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In This Issue | JANUARY 2010



... creating and producing value — both profit and revenue — for both successful as well as under-performing companies.



Begin monitoring and predicting cash flow through common-sense financial management practices.

Now is a good time to think about the value of professional tax planning advice and services.



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FEDIRKA ASSOCIATES,

*Providing a Full Range of Consulting Services to
Help Businesses Survive and Thrive*

COVER STORY

It is somewhat ironic that Roman Fedirka (president of FAI), and his team of dynamic, independent, experienced business consultants, with their extensive history of successfully resolving just about any challenge a business may encounter, face a challenge of their own making. "The biggest problem I've had is defining what we do," Mr. Fedirka explains. "We're business people. We have been successful in our endeavors in corporate America, in running businesses for other people. We've also been successful in running our own businesses. We are now assisting entrepreneurial America to do a better job, by building on what we've done successfully in the past, and integrating ideas from other industries."



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



FAI Associate Pat Petrucci (left) guiding the marketing executive at TED SMITH FLOORING.

INC. (FAI)

Fedirka and many of his team members have owned and run their own operating companies. They are highly experienced senior level practitioners with demonstrated track records of creating and producing value — both profit and revenue — for both successful as well as under-performing companies. The Fedirka



Roman Fedirka, president of
FEDIRKA ASSOCIATES, INC.

Associates, Inc. (FAI) team consists of former CEOs, COOs and CFOs, who collectively have comprehensive industry experience in marketing, manufacturing, distribution, finance, systems, administration, government contracting, mergers & acquisitions, and human resources. With such a vast pool of talent, clients are matched with experts who have specific knowledge and insight regarding their particular industries.

FAI specializes in the following:

- (1) Mergers and acquisitions
- (2) Profit improvement
- (3) Marketing (sales) improvements
- (4) Product line analysis
- (5) Turnarounds, and
- (6) Financing and refinancing

In addition to making on-the-spot recommendations, FAI consultants are often asked to implement those recommendations, including taking on active temporary roles within the company while searching for and selecting permanent replacements.

The FAI executive team provides professional, independent assessment of problems and opportunities. Beyond traditional financial analyses, FAI:

- (1) Evaluates field operations
- (2) Assesses the validity of product costs and pricing
- (3) Tests marketing strategies and policies
- (4) Evaluates the effectiveness of information and control systems and financial controls, and
- (5) Judges the capabilities and limitations of management

The FAI team is also highly effective in discovering cost savings and improving operating efficiencies, as well as performing thorough analyses of sales methods, marketing channels, operating procedures and purchasing practices. **We're not so-called clipboard consultants who take notes and mail the client a 50 page report six months later. Rather, we address problems as we identify them, making on-the-spot recommendations to management.**

Rather than requiring onerous, lengthy contracts with clients, **FAI provides a free consultation and offers pricing on each phase of the engagement.** Clients can then select the areas that they want assistance with. According to Mr. Fedirka, "Our clients usually have an immediate need, which we assist them in resolving. Most of our assignments are very short lived, and don't go on for years and years. On the other hand, we have many clients who will have us come back afterward on

(See "Cover Story" on page 7)



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

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

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

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

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

FOR SALE- (#ZC2090) Circle of Progress, Industrial Park location- Current owner has approved land development plans to construct a 16,000SF +/- building on a 1.3 acre lot. All engineering work, plans, approvals, studies have been completed and are included. 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- Currently operating as a pizza and sandwiches business. 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.

PENDING Pottstown- Just off High Street- PARKING LOT area with 2-car garage. Possible 2 LOT subdivision. \$49,900.



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BRIAN GILBERT



JIM THOMAS



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BARBARA WAGNER

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) 78 Wells Road, Parkerford- Single brick office building, beautiful window boxes, convenient location & great exposure on Rt. 724. Bird feeders and an adjacent butterfly garden highlight surroundings. \$595/Month + heat & elec. No common area maintenance fees.

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

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

(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.

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

(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!

(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

(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.

(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

(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.



ZC1050



ZC1060



ZC2073



ZC1026



ZC1062

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COVER STORY

(Continued from page 5)

a periodic basis to review the company’s condition — once a month, once a quarter, once a year. We encourage these clients to send us their financials and to call us—at no cost. That’s the way we like to operate. When they need us, they’ll call us. If we see something that needs attention, we’ll call them—again, at no cost.”

Mergers and Acquisitions /
Business Valuations

FAI executives are very experienced in all aspects of mergers and acquisitions including performing in-depth due diligence, creating offering memorandums and concluding with very successful negotiations between the buyer and seller.

“I’ve personally been doing mergers and acquisitions for more than 30 years,” Mr. Fedirka said. “We’ll do everything from womb to tomb . . . everything from finding a quality company, to negotiating the final settlement, to performing the due diligence. That goes both ways. That is, we do both acquisitions and dispositions.”

- When selling a business, FAI will:
- (1) Search out prospective buyers worldwide
 - (2) Identify and qualify viable buyers
 - (3) Prepare and present an offering memorandum
 - (4) Secure legitimate offers
 - (5) Consult in the selection and evaluation process
 - (6) Assist in the due diligence process
 - (7) Assess compatibility between buyers and sellers, and
 - (8) Negotiate a fair selling price

- When buying a business, FAI will:
- (1) Search out prospective sellers
 - (2) Identify candidates most compatible with the buyer’s objectives
 - (3) Perform due diligence
 - (4) Develop and present an offering price, and
 - (5) Negotiate a fair selling price
- FAI will also develop a strategy to buy an acquisition candidate selected by the buyer and perform all steps necessary to bring the deal to a successful conclusion.**

FAI has also performed dozens of valuations for companies ranging in size from \$2 million in sales to over \$200 million. You may need a professional valuation of your business for a variety of reasons. Perhaps you want to sell your company, or you have a family crisis, or you want a new bank loan, or you choose to buy out partners or shareholders, or for any number of other reasons. Since FAI executives are skilled in presenting and negotiating purchases and sales of companies, they can also develop a fair and reasonable value for a company. In addition to authoring many articles and books on the subject, FAI personnel have presented and successfully defended their positions in court as well as to sophisticated buyers, sellers, directors, officers and family members of companies. As Mr. Fedirka remarks, “Not to brag, but we’ve been very successful in negotiating substantially higher prices for a number of companies. This has been done in a variety of creative ways, but increasing the company’s profit performance usually produces the best and fastest results. Often people will ask, ‘Is you company for sale?’ The correct question is, ‘Is your company **READY** for sale? We help make them ready as can be seen in the results in the table below.”

(See “Cover Story” on page 9)

RECENT MERGER & ACQUISITION SALES		
SELLING COMPANY	COMPANY APPRAISED VALUATION	PRICE NEGOTIATED WHEN COMPANY WAS MADE “READY” BY FAI
Furniture Manufacturer	\$ 250,000	\$ 4,000,000
Calibration Service	\$ 2,500,000	\$ 18,000,000
Fire Protection Contractor	\$ 1,000,000	\$ 4,000,000
HVAC Installer	\$ 500,000	\$ 5,000,000
HVAC Manufacturer	\$ 1,500,000	\$ 3,000,000



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FOCUS ON TAX PLANNING AND PREPARATION

"BUZZ AROUND THE BLOCK"

Tax planning and preparation is a never-ending, year 'round pursuit. Nevertheless, as the new year begins, and the ominous income tax filing deadline of April 15 approaches, now is a good time to think about the value of professional tax planning advice and services. To that end, we asked several leading tax planning and preparation firms to share their approach to providing these essential services to businesses.

Barry Weller & Associates, Inc.

Barry Weller and Associates Tax, Accounting & Financial Services, based in Boyertown, customizes their services to meet the needs of each client. Some clients they serve need regular, ongoing business consultations and planning. Other clients need weekly or monthly accounting and bookkeeping services. Some clients have an in house bookkeeper who needs accounting and software training or just someone to be available when a questions about a specific transaction comes up.

Other clients need tax services. From payroll taxes, to personal income taxes to corporate income tax, Barry Weller and Associates serves small business owners buy calculating their estimated quarterly tax liabilities. Yet others are looking for help with their retirement plans, investment or insurance. With a staff of five bookkeepers, payroll specialists, tax and financial professionals, Barry Weller and Associates is prepared to meet these needs.

Barry's professional licenses include (1) enrolled agent, tax professional licensed by the IRS, (2) series 6 licensed

financial professional, securities license issued by FINRA allowing Barry to represent mutual funds and variable annuities (3) PA insurance producer license allowing Barry to provide life insurance and fixed annuities.

What makes Barry Weller and Associates unique is that the firm is sized right to serve most individuals and small businesses. With five associates, someone is usually available in the office if you need a real person to talk to and yet they are not so large that you become a "number" to them. They take the time to get to know each client and strive to meet that client's specific needs. They also offer a wide variety of services making them your one stop shop for all your tax, accounting and financial service needs.

Barry Weller graduated with honors in 1978 from Boyertown Area High School. He worked to put himself through college and graduated from Kutztown University with a bachelor of science degree in business administration with a major in accounting. Prior to opening his tax, accounting and financial services firm in 1997, Barry served as

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



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COVER STORY

(Continued from page 7)

According to Mr. Fedirka, "If you just want to know the best price, we can determine what your company is worth and what the maximum price might likely be. There's also the qualitative issue. I worked with one entrepreneur who insisted that no employees be laid off after the sale of his company. We put together a realistic package that achieved both his objectives and the buyer's. We try to think the situation through and provide creative solutions tailored to meet your specific needs using strategies that have worked successfully for other companies.

Mr. Fedirka continued, "Sometimes when clients see how much buyers have

offered, they decide not to sell or to hold out for an even higher price, and, that's fine. That's why we charge on an hourly basis, which is always substantially less than a success fee. I won't try to force anyone to sign a purchase and sale agreement. We won't just slap two pieces of paper together. Instead, we try to find the right buyer willing to pay a fair price."

Profit Improvement

Mr. Fedirka remarked, "When we are engaged in an assignment, our first objective is to review, analyze and improve the client's cash flow. I know it's a well used phrase, but cash is king!"

"A company that is not growing, is by definition dying, if for no other reason, than that inflation catches up with it," Mr.

Fedirka explains. "If your sales aren't growing, your expenses may keep increasing, and your bottom line will erode. The only solution is to increase efficiency and reduce costs. This will allow you to maintain your bottom line. Building sales revenue is an attractive alternative."

"Change is the word I use," Mr. Fedirka continues. "If something is changing in your business, sales, or expenses, or profitability, or if your market is changing because of regulations . . . any change that causes you to sense a reduction in your ability to generate cash, it should be addressed immediately. However, growth, by itself, isn't necessarily the best answer. Perhaps slower growth will generate more cash."

(See "Cover Story" on page 11)

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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

an accounting manager, business manager and controller for private firms. For additional information, please contact Barry Weller & Associates at 610.367.8280; e-mail: barry@barryweller.com.

Bookkeeping Services, LLC

Bookkeeping Services, LLC, located in the heart of downtown Pottstown, is a full service bookkeeping company. This involves setting up new business accounts, starting from the first check written to the deposits in their bank accounts. They guide their clients through every step of setting up their income and expense accounts, assets, liabilities, banking and credit cards. They also handle all payroll, payroll taxes as well as sales taxes.

