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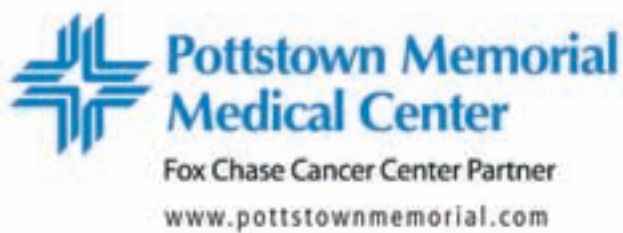
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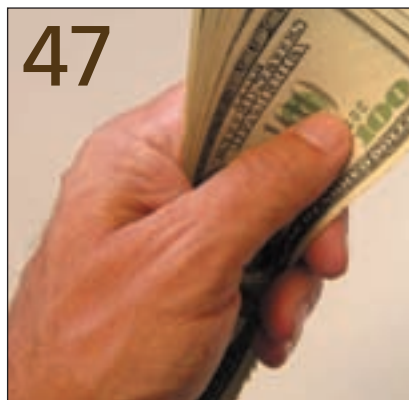
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*Consulting with an expert agent
at Glocker & Co., Inc. Real Estate
makes more sense than ever.*



*Local lenders offer "inside
information" for making sound
borrowing decisions in 2010*



*New rules pave the way
for more individuals to generate
tax-free income at retirement*

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GLOCKER & CO. INC. ***REAL ESTATE***



A Wealth of Experience to Help Customers Navigate a Turbulent Real Estate Market

COVER STORY

By Patricia Andrien

If you are thinking about buying or selling your home or investing in real estate this year, you may want a little advice from the experts. The real estate market in recent years has been incredibly turbulent, so consulting with an expert agent at Glocker & Co., Inc. Real Estate makes more sense than ever.

It is still a good time to buy a home or invest in real estate. Interest rates are ticking up, but are still low. The tax credit of \$8,000 for first-time homebuyers has been extended until April 30, 2010. Hiring an experienced agent can help you take advantage of this tax credit, and ensure that important deadlines are met and opportunities are not missed. In times like these, experience is key.

Karl Glocker – at the helm of Glocker Real Estate

When talking about Real Estate in the Pottstown area, one name comes to mind immediately. **Karl Glocker**, at the helm of Glocker Real Estate for 41 years, has guided the firm through economic downturns and upswings. The economy is trending toward recovery, Mr. Glocker offers, and he and his agents are ready to help buyers



The Glocker & Co. office in North Coventry Township at Suburbia Shopping Center, 4 Glocker Way, Pottstown, PA 19465; 610.326.0181.



The Glocker & Co. office in East Vincent Township at One, Mennonite Church Road, Spring City, PA 19475; 610.948.3300.

make good decisions in these times.

Mr. Glocker started his real estate company in 1968. He was instrumental in the acquisition of Town Square Plaza in North Coventry Township, the expansion of Coventry Mall in 1991, and the development of the Suburbia Shopping Center, both as an agent and a partner. He has been involved in many other projects in the Tri-County area over the past forty-one years.

Mr. Glocker's extensive business and financial knowledge is based on his experience in the ever-fluctuating business of real estate. A civic leader with a well-established history of personal and community relations, he can help his clients weather any storm. A straightforward approach and hometown ties ensure that clients feel confident that they are getting honest, personally-tailored, expert advice.

Glocker and Company has 25 agents at three locations. In the

Boyertown office, agents **Evelyn Mayberry, Martin Slater, Carol Slater, and Kathy Rose** have at least 18 years experience each. It all adds up to a team that has a finger on the pulse of the area market. Mr. Glocker keeps his eye on "the big picture," and provides vision and sound judgment. Together, he and his agents have a thorough understanding of the residential markets in the greater Northern Chester County, Pottstown, and Boyertown areas.

Mr. Glocker has raised his family in East Coventry Township, and has served the community in many capacities. An accomplished skier and hiker, Mr. Glocker has skied extensively in Europe. He has climbed Mount Washington 16 times, once, he said, through "the deepest fog you have ever seen." Maybe that is why, under his guidance, Glocker Real Estate has had the fortitude and foresight to help clients navigate the toughest of times.

(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. **Reduced \$995,000.**

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 \$290,000.**

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

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

FOR SALE- (#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) Bechtelsville -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. First floor- kitchen and 2 rooms; Second floor- 2 rooms. Public water and sewer. Heat- gas hot water. Many possibilities. \$169,900.

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

FOR SALE- (#ZC2098) 650 Spring St., Reading- RALPH'S HARDWARE - 33,000SF concrete building ZONED MANUFACTURING/COMMERCIAL on nearly 1 acre of land currently operating as a hardware store and warehouse. Priced to sell with owner financing possible to qualified purchasers. \$325,000.

FOR SALE- (#ZC2099) 29 N. Hanover St., Downtown Pottstown- IN CENTRAL BUSINESS DISTRICT. Brick corner property featuring 6 residential apartments plus 2 commercial first floor units. Call for details on income and expenses. \$249,900.

FOR SALE- (#ZC2100) 98 Pricetown Rd., Fleetwood- Rockland Florist. Quaint flower/gift shop on large lot PLUS separate immaculate ranch home to live in. Lovely landscaping, 3 greenhouses and room for a garden center. Turnkey operation and established business. \$299,000.



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

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

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

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

(ZC1050) 78 Wells Road, Parkerford- Single brick office building, beautiful window boxes, convenient location & great exposure on Rt. 724. Bird feeders and an adjacent butterfly garden highlight surroundings. \$595/Month + heat & elec. No common area maintenance fees.

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

(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.

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

(ZC1077) Douglass Township, Berks County- (3) warehouse suites, (2) consisting of 3,285SF. The third suite is approximately 3,400SF. Some existing office space in each suite. 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.

(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. Phila., 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.

(ZC1098) 261 High Street, Pottstown- 2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathrooms- handicapped accessible. \$1,350/Month + heat, AC, electric and 1/2 water invoice.

(ZC1099) Limerick Office Space- 3,100SF of CLASS A OFFICE SPACE. Includes reception area, conference room, private office and large open area; 2 handicap accessible bathrooms. Central Air, sep. utilities and plenty of parking. \$7/SF

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COVER STORY

(Continued from page 5)

Experience shows – what goes down must come up

"Two years ago, I said that we would see the hardest recession we have seen since World War II," Mr. Glocker said recently. "Land prices were too high. Housing prices were too high. Buyers were financing with zero down. Any sales market is just as strong as the dollars going into it."

This recession was worse than any he has experienced, Mr. Glocker said. But, it isn't the only one that he has seen. And, the market will recover in time. "In 1971, we had a bad recession—the worst I'd seen before this one," he said, "but we came out of it right away in 1972 and the market was fine." In 1981, he said, interest rates were at 17 to 18 percent, but jobs were created as the Limerick power plant was built, adding up to a healthy local economy.

Now, of course, challenges stem from the banking industry failure in 2008. Although the banking system is more stable, bankers have been afraid to invest in real estate, Mr. Glocker said, although credit is easing, he said. Right now, though, there are still few subdivisions being built, and banks don't want to fund commercial projects, either. "Commercial real estate is high-risk," Mr. Glocker said, "and it's going to remain that way for awhile, perhaps for the next 18 months to two years, or, at least until the unemployment rate comes down to seven or eight percent."

Glocker agents have seen families lose their homes, and businesses go under. "It hurts," Mr. Glocker said. "You meet a lot of people going to short sale. These people were good people." Agents advise homeowners in foreclosure to get legal advice, because every bank operates differently, Mr. Glocker said. Some

banks are more inclined to locate a buyer before the property transfers, he said, which helps the bank and the market.

Mr. Glocker was recently asked to bring his perspective to the board at the Victory Bank in Limerick, where he has been involved with raising start-up capital. "Victory is a new bank," he said, and may be able to be more flexible in small business lending than some larger banks, which have cut lines of credit.

Opportunities now, and brighter days ahead

There are always opportunities in certain sectors, and an experienced Glocker agent can help steer your investment dollars in the right direction.

If you are hesitant to list your house in this environment, remember that you are buying in the same market that you are selling in, which means you may find a bargain. In residential real estate, values are down 15 to 18 percent of peak. Houses that have character and mature trees have an advantage right now, as do houses priced under \$300,000.

"If you have good credit, you can buy a house — no problem," Mr. Glocker advises. Some mortgage insurers and lenders are beginning to relax their down-payment requirements, in a sign of increased confidence in the housing market.

Forty-two percent of residential mortgages right now are FHA, where the government takes the risk, he said. Under some programs, a buyer can finance 100 percent of the cost. And you won't see lower interest rates for a long time, he said.

There is no question that the economy is improving, Mr. Glocker notes. In his opinion, housing prices have hit

(See "Cover Story" on page 9)



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COMMERCIAL LENDERS WEIGH IN ON 2010



"BUZZ AROUND THE BLOCK"

By Patricia Andrien

If you are an area business owner, you may be wondering how the current economic climate and potential restrictions in commercial lending will impact your bottom line in the coming year.

To help business owners make sound borrowing decisions in 2010, we gathered some "inside information" from commercial lenders at banks in our readership area.

While acknowledging that there are obstacles to meeting lending needs in the current economy, businesses and banks in our area have fared well compared to the nation as a whole, and area lenders both large and small stand ready to offer assistance to business owners in many ways.

National Penn Bank

National Penn Bank, headquartered in Boyertown, PA, is the fourth largest bank holding company in Pennsylvania, and a premier business bank in the Mid-Atlantic region. The well-capitalized company lent over \$1 billion last year to both businesses and individuals.

Even though it is a large bank, National Penn's experienced lenders can respond quickly thanks to local decision-making power and dedicated regional loan centers. Its commercial products and services are designed to help businesses of all sizes prosper and grow.

National Penn has remained strong

in the face of economic downturn, and has the continued confidence of its customers. It has exceeded every guideline the government uses for financial institutions.

"The government has done its share to assist community banks," according to **Scott Gruber**, who heads up commercial real estate and small business lending. "Both at a state and federal level, it has done a lot to encourage the banking community to lend money to credit-worthy borrowers. Our local governments including cities, townships, and counties, have done a great deal."

Meanwhile, lending trends in the coming year for both large and small businesses will depend on the unemployment rate, Mr. Gruber notes. "Until there is some stabilization in this area, unemployment figures will continue to have an impact on the underlying confidence factor of our consumers and our commercial borrowers," he says.

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

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9-C - Limerick Bordering Route 422 on Airport Road

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COVER STORY

(Continued from page 7)

bottom and will start to go up. But, we may have to wait until 2012 to see a full recovery in commercial sectors.

According to a recent survey of more than 100 real estate investors, residential real estate is expected to stage a modest recovery nationwide starting in 2012. The market is heavily tied to employment numbers, and will be influenced by government and regulatory policy, like the \$8,000 tax credit for first-time buyers.

Investors also expect prices for office space, warehouses, and apartment buildings to rise at roughly the same time, although demand for downtown business space typically lags behind the rest of the economy. Commercial retail space, anchored by major chain stores, are considered one of the worst investment prospects this year, as the economy continues to affect consumers.

Consumers who are tempted to walk out on a mortgage should remember that they have an obligation, Mr. Glocker warns. "I don't sugar-coat things," he said. "I try to be honest. This market will bring out the best and the worst in people."

Mr. Glocker tells his agents not to be complacent and to work harder to provide value to customers. His advice of 41 years is very simple: "Be honest. Work hard. Be nice to people on the way up, because you will see them again on your way down. You have to have some luck, but if you do what's right, the system will take care of you."

Visitors to Glocker Real Estate company website at **www.glocker.com** can take a simple test to determine the value of their home using the latest data available. An agent can help identify an optimum selling strategy including price, terms and selling details.

Visit or call an experienced Glocker agent at one of three offices: in **East Vincent Township** at **One, Mennonite Church Road, Spring City, 610.948.3300**; in **North Coventry Township** at **Suburbia Shopping Center, 610.326.0181**; or in **Boyertown** at **900 E. Philadelphia Avenue, 610.367.2058**. And, for your insurance needs, visit Glocker and Company insurance in the same office locations. ☑

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Erwin Wenner is a familiar figure in Tri-County banking circles. For more than 30 years his commitment to delivering "Main Street" banking to local businesses has been helping area companies and owners. Now Erwin is a member of the Meridian Bank Team.

