santa from 6-9pm.

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




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INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

When famous celebrities or business people announce that they're giving large sums of money to charitable or other worthwhile causes, it usually makes headlines on television and in the newspaper.

But it's important to remember that the massive donations you read about aren't the only way to help out. While you may not have billions to give to a charitable foundation, you may still be interested in charitable giving. Here are some ways you can make charitable donations that can benefit those in need, and also give you the added benefit of helping to reduce your taxes.

Direct gifts of appreciated securities. This method conserves the donor's cash while helping to avoid capital-gains tax on the sale of the appreciated security. You may deduct the market value of the securities (determined at the time of the gift) on your current-year tax return.

Direct gifts of life insurance. You may wish to transfer a life insurance policy to an organization if the life insurance coverage is no longer required. Transferring the policy to an organization may provide benefits for both you and the organization. If the policy has a cash value, the organization may be able to borrow funds from the policy and you may be entitled to an income-tax deduction in the amount of the policy's value.

Charitable remainder trust. This technique lets you make a charitable contribution of assets (property or securities) into a trust in which they can be sold without generating capital-gains tax. You may receive an income stream from the trust during your lifetime and receive a current income-tax deduction based on the present value of the future benefit to an organization. The organization receives the assets in the trust, usually at the death of the donor.

Charitable lead trust. This type of trust is the opposite of a charitable remainder trust. An income stream is provided to the charity, while you transfer the

(See "Investment Ideas" on page 15)

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

As you're working your way through that gift list, you're going to need a way to wrap them. If you're like me, that's better left to someone else. Someone like the gift wrappers at the Coventry Mall. From December 5th-24th, says Ms. Scanzello, "We have a gift wrapping service in which all proceeds benefit Helping Hands, Inc."

Donating the proceeds from gift wrapping is not the only way in which Coventry Mall is helping the community this season. "We have a Salvation Army Angel Tree here at Coventry Mall throughout the month of November and the beginning of December. The gifts collected reach children that Salvation Army of Pottstown assist during the holiday season in the 19464 and 19465 ZIP codes," says Scanzello.

In addition, "Relay for Life of Pottstown has their Sweet Street Truck Sale in our parking lot," she says. "All proceeds benefit the American Cancer Society Relay for Life of Pottstown."

Throughout the holiday season, there will be a number of specialty tenants located throughout the Coventry Mall. These include Holiday Spirit, Smart Toys, Tupperware, Day-by-Day Calendars, Home for the Holidays, A2Z Photomats, Collier Personalized Gifts, Winter Necessities/Hair Combs, Sports Scene, Pillow Pets/Wind Spinners, Rudolph and Me, and Wizards World of Tattoos.

If all of that isn't enough to convince you to check out Coventry Mall for the holidays, perhaps this will make a difference. Ms. Scanzello adds, "We offer Coventry Mall Gift Cards fee free to Chamber Members that mention this article now through December 24th."

The Coventry Mall will be offering extended shopping hours beginning on November 27, Black Friday, when they'll be open from 6am to 10pm. Beginning on Monday December 7, the mall will be open 9am-10pm weekdays through December 23d, and Saturdays from 8am-10pm. Extended shopping hours will be offered on Sundays, December 13th and 20th as well.

And a Bite to Eat

When you're ready for a break from all that shopping, you might want to check out **Nick's Pizza Restaurant** in Stowe for some of the area's best pizza, sandwiches and (my own favorite) wings. Who knows you might even conclude that Nick's food is good enough to give as a gift to someone on your list. If so, you're in luck. Nick's offers gift certificates in \$10 denominations. "You might be surprised to learn that we actually do sell quite a few of these during the holidays," says **Rosemary Palumbo** who along with husband **Gerardo**, own and operate Nick's Pizza Restaurant. "Food is always a good gift to give." And Nick's food makes quite a good gift. You can find Nick's on the web at www.nicksstowe.com or call them at 610.326.3501. 🍕

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INVESTMENT IDEAS

(Continued from page 13)

remaining interest to your family. A charitable lead trust does not generally entitle the donor to an income-tax deduction in the year the trust is established. However, any income generated by the donated assets will be reported by the trust and not the donor. The trust is then entitled to a charitable deduction for any income it pays out to the charity. Unlike a charitable remainder trust, a charitable lead trust does not help you avoid capital-gains tax. The benefit of the trust is in the ability to give the assets to heirs at a substantially discounted value.

Charitable gift annuities. In this arrangement, the organization promises to pay the donor a constant income stream — an annuity — in exchange for a charitable gift. A portion of the value of the gifted assets is tax deductible to the donor.

Pooled income funds. A charitable non-profit organization can create and maintain a pooled income fund consisting of assets contributed by many different donors. An organization pays the net income the fund

earns to the various donors in proportion to their respective interests in the fund. The income depends on the fund's performance and is taxable to donors.

Private charitable foundations, supporting organizations and community foundations. Creating a foundation lets your family control the allocation and investment of contributions made to an organization. The entire contribution must be used for the foundation's charitable purposes. You may structure a private foundation as a corporation, managed by a board of directors, or as a trust, managed by trustees.

Remember, you don't have to be rich and famous to initiate a charitable-giving strategy. Your Financial Advisor can help you choose the strategy that best suits your individual or family circumstances. As Wells Fargo Advisors does not provide legal or tax advice, we recommend consulting with a legal / tax advisor before making any investment decisions which could have legal / tax ramifications. ■

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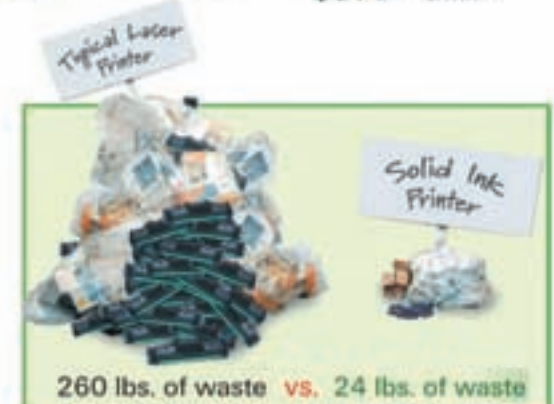
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A CAPSULE SUMMARY



LEGAL PERSPECTIVES

Thomas R. Beveridge, Esq.
Wolf, Baldwin & Associates, P.C.

As President Bush neared the end of his term of service, he signed into law the *Americans with Disabilities Act Amendments Act of 2008* ("ADAAA"). Effective as of January 1, 2009,

the main purpose of these various amendments was to expand the definition of "disability," thereby providing broader coverage to those individuals working with impairments. The Amendments also clarified many other issues, which developed over the preceding nineteen years of interpretation by the courts of the United States. While limited by the available space for this particular article, the following information will provide a brief summary of the most important aspects of these Amendments as they impact employers and disabled workers.

The federal government enacted the *Americans with Disabilities Act of 1990* (the "ADA") in an effort to prevent discrimination against disabled individuals in "all aspects of society." *The Americans with Disabilities Act: A Primer for Small Business*, www.eeoc.gov/ada/adahandbook.html, page 2. Enforcement of the various provisions of the ADA is overseen by the Equal Employment Opportunity Commission ("EEOC"). On the state level, Pennsylvania also enacted legislation to prevent discrimination against disabled individuals which essentially mirrors most of the protections offered by the

ADA. This legislation, the *Pennsylvania Human Relation Act* ("PHRA"), is governed and enforced by the Pennsylvania Human Relations Commission. The interplay of the PHRA with the ADA is, unfortunately, beyond the scope of this article.

Under the ADA, an employer with fifteen (15) or more employees may not discriminate against a qualified individual with a disability and must make reasonable accommodations for disabled job applicants and employees, unless doing so would impose an undue hardship on the employer. The regulations

(See "Legal Perspectives" on page 18)

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LEGAL PERSPECTIVES

(Continued from page 17)

promulgated by the EEOC and several United States Supreme Court cases ultimately led to a narrowing of the definitions of these various terms and thereby the effective coverage of the ADA. One of the major concerns addressed by the ADAAA was the determination of what individuals were actually protected by the ADA pursuant to the definition of "disability."

Under the original definition in the ADA, a "disability" was considered as, (1) a physical or mental impairment that substantially limited one or more major life activities; (2) having a recorded history of such an impairment, or (3) being regarded as having such an impairment. As you can imagine, these categories led to even further interpretation and limitation by the EEOC regulations and the Supreme Court's decisions.

In an effort to expand the definition of "disability" and clarify these various interpretations, the ADAAA effectively changed the way that the terms of the definition should be viewed. While maintaining the original definition, the

ADAAA expands the category of "major life activities" to include two clear and — more importantly — non-exhaustive collections of such activities. The first collection of activities includes many of the previously recognized activities such as caring for oneself, walking, speaking, hearing, learning, seeing, working, performing manual tasks, and breathing. To this list, the ADAAA added such activities as reading, bending, concentrating, and thinking. The second collection of activities encompass major bodily functions such as digestive, bowel, bladder, neurological, immune system, brain, respiratory, circulatory, endocrine, reproductive and normal cell growth. Importantly, neither of these lists is considered comprehensive; but rather, these various entries are only some, but not all, of the activities which may be considered major life activities.

The ADAAA also includes in the definition of disability medical conditions that may be in remission or considered episodic, but would substantially limit a major life activity when actually active.

(See "Legal Perspectives" on page 20)



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PART 1



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By Jeannette Samanen, Ph.D.

