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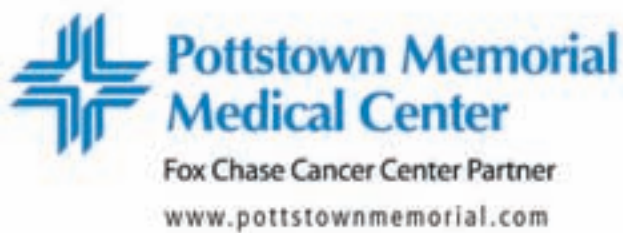
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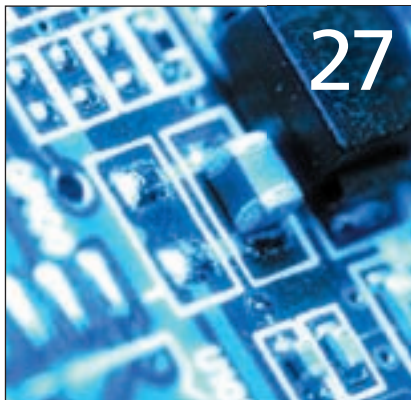
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In This Issue | MARCH 2010



*Experienced advisors
help investors regain perspective
by looking at the big picture.*



*Technology to watch that will
dramatically change business
over the next 10 years*

*Browse the Business Marketplace
to grow your business, network,
and keep your money local*



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A Personal Approach to Your Success

COVER STORY

By Patricia Andrien

If you have been following the market in recent years, you are probably wondering how recent market fluctuations could affect your long-term financial security. Whether you are retired, hoping to retire one day, have a child in college, own a small business, or, have other financial considerations, you may find yourself asking some hard questions: “Am I going to be OK?” “Will I have enough?” or, “Am I going to be able to do what is important to me and to my family?”



Jim McGuire



Bill Schultz



Back left to right: Jim McGuire, Derek Brooks, Chip Wisner, Gary Anello. Front left to right : Mike Frederick, Jen Stroop, Bill Schultz

It is no secret that markets move in cycles. Lean years, such as the ones we have recently experienced, are followed by boom years and market bubbles. Recessions give way to periods of growth, stability, and investment.

It can be tempting to make decisions in reaction to temporary events, and it can be difficult to make good financial choices when emotions are high.

Experienced advisors like **Jim McGuire** at **Wells Fargo Advisors, LLC** in Collegeville help investors to regain perspective by looking at the big picture. "The economy has been a primary concern. People are trying to make sense of the economy and investing during difficult times," Mr. McGuire says. "Retirement and education goals are top concerns for people right now."

Recent changes in the tax laws that allow people to defer taxes when converting a traditional IRA to a Roth IRA also have investors seeking advice, advice that could be critical to achieving retirement goals.

Experience counts

The six experienced Financial Advisors at the Wells Fargo Advisors Collegeville office have access to thousands of investment products through a variety of companies. They are able to make decisions based on market research from Wells Fargo Advisors and four correspondent research firms, Mr. McGuire says.

(See "Cover Story" on page 7)



Mike Frederick



Chip Wisner



Gary Anello

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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 300-3,500SF. 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- 7,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates

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

(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. Inc. 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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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. \$219,900.

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 BLDGS. 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. **Reduced \$164,900.**

FOR SALE- (#ZC2097) Morgantown- Rita's Water Ice BUSINESS ONLY- Ready to operate. Call for details. **Reduced \$147,500.**

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. **Reduced \$275,000.**

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.

FOR SALE- (#ZC2101) 531 North Charlotte St., Pottstown- OFFICE SPACE - 6,000SF on upper and lower level. Can be two separate units. Offstreet parking. Medical or dental office, etc. \$239,900.

FOR SALE- (#ZC2102) 1745 Portland Ave., West Lawn- COMMERCIAL BUILDING IN THE HEART OF WEST LAWN w/ first class office space, conference room and 2,000SF of warehouse space. Listing includes large parking lot zoned for 8 townhouses and separate tenant occupied house w/ garage. Entire package is also for lease at \$3,200/Month-NNN. Ideal for day care facility, builder/developer, (large building could be converted into apartments/condos) or engineering firm, graphic arts firm, etc. \$379,000.

FOR SALE- (#ZC2103) 47 Penn Road, Pottstown- Two light industrial office zoned parcels sold as one 6+acre lot w/ an existing two story home featuring 2BR and 2BA + several outbuildings. This is a raw ground opportunity. Close to Rt. 422 for optimum highway access. \$499,900.

FOR SALE- (#ZC2104) 252 Berks Street, Stowe- 2,340SF of space in brick and block building. Was a former grocer store-currently consists of 12 leased mini storage spaces and 1 large vacant space. R-3 mixed use zoning allows for many uses-possible owner financing. \$110,000.

FOR SALE- (#ZC2105) Montgomery County Possibilities- Commercial single dwelling plus separate building in rear across from WaWa. \$249,900.

FOR SALE- (#ZC2106) Pottstown West End (6) UNIT Apartment Building- Good rental history with net income over \$21,000/Year. (5) one bedroom and (1) 2 bedroom apartments with 3 car garage and coin operated laundromat for additional income. Call for detailed income and expenses. \$249,900.

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COVER STORY

(Continued from page 5)

Wells Fargo Advisors is a registered broker-dealer and nonbank affiliate of Wells Fargo & Company; one of the nation's largest, strongest and most respected financial institutions. The purchase of Wachovia Corporation by Wells Fargo & Company early in 2009 nearly doubled the size of Wells Fargo & Company, a premier, coast-to-coast, diversified financial services firm.

Working with Wells Fargo Advisors

"We use the vast resources available to us to put together a portfolio for the client that makes sense," Mr. McGuire explains. "It really gets down to what a client needs."

A Wells Fargo Advisors financial advisor will draw on company data, personal training and market knowledge to help an investor develop and implement a total investing approach. Investing is "kind of like mixing chemicals," Mr. McGuire explains. An advisor should know how one kind of investment will mix with others. "You don't want a bunch of investments doing the same thing," he says. "Some investments will go up and some will go down in any given year."

Whether you're in your 20s and think you have all the time in the world to save for retirement, or in your 50s and have discovered that you should have started saving for retirement in your 20s, planning now rather than later can help take the stress out of the equation.

Getting a good start is the first step. You can't get where you're going if you don't have a plan and a starting point. But remember, planning is not a one-time event. Goals and needs change over time. Planning is for life.

A big part of an advisor's job is helping people make good decisions in difficult times. Building a solid plan that shifts the focus from short-term reactions to the long-term, and building a plan that is based on what really matters to you can help you regain peace of mind, Mr. McGuire says.

An investment plan that is based on your needs, values, and responsibilities, developed with an experienced professional, and that takes into account cyclical ups and downs is a roadmap that can help you weather a storm, or take advantage of opportunities, he says.

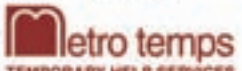
"Envision" Your Success

Using a unique process called "Envision," a Wells Fargo Advisors can help clients clarify their goals. The process starts with a conversation in which the investor becomes an active participant in developing an investment plan that reflects individual concerns and priorities that could include such things as: philanthropy, estate management, retirement age and income at retirement, fulfilling dreams, making a major purchase, weathering market decline, increasing risk tolerance, caring for an elderly parent or adult child, or sending a child or grandchild to college.

(See "Cover Story" on page 9)

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New Approaches Extend Excellence In Health Care Services Along Route 422 Corridor



"BUZZ AROUND THE BLOCK"

By Patricia Andrien

Area residents seeking the best in health care services will find a wide range of providers offering excellent and innovative care right here on the Route 422 Corridor.

They will find outstanding facilities and the inclusion of new technologies, advancing patient care that is second to none. They will find the best of the old and the new, including nurses who provide in-home care for all stages of life, and doctors who still make house calls.

Exciting developments in treatment options abound. In 2009, **Pottstown Memorial Medical Center** opened the new Center for Wound Healing, as well as a permanent PET and CT imaging unit facility. In 2010, PMMC will open the doors to two new units; a private 10-bed orthopedic unit, an 18-bed intensive care unit.

In addition, new developments in optometry and new technological advances at **Ruskiewicz and Associates Optometrists** offer hope to help halt the progression of near-sightedness in children and vision problems resulting from age.

And, three orthopedic surgeons at **RSZ Orthopaedics** have again received *Main Line Today Magazine's* Top Doc Award for 2009.

Whatever you need in health care, chances are it is closer than you think.

Pottstown Memorial Medical Center

PMMC is a 227-bed, acute care hospital located in Western Montgomery County just off Route 422 at Armand Hammer Boulevard. The medical staff features 260 physicians and over 40 medical specialties.

PMMC offers the latest technology and treatments, a full array of inpatient services, and convenient outpatient locations for ambulatory surgery, rehabilitation, diagnostic services, occupational health services, and lab work as well as Coventry, Limerick, Berks & Boyertown Family Care and Coventry Pediatrics.

Cancer Center Director **Peggy Lane Neese**, RN, OCN, has recently won the *Sally Lee Lifetime Achievement Award*, and has been recognized for her caring approach. "She believes in giving of herself to help others in all ways of life; despite their personal ability to reciprocate her acts

of kindness. She promotes and creates peace where there is turmoil and unity where there is division. She believes in preserving dignity of all people," according to the award presenters.

Under Peggy's direction, Pottstown Memorial Regional Cancer Center recently received the outstanding achievement award through the American College of Surgeons' Commission on Cancer for its' Community Cancer Program.

The Cancer Center upholds a reputation for personalized care and the utmost compassion for its patients. Teamwork and acknowledgement of all team members is core to the Center values.

Pottstown Memorial Medical Center's Diabetes Education Program has been awarded the 2009 *Merck Excellence in Diabetes Education Care Award* to advance and improve a Diabetes Education Program for the PMMC community. An outpatient program is offered every

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



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COVER STORY

(Continued from page 7)

Investments are more than just numbers, Mr. McGuire says. Investments are personal – they reflect who we are as individuals; our values and priorities, life choices, and our hopes, dreams, and fears. What's right for one investor will not be right for another. That's why listening and conversation are important parts of the "Envision" process.

The discussion is designed to help you clarify your unique financial goals and prioritize your objectives. The information provided is used to develop an investment plan that takes into account the ideal, and, the reality of what could actually happen. Life is a process, and needs and goals will change over time, and when they do, adjustments will be needed.

To be realistic, Mr. McGuire explains, an investment strategy should take into consideration the possibility that life will throw curve balls. Things can happen that are beyond our control, such as a sudden illness resulting in increased medical costs, providing care to an elderly parent, starting a second career, getting divorced, the death of a spouse, or downturns in the market.

But just because some things cannot be predicted, does not mean they can't or

shouldn't be included in an overall investment plan. If a plan is based on different possibilities instead of based solely on ideals, it has a better chance of helping an investor to achieve goals, according to Mr. McGuire.

Accepting the possibility of curve balls and including possible fluctuations in your plan can make you feel more in control when you do experience life's ups and downs, according to Mr. McGuire, and it can make some fluctuation a little more palatable when it does happen. "All of a sudden, it's less scary," he says.

People are sometimes surprised to find that, even after setbacks, they may still be on track based on their probability projections. Instead of working without the thought of ever retiring, Mr. McGuire says, they may find that they may be able to work a little longer, or to live on a little less in retirement than had once been thought, and still be within their pre-determined level of acceptability. "It may not be necessary that you work until you are 90," Mr. McGuire says. Maybe you will find that you can live on ten percent less."

(See "Cover Story" on page 11)



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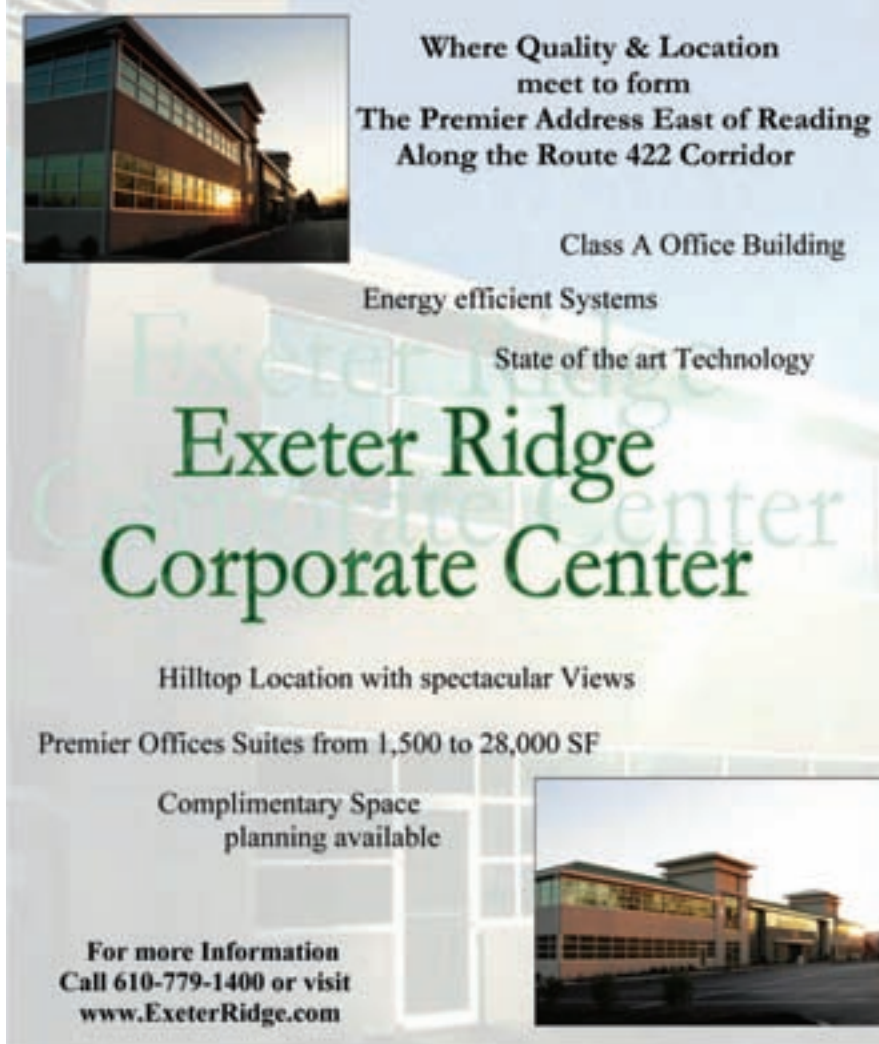
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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

month as a series of three classes totaling ten hours. The goal of the program is to assist participants with managing diabetes and maintaining a healthy lifestyle. A Diabetes Support Group is also offered once per month where participants can stay current on information about managing their diabetes and maintaining a higher quality of life.