Bookkeeping Services, LLC will set up your business, and provide ongoing assistance to keep you up and running. This provides the client the freedom to handle the task at hand and not have to worry about missing deadlines on bills. Bookkeeping Services schedules their clients' bill paying so that they receive any discounts that are offered to them when paying their bills. They will monitor your banking online, do direct deposit payroll, pay your bills, make your deposits, reconcile all banking and credit card accounts. They offer services for companies as well as individual accounts. If the client needs something, Bookkeeping Services will do as much or as little as requested regarding your business. Bookkeeping Services will also teach you automated QuickBooks, if you choose to handle your own business affairs. They also offer a service of organizing your business or individual accounts for yearly tax preparation.

In addition to the bookkeeping services Bookkeeping Services, LLC offers administrative services. They do everything from writing "Thank You" notes to marketing ideas, organizing files and ordering office supplies. Anything you

can't find time for in your busy schedule they can help you with to ease your burden.

Bookkeeping Services serves every client with their best interest first and foremost. Their success depends on how well they do our job for them. They correspond with their clients, always keeping them alert and aware of their financial situation. Teamwork and communication in their office is the key to their success as well as their clients'. For additional information, please contact Butsy McElroy, Bookkeeping Services, LLC, 610.323.3230; email: bjmcelroy7@aol.com.

Goldcamp Tax Facts



Susan Goldcamp

Taxes are not normally something that people love, but Susan Goldcamp is not your average tax accountant. She combined her love of family, math and people to establish Goldcamp Tax

Facts at 937 Fritztown Road in Sinking Spring. Addressing the various needs of different types of clients, Susan and her staff give 100 percent to each return, from the retiree to the mid-sized corporation. Accuracy, honesty and value are the foundation of a very successful business. So, how'd she get there?

Susan grew up on a farm in western PA, the daughter of Hungarian immigrants. As a high school student, she loved business math, business law and accounting, but did not major in accounting in college because an aptitude test suggested she might not do well in that field. Susan explained, "My parents reminded us frequently that we live in the greatest country in the world

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



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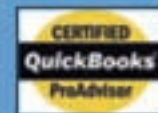
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COVER STORY

(Continued from page 9)

FAI experts provide a wide range of services directed at helping businesses improve profitability, including:

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- (4) Improved product line profitability
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- (6) Visits to plants, factories and offsite job activities to perform analyses
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- (11) Systems development, and most importantly
- (12) Market and product strategizing

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results. FAI's team can quickly review all your products and product categories to determine their status. This is not a pure science. It takes experienced individuals to ensure that margins are correctly determined and overall company profitability is maximized.

In addition, FAI can develop the true rates of return on each of your products or product lines and tailor them for accurate decision making to maximize return on invested assets (ROI). In most cases, they can then compare them to those of your competitors. "After reviewing cash flow, we look at several things including product line profitability; that is, how much margin each product generates. This requires expertise in cost accounting. For the record, I'm the second best cost accountant in the free world. The other gentleman (who taught me) has retired and is not available," Mr. Fedirka says wryly.

Product profitability analysis is one very important factor in formulating growth strategies and creating market share gains. FAI brings an integrated and analytical approach to improving your profitability and ROI. We will help you develop and implement comprehensive marketing and strategic plans. We then perform a rapid diagnosis of the financial and operational condition of the company and its competitive position in the marketplace.

(See "Cover Story" on page 49)

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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

and that we should pursue our dreams with all our hearts in this land of opportunity." So she returned to studying the subject she loves. Susan received her Securities License in 1990, became a Certified Payroll Professional in 1997, an IRS Enrolled Agent in 2000 (after a 16-hour exam!), and a QuickBooks Certified ProAdvisor in 2004. Every three years, Susan renews her certification by completing a minimum of 72 hours of continuing education. However, she easily exceeds that minimum. "I always take at least double the minimum requirement in continuing ed because I love this stuff." With a wink, she loves to add, "I know! I am a sick woman!"

But as anyone in business knows, setting your standards low is not the key to success. It is the extra work, the extra knowledge, and the extra practice that makes the difference. "I wanted to start my own business because I thought it was important that I be home with my children while they were little. I wanted to work, but I needed a flexible schedule so I could work when their dad was around. Also, my older brother bought me QuickBooks in 1992 and begged me to do his payroll. How could I say, "no?" I was forced to learn payroll and QuickBooks." After spending ten years in the field, Susan and some associates began their own company, Tax Factors, Inc., in 2002. Things did not work out as well as everyone had hoped, so after a few missteps and lots of thought, Susan went on her own, starting Goldcamp Tax Facts in Limerick in 2007. A year later, the company relocated to Tax Factors' former office on Fritztown Road in Sinking Spring.

Her experience in setting up her own business has made Susan more empathetic towards those who start or run their own business. "I'm continually inspired by small business owners and

real estate investors who are willing to take risks, provide jobs, valuable products and services to the community. The successful ones are willing to get up and fight another day after being knocked down, time and again."

Today, Goldcamp Tax Facts' eight associates prepare tax returns for anyone from employees and retirees to mid-sized corporations, and LLCs. They are focused on the needs of their clients. Susan explains that:

"Most returns can be completed and e-filed in less than two hours. We do all the work. Just bring us your documents and answer our questions. We will make sure you get all the deductions and credits to which you are entitled. Our eight preparers are highly qualified, well trained, and very attentive to the clients' needs."

Goldcamp Tax Facts' clients know that they are important and highly valued. New clients are pleasantly surprised by their low prices. Of course, businesses need more than just filing taxes. Goldcamp Tax Facts also provides business and investor help with: Payroll Set-Up, Training, and Reporting; QuickBooks Training; Business Start-up; Ongoing Business Consulting; Bookkeeping; Account Reconciliation; Financial Statements; and Continuing QuickBooks Support.

Susan explains that Goldcamp Tax Facts offers not only a wide variety of accounting services, but also a network of business resources. "I like the team approach. I believe my clients who have businesses and real estate need a whole team of professionals around them. These team members include attorneys, insurance agents, bankers, financial planners, marketing companies, and other consultants. Goldcamp Tax Facts makes its conference room available for

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



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TIME RELATED TAX STRATEGIES

INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors



The end of the year and beginning of a new year is a good time to focus on tax planning and assess your financial status and goals. These strategies may help minimize your tax bill.

Thinking about your taxes will almost always give you a headache, especially around the holidays. But staying on top of your finances as the year comes to a close can mean the difference between owing thousands of dollars in federal taxes and receiving a sizable check from the government in the spring.

Martin Scoll, Vice President of Life Event Services for Wells Fargo Advisors, says it is paramount to start preparing as early as possible. "Good tax preparation and planning starts on January 1," he says. "Don't wait until December to start dealing with your year-end planning. Reviewing your finances and giving some thought to your taxes in October and November will not only keep you ahead of the game — it will also likely save you money."

Here are some tax-efficient strategies to consider as the end of the year approaches.

Review Your Investments

Real Estate. For many people, a home is their best investment. Not only does a home typically rise in value over the long term — it also provides one of the best tax advantages out there, since the interest paid on a mortgage is generally deductible from your federal taxable income.

Stocks and Mutual Funds. Scoll says it is important to give your entire portfolio a review as the year comes to an end. If you have taken a loss from some stocks this year, it might be wise to sell them off before the end of December. Losses in equity markets can be used to offset any capital gains on stocks that have been realized during the year, and any excess losses can offset up to \$3,000

of ordinary income, with any remainder carried forward for use in future years.

If you do decide to sell off stocks, make sure to do it before December 31, the last day of the year the stock market is open. Getting stuck holding stocks with losses will not decrease your tax bill.

(See "Investment Ideas" on page 15)



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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

business owners and all their team members to meet in one place."

Other educational seminars and classes are scheduled in the community and at the office. Susan encourages anyone interested in business finance to attend a session. "Along with a local investment broker, Gale Withers of Edward Jones and tax attorney Bill Rush of Rabenold Koestel and Scheidt, I hold educational seminars at the CTCE Credit Union to teach the community about finance and tax-law updates. The next class is scheduled on Thursday, January 28 at 5:30 pm. Please RSVP to 610.929.3619. I also teach QuickBooks classes and do in-house QuickBooks training for our clients. Along with other local business professionals we will be scheduling business management and tax law training for owners of corporations and LLCs to be held at Goldcamp Tax Facts, beginning in the Spring of 2010."

Goldcamp Tax Facts has a simple business philosophy and it has served them well as their business has grown and prospered. "What sets us apart from many accounting firms is our personal touch and comprehensive support for all areas of our client's financial lives." For additional information, please contact Susan Goldcamp at 610.927.3030; e-mail: sgoldcamp@comcast.net; www.taxfacts.biz.

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Rega Accounting Services, Inc., based in Spring City, is an accounting firm that specializes in individual tax return preparation and outsourcing companies' daily accounting/bookkeeping functions including monthly, quarterly and year-end tax work. In addition, the firm will act as a sound business advisor to help answer daily business questions and to make suggestions for the day-to-day operations of its clients both corporations and individuals.

Business owners and professionals are discovering that outsourcing their accounting and bookkeeping functions saves payroll, overhead costs and frees up valuable time to allow you to build your customer base and work more with your customers. Many owners feel that they are out there on their own with no one looking out for them. Rega Accounting Services, Inc. will take over your entire accounting function, including invoice preparation, cash receipts, reconcile accounts, control inventory and costs, vendor payments, bank reconciliations, account analysis, payroll processing using a local third party payroll vendor, monthly financial statement preparation, year-end planning and budgeting and tax return filing. Their role is to fully understand the financial details of their clients' business, to be a partner and to watch out for their clients back to help them succeed. There is a common misconception that owners will loose control if they outsource, however nothing can be further from the truth as you will still have the final word in managing your business decisions including deciding who gets paid and when. Rega Accounting

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



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INVESTMENT IDEAS

(Continued from page 13)

Also, if you are expecting capital gain to be returned from a hedge fund in which you are invested, try to defer that event until the beginning of next year, unless you think the rates will be substantially higher next year.

Retirement. If you are receiving distributions from your qualified plan, you can roll over the entire balance or distributions in excess of any RMD (required minimum distribution) into a traditional IRA. If you do this custodian to custodian or within 60 days (subject to limitations), you will not have to pay taxes on those distributions. Be sure to speak with Wells Fargo Advisors / Wells Fargo Advisors Financial Network before setting up the IRA account.

Give Away Money, Increase Your Deduction

Often people donate money in the fourth quarter to increase their tax deductions. "Philanthropy is definitely something to consider," says Scoll. "But there are limitations to how much you can give to charity and use the deduction." You should talk to both your tax advisor and your Financial Advisor before embarking on a philanthropic giving plan.

There are also other kinds of gifts you can make to reduce taxes for long-term

(See "Investment Ideas" on page 17)

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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

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event clients wish to outsource their payroll processing needs, can also benefit their clients if that need should arise.

David J. Rega, CPA brings over 30 years of financial experience to the table and has been a CPA in Pennsylvania since 1982 and is a member of the Pennsylvania Institute of CPA's and the TriCounty Area Chamber of Commerce. His work experience includes four years in Public Accounting with one of the largest CPA firms in the country and 26 years in Private Accounting as Chief Financial Officer, Corporate Controller and Independent Consultant. For the past 10 years he has also been an Adjunct Accounting Professor at MCCC. For additional information, please contact David Rega, Rega Accounting Services, Inc. at 610.608.6737; email: drega72@comcast.net. 📧

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INVESTMENT IDEAS

(Continued from page 15)

estate planning. First, you can give up to \$13,000 per donor per recipient to family members and others for 2009 without triggering gift taxes. You can also give to your children's or grandchildren's education through 529 savings plans. You can gift \$12,000 a year to a 529 plan tax-free — or better yet, take advantage of a law that allows you to give a single contribution, covering five years, to a 529 plan. That means you can give a maximum of \$60,000 (five years of gifting) per donor per recipient tax-free in one year — and still be able to move that money between heirs' education funds.

