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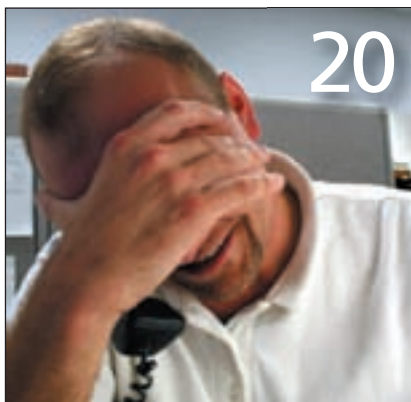
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In This Issue | APRIL 2010



Diamond Real Estate Investments, LLC turns land into valuable commercial developments



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COVER STORY PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

Mr. Heller loves the challenge of turning land into valuable commercial developments worth many millions of dollars.

DIAMOND REAL ESTATE INVESTMENTS, LLC

COVER STORY

By Patricia Andrien

When you walk into the shiny new chrome and granite office of **Patrick Heller**, President of **Diamond Real Estate Investments** in Limerick, the wall across from you follows a sweeping curve around a corner. On it is the following quote from Donald Trump: *"It's tangible, it's solid, it's beautiful. It's artistic, and from my standpoint, I just love real estate."*

Every day, the quote inspires Mr. Heller, who, like Trump, loves the challenge of turning land into valuable commercial developments worth many millions of dollars.

"I am an atypical personality," Heller says. "A man needs a reason to get up in the morning, and I need to have a challenge. I love this. If I can help people to prosper, that feels good."

Considering the challenges facing the commercial sector in today's economic climate, creating the tangible, the solid, the beautiful and the artistic involves taking on huge levels of risk. Having an atypical personality may not be a requirement, but it sure helps.

Patrick Heller grew up in the Norristown area, and had early successes in residential development. He still lives in his first residential subdivision, surrounded by the beautiful homes he envisioned there. He bought out his two partners at Sapphire Development Company to start Diamond seven months ago.

Mr. Heller heads up the tri-state commercial development firm, which recently moved into the stunning 3,500-square foot office at 524 N. Lewis Road. The company also includes **George A. Reeves**, vice president, who operates the company's Woodstown, N.J. office, and **Brian Donley**, vice president of development.

Diamond made a name for itself regionally in 2008 when it completed the 680,000 square-foot Upland Square shopping center on Route 100 at State Road, in West Pottsgrove Township.

Heller's accomplishments in residential real estate development helped him make the jump into larger commercial projects, which according to Heller, is "the same thing, only at a different level." When he first started out, Heller explains, "I didn't know what I was getting into, it was so complicated." Many years and many high-level projects later, he has had to navigate new and unforeseen hurdles—including a recession and lending restrictions.

The commercial sector has been hard hit by the recession. Signs advertising for commercial tenants abound. Even as residential real estate may be seeing a slight up-tick, commercial remains flat.

Lingering restrictions on lending are creating major headaches for developers. These are not the real estate boom years of the '80s and '90s. Banks are not lending without restrictions, not even if your name is Trump. In order to bring a project to completion, a developer may have to find alternate financing.

For commercial developers, that means the typical shopping center or office building is a lot harder to complete than it would have been ten years ago. Failure to find financing can effectively

(See "Cover Story" on page 7)



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(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 and great exposure on Rt. 724. Bird feeders and an adjacent butterfly garden highlight surroundings. \$595/Month + heat and electric. 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 2525SF office space and 3,033SF warehouse; Suite #2 is comprised of 1,265SF office space and 2,000SF warehouse space; Suite #3 is comprised of approximately 1,300SF office space. Lease 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 + 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

(ZC1100) 629C Manatawny Road, Boyertown- Commercial warehouse space (25' x 60') two floors. Office space (13' x 24') w/powder room. Oil forced air heat on first floor. second floor is not heated. \$650/Month + heat and 1/3 electric of commercial strip.



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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! \$219,900.

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.

Pending- (#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 Wal-Mart. \$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)

kill the hopes of completing a project, meaning a loss of revenue for all involved parties.

"Right now, cash is king," says Mr. Heller. "There's a lot of money on the sidelines; the problem is that it is staying on the sidelines."

Patrick Heller's current dream of creating a beautiful new 14-screen theater and shopping complex is what drives him today. The theatre is part of a plan for an 182,000-square foot development at Route 100 and State Road in Upper Pottsgrove Township, across from the Upland Square project.

Mr. Heller recently traveled to Billings, Montana to see the prototype of the theatre, an exciting retro extravaganza. Building the theatre in the Pottstown area would mean people wouldn't have to travel to Oaks or to Reading to go see a movie. Demographic studies indicate people would line up there. It would create jobs and tax revenue for the Township.

The Township has given preliminary approval. Contracts with landowners on the site have been negotiated. All of the required studies have been completed.

He would like nothing better, Mr. Heller says, than to "stick a shovel in the ground right now," similar to the silver shovel that hangs on his office wall that was used to break ground at the Upland Square site.