The Importance of Business Intuition

The higher you go in the organization, the more important well developed intuitive abilities become. Intuition is essential in business decision making when rational analysis of data is not enough. This tends to occur when there is too much data or the data is contradictory. Facts are limited or they do not clearly indicate the direction to take. Problems are complex with a high level of uncertainty.

There are several plausible alternative solutions to choose from, with good arguments for each. Time is limited and there is pressure to be right. There is rapid change with new trends emerging. Little previous precedent has been established.

These are precisely the situations that characterize decision making at the higher levels in any organization. Intuitive awareness also provides fresh perspective and insight which can be invaluable in helping with human resource challenges, particularly succession planning, managing valued employees or team members who are underperforming or derailing, and handling restructuring or downsizing.

Intuition can also help you to anticipate emerging business trends. Since the Age of Reason, our culture has valued rational

thought as the most important factor for success. Daniel Goleman's groundbreaking work with Emotional Intelligence in the 1990's showed that emotional and social resources are at least as important in creating success and happiness in business and in life. Now intuition is at the frontier of human development.

What Is Intuition?

Intuition is knowledge gained without rational thought. It's a way of knowing that differs from your normal thought process. You can think of it as a gut feeling.

While thinking can be laborious, intuition comes instantaneously. It often arises spontaneously. While logical thought focuses on the relationship among the parts, intuition looks at the

(See "Make Your Good Life Better" on page 21)



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LEGAL PERSPECTIVES

(Continued from page 18)

A good example of this type of a condition is diabetes.

With regard to the third category of disability, the ADAAA now considers a covered individual to be one who is "regarded as" disabled when subject to an action that is prohibited by the ADA (such as, termination or failing to hire the individual when otherwise qualified for the position) where the action was based on an impairment that is not considered either transitory or minor. Also of note, individuals who fall within this category of "regarded as" are not entitled to reasonable accommodations.

One of the main decisions of the United States Supreme Court which was overturned by the ADAAA was the case of *Sutton v. United Airlines, Inc.*, 527 U.S. 471 (1999). In this case, the Supreme Court held mitigating measures such as medications, medical equipment, etc. were to be taken into consideration whenever conducting an analysis regarding a determination as to whether a qualifying disability existed. In direct contrast to this holding, the Amendments now provide that such analysis of whether an individual is dis-

abled under the definition of the Act should be made without regard to any mitigating factors, except for the use of ordinary eyeglasses or contact lenses.

While it would seem the ADAAA favors only the disabled employee or individual seeking employment, employers subject to the ADA may still raise the argument of "undue hardship" when defending against a request for reasonable accommodations. The ADA defines "reasonable accommodations" as adjustments or modifications, which can be made by an employer so as to enable a person with a qualified disability to experience equal employment opportunities. However, when any such accommodations "result in significant difficulty or expense", then the employer need not provide such accommodations. *The Americans with Disabilities Act: A Primer for Small Business*, www.eeoc.gov/ada/adahandbook.html, page 7. Also, the ADAAA prohibits reverse discrimination claims by other employees against their employers where disabled employees are provided reasonable accommodations to which other employees without such disabilities are not entitled.

(See "Legal Perspectives" on page 22)

MAKE YOUR GOOD LIFE BETTER

(Continued from page 19)

whole picture. Thinking draws on the left side of the brain, while intuition utilizes the right brain, the side associated with creativity.

The goal here is not to replace thinking with intuition. Rather, developing your intuitive abilities will give you a greater range of resources to draw on when faced with challenges in business and in life.

You can imagine it like a game of tennis. Thinking is like having a powerful forehand. You can play good tennis, but you'll be more successful if you can draw on your backhand — Emotional Intelligence — to cover the whole court. You can only play winning tennis, though, if you add a strong serve. Developing your intuitive abilities gives you that extra edge.

How to Boost Your Business Intuition

Everyone has intuitive abilities. You've probably had the experience of wrestling with a problem, struggling to come up with the solution. Then, when you least expected it — perhaps in the shower, or out on a run — the answer came to you with perfect clarity. When you went with

your hunch, things went well. If you ignored it, chances are you lived to regret that decision. That's intuition.

The problem is that you never quite know when an intuitive insight is going to arise. The good news is that you can develop your intuitive abilities and learn to access them whenever you need to.

Merely recognizing the existence of intuition and its potential value is an important first step. In this way you can be more open to your intuitive knowing when it arises.

Keeping an intuition journal can help you become more aware of your intuitive insights and the way you use intuition in your life. Document any intuitive awareness that comes to you. Note whether you go along with your hunch or not. Then notice how things turn out. Over time you will come to trust your intuitions as you come to recognize the positive impact they have on your business and your life. This will help you to tune in to intuition when it arises.

You can also learn ways to consciously access your intuitive knowing. In the second part of this series on business intuition I teach you how. 📖



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KEEP'EM COMING BACK



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

Many businesses spend a lot of time and money trying to get new clients. It seems to be an ongoing process. So much time is spent generating leads, having conversations, submitting proposals, trying to close the sale.

Unfortunately, I witness many businesses not spending as much time trying to get their existing clients to return. Once you have a customer why not spend some resources to get them to spend more with you? There have been studies performed that indicate it takes six times more time and money to get a new customer, than it does to get an existing customer to come back and spend more money.

It seems obvious, but treating your current clients in a special way can make all the difference in the world. So what are you doing to get your clients to come back? Here are some simple things to consider that seem obvious but in many cases are ignored.

- **Be consistent and reliable** — One bad experience can ruin your relationship. And the risk of them telling others about their bad experience is high. Do not get complacent. Always give them your best and rectify issues swiftly and satisfactorily.

(See "Business & Marketing Strategies" on page 24)



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BUSINESS & MARKETING STRATEGIES

(Continued from page 23)

• **Stay in contact** — My rule of thumb is to be in contact with every one of your clients at least every 90 days. This can be done through phone calls, mailings, newsletters, special offers and business announcements. Whatever the way, stay in touch. This will require you to maintain a customer data base with all their contact information.

• **Frequent buyer programs** — This, of course, has been used by the airlines for quite some time now. And there are many other businesses that have jumped on board with a similar program. How can you leverage such a program in your business?

• **Thank you notes** — When was the last time you made a significant purchase and received a thank you note? When was the last time you sent them to your clients? Pretty sad isn't it. Send out thank you notes regularly. Your customers will take notice.

• **Increase you product/service range** — The more you offer them the more reasons they have to come back and buy. Think of complementary products or services to your existing offerings. This is particularly important if your business sells things that people buy irregularly or every few years.

• **Ask them to come back** — Seems ridiculous to say this but many businesses ignore the opportunity. There are some businesses that do this very well. Hair solons and dentists come to mind. They don't let you leave until you make your next appointment. How can you use this concept in your business?

• **Closed door sales** — When you invite your clients to an "exclusive" event it makes them feel special. This is not open to anyone, just your clients. It makes them feel like a member of the family.

It's important that whatever strategies you use to get your clients to come back that they are implemented consistently. Doing these things on a hit or miss basis does not work. If you are not consistent, at some point your clients will get the sense of indifference. They will get the feeling that you just don't care. That's when they go to your competition. So go the extra mile to make your customers feel special. It will pay off in increased sales and profits for you. 🛒

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

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Presented by SCORE, HP, and other private-sector companies, *Business Matchmaking* is a series of regional events that bring corporate and government buyers face to face with small business owners. Since the program began in 2003, business owners have landed more than 20,000 one-on-one appointments with key government and corporate officials from hundreds of major corporations and agencies.

Does Business Matchmaking work? Just ask Donnie McDaniel, owner of an Arlington, Texas-based industrial products distribution business. Frustrated by

being unable to bring his small business to the attention of big customers, McDaniel attended a regional Business Matchmaking event. A single meeting led to a contract potentially worth \$1 million in new sales.

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promise you'll snag a deal, but it does give you a chance to state your case directly to decision-makers. If you've never sold to large corporations or government agencies, this is an excellent starting point. Business Matchmaking levels the field, allowing every small business an equal opportunity to learn about selling to big business, public institutions (like universities) and government entities at local, state and national levels.

If you aren't sure how to prepare your pitch, Small Business Procurement Workshops held a month in advance of each Business Matching event could help you:

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Best of all, the workshops and matchmaking events are free! To find a calendar of events and information on how to participate, visit www.businessmatchmaking.com. TIP: With so much valuable information and networking, slots at Business Matchmaking events go fast. If you see an event coming up in your area, sign up early and get ready to bring your small business to the "big time."

For more help identifying potential business opportunities, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.3272673 for the Pottstown SCORE office or visit on the web at www.pottstownscore.org. 

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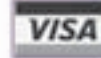
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Jeff Dentler, Vice President of Finance, jeff@tricountyareachamber.com

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

TCACC HOLIDAY SCHEDULE:

Holiday office hours will be as follows:

Thursday, December 24, 2009 - 8 AM – 12 PM

Friday, December 25, 2009 – Closed

Monday, December 28, 2009 - 9 AM – 4 PM

Tuesday, December 29, 2009 - 9 AM – 4 PM

Wednesday, December 30, 2009 - 9 AM – 4 PM

Thursday, December 31, 2009 - 8 AM – 12 PM

Friday, January 1, 2010 – Closed

We apologize for any inconvenience this may cause. Have a very safe and happy holiday season from all of us at the TriCounty Area Chamber of Commerce.

PRESIDENT'S MESSAGE



Happy Holidays!

On behalf of the TriCounty Area Chamber of Commerce Board of Directors and staff, thank you for your participation and commitment to the Chamber.