Erwin joins a number of successful local business bankers in making the switch to Meridian, a solid bank continuing to increase its lending to solid local companies. These bankers have found that Meridian gives them what they need to keep their valued customers growing and thriving.

Erwin, and Meridian, want to help your business. Call him today at **484-568-5020** or email him at Erwin.Wenner@MeridianBanker.com.

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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

Large business lending has been slightly down, and small business owners are refinancing where they can. Both are keeping a close watch on the economy, Gruber says.

National Penn continues lending to businesses as the economy shows subtle signs of recovering. "While this certainly has been the most challenging economic downturn of my career, government and small businesses are obviously finding a way to get through this. I do believe that the worst is behind us," Mr. Gruber predicts.

National Penn expects that as its commercial customers regain traction, banks that have enough capital to keep lending and to ride out the economic downturn will be in an even stronger position financially and operationally. Contact National Penn Bank in Pottstown at 610.327.0401, or at 800.822.3321.

Phoenixville Federal Bank and Trust

With five area locations, Phoenixville Federal Bank and Trust, has money to lend and is considering applications for new commercial loans, according to **Jay Lowden**, Vice President and Senior Commercial Lender. Lenders look at trends in the borrower's industry, cash flow of the business, collateral, historical earnings and the credit score of the owner, he says.

Right now, it can be difficult for banks to provide financing for start-ups or loans based on projected income and profits, Mr. Lowden says. Banks are servicing existing clients, and considering new clients selectively. Customers are not taking risks either, as they are staying with banks they already deal with.

Since 2010 is projected to be a difficult year for the economy, with widespread unemployment and continued softness in residential and commercial real estate, Mr. Lowden predicts the likelihood of

an increase in mortgage rates by mid-year, with short term rates remaining low until the fourth quarter.

Phoenixville Federal offers mortgages for office, industrial and retail sectors, as well as financing for all phases of commercial development from land acquisition through construction, for both owner-occupied and investment properties. Phoenixville Federal Bank & Trust also provides financing for small tract residential builders. The Bank's website lists guidelines to consider when applying for a business loan or line of credit.

Contact Jay Lowden at 610.933.1000.

The Victory Bank

Victory is a relatively new bank, started in 2008, with one location on Lewis Road, directly off Route 422 in Limerick. With \$56 million in assets, Victory focuses on small businesses and customer service.

When you call Victory Bank, you will always be able to talk to a live person. It has three commercial loan officers and two business development officers in its one office. Victory's approach to banking has been very well received by the local marketplace, with many clients seeking to build a valuable relationship with a bank that is locally owned and managed, and who appreciate a personalized and custom approach, according to CEO **Joseph Major**.

Lending criteria at the bank is custom-tailored to the needs of business and individuals, and every loan is privately reviewed and structured to fit those needs, Mr. Major says. The Bank uses traditional underwriting criteria, and assesses the credit, character and cash flow of the borrower(s), along with the value of the collateral that is provided. Pricing and terms for qualified borrowers are usually quite competitive.

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

Because of current economic conditions, most borrowers remain extremely conservative in their financial dealings, Mr. Major says, and certain segments of the market have experienced real damage, including commercial real estate and residential land development. Mr. Major does not see much improvement in these market segments until the national employment picture shows significant improvement and the existing inventories of homes and building lots are markedly reduced.

Even so, its existing loan portfolio is performing extremely well, and The Victory Bank is continuing to actively lend, primarily to small and medium-sized businesses and professional practices. Most of its loans are \$1,000,000 and under, although some are larger.

Victory expects to see significant growth in its commercial portfolio in 2010, "perhaps as high as \$50,000,000 in growth," Mr. Major says, and is starting the year with a solid loan "pipeline" already in place. Call 610.948.9000 to speak with Commercial Loan Officer Joseph Bergquist.

Meridian Bank

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

With offices in Paoli, West Chester, Lionville, and Devon, and \$300 million in assets, Meridian was created specifically to be a bank for the local business community. It's commercial team, made up of business banking professionals, recorded a 23 percent increase in commercial lending on the books last year.



Erwin K. Wenner

Erwin Wenner, commercial lending officer, has 32 years experience in nearly every aspect of financial service, including founding and serving as president and CEO at Security National Bank in Pottstown. Mr. Wenner joined Meridian in November after serving as Vice President of Commercial Lending for New Century Bank in Phoenixville, and was previously Vice President and Philadelphia Market Small Business Relationship Manager for HSBC, New York.

Mr. Wenner says Meridian is fortunate to be a part of this area, which has been comparatively resilient, and to have clients who are experienced in business

management. Businesses have been hard hit by the economy have survived by developing good business plans, he says. "The customers that we have are very business-oriented and experienced in running their businesses."

Banking is cyclical, Mr. Wenner says, and every decade has seen some recessionary activity. "It has been an interesting and educational time," for business, he says. Businesses that have not lived through one or two of these cycles may need a little help in dealing with the times, he says. Lenders at Meridian can help. They are relationship-oriented, he says, which means they are focused on developing both the personal and business side of a lending relationship. The bank uses technology to save time for business owners. It offers "seamless banking", and can show customers how to bank from their desktops.

Right now is a good time to borrow, Mr. Wenner advises, considering interest rates are due to rise in the near future. He tells business owners: "it is a good time to invest in capital improvements and to expand your horizons." For more information, contact Erwin Wenner at the Devon office at 484.568.5020.

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

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GAINING FINANCIAL CONFIDENCE IN AN UNCERTAIN WORLD

INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors



Life can be uncertain, especially in regard to managing your personal financial affairs. Some investors find themselves overwhelmed with information and conflicting advice. Others don't have the time or interest

to manage their personal assets and liabilities with discipline.

Take, for example, planning for retirement, your children's or grandchildren's education, and other major financial goals in your life. How much is enough? As you answer this question, you generally should consider a reasonable rate of compounded growth, as well as principal erosion through taxes and inflation and the possible impact of ongoing market changes. But few people have the knowledge or the time to do this on their own.

Traditional planning can create an illusion of stability. But nothing happens every year exactly as predicted. Goals change with your station in life — and financial and market conditions are constantly changing as well.

And what about drawing down your wealth once it has accumulated? How much can you safely withdraw each month in your retirement? This will depend on your investment returns, the inflation rate, changes in your health or marital status, whether you live beyond

your life expectancy and other factors.

As you take inventory of your important financial goals and prioritize them, know that proper planning can help provide a picture of financial strategies. However, past performance is no guarantee of future results. Through periodic reviews of your goals and the performance of your investments, you can assess how your actual investing and spending patterns affect your chance of success. With this information, you can make changes as needed to keep your plan on track toward your unique financial objectives. There's no substitute for common sense, a realistic and comprehensive plan that accommodates uncertainty, and sound financial advice from someone you can trust. 📁

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

Susquehanna Bank

Susquehanna Bank is a regional financial services holding company with assets of approximately \$14 billion. Susquehanna Bank provides financial services at more than 220 office locations throughout Pennsylvania, Maryland, New Jersey and West Virginia. Through Susquehanna Wealth Management, the company offers investment, fiduciary, brokerage, insurance, retirement planning and private banking services. Susquehanna also operates insurance and employee benefits company, a commercial finance company, and a vehicle leasing company.

Susquehanna Bank is open for business and looking for opportunities to serve customers, especially in the area of commercial lending, says **Jim Higgins**, SVP Commercial Sales Manager.

"We are a 'relationship' bank, meaning that if we are going to provide financing, then we are looking for a full banking relationship with our customers including operating accounts, personal accounts, and any other appropriate services," he says.



Jim Higgins

"We really get to know our customers, and all of their situations are unique. Our viable commercial lending solutions are tailored to meet their needs while managing risk. These solutions revolve around an evaluation of character, cash flow, collateral, capital adequacy (leverage) and economic conditions," Mr. Higgins says.

Susquehanna's focus for commercial credit involves providing short to intermediate-term credit to bridge predictable cash flow cycles. It provides working capital financing, as well as financing for equipment or owner-occu-

ried real estate, but speculative cash flow financing is not something that would be attractive to a bank like Susquehanna, Mr. Higgins advises.

Since a turbulent banking market is likely to continue in 2010, Mr. Higgins says, many institutions will be working through merger transition issues or continuing credit portfolio management issues, which will open up opportunity for more stable institutions that are still in the market. While some institutions expect a small recovery in the second half of 2010, others expect another tough but stable year, he says.

Throughout 2009, businesses have cut costs to minimize losses, break even or make a profit. Most businesses do not have much more room to cut and require a recovery in demand for their products and services to re-grow revenue. Consequently, demand for new money to finance expanding working capital lines, equipment and building expansions is weak.

Areas that exhibit growth include: education, health care, road construction and projects tied to a government contract, she says, while demand for most discretionary services and products is limited. In all likelihood, demand in commercial lending will be heavily driven by replacement capital or trading market share rather than new money to the market for new opportunity. For more information, contact Susquehanna Bank at 800.311.3182.

Tri-County Area Federal Credit Union

The Tri-County area credit union has one location, on Medical Drive in Pottstown. It has been serving the needs of its 16,000 members since the early 1980s, and has grown steadily over the last 60 years as the area has grown.

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needs, Tri-County is expanding into the commercial sector in response to a discovery that more of its members are running small businesses, according to CEO **Andy Pistoria**. Tri-County started lending to business last year with the assistance of Lending Officer Tim Connors.

In 2009, according to Mr. Pistoria, Tri-County, "put three (business) loans on the books and started to build a pipeline," even though businesses right now "are not in tremendous hurry" to take on new projects due to economic conditions.

As conditions improve, Tri-County will be well-poised to assist in business development in downtown Pottstown and beyond. "The funds are available. Rates are competitive, and we try to keep fees down as much as possible," Mr. Pistoria says.

Unlike traditional banks, credit unions don't have stockholders, he says, which means they can be more responsive to the needs of their members. "We are able to give loans that other banks are not able to give. We are giving lines of credit to businesses, which some banks are not offering at all," Mr. Pistoria says. Customers have been put off by consoli-

dations that have resulted in name changes at other banks, "which has been a positive for us." All personnel, including the CEO and CFO are accessible to Tri-County members, another way that the Credit Union excels. "We provide personal service in everything we do," Mr. Pistoria says.

Tri-County is looking forward to expanding commercial lending as the economy improves. Mr. Pistoria projects that the Credit Union will be able to fill a need in local development. "We're still new in the game," but, "we realize there's a niche that needs to be filled on the commercial side. We have a lot of relationships with businesses in the Pottstown area."

Whether you need to finance growth, cover expenses or secure working capital, Tri-County offers solutions to businesses of all sizes and types, including basic business accounts, money market checking accounts with tiered investment opportunities, lines of credit, term loans, and business credit cards.

For more information, contact Business Development Officer Peggy Brendlinger at 610.326.3705 ext. 2258.

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

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Montgomery County Association Of Realtors® Installs New Board Of Directors Into Office

New Leadership Looks toward Future with Promise and Hope for Local Consumers

The Montgomery County Association of Realtors® is off to a fresh start for 2010. A new Board of Directors, which was formally inducted into office on Thursday, January 7, unanimously pledged to support its 2,700+ members as they guide consumers through market obstacles and toward their 2010 homeownership goals.

Newly-installed Montgomery County Association of Realtors® (MCAR) President Robert Minnis, of Prudential Fox & Roach in Collegeville, will be supported by Vice-President Jane Maslowski of Keller Williams Real Estate in Montgomeryville, Secretary/Treasurer R. Scott Troxel of Weichert Realtors® in Collegeville, and seventeen directors who comprise the 2010 MCAR Board of Directors (see full list below).

During the installation ceremony, Minnis announced the creation of the Association's new mission statement which reads: "The Montgomery County Association of Realtors®

is the leading local advocate for professionalism and integrity in real estate. MCAR provides the resources necessary to advance members' education, encourage and enforce ethical business practices, preserve private property rights and strengthen the communities it serves." Minnis described this as his compass for the coming year and the core foundation for the products, programs and services of the Montgomery County Association of Realtors®.

This year marks an exciting time not only for the Association with its sharply focused mission, but for consumers as well. The recently expanded Home Buyer Tax Credit, which expires on April 30, 2010, is an unprecedented opportunity for consumers to fulfill their homeownership aspirations while receiving a valuable tax incentive. "As Realtors®, it is our collective mission to continue to lend our professional expertise to prospective buyers striving to achieve their homeownership dreams," proclaimed Minnis. 🏠

The Montgomery County Association of Realtors® is comprised of approximately 2,700+ Realtors® and affiliate members who serve the entire Montgomery County community, and beyond. Its Realtors® members are licensed real estate professionals who subscribe to a strict code of ethics as defined by the National Association of Realtors®. For more information about the Montgomery County Association of Realtors®, please visit www.mcarealtors.org or call 610.260.9931.