But, at this less-than-typical time, the project is awaiting financing. Unless the financing comes through, the project will remain a dream. Right now, Mr. Heller says, he is in many meetings every day, and is constantly on the phone with banks and other financiers, people from real estate investment trusts, and private investors, trying to make Commerce Corner a reality.

A Tale of Two Centers

Even though Commerce Corner would sit directly across from Upland Square, the tale of the two centers could not be more different, owing directly to the state of the economy at two close but very different times.

Upland Square was a \$105 million project. Investors in the Upland Square project saw a 367 percent return in only 26 months, Mr. Heller reports. The project was finished in 2008, just two months

(See "Cover Story" on page 9)

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"BUZZ AROUND THE BLOCK"

By Patricia Andrien

Insurance is a necessary cost of doing business and living our lives. Everyone has some need for it at some point. Insurance helps protect your assets and your loved ones. It helps prepare you for the future, and helps you pass along what you've worked so hard to build for those you care about.

In this economy, every expense, whether business or personal, is open to scrutiny, and insurance is no exception. Due to a lack of federal or state regulatory laws, many insurance companies can raise premiums at any time for any reason.



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

The current trends are continuing to shift more expense to the employee via higher co-pays, deductibles and co-insurance levels. Employee payroll contributions are also rising as the cost of care increases dramatically.

More self-employed people, and other individuals and families who are paying for their own insurance are looking for options. Because employee health benefits are a major expense for businesses, owners are focused on ways to reduce costs without sacrificing important coverage.

Cutting back on insurance coverage can leave you open to risks that you can't afford to take. Raising deductibles can seem like a sensible cost-cutting measure, but only if you can afford to pay the deductible, especially during a health emergency.

A basic rule of thumb is: if you are able to pay premiums without having to change your lifestyle, then obtaining coverage will effectively transfer your risk to the insurance company.

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COVER STORY

(Continued from page 7)

before the collapse of the markets. Tenants were "clamoring to come into the center," according to Mr. Heller. The center anchors include Giant, Target, TJ Maxx, Best Buy, and Bed Bath and Beyond.

Now, he says, because most shopping centers have vacancies, enticing tenants to come into a new center, even with substantial discounts, it is hard. And contracts with landowners that were negotiated in the best of times have to be honored by the developer in the worst of times.

Commerce Corner is a projected \$32 million project. The group of investors for Commerce represents about 20 percent of the last group, Mr. Heller says. Any return on investment right now is good considering the market, he says.

For financing purposes, it is best to be "100 percent leased out," he says, with 70 to 75 percent of properties leased in order to break ground. First to come in are the big-name anchor stores, and about the last twenty are the small businesses like nail salons and pizza parlors. Vacancies at Commerce owe in part to

the fact that the spots are worth more since the construction of Upland Square.

Talks for Commerce Corner started almost a year and a half ago, Mr. Heller says, right on schedule considering the average completion time for a project like this is between two and five years, depending on unforeseen problems or whether the project faces opposition. Since getting any project approved requires hiring engineers and lawyers, hiring the best people in the best firms has always helped smooth the way for fast approval, and this project was no exception, Mr. Heller says.

Upper Pottsgrove Township, PennDot and the Borough of Pottstown have been "phenomenal" to deal with, he says, and final approval is forthcoming.

But trying to do business in this economy is one of the greatest challenges he has faced, Mr. Heller says. The news does not look good. Banks have closed the doors to borrowers "across the board." "That kind of pressure could keep a "typical" person awake at night. "You keep churning through it," he says.

(See "Cover Story" on page 11)

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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

Employers and the self-insured looking for options that will provide the kind of coverage and benefit packages they need at a price they can afford will want to consider the HSA (Health Savings Account) qualified plan. HSAs are single-deductible plans with tax benefits with an opportunity to earn tax-deferred interest while lowering your taxable income.

Investing in a HSA means you can use health cost control strategies to yield extra tax-free money for use in retirement. U.S. Health Care offers a HSA that can earn 4.15 percent interest.

Another option are traditional plans that limit your exposure by capping your calendar year deductible and allowing you to determine, along with your provider (doctor), what is "medically necessary" and providing a network of primary care and specialists who are accessible to you by choice. This means that you decide who and where to go when you have a general or specialized medical need.

For these and other options, contact Anthony Spann at U.S. Health Group in Plymouth Meeting at 610.256.0404.

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At FBP, eighty percent of the focus is on employer and employee coverage. Originally formed in 1986 as a local brokerage firm in Pottstown, FBP moved to 1288 Valley Forge Road in Valley Forge in 2000.

In the last year, there has been more of a focus on individual plans as employers and individuals try to save money, and people are shopping for their health insurance just like they have historically shopped for auto insurance, according to **Michael Pedone**, director of operations at FSB.

Every person and family has different needs; younger couples have different needs than families with older children. All want to save money. Changing in-patient deductibles or increasing co-pays for prescription drugs can make sense for some individuals and families, Pedone advises.

Recently, there has been more employer focus on cost containment as the rising cost of insurance is second

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

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COVER STORY

(Continued from page 9)

"You look to alternate lenders, or you will have to either put a project on hold or bail."