For all, this past year has been a challenging time as we hunkered down for a tumultuous economic ride. Your commitment to the Chamber has enabled us to provide you with networking opportunities as well as advocacy efforts. As the year comes to a close, we greatly appreciate your participation.

Rejoice and celebrate with colleagues, friends, and family during this holiday season. If there is a year to celebrate, it should be this one! Dare to be a child again and dream. Write your list and share your hopes and wishes with glee. As the song says "it's a wonderful time of the year".

Take time to reconnect with your inner self giving yourself a moment of personal reflection. Think about those that are around you that may not have been as fortunate as us this year. Drop an extra dollar in the kettle or provide an extra toy for the drive. During all of the hustle and bustle, bring a ray of hope into someone's life by smiling, holding the door open, and remembering what mom taught us; say "thank you".

At the end of this year, all of us have an opportunity to put the bad habits to rest and focus on our futures. Be **OPEN** to new ideas and establish new business opportunities. The New Year enables us to explore and chart a course into new seas. Set forth to find best business practices that will help **IMPACT** your business and empower your customers.

Please continue to make the Chamber a **PRIORITY** for your business. Your support empowers the **NETWORK** to make the tri-county business environment better. Thank you for believing – thank you for **Belonging!**

Be seen. Be Heard. Belong.

Tim Phelps, TCACC President

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES

- Tues., Dec. 8**
ANNUAL HOLIDAY OPEN HOUSE – MEMBER APPRECIATION EVENT
5 – 6:30 PM
Chamber Conference Center*, 152 High St., Suite 360, Pottstown
We like seeing you. We like hearing from you. We want to **THANK YOU** for Belonging! Your Chamber would like to show our thanks by giving recognition back to you. Come celebrate the spirit of the season with fellow Chamber Members and the Chamber Staff at our Member Appreciation event. Enjoy hors d'oeuvres and beverages, graciously donated by Chamber Member restaurants, caterers, and other food and beverage suppliers.
No Charge, Members Only.
- Thurs., Dec. 10**
11:30 AM – 1:30 PM
WOW
WOMEN OF THE WORKFORCE LUNCHEON (WOW)
Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City
The featured speaker is **Liz Scott**, Vice President of Development of Alex's Lemonade Stand Foundation for Childhood Cancer and she is also Alex's mother. She will present "Front Yard to Foundation: The Joys and Challenges of Growing a Family-Founded Organization."
Sponsored by Hive HR Consulting, LLC and Main Line Financial Advisors, LLC.
Members Only.
\$28 per Member prepaid or at the door; \$36 per Member invoiced

EVENTS

- Thurs., Dec. 3**
3:30 PM
CHAMBER 101
Chamber Conference Center*, 152 High Street, Suite 360, Pottstown
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge. Reservations please.
- Tues., Dec. 8**
OSHA SEMINAR SERIES
Chamber Conference Center*, 152 High St., Suite 360, Pottstown
"What does an Effective Safety & Health Program really require?" presented by **Scott Shimandle**, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office, will help businesses better prepare for OSHA inspections. This is the fourth seminar of the OSHA Seminar Series. This seminar series is presented in support of the alliance between TCACC and OSHA - An OSHA Cooperative Program.
\$5.00 for Members and Non-members (to cover the cost of food)
- Tues., Dec. 15**
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

- Thurs., Jan. 14**
7 - 9 AM
ECONOMIC FORECAST MEMBERSHIP BREAKFAST
Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City
7 – 7:30 AM Networking
7:30 – 9 AM Program
Featured speaker, **James D. King**, President and Chief Investment Officer of National Penn Investors Trust Company, will provide the audience with a review of the notable market and economic events of 2009 and offer a view of what we might expect in 2010.
Sponsored by National Penn Investors Trust Company and National Penn Bank.
\$25 per Member prepaid, \$30 per Member Invoiced; \$50 per Non-member
- Wed., Jan. 20**
4:30 PM
6 PM
25TH ANNIVERSARY BOYERTOWN AREA PROGRESS DINNER
La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville
Social Hour
Dinner
Event Highlights include: **Lifetime Achievement Award** posthumously honoring **William S. Hollenbach** will be presented and a **Progress Video** by **Boyetown Area High School students** highlighting 10 years of progress in the Boyertown community.
\$55 per Member; \$475 per Member table of ten; \$65 for Non-member
Sponsored by Cabot Supermetals (Platinum Sponsor).
Sponsorship Opportunities Available – contact the Chamber Office at 610.326.2900.
Inclement Weather Date: Wednesday, January 27, 2010.
- Tues., Jan. 26**
4:30 - 6:30 PM
MEMBERSHIP MIXER
Montgomery County Community College - West Campus, North Hall, 16 E. High Street, Pottstown
No charge, Members Only. Reservations appreciated.

***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.

THANK YOU!



BY CHOICE HOTELS

SPECIAL THANKS to **COMFORT INN & SUITES OF POTTSTOWN** for hosting the October 27 Membership Mixer. While **NETWORKING**, Members of the Chamber were able to tour the newly renovated facility and get a taste of what it is like to be an overnight guest.

Connect with your TriCounty **NETWORK** at this month's Annual Holiday Open House, a Member Appreciation event, on Tuesday, December 8, 2009. For more on this event, refer to the calendar on this page or visit the Chamber Calendar on tricountyareachamber.com.

**Register today
connect tomorrow.**

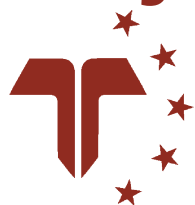
**Visit us online at tricountyareachamber.com
or call the RSVP line, 610.326.5158.**



THE TIME TO JOIN IS NOW

Belong to the TriCounty Chamber **NETWORK!**

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

10 Years

Bergen Polymers, Inc.

**Boyetown
Lions Community
Ambulance Service
The Cinnamon Stick**

**Janney
Montgomery Scott
MacKissic, Inc.**

15 Years

**Sanatoga Ridge
Community, Inc.**

**Valley Forge
Convention and
Visitors Bureau, Ltd.**

20 Years

**Fromer, Dr. Joel &
Dr. Ronald Gross**

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

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

**Advanced Building
Systems, Inc.**

Albright College

Bally Block Company

**The Basile
Corporation**

**Baumann,
DeSeve & Landau**

**Bause-Landry
Catering**

**Brandywine Institute
of Orthopaedics**

Cabot Supermetals

**James M. Capinski
and Associates**

**Chester County
Conference &
Visitors Bureau**

**Chuck's
Auto Salvage, Inc.**

**Michael L. Cross
& Co., Ltd.**

**Davis Bros.
Scrap Co., Inc.**

Dragline Silk, Inc.

French Creek Golf Club

Garner, David

**The Goddard School
of Sanatoga**

**Carina Hatfield
Massage Therapy**

**Hollenbach
Home Center**

**Independence
Blue Cross**

IPS Laser Express

**Kaiser
Construction Co., Inc.**

**Keller Williams
Realty Group**

Kelly Real Estate, Inc.

**Korask Glass &
Aluminum, Inc.**

Maaco of Pottstown

**Manatawny Creek
Winery, Inc.**

**Montgomery County
Community College**

**North Coventry
Township**

**E. Kenneth Nyce
Law Office, LLC**

Potty Queen

**Professional Pharmacy
& Convalescent
Products, Ltd.**

**Rotary Club of
Pottstown**

**Sanatoga
Animal Hospital**

**Sanctuary
Counseling, LLC**

**Schumacher & Benner
Funeral Home**

Shaner Propane, Inc.

Sher Properties, Inc.

**Spring-Ford Area
School District**

Tornetta Realty Corp.

Tri County Toyota

United First Financial

Venezia, Inc.

**Walnut Woods of
Boyetown**

**Wells & Sons
Chimney Service, Inc.**

Pottstown YMCA

**YWCA
Tri-County Area**

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.*

Air Experts, Inc.
1001 Daisy Point Road
Pottstown, PA 19465
(610.495.0886)

*HVAC Contractors; Residential Heating
Contractors; Gas/Oil & Electric Heating –
Service & Maintenance*

www.airexpertsinheatingandcooling.com
Serving the tri-county area, Air Experts, Inc., heating and air conditioning contractors, services and installs oil, gas and electrical heating systems as well as air conditioning systems.

C. Raymond Davis & Son, Inc.
2124 Kimberton Road
Kimberton, PA 19442
(610.933.8908)

Construction Contractors
www.craymondDavis.com

C. Raymond Davis & Sons is committed to providing excellence in all aspects of construction and service in order to assure complete client satisfaction on every project. The company's goal is to complete every project on time, within budget, with the highest quality construction features, without exception.

Chili's
220 Upland Square Drive
Stowe, PA 19464
(610.326.1737)

*Restaurants/Clubs; Food Products;
Event Planners*

www.chilis.com

Pepper in Some Flavor with Chili's anything but ordinary. From starters like our Triple Dipper, to entrees like our Grilled Baby Backs and Sizzling Fajitas, Chili's signature dishes will make your mouth water. Chili's, Pepper in Some Fun.

**Dana Holding Corporation –
Pottstown Plant**
1040 Center Avenue
Pottstown, PA 19464
(610.323.4200)

Manufacturers & Processors; Machine Shops
www.dana.corp

Dana, a world leader, supplies axles; drive-shafts; structural, sealing, and thermal-management products; as well as genuine service parts, to its customer-base of virtually every major vehicle manufacturer in the global automotive, commercial vehicle, and off-highway markets. Based in Maumee, Ohio, the company employs approximately 22,500 people in 26 countries with reported 2008 sales of \$8.1 billion.