PMMC's team of orthopedic surgeons are performing advanced procedures such as custom knees, advanced back surgeries, hip and ankle replacements, hip resurfacing and cartilage regeneration. For additional information, please visit www.pottstownmemorial.com.

DCA of Pottstown – Empowering Patients

Dialysis Corporation of America, located at 5 South Sunnybrook Road, Pottstown, provides outpatient hemodialysis services to patients with end-stage kidney disease. This life-saving treatment is provided by a group of experienced RN's and certified technicians in a modern facility outfitted with state of the art equipment.

DCA offers a full spectrum of services including in-center hemodialysis, training and support for home-based therapies, and referral for transplant evaluation.

In addition, DCA of Pottstown offers patients training in alternative treatments, which allow the patient more flexibility and freedom from machines and schedules. Their caring approach includes providing patients with assistance in nutritional, medical, and psychosocial needs so that they can continue with an active and productive life.

DCA has demonstrated an unwavering commitment to patients by providing the highest quality of care under the direction of its physician partners, believing that clinical decisions are best made by physicians affiliated with each of its local dialysis centers.

All procedures at DCA of Pottstown are overseen by a Medical Director, Clinical Nurse Manager, and Administrator, who have an average 25 years experience in dialysis.

With ten locations in Pennsylvania, Dialysis Corporation of America has been an industry leader for over 25 years. For additional information, please call, 610.718.1127.

The Visiting Nurse Association of Pottstown and Vicinity (VNAP) – Lifelong Care

At VNA of Pottstown and Vicinity, a not-for-profit, full service home care agency, care is comprehensive and lifelong. Supported by the United Way, VNAP has been providing services to the Pottstown area for 93 years, serving Montgomery, Berks, Bucks, Chester, Lehigh and Northampton counties.

At VNA, caring service is provided at all ages from birth until death, and includes: skilled nursing, wound care, ostomy and continence therapy, physical therapy, occupational therapy, speech therapy and other rehabilitation services, with a staff that includes nurses, medical social workers, home health aides, dietitians, a spiritual counselor, and numerous volunteers.

Services include many of the latest technologies woven within traditional home care to give the highest quality of care available. Wounds are dressed with the latest advances in wound healing. There is an array of IV therapies available for clients of all ages in their homes. There are disease management programs including diabetes and congestive heart failure that concentrate on frequent nurse intervention for ensuring stability and less hospitalization.

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

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COVER STORY

(Continued from page 9)

This approach can lessen panic and restore confidence. Emotions should never be the basis for investing, Mr. McGuire says. Instead, "We look at things like history and risk tolerance." Smart investors will revisit their plan several times in one year, even if no major life events occur. Changes in the tax laws, such as this year's changes in Roth IRA guidelines, are one reason to frequently revisit retirement plans.

Early planning can also help lessen anxiety, and education planning should be done as early as possible to yield more options later, Mr. McGuire advises. "Even if you can invest a modest amount now—the amount of time invested is extremely important," Mr. McGuire says.

For people in their 20s and early 30s, retirement can seem so far away that thoughts about saving for retirement run along the lines of "I will save if I can, but if I can't, it's not going to matter much." Unfortunately, as those in their 40s, 50s and 60s are discovering that assumption can often have adverse effects on your desired retirement lifestyle and may require you to delay your retirement for several years.

The Collegeville Wells Fargo office has grown substantially in a short time, as the

need for quality advice grows, especially as more and more people in the area move close to retirement, or need to pay for children in college.

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Wells Fargo Advisors is conveniently located just off Route 422 on Springhouse Drive, across the street from the new Wegman's shopping center in Collegeville.

For a free consultation, or to get started with your own personalized investment plan, call one of Wells Fargo Advisors financial advisors: **Jim McGuire, Gary Anello, Jennifer Anello, Michael Frederick, Chip Wisner, Bill Schultz at 610.831.8822.**

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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

VNA of Pottstown & Vicinity has integrated advanced technology with telehealth into its home health programs. Telehealth enables a client to communicate all vital signs and other measurements to a nurse at stationed at the Agency. The nurse notes any changes and responds, allowing the patient a chance to remain at home instead of an unnecessary transport to a hospital for treatment.

VNAP offers programs for disease management, psychiatric and mental health care, medical social services, maternal and child health care, palliative and hospice care. Home care specialties include the care of clients from babies and children to seniors with special geriatric needs.

The Hospice department cares for individuals until the time of death either in their own homes, or when needed, at a facility. This allows hospice patients to be where they are most comfortable, around the people they love, and as pain free as their disease process allows.

VNAP also has a Palliative care program, which allows patients who may have the prognosis that would qualify them for hospice, but still want to actively seek treatment, to be cared for by our specially trained staff. Recently, VNAP entered into a program with CHOP (Children's Hospital of Philadelphia) to provide Pediatric Palliative Care for children who may want to come home.

Advantage Home Care, a sister agency, is a private duty service which can begin when skilled services are no longer needed. This can include personal care, as well as house keeping and companionship. The Senior Care Advisors program can offer advice and set up services to keep seniors safe and comfortable in their home, delaying or preventing the need to move into nursing care.

Free childhood immunizations are provided for children under the age of 18 who have no insurance or who are underinsured. A Clinic is held twice a month at their East High Street office and appointments are required.

For more information, contact VNAP at 610.327.5700, or visit www.vnapottstown.org.

Blue Bell Comprehensive Care — The Doctor is In



Dr. Barry Corson

At Blue Bell Comprehensive Care, under Doctor Barry Corson, the focus is on taking time with the patient — that means taking the focus off of the

schedule and insurance regulations and on to the patient's needs. Primary care Physician Dr. Corson goes "back to the basics," offering preventative care to patients that need and want more control over their care.

The result is a practice designed to provide a level of service and attention that used to be commonplace but is now generally unavailable.

Because Dr. Corson services are patient-financed and no insurance is involved, he can take extra time with each person, resulting in care that is patient-centered. A visit scheduled for a cough that extends into a discussion on current concerns that go beyond the illness, such as life changes or other personal concerns, is never a problem. No time limit is put on an appointment, and most appointments can be made the same day or the next day. Specialist appointments are set up in a timely manner as well. All patient concerns are addressed in one visit, resulting in unique, intensive primary care.

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

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FOR SMALL- AND MEDIUM-SIZED BUSINESSES, DIAMOND CREDIT UNION IS DEFINITELY WORTH KNOWING

(Editor's note: The "Buzz Around the Block" column in our February 2010 issue, focusing on the commercial lending industry, included a segment on Diamond Credit Union. In that segment, wording was altered from the original response submitted, which resulted in two inaccuracies. Following is the complete unaltered version of the text submitted. Our apologies for any confusion caused by changes made to the original document.)

Since 1947, Diamond Credit Union has been serving the financial needs of consumers throughout the Tri-County Region and has become the largest financial institution headquartered in Pottstown, PA. Now, Diamond is able to apply the same passion of servicing their members' personal financial needs by also helping them to achieve their business goals. With the addition of a dedicated Business Services division, Diamond offers small- and medium-sized businesses a full range of products and services to meet the unique business needs of the community.

"The community recognizes Diamond as a leader in personal finance, but in addition, Diamond now offers a large selection of services for their businesses too. The peace-of-mind which comes with having their personal accounts and

business accounts at a local and trusted financial institution allows them the time to focus their energy on what is more important...growing their business" stated John Faust, President/CEO of Diamond Credit Union. "When our community succeeds, we succeed."

As a local, small business itself, Diamond recognizes the needs of the community to have a financial institution that understands the challenges of small businesses. Every day, their experienced team of commercial experts has been hearing the financial difficulties facing the business community and is confident they have the products and services to meet their needs. As the word begins to spread in 2010, Diamond is well positioned to become a vital component of the small businesses in the region. "Small

(See "Diamond Credit Union" on page 15)

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

Believing that insurance companies now control many aspects of health care, Dr. Corson provides an option to insurance-driven care. The practice is patient financed and care of patients is not based on insurance or Medicare limitations. The focus is on improving and sustaining health, instead of solely on treating disease.

Dr. Corson has made house calls, hospital calls and office calls when necessary. He has gone with his patients to see specialists (such as oncologist, cardiologist, etc.), and has been responsible for getting patients into programs that would benefit them. He has met patients at the hospital emergency room to act as a liaison between the patient and hospital physicians. The Doctor is always available by phone, and will see patients after hours, or at their office, if needed.

A patient with high blood pressure, heart issues, diabetes or other conditions, who visits multiple specialists, will benefit from the coordination that Dr. Corson offers. Dr. Corson specializes in coordinating care for patients with chronic disease. Acting as the "coach of a team" with all information passed back to him, Dr. Corson can help set up the "next

play" with no "fumbles or penalties."

The Blue Bell office does not resemble the traditional waiting room — it looks more like a typical living room. There is no wait, and the office staff knows each patient. The numbers of patients is limited to further individual attention.

A graduate of Jefferson College of Medicine, Dr. Corson has been dedicated to caring for families in the Philadelphia and Montgomery County areas for more than 33 years. He is a Board Certified Family Practitioner and Fellow of the American Academy of Family Physicians.

Blue Bell Comprehensive Care PC can be reached at 610.941.4441.



Bayada Nurses – 35 Years of Excellent Home Care

Bayada Nurses have a special purpose: to help people have a safe home life with comfort, independence and dignity. Founded in 1975, Bayada Nurses has provided a continuum of care including nursing, rehabilitative, therapeutic, and personal home health care services to children, adults, and seniors in the comfort of their own homes.

Bayada Nurses employs registered nurses, licensed practical nurses, physical therapists, occupational therapists, speech therapists, home health aides, and homemaker-companions.

Stringent hiring standards, ongoing supervision, 24-hour clinical support, and comprehensive training and education ensure that caregivers give clients the highest quality health care services available.

By employing nurses that meet their criteria of excellence, Bayada Nurses has grown from one small office in Philadelphia, caring for a handful of people, to over 100 offices, serving thousands of people every day. Their compassionate nurses and home health aides deliver excellent care 24 hours per day, seven days per week. Bayada Nurses is also accredited to ensure compliance with health care standards and all caregivers are fully insured.

A new office opens this month in Downingtown to provide pediatric home care services to children in western Chester County.

The Bayada Nurses offices of Paoli and Downingtown specifically provide pediatric home care services in Montgomery, Chester and Delaware counties. Because

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

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DIAMOND CREDIT UNION

(Continued from page 13)

businesses are the backbone of our national economy and will be the difference in our region as well. From basic financial needs through long-term plans, Diamond should be considered an integral component of local businesses," added John Faust.

Headquartered in Pottstown, with additional offices in Reading, Diamond offers Business Services to small- and medium-sized businesses in Berks County and the Tri-County Region. Unlike larger financial institutions, Diamond serves only the individuals and business in this area. Diamond believes in the strength of the community in which it serves and recognizes the lack of trusted and secure options for them financially. Building on a strong base of lending, checking and investment products, Diamond continues to develop the components needed by those who aspire to launch or grow their local businesses, safely and with confidence.

Whether you're a business of 1 or 100 employees, the Business Services experts at Diamond are available to speak with you to assess your business needs. Visit the Business Services section online at diamondcu.org or contact Angela Wertz, Business Development Officer, directly by calling 800-593-1000 extension 2076.




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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

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Dr. Joseph Ruskiewicz

practice into one of the premier offices for eye care, not just in Pottstown, but in all of the tri-county area of southeastern Pennsylvania.

The practice recently moved into a new state-of-the-art facility on Heritage Drive in Pottstown, which was designed and built to Dr. Ruskiewicz's exacting specifications, to provide for new technology and equipment.

Offering a full range of services from contacts to cataract surgery, cosmetic eye surgery and retinal problem correction, the practice includes three optometrists and covers children and adult vision needs.

One of the most exciting new treatments in eye care involves the ability to stop the progression of near sightedness in children. Sadly, an all too common pattern involves children getting their first glasses in grade school. Then every year, the glasses have to be made stronger. To stop this, contacts are worn at night to shape the eye, much like retainers for teeth. They are removed in the morning, and then no glasses or contacts are needed during the day.