Please consider the investment objectives, risks, charges and expenses carefully before investing in a 529 plan. The official statement, which contains this and other information, is available from us. Read it carefully before you invest. The availability of such tax or other benefits may be conditioned on meeting certain requirements.

Additional Tax-Saving Tips

In addition to reviewing your investments, there are other strategies that can help save you money come tax time.

Scoll believes it is always cost-effective to hire a good accountant. "Very

often a good tax preparer is going to save you more money than he is going to cost you," Scoll says. "It pays to have a smart professional help you prepare your taxes."

While spending some time at year-end preparing your taxes is a smart idea, it's also a good time to assess your financial status and goals for next year — so that when the end of next year rolls around, your investment and tax planning will already be off to a strong start.

Withdrawals are subject to ordinary income tax and may be subject to a federal 10% penalty if taken prior to age 59½. 

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LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

Did you know that an employee can have more than one employer while working on the same job? It happens all the time, although you might not realize it. We commonly expect that an employee can come to

be in the employment relationship due to an oral or written contract, or as a result of common law. But most people may not realize that the *Workers' Compensation Act* also can impose an employer-employee relationship (at least for workers' compensation purposes) on parties who have never met.

The *Workers' Compensation Act* provides that an employer, such as a general contractor on a job, can be liable to a laborer hired by another employer, such as a subcontractor. Specifically, the Act provides:

An employer who permits the entry upon premises occupied by him or under his control of a laborer or an assistant hired by an employee or contractor, for the performance upon such premises of a part of the employer's regular business entrusted to such employee or contractor, shall be liable to such laborer or assistant in the same manner and to the same extent as to his own employee. 77 P.S. § 52.

The effect of this statute is two-fold: it allows workers' compensation coverage for an injured worker when his direct employer – typically a subcon-

tractor to a general contractor – failed to maintain appropriate workers' compensation coverage, and it also allows the general contractor to enjoy immunity from the personal injury lawsuits of an injured worker just like a "regular" employer of an injured worker.

As far back as 1930, the Pennsylvania Supreme Court set out a five prong test for whether an employer is a statutory employer: (1) an employer who is under contract with an owner or one in the position of an owner; (2) premises occupied by or under the control of such employer; (3) a subcontract made by such employer; (4) part of the employer's regular business [e]ntrusted to such subcontractor; and (5) an employee of such subcontractor.

(See "Legal Perspectives" on page 21)

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Franklin Commons in Phoenixville is named "Best Mixed Use Project" in Publication's "Best Real Estate Deals 2009" Special Section

Franklin Commons was presented an award for 1st Place in "Best Mixed Use Project in 2009" by *Philadelphia Business Journal*. The unveiling of the trophy took place during the 2009 Phoenixville Candlelight Holiday tour.

In mid 2006, Dave and Marian Moskowitz bought a 225,000 sq. ft., 100-year-old building in Phoenixville. Starting with a Silk Mill then Carpet Manufacturer to Plastics Company, Moskowitz' are only the fourth owner in 100 years!

The vision that has been created is one of new beginnings, an educational facility from nursery school to doctorate programs, drama, music and a place for all to come together for a bite to eat! Franklin Commons provides WIFI throughout for those looking for a quiet place for work or recreation.

Renaissance Academy has purchased a little over 100,000 sq. ft., and will be moving their K-12 Charter School to Franklin Commons in 2012. Franklin Commons still has space available to purchase or lease, and would like to see gymnastics, dance, karate and a fitness center to really complete their vision.

Also part of the common area is Franklin Hall. A room large enough for 1000 guests! This is a great place to hold seminars, conferences, trade shows, weddings and any type of reception or special event. We have a beautiful outdoor garden area that may be used as weather permits.

So as you can see Franklin Commons is a very un-common place and you should stop by and see for yourself all the amazing possibilities!!!

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LEGAL PERSPECTIVES

(Continued from page 19)

McDonald v. Levinson Steel Co., 302 Pa. 287 at 294-295, 153 A. 424 at 426 (1930).

Under the second prong of McDonald, an employer's occupancy or control must be actual, but need not be exclusive. An employer satisfies the second prong by proving either occupancy or control and it is not required to prove both. Regarding the fourth prong, this statutory requirement is met when the subcontracted work is an obligation assumed by a principal contractor under its contract with the owner, or one in the position of an owner. *Braun v. Target Corp.*, — A.2d —, 2009 Pa.Super 206 (October 23, 2009).

In this day and age, it is thankfully rare for a subcontractor to fail to carry workers' compensation insurance, so the statutory employer provision is rarely invoked for purposes of covering injured workers. Therefore, this statute is more frequently utilized as a

shield when a worker who is injured while working for a subcontractor attempts to bring a civil personal injury lawsuit against the general contractor on the job. The general contractor, under the statute, is immune from suit even if it does not actually have to pay workers' compensation to the injured worker.

Construction of the statutory employer provisions of the Pennsylvania Workers' Compensation Act is complex for both workers' comp lawyers and personal injury lawyers. Persons with questions about the application of this Act should contact experienced counsel to determine their rights. 🗑️

Levi S. Wolf, Esquire is a shareholder in the Pottstown law firm of Wolf, Baldwin & Associates, P.C. He practices workers' compensation law, as well as general civil litigation and criminal law. He can be reached at Lwolf@wolfbaldwin.com.

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Three Key Berks County Private Nonprofit Business and Economic Development Groups to Relocate into the Gateway Building



NAI Keystone Commercial & Industrial LLC recently announced the leasing of 10,000 square feet at the Gateway Building located at 201 Penn street, Reading, Berks County, to Greater Reading Chamber of Commerce & Industry, Greater Berks Development Fund and Berks Economic Partnership. The move is scheduled for Spring 2010.

Ellen Horan, President & CEO of the GRCCI, said, "This move makes a lot of sense. We all work closely together and this partnership is a big step toward establishing a seamless network for our customers."

Jon Scott, President & CEO of BEP, echoed Horan's comments. "Having business attraction and retention services, financing, real estate and loan resources, and local business support programs in the same building is a huge positive for the community," Scott said.

Ed Swoyer, President & CEO of GBDF, agreed and said, "As the owner of the landmark Gateway Building, the GBDF is excited to welcome our primary partners in economic development to share space and leverage our respective resources. This reinforces our collective commitment to the Corridor and the City of Reading."

The Gateway Building was built in 1991 by the Greater Berks Development Fund who leases significant portions to Wachovia Bank and the GSA (General Services Administration) and is part of Verizon's downtown fiber optic ring, which provides SONET capability with potential diversity for high capacity data circuits. The Miller

Center for the Arts, the Schmidt Training and Technology Center, Reading Area Community College, the RC Imax Theatre, the GoggleWorks Center for the Arts, Reading Eagle and The Sovereign Plaza are all nearby.

Steve Willems, NAI Managing Principal, noted that this brings the 5th floor of the building to 74 percent occupancy, leaving approximately 13,695 SF on the 4th floor which is being offered for lease. The building is also for sale. 🏠

NAI Keystone Commercial & Industrial maintains a prominent market share in Berks County, Pennsylvania. Specializing exclusively in commercial and industrial properties, NAI Keystone has sold millions of dollars in property and leased hundreds of thousands of square feet of space. Principals Steve Willems and John Herman share a vision of providing high quality services targeted at the commercial and industrial real estate market. Services provided by NAI Keystone include but are not limited to broker services, corporate services, property management and consulting.

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Managing Salespeople



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

Many owners of small businesses get to a point when they want to hire salespeople. They do this for a couple of reasons. They don't like to sell. Or they're not good at selling.

Or other parts of the business are demanding their attention and they don't have the time to put into selling. Whatever the reasons, they feel they need to get someone to get out there a sell for them. But what I have seen far too often is that many owners have had bad experiences with managing and keeping good sales people. Most often the owner simply gives the salesperson a bunch of brochures and tells them "go get some business." This approach usually ends in frustration and failure. Here are some things to consider when hiring and managing salespeople:

Take Responsibility – You are still the leader of the organization and you need to take responsibility for the sales process. Work with your salespeople closely. Review who they are talking to, go over the leads they are working with, understand each proposal that goes out. Be in the middle of the process.

Set Expectations – Together with your sales team set goals for the organization. Do not dictate what those goals are. You need to get your team involved with setting the goals so there is a sense of ownership on their part. You'll be surprised at how high they will set expectations above your own.

Compensation – Based on the goals of the organization, set compensation plans so when they achieve the goals, they get paid well. It's the best way to get the right behavior out of your people and the best way to ensure everyone is shooting in the same direction.

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

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BUSINESS & MARKETING STRATEGIES

(Continued from page 23)

Pull The Plug – Be decisive if things aren't going well. If results aren't being achieved analyze the situation. If you feel the reason is the salesperson is not doing the job get rid of them quickly. Don't let things linger. Move on and replace them.

Hire The Right People – In the world of sales there are usually those that are good at nurturing existing accounts and those that are good at getting new business. Know which one you want. If it is getting new business (which is most often the case) be sure they are good at cold calls and building new relationships.

Keep Marketing – In order to generate leads in your business you need to keep marketing. Your salespeople will then work with those leads and close business. Without marketing your salespeople will surely fail.

Have a Consistent Process – Work with your team on defining the steps of the sales process—from the initial call to closing the transaction and everything in between. Find out what works and what doesn't and then tweak the

process. Then be sure your salespeople follow each step of the process.

Conduct Frequent Sales Meetings – Once you have the process defined (from #7 above) this will be the basis for your meetings. It becomes very easy to review each prospect the salesperson is working on and what step they are on in the sales process. Discuss what needs to take place in order to get each prospect to the next step.

Most often owners simply look at results and determine things aren't working. Results are important. But you can't manage results. What you can manage are all the activities necessary in order to achieve the results. If you focus on many of the elements discussed above your focus will now be on the entire sales process instead of simply the results. Your business will then grow and your experience with salespeople will be a good one. 📌

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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(Continued on page 28)

Ask SCORE

To Your Good (Business) Health: Get to Know Your Cash Flow

Just as watching your blood pressure is important to your personal health, monitoring cash flow is vital to the well-being of your business. Minor “hiccups” may be expected, but they can also be an early warning of bigger, potentially chronic problems ahead, especially if other indicators such as sales seem positive.

Though critically important, monitoring and predicting cash flow is actually a matter of consistently following some simple, common-sense financial management practices.

The object is to make certain that more cash enters your business than exits your bank account. First you need to translate sales into real money as quickly as possible. Once you’ve collected the cash, your business needs to guard it. Surprises, such as slow or non-paying customers and unexpected expenses, are your worst cash flow enemies.

One way to shift cash your way is to ask for all or a portion of payment up

front. Asking for at least a deposit in advance is a great way to jump-start your cash flow. And if you establish the policy fairly and properly, it shouldn’t alienate good customers.

Accepting credit card payments also can help, so you may want to sign up for a merchant account that allows you to do this. Or, if you already have one, encourage customers to use this option more often. You do pay a fee for this. But credit cards are a great way to speed cash into your account, and the cost is generally small.

You may need to manage “receivables” more closely. This is the money that customers owe to you for products or services you’ve delivered. Create a detailed “aging” schedule of what you are owed, by whom and for how long. Place phone calls to overdue accounts, focusing first on the largest amounts due. Offering a discount can bring some quick cash in the door, but play this card only after you’ve called the customer to ask for full payment.