LA Fitness
120 Upland Square Drive
Pottstown, PA 19464
(484.948.3168)

Health Clubs/Fitness Centers/Gyms
www.lafitness.com

LA Fitness is where keeping fit is not just a fad – it's a way of life. The new fitness center offers exercise options from basketball to racquetball, swimming to indoor cycling, free weights to cardio equipment, personal training to group fitness and much more. No matter what fitness level, LA Fitness offers appropriate options and payment plans.

Meridian Bank
92 Lancaster Avenue
Devon, PA 19333
(484.395.2062)

Banks
www.meridianbanker.com

Meridian Bank is a locally owned and operated PA state-chartered commercial bank dedicated to serving the banking needs of businesses, professionals and retail customers in Chester Co. and Southeastern PA. Meridian offers a complete range of FDIC-insured deposit accounts, credit products and services, delivered by experienced bankers focused on tailored financial solutions.

Spector Gadon & Rosen, P.C.
1635 Market Street, 7th Floor
Philadelphia, PA 19103
(215.241.8902)

Attorneys
www.lawsgr.com

Spector Gadon & Rosen P.C. has 60+ lawyers serving small and medium sized organizations, high profile companies, emerging businesses and high-net worth individuals in more than 20 areas of the law. Offices are in Philadelphia, Moorestown, NJ and St. Petersburg, FL. from the significant resources of our 60+.



TRICOUNTY AREA
CHAMBER OF COMMERCE

OPEN THE CIRCLE

The Chamber only thought it fitting to provide this **NETWORKING** tip before our upcoming Annual Holiday Open House on Tuesday, December 8, 2009:

Networking Tip #8 – OPEN THE CIRCLE

If you are in a group of people and someone is hovering outside your circle, be the first person to invite them into the group. Don't make them do the 28-second hover—the maximum hover time most people can bear. Get their name and make the introduction. That's being a positive networker.

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

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.

Ribbon Cutting



CHILI'S OPENS NEW LOCATION IN STOWE, PA, WITH A CHAMBER RIBBON CUTTING

Chili's Restaurant located at 220 Upland Square Drive, Stowe, PA, celebrated their grand opening, Monday, November 2, 2009 with a TriCounty Area Chamber ribbon cutting. The activities also included brief remarks by State Representative Thomas Quigley; Edward Whetstone, Township Manager; Sharon Thomas, Mayor of the Borough of Pottstown; TriCounty Area Chamber of Commerce representative and Joan Daly, Executive Director of the Pottstown YMCA, who accepted a donation from Chili's on behalf of the Pottstown YMCA. Pictured in the group photo are all individuals in attendance including local dignitaries, TriCounty Area Chamber Ambassadors and Chili's operations team. 📧

BECAUSE YOU *Belong...* MEMBER BENEFITS

FEATURED MEMBER BENEFIT OF THE MONTH

MEMBER APPRECIATION EVENT ON DECEMBER 8!

We like seeing you. We like hearing from you. We want to **THANK YOU** for Belonging!

Your Chamber would like to show our thanks by giving recognition back to you! Come celebrate the spirit of the season with fellow Chamber Members and the Chamber Staff at our **Member Appreciation event**. The

Annual Holiday Open House is on Tuesday, December 8, 2009 from 5 – 6:30 PM at the Chamber's Conference Center, 152 High Street, Suite 360, Pottstown.

Enjoy hors d'oeuvres and beverages, graciously donated by Chamber Member restaurants, caterers, and other food and beverage suppliers. No Charge, Members Only event. For more information, visit tricountyareachamber.com or call 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 NEW TriCounty Area Community Guide & Business Directory. The 2009-2011 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.

BE FEATURED: BE HEARD ON WPAZ

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

BECOME AN INSERT SPONSOR!

Each month more than 700 member businesses are sent the Chamber's official news-magazine, Route 422 Business Advisor, reaching nearly 1,200 Chamber member representatives! As a sponsor, your marketing flyer will be inserted into the Chamber members' mailings! This Members Only marketing opportunity will get the word out about your business! All you have to do is supply the Chamber with your insert and the Chamber will do the rest of the work for YOU! For more information, contact, Ashley at the Chamber office at 610.326.2900.

OFFER A MEMBER-TO-MEMBER DISCOUNT/PROMOTION!

Member-to-Member Discounts/Promotions are available to you! As an added benefit of membership the Chamber has compiled a list of Chamber Members who are willing to offer you a discount or a special promotion. Visit the Members Only section of the Chamber's website and click on Member-to-Member Discounts. The purpose of this program is to encourage, promote, and retain business between Members. A simple phone call will be required to confirm your business is a TCACC Member in good standing in order for you to receive the discount/promotion. Current participants will automatically be included unless they advise otherwise.

To extend a discount/promotion to fellow chamber members, please email Jeff at jeff@tricountyareachamber.com. 📧

SIGN UP FOR CHAMBER WEEKLY EMAIL SUBSCRIPTION

Members, if you aren't already receiving the Chamber Weekly emails subscription, sign up TODAY by emailing ashley@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. 📧

OCTOBER WOW

WOW's First Breakfast Provides Insight into Balancing Act of Work & Home Life



At the end of the last program year, the Chamber surveyed the Women of the Workforce (WOW) and a number of recommendations were made to add a breakfast program to the schedule mix. The first Women of the Workforce (WOW) Breakfast was held in October with rave reviews.



Held at Longhorn Steakhouse in Pottstown, the program featured Tara M. Orio, Vice President of Marketing for the Greater Philadelphia Chamber of Commerce, who provided insight into the role women in business play in today's society while balancing both work and family. Her talk touched on the balancing act women juggle and how a woman's personal and professional lives intertwine. That balancing act that working women play in today's society can be difficult. Orio used the

choice about returning to work after a pregnancy as one of the struggles that arise and walked through how not to struggle with guilt as far as leaving family, obligations, etc. She commented that decisions like these may in fact give you a renewed sense of excitement and gratitude.

Women, more often than not, need to be passionate about the choices they make. Orio was quoted as saying, "It has been stated that working moms make the best employees." She went on to say that the support of a company or organization means a lot to women, and many times businesses are willing to be flexible as long as the job is getting done.



This event was presented by the TriCounty Area Chamber of Commerce and sponsored by United Healthcare. 📧

The Women of the Workforce Luncheons are a monthly occurrence on the chamber's calendar. This month's Luncheon will be held on Thursday, December 10, 2009. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com. Calendar on tricountyareachamber.com.



MEMBERS RECYCLE 44 CUBIC YARDS OF E-WASTE

According to Rick Lewis of Lewis Environmental, Inc., a total of **44 cubic yards of e-waste** (electronic waste) were collected at this year's **Business Equipment Recycling Day** presented by the TriCounty Area Chamber of Commerce. With the support of more than 60 Chamber Member businesses, equipment and electronics were recycled as a part of a member benefit program provided to TriCounty Area Chamber Members.

This year, the event received the largest response since the TriCounty Area Chamber of Commerce first started offering this Member Benefit Program to their members. Sponsors and volunteers are pictured packaging up and loading the nearly 44 cubic yards of e-waste (electronic waste) into a tractor trailer during the TriCounty Area Chamber's Business Recycling Day hosted in early October. The event is an annual chamber member benefit program that allows businesses to recycle their e-waste and be eco-friendly at

no cost to them.

The event was co-presented by the **Chamber's Environmental Education Committee**. Volunteers for the day included: Patty Barthel, Pottstown Landfill & Recycling Center; Darryl Borrelli, Manko, Gold, Katcher & Fox, LLP; Richard Lewis, Lewis Environmental, Inc.; Brian Loughnae, Synergy Environmental, Inc.; and Brad Okoniewski, Cabot Supermetals.

Event sponsors included: **AERC Recycling; Beacon Container Corp.; Lewis Environmental, Inc.; Manko, Gold, Katcher & Fox, LLP; and Pottstown Industrial Complex**. Jay Bown of Pottstown Industrial Complex, once again provided the site location for the event and Mayer Pollock Steel Corporation provided the forklift for the day. Beacon Container Corporation provided the boxes for the items, and Lewis Environmental, Inc. provided the truck and transported the items collected to AERC Recycling Solutions in Allentown for disposal. 📧

INTERVIEWS FOR SPRING 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. 📧

ECONOMIC DEVELOPMENT LUNCHEON



This year's sold out event brought the hot topic of workforce preparedness to light as the TriCounty Area Chamber of Commerce, in partnership with Pottstown Area Industrial Development, Inc. (PAID, Inc.), presented the Annual Economic Development Luncheon in late October at Brookside Country Club in Pottstown. The keynote presentation featured **Karen Elzey**, Vice President & Executive Director of the Institute for a Competitive Workforce, a division of the U.S. Chamber of Commerce. She educated tri-county business representatives with a presentation on "Preparing a Workforce for the 21st Century Economy".

Elzey IMPACTED the audience by sharing a statistic that "A Student Drops Out of High School Every 26 Seconds (6,000 per day)". She continued sharing that there are nearly 150 million Americans in the workforce. Of that, 77 million are 'Baby Boomers' nearing retirement age and only 40 million Gen X'ers and Y'ers are available to replace them. Her presentation proved yet again that educating our future workforce and training our young leaders is key to our success both as a nation and as a community.

Following Elzey's presentation, **Steven Wray**, Executive Director of the Economy League of Greater Philadelphia, provided some insight into the local perspective and actions that are being taken in and around the tri-county region to bring the topic of workforce development to the forefront.

From annual awards to insight into a much talked about topic, this groundbreaking celebration of IMPACT in our community recognized the businesses pictured for their efforts throughout the last year.