Some children have learning difficulties because they have problems controlling eye movements and focusing. This can also cause poor athletic performance. Many children can overcome these problems by doing exercises at home.

Other problems come with age. It starts with the need for reading glasses, and then progresses to nighttime driving problems and then the need for cataract surgery. Another common annoyance that can become more severe with time is dry eye. Complaints include watery eyes, irritation, burning and itching, and hazy vision. Working on a computer can easily aggravate this condition. Fortunately both cataracts and dry eyes can be treated

more effectively than in the past.

In 2010, the practice will be moving towards a paperless office. Electronic records will allow staff to access patient records from other doctors, which could result in life-saving capabilities.

In addition to a doctor of optometry degree, Dr. Ruskiewicz also holds a Masters in Public Health, and teaches about health care systems at the school of optometry, as well as being a clinical instructor.

Eye exams can pick up undetected general health problems like diabetes and hypertension, and should be done regularly.

The optometry office is at 1100 Heritage Drive in Pottstown, PA, 610.326.2754, or at www.pottstowneyedoctor.com.

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

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RSZ Orthopaedics – Top Docs

RSZ Orthopaedics, a four-physician practice with four office locations in Paoli, Phoenixville, Limerick and Bala Cynwyd, features three "Top Doc" award-winning physicians.

Richard Zamarin, MD, FACS, who was voted Top Doc in 2009 by *Main Line Today Magazine* for orthopedic surgery, specializes in total joint replacement. His technique of making small incisions means less scarring. He incorporates the newest innovations in hip replacement, using methods that increase the longevity of prostheses and provide more range of motion.

Top Doc **Karl Rosenfeld**, MD, FACS, specializes in sports medicine, especially ACL ligament reconstruction. He uses Artran implants, a fairly new technology, which is implanted in the thumb to remediate arthritis.

Lewis S. Sharps, MD, FACS, another *Main Line Magazine* Top Doc, specializes in the spine, and has lectured and presented internationally on the topic of minimally invasive spine surgery for discogenic pain.

New to the practice last year is **David**



Dr. David Raab

C. Raab, DO, specializing in shoulder joint replacement. Dr. Raab was recognized in 2009 as a Top Doc under the category of orthopedic surgery.

Restoring the quality of life to those with impeded motion or limited joint action is a major part of the practice. RSZ's four physicians have performed thousands of joint replacement procedures and are proficient in the latest surgical techniques. They perform primary and revision total joint replacements.

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(See "Buzz Around the Block" on page 20)

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The American Cancer Society is recruiting 500,000 adults across the US and Puerto Rico for CPS-3. Individuals are eligible to participate if they are willing to make a long-term commitment to the study by filling out questionnaires periodically, are between the ages of 30 and 65, and have never been diagnosed with cancer.

CPS-3 enrollment will take place locally at: Relay For Life of Pottstown
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Workers' Compensation Settlements



LEGAL PERSPECTIVES

By Daniel E. McCabe, Wolf, Baldwin & Associates, P.C.

Workers' Compensation cases are a part of business whether we like it or not. Injured employees are entitled under the system to be compensated for the time they miss due to the injury. Employers benefit from the system because their injured employees are compensated by their workers' comp insurance.

Those of us who are intimately familiar with the Pennsylvania workers' compensation system know that the process of working through that system may be difficult and filled with uncertainty. Oftentimes, there is a point at which either the employee or the employer and its workers' compensation carrier is interested in finally resolving a case, usually by paying a lump-sum settlement to the employee. Is there a time when a lump sum settlement is in best interest of both parties? The answer is not simple for either claimants or their employers. This article will discuss some issues to consider.

Many injured workers ask their attorneys whether, and when, they should settle their workers' compensation cases. As in most litigation, the outcome of an individual case might be uncertain. There may be a time when either the injured worker, or the employer, or both, simply does not want to take the chance

that the judge will rule unfavorably.

For example, an employee may be receiving ongoing workers' compensation benefits when the employer attempts to have the employee's benefits suspended or modified by petitioning a workers' compensation judge. This petition is typically filed after the employee is sent to an independent medical examination (IME) and the IME doctor opines that the employee can return to work in some capacity. The employer must then find jobs that the injured worker may be able to perform. For many reasons, the employer's workers' compensation carrier may want the employer to offer the injured employee a job even if the employee has not been released to full duty work. Or, the carrier may identify other jobs, not with the original employer, within the injured worker's physical capacities.

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"BUZZ AROUND THE BLOCK"

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(See "Buzz Around the Block" on page 22)

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LEGAL PERSPECTIVES

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The injured worker (and her doctor) often disagrees with the IME doctor's assessment that the worker can perform the jobs offered, and will vigorously defend such a modification or suspension petition. As one can imagine, the ensuing litigation can be complicated and risky. Will the judge find that the injured worker can indeed perform one of the jobs offered by the employer? Does the injured worker want to take that chance? Does the insurance carrier believe that its doctor's opinions will be given more credence than the opinions of the claimant's treating physician?

This scenario presents a prime, and frequently-seen, example of why workers' compensation litigations settle cases. The parties simply do not want to take the chance that the judge will rule against them. An injured worker may decide to receive three years' worth of benefits in a lump sum rather than take the chance that the judge will suspend or terminate his benefits altogether. Similarly, an employer and its insurance carrier might rather pay three years' worth of

benefits rather than litigate the case to its conclusion and lose, potentially entitling the claimant to benefits for a much longer period of time. The "sure thing" can be much more comfortable than the uncertainty of litigation.

Each party has its own special considerations. For the injured worker, settlements require consideration of very serious consequences. The employee has to realize that if he settles his case, most of the time, the insurance company will require a full compromise and release of his claim. This means that both parts of the injured employee's workers' compensation benefits – the wage loss portion and the medical benefits – will be lost forever. So, not only will the employee no longer receive wage loss checks each week, but also the insurance company will no longer pay for any of the medical treatment related to the work injury. Furthermore, any other health insurance available to the employee will probably not pay for treatment of the work injury. An injured worker must realize that his injury might still be problematic years

(See "Legal Perspectives" on page 23)



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"BUZZ AROUND THE BLOCK"

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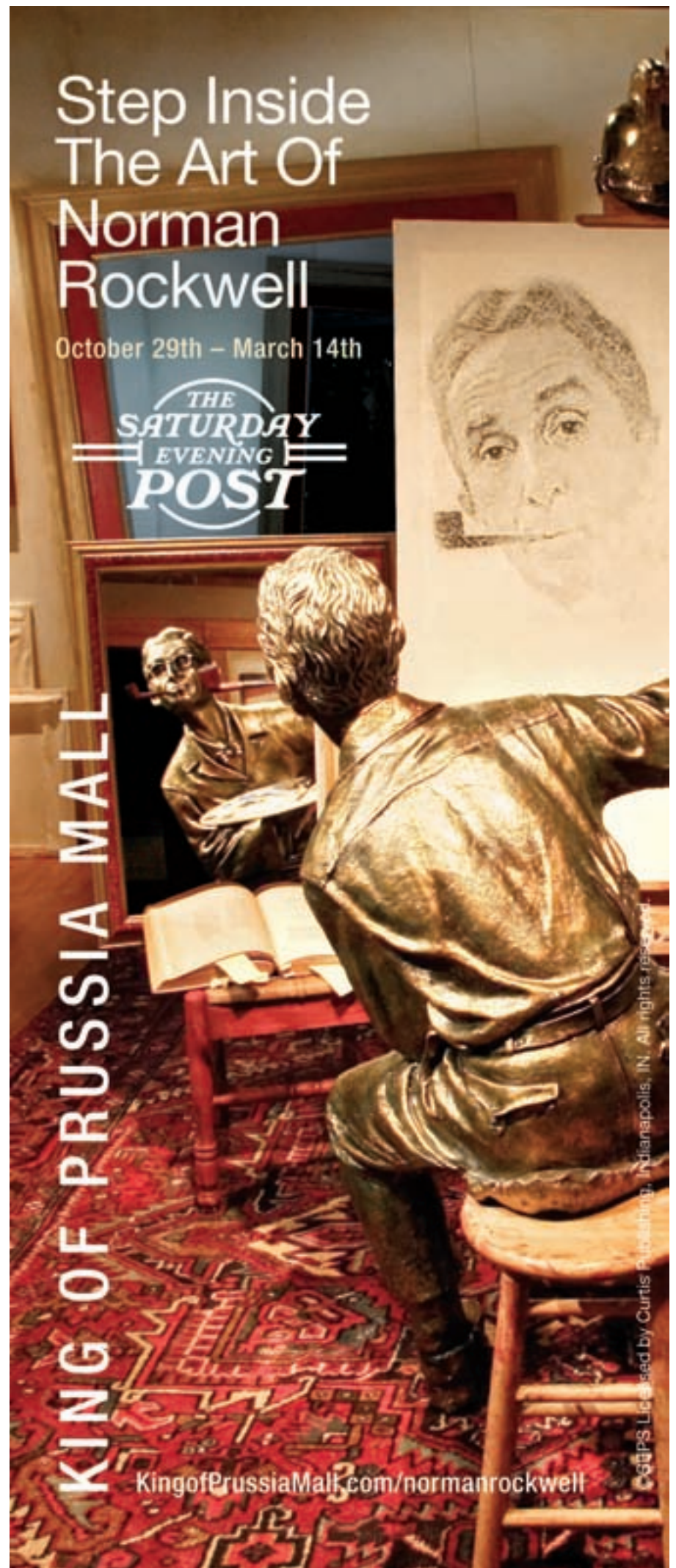
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LEGAL PERSPECTIVES

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later, and if the case has been settled, he has no recourse.

Often ongoing prescriptions are necessary to treat pain or other symptoms from a work injury. Many injured workers do not believe that paying these prescriptions into the future will be difficult, because they will receive a large sum of money as part of their settlement. However, those claimants may not realize how much their medications can cost over the long run. Two to three hundred dollars' worth of prescriptions each month can add up over time! Before settling her case, any injured worker should sit down with an attorney and actually add up the total possible medical costs that may be incurred over the years following a settlement. Even with a full knowledge of the risks, the "sure thing" is a tempting option.

Similarly, there are many reasons why employers should settle cases. It is not uncommon for an employer settling a case to require that the employee resign from his employment as a condition of the settlement. For most employ-

ers, requiring a resignation presents little difficulty, as new (presumably healthy) employees can replace the injured worker. But many employers often take an injured worker's absence from work very personally. Employers sometimes believe that their injured worker is merely abusing the system, and, indeed, this is sometimes the case. However, unfortunately, there are injuries that can prevent injured workers from ever returning to work. If this occurs, an injured worker could potentially receive benefits for the rest of her life. Thus, there are times when an employer may conclude that it will spend more time and money trying to terminate a case than can be justified in light of the potential savings from a settlement.

For example, take the "standard" modification petition discussed above. In the typical case, the injured worker will be paid total disability benefits for six months to a year before such a petition is filed, and, depending on the

(See "Legal Perspectives" on page 25)



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BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

How many of us started out in life hearing the words from peers, parents and professionals that failure is bad? Schools around the world predominantly are run on pass/fail systems. Is not failure a judgment placed on us by others? If so, then what judgment they pass on us is, in truth, none of our business! It all comes down to how we interpret the result.

My *Webster's Dictionary* defines failure as "unsuccessful in the obtaining of" — SAYS WHO??

So long as progress is being made is it failure? Just ask Thomas Edison. After conducting thousands of experiments to invent the light bulb with no success, someone asked, "Why did he not give up?" as he had failed so many times. Edison was reported to reply, "I haven't failed. I have learned a thousand ways of how not to invent the light bulb." It all comes down to how you look at it.

In my seminars and workshops I declare there is only one failure in life — the failure to participate. Or, in other words, to quit. Always aim to give 100 percent. Doing so ensures that you will maximize the learning along the way to your goal, target or dream. When you give 100 percent you get 100 percent. Participation requires you to apply yourself physically, mentally, emotionally and yes, spiritually. That way, you will hard-wire your nervous system and

deepen the learning by making it faster and more effective.

Recently, I met with a new client and the topic of failure came up. Immediately, he became argumentative. He did not believe in "failure." To him, failure implied being a loser. When I asked him (See "Business & Marketing Strategies" on page 26)



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LEGAL PERSPECTIVES

(Continued from page 23)

pre-injury wages of the employee, the insurance company may pay out over \$43,000.00 in wage loss benefits per year. Once the petition is filed, the litigation may take well over a year, during which time the injured worker usually continues to receive benefits. Thus, in our example, the carrier may spend another \$43,000.00 paying wage loss benefits, plus medical expenses, plus somewhere around twelve to fifteen thousand dollars in litigation expenses, and will take the chance that its attempt to reduce or cut off the employee's benefits is not successful. What if it loses its case? Does the carrier seek another doctor's opinion, and then file another petition? Should it start this expensive process over again? Sometimes the employer is better served by assessing the severity of the injury, together with its odds of successfully terminating or modifying an employee's benefits, and determining whether a lump sum payout might be more economical. In the above case, the employer might have spent \$86,000.00 plus the costs of medical treatment, attorneys, doctors, and liti-

gation expenses, and may still be required to pay the injured worker's full benefits if it loses the case. Savvy businesspeople will quickly realize that if the employer and its insurance carrier had settled the case for \$90,000.00 early in the litigation, they would have come out ahead. The potential savings, and the certainty of putting a cap on the employer's liability, are important considerations when deciding whether or not to settle with an injured worker.