Finally, don’t overlook the power of an operating budget. Note specific due dates for payables as well as receivables, and regularly use it to get a “snapshot” of your cash flow status. With that information, you’ll be better able to make short- and long-term plans, spot potential problems, and avoid potentially crippling cash crises.

Cash flow is just one critical financial issue facing your small business. To learn more, 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 610.327.2673 for the Pottstown SCORE office, or visit on the web at www.pottstownscore.org.

(More “S.C.O.R.E.” on page 28)



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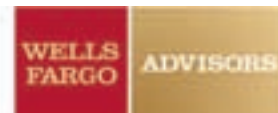
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PNC BANK SPONSORS POPULAR SCORE WORKSHOP

PNC Bank will be sponsoring the upcoming popular SCORE workshop series, "How to Start and Operate a Small Business." The program will be presented from 7:00 to 9:30 pm on four consecutive Monday evenings beginning on January 11 at the Pottstown SCORE office in the New York Plaza building at 244 High Street, Suite 101, Pottstown, Pennsylvania.

This workshop series, presented by SCORE, Counselors to America's Small Business, is for those who are considering starting a business as well as those who are currently operating a small business. All courses are taught by experienced members of SCORE and outside practitioners recognized as experts in their specific fields.

The workshop sessions are as follows:

- Sources of Information and the Tax and Legal Implications of the Different Legal Structures, January 11
- The Business Plan and The Business Loan, January 18
- Sources of Market Information, Marketing, January 25
- It's All About Profit, February 1

The instructors for this workshop series are local business partners and experienced SCORE counselors. Tap into their expertise to gain practical, real-life information on how to start

and operate a small business. The instructors are as follows: **Don Havas**, President of Applied Technology and Sciences, Inc; **Carl LaMastra**, CPA, President of the LaMastra Group, PC; **Carl Landis**, CFP, Certified Financial Planner; **David Megay**, Esq., Attorney with O'Donnell, Weiss & Mattei, PC; **John Patania**, Principal consultant of JLG Business Consulting; **Dick Powell**, Property Management and Cable access TV Producer; **Carolyn Wiker**, Head of Adult Services at the Pottstown Public Library, and **Matthew Griffin**, Vice President and Branch Manager of PNC Bank.

Registration begins at 6:45 pm, and all classes start promptly at 7:00 pm.

Each session costs \$25. A manual on preparing a business plan will be available for \$20. A special price of \$100 is offered for the four courses as a package, and this includes the manual. As an added bonus, there is a 50 percent discount off the workshop fee for each additional person.

This has been an extremely successful and well-attended workshop. Early paid reservations guarantee a seat. For more information or to register, call the Pottstown SCORE office at 610.327.2673 or visit the website at www.pottstownscore.org.

(More "S.C.O.R.E." on page 30)

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What Will Your Website Be Worth?

PART I

PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems



As the New Year begins and business owners take stock of their business performance over the past year to look to juice performance for the next year, most business owners and entrepreneurs miss

taking a hard look at one of the most important aspects of their business, their web site. In the current economy, everyone wants to make an extra buck so, why not think about what your web site might be worth. In the first part of this two part article, we will take a look at a set of business owners who do not have to ask the question, they know because they have actually received hard cash for their website.

Next month, we will take a look at what you can do to make your site worth enough to sell in the future. Take a look at some of these real life stories and begin to think about how you can actually grow your business and your website. You are most likely already spending money and time on your website, maybe it is high time that your web site begin paying you. A novel idea.

You might be a bit skeptical that you might actually be able to find a buyer for your web site especially in the current economic environment. The reality is that buyers are available for good solid

web sites with solid concepts, visitors and returns. When you take a look at these stories you will appreciate that basic business web sites that began just like yours have sold for good money.

1) Cell Phone Ringtone Site sold for 1 million

A great story is that one company began a single web site that sold ringtones for mobile phones. The site was tangential to their initial business so that partners of their website were also able to become customers of their core

(See "Performing Technically" on page 31)

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POTTSTOWN SCORE RECOGNIZED AT DISTRICT WORKSHOP

Doug Kindred, Chairman of the Board and Ken Yancey, CEO of the SCORE association in Washington, DC recently traveled to Pottstown to attend a district workshop hosted by Pottstown SCORE Chapter 594. The main agenda of the event, which drew approximately 60 SCORE leaders from 15 Pennsylvania chapters, was the presentation of awards to outstanding chapters and the introduction of a new business model for SCORE.

Pottstown SCORE Chapter 594 received the "Most Improved" award from Jerry Glenn, District Director of Lancaster who noted that Pottstown's follow-on rate, e-mail responses and total services were all improved significantly. Pottstown was also awarded a Certificate of Appreciation for total services. Dave Prince, Chairman of Pottstown SCORE, accepted the awards for the chapter. Also in attendance from the chapter were Hanna Hartman, Sylvia Landis, Carl Landis, Dick Ludwick, Dick Powell, and Ralph Clemmer. Chatterbox Social Media was on hand to interview participants and post a clip on YouTube.

According to Lou Davenport, Assistant District Director, "The Eastern Pennsylvania



and Delaware SCORE District 303 is the largest district in the nation with 540 members in 16 chapters. Last year, these counselors devoted 47,000 hours to SCORE activities and created 405 workshops for 6,000 attendees. SCORE provides significant value to our clients in the small business community."

SCORE is a nonprofit organization com-

prised of former CEO's, executives, and small business owners who mentor small businesses. They provide free counseling and low cost workshops. Pottstown SCORE is located at 244 High Street in the New York Store Plaza. More information about the event can be accessed by visiting www.pottstownscore.org or checking YouTube. 📺



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PERFORMING TECHNICALLY

(Continued from page 29)

business. After the success of this initial site, a new set of targeted sites were launched to serve specific market needs. The 12 new sites also became so successful that when the company wanted to sell the sites they received a cool million bucks for the sites. Not a bad return for a site that they had anyway.

2) Wig Drop Ship Site went for \$420,000

One web site that sold wigs to its customers with owners working to attract a large amount of customers, provide good service and great prices to their buyers managed to pocket a bit of extra cash. The unique part about the site is that it did not carry any inventory as they had the manufacturers ship all of the products direct to customers. No inventory greatly reduced costs. The site was well run and had a loyal customer base attracted a buyer that paid a competitive price for the site.

3) Informational Organization Site brought in \$225,000

Typically, web sites come in two general varieties: E-Commerce sites that might carry inventory or get the manufacturer to ship products to customers or as an information site that provides useful information to the site visitors. One very unique site that contained information as well as relevant advertising that linked to the information that was provided was sold to a strategic buyer who needed such a site to drive customers to their existing business.

4) Cell Phone Informational Site yielded \$65,000 cash

Some business owners might not realize that they might actually be sitting on some money today if their site has a steady stream of visitors and pro-

vides a needed service or information. One business owner decided to try to monetize his information site and surprisingly actually received good money for the site. The site actually received more in cash that it would have generated in income over the next 24 months.

Many of folks have websites that have been largely ignored or forgotten. That was the case with this website.

(See "Performing Technically" on page 33)

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PERFORMING TECHNICALLY

(Continued from page 31)

It had earned the owner a nice side income for years, but the time came that he needed some extra cash. We listed his site and were able to negotiate a quick and painless offer for a price that was far more than he would make in the next 24 months.

5) Accessibility Products for the Elderly made a cool \$1.5 million.

One owner of a site was looking towards retirement and ran a site that sold products targeted to the elderly. Given the site traffic, target market and site sales, he received a nice boost to his retirement with an immediate windfall.

These short examples, demonstrate that even the most mundane of web sites that contain a unique, targeted and useful service may be worth more than most business folks can even imagine.

Ask yourself this: if your website was so valuable that you could sell it today, what would you do with the money that you made? Would you

pay off debt? Start a new project? Take a vacation? Whatever you do with what you make from your website is completely up to you. Wouldn't it be worth putting in the time and effort into your site that would help your current business and generate extra cash either through services or an outright sale?

Next month, we'll take a look at the things that you can do to make your everyday business web site more valuable to you and to a potential buyer. You may already be doing those things or you may be surprised at how little your thinking might need to change to actually begin building a high value site.

Please send feedback on this article or any other technical issue or question to the author, Bill Swank (bill@limesystems.com or 610.828.6100), President and CEO of Lime Systems and Immediate Past President of the Philadelphia Purchasing Management Association. Bill has been on the forefront of successfully aligning technology to business performance for companies from Global Fortune 10 to small local businesses. 📧

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#993 - Upper Providence

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9-C - Limerick Bordering Route 422 on Airport Road

17 acres zoned OLI, mostly cleared has sewer available, excellent building site. **\$2,250,000**



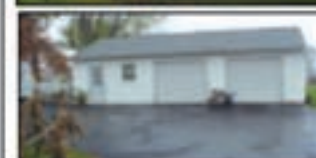
#996-Pottstown Farmers Market

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



#118- Gilbertsville Area

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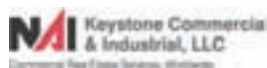
Brasler Properties Recasts Tenancy at Route 61 Distribution Center in Muhlenburg Township, Reading, for Long Term Stability

Brasler Properties renewed long term leases for Valley Supply and Irish Creek Excavation while adding a new tenant Heim Construction Company to the 4300 Pottsville Pike office and Flex and garage property. The leases totaled 20,000 square foot in two buildings, part of the RT 61 Distribution Center, a 380,000 square foot industrial complex located just a half mile from the RT 222/61 Interchange. "In reaction to the slow market, we were able to open a dialog with the existing tenant's who were amenable to extending term, shedding space and reducing costs in order to gain operational efficiency while accommodating a synergistic tenancy with Heim," stated **Chris Brasler**, CEO. "These three companies are in complimentary construction related fields,

which based on past experience has produced tenancy longevity resulting in greater asset stability."

Steve Willems of **NAI Keystone** represents the RT 61 Distribution Center and was the sole broker for the aforementioned lease transactions. He reports that currently the complex is offering up to 145,000 square feet of excellent distribution space divisible down to 25,000 square foot units.

Brasler Properties is a third generation boutique industrial property owner, manager and redeveloper with a significant presence in the Berks County commercial real estate market. 🏠



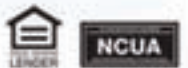
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Health care insurance has traditionally been a benefit provided by the employer and should never be a considered constitutional right or government mandate.

Following World War II, many companies offered benefit packages that included health insurance to attract and retain qualified talent. This insurance was designed to reduce the cost of their "significant" out of pocket health care needs. As the cost of health care has risen, employees have relied more on this benefit than budget for their own personal needs. Now that the insurance costs have risen, companies have had to review and limit the options which they can offer to employees.

Small businesses employ 120 million Americans and currently have the ability to create more jobs than any other sector of our economy. A downturn in the economy has produced sharp revenue shortfalls and coupled with increasing health insurance premiums small business are forced to choose between dropping health insurance, laying off workers or just even staying in business. Unfortunately these rises in costs and employee demand for health care coverage have cut into the employees' earnings ability. Covering these higher costs not only adversely affects employees, but also the growth of small businesses themselves. Forty percent of small businesses report that health care costs are hurting other aspects of their business. To be serious about economic recovery, policies must strengthen small businesses and work toward health reform that does not impose unnecessary costs on our nation's entrepreneurs.

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.

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.

Any health care proposals that have a government-run public option and/or an employer mandate is unacceptable especially if would require companies to provide insurance or face a penalty. The Chamber believes this will have a significant impact on small businesses' ability to afford the hiring of new employees and maintaining current staffs ultimately affecting the company's production and impact the number of individuals employed. We believe reform dialogue includes business, health care providers, insurance companies and employees and should focus around health behavior reform as well as health care costs. Any health care reform must address access, quality and most importantly efficiency.