Chamber Member Companies Celebrating Significant Anniversaries were also recognized at the event. Congratulations to the following:

20 Years - Traffic Planning & Design, Inc.

25 Years - Complete Graphics, Inc.

25 Years-Kelly Insurance Agency, Inc.

30 Years-Magic Sleeper, Inc.

70 Years-A.D. Moyer Lumber & Hardware, Inc.

100 Years- Harleysville National Bank



The first of two **President's Awards** was presented by Tim Phelps (center), Chamber President, to **Todd Alderfer** (left), Senior Vice President, Director of Commercial Banking, Eastern Region, National Penn Bank, in recognition of his efforts and outstanding service to the tri-county region through his leadership roles on the Board of Directors for the TriCounty Area Chamber of Commerce & Pottstown Area Industrial Development, Inc.

A second **President's Award** was also presented to **Bill Haley** (right), Route 422 Business Advisor, in recognition of advancing the TriCounty Area Chamber's mission through the MACnificent Pages dba Route 422 Business Advisor. October 2009 marked the 10th Anniversary of the partnership between the TriCounty Area Chamber of Commerce and the Route 422 Business Advisor.



Legislative Award was presented to **Montgomery County Commissioners: James Matthews**, Chairman (left) and **Joseph Hoeffel**, Vice Chairman (not pictured) for launching a Countywide Strategic Economic Development Program. The award was presented by Dan Reavy, Director of External Affairs, Verizon (right).



Economic Development Award was presented to Chris Henderson (right), Executive Campus Director, **Villa at Morlatton**, for the Villa's recent addition of their new Assisted Living and Memory Care Neighborhood. The award was presented by Brad Okoniewski (left), Chairman of the Chamber's Board of Directors.



Economic Impact Award was presented to Jason Bobst (left) and Eileen Schlegel, Borough of Pottstown, for the Pottstown Parks and Recreation Department's completion of several projects throughout the last year in **Pottstown Memorial Park including the Bark Park, Fountain of Youth Spray Park, and the Memorial Park Ball field Conversion Phase I**. The award was presented by Fred C. Reim, Jr. (center), Harleysville National Bank and Immediate Past Chairman of the Chamber's Board of Directors.



Environmental Impact Award was presented to Bernard Granor (left) and Marshal Granor (right), Granor Price Homes, for converting the formerly abandoned Anchor Glass Factory industrial property into **Riverwalk at Royersford**, a townhome housing development. The award was presented by Brian Loughnane, Synergy Environmental, Inc. and member of the Chamber's Environmental Education Committee (center).



(left to right) **Regional Planning Award** was presented to Jason Bobst, **Borough of Pottstown**; Renee Spaide and Jack Layne, **Upper Pottsgrove Township** and Ed Whetstone, **West Pottsgrove Township** for their combined efforts on the Route 100 & State Road Intersection project. The award was presented by Tim Phelps, Chamber President.

SPECIAL THANKS TO CHAMBER PARTNER AND EVENT SPONSORS!

Partner



Co-Sponsors



Platinum Sponsors



Table Sponsors: Keller Williams Realty Group, Lower Pottsgrove Township, Maillie, Falconiero & Co., LLP, Martin Stone Quarries, Inc., National Penn Bank, O'Donnell, Weiss & Mattei, P.C., Pottstown Memorial Medical Center, and Villa at Morlatton.

MEET TWO LOCAL LEADERS, MEMBERS OF LEADERSHIP TRI-COUNTY

KATRINA BELCHER

Katrina Belcher is a Vice President, Branch Manager for Susquehanna Bank and her office is located in the High and Hanover Street branch. Katrina has worked in the tri-county area for eight years and resides in Chester County with her husband and two children. Katrina has obtained an education from Montgomery County Community College and Temple University.

Ms. Belcher's special interests include self development, working with local non-profits and volunteering in the community so she is a natural fit for participating in the Leadership Tri-County program. She states that she feels it is important to participate in the Leadership program because "I am looking to enhance my skills to ensure a life long commitment to community involvement and board service". She also shared that



Katrina Belcher

what she is looking forward to the most through her participation in the Leadership program is "gaining a better understanding of the needs of our local non-profits and working to build a relationship with the current class".

Katrina is currently an active board member and volunteers for several tri-county area non-profit organizations including: TriCounty Community Network, Salvation Army, Genesis Housing Partnership Committee, and the Washington Street Neighborhood Committee.

When asked her personal business philosophy Katrina stated the following - build enduring relationships with prospects, customers, and co-workers; be engaged in every aspect which will support the growth of the organization; and to work and provide assistance in areas of the community which she is passionate. 📌

ASHLEY EISENHOWER

"Our business in life is not to get ahead of others, but to get ahead of ourselves—to break our own records, to outstrip our yesterday by our today" (Stewart B. Johnson). Ashley Eisenhower truly lives by this quote each and every day. As one of eleven members of the Leadership Tri-County Class of 2010, she views leadership as a "lead by example" opportunity.

"Each day I challenge myself to exceed even my own expectations, learn something new, and remember my role models- my parents- words of wisdom," explained Eisenhower. Growing up, her parents instilled that work ethic and dedication would help lead to great success in both her personal and professional development. Ashley hopes to



Ashley Eisenhower

continue that encouragement and assist other young leaders to aspire to volunteer in and around the tri-county area.

Often seen in her role as the photographer for the TriCounty Area Chamber of Commerce events, Ashley has worked in the region for just over a year as

the Chamber's Marketing and Communications Director. She is a graduate of Albright College with a Bachelor of Science degree in Business Administration with a concentration in Marketing and a minor in Photography.

She is a member of the YWCA Tri-County Area and Women EXCEL programs, participates on two of the organization's event committees, and again is often contributing her time through her love of photography. 📌

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

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE:

Impact of Healthcare Reform

Small businesses employ 120 million Americans and currently create more jobs than any other sector of our economy. However, skyrocketing health care costs are cutting into employee wages and slowing job growth for small businesses. If we are serious about economic recovery, then we must strengthen small businesses and work toward health reform that does not impose unnecessary costs on our nation's entrepreneurs.

Accelerating health-care premiums and sharp revenue shortfalls are forcing some small companies to choose between dropping health insurance, laying off workers — or staying in business at all. According to a new Urban Institute study entitled

"Health Reform: The Cost of Failure" over the next ten years, small businesses' spending on premiums will increase by 47%, despite a precipitous drop in actual coverage. This means that small businesses will pay more to insure fewer workers.

The driving force behind the erosion of health coverage among small businesses is cost. In the past two years more than half of small businesses reported switching to plans with higher out-of-pocket costs for employees. From 2000 to 2008, the percentage of small businesses offering coverage dropped from 68% to 59% in businesses with 3 to 199 workers and from 57% to 45% in businesses with 3 to 9 workers. High health care costs are not only adversely

(See "Impact of Healthcare Reform" on page 42)

ASK THE EXPERTS – The Chamber's Environmental Education Committee BROWN FIELD PROPERTIES AND YOUR BUSINESS' PROPERTY SEARCH

Within this article I will discuss what I have observed to be a general process for the review, assessment and remediation of environmentally impacted properties being assessed for purchase. As a review, I've been involved with dozens of environmentally impacted sites moving through the property transaction process. Many of these sites were once considered "abandoned properties" but are now productive residential or commercial or industrial sites. Due to this background I am frequently asked about "brown field" projects, as well as issues related to them. So let's discuss the overall process in evaluating the environmentally impaired properties for purchase.

What's a Brown Field? "Brown field" is a slang term for a vacant industrial or commercial site with environmental concerns. Typically these sites are up for sale, yet cannot attract a purchaser. These sites, for the most part, exist with no potential buyers due to real or, quite often, perceived environmental concerns. Since they typically sit vacant they usually become eye sores in our communities. Quite often they no longer contribute their share of taxes to our communities due to a lack of a viable owner.

Putting these properties back to productive use therefore benefits more than just the new purchaser.

OK, what's the process followed? A workable brown field property transaction, first and foremost, needs to make sense economically. The value of the property minus the cost of the environmental remediation of the site should realize an increased monetary value due to the elimination of risk or liabilities which were unique to the property.

Typically I have found that brown field redevelopment projects go through a series of phases. We'll label them: *preliminary coordination, due diligence, remedial activity and closing*.

Preliminary Coordination

The preliminary coordination phase of a typical brown field project is when the candidate properties are identified. Usually the purchaser and his agent create a list of candidate sites. Once the list is together a "brown field purchase" team is brought together. This team evaluates the properties (or property) and their (its) viability for environmental cleanup.

(See "Brown Field Properties" on page 42)

BEHIND THE SCENES AT THE TRICOUNTY AREA CHAMBER

IMPACT OF HEALTHCARE REFORM

(Continued from page 41)

affecting employees, but also small businesses themselves. Forty percent of small businesses report that health care costs are hurting other aspects of their business such as increasing employee turnover. Reform is necessary, but must focus on reducing the long-term growth of health care costs for small businesses. The health care proposal proposed by the US House of Representatives has a government-run public option and an employer mandate that would require all but the smallest companies to provide

insurance or face a penalty. It also calls for a surtax on successful individuals including small business owners, and establishes a government board that sets minimum benefit levels for insurance plans. Small businesses are unable to invest in growth, because they are hamstrung by the ever-increasing costs of health care insurance for their employees.