Hopefully this article will have given the reader some insight into workers' compensation settlements. It is by no means an exhaustive treatment of the intricacies involved in settling a Pennsylvania workers' compensation case. Both claimants and employers should give careful consideration to their attorneys' advice on such matters. 🗑️

Daniel E. McCabe, Esq., is an associate in the law firm of Wolf, Baldwin & Associates, P.C. His practice, located in the firm's West Chester office, concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.436.8300, or by e-mail at dmccabe@wolfbaldwin.com.



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BUSINESS & MARKETING STRATEGIES

(Continued from page 24)

if he had ever failed at anything, he
admitted he had. The next question I
asked was if he had learned from theex-
perience. He grudgingly admitted that
he had. Had it helped him progress, to
move toward success? As I asked the
question, he had a revelation — so long
as one can apply the learning to move
forward, then it is a success.

No matter what the situation is, if you
give your all and learn something then
you have succeeded. That means you
always win! You're a winner!

Just in case there are some reading this
who still have yet to grasp the message .
. . I will ask again, "What is failure?"

Now it is time for my definition:

- Focused
And
Insightful
Learning
Using
Real
Experiences

Ask yourself what must happen for
you to feel success? Focus on that! When
you do not get the result you intended,
focus on the experience objectively and
be persistent in discovering every bit of
insight you can. Apply that insight in the
future. You will then be a success. You
have then learned to fail to succeed.

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Business Game Disruptors for the next Decade

PART I



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

Over the history of technology, there have been many examples of instances where business, as we know it, has been completely changed and disrupted by technology. One of the most famous and most disruptive examples has been the internet itself. It has completely changed the way that we as mere humans do business.

One of the reasons that I enjoy being in the technology field is that I have a window on things that have passed unnoticed and things that will change the way we do business tomorrow. As we begin a new decade, I wanted to dedicate this article to a set of technology that will, over the next 10 years, dramatically change business. Companies that see the future and adopt as quickly as possible will grow, and those who are slow to adopt may, like the dinosaur, vanish.

Some of the game changers for the next decade are:

1) Netbook

The technology that is called the Netbook (nope, it is not a misspelling) is just starting to arrive on the scene. Basically, a Netbook is a much smaller, lighter, less power hungry laptop. Netbooks are really designed to use software over the internet such as Salesforce.com,

Facebook.com, Amazon.com and all the other thousands of web sites that are available. A few of the reasons that the Netbook will be a business disruptor are: 1) Typically they will last for between 8 – 10 hours on a single charge and 2) they are small and 3) they are cheap. They will make the web and technology dramatically more accessible and convenient on a scale that has never before been available. Given their size, less need for power and cost, who cares that they are not screamers. They will allow businesses to have more computers and use them in ways that was not possible only a few years ago. We will be outfitting our sales team with a Netbook and a custom application to allow them to close business faster. We will be able to do this at a cost that is really very inexpensive compared to what it was just a few years ago.

(See "Performing Technically" on page 31)

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BUSINESS OWNERS FACE EMOTIONAL, FINANCIAL AND TIMING ISSUES IN BUSINESS SUCCESSION



INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

Many business owners find their wealth is mostly tied up in their businesses, which provides well for them and their families. When it comes to protecting their business, however, business owners often have not quantified how they would replace their income when the time comes for them to exit or sell their business and retire.

The fact is retirement is an emotional, financial and timing issue for business owners. If you own your own business, you should be aware of five developments or questions and address them with your financial advisor. Together, you will want to ensure you have in place a way to mitigate the risks associated with this single asset, your business.

First, the recent economic malaise has brought home the concerns about relying on your business alone to fund retirement. Just as your investments should be diversified, so should your assets. Though it may be difficult to do in a challenging business climate, business owners should save and accumulate retirement assets away from the business to make progress toward retirement.

Second, have you considered whether your business is an asset you can sell? Whether or not you can find a buyer for your business depends on a variety of

factors, including whether there are employees or partners who could continue to run the business after you retire or whether your business is the type to attract outside buyers. For example, companies that produce tangible goods and have positive cash flows can often be sold. On the other hand, specialty firms that rely on you and your skills alone, such as boutique consulting firms, are generally not salable. The truth is most businesses fall somewhere in between.

Third, if you were to sell your company and pay the taxes on your gains, would the proceeds be enough to last for the rest of your life? How you would derive a similar level of income in retirement that you now enjoy from your business?

As a business owner you likely work very hard and your dedicated efforts are an important ingredient to your business success. The investment

(See "Investment Ideas" on page 30)

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INVESTMENT IDEAS

(Continued from page 28)

returns from your growing business may well exceed the investment returns from a prudent investment portfolio. In the long run, however, the income derived from your valuable work ethic simply may not be replaceable. Business owners are often optimists by nature, and they take risks to grow their business. The risk of putting all your eggs in one basket may not work as well, however, when it comes time to build an investment portfolio.

Fourth, what happens if you cannot be involved in running your business? Stories abound about professionals who are struck down by illness, death or disability, leaving business partners and spouses to figure out what comes next. If more than one partner or shareholder is involved in your business, it is important to have a buy-sell agreement in place. A buy-sell is a written agreement between two or more owners of a business. If a triggering event occurs, one or more owners will have the right or obligation to buy the business interest from the owner who is obligated to sell. Triggering events often include the death, divorce or disability of a partner

or shareholder. The agreement may establish a funding mechanism to facilitate the purchase of an owner's interest in such cases.

Finally, do you have a plan in place that will allow you to retire regardless of a sale? The current business environment is a reminder that you may not be able to sell your business at the precise time you wish to sell.

Planning for succession in a small business is a priority of the first order. It begins with the objectives you want to achieve. Talk through these concerns with your financial advisor to ensure you have the plan, the capital and the agreements in place to transition your business when the time is right or events require succession in your business. 

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PERFORMING TECHNICALLY

(Continued from page 27)

2) 4G/WIMAX

The battle for the "last mile" connection has been raging for years now with Comcast and Verizon battling it out in this region for the privilege to sell your business internet, TV and phone. This is not new. The thing that is new is technology that is being deployed by Clear (owned by Sprint) will allow ultra fast internet at speeds that are comparable to what businesses typically buy today. This technology is wireless, requires fewer towers, covers much longer ranges and uses the current 3G technology as a backup. This will make high-speed technology available nearly anywhere and it will also enable an almost constant connection to the internet. This coupled with the Netbook above will allow businesses to respond to their customers faster than they do today.

3) e-Readers

Long gone are the days when content was king via newspapers and magazines. The internet has seen to that, but there is a new wave of technol-

ogy coming that will usher in a new age of content. Amazon has been selling their Kindle e-Reader for quite some time, and this year we will see at least two to three new pieces of technology introduced that will compete with Amazon. Essentially an e-Reader is a computer that is used just for reading content such as your favorite paperback or news. Businesses need to look at ways that they can continue to capture the eyeballs of their prospects and customers who use e-Reader technology. My wife has also pointed out that they will also help an aging population customize the page to fit their vision and light availability. This technology will allow you to access a virtual library of books right from the reading table in your bedroom.

4) Tablet Computer

Way back when, Star Trek highlighted this technology as a fantasy. The tablet technology has been around for a few years, but it has generally been expensive and not easy to use. Essentially a tablet is a computer that

(See "Performing Technically" on page 33)

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PERFORMING TECHNICALLY

(Continued from page 31)

either has no keyboard or has a hidden one, and features a screen that you can either use your finger or a stylus to control, instead of a mouse. The iPhone is a very small tablet that functions primarily as a phone. With the recent Apple introduction of the iPad, the tablet technology will most certainly become as easy to use as the iPhone. Given the size, cost and

potential wide availability, we may finally see the end to note taking as we know it.

Next month, we will take a look at another set of technologies that will certainly change the way that we conduct business in the upcoming decade. Between now and then, I would challenge you to take a look at these technologies and look for ways that you can become an early adopter with clear focus on return on investment. It is clear that these technologies that are adopted and embraced successfully by businesses and consumers alike will provide growth for the companies that are looking to innovate. For those companies that refuse to innovate they will be pushed even further behind by the early adopters. 📱

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 is available to speak to your business or group on issues related to technology, security or strategy.

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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.

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CHARLES KOCHKA JOINS MERIDIAN BANK LENDING TEAM



Charles D. Kochka

Meridian Bank recently announced the appointment of **Charles D. Kochka** as Vice President of Commercial Lending.

Kochka brings more than thirty years of Delaware Valley banking experience to Meridian's growing Commercial Lending Team. His career includes success in nearly every aspect of financial service, including membership on the management team that founded Stonebridge Bank in West Chester. He most recently served as Vice President/Senior Relationship Manager at First National Bank of Chester County where he managed a large business loan portfolio.

Kochka has held executive positions in numerous community service organizations and currently serves on the Board of Directors of the West Chester Area YMCA, and on the Loan Committee of the Chester County Economic Development Council.

"Charlie's thorough understanding of the area and its business climate will provide us with another great opportunity to accelerate Meridian's commercial banking operations," said Meridian Bank President and CEO **Christopher Annas**.

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



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MIDATLANTIC EMPLOYERS' ASSOCIATION ANNOUNCES 2010 BOARD OF DIRECTORS

Officials with the MidAtlantic Employers' Association (MEA) announced four new board members, along with a new chairman, who will continue to drive the MEA mission of providing expert information and services in the areas of human resources management and operational effectiveness to more than 700 employers.

At the December board meeting, Ron Allen, Sr., outgoing MEA Board Chairman, turned the gavel over to G.A. Taylor Fernley, President and Chief Executive Officer of the Philadelphia-based Fernley & Fernley, Inc. Fernley & Fernley is a fifth generation family firm involved in the association management business. The company represents over 20 full-service, non-profit trade associations and professional societies. Fernley has served in numerous leadership roles throughout his career in the association and hospitality industry, and talked of his goals for the board.



Taylor Fernley

"MEA is an organization developed to fulfill a real need in the marketplace and it will only grow in significance factoring in the alarming labor shortages," stated Fernley. "My vision is to maintain and build upon MEA's strategic focus and drive MEA to be the gold-standard in the industry."

A graduate of Randolph Macon College in Ashland, Virginia, Fernley is involved in numerous civic and community activities. He lives in Gladwyne with his wife, Pamela, and two sons.

The four new board members are: Drew Morrisroe, President and CEO of the Blue Bell-based CTN Solutions, a information technology provider that services organizations between 20 – 500 employees and specializes in network management and support, hosted services, and IT strategic planning. Morrisroe, a resident of Blue Bell, founded CTN in 1997 and received the distinction of being named a "40 under 40" in Philadelphia in

2005. CTN has also been recognized as a four-time Philadelphia 100 company.

New Board Member Vince Powers, Partner in the Philadelphia public relations agency of Devine + Powers, was also named among "40 under 40" in 2005. A founding partner, Powers has 20 years of experience as a public relations consultant with firms in Washington, D.C. and Philadelphia. Throughout his career, Powers, a Wayne resident, has specialized in corporate, business-to-business and crisis communications.

Also new to the board is Rip Tilden, who joined Makarios Consulting as a partner in 2009, bringing with him more than 32 years of leadership experience as a senior executive in a wide range of public and private companies. The Downingtown-based company is a full-service business consulting firm that works with owners and CEOs of small to mid-sized companies. Tilden lives in Malvern.

Rounding out the selection of our new board members is Mitch Wienick, President/CEO of Kelleher Associates, LLC, a provider of career transition and executive coaching services to senior executives in the Delaware Valley. Wienick is a resident of Penn Valley.

MEA President and CEO James F. Devine noted the breadth of knowledge on the volunteer board.

"These individuals have the kind of leadership and vision MEA needs in order to continue growing our role of providing employers with reputable expertise in the areas of human resources, legal matters and healthcare," said Devine.

The Chairman will serve a two-year term and all new board members will serve three-year terms.

For more information on the non-profit association, go to www.MEAinfo.org

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Continental Concrete Products, Inc.

Ross DeSimone, Corporate Psychological
Resource Center

D. Scott Detar, Maillie, Falconiero & Co., LLP

David Dougherty, The Hill School

Joe Dufner, Windstream, Inc.

Dr. Myra Forrest

Scott Gruber, National Penn

John Kirby, Pottstown Memorial
Medical Center

David Kraybill, Pottstown Area
Health & Wellness Foundation

Peggy Lee-Clark, Montgomery County
Community College

David K. Leinbach,

Kaiser Construction Co., Inc.

Richard Lewis, Lewis Environmental, Inc.

Al Matarazzo, Main Line Financial Advisors

Chris Mudrick, Exelon Nuclear

Andy Paravis, North Coventry Township

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

Baran Schultz,

Schultz Technology Solutions, LLC

PRESIDENT'S WELCOME



Dear Chamber Members,

"I joined the Chamber to grow my business, but I find it difficult to network."

When we as a staff heard this as a comment in one of our surveys we were confused. We design NETWORKING time into every event and every month we have a "Business Card Exchange"; how could this be? It's what Chambers do, but we have continued to hear this same comment.

Our clients, our Members, did not know how to access one of our critical products. This was a problem, and we needed to find a solution.