"BUZZ AROUND THE BLOCK"

(Continued from page 15)

First Priority Bank

Headquartered in Malvern, First Priority Bank has five full-service branches within the suburban Philadelphia area. With total assets close to \$235 billion, First Priority provides commercial services including commercial real estate and consumer loans as well as private banking and wealth management services.

Tom Miller, Chief Lending officer at First Priority Bank, has seen changes in lending patterns in his thirty years in banking, but sees opportunities even in the face of current trends. Flexibility and customer service are key factors in the bank's ability to service customers, he says.

"We don't have a lot of blanket rules and policies that apply across the board," Mr. Miller relates. "We hire experienced relationship managers who know how to spot good opportunities and excel at servicing customer relationships."

"Our approach to making business loans has not changed due to the recession," he says. "This is a people business. We know that people manage businesses and repay loans and that there are good companies and good management teams in every industry."

While others banks have curtailed their lending efforts and cut staff in 2009, First Priority has continued to grow its loan portfolio, he says. The Bank recently hired two additional lending officers to help take advantage of disruptions in the banking market and accelerate growth. Most of our growth at First Priority during 2009 was due to business owners changing banks after facing obstacles at other banks.

"The best advice I could give to a business owner looking for a commercial loan is to consider the whole picture. Instead of focusing solely on inter-

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est rates, borrowers should feel comfortable with the people they will be dealing with, Mr. Miller advises. They should ask themselves: "does my banker understand my business; do they provide advice and solutions that help me improve my bottom line; are they fair and honorable; is my banker accessible and responsive; and does my banker listen and make me feel important?" If they can answer yes to those questions, Mr. Miller states, they'll have the foundation for a strong and lasting business relationship. Contact Tom Miller at 610.280.7100.

Diamond Credit Union

Headquartered at Medical Drive in Pottstown, with additional offices in Reading, Diamond Credit Union has offered business services to small and medium-sized businesses in Berks County and the Tri-County Region since 1947. It has become the largest financial institution in the Tri-County region, with assets at over 361 million.

Diamond offers small and medium-sized businesses a full range of products and services to meet the unique business needs of the community. The recent addition of a dedicated Business Services Division means that Diamond is positioned to become a leader in busi-

ness as well as personal finance. Whether you're a business of one or 100 employees, the Business Services experts at Diamond are available to speak with you to assess your business needs.

Unlike larger financial institutions, Diamond serves only the individuals and business in this area. As a local, small business itself, Diamond recognizes the need for the community to have a financial institution that understands the challenges of small business. Every day, its experienced team of commercial experts has been hearing of the financial difficulties facing the business community, according to President and CEO **John Faust**.

As the word of Diamond's commitment to area businesses begins to spread in 2010, Diamond is well positioned to become a vital component of the small businesses in the region, and will continue to develop the components needed by those who aspire to launch or grow their local businesses, safely and with confidence.

"Small businesses are the backbone of our national economy and will be the difference in our region as well. When our community succeeds, we succeed," Mr. Faust asserts. From basic financial needs through long-term plans, "Diamond's service should be considered an integral component of local business," adds Mr. Faust. Diamond believes in the strength of the community, he says, and recognizes a lack of trusted and secure financial options.

"The peace of mind which comes with having your business accounts at a local and trusted financial institution allows you as a business owner the time to focus your energy on what is more important...growing your businesses" states Mr. Faust. Visit the Business Services section online at diamond-cu.org or contact Angela Wertz, Business Development Officer directly by calling 800.593.1000 extension 2076. 🗑️

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Necessitous and Compelling Reasons to Quit Employment, Volume 2



LEGAL PERSPECTIVES

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

With the national unemployment rate now above ten percent, it seems unthinkable that anyone would voluntarily quit a steady job without the good fortune of having another

job lined up first. But even in a down economy, there can be forces greater than the pressure to maintain a steady paycheck.

In an earlier column, we explored some of the circumstances in which an employee can collect unemployment compensation benefits after voluntarily quitting his or her job. Today we discuss some of the more recent developments in this area of unemployment compensation law.

As the reader may recall, an employee who voluntarily resigns a position of employment may have the same right to collect unemployment benefits as an employee who was involuntarily separated from employment through a layoff, if that employee quit that job for a "necessitous and compelling" reason. While the *Pennsylvania Unemployment Compensation Act at 43 P.S. Section 804 (b)* dictates the "necessitous and compelling" standard, it does not provide much guidance as to what the phrase "necessitous and compelling" actually means.

The job of fleshing out the meaning of

this "necessitous and compelling" standard has been left to the Pennsylvania courts. In some cases, difficulties in the employment itself provide the employee with a compelling reason to quit. In many of these cases, such as those where an employee quits after an employer fails or refuses to address repeated sexual harassment or unreasonable workplace safety or health issues despite the employee's repeated requests for corrective measures, the employee's entitlement to unemployment compensation is now clear. But in cases where the employee quits for personal reasons unrelated to the job itself, the courts are still working out the rules.

1. Child Care Cases.

We previously reported on the case of *Beachem v. Unemployment Compensation Board of Review*, 760 A.2d 68 (Pa.Cmwlth. 2000). In *Beachem*, the Pennsylvania

(See "Legal Perspectives" on page 20)

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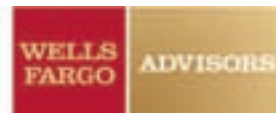
LEGAL PERSPECTIVES

(Continued from page 19)

Commonwealth Court ruled that an employee who had quit his job to care for his special needs child had a necessitous and compelling reason to quit when the child had a need for the type of daily psychological support that only the claimant, as the child's parent, could provide. More recently, however, the Pennsylvania Commonwealth Court denied unemployment compensation benefits to an employee who had failed to exhaust all child care alternatives before quitting her job. *Shaffer v. Unemployment Compensation Board of Review*, 928 A.2d 391 (Pa.Cmwlt. 2007). In *Shaffer*, the employee needed different child care arrangements when her employer moved her work location 11 miles farther from her home. After determining that one particular child care arrangement would have been cost-prohibitive, the employee immediately resigned her employment due to her child care issues and the increased costs of commuting to the new job location. The court held that while the need to provide care for a child may still be a necessitous and compelling reason to resign from a job, in order to

be eligible for unemployment compensation benefits, the employee must first exhaust all other child care options. For this reason, the court upheld the denial of unemployment compensation benefits.

There are now a number of reported Pennsylvania decisions in which family obligations have provided employees with necessitous and compelling reasons to resign their employment. During this past year, the Pennsylvania Commonwealth Court extended this line of cases to award benefits to an employee who quit his job to care for someone who was not a member of his family. In *Wagner v. Unemployment Compensation Board of Review*, 965 A.2d 323 (Pa.Cmwlt. 2009), the court awarded benefits to a man who first took a leave of absence from his job in Iraq before ultimately quitting that job to assist his fiancée in her dealings with an abusive ex-boyfriend, a difficult custody fight and a child with medical problems. While it could be said that the employee explored alternatives to quitting by first taking a leave of absence from work to address



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his fiancée's difficulties and then seeking work stateside before ultimately quitting, the court did not even discuss the adequacy of his efforts to exhaust alternatives to resigning his employment. Instead, the court simply concluded that the employee's "domestic circumstances" provided him with good cause to quit.

However, within the past few months, the Commonwealth Court limited the potential out-of-family reach of the Wagner case in *Dopson v. Unemployment Compensation Board of Review*, WL 3790188 (Nov. 13, 2009). In *Dopson*, the court explained away the Wagner decision by reasoning that it had involved not just a boyfriend, but a "future stepfather" (though the basis for the court's certainty of a future marriage is somewhat unclear). The *Dopson* court proceeded to reject a grandmother's claim that child care requirements for a newborn grandchild had provided a necessitous and compelling reason for her to quit her job, reasoning that (1) the Pennsylvania courts have never allowed such a claim when it involved a grandparent caring for a grandchild (as opposed to a parent caring for a child), and (2) the previ-

ous decisions in which child care considerations had amounted to a necessitous and compelling reason to quit a job had all involved children with emotional or physical problems, unlike the case of the newborn in *Dopson*.

2. "Follow the Spouse" Cases.

The Pennsylvania courts have long allowed unemployment compensation benefits to individuals who have had to resign their jobs to follow spouses who have been relocated to other positions of employment, if (1) the move was necessitated by circumstances beyond the control of the spouse, and (2) there was economic hardship in maintaining two residences or the move caused insurmountable commuting problems. *Wheeler v. Unemployment Compensation Board of Review*, 450 A.2d 775 (Pa.Cmwlth. 1982).

While subsequent decisions limited this "follow the spouse" rule to married couples, the courts are now confronting what may be a new wave of cases challenging the constitutionality of these earlier decisions denying benefits in cases of same-sex couples.

(See "Legal Perspectives" on page 22)



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LEGAL PERSPECTIVES

(Continued from page 21)

In *Procito v. Unemployment Compensation Board of Review*, 945 A.2d 261 (Pa.Cmwlth. 2008), the court side-stepped the potentially thorny constitutional issue of not extending the "follow the spouse" rule from married couples to same-sex couples by denying benefits on grounds that the change of job was motivated by personal reasons (the desire to live in a less stressful environment and to be near a college-aged child), and not by a necessitous and compelling economic reason. While the Procito court was able to avoid the constitutional challenge for the time being, the issue is likely to resurface in another case in the not-too-distant future.

It is difficult to spot any plain trends in these recent decisions of the

Pennsylvania Commonwealth Court. What is clear is that while the court is grappling with the fact that both conventional and unconventional families alike are forced to hard economic choices when child care and job relocation issues arise, the court is also exhibiting a reluctance to further expand unemployment compensation entitlement for employees who have voluntarily quit their jobs. ■

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

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Karen DiVincenzo

Meridian Bank recently announced the appointment of Karen DiVincenzo, Douglassville, PA, as Business Development Officer. DiVincenzo's responsibilities will include cultivating new banking relationships and assisting commercial lenders in servicing business banking customers as Meridian expands its presence in the Delaware Valley.

She previously served as Vice President, Business Development Officer at First National Bank of Chester County, and as Assistant Vice President, Branch Manager with Firsttrust Bank.

"We welcome Karen as a valuable addition to the Meridian Team," said Meridian Bank President and CEO, Christopher Annas. "She brings us ten years of successful community banking experience as well as the exceptional communications skills and creativity needed to attract new business relationships."

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THE ABSENCE OF TRUST



BUSINESS & MARKETING STRATEGIES By John Patania, JLG Business Consulting

I recently recommended a book to a colleague of mine titled *The Five Dysfunctions of a Team* by Patrick Lencioni. It seemed the organization he was part of was struggling working together as a cohesive team. There

was a lot of back-stabbing, poor communication and a lot of conflict that was nasty rather than constructive. If you haven't read this book, I would highly recommend it.

The book illustrates a model that is built like a pyramid. There are five levels of the pyramid, each representing one of the five dysfunctions. I won't go into each dysfunction, but it should be noted that the first in the pyramid, the foundation, is called "the absence of trust." Just like a building, if the foundation is not strong, the quality of the rest of the building is moot since without a good foundation, the building will collapse

like a house of cards. The same goes for building a team. Without trust the rest just doesn't matter. The team will not work well.

So what is meant by the word trust? Essentially, it is the ability of the group members to show their weaknesses. They are able to be vulnerable and open with one another. Most teams do not possess this characteristic. Instead the members feel the need to be right, to be strong and competent. They are reluctant to show any weaknesses for fear of possible ramifications or negative perceptions from others. The absence of trust comes from an unwillingness to be human, and thus fallible. Team members who are not open with each other, who do not share their weaknesses, who are not willing to admit to mistakes make it impossible to build the foundation of trust.

Here are some behaviors that you might look out for when there is an absence of trust within the team:

- Team members conceal weaknesses and hide mistakes.

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



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BUSINESS & MARKETING STRATEGIES

(Continued from page 23)

- They hesitate to ask for help from others or offer constructive criticism to others. Instead they tend to point fingers when things go wrong.

- They hold personal grudges with other team members. They don't let it go.