Therefore, the U.S. Chamber of Commerce opposes the legislation, because it does not address rising health care costs; fails to lead to more affordable, accessible, and high-quality health care; moves the nation toward government-run health care; and increases taxes. The TriCounty Area Chamber of Commerce is studying this debate in detail,

and along with the US Chamber feels that pressing for pragmatic, market-based health care reform that can garner the support of a vast array of stakeholders without resorting to a government takeover of health care, new employer mandates, and higher taxes is a better option than the plans being proposed in the House and Senate. Health reform must help to make our homes, our communities and our families healthier, safer and stronger. ■

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

BROWN FIELD PROPERTIES

(Continued from page 41)

The Brown Field Team: I find a team composed of the following individuals works best:

Motivated purchaser and his agent; Attorney (with environmental experience); Environmental Consultant; Insurance Representative or Broker; and, Commercial Loan Officer/Financial Backer.

Due Diligence and Environmental Site Assessments (ESAs)

A property for purchase has been identified, the buyer and seller with the aid of their attorneys agree to a period of time for the environmental "due diligence" process. Environmental due diligence during commercial real estate transactions usually include Phase I, and sometimes Phase II, Environmental Site Assessments (ESAs). The ESA is typically paid for by the buyer. These assessments are often performed to avoid liability for the purchaser under the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA, i.e. Superfund). The purchaser's commercial loan officer is keenly interested in reviewing the ESA reports.

The environmental consultant performs the ESAs by reviewing all records available on environmental conditions at the site. During this process he keeps the client and team up to date on progress. A chronology of significant events related to the site and its environmental status is put together. A comprehensive database related to various aspects of the site's environmental condition and status is created.

Creating an Environmental Database for the property: The database should include information on: the site features, infrastructure, known chemical/product releases, environmental setting, chemical storage vessels, nearby potential receptors of concern (e.g. residences, wetlands, water supply wells, etc.) and regulatory status on current/past releases. Missing information, i.e. "data gaps", are identified.



Brown fields are vacant environmentally impacted properties which exist in many of our communities.

Identification of Environmental "Data Gaps": A data gap could be the lack of regulatory closure on a past site cleanup. Is the data gap related to a specific "area of concern" at the property? Example: a release of 150 gallons of unleaded gasoline to the ground from a site's above ground unleaded gasoline storage tank is on file at the local Department of Environmental Protection (DEP) office. But no record of the "clean up" of the spill is available. The data gap for this event is a record at DEP for the "remediation of the 150-gallon unleaded gasoline spill". The "area of concern" (AOC) is the soil at the location of the above ground tank.

Remedial Activity

Closing Environmental Data Gaps needs to occur prior to "Closing": A data gap is a liability. Many data gaps can only be resolved by an experienced environmental consultant through determining if a true adverse environmental condition exists at the site. Sampling of the AOC (e.g. soil samples from the location of the unleaded gasoline AOC) for the parameters (chemicals) of concern is one method. The analytical data from the sampling program determines whether compliance issues for soil or groundwater currently exist at the site's AOCs. If there is a compliance issue then a remedial effort (i.e. cleanup) might be required.

Quantify Costs for Action Items related to Data Gaps: An experienced environmental consultant can reasonably estimate the costs to both characterize and remediate site AOCs. Ultimately it's the buyer and seller who decide the distribution of these costs. Sometimes due to the complexity and duration of the anticipated remedial effort (and therefore uncertainties related to the costs) insurance products are recommended.

Insurance policies are available to account for risk related to identified, as well as unidentified, environmental concerns. Consulting with an experienced insurance broker prior to the purchase of the property is worthwhile since this individual can identify the proper insurance products (and their costs) to account for environmental risk and uncertainties at the site related to past, present and future conditions.

Common questions are: "when/how do we remediate the identified areas of concern?"; "should remediation occur before or after the purchase?"; also, "who is responsible for the clean up and its costs?". These questions are usually answered for the client through consultation with his attorney as well as environmental consultant and negotiations with the seller. An experienced environmental attorney can craft a buyer seller agreement which accounts for these items and more. It will spell out which party (buyer or seller) is responsible for which action items.

Site Remediation

The actual remedial activities which eliminate the environmental concerns at the AOCs can range from being very simple to very complex actions dependant upon the approach. Remediation is usually performed by dividing the site up amongst areas of concern (AOCs). AOCs are locations where releases of environmentally hazardous products have occurred at the site. Before the cleanup of the contaminant(s) of concern can occur one must delineate the extent of the contamination. Once the areal extent and/or volumes of impacted media (e.g. soil) are defined, typically through a sampling program, the remedial effort can begin. All this effort takes time. Commonly, this effort is longer in duration than both the purchaser and seller can accommodate prior to a closing date. If this occurs we are back to working with an experienced attorney who can craft an agreement which defines responsibilities, timing, etc. so that the property transaction can occur.

Closing

Typically "closing" is the last step of the real estate transaction process. On the closing date, the parties complete the purchase contract, and ownership of the property is transferred to the buyer. The closing date is usually set during the preliminary phase. By this point the purchaser and his attorney should have worked out all of the details on responsibilities for past, current and future environmental issues related to the site. Those that prepare for closing are usually the ones who spend the least amount of time on this task.

Brown fields are vacant environmentally impacted properties which exist within many of our communities. The process for evaluating the purchase of a brown field site is a step wise approach requiring evaluation of environmental, legal and financial issues. To properly navigate the process a qualified team of professionals is required. ■

Provided by Brian Loughnane P.G., Senior Hydrogeologist, Synergy Environmental Inc., 155 Railroad Plaza, 1st Floor, Royersford, PA 19468

A CARPOOL IS NOT A ROLLING HOT TUB

My company, GVF is a non-profit transportation management association. One of the services we provide is developing commute alternative programs. The goals of these programs are to reduce congestion, improve worker productivity and happiness, and ultimately help the environment. Promoting commute alternative programs is never easy, and at time it feels like we are presenting the information in Sanskrit.



Shayne Trimbell,
Project Coordinator,
GVF Transportation

less than half an hour. Riding a bike will reduce more than congestion; it will shrink that ever expanding waste line too. Riding a bike, even one day a week during nice weather can have significant impacts. This summer, GVF managed our first Bike to Work Competition between four companies in the US 422 Corridor. Over 100 riders rode an excess of 40,000 miles in 20 weeks. Most people rode only one or two days each week.

We promote a number of methods to reducing congestion that include carpooling, commute by transit, bike to work, vanpooling, telecommute, and flexible work schedule to name a few. All have their distinct advantages and disadvantages; however the biggest advantage of all of them to the average commuter is savings. In these times of a down economy and rising fuel prices one would think savings would be enough to entice people to show interest. Unfortunately that is not the case, and we constantly find people viewing these methods with a closed mind.

Carpooling is the easiest and most effective way to reduce commuting costs. Carpooling just one day each week will reduce your commute costs by a minimum of twenty percent. With the Emergency Ride Home Program you are covered if you need to leave work and don't have your car. Combining cost reductions and ride home insurance with the fact that most people's commute patterns do not change and many co-workers live close to each other makes this a no brainer. Countless carpooling expos have exposed the same apprehensions and concerns, people are not open to changing their commute habits even when it means saving money and time.

If carpooling doesn't work (and it isn't for everyone) perhaps biking to work makes sense. If you live within five miles of your place of employment, biking will take

Maybe you can't carpool because you don't always stay in your office all day, or biking is out if the question because you live too far from work. There is still an option for you; telecommuting. With today's high speed internet, and low cost remote access options, working from home has gotten easier and sacrifices little more than the morning traffic jam. For the on-the-go worker, telecommuting makes sense because you can start and finish your day at home, rather than commute to an office you may not need that day. Telecommuting takes minimal effort to set-up, and can be a very nice benefit to offer employees when other companies are cutting benefits to remain profitable.

These solutions are a few options to easily lower commuting costs, improve the environment, and in many cases be a happier and more productive employee. Implementing any of these programs requires that both employer and employee are open to making small changes. If you are interested in learning more about commuting alternatives, or would like to offer program for your employees, please feel free to contact my organization. We have over 20 years of experience in developing alternative commuting solutions. 🗑️

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



BUSINESSES PREPARE FOR FLU SEASON

Representing both PMMC and Occupational Health Department of PMMC, Pat Eltz, RN,MSN, the Community Health Specialist for Pottstown Memorial Medical Center (PMMC), presented an H1N1 (Swine Flu) Informational Workshop to Members of the TriCounty Area Chamber of Commerce. Walking through the "Preparing for the Flu: A Communication Toolkit for Businesses and Employers" guide, the workshop was able to provide Members with information on how to protect themselves in the workplace during a Pandemic. It also covered topics on how to plan for the impact of a pandemic on your business, on your employees and customers, how to establish policies to be implemented during a pandemic, and how to allocate resources to protect your employees and customers during an outbreak.

Chamber Member, Heather Gelting of Hive HR Consulting, LLC, commented on the seminar in stating, "[i]t pro-

vided the necessary historical context for us to understand the importance of preparing for this year's pandemic flu outbreak. More importantly, it provided us with the necessary practical guidance to prevent flu outbreaks in our workplaces and prepared us to respond appropriately in the event of such an outbreak."

The purpose of "Preparing for the Flu: A Communication Toolkit for Businesses and Employers" is to provide information and communication resources to help businesses and employers implement recommendations from CDC's Guidance for Businesses and Employers to Plan and Respond to the 2009-2010 Influenza Season.