During the 2009-2010 program year, your Chamber has stayed OPEN to new opportunities to create programs with your businesses' success as the PRIORITY. From a conference presentation, Eileen presented the concept of "WORK THE POND," which the staff and the Board agreed to pursue as a year-long, professional development initiative, providing you with a networking tip* each month – a tool for you to use at every networking event to guide you in generating new customers.

When I first started in the Chamber business, I heard a story about a presenter who at a packed NETWORKING function asked two basic questions. The first question asked was "Who is here to sell their products or services?" Everyone raised their hands. They asked a second question, "Who is here to buy a product or service?" Only a few hands appeared in the crowd. The concept appears easy, but we quickly forget. An economy (or room) must be filled with a balance of buyers and sellers. This is why Chamber events provide two great opportunities. First,

you can find new products and services to help your business whether to reduce costs or to expand your marketplace. Second, they provide an opportunity to develop future business relationships.

Throughout the year, we have provided tips on how to be OPEN to these opportunities. Tips such as *"A Better Way to NETWORK: The seminal secret of Positive Networking is discovering what you can do for someone else. It's about opening a relationship, not closing a sale. When you network this way, it takes all the pressure off – guaranteed."* And *"REMEMBER ME? Experienced NETWORKERS say 'Nice to see you' or 'Great to see you.' They know it works better than 'Nice to meet you.' The latter greeting is problematic when that person may respond, 'We've met before.'"* It is our belief that the strong and more skilled our members are on NETWORKING, the better our Chamber business community will be.

Your success in NETWORKING – the heart of most Chamber Memberships – will be the focus of the Chamber's largest NETWORKING event of the year – the Annual Dinner. You will have access to "masters" of networking – *Gayle Hallgren-Rezac and Judy Thomson* who will present "WORK THE POND!" *How to Leap Forward in Work and Life.*

2009 was a year that impacted us all. It is time for you, your staff, your clients, and your peers to take a moment and treat yourselves. Join us in celebrating successes. We encourage you to attend this interactive and fun evening!

Be Seen. Be Heard. Thank you for Belonging!

P. Timothy Phelps, President

*Based on the book *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life* by Darcy Rezac with Judy Thomson and Gayle Hallgren-Rezac (Prentice Hall) www.workthepond.com. Positive Networking® is a registered trademark of Darcy Rezac.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

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

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

Susan Burnett, Membership Director,
susan@tricountyareachamber.com

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

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

TEL: 610.326.2900

FAX: 610.970.9705

EMAIL:

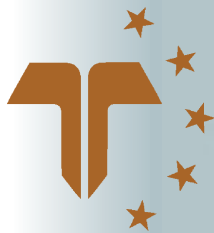
info@tricountyareachamber.com

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

ABC – Always Buy Chamber

CALENDAR OF

EVENTS



TRICOUNTY AREA

CHAMBER OF COMMERCE

NETWORKING

Thurs., March 11	MEMBERSHIP BREAKFAST <i>Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City</i> Networking Program Featured presentation is <i>"The Role of Local Media"</i> and featured speakers will provide a range of views on what the business community should be demanding of local media. Featured speakers include Tom Abbott, Publisher, The Mercury and Nancy March, Editor, The Mercury; and The PEW Charitable Trusts. 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	WOMEN OF THE WORKFORCE (WOW) LUNCHEON <i>La Massaria at Bella Vista Golf Course, 2901 Fagleyville Rd., Gilbertsville</i>  Featured speaker, <i>Kayte Connelly</i> , CCT, Leadership Coach & Organizational Development Consultant, Best Principled Solutions, LLC, will be presenting <i>"Taking Control of Making Fabulous First Impressions."</i> First impressions are not always lasting ones. If 70% of business results are from direct face-to-face referrals, how are you arming yourself to approach the 10 milestones towards successful customer engagement after the first time that you've met? 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
Tues., March 23	MEMBERSHIP MIXER <i>The Victory Bank, 548 N. Lewis Road, Limerick</i> Networking Program With January marking their second year in the community, come enjoy a night of NETWORKING , live entertainment, hors d'oeuvres, and refreshments as The Victory Bank celebrates their anniversary! Sponsored by The Victory Bank. No charge, Members Only. Reservations appreciated.

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

Register today;

connect tomorrow.

Visit us online at

tricountyareachamber.com

or call the RSVP line,

610.326.5158.

EVENTS

Thurs., March 4	CHAMBER 101 <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> 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 appreciated.
Tues., March 16	CHAMBER 101 <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> 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 appreciated.

SAVE THESE DATES

Wed., April 7	TRI-COUNTY AREA SPRING JOB FAIR – BE SEEN. BE HEARD. BE HIRED! <i>Norco Fire Company, Rte. 724, Pottstown</i> 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
Tues., April 13	MEMBERSHIP MIXER DATE HAS CHANGED FROM NORMALLY SCHEDULED MIXERS! <i>Visiting Nurse Association of Pottstown & Vicinity, 1963 E. High Street, Pottstown</i> Networking Program Sponsored by Visiting Nurse Association of Pottstown & Vicinity. No Charge, Members Only. Reservations appreciated.
Wed., April 28	ANNUAL DINNER <i>RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville</i> Reception Dinner & Program Will YOU be there? Come WORK THE POND at the Chamber's LARGEST Networking Event of the year! The dinner will feature <i>Gayle Hallgren-Rezac and Judy Thomson</i> , Shepa Learning Company as they present <i>"WORK THE POND! How to Leap Forward in Work and Life."</i> Platinum Sponsors: Cabot Supermetals, Media Fusion Technologies, Inc., and Pottstown Memorial Medical Center. Sponsorship Opportunities Available – contact 610.326.2900. \$90 Individual Annual Dinner Ticket per Member
Mon., June 7	ANNUAL GOLF OUTING <i>Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City</i> Registration Shotgun Start – Scramble Format Social Hour Dinner & Program Sponsorship Opportunities Available – contact 610.326.2900. Members Only. \$150 per Chamber Member Golfer includes Lunch, Greens fees with cart, and Dinner; \$40 per Member for Dinner Only



WANT TO JOIN OUR POND?

Well Jump Right In! 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."



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

FIVE-STAR ACCREDITED CHAMBER OF COMMERCE

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

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.

The Brick House
152 East High Street
Pottstown, PA 19464 (610.906.3527)
Restaurants / Clubs
www.pottstownbrickhouse.com

The Brick House is a full service restaurant/bar serving American cuisine. Located in one of Pottstown's historical buildings, it is open 7 days a week from 11AM – 2AM serving lunch, dinner, and late night!

Holiday Inn Express Hotel & Suites
15 Keystone Drive
Limerick, PA 19468 (484.932.8827)
Hotels / Motels / Bed & Breakfasts
www.hiexpress.com

Conveniently located off the Linfield/Limerick exit of Route 422 in Limerick, PA, Holiday Inn Express Hotel Suites offers a variety of amenities to suit both business & leisure travelers.

Project Pros, LLC
1382 Chestnut Grove Road
Pottstown, PA 19464 (610.323.4422)
General Contractors; Landscaping & Lawn Care Services; Handyman Services Remodeling / Renovations / Repairs
Project Pros, LLC provides a full range of interior and exterior project services, from the building of homes to landscaping or snow & ice management to bathroom/kitchen remodeling. Services for both commercial and residential are available.

Rutter Roofing
842 N. Hanover Street
Pottstown, PA 19464 (610.584.2084)
Roofing & Siding Contractors; Energy Consultants; Building Contractors; Construction Contractors
www.rutterroofing.com

This full service, licensed and insured, roofing contractor performs services in roofing (asphalt, flats, slate/tile/copper, metal & cedar), siding, windows, doors, insulation, skylights & suntunnels, soffits & trim, gutters & downspouts and uses all "Go Green products."

Seltzer Insurance Agency, Inc
610 Route 61 South
Orwigsburg, PA 17961
(1.888.366.1000)

Employee Benefits / Consulting; Environmental Consultants; Financial consultants / Services; Insurance Companies; Payroll Processing Services
www.seltzergrp.com

Teams help clients with a wide range of specialized services whether it is business insurance, workers compensation, disaster recovery, safety, personal insurance, or human resources. Each team has its own practice leader who works directly with clients.

**ALWAYS
BUY CHAMBER!**

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

Glasgow Manor, Inc.

Little Bitts Services, Inc.
Main Line Financial Advisors, LLC
Signed, Sealed, Delivered, Inc.
Verizon Wireless, Pottstown

10 Years

Montgomery County Lands Trust
Perkiomen Valley Academy

15 Years

Cody Computer Services, Inc.
Spring Ford Partners

20 Years

A.D. Moyer Lumber & Hardware, Inc.

Pottstown Health Club
Richard A. Zuber Realty

30 Years

Cutillo's Restaurant
Pottstown Area Rapid Transit, Inc.

*Thank you to the following Members who renewed their commitment to make your Chamber a **PRIORITY!***

AdVantage Promotional Advertising	D.G. March and Associates/Enviromat Company, Inc.
Bergen Polymers, Inc.	Marriott Courtyard Collegeville
Boyertown Oil Co., Inc.	PA Senate, 24th District
Building Industries Exchange (BIE)	The Mercury Moyer's Catering
Cappelletti Pinter & Company, P.C.	National Penn
Montgomery County PA CareerLink	O'Donnell, Weiss & Mattei, P.C.
Clark Industrial Supply	Office Installation Service, Inc.
Coventry Christian Schools, Inc.	Pottsgrove School District
East Coventry Township	Pottstown Health Club
A. Jackson Ecker, Inc.	Pottstown Public Library
Flexible Benefits Plans, Inc.	Pottstown Roller Mills, Inc.
Frantz, P. Richard, A.I.A.	Preservation Pottstown, Inc.
Fred Beans Buick Pontiac GMC Nissan and KIA of Limerick	Reading Foundry & Supply Co.
Fulton Bank	Reading Site Contractors
Garner & Bauer	Servpro of Pottstown
Healing Yoga	Spring Valley YMCA
The Hill School	Upper Pottsgrove Township
Keystone E-Sciences Group, Inc.	Verizon
Lewis Environmental, Inc.	The Village Electrician Lamp Shop
Limerick Township	West Pottsgrove Township
Longhorn Steakhouse	Zion's United Church of Christ
Maillie, Falconiero & Co., LLP	

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success.

Contact **Kitty** at 610.326.2900 or kitty@tricountyareachamber.com



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

BECAUSE YOU *Belong...* MEMBER BENEFITS

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

NEW! WEBSITE SPONSORSHIPS

FEATURED MEMBER BENEFIT OF THE MONTH

**Affordable for
any business!**

Your Chamber is ready to reveal the new look of tricountyareachamber.com!

ACT NOW! Opportunities for Website Sponsorships are now available on a *first come, first serve basis*! Don't wait, be one of the first to have your business **Be Seen** on the go-to website of 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.



**Come REACH OUT AND TOUCH
SOMEONE at the LARGEST
Networking Event of the year,
the Annual Dinner.**

**See page 39 for more information on this year's
interactive and fun evening!**

Networking Tip #11 – REACH OUT AND TOUCH SOMEONE

Great networkers call at least a few close contacts on a regular basis. It may be nothing more than checking in, exchanging information or extending an invitation to lunch. The telephone continues to be one of the most powerful tools to maintain a good network.

Based on the book *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life* by Darcy Rezac with Judy Thomson and Gayle Hallgren-Rezac (Prentice Hall) www.workthepond.com 📖

Positive Networking® is a registered trademark of Darcy Rezac.

IS YOUR COMPANY HIRING?

**Then check out our Job Fair –
Be Seen. Be Heard. *BE HIRED!***

There are two ways the Chamber can assist you in your search. First is the Chamber's resume service. Stop by the Chamber office and look through the resumes submitted to the Chamber. This is a benefit for Chamber Members only. The second way to find employees is to participate in the **Tri-County Area Spring Job Fair** on **Wednesday, April 7** at Norco Fire Company. **Be Seen. Be Heard. *BE HIRED!*** is the theme, and this event is **FREE** to job seekers. Set up a table to hand out applications, collect resumes or even conduct on-site interviews! Chamber Members receive a discounted rate to participate. Call 610.326.2900 for more information.

MEMBERS - BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit tricountyareachamber.com for all 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 website, tricountyareachamber.com.

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.

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.

ABC - Always Buy Chamber: 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.

ABC - Always Buy Chamber.

Visit tricountyareachamber.com for Chamber Events and Community Events

Come **Work the Pond** at the
Chamber's **LARGEST**
Networking Event
of the year!

Will **YOU** be there?

Wednesday

April 28
2010

**SAVE
THE
DATE**

at
RiverCrest Golf Club & Preserve
Phoenixville, PA



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

Annual Dinner

FOR TICKETS AND SPONSORSHIP INFO, VISIT US ON THE WEB AT
www.tricountyareachamber.com or call 610.326.2900

Leap Forward in Work and Life.
Come **WORK THE POND!**

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-Pizzoc (Pondie Hall). www.workthepond.com. Positive Networking® is a registered trademark of Darcy Rezac.

JANUARY WOW

U.S. CONGRESSWOMAN ALLYSON SCHWARTZ ADDRESSES WOW



During her presentation at the Women of the Workforce (WOW) Luncheon held at Cutillo's Restaurant in early January, U.S. Congresswoman Allyson Schwartz discussed three main topics: healthcare, energy, and technology growth. Her focus was on healthcare and the new government plan for reforming it. She spent time outlining how Congress is striving to make it more affordable and easily accessible, and explained how stimulus money received is going towards healthcare, education, infrastructure, and information technology. The Congresswoman also touched on how businesses need to become more cost efficient.