"As good as it was three years ago, it is ten times as bad (in commercial development) right now," Mr. Heller says, and calls the current recession the "worst time in our adult lives." The recession has had a "trickle down effect," and many good companies are falling by the wayside, he says, and scenarios like this will mean the recovery could take longer. "It's painful. Everyone is affected. You know this is going to pass, but the question is, 'what damage has been done?'" he asks.

Before the mortgage crisis came to light in 2007, times were booming, Mr. Heller recounts. "That's how this cycle goes. We (as a country) are paying for that now. Everything is changing daily. We are getting some good economic reports— at this time last year, everything was negative. We are seeing some up-ticks. The question is, 'Is (the recovery) going to be in six months, or six years?'"

Right now, Diamond Real Estate Investments, LLC has four active projects that are on the back burner until

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things improve. It has recently put on hold a 120-unit subdivision in Collegeville.

The current economy notwithstanding, creating something tangible, solid and beautiful on such a scale is not for the faint of heart, even under typical scenarios. Commercial development is a "costly endeavor," Mr. Heller says. "The rewards are great and so are the pitfalls." Donald Trump could not have said it better.

For additional information, please contact Patrick Heller at 484.949.2920. ■

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Events Calendar:**

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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

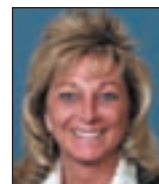
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They also offer small business owners supplemental insurance solutions for their employees. These "gap" policies work with existing benefits to fill the gaps and provide employees additional protection.

Each person's goals are different. In a tough economy it isn't easy to set aside money for children's expenses or for retirement with limited income, but it can be done, Fleming advises.

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



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PHOENIXVILLE FEDERAL ANNOUNCES TOP PROMOTIONS

The Board of Directors of Phoenixville Federal Bank & Trust are pleased to announce the promotion of Richard A. Kunsch, Sr. to CEO and Vice Chairman of the Board of Directors and P. Douglas Darlington will assume the duties of President and COO of the bank. This announcement came at the annual meeting of the bank, held on Wednesday, January 27, 2010.

Kunsch steps up to his new position after serving as President and Chief Executive Officer of the bank for the past 29 years. He has been employed by Phoenixville Federal for over 50 years, starting out as a teller in 1958.



Richard A.
Kunsch, Sr.



P. Douglas
Darlington

Treasurer of the Phoenixville Area Economic Development Council, and as Chairman of the Phoenixville Health Care Access Foundation. In addition, he is a member of the Phoenixville Rotary Club, St. John's Lutheran Church, Independent Community Bankers Association's Mutual Institution Committee, and was the Past Chairman of the Pennsylvania Association of Community Bankers.

"I'm a very pleased to accept my new title, however it is important to note that very little has changed regarding the structure of the bank," said Kunsch. "My office door is still open and I will maintain my day to day duties as usual."

Kunsch is actively involved in the community, serving as Director Emeritus of the Phoenixville Community Health Foundation and Director of the Chester County Redevelopment Authority. He also serves as a Board Member of The Clinic, the Freedom Valley YMCA, as

Darlington has held several positions at Phoenixville Federal over the past 20 years, starting as a teller in 1989. Throughout his career, Darlington has been involved in the Pennsylvania

(See "Phoenixville Federal" on page 15)

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

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According to **David Buttaro** in the DMB office in Pottstown, the high cost of healthcare is a growing issue, and double-digit rate increases are the biggest concern for groups right now. Cost sharing and downgrading benefits is a concern for both employer and employee.

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



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We also need assistance after the clean-up from 11am-3pm; these volunteers will be part of our Pick-up Crews to collect all the trash the general volunteers removed from the streams. Pick-up trucks or trailers would be very helpful but not required.

Have you volunteered before? Interested in leading a group of volunteers at a clean-up site? Register to be a Site Leader.

This year's registration is online, please visit the Conservancy's website at www.perkiomenwatershed.org/Conservation/annual_perkiomen_watershed_stream_clean_up.aspx

The PWC Annual Stream Clean-up is conducted in conjunction with the Great PA Clean-Up and Earth Day.

The PWC's Annual Stream Clean-up Event scheduled for April 17, 2010 is sponsored by Earth Day Event Sponsors including: Perkiomen Creek Watershed Improvement Corporation (PCWIC), Aqua Pennsylvania, PP&L Corporation, Cabot Supermetals, Inc., H & K Group, Pennsylvania American Water, Phoenix Federal Bank and Trust and Amblers Savings Bank.

Would you like to sponsor our Stream Clean-up or another one of our Earth Day events? Please contact **Crystal Gilchrist** at cgilchrist@perkiomenwatershed.org.

For more information, please contact the Perkiomen Watershed Conservancy at **610.287.9383** or check the website www.perkiomenwatershed.org.

The Perkiomen Watershed Conservancy's mission is to serve the people and communities of the Perkiomen Watershed by conserving and protecting land and water resources through commitment to and leadership in environmental education, watershed stewardship and conservation programs.

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PHOENIXVILLE FEDERAL

(Continued from page 13)

Association of Community Bankers, where he is currently a board member of the Leadership and the Legislative Committees.