The TriCounty Area Chamber of Commerce has made it their PRIORITY to provide informational seminars similar to this as a Member Benefit program that provides representatives of Member businesses an opportunity to learn more about topics that are IMPACTING their business at all levels. 🗑️



NETWORKING FULL "SPEED" AHEAD

Nearly 30 Chamber Members participated in **NETWORKING** full "speed" ahead at Speed Networking in early November. With a number of New Members among the group, our seasoned veterans were able to connect with the newest business representatives and build relationships early on in membership. One of our newest Member representatives, Jessica Burger with UFinancial, said "I found it very valuable to share time with individuals on a one-on-one basis. It is much more personal..." 🗑️

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WHAT YOU DON'T KNOW WILL KILL YOUR BUSINESS

PART II

PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems



Most business owners and executives these days have a mental picture of what might just absolutely kill their business. Top on this list would be the obvious, such as failure to pay taxes, business disasters such as a fire, inability to collect receivables and a host of others. There are a host of less obvious and practically hidden business killers that exist due to how both a business and employees use and abuse the very technology that a company needs to become successful. In Part I of this series, we covered the fact that employees use the company's Internet for their own purposes and 60 percent of employees admitted using the Internet at work to waste time.

If you don't think that this is an issue for your company, wait for March Madness to roll around and think again. In last month's article we listed a few things that employees might do on company time that will most surely kill any business. Some of these things include having an employee download copyrighted material, use of Peer2Peer networking software, downloading spyware, downloading inappropriate material, and visiting consumer-based sites such as MySpace, Facebook and YouTube amongst others.

This month, in Part II of this article we will cover a set of steps that a company can take to help protect itself from these unknown business killers.

1) Have an Internet, information, computer and telephone acceptable use policy as a part of your Human Resources Handbook.

It seems strange that a technical article on the Internet would include this item as one of the things that you as a company can and should do to protect yourself against an employee who is engaging in use of company resources in a way that might incur liability for the company. The main reason that it is included is because it is important for a company to have this document, ensure that employees understand it and sign its acceptance and that it is enforced. We have found that no amount of technology can protect a company from

(See "Performing Technically" on page 46)

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PERFORMING TECHNICALLY

(Continued from page 44)

all issues, so having a blanket policy is a good start to begin the dialogue with your employees as to what is or is not acceptable and such a document will also protect you in the event your company faces a suit from a copyright holder. If you have such a policy already it is a good time to take a look and potentially update it to reflect some of the new technologies and uses of company information.

A big area that we typically see that needs to be updated on these policies is to cover an employee's access and use of company information and systems while the employee might be working at home for some reason.

2) Employee Training and Awareness

It seems that one of the things that separates great companies from merely good ones is the amount of training and investment that a company makes in its employees. One of the best defenses against Internet abuse is employee training. This will not only help your employees at work, but, will also help them at home as well. The threats are real and having a session to review the consequences of installing that cute smiley software that sends all the keystrokes to Turkey is real and has real consequences. Also consider training your employees on the company acceptable use policy so that

they have a clear working understanding of the policy and what it specifically means to them.

3) Updated Operating System Software

After protecting your company through training and the policy it's time to take a hard look at the technology that can be used to defend any business from Internet threats. The best defense against Internet threats is readily available for both workstations and servers. Part of that defense is ensuring that the operating system is patched to the manufacturers recommended patch level. This can be done generally automatically but with caution. Servers also fit in to this category as well. Microsoft constantly provides patches for their applications that close known security vulnerabilities in the software that they make. This is not a replacement for taking other precautions, but, it is a great start.

4) Use of Malware Detection/Protection Software

Malware is a short name for malicious software that is installed and runs on a computer without the end users' knowledge. There are a good number of software applications that provide protection against malware. Symantec, MacAfee and

(See "Performing Technically" on page 48)

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PROFILE BLUE BELL COMPREHENSIVE CARE PC

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ensure that managers do not lose valuable time sitting in a waiting room.

Our Members

Our members usually fit into one or more of the following categories:

General

- Realize the potential damage being caused by the current healthcare system and want the best for their families.

- Want to know they are getting the best physicians in their area.

- Demand undivided attention and support.

- Don't have time or medical background to do their own research and require a physician to help.

- Want convenience of having all the details of medical care arranged for them (insurance claims, specialist scheduling and follow-up, hospital care).

Prevention

- Want regularly scheduled check-ups and consultation with their physician to ensure that they remain healthy.

(See "Profile" on page 49)

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PERFORMING TECHNICALLY

(Continued from page 46)

AVG Technologies are just a few. Microsoft also makes a product called Windows Defender that is FREE to licensed users and provides additional protection if needed. The tricky point here is to be sure that the software covers viruses, worms and spyware. Many do not provide comprehensive protection against all of the threats. These applications should be centrally managed through a server or through a service contract to ensure that they are always up-to-date.

5) Production Class Firewall

Typically small companies use either a vendor supplied firewall or SOHO (small office/home office) equipment by Linksys or WatchGuard. Making an investment in a production class firewall manufactured by Cisco or by SonicWall is a step up and each manufacturer will have price points for each type of business. By investing in a higher grade of equipment, companies are able to better control and view the Internet traffic that come into and leaves a firm. Many of these production devices also have filtering and other Internet traffic control features available as a subscription to allow a company to better control where folks go on the Internet. Consider adding

a device capable of deep packet inspection that will give your tech team the ability to really investigate how your enterprise and employees use the Internet.

These last three suggestions are things to consider, to provide a high degree of Internet awareness and control at your company.

6) Ensure accurate correlation between events and users.

Most business these days use key card technology to provide physical access to their employees when they enter or leave the building or even an office. One also sees more and more widespread use of video cameras to control and monitor physical security. The nice thing about all of this surveillance is that a business has the ability to associate some physical event with a specific person. The Internet should be set up the same way, in that a business manager should be able to trace a specific internet activity with a specific user. This allows for greater enforcement of a company's Internet acceptable use policy and gives a business greater visibility into the way that a specific employee uses the Internet.

(See "Performing Technically" on page 50)

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PROFILE

(Continued from page 47)

- Concerned about non-emergency access to their current physician and demand more attention and better care.

- Desire peace of mind knowing that a knowledgeable and experienced physician and staff is managing their care properly - in sickness and in health.

Chronic Ailments

- Suffer from chronic illness (diabetes, heart disease, multiple sclerosis, arthritis, osteoporosis, gastro disorders) and require a medical care "quarterback" that is dedicated to facilitating all of their medical needs.

- Require access to the area's best primary care physicians and specialists who have extensive experience in their disease state.

Executive

- Working class that value their time and depend on a physician to be available at their convenience — day or night.

- When necessary, require a physician to meet them at their office to facilitate care.

Elderly

- Require constant medical attention and support.
- Need daily medical care management.

Frequently Asked Questions

Q. What is the main difference between Blue Bell Comprehensive Care PC and other general primary care practices?

A. Blue Bell Comprehensive Care PC provides patients with access to their physician every day of the week along with extended office visits without waiting. The emphasis will be on preventive care with time to address multiple issues. Patients will experience little or no waiting, and same day appointments.

Q. How do I reach my doctor after hours in case of emergency?

A. After the core office hours, which are 8:30 to 5:30, the phone is transferred directly to Dr. Corson's cell phone. You will be able to speak with him immediately at any time of the day or night without having to wait for a message service or answering machine to have him call you back.

Q. How Blue Bell Comprehensive Care PC Works With Your Traditional Health Insurer?

A. Blue Bell Comprehensive Care PC is a full service membership program that is designed to work in conjunction with your traditional health care plan. If you are a Medicare recipient and Medicare is your primary health insurer you must maintain your Medicare health insurance coverage. You will need to continue to use Medicare

for any visits with medical specialists or for hospital and lab services. Dr. Corson has voluntarily agreed not to be compensated by Medicare for any services rendered. You will not be responsible for any Medicare co-pays or deductible when you visit Dr. Corson. (You will still be responsible for Medicare co-pays or deductibles if you need to visit the hospital or a specialist).

Q. When can I schedule appointments?

A. You can schedule appointments at any time. The patient has the ability to schedule same or next day appointments.

Q. What do I do when I need a specialist?

A. The Blue Bell Comprehensive Care PC staff will coordinate any referrals and follow-up with the specialist after your exam is completed.

Q. What do I do in the case of an emergency?

A. Blue Bell Comprehensive Care PC provides the availability of house calls, if medically necessary. In addition, Dr. Corson can meet you at the hospital to facilitate your care there.

Q. What happens when my doctor gets sick or is on vacation?

A. If for any reason, Dr. Corson is not available, another qualified physician is available to treat you.

Q. What if I want to end my relationship with Blue Bell Comprehensive Care?

A. You may cancel your membership at anytime.

Q. I frequently spend 6 months out of the year in Florida. Would it still be a benefit to sign up for this type of practice?

A. Yes. If you spend a lengthy period away from our practice, Dr. Corson will coordinate your care with the best physicians and hospitals in your area. In addition, Dr. Corson has the ability to send your medical records to any physician or hospital in the world, immediately upon request. Regardless of your residence Dr. Corson is dedicated to your care and can always be reached for any questions you may have.

Q. Does my health insurance cover the annual enrollment fee?

A. There are HAS (health savings accounts) that are available which allows individuals who set them up to use funds from the account to pay the fee. Commercial insurance plans do not cover the Blue Bell Comprehensive Care PC fee. It is recommended that each patient continues to utilize their current insurance coverage. The patient will still need to have their insurance for any hospital services or special care. ■

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PERFORMING TECHNICALLY

(Continued from page 48)

7) Use dynamic, real-time anonymous proxy detection

Most employees who are really intent on abusing the Internet know that one potential way around security that a company has in place is to use an anonymous proxy service on the internet. These services provide a location where someone can type in a web address and the service will typically hide where the user is going on the internet while at the same time will allow a way to bypass typical company filters that have been established to provide protection against internet threats. When we talk to our client employees who have been caught bypassing security, it is amazing how many even non-technical folks know about the use of anonymous proxy servers. There is no business

reason to use them and their use should be disabled or detected to prevent their use.