- They dislike meetings and getting together with the group. They will complain that it is wasting time explaining they could be doing something more productive.

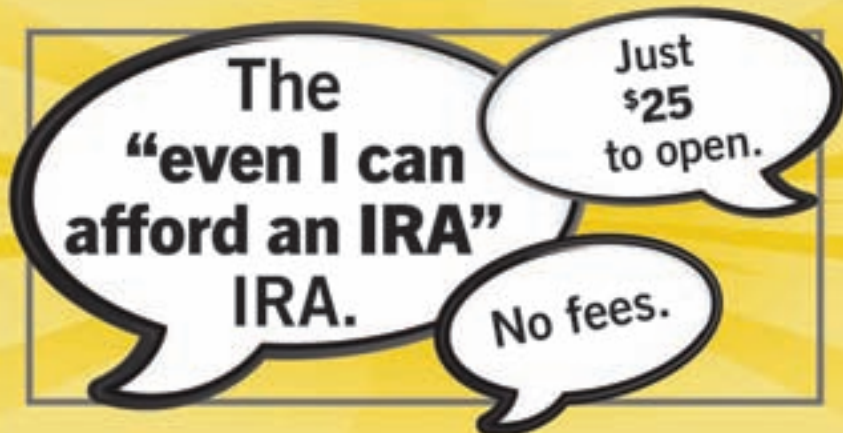
- They will avoid meetings altogether, claiming conflicting appointments.

Have you ever worked in an organization where the boss had his or her favorite employees? Everyone knew who they were but it was really never discussed openly. What happens is, those in the "outer circle" form their own team. The outer circle has trust and they discuss things in the open. They bond together and help each other. But insert someone from the inner circle and everyone goes silent. Everyone's defenses are raised. Why is this? Because there is no guarantee that the folks from the inner circle have good intentions and are focused on the team as a whole. Will they be taking tidbits from the meeting

and go running to the boss with all this information? I'm sure this scenario sounds familiar to a lot of you. This is a team that lacks trust.

Of course, with most organizational dysfunctions it starts at the top. You as the leader of the organization need to be first to show vulnerability. Can you allow members of your team to be smarter than you? Can they be better than you? Are you honest and can you be trusted? This is very powerful. Great leaders can lead people into fires. But if there is no trust within the organization they will not follow you anywhere. The lack of trust also stifles constructive conflict. There will certainly be a lot of tension but it won't be constructive. For a team to establish real trust, team members, starting with the leader, must be willing to take risks without a guarantee of success. So start by building a foundation of trust . . . and then go read the book for the rest. 📖

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On Friday, January 8, 2010, the Montgomery Bar Association (MBA) held its Annual Business Luncheon Meeting at the Meadowlands Country Club in Blue Bell, PA. Nearly 300 local dignitaries, legal professionals and law enforcement members attended the event, which included the installation of a new president (ceremonial passing of the gavel), election of the MBA's officers for the 2010 term and an awards presentation to honor area attorneys, local law enforcement and community leaders.



Immediate Past President Mark A. Kearney, Esq. (left) passes the gavel to 2010 MBA President, Steven H. Lupin, Esq.

Steven H. Lupin, Esq., Managing Partner from the law firm of Hamburg, Rubin, Mullin, Maxwell and Lupin in Lansdale, PA was installed as the 86th President of the Montgomery Bar Association. Mr. Lupin is well known for his legal acumen in the areas of personal injury, business and commercial litigation and received wide recognition for his work on behalf of Montgomery County defending the Walter Annenberg case in which a challenge to the constitutionality of the Montgomery County Personal Property Tax Law was rebuffed. He has been chosen to be included on the "Super Lawyers" list by *Philadelphia Magazine* and *Law & Politics* from 2005 through 2009 and by *Corporate Counsel* for 2008 and 2009. In 2009, he was presented with the Montgomery Bar Association's prestigious *Henry Stuckert Miller Public Service Award* in recognition of his extraordinary service to the legal community. No stranger to holding executive positions with legal organizations, Lupin previously served as President of the Montgomery County Trial Lawyers Association and President of the Montgomery Inn of Court. In ascending to this position, during his term in office, Mr. Lupin has stated that he

(See "MBA Luncheon" on page 28)

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MBA LUNCHEON

(Continued from page 26)

would like to focus on the bar association’s many ways to assist the working attorney. Married and a father of two, Mr. Lupin received his J.D. from the Temple University School of Law in 1973.

For the 2010 Bar Year, The Honorable **Carolyn T. Carluccio** will serve as President-Elect, **Donald J. Martin, Esq.** will serve as Vice President, **Paul C. Troy, Esq.** will serve as Treasurer and **Michael F. Rogers, Esq.** will serve as Secretary.

Also of Note: **Joseph P. Walsh, Esq.,** a partner in the law firm of Walsh Pancio, LLC in Lansdale was named President of the MBA’s Trial Lawyers Section. **Patrick J. Kurtas, Esq.,** a partner in the law firm of Prince and Kurtas in Pottstown was named President of the MBA’s Young Lawyers Section. **Michael Kleiman, Esq.,** a founding

(See “MBA Luncheon” on page 30)



Montgomery Bar Foundation President, Robert F. Morris, Esq. (left) presents The Honorable Milton O. Moss Public Service Award to Richard A. Simon (right) of the Montgomery County Public Defender’s Office. Since the beginning of the Bar Foundation in 1987, the Bar Foundation has honored Judge Moss by presenting the award to a Montgomery County resident who has provided exceptional service in support of the justice system.



Diane Frangiose (front/2nd from left), Merck & Co., Inc., Office of General Counsel, was the recipient of the Dorothy M. Yeager Award for her support of Legal Aid. Frangiose stands with Legal Aid of Southeastern PA attorneys. Pictured with Frangiose from left to right are Susan L. Strong, Esq., William W. Shimer, Jr., Esq., Kesha James, Esq., and Harvey F. Strauss, Esq. (Co-Executive Director, Legal Aid of Southeastern PA).

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What Will Your Website Be Worth?

PART II



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

In the current tight economy, it would be great to have some extra cash to put into your business or even plan for a better retirement. Last month, we took a look at some examples of companies and businesses who have thought differently about their website and were able to build their lowly web site into a thriving business that stood on its own. The best part is they were able to sell the website and take the profit to put into their current business. We took a look at examples that yielded between \$65,000 and 1.5 million. This month we will look at some of the things that you can begin doing right now to create a first class website and use your website to not only support your current business, but get it to stand on its own as a separate entity.

Many managers and owners feel that their business website is a cash drain, constantly requiring money for web hosting, updates, graphic content and potentially even development. The issue is that they are thinking of their website as a mere brochure that highlights products and services that their company sells, so it is treated as a simple marketing extension. This was the web world from the beginning of the web up until three or so years ago. Times have changed and thinking should too. The very first step in transferring your website from a profit drain into a profit cen-

ter is to change this thinking. Look at your website as a standalone entity that can work in harmony with you current business and even support your business by driving traffic to it. Ask yourself questions like how can I make the site more valuable to the customers that you either serve or you want to serve.

Also, consider this as a journey that begins with one step. Take a look at these additional secrets that you can use to think about your website in a whole new way.

(See "Performing Technically" on page 31)

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MBA LUNCHEON

(Continued from page 28)

member in the law firm of Bleczynski, Kleiman & Klein, LLC in King of Prussia was named Chairman of the MBA's Family Law Section. **Joseph P. McDonald, Esq.**, a member in the law firm of Smith, Aker, Grossman and Hollinger, LLP in Norristown was named Chairman of the MBA's Probate and Tax Section.

About The Montgomery Bar Association

Established in 1885 to professionalize the county's practice of law, the Montgomery Bar Association (MBA) is one of our nation's oldest and most respected bar associations, representing over 2,100 legal professionals in Montgomery County, Pennsylvania. Now, as then, the MBA exists to uphold legal and ethical standards in our legal community. As the third largest Bar in Pennsylvania, the MBA has a longstanding tradition of service to its membership and the community. For members, the MBA offers an important arena for networking, professional development and education. For the community, the MBA serves as a legal resource offering education, legal assistance and funds and resources for individuals and agencies in need. The Association is actively engaged



Montgomery County District Attorney Risa Vetri Ferman (center) stands with Louis D. Stefan Law Enforcement Award recipients, Chief John J. McGowan (left) of the East Norriton Police Department and Chief Eileen Wahlon Behr (right) of the Whitemarsh Police Department. The award is presented annually by the Montgomery Bar Foundation to an individual who promotes the rule of law and the administration of justice in the community. The two were awarded for their breadth of work for Mission Kids, a Montgomery County nonprofit co-founded by Ferman, offering a child friendly facility where all disciplines involved in the investigation and prosecution of child abuse provide coordinated services to kids to minimize trauma to abused children.

in public service through community outreach, free educational events offered throughout the year; programs like the Montgomery Child Advocacy Project, the

Mock Trial Competitions for high-school students, and more. For more information on the Montgomery Bar Association, visit www.montgomerybar.org. 📄

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PERFORMING TECHNICALLY

(Continued from page 29)

1) Determine your target audience.

The elementary step in this journey is to determine who your site target audience might be. Don't just assume that it is the same as you brick and mortar business. This is such a basic step and yet, it is so often missed. Think about what your target audience might want to see. What would they like and dislike? What is their profile? Is there an audience that your business currently serves that you wish to serve better? Is there an audience that you wish that your business could attract that is currently underserved?

Don't just think that it is the same audience that currently visits your site. Think fresh and think out of the box so that you might be able to uncover potential opportunities that you might not have known existed.

2) Determine what your site should be.

There is generally two main type of sites: E-Commerce or Information. E-Commerce is selling products or services over the Internet where an

information site is about providing information that someone might want or need. An information site typically consists of a site that provides expert information to users or one that allows users to collaborate in a community for the purpose of sharing information. As a part of this step, take a look at how you think that your site can add value to the audience.

(See "Performing Technically" on page 33)

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PERFORMING TECHNICALLY

(Continued from page 31)

3) Think Global.

I know that it sounds like a catch phrase from some old IBM commercial but it is really true here. The Internet is global with a reach that goes beyond your current locale. It is not too hard to imagine that you might be able to get 1,000 people to pay a subscription of \$29.95 per month for something that adds value. This will give you an extra \$29,950 per month or about \$340,000 per year of extra cash flow. Not a bad payday at all. Some of those folks might be in the US, others in the UK, and others even in India and China. To provide value, you do not have to have a site in six languages but just provide a clear and useful site.

4) What do you do better than anyone else?

The next step is to determine what you either do better than anyone else or would like to do better than anyone else. Most successful business have developed a set of things that they do better than anyone else. Whether it be to offer the best customer service, or have key

information that is locked away that could be used to drive value. Do you offer a better product that anyone else? Are you an expert in your field with information that you have collected with years of experience that others might find value in gaining access to. Are you better at shipping, manufacturing or something else that might provide a jumping off point to add value to your site?

5) Think about the eyeballs

Any site that has generated a decent amount of cash on a sale generally has a nice amount of Internet traffic to the site. The reason for this is that acquiring companies want to see that the site has an established user base. No one is going to pay much for a simple idea of what a site might be but, rather they aim to purchase a site that already has value. The more folks that will visit and come back to your site the more that you will be able to fetch.

(See "Performing Technically" on page 34)

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PERFORMING TECHNICALLY

(Continued from page 33)

6) Add Google AdSense to your site

For a long time, I was not a big fan of having someone else's advertising on your website. These days however, it seems as if most all websites have some sort of advertising. Even storied sites such as cnn.com and wsj.com are using appropriate advertising in key parts of their web site. The reason is that organizations of all sizes need to make a bit more money and by placing advertising on your site, you can make monthly revenue depending upon the deal of the advertising. One of Google's products called, AdSense allows businesses of all sizes to place advertisements on your web site. You get paid an amount of money for each time a person clicks on an advertisement. Pretty simple.

Unless you have a very high profile site, you will not grow rich, but you may be able to buy yourself an extra cup of

coffee or even a dinner or two depending on how many folks click on the advertisement. Not bad, 'cause it's really as close to free money as you can get.