Congresswoman Schwartz is serving her third term representing Pennsylvania's 13th congressional district, covering Northeast Philadelphia and Montgomery County. She also serves on the powerful Committee on Ways and Means, which has jurisdiction over taxes, trade, Social Security, and Medicare. 🗳️

This event was presented by the TriCounty Area Chamber of Commerce and was cosponsored by **Hot Glue Media** and **Del Collo & Mazzanti**.



hot glue media
solutions that stick.

Del Collo & Mazzanti

The Women of the Workforce Luncheons are a monthly occurrence on the Chamber's calendar. This month's Luncheon will be held on Tuesday, March 16. For more information on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

SPECIAL THANKS

SPECIAL THANKS to
Montgomery County Community
College for hosting the January 26
Membership Mixer at their facility.



BOARD NOMINATIONS:

Board Nominations are now being accepted by the TriCounty Area Chamber of Commerce Board of Directors. Please contact Tim Phelps, Chamber President, with your nomination suggestion by email tim@tricountyareachamber.com or call 610.326.2900.

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- Banking
1- Writing/Editing

MEET THE CHAMBER'S MARKETING INTERN, NATHAN ROMIG

Nathan Romig is a current student at Albright College, where he is obtaining his Bachelor of Science degree in Business Marketing and History, combining his love for marketing and 20th century history. "Many people ask what the two have in common. I tell them 'nothing at all'. At a Liberal Arts school, you can combine any interests you want, and I was interested in both History and Business."

Growing up in Birdsboro, Nathan is said to be a local guy. "I went to Daniel Boone High School, worked in Berks County and I am currently attending college in Reading, so you could say I have remained local."

After great success as a four year football player at Albright College, Romig sought out an internship with the Chamber to gain valuable business experience. As a Business Marketing major, the Chamber has provided Nathan with a number of opportunities. "In school, you learn about the definitions and outlines of concepts, but

working at the Chamber has opened my eyes to new ideas. It has helped me take the concepts that I have learned and allowed me to implement them into my daily assignments." His responsibilities at the Chamber include designing and updating marketing materials, assisting in designing and creating communication pieces and working on analyzing market research.

Nathan believes that all business evolves around consistency. "When businesses are consistent in every thing they do, they begin to have a uniformity of results," Romig says, "there is always going to be adversity in the world of business. The ones who become the market leader are those who overcome the adversity."

Upon graduation, Nathan will be starting his professional career. "College has provided me with the education, and now I am ready start a career making a positive impact on business. The Chamber has provided me with the tools necessary to succeed after I leave." ■



PRIORITIES

If it matters to your community, it better matter to you.

The Chamber of Commerce focuses the time and talents of its members on the important business and civic issues of the community – helping to create a climate of growth and success for all.

A prosperous community means prosperous business.



Visit tricountyareachamber.com for Chamber Events and Community Events

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@tricountyareachamber.com or via fax 610.970.9705. ■

GVF TURNS 20

In 1990, the greater Philadelphia region was beginning to feel the growing pains of decades of suburban development. Traffic congestion was starting to affect the commute of the region's workers and daily backups were becoming the norm. Before 1990, there was very little emphasis placed on workforce mobility, and there was a chasm between the highway builders and the highway users. All of that changed when the Greater Valley Forge Transportation Management Association was incorporated.



Shayne Trimbell,
Project Coordinator,
GVF Transportation

The Greater Valley Forge Transportation Management Association, now known as GVF, was the first of its kind in the state of Pennsylvania. Incorporated as a 501(c)4 non-profit transportation management association, the focus was placed on improving the commute of the region's workers. GVF identified that the disconnect between the people building highways (PennDOT) and the primary user of the highway (You) would not improve on its own and that without fair representation during the project development process the region's workers and employers would experience a slowdown in productivity. With that recognition, GVF began its mission to offer a forum in which the business community and municipal, county and state officials can collectively work on transportation issues affecting the Greater Valley Forge area.

GVF manifests the mission in a number of ways, some of which have had an effect on your commute whether you know it or not. We began operating commuter shuttles from regional rail stations to large employment sites, developing carpool incentive programs, and working with SEPTA to expand regional bus service. These programs were intended to remove cars from the road without taking commuters off the network. GVF understood that not every commuter will carpool or ride transit, so we worked with PennDOT and the Delaware Valley Regional Planning Commission to identify strategic projects in

the region that will have significant positive impacts for commuters. From this initiative came the reconstruction of US 202 in King of Prussia, the ongoing reconstruction of US 202 in Chester County, the reconstruction of PA 309 in eastern Montgomery County, and the recent reconstruction of the I-76 and I-476 Interchange. GVF contributed during the planning process for each of these projects

but continued involvement during the construction phase by operating public information campaigns to educated commuters about the projects.

When GVF formed in 1990, we were the very first transportation management association in the state of Pennsylvania, and among the first in the United States. In the 20 years since our incorporation each of the counties in southeastern Pennsylvania supports similar associations. Funded partially from base grants provided by PennDOT and from membership dues, GVF has been at the forefront of the public private partnership trend. It is our connection in both the public realm and private industry that allows us to address the needs of the region.

In the past 20 years, GVF has been an industry leader and we will continue to lead during our next 20 years. We have evolved our offerings to focus on coalition building to build broad based support for projects of regional significance and impact. Along with specific projects, we are working with our corporate partners to address climate change issues and making positive impacts to our environment. We are active at the regional, state, and federal level as an advocate for our region's transportation needs. If you want to be involved with any of our activities, or want to learn how GVF can help your business, visit our website at www.gvftma.com. Thank you for the past 20 years, and we look forward to the next 20 years! ■

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

KING OFFERED ECONOMIC FORECAST FOR 2010



Featured speaker, *James D. King*, President and Chief Investment Officer of National Penn Investors Trust Co., spoke at the TriCounty Area Chamber of Commerce **2010 Economic Forecast Membership Breakfast**. King reviewed his 2009 predictions and their accuracy, discussed the current economy, and predicted this year's economic outlook. He outlined many of the causes of the economic crisis and how the government, businesses, and consumers are coping with it. King remained semi-optimistic about the future economy saying, "We believe in recovery, but we are aware of the fragility of it." The event was sponsored by **National Penn Investors Trust Co. and National Penn**.

According to King, existing home sales have rebounded and will continue to, in part because of the Federal Incentive program for first time buyers as well as an increase of buyers taking advantage of record low prices. He predicted that the Federal Reserve will maintain the Federal Funds target interest rate at 0.25% through at least mid-year. Due to a lack of new homes being built, the surplus of new homes on the market is

dropping, which is advantageous for those selling their homes.

Although jobless claims have dropped slightly, King doubts many of those still unemployed will find jobs due to companies capitalizing on increased productivity from those employed.

King also noted a rise in consumer confidence, showing a 1.3% rise in retail sales (minus automotive) from May to November 2009. King kept his presentation entertaining yet informative, claiming the rise in retail sales is due to the "Kelly Effect," which is when "his daughter, Kelly, came home from Penn State and went out shopping with her mother." He believes consumer spending will increase, but he mentioned that he doesn't expect to see anything drastic as consumers have "learned a lesson" and won't soon be putting themselves in new debt.



TriCounty Area Chamber's Membership Director, Susan Burnett, presents a membership plaque to Joe Fava of Clothes to Home Dry Cleaning, Bechtelsville, at the January 2010 Economic Forecast Membership Breakfast.

Other topics in King's presentation included: inflation—which is still at a "very modest level" according to federal standards; a possible need for the government to provide another stimulus package; and a concern about current government programs in place that will need to be removed eventually.

In closing, King explained, "We think recovery will continue, but it will be sluggish." He also said that although the market will rise, it may likely fall before it gets much better and to "Fasten your seatbelts because it may be a bumpy ride."

For additional information on the 2010 Economic Forecast presentation, visit tricountyareachamber.com for King's PowerPoint presentation. 📄



Above: New members pictured (left to right) at the January 2010 Economic Forecast Membership Breakfast held at Spring Hollow Golf Course: Bill Wellen of FAST-SIGNS; Hank Noble and Chuck Hirsh, Driven AutoPlex; and Matthew Gwin, Boy Scouts of America - Cradle of Liberty.



Right: The following New Members received their membership plaques at the January 2010 Economic Forecast Membership Breakfast (left to right): Adrian Temple, Waddell & Reed; David Rega, Rega Accounting Services, Inc.; and Rob Fay, LA Fitness.

"A SPECIAL KIND OF PLACE"



The 2010 James K. Boyer Quality of Life - Lifetime Achievement Award was presented to Jane Hollenbach, wife of the late William S. Hollenbach (left), by Mrs. Nancy Boyer, wife of the late, James K. Boyer (right).

Senator Michael O'Pake, left, pictured reading his proclamation in recognition of the Boyertown community's progress and the 25th Anniversary of the Chamber's event.

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Celebrating 25 Years of Business in Boyertown!

The **25th Anniversary of the Boyertown Area Progress Dinner**, presented by the TriCounty Area Chamber of Commerce, highlighted businesses and leaders who have made the Greater Boyertown Area a **PRIORITY** throughout the past 25 years. This event was held in January at La Massaria at Bella Vista Golf Course in Gilbertsville.

Each year, the Boyertown Area Progress Dinner Committee selects an organization or person in the Boyertown area to receive the "James K. Boyer Quality of Life Award" who has operations or employment within the Boyertown Area School District and has made business, civic, or volunteer accomplishments within the Boyertown Area community. **William S. Hollenbach** was the recipient of the **2010 James K. Boyer Quality of Life - Lifetime Achievement Award**. The late Hollenbach spent his life providing infrastructure for the expansion of local businesses and worked in the Boyertown area since 1950. In recognition of the 25th anniversary of this event,

this year the award was a Lifetime Achievement Award and was presented by Mrs. Nancy Boyer, wife of the late, James K. Boyer. Jane Hollenbach, wife of the late William S. Hollenbach, graciously accepted the award on behalf of her husband.

Boyertown Area High School students presented a well-crafted **Progress Video** highlighting the past 25 years of progress throughout Boyertown and the surrounding communities, and showcasing business accomplishments featured in previous dinner presentations. Telecommunications Department students involved in the production of the Boyertown Area Progress Video under Bill Cherkasky's leadership and present at the Dinner were **Troy Bauer and Brian Bartoszek**.

During the dinner, the high school's string ensemble, led by director Amy Flannery, provided musical entertainment. Special thanks to the students who brought the event to life through music under Amy Flannery's leadership. 📺

This event was sponsored by Platinum Sponsors:



TCACC Capital Campaign Review Board Endorses Schuylkill Riverfront Academic and Heritage Center Project

The TriCounty Area Chamber of Commerce (TCACC) Capital Campaign Review Board endorsed the Schuylkill Riverfront Academic and Heritage Center project submitted by the Montgomery County Community College (MCCC) Foundation to renovate a local brownfield site into a state of the art environmental science center.

Tim Phelps, Chamber President, announced the endorsement of the proposed Center at the TCACC Membership Mixer hosted by the College on January 26. Phelps presented the Board's letter of support to Dr. Karen A Stout, President, MCCC, and Kurt Zwikl, Executive Director, Schuylkill River National and State Heritage Area, for the project created through the partnership of the two organizations.

"The partnership between the College and the SRHA is the first known one of its kind—where a community college partners with a designated national heritage area to benefit the greater community," said Dr. Karen A. Stout, President, MCCC. "We thank the Chamber for its support of the Riverfront

Academic and Heritage Center project and for sharing our vision in the redevelopment of this site and the continued revitalization of the greater Pottstown community."

The goal of the project is to redevelop the old power plant at 140 College Drive into a regional science center. The facility will offer a state of the art environmental science Associates degree program, non-credit courses for all ages to learn about natural resource preservation, as well as a unique meeting space for civic and cultural organizations. The center will have an **IMPACT** on five county regions with national and international visitors and will contribute to the local economic development opportunities.

"I personally believe this will be another asset for our community and will give us an opportunity to establish future incubator space in Pottstown for the environmental sciences," says Phelps.

The goal for the capital campaign will be approximately \$4 million to be raised through a variety of resources including



Pictured from left to right are Kurt Zwikl, Executive Director, Schuylkill River National & State Heritage Area; Dr. Karen A. Stout, President, Montgomery County Community College; and Tim Phelps, President, TriCounty Area Chamber of Commerce, with rendering of the Schuylkill Riverfront Academic and Heritage Center endorsed project.

regional business asks. The project has been designed in phases; as money is raised, projects will be completed.

The TCACC Capital Campaign Review Board works on behalf of the business community to identify and endorse non-profit capital campaigns in the tri-county area. The Board assures businesses that contribute financially that the efforts of the non-

profit to build facilities have been well thought out and will be executed.

If you are a Chamber Member non-profit organization seeking an endorsement from the TCACC Capital Campaign Review Board for your upcoming building project, please contact the Chamber Office at 610.326.2900 to request an application. Completed applications will be accepted until September 2010. 📺

BEHIND THE SCENES OF THE TRICOUNTY NETWORK

MEET LOCAL LEADERS, ANDY MEADOWS & LAUREN STUART, MEMBERS OF LEADERSHIP TRI-COUNTY



Andrew W. Meadows

When asked why he feels it is important to participate in the Leadership Tri-County Program, Andrew W. Meadows, Environmental Group Manager at Tyree Environmental Corp., says it allows him "to be better suited to give back to the community and become more involved with the community," as well as "to enhance local business relationships." He has been working in the tri-county area for 24 years and earned his B.A. in Chemistry from Rutgers, the State University of New Jersey, and his Masters in Environmental Engineering & Water Resources from Villanova University.