A graduate of Ursinus College and a resident of Collegeville, he is also an active volunteer in his community, involved in the Phoenixville Regional Chamber of Commerce, the Phoenixville Rotary Club and serves as a Soccer and Little League Baseball coach in Upper Providence Township. He is also a member of the Augustus Lutheran Church, in Trappe.

"Phoenixville Federal has been a great community bank to work for," said Darlington. "I am really looking forward to working closely with Mr. Kunsch as I assume my new position."

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

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DMB has offices at 956 N. Charlotte Street in Pottstown, and also at 262 Roberts Drive in King of Prussia. Contact David Buttarro or A.J. DiNitto at 610.326.0940 or Randall Pearson in King of Prussia at 610.272.2163 or visit their website at www.dmbinsurance.com.



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VIST caters to a mix of large and small companies with anywhere from ten to 500 employees. Unlike typical agencies that may carry one product line, VIST is an independent insurance company, and one of the few companies in the area that offers hundreds of lines to choose from.

VIST advisors help companies balance the benefit choices that best meet both the business objectives of the business owner or president – which continue to be employee retention and cost control – with the needs of employees.

According to **Michael Herr**, CEO, one potential benefit solution is for employers

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

to consider offering voluntary benefits. Many voluntary benefits including life, dental and disability and can be offered with little or no cost for the employer. Also there is a trend toward wellness initiatives particularly in larger companies.

Another at VIST Insurance relates to insurance captives. These plans are used for smaller companies in which they can come together and gain the benefit of lower costs through collaboration with other small and mid-sized companies as a means of managing property, liability and workers compensation risk.

Contact Dave Fisher at 5 S. Sunnybrook Road, 610.327.1192, James Turner in Blue Bell at 215.274.4700, or Michael Herr in Wyomissing at 610.603.7462 or visit www.vistaafc.com.

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Evans, Hauseman & Richard, Inc. is an independent insurance agency located at 343 E. High Street in Pottstown. A long-standing member of the community, it is the largest agency in Pottstown.

As an independent insurance agency, EH&R represents many insurance companies handling various types of insurance,

which enables them to tailor each individual policy to a person's unique needs. The carriers represented are among the best in the industry and all carry at least an (A) excellent rating. Also a broker, EH&R can insure just about anything or anyone.

According to Independent Agent **Pete Hallman**, current trends in business include increasing employee deductibles, and eliminating certain coverages. His aim right now is to help people reduce costs without leaving them exposed to potential catastrophe.

Carrying only the minimum coverage doesn't reflect what could or does happen in reality, and it is an agent's job to make sure people are prepared for what could happen. People should reevaluate coverage if their situation changes. Company price wars can mean that changing to another insurance company can sometimes save 10-20 percent, Hallman advises. Every time a policy renews, Hallman says, he contacts the customer. If there is an increase, customers will get advance notice.

Call Pete Hallman at Evans, Hauseman and Richards, 610.323.2201, to review your current insurance program and receive a no obligation quote. Or go to www.pottstowninsurance.com. ☑

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Disclosure Of Students' Educational Records Under Federal Law



LEGAL PERSPECTIVES

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

The Family Educational Rights and Privacy Act (FERPA) is a federal law that governs access to the educational records of students. Educational institutions that receive funding pursuant to a program of the Federal Department of Education are subject to the provisions of FERPA.

It is codified at 20 U.S.C. § 1232g and the regulations applying it can be found at 34 CFR Part 99. Under this law, parents and eligible students are entitled to inspect and review the student's records (with certain exceptions). They may also request that a school change an inaccurate record.

Persons other than the parent or eligible student may have access to certain information contained in the educational records in some circumstances. Generally this requires the written consent of the parent or student. However, a school may release "directory information" about a student without obtaining written permission. "Directory information" includes information such as a student's address, telephone number, and dates of attendance, among other things.

Furthermore, FERPA does permit schools to disclose students' educational records without consent of the student to certain third parties, such as accrediting organizations and other schools to

(See "Legal Perspectives" on page 21)

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WHEN CUSTOMERS COMPLAIN



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

Have you ever experienced bad service and complained about it only to realize your complaints are falling on deaf ears? Some businesses feel they have enough demand for their products or services that they can ignore

complainers. I will warn you this is a dangerous game to play.

When a customer complains about something in your business, you really need to pay close attention to what they are saying. Remember, there could be 10 other customers who may have experienced similar dissatisfaction but for whatever reason don't say anything to you. They just go somewhere else to buy whatever it is you are selling. You may have heard it be said that happy customers will tell two or three of their friends about you. But unhappy customers will tell 10! So be sure to listen with intensity when customers come to you with problems. Resolving the problem quickly could save you some serious issues in the future. We should all learn something from the recent Toyota episode. What seems to be a lack of attention to customer complaints and the lack of dealing with the issues quickly has caused Toyota a huge PR problem, not to mention the millions of dollars they will lose in lost customers.