Just follow these simple steps and soon you will become in Internet mogul just like the best of them. Better yet, you will be able to generate a bit of extra cash that might come in very handy. The time that it takes to build a quality web site will pay dividends many times over as the site would support your existing business and could help you even expand to areas that you did not think possible. 📦

Feel free to call or e-mail Bill with questions, comments or feedback on this article or any technical issue. Bill Swank (bill@limesystems.com or 610.828.6100) is the 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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PRESIDENT'S WELCOME



For the past year, Members of the TriCounty Area Chamber of Commerce have heard four themed words used to describe the content in various monthly activities which include IMPACT, NETWORKS, PRIORITIES, and this month's, **OPEN**. These themes are designed, so you can quickly identify through that programming, the goal or mission the Chamber is trying to address for the membership.

Wrapped around these themes you have heard one consistent message focused on the importance of NETWORKING. Whether in an email or at an event, the Chamber has presented a networking tip, 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), to help our business community become better NETWORKERS. My opinion is that one of the most important aspects Chambers of Commerce can provide is a forum for its Members to NETWORK so they can seek new business opportunities.

One of the philosophies that I abide by for creating any Chamber event is that a room must be filled with buyers and sellers. When one attends a chamber function they must be **OPEN** to what new opportunities may present themselves. When we use the word "OPEN" it is used in this context, "Success in building both business and communities comes from staying **OPEN** to new ideas." Dovetailed into this concept of being **OPEN** leads into this month's networking tip. Very rarely does just one "new" introduction lead to multiple sources of business - "You've got to kiss a lot of frogs".

YOU'VE GOT TO KISS A LOT OF FROGS

One event does not a network make. To build a network you have to be there. Try to go to one event per week. Set a goal of seven new contacts per week. At the end of three years you will have a network of more than 1,000 people—and their networks. And, you don't have to actually kiss those frogs—you just have to give them your business card.

The Chamber is preparing for the largest event of the year - the Annual Dinner that will take place on Wednesday, April 28, 2010 at RiverCrest Golf Club & Preserve. Throughout the year, we have been providing you with monthly tips on NETWORKING. Due to the economic struggles that many businesses have expressed in the past year, the Chamber is stepping out of the box. We have created an affordable event for this year's dinner that focuses on NETWORKING with nationally recognized speakers and writers Judy Thomson and Gayle Hallgren-Rezac of Shepa Learning Company. This event is designed to bring all of our business sectors and geographic regions together to showcase our business community and create those new business opportunities.

The Chamber of Commerce provides opportunities for you to exchange ideas with other talented leaders in business, community, and government, to help make your business run smoother, and to make your community a better place to work, live and play.

Access to new ideas. One more way the Chamber **OPENS** doors for you.

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P. Timothy Phelps, President

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TRICOUNTY AREA CHAMBER OF COMMERCE

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11:30 AM – 1:30 PM
-  **WOMEN OF THE WORKFORCE (WOW) LUNCHEON**
Brookside Country Club, Prospect & Adams Streets, Pottstown
- Featured speaker is are *Skip Shudaand Marilyn Moran*, 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
- 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 please.

EVENTS

- Thurs., Feb. 4**
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.
- 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. 16**
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.
- Wed., Feb. 24**
7 AM - 5 PM
-  **OSHA 10 HOUR FOR GENERAL INDUSTRY**
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
- Presented in partnership with Associated Builders and Contractors, Inc. This course is designed to provide an overview of required safety regulations to meet Federal OSHA Standards for general industry. Participants receive completion cards from OSHA. The course covers: 1. Introduction to the OSH Act, OSHA, Enforcement, and Recordkeeping 2. Walking-Working Surfaces 3. Means of Egress, Emergency Action Plans & Fire Protection Plans 4. Electrical Safety and more! **Manuals included!**
- \$250 per Member; \$225 per Member for two or more attendees from same company; \$425 per Non-member
- Thurs., Feb. 18**
8 - 9 AM
- DISCOVER YOUR MEMORY POWER**
Chamber Conference Center, 152 High Street, Suite 360, Pottstown*
- Memory Power = Money Power
- Matthew Georke*, Memory Training Institute, will show how your results can be improved by training your natural memory. Take away 2-3 good ideas about utilizing your memory to build better relationships and access information you need, when you need it.
- \$5 per person; Reservations please.

SAVE THESE DATES

- Thurs., March 11**
- 7 – 7:30 AM
7:30 – 9 AM
- MEMBERSHIP BREAKFAST**
Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City
- Networking Program
- Featured presentation is "The Role of Local Media".
- Sponsored by Hive HR Consulting, LLC; United Way of Southeastern PA; and Yucha Chiropractic Health Center.
- \$25 per Member prepaid, \$30 per Member Invoiced; \$50 per Non-member
- Tues., March 16**
11:30 AM – 1:30 PM
-  **WOMEN OF THE WORKFORCE (WOW) LUNCHEON**
La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville
- Featured speaker is *Kayte Comelly*, CCT, Leadership Coach & Organizational Development Consultant, Best Principled Solutions, LLC.
- Sponsored by Robert Weigner Nationwide Insurance and Clothes to Home Dry Cleaning.
- Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced
- Wed., April 7**
10 AM – 2PM
- TRI-COUNTY AREA SPRING JOB FAIR – BE SEEN. BE HEARD. BE HIRED!**
Norco Fire Company, Rte. 724, Pottstown
- Exhibit at the job fair to meet potential employees, accept resumes, conduct on-site interviews or hand out applications! This event is FREE for job seekers.
- Sponsorship Opportunity Available – contact the Chamber at 610.326.2900.
- \$200 per table for Chamber Members, \$250 per table for non-members
- Wed., April 28**
- 5:30 – 6:30 PM
7:00 PM
- ANNUAL DINNER**
RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville
- Reception
Dinner & Program
- Platinum Sponsors: Cabot Supermetals and Pottstown Memorial Medical Center.
- Sponsorship Opportunities Available – contact 610.326.2900.
- \$90 Individual Annual Dinner Ticket per Member.

***PARKING:** There is NO visitor parking available at the Security Trust Building, 152 High St. Parking is available on High St. for up to 3 hours at no charge or in the Freight Station Municipal lot, across the railroad tracks for \$.10 per hour (enter off of Hanover St.). You must have a permit to park in the 152 lot or you will be ticketed.

**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**

and make an **IMPACT** on our community!

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."



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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

Gilmore & Associates, Inc.

10 Years

Healthworks, Inc.

Historic Preservation Trust of Berks County

Manko, Gold, Katcher & Fox, LLP

Ridge Support Technologies/PC Solutions, Inc.

25 Years

St. Pius X High School

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

**About All Floors
Antonelli Medical & Professional Institute**

Appraisal Services Group

Boyertown Publishing Co.

Carroll Engineering Corporation

The Cinnamon Stick

Corvettes for Kids, Inc.

Delaware Valley Christian Camp

Entrance Systems, Inc.

Dr. Joel Fromer & Dr. Ronald Gross

Greater Valley Forge

Transportation Management Association

Harleysville National Bank

Limerick Township Industrial Development

**MacKissic, Inc.
Malvern Federal Savings Bank**

North End Vision Center

Permabond, LLC

Mayer Pollock Steel Corporation

Pottsgrove Metal Finishers, Inc.

Pottstown Area Health & Wellness Foundation

The Salvation Army of Pottstown

Sanatoga Ridge Community, Inc.

St. Peters Art & Framing

Tycor Benefit Administrators, Inc.

Wells Fargo Advisors

Wendy's Flowers

Western Center For Technical Studies

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



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.

Cradle of Liberty Council: Boy Scouts of America

**1485 Valley Forge Road
Wayne, PA 19087 (610.688.6900)**

Non-Profit Organizations

www.colbsa.org

The Boy Scouts of America is one of the nation's largest and most prominent values-based youth development organizations. The BSA provides a program for young people that builds character, trains them in the responsibilities of participating citizenship, and develops personal fitness.

Driven Autoplex

**2148 East High Street
Pottstown, PA (484.624.4142)**

Auto Dealers - New/Used;

Auto Repair/Service

www.drivenautoplex.com

Driven Autoplex of Pottstown, PA is a family owned auto dealership serving the Montgomery, Berks, Chester, and Lehigh Counties and surrounding areas. Driven Autoplex's automobile dealership services include Driven to Excel auto repair service of all makes and models, engines, brakes, tires, transmissions, express lube, and PA state vehicle and emission inspections.

iZagg Energy

**231 East Uner Street
Pottstown, PA 19465 (610.327.2511)**

Consultants

www.izaggenergy.biz/EstherMariano

iZagg Energy, an independent, privately owned company, seeks out retail electric providers to create a mutually beneficial working relationship. iZagg Energy functions as a broker finding customers for the retail electric provider or finds a retail electric provider for a customer.

New York Life Insurance Company

620 Manatawny Street

Apartment 68

Pottstown, PA 19464 (610.413.9277)

Insurance Companies

New York Life Insurance Company, a mutual company, has been in business for over 160 years, and holds all four of the top ratings within the industry. New York Life Insurance offers a full range of insurance and financial services supporting individuals and business owners with life insurance, 401 K plans, college funding, long-term care, and everything in between.

Pat's Beverages

1432 East High Street

Pottstown, PA 19464 (610.323.2194)

Beverage Distributors; Retail Sales

Pat's Beverages has been serving the Pottstown area for over thirty years. They provide beer, soda, cigars, lottery, and ice. Pat's has a great selection of domestic, imported and craft beers, and kegs of beer or soda with their own individual taps. Customer service is their top priority.

Serenity Junction

Wellness Center, LLC

127 E. Philadelphia Avenue (front)

Boyertown, PA 19512 (610.367.4325)

*Health Clubs / Fitness Centers / Gyms;
Rehabilitation Centers / Services; Salons -
Hair / Nail & Skin Care / Training*

www.serenityjunction.com

Serenity Junction Wellness Center, LLC's mission is to help people feel better every day by reducing the pain associated with daily living. The specialized equipment offered at Serenity Junction is specifically designed to simulate and enhance the proper function of the human body. Offered services include Inversion Therapy, Wave Vibration Accelerated Training, and Hydro Massage Therapy.

Waddell & Reed

1452 Oakdale Drive

Pottstown, PA 19464 (610.310.6079)

Financial Consultants / Services; Insurance Companies; Investment Consultants

www.adrian.wrfa.com

Waddell & Reed is a full service comprehensive financial advising company which provides small businesses and individuals advice on how they can achieve their financial goals.

ALWAYS BUY CHAMBER!

BECAUSE YOU *Belong...* MEMBER BENEFITS

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

WEBSITE SPONSORSHIPS

FEATURED MEMBER BENEFIT OF THE MONTH

Your Chamber is almost ready to reveal the new look of tricountyareachamber.com! Opportunities for Website Sponsorships are now available! Don't wait, be one of the first to have your business represented on the homepage of the go-to website in the tri-county region. For more information about becoming a WEBSITE SPONSOR on tricountyareachamber.com, please email Ashley Eisenhower at ashley@tricountyareachamber.com or call 610.326.2900.

STAY OPEN TO THIS TIP AND BEGIN BUILDING YOUR NETWORK!

Networking Tip # 10 – YOU'VE GOT TO KISS A LOT OF FROGS

One event does not a network make. To build a network you have to be there. Try to go to one event per week. Set a goal of seven new contacts per week. At the end of three years you will have a network of more than 1,000 people—and their networks. And, you don't have to actually kiss those frogs—you just have to give them your business card.

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.

MEMBERS, BECOME COMPLIANT TODAY!

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



The Chamber's partnership with MyOSHASTore.com has successfully provided Chamber Member businesses the opportunity to purchase a range of compliance products such as labor law posters, first aid products, exit signs, and training manuals through your Chamber's OSHA Compliance Store. The Chamber encourages members to visit the site to review the products and services available. Click on the icon shown on the Chamber's homepage at tricountyareachamber.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, please email Ashley Eisenhower at ashley@tricountyareachamber.com or call 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 of the Chamber NETWORK.

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 Dentler at jeff@tricountyareachamber.com or call 610.326.2900. Always Buy Chamber.

SIGN UP FOR CHAMBER WEEKLY EMAIL SUBSCRIPTION

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

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

Visit tricountyareachamber.com for Chamber Events and Community Events

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.



DECEMBER WOW

LIZ SCOTT, MOTHER OF ALEX, TELLS HER DAUGHTER'S COMPELLING STORY



In her role as both mother and developer, Liz Scott, Alex's mother and Vice President of Development of Alex's Lemonade Stand Foundation for Childhood Cancer, gave a very compelling presentation, "Front Yard to Foundation: The Joys and Challenges of Growing a Family-Founded Organization," at the Women of the Workforce (WOW) Luncheon held at Spring Hollow Golf Club in early December.