The TriCounty Area Chamber of Commerce continues to monitor this debate, and 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 current plans moving through the Senate.

[This letter was recently submitted to Senators Casey and Specter.]

P. Timothy Phelps, President

TriCounty Area Chamber of Commerce

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

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

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

Susan Burnett, Membership Director,
susan@tricountyareachamber.com

Kitty Papp, Special Events Director,
kitty@tricountyareachamber.com

Ashley Eisenhower, Marketing and
Communications Director
ashley@tricountyareachamber.com

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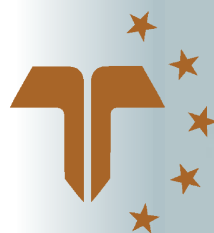
EMAIL:

info@tricountyareachamber.com

152 High St., Suite 360,

Pottstown, PA 19464

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING OPPORTUNITIES

Thurs., Jan. 7
11:30 AM – 1:30 PM
 **WOMEN OF THE WORKFORCE LUNCHEON (WOW)**
Cuttillo's Restaurant, 2688 E. High Street, Pottstown
Featured speaker is *U.S. Congresswoman Allyson Schwartz*.
Sponsored by Del Collo and Mazzanti, LLP and Hot Glue Media.
Members Only.
\$28 per Member prepaid or at the door; \$36 per Member invoiced

Thurs., Jan. 14
7 - 9 AM
7 - 7:30 AM
7:30 - 9 AM
ECONOMIC FORECAST MEMBERSHIP BREAKFAST
Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City
Networking 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.
\$25 per Member prepaid, \$30 per Member Invoiced; \$50 per Non-member

Wed., Jan. 20
4:30 PM
6 PM
25TH ANNIVERSARY OF THE BOYERTOWN AREA PROGRESS DINNER
La Massaria at Bella Vista Golf Course, 2901 Fagleyville Rd., Gilbertsville
Social Hour
Dinner
Event Highlights include: *Lifetime Achievement Award* presentation posthumously honoring *William S. Hollenbach* and a *Progress Video* by *Boyertown 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 Platinum Sponsors: *Cabot Supermetals, Media Fusion Technologies, Inc., National Penn, & Pottstown Memorial Medical Center*; Gold Sponsors: *Body Borneman Companies & Windstream Communications, Inc.*; and Silver Sponsors: *Bally Block Company, Herb Real Estate, Inc., & Moyer's Catering*.
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
Take a tour of the *Montgomery County Community College - West Campus's* newly renovated second floor and the art gallery exhibit of "The Three Susans" during the mixer. And let's not forget the door prize drawing that the Continuing Education Department will be supplying - \$50 gift certificate towards a personal enrichment class!
No charge, Members Only. Reservations appreciated.

EVENTS

Thurs., Jan. 7
3:30 PM
CHAMBER 101
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge. Reservations please.

Tues., Jan. 19
8 AM
CHAMBER 101
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.
No Charge. Reservations please.

SAVE THESE DATES

Tues., Feb. 9
11:30 AM – 1:30 PM
 **WOMEN OF THE WORKFORCE LUNCHEON (WOW)**
Brookside Country Club, Prospect & Adams Streets, Pottstown
Featured speaker is *Skip Shuda*, CEO, Team and Dream, and he will be presenting "Social Media: Can Twitter and LinkedIn be integrated into your marketing plan?"
Sponsored by Advanced Chiropractic of Pottstown and Klein Transportation.
Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced

Sat., Feb. 13
7:05 PM
CHAMBER NIGHT AT THE READING ROYALS
Sovereign Center, 700 Penn Street, Reading
Join your Chamber Members to see the Reading Royals take on the Trenton Devils.
Tickets for Chamber Members are \$7.50 (half off the gate price). To order tickets, please visit www.royalshockeyevents.com/chambernigh.
By registering on the Reading Royals website, you will receive a confirmation email, and the tickets will be mailed out the following business day. Tickets that are purchased within a week of the game date will be left at the Wawa Will Call Table inside the main doors of the Sovereign Center. If you have any questions, please feel free to contact Justin Kauffman 610.898.7216 or jkauffman@royalshockey.com.
For inclement weather, please visit www.royalshockey.com or call 610.898.7825.

Tues., Feb. 23
4:30 - 6:30 PM
MEMBERSHIP MIXER
Sanatoga Court Assisted Living Community, 227 Evergreen Road, Pottstown
The event will highlight the facility's new renovations and provide you an overview of the new open dining program.
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.

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)

5 Years

**Fred Beans Buick
Pontiac GMC Nissan
and KIA of Limerick
Limerick Township
Wells Fargo Home
Mortgage
Yergey.Daylor.Allebach
.Scheffey.Picardi**

20 Years

**Fulton Bank
Moyer's Catering**

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.

American Crane & Equipment Corp.

Bally Savings Bank

BCM Engineers

Building a Better Boyertown

Comcast Spotlight

Complete Graphics, Inc.

Emmanuel Evangelical Lutheran Church

Express

Data Systems, Inc.

Fox Rothschild LLP

C.S. Garber & Sons, Inc.

Homewood Suites – Valley Forge

Houck & Gofus

Funeral Home, Inc.

Independence

Planning Group

J & T

Technologies, Inc.

Laserworx, LLC

Lower Pottsgrove Township

McCabe

Auto Supply, Inc.

Orlando

Law Offices, P.C.

Pearl Exhibit Group

Penn Airways, Inc.

Pottstown Area

Seniors' Center

Pottstown

School District

Independent

Associates of Pre-Paid

Legal Services, Inc.

RedGo Development

Retired Senior

Volunteer Program

(RSVP)

RSZ Orthopaedics

Sago Graphics, Ltd.

Sigel Insurance Group

Universal Machine Co.

Villa at Morlatton

Village Productions

Visiting Nurse

Association of

Pottstown & Vicinity

Waste

Management of PA

Robert Weigner

Nationwide Insurance

Whitegate

Contracting Company

Windstream

Communications, Inc.



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

WELCOME NEW MEMBERS!

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

Clothes to Home Dry Cleaning

822 B Route 100 North

Bechtelsville, PA 19505 (610.367.1001)

Dry Cleaning; Laundromats; Formal Wear; Shoes / Shoe Repair

www.clothes2home.com

Clothes to Home Dry Cleaning provides dry cleaning, wash and fold laundry service, tuxedo rental and sales, shoe repair, alterations, free pick-up and delivery, leather and suede cleaning, gown preservation, locally owned and operated family business.

Diamond Real Estate Investments, LLC

542 North Lewis Road

Suite 200

Limerick, PA 19468 (484.762.8133)

Real Estate Developers; Real Estate Investment; Real Estate – Commercial/Industrial

Specializing in the acquisition, approvals and full development of residential and commercial/retail projects, this privately owned company specializes in the tri-county region to strategically and competitively balance project requirements, economic objectives and environmental resources.

FASTSIGNS

180 Shoemaker Road

Unit B

Pottstown, PA 19464

Signs / Banners / Flags; Graphic Design;

Advertising Specialties

www.fastsigns.com/566

FASTSIGNS provides sign and graphic consultation, design, production, delivery and installation services – all under one roof and with an experienced, innovative staff. Whether simple window graphics or a lighted monument sign, state-of-the-art equipment and streamlined processes create whatever is needed, whenever it is needed.

Montgomery County Association for the Blind

212 North Main Street

North Wales, PA 19454 (215.661.9800)

Non-Profit Organization

www.mcab.org

MCAB provides independence for people coping with blindness and vision impairment through rehabilitation, education, support and advocacy. MCAB is supported by contributions from donors, private foundations and corporate grants, special events, bequests, and other gifts. MCAB is not part of county government.

Philadelphia Mortgage Advisors

600 West Germantown Pike

Suite 270

Plymouth Meeting, PA 19462

(610.834.8700)

Mortgage Companies; Banks

Philadelphia Mortgage Advisors utilizes state of the art technology for processing, underwriting and closing mortgages. By constantly monitoring the secondary mortgage market, Philadelphia Mortgage provides customers with the latest and most innovative mortgage products at lowest rates available corresponding with the largest mortgage bankers and small niche banks.

Rega Accounting Services

203 Readington Drive

Spring City, PA 19475 (610.608.6737)

Accountants / CPAs; Accounting / Bookkeeping Services

Rega Accounting Services, Inc., a CPA firm, performs high quality bookkeeping and tax services to small businesses and individuals. Services include day to day record keeping, vendor payments, customer financials, cash collections, payroll processing and banking relationships and business advisor.

Superior Surgical, LLC

1723 Swamp Pike

Gilbertsville, PA 19525 (877.669.7646)

Medical Equipment / Supplies

www.superior-supplies.com

Superior Surgical, LLC assists surgery centers and hospitals in the comparison and cost savings of purchasing their surgical instruments, supplies and equipment.

XPO Business Equipment

313 West Ridge Pike

Limerick, PA 19468 (610.454.0700)

Copying Machines & Supplies

XPO Business Equipment is a sales and service company offering copiers, fax, printers, scanners, and document and print management solutions. XPO has leasing and rental programs and many different custom service programs.

ALWAYS BUY CHAMBER!

BECAUSE YOU *Belong...* MEMBER BENEFITS

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

Health Proponent®

NEWEST CHAMBER MEMBER BENEFIT

FEATURED MEMBER BENEFIT OF THE MONTH

The TriCounty Area Chamber of Commerce (TCACC) is pleased to announce a new partnership with Health Proponent®, a division of Health Advocate™, Inc., the nation's leading independent healthcare advocacy and assistance company, serving over 15 million Americans. The health advocacy service is available for purchase, at a discounted rate, to Chamber Members and their families.

Health Proponent helps Americans to personally navigate the healthcare system and resolve clinical and insurance-related issues, to save time and money. The company's Personal Health Advocates, usually registered nurses or benefits and claims experts, can assist with finding the name of a nearby specialist or straightening out months of insurance bills. Their services focus on four key areas:

Clinical Support – finds best doctors, obtains second opinions, researches treatments, schedules appointments with specialists

Administrative Support – helps untangle billing claims, negotiates provider charges, corrects billing mistakes, clearly explains plan

Healthcare Coaching – prepares members for doctor visits, informs about medical tests and treatments, clarifies complex conditions and doctor's instructions

Caregiver Support – assists with eldercare services and Medicare issues, arranges wellness services and transportation

Health Advocate's time and money-saving services have been featured on CBS Nightly News; NBC 10's Be Well, Stay Well with Renee Chenault-Fattah; PBS 39 in Bethlehem; Fox 29's Real Deal with Michelle Buckman; and numerous print and web publications such as, *BusinessWeek*, *Fortune*, *USA Today*, *Philadelphia Business Journal*, and many more.

TCACC recognizes that healthcare is a vital component to business and has made it a **PRIORITY** to provide their member businesses with additional opportunities for access to a variety of services to save employees of member businesses valuable time and energy. For more information on how your business can take full advantage of this unique advocacy and assistance program, please contact the Chamber Office at 610.326.2900.



About Health Proponent®

Health Proponent® is the consumer division of Health Advocate™, Inc., the nation's leading independent healthcare advocacy and assistance company. The company helps millions of Americans to personally navigate the healthcare system and resolve clinical and insurance-related issues, to save time and money. Founded in 2001, Health Advocate is headquartered in suburban Philadelphia with sales offices nationwide. Health Advocate, has been recognized as one of America's fastest growing private companies by *Inc. 500* and is rated one of *Philadelphia* magazine's Top 20 Places to Work.