So what exactly should you do with a complaining customer? First, as mentioned above, you need to listen very carefully. Be sure you understand what

the customer is complaining about. And be sure you believe them. Remember, perception is reality. If they perceive there is a problem, for the time being, you need to believe they are right. Secondly, apologize to them and recognize how frustrating it must be to be in their situation. You should empathize with them saying something like "I know how frustrated you must feel." Another technique is to repeat the problem back to them. Something like this, "Let me make sure I understand, you bought our service and you thought we would do Y but we actually did X, is that correct?" This reinforces the understanding that you have heard what they said and you have a grasp of what the problem is. Now it's time for a solution. You may want to ask the customer what they think should be done. You may ask them "what can I do to make this right for you?" This gives them a sense of empowerment. At the same time you want to do what's fair. If their demands are unreasonable you need to say so and hold your ground. But my experience is

(See "Business & Marketing Strategies" on page 22)

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LEGAL PERSPECTIVES

(Continued from page 19)

which a student is transferring, among others. The provisions allowing such disclosures restrict the types of third parties able to gain access to records and the circumstances under which disclosure may be made.

Schools are required to notify students of their rights under this federal law and this notification must be provided on an annual basis. Regulations have been promulgated which further clarify the provisions of FERPA and which assist

schools in complying with the law.

If you are a parent or eligible student interested in the accessibility of your child's (or your) educational records, you should refer to your educational institution's annual notification. 📄

Susan J. Vandegrift, Esquire is an associate in the Pottstown law firm of Wolf, Baldwin and Associates, P.C. practicing primarily family law, and has significant experience in civil litigation. She may be reached by telephone at 610.323.7436 or by e-mail at svandegrift@wolfbaldwin.com.

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BUSINESS & MARKETING STRATEGIES

(Continued from page 20)

most will be reasonable with you. When you agree to a solution make it happen and make it happen now. Then once the solution has been delivered follow up with them and be sure they are satisfied. And be sure to always thank them for their business.

I know at times some customers can be totally unreasonable. I play by the three strike rule. First strike, I fix your problem. Second strike, I fix your problem but now I'm keeping a close eye on you. Third strike, your out. Assuming that I feel you are being totally off base (way too many baseball references here) I will fire you as a customer. You are now probably costing me more money

than it's worth. Of course I will do this in a very subtle way to avoid any bad PR but we will probably not be doing much business together in the future.

By dealing with complaints honestly, professionally and quickly you will not only get the opportunity to fix problems in your business but also the relationships with your customers will become even stronger. Sometimes those complaining become some of the most loyal customers you have. This gives them the opportunity to tell their friends what great service you provide. Look at these situations as opportunities to turn customer complaints into something constructive. 📌

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

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Business Game Disruptors for the next Decade

PART II



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

Business game disruptors begin to affect change very quietly at first and then just seem to storm onto the scene, changing both businesses and entire industries. There are enormous profits available for firms that see this coming and change to adapt to these new technologies; those that are caught in the path and fail to make the shift are doomed to pass away.

In recent history, the Apple iPhone, which was introduced just three years ago in 2007, has radically changed the game in terms of both how consumers interact with their cell phone and also in terms of how cell service and mobile internet is being delivered to those devices by technology providers such as AT & T and Verizon. Few predicted that over 50 million iPhones would be sold in such a short time to grab over 1 percent of the worldwide smart phone market. All of this from a company that, at the beginning of 2007, was not in that market at all.

Last month, we took a look at four technologies that will most certainly become game changers in this next decade and beyond. This month, we take a look at another set of technologies that will most certainly cause the same type of shifts that the iPhone has caused.

VOIP

Voice Over Internet Protocol (VOIP) is essentially the ability to make and receive telephone calls over the internet. Most new business phone systems use this technology today to route calls internally and that technology is starting to extend beyond the enterprise. Most of us are familiar with VOIP technology through offerings from Vonage, Comcast and Verizon through FIOS. The first generation of VOIP technology is still being deployed by businesses and hold tremendous promise when properly implemented.

Traditionally, telephones have been deployed through a telephone number to a specific location. VOIP technology allows calls to be sent over the internet, and removes this restriction on location, tying a telephone number closer to an

(See "Performing Technically" on page 25)

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Architect P. Richard Frantz, A.I.A. announced the relocation of his office to 1035 E. High Street at the corner of High and Price Streets, Pottstown. His office will be located on the second floor. Frantz, a registered architect and a member of the American Institute of Architects, will continue his practice serving clients in the southeastern Pennsylvania area. These services include the design of new construction, additions, renovations, adaptive reuse, rehabilitation, and historic restoration. He also provides consultations, studies, and designs for compliance with ADA requirements.

Recently, Frantz received two design awards from the Building Industries Exchange for his design of the facilities for Creative Health Services, Inc. and The Community Health and Dental Center located at 11 Robinson Street, Pottstown and the restoration work at 221 High Street, home of Affinity Property Management and Realty, LLC. Previously, Frantz received awards from the TriCounty Chamber of Commerce and the American Church Architectural Guild. His design projects in the Pottstown area include National Penn Bank offices at High and Franklin Streets and High and Sunnybrook Road, the church school addition to First Presbyterian

Church, the addition to Zion's U.C.C., the rehabilitation of Susquehanna Bank at High and Hanover Streets and the rehabilitation of the "Old PECO Building" home of the Schuylkill River Heritage Center at 140 College Drive. He also designed the office buildings for Upper and Lower Pottsgrove Townships and the Boyertown Borough Hall and an addition to Good Shepherd Church in Boyertown. He has been the architect for several projects for the Pottstown School District and the Hill School.