As she told her daughter's story, it was evident that the foundation continues to remain committed to finding a cure for all children with cancer and operates on the principle introduced by its founder Alexandra "Alex" Scott - "when life hands you lemons, make lemonade." This non-profit, started as the vision of one little girl, has been embraced by a nation of volunteers. 🍷

This event was presented by the TriCounty Area Chamber of Commerce and sponsored by **Hive HR Consulting, LLC** and **Main Line Financial Advisors, LLC**.



The Women of the Workforce Luncheons are a monthly occurrence on the chamber's calendar. This month's Luncheon will be held on Tuesday, February 9, 2010. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

SPECIAL THANKS

Hold-TimeAdvantage®
Sound Marketing Resources

The Chamber would like to thank **HOLD-TIME ADVANTAGE** for their continued support throughout the year as the Chamber's **sound marketing resource**. For more information, visit www.holdtimeadvantage.com and "Put your message where their ears are..."

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- Customer Service/
Marketing Professional**

1- Marketing

MEET THE CHAMBER'S COMMUNICATION INTERN, CORY WALTON

Cory Walton is a senior at Kutztown University pursuing his Bachelor of Liberal Arts degree with a major in English/Professional Writing. He was born and raised in Elverson and graduated from Owen J. Roberts High School in 2005. Cory's love for reading quickly gave way to writing at an early age when he started his first novel in the sixth grade.

Cory prepared himself at Kutztown University for the professional writing environment by taking courses in desktop publishing, copy and line editing, journalism, and many others designed to craft writing and editing skills. These courses taught him to review every word, sentence, and paragraph with an eye for necessity. Kutztown made him realize the revising process runs until the deadline and that nothing is written too well to be edited. Cory also wrote for his university's newspaper, *The Keystone*, and will have works published in the next editions of *Shoofly* and *Essence Magazine*.

When it came time to choose an internship, Cory jumped at the chance to work at the TriCounty Area Chamber of Commerce. They offered him exactly what he needed: real-world professional

experience in writing/editing. "In my short time at the Chamber, I learned more than I would have in a semester's worth of courses. Education is an important starting block, but experience is essential to making that knowledge useful." His responsibilities at the Chamber include proofing most of their publications, writing press releases, and developing and populating content for their new website. TCACC is allowing Cory to build networking skills as well as giving him references and contacts that will prove invaluable in the future. He has been privileged to see a side of the tri-county area that he would never have witnessed at another internship and has learned the importance of local business.

Cory plans on pursuing a career that will be able to travel with him, as he will likely be moving frequently with his girlfriend who is serving in the Air Force. His goal is to write and develop content for websites and write/edit for local or government publications. He wants to live out of the country for a while to gain new perspectives on life and cultures, hopefully adding these to his writings. Cory's interests include fishing, snowboarding, reading, creative writing, animals, and anything outdoors. 🐾



OPEN

Success in building both business and communities comes from staying **OPEN** to new ideas.

The Chamber of Commerce provides opportunities for you to exchange ideas with other talented leaders in business, community, and government, to help make your business run smoother – and to make your community a better place to work, live and play.

Access to new ideas. One more way the Chamber opens doors for you.



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

Call 610.326.2900 or log onto tricountyareachamber.com.

Visit tricountyareachamber.com for Chamber Events and Community Events



Shayne Trimbell,
Project Coordinator,
GVF Transportation

AVOIDING DISTRACTED DRIVING

I admit, I am guilty and fortunately no one was hurt. It shames me to admit that I am guilty of distracted driving. I have taken the complexity of driving at highway speeds for granted when I looked down at my BlackBerry to check the latest email. Truth is, if you drive

enough, chances are you are guilty too. It seems so innocent; I can hardly be considered a criminal right?

Distracted driving is the newest phenomenon plaguing our roadways. Not even ten years ago the idea of talking on the phone while driving was novel, and text messaging was years away. In the past decade, Americans have become more and more reliant upon cell phones, smart phones, iphones, and headphones. As our reliance on personal portable electronic communication has grown, so has our obsession with using them. Immediate response has become so much the norm that we are willing to risk our personal safety and that of those around us to respond with a "sounds good" to that text message begging your presence at the coffee shop.

The trend began a few years ago when states like New Jersey took action and banned talking without a hands-free device. The ban has been divisive as some claim that talking on the cell phone at all while driving is a distraction and is no safer with hands free; others claim to be able to navigate the roads safely with one hand on the wheel and the other on the phone. Modern technology such as Bluetooth integrated car audio systems is making it easier to take calls on the road without lifting a hand from the steering wheel. Bluetooth, as convenient as it is does not allow you to answer a text message without typing. No matter which side of the cell phone use while driving argument you are on, it seems pretty universal that typing a text message while driving requires a level of skill and attention that no person is fully capable of; it still doesn't stop us from trying.

The truth is texting while driving is probably the most dangerous form of distracted driving. In the past year, texting while driving took the national stage when a train operator in Los Angeles failed to observe warning signals and crashed the train all because of paying attention to a text message. In Chester County, a young woman died in

a car crash as a result of the driver texting rather than paying attention to the road. During the fall of 2009, the U.S. Department of Transportation decided to make distracted driving a priority. At the national level, a ban has been discussed; however, it has many hurdles before it could become law.

With or without regulation, it should be common sense to not text and drive. Keeping our roads safer is easy, if you are driving and you get a text, wait to stop moving to respond. If you are compulsive about responding, turn the phone off, or put it on silent while you are driving. In response to this trend, software developers have been working on Smartphone applications that recognize when you are driving and will hold all text messages and emails until you stop moving. These are all good ideas, but simply leaving the phone alone is the easiest, safest, and cheapest method.

Next time you get behind the wheel, please keep both eyes on the road, and leave the text messaging for a time when you aren't cruising at sixty five miles per hour.

Provided by Shayne Trimbell, Project Manager, GVF. Shayne can be reached at 610.635.3559 or by email: strimbell@gvftma.com.

BEHIND THE SCENES OF THE TRICOUNTY NETWORK

LEADERSHIP TRI-COUNTY CLASS OF 2010 TAKES ON NEW EXPERIENCES

The Leadership Tri-County Class of 2010 continued their 10-month training through October, November, and December, with each class adding a new view and chance to interact with a different part of the community. After their initial September class at Fellowship Farms, they got a first hand look at the Justice System, Local and State Government Systems, and Health and Human Services in the tri-county region.

(See "Leadership Tri-County Class Of 2010" on page 42)



The class is pictured above assisting the Pottstown Salvation Army, by readying holiday donations to be distributed to children and families throughout the Pottstown community.

MEET LOCAL LEADERS, JAMES ERB, JOSEPH K. KOURY, ESQ., & GARY GAMLER, MEMBERS OF LEADERSHIP TRI-COUNTY



James B. Erb

James B. Erb is the Senior Vice President of Commercial Real Estate Lending at Susquehanna Bank. He's been working in the tri-county area for 18 years and earned his B.S. in Business

Administration from Kutztown University after graduating from Boyertown Area High School. His personal business philosophy is to "Be honest and upfront with people, good or bad, and both parties will obtain more respect for each other."

When asked why he feels it is important to participate in the Leadership Tri-County program, Erb said, "I have wanted to be more involved with giving back to the community but did not know where to start. This program provides the opportunity to get a better understanding of how to make a positive influence and impact on my community." He resides in Boyertown with his wife Amy and has two dogs, Morgan and Parker.



Joseph K. Koury, Esquire

Joseph K. Koury, Esq. believes, "Education is a life-long process necessary to continued success. It's important to pursue unique opportunities to further devel-

op a broad-based skill set." He is a living example of this philosophy with his staggering educational background including a B.A. in English from Dickenson College, a J.D. in Law from Widener University School of Law, and a Master of Laws in Taxation from Villanova University School of Law. He looks forward to collaborating with peers by pursuing a common goal with a focus on the tri-county area.

Koury, an Associate Attorney at O'Donnell, Weiss & Mattei, P.C., has worked in the tri-county area for over 10 years with a business philosophy of, "Community involvement pays dividends for everyone." He is also a Member of the TriCounty Area Chamber of Commerce Government Affairs Committee. Koury's business role model is Jimmy Buffett, saying that, "He's built an empire on a lifestyle brand that likely will never be duplicated, working hard but seemingly without effort."

His special interests include anything that is written well, which to him means the author is "able to break down technical matter without dilution and reach a broad audience in an entertaining yet informative way."



Gary Gamler

A Realtor, ABR for the Keller Williams Realty Group, Gary Gamler has been working in the Tri-County Area for 35 years. He is a board member for Montgomery County Association of Realtors and sits on the Leadership Committee of Keller Williams, ALC. He earned his real estate license from BREI and is currently continuing his education. His personal business philosophy is, "To always be the best I can be and to always put my whole self out there to clients." Gary says, "I continue to educate myself and know where my business is going so I can offer that knowledge to all I work with."

Gary has learned a lot from Leadership Tri-County, and has taken away from it a desire to continue community activism as well as a strengthened knowledge and commitment to the area he lives in. "The program has offered me a way to lay groundwork for involvement in and around the tri-county area. It has put in front of me opportunities of such value that would not have been there without the Leadership program or the Chamber itself."

He enjoys golfing and lives with his wife, Mary; stepson, Derek; and stepdaughter, Kali. 🏡

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE: IMPACT OF CONGRESSIONAL HEALTHCARE REFORM

Reforming this country's broken health care system is an urgent and essential task. The US House and Senate have approved sweeping legislation that would provide health care insurance for most Americans, at huge cost to the government.

The House plan, approved Nov. 7, would spend \$1.05 trillion to extend coverage to about 36 million Americans. The Senate bill, passed on Dec. 24, went through several iterations before attracting the support of a filibuster-proof coalition of 60 votes. It would cost \$871 billion and give coverage to 31 million people who lack it now. Differences between the House and the Senate must be addressed before they are merged into a single bill.

The most controversial difference is that the House version includes a new government health insurance plan that would compete with private insurers. The Senate bill has no such provision. Democratic leaders in the Senate abandoned the idea when some in their own party threatened to vote against the bill if it contained the so-called "public option."

There is also a big difference in how the two bills would be financed. The Senate legislation would be paid for by fees on insurance companies, drug makers and medical device makers, as well as an increase in the payroll tax that workers pay for Medicare - the government health insurance plan for the elderly. The House version would impose a 5.4-percent surtax on people earning more than \$500,000 a year, and it would levy a tax on the sale of medical devices.

The Senate version will raise insurance costs for families and small businesses and early versions of the Senate's far-reaching health care bill said that small businesses with fewer than 50 workers would not be penalized if they failed to

(See "Governmental Affairs & Advocacy" on page 42)

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

BEHIND THE SCENES OF THE TRICOUNTY NETWORK

LEADERSHIP TRI-COUNTY CLASS OF 2010

(Continued from page 41)

Leadership Tri-County, founded in 1990, provides business professionals with a "behind the scenes" view of our tri-county community. The mission of the program is to sustain community participation and involvement by providing new and emerging leaders with the expertise to serve on boards. Upon graduation, our participants agree to serve on the board of a local chamber member non-profit organization. They assume important leadership roles in our community with confidence because they have learned the current issues facing the tri-county area and the actions being taken. Participants develop the skills necessary to serve as competent board members.

October's objective was to explore the Justice System. The class first toured the Berks County Prison, generously allowed by Warden George Wagner, where they witnessed the processing of criminals. While there, they saw the many facilities and gained perspective on this multi-million dollar business. Participants learned of the multiple levels of rehabilitation provide to inmates to assist them with successful entry into the community. Afterwards, they

attended the "Welcome Aboard" presentation by Kayte Connelly, Best Principled Solutions, LLC that outlined criteria for them to consider when choosing a non-profit board. They then traveled to the District Court house in Pottstown where they received a presentation from District Justice John Durkin, who explained the Teen Court system; a system that allows high school students to become the jury and attorneys in juvenile cases. Finally, they toured the Pottstown Police Department to obtain a "behind the scenes" view of their station and its various departments.

November brought a look into Local and State Government Systems. At Spring Ford Country Club, the Leadership class attended the Chamber's Membership Breakfast and heard a presentation on the "History of Electric Deregulation & Upcoming Expiration of Rate Caps" by Commissioner Robert F. Powelson. Afterwards, the students traveled to Lower Pottsgrove where they witnessed a Regional Planning presentation from John Cover, Section Chief of Community Planning for the Montgomery County Planning Commission. They returned to the Chamber Office to finish the day with presentations by Eric Kratz of the PA Business Council who gave a presentation on State Government. Followed by a very interactive discussion with State

Senator Bob Mensch. Mensch provided the class with insight into the importance of being involved with state government and the impact it has on business.