Andy's personal business philosophy is to "treat all customers and employees with respect, provide excellent service, and be fair and honest." His business role model is Warren Buffet.

Meadows looks forward to meeting and working with local professionals and business owners, and learning more about local businesses and non-profit businesses while participating in Leadership Tri-County. His interests are traveling, fishing, photography, and gardening. He resides locally with his wife, Lori, and his son, Mitchell.



Lauren Stuart

Lauren Stuart earned her B.A. from The Pennsylvania State University and has worked in Chester County for 12 years. She is the CFO of Tycor Benefit Administrators, Inc. Her personal business philosophy is "To build trusting and long-term partnerships that provide excellent opportunities to both serve and grow." It's important to Lauren to participate

in the Leadership Tri-County program because "As a member of the business community, I feel I have skills in the area of finance to offer non-profits."

As she participates in the program, Lauren looks forward to learning how our local government and non-profits work together. Her interests include golf, traveling, and enjoying her children's early years. She resides in Montgomery County with her husband, Jonathan, and her children, Joseph and Abigail. 📧

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

GOVERNMENTAL AFFAIRS & ADVOCACY UPDATE: **Budget & Election PRIORITIES**

For 2010, some of the **PRIORITIES** of the Chamber will be to monitor the upcoming budget process, and combat any proposed new or increased taxes. With that goal in mind, the Chamber was encouraged to see the House Republican Caucus elect Representative Bill Adolph (R-Delaware), minority chairman of the House Appropriations Committee. The election became heated with Caucus leaders taking different sides and critical intra-caucus e-mails being released publicly. Adolph, when asked by Capitolwire.com about the heated debate for Appropriations Chair, responded: "No hard feelings. Absolutely not. We will have a unified caucus and I will work to unify it." In a joint press release, Minority Leader Sam Smith and Whip Mike Turzai also spoke of unity even though they had backed separate candidates. Representative Adolph also stated that he does not foresee himself or the House Republican Caucus supporting any tax increases during upcoming budget negotiations. "I haven't seen any of the proposals," Rep. Adolph told PLS. "However, it is clear to me that during a recession, the last thing you want to do is to increase taxes, whether business or individual, because that works backward." He added later, "At this particular time, I can't see raising taxes at all."

Democrat House Appropriations Chairman Dwight Evans (Philadelphia) also told reporters this month that at this point he is not committed to a broad-based tax increase for next fiscal year's budget. He recognized that lawmakers must contend with another "challenging" economic climate as they try to retain funding for legislative priorities like education. Evans offered few specifics about what he would like to see in the budget, choosing instead to defer judgment until he can discuss the spending plan with lawmakers and the public. However, he outlined a timeline for budget hearings, which will occur through February, and set a tentative goal of approving a budget bill in the House by May 1, two months before the constitutional deadline.

Along with another challenging state budget year, 2010 promises to have many exciting campaigns in Pennsylvania. Observing these races will remain a priority for the Chamber of Commerce. Congressman Jim Gerlach (R-6th) announced in January that he will end his race for Governor, and will seek re-election to his seat in the U.S. House. Attorney General Tom Corbett and State Representative Sam Rohrer are

(See "Ask The Experts" on page 44)

(See "Governmental Affairs & Advocacy" on page 44)

ASK THE EXPERTS – THE CHAMBER'S ENVIRONMENTAL EDUCATION COMMITTEE **FIRST ANNUAL SHAD FESTIVAL THIS SPRING PRESENTED BY SCHUYLKILL CANAL ASSOCIATION**

As a follow-up to our January 2010 article on the "Return of Non-Resident Migratory Fish" to the Schuylkill River, I am interviewing Gary Drennen of the Schuylkill Canal Association in Mont Clare, PA. This volunteer organization cares for a section of the Schuylkill River between Royersford and Oaks, PA. Gary Drennen is an officer of this organization. Gary's observations on how the river, canal, and trail are attracting larger and larger numbers of visitors are insightful.

What is your position at The Schuylkill Canal Association?

I am currently the Vice President of the SCA. I am an active volunteer on the Grounds and Waterways Committee and Canal Day Committee, the Schuylkill River Trail Run Race Director, and Chairman of the upcoming 2010 Shad Fest.

What is the Schuylkill Canal Association?

The Schuylkill Canal Association (SCA) is an association of volunteers who give their time, talents, and financial support to preserve and maintain a historic canal and surrounding area. We are a local non-profit organization that manages 60-acres of varied habitat along the historical canal area for all to enjoy.

We started out about 30 years ago as a group of concerned citizens

that did not like watching a scenic and historic resource used as a dumping ground and a magnet for vandalism. The citizens quickly formed an advisory committee and worked with Upper Providence Township to come up with a plan to save the canal and associated structures without a great taxpayer expense. In 1983 the township signed a 25-year lease with the Pennsylvania Department of Environmental Protection's Bureau of Abandoned Mine Reclamation (PADEP-BAMR). The lease was the first step in what is now credited as the most complete restoration project, to date, along the Schuylkill River. In 1985 the volunteer citizens incorporated as the SCA and began the work of restoring the area so that visitors would recognize and understand the importance of the historic navigation system. Two of our major ventures include the restoration of the 1836 Locktender's House as well as the reconstruction of the fully operational 1846 lock chamber. Over time we have grown into one of the major players in the statewide project of turning the Schuylkill River, again, into a recreational and economic asset.

Where are you located?

The Lock 60 Canal Park is located along the Montgomery County side of the Schuylkill River where Route 29 crosses from Phoenixville to Mont Clare. Our headquarters and about two thirds of the property we manage is located north of Route 29, and the remaining third of the property is located south of Route 29. We are located on the Internet at www.schuylkillcanal.org.

BEHIND THE SCENES OF THE TRICOUNTY NETWORK

ASK THE EXPERTS

(Continued from page 43)

What are some of the tasks the SCA performs over the year?

The most important task that we do is the maintenance of the 60 acres of grounds, 2.5 miles of canal, and 3-miles of the Schuylkill River. We do our best to manage the area to provide something for all users to enjoy. Tasks that fall under this heading include trail clearing, tree removal from the canal, mowing the grass, maintaining the flow and amount of water in the canal and cleaning up after some of the less considerate users of the area. Much of this is done on an as needed basis with a skeleton crew of experienced volunteers. We also host spring and fall river clean up weekends where we see a large number of community volunteers.

Ongoing events along the canal include the Schuylkill River Sojourn in early June, Canal Day in late June, a Fall Festival, Open house events which typically include a lock opening during the third Sunday of each month, a Holiday Luminaria, and organized canoe and kayak trips on the river and canal. Starting in 2010 we will be adding a shad festival in mid-April.

Related to the Schuylkill River, has the SCA noticed any changes over the past 5 to 10 years?

The most notable change in our recent past is the number of people that are now using the Schuylkill River for recreation. I think the Schuylkill River Trail is the main reason for the increase but before the extension of the trail we noticed an increase in all types of visitors. Even though the area is seeing more traffic you can still go out in a kayak, canoe, on a bike, on foot, with a fishing rod, with or without your family/dog and still be able to feel that, even if for just a short time, you have your own special place.

The variety of flora and fauna has also changed over the last decade. We are seeing increases in the numbers of birds such as eagles, hawks, herons, and cormorants. Along with the increase of birds we are seeing a greater variety in the species caught by local anglers as well. Hopefully this year we can add Atlantic Shad to the list. We are also noting increases in invasive plant species such as Purple Loosestrife, Water Chestnut, Japanese Knotweed, and Mile-a-minute vine.

I have not reviewed any water quality data, but in my personal experience on the river over the past 10 years, I would say that qualitative water parameters appear to be moving in the right direction.

Tell me about the Shad Fest that the SCA will be hosting next year.

This will be our first "Shad Festival" so we will be starting small; we do not have a definite plan. Events will be family friendly and likely include: fishing competitions, music, games, food, canoe and kayak demos and rentals, and a group canoe/kayak trip. Other events that I would like to see include: a running race, a bike race, an art show and a flea market.

Ultimately the outcome of events will be determined by the amount of volunteers and sponsors. Please feel free to contact me at gdrennen@gmail.com if you are interested in helping out as a sponsor or volunteer to the SCA with the (First Annual) 2010 Shad Festival. The SCA's contact number is 610.917.0021 or info@schuylkillcanal.com. ■

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

GOVERNMENTAL AFFAIRS & ADVOCACY

(Continued from page 43)

the remaining Republican candidates for Governor, with Corbett far out-raising Rohrer. The Democrat primary has several viable candidates, but Allegheny County Executive Dan Onorato's campaign for Governor has raised over \$8 million. Onorato's financial release aids to his front runner status. However, instead of Onorato's fundraising prowess scaring away opponents, the Democrat primary for Governor crowded. The Pittsburgh Tribune-Review reports that Cyril H. Wecht, former Allegheny County Coroner Medical Examiner, is considering a run for the Democrat nomination. Wecht, 78, told the newspaper that he's "had some discussions but it's still in the early stages." Should Wecht enter the race he would join Auditor General Jack Wagner, Scranton Mayor Chris Doherty, and Montgomery County Commissioner (and former Congressman) Joe Hoeffel.

Pennsylvania will also be a key state for Congressional elections. In the US Senate race in Pennsylvania, polls show Arlen Specter with a wide lead over primary opponent, Congressman Joe Sestak. However, a Rasmussen survey shows Republican candidate Pat Toomey leading Senator Specter 49 percent to 40 percent, and Toomey leading Congressman Sestak 43 percent to 35 percent. In the 7th Congressional District (CD), incumbent Joe Sestak is vacating his seat for his race against Arlen Specter. This has set up a competitive election between Republican Pat Meehan, a former US Attorney and Democrat State Representative Bryan Lentz. While Meehan has out-raised Lentz, both candidates have collected significant funds in what promises to be a competitive election. Congressman Jim Gerlach has announced he will seek to retain his House seat in the 6th CD instead of running for Governor. Six Republican candidates had been vying for the party nomination, but many have ended their campaigns upon Gerlach's re-entrance. Remaining in the GOP primary is independently wealthy businessman Steve Welch, whose personal assets may make for an interesting election.

Several candidates are vying for the Democrat nomination including Manan Trivedi, a primary care physician and an Iraq War veteran, and Doug Pike, a journalist and former editor for the Philadelphia Inquirer. In the 15th CD, a National Republicans Congressional Committee polls shows a wide lead for incumbent Congressman Charlie Dent, over Democratic Bethlehem Mayor John Callahan. The poll found Dent garnering 53 percent of the vote, compared to 27 percent for Callahan, but Callahan has been received attention from national democrat leaders in what they feel is a vulnerable seat. In the 8th CD former Republican Congressman Mike Fitzpatrick announced that he will run in an attempt to regain his old job. Fitzpatrick represented the 8th District for one term before losing to current Democrat Congressman Patrick Murphy. Murphy has represented the district since 2006, and has a large war chest in his campaign coffers to protect his seat. In the 3rd Congressional District, car dealer and former Butler city councilman George P. "Mike" Kelly, and small business owner Donna Reese announced that they will both seek the Republican nomination in hopes of challenging freshman incumbent Democrat Congresswoman Kathy Dahlkemper. In fact, at least six Republicans have now announced their intentions to run for this seat. Several Republicans have now announced their plans to run against incumbent Democrat Congressman Chris Carney in the 10th CD. The Scranton Times-Leader reports that chiropractor and businessman David Madeira will seek the Republican nomination. Madeira joins Snyder County Commissioner Malcolm Derk, and former US Attorney, Tom Marino, as declared candidates in the Republican Primary. The District spans fourteen counties in northeastern Pennsylvania.

Incumbent Democrat Congressman Tim Holden in the 17th CD will likely face Republican State Senator Dave Argall who made official his bid for Congress in January. Argall hopes to win the Republican nomination against several challengers. Holden, who has voted against cap and trade and health care reform legislation in Washington, could also face opposition from the left. The Patriot-News reports that Democrat Sheila Dow-Ford, former chief counsel and vice president of PHEAA, is considering a run against Holden. In the 4th CD, Lawrence County Republican Chairman William Schafer stated that he expects former U.S. Attorney for the Western District of Pennsylvania Mary Beth Buchanan, a Republican, to announce her candidacy soon. The seat is currently held by two-term incumbent Democrat Congressman Jason Altmire. In the 11th CD, incumbent Democrat Congressman Paul Kanjorski will face Democrat Lackawanna County Commissioner Corey O'Brien, who is running against Kanjorski in the May primary. Hazleton Mayor, Lou Barletta is seeking the Republican nomination to run against Kanjorski for the 3rd time.