Frantz is an active member of the Rotary Club of Pottstown and serves on the Historic Architectural Review Board. He is a member of the boards of the Pottstown Area Health and Wellness Foundation and the Pottstown Memorial Medical Center, and is a past president of the board of the Pottstown Downtown Improvement District Authority (PDIDA). He is a member of the TriCounty Area Chamber of Commerce and the Building Industries Exchange of Pottstown and Vicinity. He has been named to the Pottstown School District's Honor Roll. He can be reached at 610.323.0900 or prf@prfrantz.com. The firm's web site is www.prfrantz.com. 📧

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PERFORMING TECHNICALLY

(Continued from page 23)

individual person instead of a place. The second wave of VOIP technology will allow companies to dramatically reduce costs by easily and invisibly routing calls to underutilized staff at other locations. Knowledge workers will have the ability to take calls from anywhere that has a decent internet connection so, the realization of having a vacation office in Tahiti will most certainly become possible. As mobile phones begin to support VOIP technology, it will become less expensive to stay connected to your office phone, as it will be in your pocket at all times.

Sensor Technology

Sensor technology, as a game disruptor, is the idea of putting sensors on as many things as possible. Cars, bridges, clothes, dinner and even your skin, may contain a sensor that reports through the network to some device that monitors some measurement. Adding sensors to everyday objects will allow us to better understand our world; first by measuring it and then by quantifying it. Sensors will become very small and will be built to measure specific events such as vibration, location, humidity, etc. Sensor tech-

nology will change the way that both consumers and companies interact with the world. Bridges may indicate that a problem has developed through a sensor that measure vibrations. Your dinner might tell your microwave just how it should be cooked and changes in your skin temperature might alert your doctor to an issue that needs to be examined in greater detail.

Social Network Integration

Like it or not, social networks such as Twitter and Facebook are here to stay. The next decade will bring more social networks specializing in particular subjects or interests such as cooking or finance. With so many social networks and so much information, the next step will be integration of the information so it can be shared between them. The first such integration may be a single sign on application that will allow a user to sign onto all of their networks using just one password. Next could be social network dashboards where needed and wanted information from one social network might be displayed on another customized social network page. The

(See "Performing Technically" on page 27)

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PERFORMING TECHNICALLY

(Continued from page 25)

very beginning of such technology is staring to emerge and when fully mature promises to change the way that both businesses and consumers use social networking to communicate with one another and share ideas and concepts.

Next Level Security

New technology brings new threats and the next decade will be no exception. The first mobile phone virus was created in June of 2004 and so far virus writers have been content to create viruses for Windows. That will likely change in the next decade as smart phones become more prevalent and more powerful, capable of running different programs at one time, thus allowing a virus to run undetected. We are just beginning to see smart phone virus writers start to move into spyware that records and sends keystrokes to servers in far off locations. Additionally, this next decade will see increased interest in encryption and security through e-mail, hard drives and an ever increasing need for companies and individuals to keep their information private and safe. At the end of the decade, technology secu-

rity might make today's standards look primitive, and companies need to constantly review the risks and needs for information security.

Hopefully, by keeping an eye on the technologies that will become game changers in the next decade, you will be able to embrace the changes that are coming and think about how your business can adopt them to bring new products or services to market. These upcoming changes highlight the fact that all companies need to keep an eye on their go forward strategy and how these technologies or ones that are not mentioned here will affect their ability to drive return on investment for their customers and drive profitability for themselves. 📦

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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ROTH IRA CONVERSIONS OPEN THE DOOR FOR ALL INCOME LEVELS



INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

The Roth IRA, originally established as an attractive retirement savings vehicle for middle-income Americans, has been out of reach to high-income earners until now. But under a new provision beginning in 2010, investors

can convert retirement plans and IRAs to Roth IRAs. This means that even high earners who convert to Roth IRAs will benefit from the tax-free withdrawal benefits the Roth IRA offers.

As of January 1, 2010, people earning a modified adjusted gross income over \$100,000 are able to convert any amount of their traditional IRA assets to Roth IRAs. Investors in Roth IRAs pay income tax on the money they

invest now and withdraw it tax-free in the future — the reverse of the traditional IRA structure.

Those who convert will also be able to spread those upfront tax payments over two years. For all these reasons, Roth IRAs should definitely find their way back into affluent investors' toolkits.

There is ample reason to consider a Roth conversion and to discuss this notion with your own tax advisor. Wells Fargo Advisors does not render legal, accounting, or tax advice. Be sure to consult with your own tax and legal advisors before taking any action that may have tax consequences.

Roth IRA presents certain advantages to eligible investors. The Roth affords eligible investors tax-free withdrawals, tax-free growth, no minimum distribution requirements and estate planning benefits. Instead of claiming a tax deduction

(See "Investment Ideas" on page 30)

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FIRST BRIDAL SHOW AT FRANKLIN COMMONS A SUCCESS

Franklin Commons, one of the newest venues for weddings, held it's first Bridal Show Sunday February 21, 2010. The event brought out many Brides-to-be, along with family members to come and experience the latest in wedding trends of 2010.