In December, Leadership Tri-County toured several Health and Human Services locations to help them gain a perspective on the impact these organizations have on the community. The highlights included: an overview presentation of the Pottstown Memorial Center by R. Scott Weiskittel, MSPT, Assistant CEO/FCO; a tour of Pottstown Area Seniors' Center; a Non-profit Fair at the Women of the Workforce (WOW) Luncheon where they also got to speak with featured speaker, Liz Scott; and assisting the Pottstown Salvation Army, as pictured, by readying holiday donations to be distributed to children and families throughout the Pottstown community.

The upcoming months will engage participants in learning about local education, communications, arts and culture, economic infrastructure, and finally cap off with a business session where they will give their project presentations. As future candidates for community boards of directors, it is important that these students become knowledgeable of the community around them, and Leadership Tri-County is essential for this growth. ■

GOVERNMENTAL AFFAIRS & ADVOCACY

(Continued from page 41)

provide insurance. That was before labor unions in the construction industry went to work and persuaded Senate leaders to insert five paragraphs. Their provision, added to the 2,074-page bill at the last minute, singles out the construction industry for special treatment, in a way that benefits union members and contractors who use union labor. In this one industry, the exemption from the penalty would be much more limited, available only to employers with fewer than five employees. Construction companies with five or more workers would generally have to provide health insurance or pay a penalty — an excise tax of \$750 per employee. This provision was one of many added to the bill as Senators rushed to finish the legislation by Christmas Eve. It illustrates the difficulty of establishing uniform national requirements in a country where employers have, over decades, devised myriad different arrangements for providing health insurance to employees.

Under a separate provision of the Senate and House bills, the government would provide tax credits to help small businesses buy health insurance for two years. But the National Federation of Independent Business, a trade group, said that many small businesses would still find insurance difficult to afford.

Democrats are hoping to secure final passage of the health care bill before President Obama delivers the annual State of the Union address to Congress, expected by early February.

The TriCounty Area Chamber Commerce is concerned with both the House and Senate legislation because neither address rising health care costs; fail to lead to more affordable, accessible, and high-quality health care; move the nation toward government-run health care; and increase taxes. Pressing for pragmatic, market-based health care reform that can garner the support of a vast array of stakeholders without resorting to a government takeover of health care, new employer mandates, and higher taxes is a better option than the plans being proposed in the House and Senate. Health reform must help to make our homes, our communities and our families healthier, safer and stronger. ■

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

ASK THE EXPERTS – THE CHAMBER'S ENVIRONMENTAL EDUCATION COMMITTEE EASY ACTIONS, BIG IMPACTS!

In a world where so many issues seem unbelievably large and complex, it is difficult to feel like we can take any action that will positively impact our local communities. But, if there was one little thing we could all do to improve our community, protect our property values and preserve our local resources, would we be willing to try?

Silly question – of course we would! We are all willing to do those little things that protect the well being of our communities. We support local volunteer fire and ambulance services because it helps protect everyone in our communities even though we hope and pray that we never need their services. We support local schools, churches and sports leagues, buying wrapping paper or candy bars to help improve the quality of the community resources that we value even if we no longer have kids in school or Little League.

The Perkiomen Creek watershed is one of those precious places that is blessed with abundant resources, lovely green communities and scenic and functional open spaces. The one element that has

incredible impacts on all our communities and is common throughout the Perkiomen is a proliferation of trees!

Trees may seem like a small thing to think about when discussing the protection of community well being and local resources. But the expansive undisturbed forests found primarily in the Upper Perkiomen Creek watershed are one of the principle reasons that local water resources are clean and abundant.

Here's a short list of the benefits of trees:

- Absorb carbon dioxide and produce oxygen.
- Reduce air conditioning bills 15 – 50%.
- Reduce heating costs by as much as 30%.
- Reduce summer air temperatures in paved areas.
- Help soils remain fluffy for greater stormwater infiltration.
- Help filter pollutants from stormwater.
- Add value to homes and communities.
- Protect water quality and stream habitats.
- Reduce workplace stress and improve hospital patient outcomes.

During a 50-year life span, one tree will generate \$30,000 worth of oxygen, recycle \$35,000 worth of water and clean up \$60,000 worth of air pollution!

No bad for something that we often

take completely for granted!

So if you are looking for ways to make an impact, whether on your own property or within your larger community, plant trees – Lots of trees!

A few additional tree notes:

- Native trees are best because they are already adapted to local conditions. (www.dcnr.state.pa.us/forestry/wildplant/native.aspx – link to native plants of PA.)
- It may be necessary to protect young trees from deer and other critters for the first few years.
- Prepare locations by removing invasive plants and vines prior to planting the trees and cut back vines so they do not hamper the growth of young trees.
- It is best to plant trees in the fall, early enough that they can grow some roots before winter but after the long, hot days of summer when watering would be required.
- Many churches, schools and businesses have large properties with lots of grass to mow. Replacing mown grasses with stands of trees can reduce overall maintenance costs while adding scenic beauty and environmental benefits to the community. ■

Tree statistics based on excerpts from www.treelink.org/docs/29_reasons.phtml

Provided by Crystal Gilchrist, Perkiomen Watershed Conservancy. Crystal can be reached at 610.287.9383 or visit www.perkiomenwatershed.org.

HARNESSING THE POWER OF FOOD TO STRENGTHEN YOUR IMMUNE SYSTEM

Learn Which Food Nutrients Will Help Keep You Healthy

'Tis the season for sneezes, coughs, sore throats, fevers, chills, and aches. There are many things that you can do to prevent getting sick this winter, which include diligent hand washing; avoid touching your eyes, mouth, and nose; getting a flu shot; and just plain staying away from someone who is obviously sick. However, you can also give your body a fighting chance from the inside by living a healthy lifestyle, which can have a positive impact on your immune system.

Your immune system is made up of special cells, proteins, tissues, and organs that defend you against germs and microorganisms. The immune system is the body's defense against infectious organisms and other invaders. Through a series of steps called the immune response, the immune system attacks organisms and substances that invade your body's systems that can cause sickness and disease. A strong immune system is usually successful in preventing you from getting ill. However, by feeding your immune system a proper diet with immunity-building foods, you give it extra power to stave off germ attacks.

Immune-Strengthening Nutrients

When you eat a well-balanced diet, the benefits you reap are countless. All the nutritious foods you consume work in harmony to keep your body running smoothly and feeling good. However, there are certain nutrients that are specifically linked to helping your immune system work better and smarter, and incorporating these nutrients into your diet is easier than you may think.

VITAMIN C: Yes, vitamin C really is key to boosting your immune system. It increases the production of infection-fighting white blood cells and antibodies, specifically interferon, which forms a protective coating on the outer surface of the cell, preventing the germs from entering the cell. Vitamin C also helps reduce the risk of cardiovascular disease. 200 milligrams a day is recommended and can be obtained by eating six servings of fruits and vegetables a day. Great food sources of vitamin C include orange juice, onions, garlic, berries, citrus fruits, mangoes, peaches, pineapples, spinach, cabbage, red bell peppers, broccoli, cantaloupe, and even potatoes.

BIOFLAVONOIDS: What are bioflavonoids you ask? They are nutrients that aid the immune system by protecting the cell membranes against environmental pollutants trying to attach to them. A diet rich in bioflavonoids reduce the occurrence of cholesterol-forming plaque in your arteries and reduces cardiovascular disease. Eating a wide variety of fruits and vegetables will help you get the bioflavonoids you need, plus they are found in most foods that contain vitamin C.

VITAMIN E: This antioxidant stimulates the production of cells that seek out and destroy germs and cancer cells, and it also enhances the production of immune cells that produce antibodies that destroy bacteria. Vitamin E can help lower the risk of cardiovascular disease as well. The recommended milligram dose is 100 to 400 every day, which can be obtained through a diet of seeds, nuts, vegetable oils, and whole grains. Other foods that contain vitamin E include spinach, Swiss chard, carrots, yellow squash, broccoli, and kale.

BETA-CAROTENE & VITAMIN A: Beta-carotene increases the number of infection-fighting cells in your immune arsenal, and stimulates specific immune cells

which enhances their ability to attack cancer cells. The body actually converts beta-carotene to vitamin A, which also has anticancer properties and immune-boosting functions. Great sources of beta-carotene and vitamin A include apricots, carrots, spinach, squash, leafy green vegetables, pumpkin, and sweet potatoes.

ZINC: This mineral increases the production of white blood cells that fight infection and helps these cells fight more aggressively. It also increases the cells that fight against cancer and helps white blood cells release more antibodies. It's best to get zinc from your diet and aim for 15 to 25 milligrams a day. Good sources of zinc include lean meats, legumes, crab, oysters, and whole grains.

OMEGA-3 FATTY ACIDS: Consuming foods that contain Omega-3 fatty acids boosts your immunity by increasing the activity of the white blood cells that consume bacteria. They also protect the body against damage from over-reactions to infection. Foods rich in Omega-3 are tuna, salmon, mackerel, flax seed or oil, walnuts, and sardines.

FIBER: By eating enough fiber, you assist your body in ridding itself of waste and other toxins. The fiber binds with harmful substances and helps transport them out of the body. Great sources of fiber include oats, barley, whole grains, legumes, vegetables, and fruits.

SELENIUM: This mineral increases the fighting cells that attack cancer. You can find selenium in tuna, red snapper, lobster, shrimp, whole grains, brown rice, egg yolks, cottage cheese, chicken, garlic, sunflower seeds, Brazil nuts and lamp chops.

SPICES: Many spices actually contain immunity-building compounds and should be used to cook with as much as possible. They are pepper, cinnamon, cumin, coriander, fennel seeds, turmeric, ginger, and garlic.

Immune-Weakening Foods

It is clear that there are a number of different foods that contain vital vitamins and minerals to support a healthy immune system. But, there are also a number of things that should be taken out of your diet or consumed in strict moderation because they work against your immune system and can actually weaken it. This list includes sugar, processed foods, drinking alcohol in excess, eating foods laden with saturated/trans fats, and drinking soda.

Even though you may still get sick sometimes, eating immunity-building foods will give your body extra fighting power to destroy new germs it encounters or at least lessen the severity of symptoms. Of course, living a complete healthy lifestyle that not only includes a healthy diet, but regular exercise and plenty of sleep, will lead to a stronger immune system. It will also boost your energy level and have a positive effect on your overall sense of well-being.

About the Foundation The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Visit www.pottstownfoundation.org for more information about the Foundation. Discover Pottstown area's new online community at www.missionhealthyliving.org to learn and share great information on how to lead a healthier life! 🗑️

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

INTERVIEWS FOR SUMMER INTERNSHIPS: Inquire today about this valuable business experience in a professional environment

Don't take it from us! Hear what our spring intern, Cory Walton, had to say about his experience, "During my time at the Chamber, I have learned more than I would have in a semester's worth of courses. Education is an important starting block, but experience is essential to making that knowledge useful. TCACC helped me apply the skills I learned in college to real-world professional work. This wasn't just a 'go-for' internship; I worked for and contributed to their business."

If you know of someone looking for an internship experience, 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 additional press releases. Internships are unpaid, but we will work with the student's school to complete evaluations if they are receiving course credit. Resumes can be forwarded to Eileen Dautrich at eileen@tricityareachamber.com or via fax 610.970.9705. 🗑️

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CONVERTING RETIREMENT ASSETS FROM A TRADITIONAL IRA TO A ROTH IRA PRESENTS A UNIQUE OPPORTUNITY FOR 2010

New Rules Pave Way for More Individuals to Generate Tax-Free Income at Retirement

Article provided by Ronald L. Church,
Financial Services Representative,
Metropolitan Life Insurance Company

The hurdles to building retirement savings can be high in today's economy and volatile markets, so it pays to examine any opportunity that makes meeting the retirement income challenge potentially easier. Taxes eat away at retirement assets when they are withdrawn from traditional Individual Retirement Accounts (IRAs), but many higher-income earners – generally an adjusted gross incomes of \$100,000 or more – have not had an opportunity to take advantage of a Roth IRA, which is funded with after-tax contributions, grows tax-free and generally incurs no income taxes at distribution (provided certain requirements are met).