Independent. Confidential. Convenient. Health Proponent® is not an affiliation of the TriCounty Chamber of Commerce or any insurance or third party provider. Health Proponent does not replace health insurance coverage, provide medical care or recommend treatment.

NEW TRICOUNTY AREA COMMUNITY GUIDE & BUSINESS DIRECTORY

The Chamber is proud to present the NEW TriCounty Area Community Guide & Business Directory. Enjoy reading through the printed copy of this new publication that was sent to your company, and we hope you will continue to use the print and online versions as the go-to resources for information in the tri-county region! The Chamber thanks all of the 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.

In addition to thousands of printed copies being distributed, tell your employees and customers about the 2009-2011 edition of the Chamber's Community Guide & Business Directory that is available online. Visit tricityareachamber.com TODAY! View the edition by clicking on the cover icon on the homepage and the Chamber's NEW Online Map can be viewed by clicking on the map icon.

MEMBERS, BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit tricityareachamber.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. Click on the icon shown on the Chamber's homepage at tricityareachamber.com.

GOING SKIING THIS WINTER – GET YOUR TICKETS AT THE CHAMBER!

Winter Ski Consignment tickets to **Bear Creek**, **Camelback**, and **Jack Frost Big Boulder** are available for all Chamber Members. Don't forget that all employees of a Chamber Member company are also Chamber Members and can take advantage of these great rates. Other tickets available at the Chamber office include: **Carmike** and **Regal** movie theaters, **Adventure Aquarium** and **National Aquarium**.

BECOME AN INSERT SPONSOR!

Each month more than 700 member businesses are sent the Chamber's official newsmagazine, *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@tricityareachamber.com.

SIGN UP FOR CHAMBER WEEKLY EMAIL SUBSCRIPTION

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

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

Make it a **PRIORITY** to “CONTRIBUTE MORE THAN YOUR PRESENCE”

As you have made your Chamber a **PRIORITY**, make this **NETWORKING** tip your **PRIORITY** throughout the next month:

Networking Tip #9 – CONTRIBUTE MORE THAN YOUR PRESENCE

‘I didn’t meet anyone worthwhile’ is a common networking lament.

The question to ask yourself is, ‘What did these people gain from meeting me?’

Socrates had it right, ‘The way to gain a good reputation is to endeavor to be what you desire to appear.’

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

Have these **NETWORKING** tips made an **IMPACT**? 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.

SAVE THE DATE!

ANNUAL DINNER
WEDNESDAY, APRIL 28, 2010
Grand Ballroom at RiverCrest Golf Club
& Preserve, Phoenixville

The dinner will feature *Judy Thomson* and *Gayle Hallgren-Rezac* from “*WORK THE POND!*”

Use the Power of Positive Networking to Leap Forward in Work and Life”

Visit tricountyareachamber.com or call the Chamber office at 610.326.2900 for more information.



NOVEMBER WOW



Pictured from left to right at November’s WOW Luncheon, featured speaker, Jim Shulman, President, Marketing Results and Tim Phelps, Chamber President.

SHULMAN ENCOURAGES WOW TO “BREAK OUT & DO THINGS DIFFERENTLY”



“Break out and do things differently!” encouraged speaker, Jim Shulman, President of Marketing Results, at November’s Women of the Workforce (WOW) Luncheon hosted by Philadelphia Premium Outlets located in Pottstown. Shulman presented “Don’t Let a Perfectly Good Recession Go to Waste: Grabbing Market Share through Intelligent Marketing”, and

from the beginning of his discussion, he said “Don’t wait, now is the time when we need to consider reinventing ourselves.”

Shulman went on to say that during this “perfectly good recession”, “[t]his is the time to take market share and mind share”. He continued to drive his message by encouraging attendees to reevaluate their key markets to see how they could be doing business differently than they have done previously. As he described to the group his niche, his narrow market base, he said “[g]o narrow, not broad.” For more than twenty years, Shulman has created successful sales and marketing programs for a wide variety of organizations and at the present time, he works directly with top wealth management professionals around the United States, as well as with non-profit organizations. 📧



This event was presented by the TriCounty Area Chamber of Commerce and sponsored by Franklin Commons and Janney Montgomery Scott, LLC.

The Women of the Workforce Luncheons are a monthly occurrence on the chamber’s calendar. This month’s Luncheon will be held on Thursday, January 7, 2010. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

PLACE YOUR AD IN OUR NEXT ISSUE!

Expand your business with new prospects.

Call (610) 323-6253

RESUMES

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

1- Administrative Assistant/Office Management

1- Marketing

1- Operations Management

Powelson Discusses Shopping Options With Upcoming Expiration Of Electricity Rate Caps

With electricity rate caps throughout the majority of the state expiring in just a year, on January 1, 2011, Commissioner Robert F. Powelson directed the more than one hundred consumers in attendance at the Chamber's November Membership Breakfast that they will have the opportunity to shop around for providers for the generation portion of their power bills.

Powelson explained that the rate caps that have been in place since 1996 are coming off and the electricity distribution rates may go up. What does that mean for tri-county consumers? For example, for consumers in the Pottstown area, PECO Energy will continue to distribute electricity; however, consumers will be able to shop around and decide where that electricity is generated.

While encouraging Members to take the time to practice better energy conservation at home and at work, the Commissioner provided consumer tips suggesting installing bi-directional smart meters, digital thermostats, and compact fluorescent light bulbs, and he recommended replacing old appliances with Energy Star appliances. As the former president of the Chester County Chamber of Business and Industry, the Commissioner understands the business community's needs and instructed that businesses will be able to utilize conservation service providers who will do assessments of their systems on a pay-per-performance contract.

For more information on Commissioner Powelson's presentation and consumer tips, visit tricountyareachamber.com to view his presentation slides located along the left side of the homepage. 📄

The event was hosted at Spring Ford Country Club and was sponsored by:



The Salvation Army of Boyertown



The Salvation Army of Pottstown

WORPLACE SAFETY TRAINERS, INC.



This month's Membership Breakfast will be held on Thursday, January 14, 2010 featuring keynote speaker, James D. King, President and CIO of National Penn Investors Trust Company. He 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. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.



Newest Chamber Members Recognized at Membership Breakfast

The following new Chamber Members were recognized at the November 12, 2009 Membership Breakfast at Spring Ford Country Club as they received their membership plaques: Dan Yost, Mid-Atlantic Power Equipment Sales, LLC; James E. Miller, Mid-Atlantic Power Equipment Sales, LLC; and Jessica Burger, UFinancial Group.



New Members Receive Plaques at November Chamber Breakfast

Membership plaques are presented to new Members at the November breakfast. From left to right are: Ron Church, East Penn Financial Services; Denise A. Davis, C. Raymond Davis & Sons, Inc.; and Nina Noska, Air Experts, Inc.

ASK THE EXPERTS – THE CHAMBER'S ENVIRONMENTAL EDUCATION COMMITTEE **Return of Non-Resident Migratory Fish** *Tens of Thousands should be moving into our area during early 2010!*

The **IMPACTS** of long past industrial efforts are steadily being eliminated from our region's major waterway, the Schuylkill River. Part of this remedial effort on the river was just completed south of Pottstown this fall. The remnants of the Vincent dam, located on the Schuylkill River near Linfield, were removed from the Schuylkill River during October 2009. This effort is an example of one of the many improvements which have occurred to the Schuylkill River over the past few decades. This latest effort is part of a major project to both install fish passageways and remove abandoned dams from the river. The intent is to reestablish migratory fish to the Schuylkill River.

OLD PERCEPTIONS ARE WRONG

Whoa, step back here. Many of us have no concept that the Schuylkill River can be the source of very large numbers of ocean living migratory fish. Many still believe the current state of the river is similar to that of the stories our grandparents told. Stories of a river flowing with water that looked like black coffee due to the effects of the coal silt and upstream industrialization. The coal detritus originating from mine works of the anthracite coal region drained into the river. Whether it was due to hopelessness or resignation our predecessors told us there was no hope for the Schuylkill. It was and would always stay a heavily polluted river. But, it wasn't always that way though.

During the American Revolution it was reported that the fish caught during the spring Atlantic Shad migration fed our troops during their stay at Valley Forge. How did the bounty that General Washington benefited from disappear from our region's main waterway?

PAST INDUSTRIAL EFFORTS LEFT BEHIND A MESS

The shad (as well as other fish) migrations on the Schuylkill River stopped when the dams for the Schuylkill Canal were installed during the early 1800's. Why build dams on the river? It was because of coal. Coal became the fuel king during the mid-1800's. In its natural state the river was too shallow and fast flowing for coal barges. Transportation of coal from rapidly expanding mining ventures in Schuylkill and Carbon Counties to the port of Philadelphia was required. So the shallow Schuylkill was basically converted into a barge-way. The Schuylkill River became the Canal with its 30-odd dams creating a navigable waterway from Philadelphia to the coal mining Regions near Pottsville (Port Carbon).

Railroads and the switch to petroleum were the death of the canal. The Canal

operated until 1931 at which point every component was abandoned; left for others to clean up. By this point in time many reaches of the river were overwhelmed by coal silt. Since then many of the old dams of the Schuylkill Canal have since disappeared; taken out by a combination of flood events and lack of maintenance. Floodwaters and a dredging project in the late 1940s scoured much of the silt away as well. In the latter half of the last century regulations were put in place by our state to regulate the discharge of industrial and municipal wastewater as well as storm water into the river.

QUIETLY AND STEADILY THINGS HAVE IMPROVED

In 2009, we have improved the water quality of the Schuylkill to such a degree that it is relied upon to provide drinking water to roughly 1.5 million people in southeastern PA. The river system more closely resembles its natural state more than ever in recent history. As an example we now have Bald Eagles and Cormorants patrolling its stretches. As of the summer of 2009, the river is open to non resident migratory fish. It is hoped that starting spring of 2010 the Schuylkill River will begin to experience spawning runs of aquatic species that haven't been observed in our waterways since the very early 1800s. These species are now being reestablished.

WHAT ARE THE DETAILS?

Fish Ladders (water pathways for fish to swim from below a dam on a river to above the dam) have now been installed on all dams on the Schuylkill River downstream of Pottstown. **Dams have been removed.** Now fish will be able to migrate from the Atlantic Ocean through the Delaware Bay and Delaware River to the upper reaches of the Schuylkill River to spawn. Some of these species are: **Shad, Herring, Eels and Striped Bass.** To ensure success the PA Fish and Boat Commission has been **stocking hundreds of thou-**

sands of juvenile Shad into the River between Pottstown and Reading. (PA Fish and Boat Commission Biologist, Mike Kaufmann, anticipates one returning Shad for every 200 juvenile stocked.) This has been performed every year since 1999. Since then the adult Shad have attempted to travel from the sea back to their "home" stretch of the river, a region from north of Pottstown to north of Reading, to spawn. Spring 2010 will be their first opportunity.

As reported by Mike Kaufmann four fish ladders are now in place:

- **Fairmount Dam** — was constructed during 1978 and improved during 2008. (It actually has a webcam for viewing.)
- **Flat Rock Dam** — located near Gladwyn, was completed in 2006.
- **Norristown Dam** — was completed by Exelon Energy during January 2008. The dam and fishway are owned and operated by the Montgomery County Parks Department.
- **Black Rock Dam** — near Phoenixville, Chester County went into service June, 2009. The owner/operator is Exelon Energy.

Three dams were removed:

- **Plymouth Dam** — This breached dam was removed November 2009.
- **Vincent Dam** (mile 42) — This breached dam was removed October 2009.
- **Felix Dam** (mile 79) — Remnants of this breached dam and the smaller dam immediately upstream were removed during December 2007.