Lisa Longo of EarthMart in Phoenixville co-sponsored the fashion show featuring amazing "green" (eco-friendly!) wedding dresses by Adele Weschsler. Lisa gave one lucky bride to be \$1000 off the gown of her choice. Terri Caramenico, co-owner of Belle of the Ball Bridal in Trooper, Pa also provided beautiful bridesmaids dresses and gave one lucky Bride-to-be her wedding gown for free. After asking for a volunteer from the audience to model a gown, Stacey Halstead of Create the Moment, planner and MC of the event, asked the girl if she liked the gown and told her it was hers! All the models had their hair and makeup done by the crew at Salon Fiber, and they were gorgeous!!

After enjoying a hot pasta bar courtesy of Cornucopia Catering, guests indulged in a delicious Godiva chocolate bar, courtesy of The Food Muse (they had an amazing display with all the goodies for dipping!). Sweet Talk bakery provided cake, chocolate covered strawberries and cupcakes for tasting, and Cream Valley Farm Catering and Cakes provided taster cakes as well as a beautiful wedding cake display. Beautiful centerpieces and bouquets were courtesy of Pennypacker Florist and Perfect Petals. Other participating vendors were Dan Williams Photography, Costello Photography, The Party Center, Choice Party Linens, Tents Party, Serenity Fitness, Personal

Best, Homewood Suites, Candace Lark-Masucci (Harpist,) Sound Sensations DJ's, Jet Set Pilot, Manno Custom Creations, The Brewtique, Mary Kay, Hipster Home, and Philadelphia Wedding Magazine.

Franklin Commons would like to send a great big thank you to all who attended and participated in the show. Special thanks go to BG Productions, who were able to capture the moments of the day and provide photos for Facebook and Franklin Commons website! Together with Stacey Halstead from Create the Moment Wedding and Event Planners, organizers were able to create a most amazing event at our unique and un-common place, Franklin Commons. The transformation took place over two days and the results were phenomenal! Brides- if you are still looking for a venue that is different than most, check out Franklin Commons website, www.franklincommons.net. 🗑

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INVESTMENT IDEAS

(Continued from page 28)

from current income in the year you contribute, a Roth IRA offers tax-free withdrawals on the back end, as long as you meet certain requirements.

It is important to understand what these changes mean in your own financial situation: while the conversion from a traditional to a Roth IRA is open to anyone regardless of income or filing status, new contributions continue to be capped by income for those who make direct contributions. The income threshold for a full contribution for 2009 is \$105,000 for single persons and \$166,000 for married persons filing jointly. For a reduced contribution, the income threshold is \$120,000 and \$176,000, respectively; however, the benefits phase out at even lower income levels.

Both traditional IRA and rollover IRA assets are eligible for the Roth IRA conversion. A conversion creates taxable income for the year in which it takes place; however, in 2010, investors will be permitted to split the conversion tax amount over two years, 2011 and 2012.

Unlike a traditional IRA that requires withdrawals beginning at age 70-1/2,

funds may grow tax-deferred in the Roth IRA indefinitely or be withdrawn on your own schedule.

Another attraction of the Roth conversion for affluent investors is that it can reduce the size of one's taxable estate. The account can be kept intact and passed on to your heirs income tax free.

There are many factors to think through before you convert an IRA to a Roth IRA or invest in a Roth, and investors are advised to consult with a financial advisor to evaluate this investment option. Work with your advisor to learn more and to take steps to take advantage of this opportunity in 2010. 🗑

This article was written by Wells Fargo Advisors and provided courtesy of Jim McGuire, Branch Manager, First Vice President—Investment Officer of the Collegeville, Pa branch and can be reached at 610.831.8822. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE. Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company.

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According to a recent NAR survey, nearly one-third of all existing homes sold recently were either short sales or foreclosures. For many real estate professionals, short sales and foreclosures are the new “traditional” transaction. REALTORS® who have earned the SFR certification know how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities.

“As leading advocates for home-

ownership, REALTORS® believe that any family that loses its home to foreclosure is one family too many, but unfortunately, there are situations in which people just cannot afford to keep their homes, and a foreclosure or a short sale results,” said 2009 NAR President Charles McMillan, a broker with Coldwell Banker Residential Brokerage in Dallas-Fort Worth. “Foreclosures and short sales can offer opportunities for home buyers and benefit the larger community, as well, but it’s extremely important to have the help of a real estate professional like a REALTOR® who has earned the SFR certification for these kinds of purchases.”

The certification program includes training on how to qualify sellers for short sales, negotiate with lenders, protect buyers, and limit risk, and

(See “Zuber Realty SFR Certification” on page 33)



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New Film Documents the Schuylkill River Region's Extraordinary History

The Schuylkill River has a remarkable history. Native Americans and early settlers relied on the river for food and water, Revolutionary War battles were fought along its banks, and coal transported along the Schuylkill Canal helped fuel the Industrial Revolution. Today, it is a source of drinking water for more than 1.5 million people.