Starting in 2010, higher income earners will be able to readily convert their traditional IRA to a Roth for the first time since the Roth IRA was created in 1997. (Taxpayers with less than \$100,000 in modified adjusted gross income don't have to wait until 2010 – they can convert anytime.) The Roth conversion opportunity is not limited to traditional IRAs – an eligible rollover distribution of a portion or all of the assets in any employer provided tax-qualified retirement plan, such as a 401(k), can be converted, too, and the portion of the eligible rollover distribution that consists of after-tax contributions will not be taxed. There are a number of reasons why converting to a Roth IRA could be a fruitful strategy at this time.

However, this opportunity may not be right for everyone. For instance, paying taxes now may not outweigh the benefit of tax-free retirement income in the future, so an individual who is converting for the tax benefit of generating tax-free retirement income must consider their individual circumstances, including their age, to determine if a Roth IRA conversion is right for them.

Most IRA accounts have lost significant value over the past year or two, so the total tax bill on the tax-deductible contributions and earnings may be less than it otherwise would have been. The taxable amount converted will be taxed as ordinary income. Generally, the tax-

able amount consists of any pre-tax contributions and tax deferred earnings. However, if the conversion involves an annuity contract, the taxable amount may be based on more than just the account balance because it may include the actuarial present value of any additional benefits (living and death benefits) provided under the contract along with the addition of certain loads and charges, which were deducted from the account balance during the immediately preceding 12 months.

Under the new rules, if the conversion to a Roth IRA takes place in 2010, the gross income subject to tax as a result of the conversion can be spread out to 2011 and 2012 – half in each year, thus lessening the immediate impact of the tax and possibly avoiding being pushed into a higher tax bracket in the conversion process.

Funds in a Roth can be left to grow beyond age 70 ½, when regular withdrawals must begin from a traditional IRA. While the Roth IRA owner is not subject to the lifetime required minimum distribution rules, his or her beneficiary will still have to comply with the after-death required minimum distribution rules (unless the sole designated beneficiary is the Roth IRA owner's spouse and the spouse elects to continue the Roth IRA as the spouse's own).

While income limitations on direct Roth contributions remain, with no income limits on conversion, there effectively is no income limit on contributions as well, so an individual up to age 70 ½ could open a traditional IRA, and then immediately convert those assets to a Roth.

Conversion to a Roth IRA of course may not benefit everyone who is newly eligible, and it is important to consult your financial advisor and/or your accountant. Current and estimated tax rates at retirement are important factors. An advisor can crunch numbers to calculate whether the money used to pay taxes on the conversion to a Roth is less than the present value of future tax savings on distributions. Moreover, if taxes on a conversion can be paid from funds

(See "Converting Retirement Assets" on page 48)



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CONVERTING RETIREMENT ASSETS

(Continued from page 47)

outside the IRA, that permits an individual to save more for retirement in a tax-advantaged way, assuming his or her tax bracket does not drop significantly once retirement begins. If the Roth IRA owner converts before attaining age 59 ½ and does not convert the full amount distributed or treated as distributed from his or her IRA (including amounts withheld for or used to pay income taxes), the taxable amount not converted will not only be subject to ordinary income taxes, but may also be subject to a 10% federal income tax penalty. The ideal would be to have cash on hand to pay taxes in 2011-2012 on a conversion in 2010. Fees, age at conversion, and possible changes in the tax laws should all be weighed.

Not all the factors involved in the conversion decision are purely quantitative. Overall retirement needs and plans are important, too. For example, the Roth IRA route could be better for someone who wants to pass on an income-tax-free inheritance to children and grandchildren. In addition to the possible estate taxes that may be imposed on your assets at your death, the generation skipping transfer tax may apply if you name your grandchild as the bene-

ficiary of your IRA or Roth IRA. Please consult your own independent tax advisor before naming your grandchild as your beneficiary. For those people who have substantial assets, conversion to a Roth could make sense for estate planning purposes.

The unique Roth opportunity is certainly worth a conversation with a professional advisor. It could be time well spent. ■

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PRESIDENT OF HIVE HR CONSULTING PASSES SPHR EXAM

Heather H. Gelting, President of Hive HR Consulting, attained her certification as a Senior Professional in Human Resources (SPHR) by the **Human Resources Certification Institute**. The SPHR exam consists of 225 questions covering the complete Body of Knowledge established by the National Society of Human Resources Managers. The exam is proctored over a four-hour period and by passing, Ms. Gelting has established that she has the knowledge and experience matching the most senior of human resource practitioners.

Hive HR Consulting is based in North Coventry and was established in June of 2009. The Company's focus is to support small businesses throughout the tri-county region by helping increase



business performance through improved human resource practices. Heather Gelting is the President and Sr. HR Consultant for the Company. Prior to establishing Hive HR, she was the Vice President of Human Resources and Administration for **Bursich Associates**, a Civil Engineering Firm based in Lower Pottsgrove. In addition to her SPHR Certification, she has an undergraduate degree in Psychology from Temple University and a Master's in Business Administration from The Pennsylvania State University. 📧

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Quick question—have you backed up your small business computer files today? This month? Ever?

If the answer is no, you're putting hours and even years of hard work at risk of being damaged or lost entirely due to a computer malfunction, power failure, or other unforeseen problem.

Damaged or lost data files have cost many small or home-based businesses weeks, months or even years of work. It can happen in an instant, for many reasons. Suddenly your hard drive starts making loud grinding noises and stops working. Your laptop might be stolen or maybe you simply push a wrong button. Computer viruses also can make files vanish. And chances are these digital disasters will occur at a deadline or other time when you absolutely have to retrieve that information.

Technological dangers are common and you must be prepared to avoid them. Having backup files available in the event of trouble could be the difference between staying open or having to shut down.

There are several ways to backup your business files. One simple method is to copy or "burn" your files to CDs. This works if you don't have large amounts of data to protect. You also can keep a secondary computer or external hard drive around to serve as your backup center.

Another option is to use a service that lets you back up your data over the Internet. Depending on the amount and type of data you need to save, you can use any one method, or a combination.

The key is to make certain at least one set of files is kept in another secure location.

It helps to have a specific plan in place to protect your files. First, decide which files are critical to keeping your business operating. Choose a backup method and perform a full backup at least once a week. Backup any critical data daily to a removable device. To make sure the backup systems really work, test your backup files at least quarterly. Keep a full backup on site for convenience, but be sure to store one set far enough away so a disaster won't strike both locations.

You can also take advantage of a wide range of products designed to help busy small business owners safeguard their data. For example, HP at hp.com, Symantec at smallbiz.symantec.com, and Imation at www.imation.com, each offer a line of backup hardware and software solutions. Their websites are also full of tips and guidance to help entrepreneurs match products and practices with their data storage needs.

To plug yourself into other technology solutions for your small business, 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 chapter, or find a counselor online at www.pottstownscore.org. 

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SIGNS OF BUSINESS: **FASTSIGNS®** ARRIVES IN POTTSTOWN

A new FASTSIGNS® sign and graphics center is now open in Pottstown, under the ownership of area resident Bill Wellen.

Located at 180 Shoemaker Road, the center provides a full range of sign and graphic solutions to area businesses, organizations and events, including banners, site and architectural signs, window and vehicle graphics, floor graphics, point-of-purchase signs, safety and identification signage, trade show displays and exterior signage.

"We are very excited about this new venture and look forward to building a reputation on hard work, high quality signage and exceptional service," said Wellen, who will manage the sign and graphics center. "With our cutting edge printing technology, streamlined production capabilities and the team's combined experience, we will be able to offer dynamic, cost-effective solutions that

have not been readily available in the past."

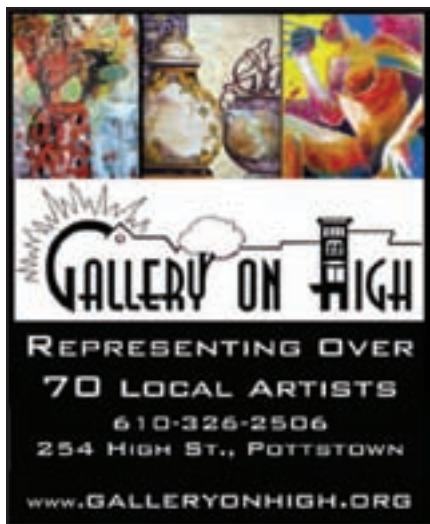
Joining Wellen in the opening of the center are Joan Emery, Customer Service Representative and Bill Hess, Graphic Designer.

"As a team, our goal is to provide a valuable resource to local businesses," explains Wellen. "Well-designed, well-placed signs and graphics are an integral part of generating new sales, gaining repeat business from existing customers and forming new leads that can turn into future sales."

The Pottstown FASTSIGNS offers a wide array of services including design consultation and in-house sign design services; web proofing, online quoting and high speed file transfer; project management; sign production and finishing; and installation or shipping.

"My team and I are excited to become an integral part of this community—we are absolutely committed to providing the very best service and product available," says Wellen. "Attention to detail and exceptional customer service are our priority."

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BUSINESS, HEALTH AND FITNESS

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

Health care has been a hot topic for several years now, from the rising costs of health care and the hard working citizens who can't afford it to the lack of quality of health care in this country. As our top brass sit atop Capitol Hill and try to determine YOUR destiny in regards to health care, the unfortunate joke in all of this is that we as citizens and humans for that matter have had control over our destiny since the day we were born. Problem is, we've just decided not to, and as a result, the cost of health care is growing exponentially with our waistlines.

Most of us are already aware that carrying extra weight increases the risk of diseases such as diabetes, heart disease and many types of cancer. But consider some of these staggering statistics. If Americans continue to pack on pounds, obesity will cost the United States (you and me) about \$344 billion in medical-related expenses by 2018, eating up about 21 percent of health-care spending. These calculations are based on the projection that in 10 years 43 percent of American adults may be obese, which is roughly 30 or more pounds over a healthy weight, if obesity continues to rise at the current rate.

"Obesity is going to be a leading driver in rising health-care costs," says Kenneth Thorpe, chairman of the depart-

ment of health policy and management at Emory University in Atlanta, Georgia. Thorpe did a special analysis on obesity for America's Health Rankings, the 20th annual assessment of the nation's health on a state-by-state basis. "There is a tsunami of chronic preventable disease about to be unleashed into our medical-care system which is increasingly unaffordable," says Reed Tuckson of United Health Foundation, sponsor of the report with the American Public Health Association and Partnership for Prevention. Using weight data, census statistics, and medical expenditure information, Thorpe found:

- An obese person will have an average of \$8,315 in medical bills a year in 2018 compared with \$5,855 for an adult (See "Business, Health & Fitness" on page 54)

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BUSINESS, HEALTH & FITNESS

(Continued from page 52)

at a healthy weight. That's a difference of \$2,460.

- If the percentage of obese adults doesn't change but stays at the current rate of 34 percent, then excess weight will cost the nation about \$198 billion by 2018.

- If the obesity rate continues to rise until 2018, then Colorado may be the only state with less than 30 percent of residents who are obese.

- More than 50 percent of the population in several states could be obese by 2018. These states are Oklahoma, Mississippi, Maryland, Kentucky, Ohio and South Dakota.

The report adds to the growing body of evidence of obesity's impact on medical costs. A study released in July 2009 showed that obese Americans cost the country about \$147 billion in weight-related medical bills in 2008, double what it was a decade ago. It now accounts for about 9.1 percent of medical spending. Overall, the United States spends about \$1.8 trillion a year in medical costs associated with chronic diseases such as diabetes, heart disease and

cancer, and all three are linked to smoking and obesity, the nation's two largest risk factors, according to the America's Health Rankings report.

Smoking is still the number one preventable cause of death in the country, accounting for about 440,000 deaths annually, the report says. About one in five Americans smoke. More than 3 million people quit smoking this past year. The percentage of people who smoke varies by state, from 9.3 percent in Utah to more than 25% in Kentucky, Indiana and West Virginia, the study says. "This report is an urgent call to take much more aggressive action to deal with key disease risk factors such as obesity and smoking," Tuckson says. Health economist Eric Finkelstein, co-author of *The Fattening of America*, says medical costs won't go down unless Americans make a serious effort "to slim down by improving their diet and exercise patterns."

Diet and exercise; it always seems to come down to those two things. So what will it take for the country to realize that before we self-destruct? Perhaps the real weapons of mass destruction are literally right beneath our noses. ☐



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