Retirements in the state legislature will also add to the already interesting political landscape within Pennsylvania. State Senator Ray Musto (D-Luzerne), was the first member of the Pennsylvania State Senate to announce plans to retire. Musto, the well respected Minority Chair of the Energy and Environment Committee, served in the state House from 1971 to 1980, in Congress from 1980 to 1982, and in the state Senate since 1982. A Times-Leader story mentions State Representative John Yudichak (D-Luzerne) as a potential Democrat candidate for the seat. State Representative Will Gabig (R-Cumberland) recently announced he will not seek re-election in 2010. Gabig has represented the 199th District since 2000. Also announcing his retirement recently was state Representative Tony Melio (D-Bucks). Melio has served the residents of the 141st District, which includes parts of southern Bucks County, since 1987. Gabig and Melio join Rep. Russ Fairchild (R-Union), Rep. Merle Phillips (R-Northumberland), Rep. Rich Grucela (D-Northampton), Rep. Katie True (R-Lancaster), Rep. Kathy Manderino (D-Phila) and Rep. Barbara McIlvaine Smith (D-Chester), who have all announced their intentions to not seek re-election. Barbara McIlvaine Smith, a two-term legislator, stated her reasons for not seeking re-election were based on "the system is such that it's not set up to accomplish anything or to resolve issues," she said. "The way it's set up, the leadership in all four caucuses has a vested interest in maintaining the status quo."

Shocking news came when Democratic Speaker of the House, Keith McCall, announced his retirement from the House. McCall began his 28-year career in the Legislature at the age of 23, and will be just 51 when he leaves office. Along with the Congressional seats listed, many of these open seats in the state legislature will have competitive elections. All of this is in a dynamic political atmosphere for the state and nation, and where the Democrats have a slim majority over the Republicans in the PA House of Representatives.

As you can see, 2010 promises to be an interesting year, and could impact the future of business and the economy in the tri-county region and the Commonwealth. The Chamber of Commerce will monitor the state budget and political atmosphere and will continue to make a **PRIORITY** its mission to support pro-business policies and candidates in 2010. ■

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.

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SELF-PROMOTION: IT'S OK TO SELL YOURSELF



SELF-PROMOTION

By Maria Novak,
Marketing Consultant

Wouldn't it be nice if effective small business marketing and self-promotion practices felt natural and authentic? If you truly care about your customers, self-promotion deserves your attention.

Many negative connotations typically come to mind when thinking about self-promotion, all of which keep many people from feeling comfortable and confident when talking about themselves. You've heard all the name-calling: conceited, show-off, braggart, arrogant, egotistical.

Maybe you feel that it is inappropriate to promote yourself in any way, especially when you meet new people. Have you ever you met someone who asked about what you do, and watched their look of confusion when you gave them a barely adequate answer, all because you didn't want to seem pushy or conceited?

If you are good at what you do, then it is essential that others know about it. This will help increase your business — and it is not necessary to feel guilty or shy about promoting yourself.

Most people avoid self-promotion out of fear. Know that the

fear of being denied what you want is not the same as the fear of rejection. Being told "no" in response to a sales pitch does not signal the end of a relationship. It doesn't have anything to do with accepting or rejecting you as a human being. It doesn't even have anything to do with increasing or decreasing your perceived worthiness. All it means is "No. I do not want what you are offering."

So what do you do if you are uncomfortable promoting yourself? Ask your internal monitor to nudge you when you move away from instead of toward selling or self-promotion. Don't try to change anything yet, just notice. "Just noticing" will allow you to acknowledge your current attitudes toward selling and self-promotion. As you become more aware of how avoiding self-promotion keeps you from authentic engagement with your best clients and customers, your reluctance will shift into eagerness to reach and support the people you serve.

The last and perhaps most important issue to realize is that you've earned the right to celebrate your accomplishments. Many times when something great happens to us we can't believe it, and we wind up questioning ourselves as to whether or not we deserve it.

Be proud of yourself and your accomplishments. You've earned it and you should share it with others. 📁

Maria Novak is a Marketing & Business Development Consultant assisting small businesses in all aspects of marketing, networking and goal implementation. For more information, contact Maria at 610.405.0633, MariaNovak001@yahoo.com or visit www.Maria-L-Novak.webs.com



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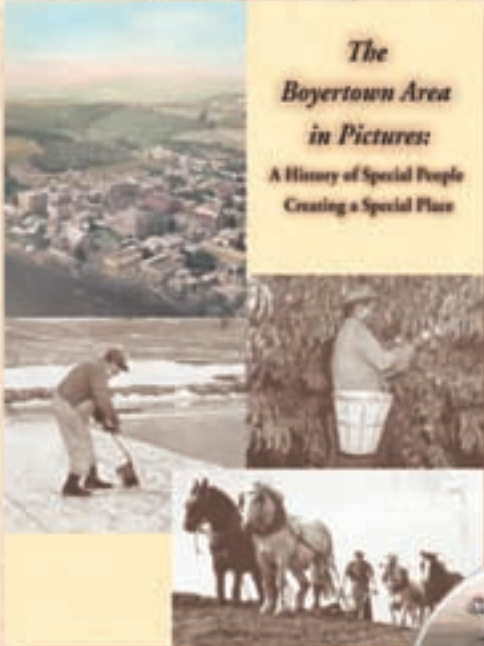
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Chapter titles featured in the 169-page volume are Main Street Revisited, Scenes of the Area, Area Farms and Orchards, Civic Organizations, Off-Main Street Businesses, Renowned Citizens, and Celebrations. Each chapter, authored by different individuals, provides a variety of "voices" and writing styles to the effort.

The interviews included the participants' memories of Boyertown's past; the people

they knew and admired whose leadership, vision, and energy formed the character of the community; thoughts and reflections about the unique characteristics which led to its strengths and successes; and hopes and plans for the community's future.

Copies of the pictorial history book and DVD are available at the following locations: Bause's Super Drug Store, 42 East Philadelphia Avenue; Crown Card and Gift, Gilbertsville Shopping Center; Twin Turrets Inn, 11 East Philadelphia Avenue; Gracefully Framed, 135 East Philadelphia Avenue; Studio B, 39A East Philadelphia Avenue; and the office of Building a Better Boyertown, 12 North Reading Avenue.

Please contact Building A Better Boyertown's Main Street Manager, Heather Oxenford manager@boyertownpa.org 610-369-3054 to receive your copy of the book and DVD through the mail. Soft-cover + DVD — \$31.79; Hard-cover +DVD — \$52.99 (prices include tax, please add \$10.35 for shipping and handling). ■

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BEING ENVIRONMENTALLY FRIENDLY IS BOTH EASY AND COST-EFFECTIVE

With climate change and diminishing resources dominating the news these days, small business owners are looking for ways to make their operations more environmentally friendly. Simple steps such as recycling soda cans and turning off lights are a good place to start, but there are many other ways you can make a big difference without a lot of effort and expense. What's more, these measures will benefit both the environment and your bottom line.

Take energy use, for example. According to the U.S. Environmental Protection Agency's Energy Star program (www.energystar.gov), cutting energy waste can typically save small businesses as much money and prevent as much pollution, per square foot, as large organizations—including those in leased space. Performed properly, business-specific energy efficiency upgrades can provide a positive cash flow right from the beginning.

Some "sure energy savers" include replacing incandescent light bulbs with Energy Star-qualified compact fluorescent lamps (CFLs), which cost about 75 percent less to operate, and last about 10 times longer. Regularly changing heating and air conditioning filters and investing in regular "tune-ups" will also keep the system operating as efficiently as possible.

Making greater use of email and electronic file transfers are sure to cut down on the amount of paper your business uses. If your business relies on incoming or outgoing faxes, a computer fax modem will enable you to exchange these docu-

ments without the need for making printed copies.

There are likely more recyclable items around your office than you realize. Your municipal solid waste department can provide information on materials and recycling procedures. Another good source is the Electronic Industries Alliance's e-Cycling Central Web site at www.eiae.org, which provides information on finding local agencies and organizations that will recycle computers and printers. And, many charities accept unwanted office furniture for repair and reuse by other businesses, organizations, schools, and charities.

Purchasing products and equipment made from recycled or sustainable materials is also a good way for small businesses to do right by Mother Earth. According to GreenBiz.com, recycled-content products typically perform as well or better than virgin products and often are competitively priced. And when it's time to upgrade computers or appliances, purchasing Energy Star-qualified products will ensure that you're getting the most from every kilowatt of power.

For more guidance on cost-effective environmental practices, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or visit www.pottstownscore.org on the web. 🗑️

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March comes in like a lion at the Tri-County Performing Arts Center, 245 E. High Street in Pottstown. A British lion to be exact, with the performance of the British farce NOISES OFF scheduled to run March 4th through 21st on the main stage. But that's only the beginning of the excitement, with another opportunity to "Try it at the Tri-PAC" on March 7th through 10th at the Educational Programs Open House.

NOISES OFF features a hilarious cast of itinerant actors rehearsing a dreadful British adult comedy called NOTHING ON. It is only hours before opening night and the touring company is hurriedly running through a final dress rehearsal. Lloyd Dallas, the director, is desperately trying to get his production together, despite the best efforts of the cast, the crew, and "Lady Luck." As we follow the production from final rehearsals, through opening night, and on tour, we find that what's happening on stage is nothing compared to what's happening backstage! The New York Post calls it "The funniest farce ever written."

Have you ever wondered what actually DOES go on behind the scenes? (We hope it isn't quite like the show in NOISES OFF.) How do the actors

prepare? Do you, your child, your spouse, or even your grandmother, have the itch to give it a try? If so, join us for our Education Open House, meet the instructors, see what the students have been working on, and give it a try yourself! There are classes in acting, improv, voice, movement, writing and directing, and private lessons in piano, voice, guitar, and acting. Classes are open to students aged 3 through Senior Citizen, and are separated by age and experience level. For a full listing of classes, as well as Open House times when you can come and give it a try, check the website www.tripac.org.

NOISES OFF opens on Thursday, March 4th and runs every Thursday through Sunday for 3 weekends, through March 21st. Tickets may be purchased online at www.tripac.org. The next session of classes begins on March 14th, with the Open House and special "Try-it" sessions scheduled for March 7th through 10th. A full schedule of offerings is available on the website.

Whether you want to take a class, see a performance, or help out as a volunteer there is something for everyone at the Tri-PAC. Check the website at www.tripac.org, or call 610.970.1199 for more information. 🗑



Village Productions is a dynamic performing arts organization founded in 2001 by a dedicated team of performing artists, arts educators, and area residents who dreamed of creating new and highly accessible performing arts opportunities for the community. Village Productions seeks to strengthen community, inspire creative exploration, educate, and entertain, through the presentation of quality performing arts events and educational opportunities geared toward a diverse audience.



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THE BUSINESS OF FAILURE



BUSINESS, HEALTH AND FITNESS

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

Why would anyone go into business if they thought they were going to fail? Despite the statistics of new start-ups that plunder in the first three to five years (two-thirds in two years, 44 percent in four years) not one of them would say they took the leap of faith because they knew they would fail. Failure is not a goal, at least not for anyone who sets out to do something they dream about.

So why then do people try every new diet fad year after year when they know, or may be it is because they don't, that they are doomed to failure? Is it desperation, blind faith, or the belief that "this time is going to be different?"

Consider the research that reports that 95 percent of those who diet are guaranteed failure, and of the five percent that do see some results, 95 percent of them gain it all back and then some in three years. These statistics say it all. Go on a diet and you will most certainly fail. What kind of winning proposition is that? Would you invest 100 percent of your assets if you knew that you would lose 95 percent? That's exactly what society has done with its health, particularly its nutrition, and why the current obesity epidemic is not going to go away for quite some time. What is it about dieting that makes it so popular despite its low success rate?

The American way is that we want it fast and we want it now. With certain aspects of life, this thought process may deliver. However, our bodies do not work that way. Despite all the media hoopla, all the sensationalized TV shows, and an impatient, reactive society, the body's resistance to dieting is nature's way of saying, "you lose - I win." Our bodies are designed to do one thing and that is to keep us alive. Here's a little history lesson to prove why diets never work.

Long ago before Wawa and Starbuck's, there was man and the land. To survive, he had to eat. To eat, he had to hunt and gather. When there was nothing around to hunt or gather, he relied on stored energy (body fat) to keep him alive. Unfortunately, there were times when this could go on for several days with little to

(See "Business, Health & Fitness" on page 54)

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BUSINESS, HEALTH & FITNESS

(Continued from page 53)

no food and the reason they did not die (fail) was because of the body's natural defense against starvation. Like starving, restriction of calories (a.k.a. dieting) tells the body to enter into its survival mode. Survival mode involves slowing of the metabolism (energy conservation), increase in fat storage enzymes (storing energy), decrease in fat burning enzymes (energy utilization), and an increase in the hunger response. Dieting, although planned, is nothing more than premeditated starvation. The struggle begins when an attempt to drop weight is met with the body fighting to keep it. The winner in this endless struggle is the body. By restricting calories, the body is programmed to battle and resist every effort to drop weight. The simple truth in this is that diets cannot and do not work, despite all the gimmicks and tricks that are sold to us. If it were just as easy as cutting calories back and avoiding all the food we crave, the diet statistics would paint a different picture.

Dieting is not about losing weight. Dieting is about quick fixes and remedies to resolve lingering problems that cannot be corrected overnight. It is psychologically, physically, emotionally, and socially

draining. It is about disobeying the laws of nature and developing habits that are not conducive to most people's lifestyles. Even the word diet says d-i-e. Healthy living and avoiding controllable failures is all about lifestyle. In 10,000 years, man may have adapted to his new surroundings but his survival mechanism has not, and when our society has come to understand that concept, we will be in the business of success. 🗑️

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