8) Provide dynamic, real-time URL filtering.

Typical Internet security involves providing a filter based on a database or list of known sites that a user should be permitted to visit. The challenge is that security tends to get in the way of business productivity. Millions of new web sites are created daily some of which may have valid business use. The best possible solution is to look at using a combination database as well as intelligent dynamic filtering to ensure adequate coverage.

It is very important that a company not underestimate the risks that they expose themselves to every day through the way that employees use the Internet. Every business is affected regardless of how many employees it has. One

wrong click and it could be a problem. The Internet has been a blessing in the way that we have changed how we do business, but the underside of the internet is a curse as it opens up a company to liabilities that are hard to see and even harder to understand for the business lay person. Take some time to assess where you as a company rate with regards to the threats in Part I or this article and in the answer to the threats in Part II and discuss potential solutions with a competent technical advisor. ■

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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5 WAYS TO NATURALLY BOOST YOUR FERTILITY

By Reproductive Science Institute of Suburban Philadelphia, P.C.

Every person's ability to conceive is unique to him or her. One woman may become pregnant while using oral contraceptives, whereas another may struggle for years with infertility. While some elements of fertility are inevitably genetic, many, if not most are environmental and can therefore be controlled or modified.

"I see many people in our practice who were late in realizing that they may have many treatment opportunities to naturally increase their fertility odds," says **Dr. Abraham Munabi, M.D.**, medical director and founder, **Reproductive Science Institute of Suburban Philadelphia, P.C., Chesterbrook**. "When they discover they are having fertility issues, they simply assume that it's beyond their power to do anything to naturally change their odds of conception. However, there are a number of proactive measures they can take to improve their chances of conceiving either naturally or with a fertility specialist's assistance."

Below are five immediately-implementable ways to naturally boost male and female fertility. When used in conjunction, they can truly make a huge difference. Even if an individual is currently undergoing fertility treatments or is under the care of a reproductive science specialist, these five fertility-enhancing techniques can be extremely beneficial to augmenting the process's results.

1. Stress Reduction

Stress can have an enormous impact on fertility. Of course, this is a classic Catch-22 scenario – fertility issues lead to stress, which leads to infertility, which leads to stress, which leads to... In the end, it can be very, very challenging to stay calm when dealing with infertility, but doing so is vital.

Stress can be reduced in a number of ways depending upon the personality traits of the individual. For instance, some people find yoga, tai-chi and pilates to be extremely stress-reducing activities. However, others find solace in more vigorous physical activities like running, aerobics and swimming. Additionally, stress relief for many comes in the form of diversionary activities like reading a novel, baking a plethora of goodies for a neighbor or relative or organizing one's house.

2. Proper Nutrition

It turns out that a balanced diet can be a determining factor in fertility. A well-rounded eating plan includes a plethora of vitamins, minerals, omega-3 fats, whole grains, and other nutritional essentials. For example, antioxidants have been shown to help in reducing the free radical damage to ova, sperm and reproductive organs. Thus, women and men who carefully balance their intakes of so-called "bad" foods (e.g., high in saturated fat, high in sodium, high in empty calories) enable their bodies to perform at maximum levels.

(See "Boost Your Fertility" on page 52)

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BOOST YOUR FERTILITY

(Continued from page 51)

3. Smoking Cessation

No smoker will tell you that smoking is a good habit; even those who are deeply addicted to nicotine know that their cravings are having a negative effect on their health. One of those effects is a reduction in fertility. For instance, in males, up to 90 percent of the instances of low sperm counts can be noticeably increased by tobacco-use cessation. And there are numerous ways to stop smoking, including everything from the "cold turkey" technique (which works surprisingly well for some personality types) to physician-recommended medications.

4. Regular Exercise

Like nutrition, regular exercise is a basic way to boost fertility in both men and women. Studies have shown that moderately exercising about 30 minutes a day each day or every other day can balance the body's harmony. As a consequence, menstrual and ovulation cycles often become more regulated. (One caveat, however — excessive exercising, such as intense exercising for hours at a

time on a daily basis, can lead to a stoppage of menstruation and can contribute to infertility.)

5. Reduction (or Elimination) of Alcohol Consumption

In today's social settings, it's not unusual for women and men to enjoy a glass or two of beer or wine. Yet studies have shown that consuming alcohol may lead to problems with fertility. Even small amounts of alcohol can impair conception, especially in individuals who are older.

New opportunities for infertile couples and persons to have children are always being developed by the medical community. However, it's important for those dealing with fertility issues to realize that they can have a hand in the potential success of the process.

As Dr. Munabi concludes, "I wish more people would take an active role in naturally boosting their fertility. If they did, we would increase the numbers of pregnancies among women of all ages who are struggling to conceive." 🍷



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COMBATING DESK WORK INJURIES



BUSINESS, HEALTH AND FITNESS

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

Injuries at work are common (3.7 million cases in 2008), particularly in occupations that require physical labor. But what about the white-collar folks? The desk jockeys sitting in front of their computer; the salesman driving in the car from client to client; the endless work traveler. Do these workers miss days due to occupational hazards? After all, does anyone really get hurt while sitting at a desk? Shouldn't you have to lift something or be performing back-breaking exercises all day long to even have a chance at getting injured while on the job? It will come as a surprise to most, but sitting is actually one of the most dangerous positions to be in as it is the root cause of a multitude of work injuries.

Before you stand up and refrain from ever sitting again, understand that we were not designed to sit for extended periods of time. The hips flex and the knees bend to allow us to sit, but the supporting musculature gets stressed to the point where it works against us, causing back stiffness, pain, and the potential for debilitating back injuries. Back pain however, while more easily to locate and perhaps comprehend, is not the only source of work absenteeism due to injury. Repetitive motion injuries are the other biggest cause of pain and represent the largest expense for companies in the workers compensation arena.

Repetitive motion injuries are just as the name implies — the result of overuse and generally occur from the shoulder down. According to the *National Occupation Research Agenda for Musculoskeletal Disorders*, the most frequently reported upper-extremity musculoskeletal disorders affect the hand and wrist region, with the most common being carpal tunnel syndrome. Carpal tunnel syndrome is generally characterized by numbness in the thumb, index and middle fingers. Aside from the pain and numbness associated with carpal tunnel syndrome, pain is sometimes felt where the thumb meets the wrist and is caused by a tendinitis of the muscles that pull the thumb back (as if you were hitchhiking). People who type tensely are prone to developing this tendinitis as they hold their thumbs over the keyboard with tension. Pain at the base of the thumb can also be caused by arthritis in the joint where the long palm bone meets one of the tiny wrist bones of the thumb. Lateral epicondylitis, or tennis elbow, has also been known to rear its painful head from hours and hours of computer mouse usage. And even if you have been able to avoid repetitive motion injuries (RMIs), there's still a really good chance you may or may have suffered from thoracic outlet syndrome.

(See "Business, Health & Fitness" on page 55)



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BUSINESS, HEALTH & FITNESS

(Continued from page 53)

If you are working on computers or at a desk, chances are you are developing poor posture habits. We tend to round our shoulders forward and crane our head forward. These poor posture habits will gradually tighten the chest muscles and weaken the back muscles. This chronic change in posture leads to what is called thoracic outlet syndrome. Thoracic outlet syndrome is characterized by tendinitis in the neck and shoulders; compression of the nerves effecting internal organs such as the lungs; neck pain; migraines; shoulder pain; and a sense of tiredness or heaviness in either or both arms. Like an injury report the day after a football game, the list could go on. The good news is that most if not all of the aforementioned conditions are preventable and treatable. Here are some quick and easy tips to keep you in play, or work:

Prevention

Posture correction — It's amazing the results, but simply being more aware of your posture (head up, shoulders back, chest forward) will go a long way to preventing a lot of potential work related injuries.

Protect your wrist — Maintain a neutral wrist position; the wrist should be flat in relationship to the forearm; it should not be bent forward or back.

Office ergonomics — Try a negative tilt of the keyboard where the row of keys closest to you is slightly higher than the row farthest away and position keyboard so that the elbows are at a 90° angle with the shoulders.

Get up and move — Every 20 minutes, just stand up and walk around; stand up when you have to answer the phone

Treatment

Stretching to ease tightness in the neck muscles is very important. It is also essential to strengthen the muscles that hold the head over the shoulders. Here are four that you can try; 10 repetitions of each exercise should be done twice daily:

Corner Stretch — Stand in a corner (about 1 foot from the corner) with your hands at shoulder height, one on each wall. Lean into the corner until you feel a gentle stretch across your chest. Hold for five seconds.

Neck Stretch — Put your left hand on your head, and your right hand behind your back. Pull your head toward your left shoulder until you feel a gentle stretch on the right side of your neck. Hold for 5 seconds. Switch hand positions and repeat the exercise in the opposite direction.

Shoulder Rolls — Shrug your shoulders up, back, and then down in a circular motion.

Neck Retraction — Pull your head straight back, keeping your jaw level. Hold for five seconds.

Of course, any physical remedy could not be complete without adding some exercises, preferably away from your desk and with lots of movement. While exercise is certainly just as good a prevention tactic, it won't hurt to take care of the matters at hand. Be sure to include resistance training to support and strengthen the skeleton and perhaps some yoga to help lengthen and stretch tight postural muscles. 🗑️

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