WHY DISCUSS THIS IN A BUSINESS JOURNAL?

Primarily to describe how your efforts and tax dollars were put to successful use. Our region is now becoming known for its improving quality life. This is a benefit to our business community.

After reading all this good news I am sure you are in the mood for a party. So as a follow up to this Article I will interview Mr. Gary Drennen, Vice President of the Schuylkill Canal Association. He will review some of the environmental efforts of this volunteer organization and his organization's plans for the first annual Schuylkill River Shad festival during spring 2010. ■

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE: **SEPAC Benefits Pro-Business Agenda**

Please mark your schedule for Thursday, January 21, 2010 for a reception (details below) to benefit SEPAC, the Political Action Committee for multiple Chambers of Commerce in Southeastern Pennsylvania, including the **TriCounty Area Chamber of Commerce.**

2010 is an important election year. With anti-business forces spending millions of dollars each election cycle supporting their candidates and their agenda, the future of business in this region, and its ability to grow and maintain the local economy are at stake.

The mission of SEPAC is to support pro-business candidates with their election or re-election efforts. The Chamber's Government Affairs Council and staff do an excellent job of developing a policy agenda and delivering that message to the state legislative delegation and other key decision makers. However, campaign contributions can make a significant difference in elections, and give the financial help that pro-business candidates need to survive during tough political campaigns.

Thus, your support of SEPAC at this event will work to make sure that pro-jobs, pro-growth legislators are there to hear the Chamber's message by targeting contributions to those elected officials who best meet the business communities' legislative goals.

Legislators from across the region and state have been invited, and the event will begin at 5:30 PM for the VIP Reception and 6:30 PM for the General Reception. The location is Valley Forge Military Academy and College, 1001 Eagle Road, in Wayne. For more details or to RSVP, please contact the Chamber Office at 610.326.2900 or Alex Rahn at 717.236.2050. ■

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 Chambers of Commerce.

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

Ribbon Cuttings



REDEDICATION AND OPEN HOUSE CELEBRATED AT FREDERICK MENNONITE COMMUNITY

Frederick Mennonite Community, 2849 Big Road (Route 73), Frederick, PA, celebrated the remodeled assisted living facilities at the Magnolia House with TriCounty Area Chamber President and Ambassadors, Frederick Mennonite Community staff and residents, dignitaries and officials at the rededication and open house. Pennsylvania State Senator, Bob Mensch, and CEO of Frederick Mennonite Community, John Hendrickson, addressed the group with a few keynote remarks in support of the rededication.

Pictured left to right: Tim Phelps, TriCounty Area Chamber President; Phil Jackson, Univest Bank; Bob Mensch, Pennsylvania Senator; Don Delp, Frederick Mennonite Community Board Chair; John Hendrickson, CEO Frederick Mennonite Community; Jackie Tallon, Upper Frederick Township Manager; Gregg Scott, Reese, Patrick and Scott Architects (RLPS); Bob Brandt, Benchmark President; and in the front center Ethel Mellon, resident of Frederick Mennonite Community. 📷

TRI COUNTY AREA FCU OPENS BRANCH AT POTTS GROVE HIGH SCHOOL

Participating in the opening of the Tri County Area Federal Credit Union's branch office at Pottsgrove High School, Kauffman Road, Pottstown, PA, were Tri County Area FCU executives, staff and board members, TriCounty Area Chamber Ambassadors, Pottsgrove High School administrators and staff. Pictured (from left to right) are: Jeff Bertoni, President of Sales, Market Street Sports Group; Dr. C. Ross McFarland, Board Member, Tri County Area FCU; Charles Palladino, Board Member, Tri County Area FCU; Andrew Pistoria, CEO/President, Tri County Area FCU; Mr. Christopher Shaffer, Principal, Pottsgrove High School and Dr. Bradley C. Landis, Superintendent of Schools, Pottsgrove School District. 📷



SERENITY JUNCTION WELLNESS CENTER, OPENS ON EAST PHILADELPHIA AVENUE, BOYERTOWN

Representatives of Building a Better Boyertown, TriCounty Area Chamber of Commerce, property owner, Donnie Ellixson, family and friends celebrate Friday December 4, 2009 as Serenity Junction, 127 East Philadelphia Avenue, Boyertown PA officially opened its doors for business in Downtown Boyertown.

Serenity Junction Wellness Center, LLC owner, Shannon Lopuski, in the center of the photo and holding the ceremonial scissors, is a Boyertown local. Ms. Lopuski's mission is to help people to feel better every day by reducing the pain associated with daily living. 📷



POTTSTOWN HEALTH CLUB ANNOUNCES 'PLAYON' TO ITS FACILITY

A TriCounty Area Chamber ribbon cutting celebrated the addition of PlayOn to the Pottstown Health Club's facility located at 210 Moser Road, Pottstown, PA.

Pictured from left to right are Chamber Ambassadors Peggy Brendlinger, TriCounty Area Federal Credit Union; Jackie Gofus, Janney Montgomery Scott, LLC; co-owners of Pottstown Health Club Kevin Giza (holding the scissors) and Jennifer Giza; Patrick Kelly, personal trainer Pottstown Health Club; Jeff Harrison, general manager & personal trainer Pottstown Health Club, and Chamber Ambassador, Timothy Forester, The Hill School. 📷



It's a tough economy.

The CFPA will make it tougher.

The economy has made it tough on this local butcher's customers. So he lets some of them run a tab and pay the bill over time to help make ends meet.

But now Washington wants to make it even tougher on everyone.

The proposed Consumer Financial Protection Agency (CFPA) Act would create a new government bureaucracy with sweeping authority that goes far beyond consumer protection. Virtually every business that extends credit to American consumers would be affected—even the local butcher and the credit he extends to his customers.

The CFPA would also have the ability to collect information about his customers' financial accounts and take away many of their financial choices.

Tell Congress not to make a tough economy even tougher. Get the facts at StoptheCFPA.com.

CFPA is not consumer protection. It's more big government.



www.StoptheCFPA.com

Visit tricountyareachamber.com for Chamber Events and Community Events

THANK YOU TO ALL OF OUR MEMBERS FOR BELONGING!

With the Chamber's Annual Holiday Open House just days after the Thanksgiving holiday, it provided the perfect opportunity for the Chamber to show THANKS by GIVING recognition back to the Chamber Membership. Members and the Chamber Staff celebrated the spirit of the season while **NETWORKING** at this unique Member Appreciation event held at the Chamber Conference Center in early December. Special THANK YOU to the following Chamber Member restaurants, caterers, and other food and beverage suppliers for graciously donating the hors d'oeuvres and beverages: **The Abraham Lincoln - A Wyndham Historic Hotel, Baird's Catering, Bause-Landry Catering, Company Cakes, Inc., Desserts First Cafe, Ice House Steaks & Pizza, Little Italy Pizzeria / The Pour House, McDonald's - Pottstown, Moyer's Catering, Nick's Pizza Restaurant, and RiverCrest Golf Club and Preserve.**

Connect with your TriCounty **NETWORK** at this month's Membership Mixer on Tuesday, January 26, 2010. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com. 📅

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 faxed to 610.970.9705 or emailed to Eileen Dautrich at eileen@tricountyareachamber.com. 📧



VERIZON BRINGS REGIONAL CHAMBERS TOGETHER TO NETWORK

Nearly 200+ Members of the region's local Chambers of Commerce gathered together for a night of **NETWORKING** sponsored by **Verizon**. Hosted at Spring Ford Country Club, this annual **NETWORKING** event provides representatives the opportunity to connect and build business relationships with a diverse group of potential customers from around the region.

Pictured left to right: Renee Blumstrum, Marketing Director – Perkiomen Valley Chamber of Commerce; Trevor Hart, Board Chair - Perkiomen Valley Chamber of Commerce; Kim Cooley, Executive Director – Phoenixville Regional Chamber of Commerce; Dan Reavy, Director of External Affairs – **Verizon** – Event Sponsor; Brad Okoniewski, Board Chair, TriCounty Area Chamber of Commerce; Jim Ginnetti, Board Chair – Spring-Ford Chamber of Commerce; Beth Haveron – Spring-Ford Chamber of Commerce.



This event was sponsored by **Verizon** and presented by the region's 5 Chambers: Perkiomen Valley, Phoenixville, Spring-Ford, **TriCounty Area**, and Upper Perkiomen Valley Chambers of Commerce. 📺



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A HAPPY COMMUTER IS A HAPPY EMPLOYEE



Shayne Trimbell,
Project Coordinator,
GVF Transportation

It is inevitable, every morning beginning at about 7 a.m. and extending just past 9 a.m. the region's workforce hits the road. Many drive alone and sit in the same traffic jams in the same location day in and day out. The process repeats itself beginning around 4 PM and ending around 6 PM as those same commuters load back into their cars and drive home, alone. This process has been occurring for decades, and continues to grow worse each and every year. Commuting has become a big part of the day for the workforce, and is a significant expense for American households. Ironically the very cause of the commute, employers, rarely do anything to make this time of the day easier, and less stressful for the employees.

A significant challenge in many suburban office parks is the lack of reliable, frequent and fast transit service. Many commuters cite this as the reason they drive alone to and from work. Transit however is only one piece of the commuting options. Other viable methods include carpooling, vanpooling, and biking. Encouraging employees to think differently about their commute is

the responsibility of the employer; a responsibility that is often overlooked or ignored.

Congress is addressing the disparity in a recently introduced bill, HR 3271, better known as *Green Routes to Work*. What *Green Routes to Work* proposes is a way to incentivize alternative commuting programs by providing tax cuts and tax breaks for employers that offer specific programs designed to reduce Single Occupancy Vehicle (one person in one car) commutes. The Association for Commuter Transportation states that the bill will:

- make permanent the \$230 the tax exclusion for both vanpool & transit; also known as the transit benefit and parking fringe benefits
- make self-employed individuals eligible for transit pass fringe benefits
- include employer-established parking cash-out programs as a qualified transportation fringe benefit
- establish a 10% vanpool investment tax credit
- establish a tax credit for subsidizing tax-free transit passes to employees
- allow a general business tax credit for expenditures to improve access for bicycle commuters
- allow employees to receive transit passes and reimbursements of bicycle commuting expenses as tax exempt
- employer-provided fringe benefits in the same month
- allow an employer's election to expense the cost of removing architectural and transportation barriers
- to bicycle commuter access to employer facilities
- allow a tax credit for teleworking expenses, up to \$400 per year

What does this mean for the employer?

If this bill becomes law, it will provide an incentive for employers to be more engaged with employees' commutes. Studies have shown that employees that commute by means other than Single Occupancy Vehicles are happier and more productive during the work day. Employers that treat the commute to work as a priority will ultimately have a happier and more productive workforce. This bill is currently before the House for debate, and has not been signed into law.

If your business is interested in getting more involved by creating a complete commuting program for employees, GVF specializes in creating alternative commuting programs. GVF is a non-profit transportation management association based in King of Prussia serving southern Montgomery County and northern Chester County. GVF is a membership based organization representing the transportation needs and concerns of both the public and private sectors. Visit www.gvftma.com for more information about GVF's services, partners and experience. Implementing a complete program is not difficult, and can result in happier employees. 📺

Shayne Trimbell works as a project manager with GVF. To reach Shayne by email: stribell@gvftma.com, or by phone: (610.635.3559).

MCCC Offers Program for Leaders in Sustainable Building

In keeping with the growing demand for green building technology and practices, Montgomery County Community College is offering a nine-month Sustainable Building Advisor Program (SBA) starting January 2010. For more information on the program, contact Rosalind Johnson at 610.718.1979 or rjohnson1@mc3.edu.

The Sustainable Building Advisor Program will provide the training and information for participants to become leaders in their careers, organizations and communities in the sustainable building field. The program is beneficial for a wide-range of building professionals and interested others.

The non-profit organization National Sustainable Building Advisor Program (NaSBAP) develops the comprehensive criteria for the program, which is offered at the College's West Campus in Pottstown as part of its Continuing Education offerings.

Architect, David Hartke, MBA, AIA, a principal of the architectural and engineering firm Stampfl & Hartke Associates, LLC, of Bucks County, is the local administrator, in conjunction with the College, and is one of the teaching professionals for the program.

"The instructors are professionals and specialists in their fields, including geologists, engineers and designers," Hartke said. "The program brings together, holistically, all of the concepts of sustainable building and design."

Classes will be held monthly from 8:30 AM to 4:30 PM on Fridays and consecutive Saturdays from 8:30 AM to 1:30 PM. This type of class schedule allows for on-site visits and tours to complement the interactive

classroom sessions, Hartke said.

During the nine months, the program will cover all aspects of sustainable building and design for both new and existing construction. Topics include site assessment and location, land usage, green communities, renewable energy options, investment costs and savings, indoor environmental quality and water conservation.

"We will be meeting with representatives from the state Department of Environmental Protection," Hartke said. "We will tour the DEP facility in Norristown, as well as other sites and projects."

Participants will learn how to apply the practices and standards of sustainable building, including the Leadership in Energy and Environmental Design (LEED) and the National Green Building Standards (NGBS).

They will also learn how to calculate the initial costs, determine long-term savings and utilize available financial incentives to offset investments. Working with fellow professionals, participants will learn how to implement a sustainable design goal and to train others in green building practices.

At the conclusion of the program and completion of its requirements, students are eligible to take the NaSBAP examination for national certification as a Sustainable Building Advisor.

The American Institute of Architects approved the SBA program this year for 100 learning units. In 2008, U.S. Green Building Council approved the NaSBAP course for its Continuing Education (CE) that is now required for LEED Accreditation of professionals. 🗑️

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SURVIVAL GUIDE FOR THE BUSINESS TRAVELER



BUSINESS, HEALTH AND FITNESS

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

Eating well is a daunting task enough. Eating well on the road is an even greater challenge. Even if you are one of the fortunate who has no to minimal travel required for work, the abundance of fast food and busy schedules that interfere with planning meals makes good nutrition seem almost impossible. Wrong! As in most things in life, it comes down to choice and personal responsibility. It has been my experience that has taught me that most are just the victims of poor information. So what better way to start the New Year than with some good advice for eating healthy even on the road?

1) Pack for the plane.

According to the U.S. Travel Association, there are 405 million person-trips for business each year, 16 percent of which are by air travel. Most airlines have gone away from including food for your trip and replacing it with soda and pretzels. If you think that constitutes a healthy snack, think again. Security does not stop you from taking food on a plane, so pack some fruit such as apples, slice up some veggies, nuts (sold in most terminal stores), peanut butter sandwiches, and other "easy to carry" foods on the plane. For flights of three hours and less, you really shouldn't need to buy any food in an airport or on a plane. It's that simple. And take something to read or watch to the airport so you don't get bored and end up passing time in a restaurant.

2) Publicly record your food intake.

Social networks such as Facebook and Twitter have become so popular in letting the world know what you are doing, why not tell them how you're eating healthy on the road and how you are doing it. It is a research proven fact that the more you write down what you eat the more awareness you have about what goes into your mouth. Plus, when you get accountability and social support through those sites, you'll think twice before going to the neon lit burger joint.

3) Just say NO to ALL liquid calories while traveling.

This is something you should be doing most of the time anyway, but if you make a rule that you aren't going to drink any calories while traveling for business, then you'll cut thousands of calories from your diet. If not drinking alcohol at a business dinner is considered a crime against humanity in your industry, then stick to wine or beer and drink it slow. Also, avoid all juices, sodas, and other sugary drinks and replace with good ol' water.

4) Plan your day.

The dreaded "plan" something. If you are traveling and have a busy day, plan when and what you are going to eat and stick to that. Most people simply get into trouble when they haven't thought ahead. Know what you are going to do and stick to it.

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



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BUSINESS, HEALTH & FITNESS

(Continued from page 46)

5) Realize you are going to "offend someone."

If you are traveling for business and your host wants you to eat a big steak, have lots of wine, and then dessert, you have two choices. You can (a), go along with their plan and offend yourself (ending up feeling guilty all night and the next day); or, (b) You can politely say "No, thanks" and you might have to put up with some peer pressure (instead of gut pressure) but at least you won't feel like you screwed up. Again, it comes down to choice.

6) Reward yourself.

There's no reason to feel that you have to deplete yourself of all the indulgences in life. You only live once, but with a healthy balance and reward system, even you can feel better about your choices. Plan a reward meal each week and stick to rewarding at just one meal...not every meal. Save it for something good. Skip the hotel continental breakfast when you could save your reward for an amazing steak dinner at night.

7) Choose wisely at dinner.

If you want to have a nice steak, glass of wine, and some dessert, then skip the bread. Do you serve yourself a basket of bread when you eat at home? Fill up on the veggies so you get to have what you want without blowing your calorie-needs limit.

8) Eat fruits and vegetables at every opportunity.

Whenever you get fruits or vegetables offered at breakfast, lunch, or dinner, make sure to focus your meal around those. It is very difficult to eat too many fruits and vegetables and they will leave you feeling fuller.

9) Avoid mindless eating.

If you are heading to a cocktail reception before dinner, make a plan and stick to it. If you must drink, keep it to a minimum, and stick to the raw vegetables rather than the high-calorie meat-filled pastries. Just like with bread at a restaurant, don't let the hors d'oeuvres ruin your dinner, your trip, or your nutrition. 🍷

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COVER STORY

(Continued from page 11)

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- (3) Negotiations with sellers, buyers, financial providers or creditors
- (4) Business valuations
- (5) Debt restructuring
- (6) Relocation and consolidation, and
- (7) Refinancing

As Mr. Fedirka comments, "We are usually allowed only a few hours to assess a crisis situation and to begin to institute corrective actions, because these clients are typically worried about meeting this week's payroll. Our ability

(See "Cover Story" on page 51)

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POTTSTOWN FAMILY CENTER NEEDS VOLUNTEERS FOR INCOME TAX PROGRAM

The Volunteer Income Tax Assistance (VITA) program, a free tax assistance preparation service provided by the Internal Revenue Service (IRS) through the Pottstown Family Center, is seeking volunteers.

Through the VITA program, trained volunteers assist low-to-middle income individuals and families in the preparation and electronic filing of simple income tax forms.

"Anyone can be VITA volunteer," said Victoria Gagliardi, VITA site coordinator. "VITA volunteers can be college students, law students, homemakers, members of volunteer or community organizations, or business professionals."

All volunteers will receive free instruction and training, as well as the certification materials necessary to prepare basic income tax returns.

For more information on volunteering with VITA, please contact Victoria Gagliardi at 610.326.1610 ext. 222 or vgagliardi@fsmontco.org.

The Pottstown Family Center is located at Family Services' Pottstown Office, 1976 East High Street in Pottstown. Established in 1993, the Pottstown Family Center offers support programs and services that help families learn, grow and achieve self-sufficiency. For more than seven years, Family Services has served as the lead agency of the Pottstown Family Center. 🗑️

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COVER STORY

(Continued from page 49)

to get our arms around the client's situation and to identify the critical areas that require attention is unparalleled. We not only identify problems, we also assess the realities involved. Occasionally, a company has passed the point of no return. In those cases, we will assist in either filing for bankruptcy or, in the worst case, prepare for a liquidation. In all these cases, we strive to protect our client while continuing to work with the lender. Because of our reputation and experience, we can usually affect a solution acceptable to all parties."

"Although we've been engaged by banks and recommended by banks," Mr. Fedirka continues, "our main objective in any assignment is to improve the company's performance and save jobs. Quite often, a client was profitable in the past and we help them get back on track. In most cases, whether due to recession or a turn in their industry, or because of poor management, clients are now experiencing problems. We'll find the problems and fix them. During the last year, in spite of the economy, we've put three sizeable companies who were headed for bankruptcy back on track within months, thereby saving hundreds of jobs."

Succession Planning

Many clients have benefited from FAI's expertise in transitioning company ownership to other parties, such as, family members, employees or outside investors, or other companies. Transferring ownership can be either seamless or traumatic. Through detailed analysis, FAI will develop realistic market values which are then presented and the transfer brought to an equitable conclusion. FAI's team is experienced in the transition of closely held companies and can offer guidance and assistance throughout the event. Sometimes the transfer involves a sale to an outside entity. At other times it is transferred privately, often to family. Regardless of the avenue selected, FAI's qualified and creative professionals can often enhance and streamline a successful transfer, especially when it involves or requires commercial financing, owner financing, or both.

We also draw upon our relationships with tax experts to ensure that our clients secure the most favorable tax treatment. We can also identify investment advisors who will assist you in investing the proceeds from the sale of your company.

Financing

Over the past 25 years, FAI's financing sources have provided both debt and equity financing for dozens of clients. Amounts

have ranged from several hundred thousand to over \$90 million. Real estate, equipment, patents, accounts receivable and inventory have all been used as collateral for loans. FAI has secured financing ranging from straightforward commercial bank loans to the more creative debt structures.

For a variety of reasons, a company may want or need to refinance. This can be an excellent way to reduce interest expense or to exit a lender who cannot or will not participate in a client's growth. Either way, FAI has numerous contacts within commercial banks as well as higher risk-taking finance companies. We can also identify investors and other mezzanine or equity sources to assist either troubled companies or companies on the verge of expansion.

According to Mr. Fedirka, while refinancing may be a viable option for some, in the current credit market, it should not be considered the first option. "The opportunities today are slim," he said. "Money is also very expensive. In addition, when a lender's customer becomes unacceptable, they are usually encouraged to extinguish the relationship as soon as possible. While this may not be the most economically desirable solution, banks have always been under the close scrutiny of the OCC, FDIC and the Federal Reserve. Under current conditions, the powers of these agencies have increased

and the rules tightened to a frightening level. This creates a dichotomy. It puts increased pressure on a bank's clients that may be experiencing difficult economic times, to leave the bank precisely when they are most unattractive to alternate lenders. It should be noted that although our involvement often tends to reduce the stress on the borrowers, pressures from the bank to exit the relationship may continue."

Summarizing the broad range of services offered by FAI, Mr. Fedirka said, "We're trying to extend the knowledge and experience we've gained with Fortune 50 companies, as well as in our ownership experiences, to the entrepreneurial world. With FAI's guidance and expertise, both old and new ideas can be presented to a client and result in a variety of opportunities. Often, there are areas that entrepreneurs haven't thought of or that may have been only tentatively explored, until somebody said, 'Why don't you try this?' Most companies realize benefit from what we do to help them grow faster, get out of trouble, perform more efficiently and economically, and make more money. Those are the people I love to help," he said.

For additional information, please contact Roman Fedirka, Fedirka Associates, Inc. for a FREE consultation at 484.645.4866, and visit www.fedirka.com. ■

Wishing you and yours a Happy & Prosperous Happy New Year!



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For more information on
Franklin Hall or **Franklin Bistro**,
please call **Teri Eide**.

Phone: **610-983-4632** ext. 346 or
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