A new PBS documentary, *Our National Heritage Episode One: The Revolutionary River*, recounts the extraordinary story of the river and the region. On March 21, the **Schuylkill River Heritage Area (SRHA)** held a premiere event for this film at the Philadelphia Museum of Art. The screening was followed by a unique opportunity to meet the film's producer and director at a dessert reception at Fairmount Water Works Interpretive Center.

The event coincided with World Water Day, March 22—an internationally-observed day set aside for communicating water quality challenges and opportunities.

The 47-minute documentary was produced for public television by Telemark Films, an award-winning film production company, on behalf of the Schuylkill River

National and State Heritage Area, in partnership with the William Penn Foundation, the National Park Service and the Pennsylvania Dept. of Conservation and Environmental Resources. It is the first episode in *Our National Heritage*, a series that will explore various National Heritage Areas in the United States. Upon completion of the series the film will be broadcast on public television stations nationwide. It will also be made available to educational institutions throughout the region.

"One of the goals of the Schuylkill River National and State Heritage Area is to educate the public about the historical and cultural significance of the Schuylkill River region. This film enables us to achieve that goal in a format that will be interesting and accessible to a mass audience," said SRHA Executive Director **Kurt Zwikl**.

Our National Heritage Episode One: The Revolutionary River traces the history of the Schuylkill River region beginning with its geologic formation. Viewers will learn about the region's Native American populations, Colonial Era, American Revolutionary War battles, and the factories and forges that gave rise to the Industrial

Revolution. They'll also gain insights into the pollution that once threatened the river, and the monumental environmental cleanup that eventually saved it. And they'll discover how naturalists like John James Audubon and John Bartram shaped early American environmentalism, and how 19th century Philadelphia pioneered the protection of the river as a valuable natural resource, the positive impact of the 1972 *Clean Water Act*, and how that theme is alive in the 21st century.

"The film uses the river to tell the story of Pennsylvania, and to some extent the story of the USA," observed Philadelphia historian **Joel Fry**, one of the experts interviewed in the documentary.

Other experts include: University of Pennsylvania's McNeil Center for Early American Studies Director **Daniel Richter**, **American Revolutionary War historian and author Thomas Fleming**, Philadelphia historian **Torben Jenk**, American Revolution Center Director of Collections and Interpretation **Scott Stevenson**, Superintendent of Valley Forge National Historical Park **Michael Caldwell**, Delaware Riverkeeper **Maya**

van Rossum, Philadelphia Water Department expert **Ed Grusheski** and Department of Conservation and Natural Resources Geologist **Jay Parrish**.

All proceeds from the premiere benefited the Schuylkill River National and State Heritage Area, a non-profit organization that uses conservation, education, recreation, tourism, and cultural and historic preservation as tools for community revitalization and economic development. The premiere event was sponsored by: *The Philadelphia Inquirer*, Exelon Nuclear, Sovereign Bank, Greater Philadelphia Tourism and Marketing, Greater Philadelphia Chamber of Commerce, Red Tettemer, Brandywine Realty Trust, Philadelphia Museum of Art, Philadelphia Water Department's Fairmount Water Works Interpretive Center and Liberty Property Trust.

For more information call 484.945.0200 and visit www.schuylkillriver.org. Telemark Films, LLC, is an award-winning film production company specializing in long-form documentaries, feature films and television series. To learn more visit <http://telemarkfilms.com>. 📺

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(Continued from page 31)

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POTTSTOWN HIGH SCHOOL MARKETING STUDENTS GAIN STATE AND NATIONAL RECOGNITION

The Pottstown High School Marketing students who are members of the school's Distributive Education Club of America Organization (DECA), under the sponsorship of Marketing teacher Mr. Kevin Pascal, were highly successful in their competition at the 59th Annual State Career Development Conference held in Hershey, Pennsylvania. Junior Greg Zahora was elected Vice-President of the Pennsylvania DECA and will serve on the State Officer Team for the 2010-2011 school year. Greg holds the office of Treasurer for the Pottstown High School DECA Chapter. His election was the result of a highly organized and enthusiastic election campaign held during the annual conference.

Zahora partnered with Connor Rittwage in their participation in the school-based enterprise written event. Their efforts gained national recognition as they received a gold level certification award that recognizes the Pottstown High School Trojan Store as having achieved the highest standard for school-based enterprise and providing students with work-based experience leading to management, supervision, and leadership skills. Pottstown was only one of 43 schools in the nation to receive this recognition. Greg and Connor will represent Pennsylvania DECA at the International DECA Career Development Conference in Louisville, Kentucky this spring.

Also gaining competition recognition were Janelle Whitehurst and Greg Zahora who placed third in the Business Law and Ethics Team Competition. They also received a medallion for the highest role-play score in their team event. Erinn Kenline and Casey Schmidt, both

Pottstown High School juniors, won a third place trophy in the Travel and Tourism Marketing Team Competition and along with their fellow club members will represent Pennsylvania at the International Conference.

Miranda Somich and Megan Schmidt, both Pottstown High School freshmen, won a medallion in the Buying and Merchandising Team event for having the highest test score in their competitive event.

Other participants in the competition included Hospitality Services Team of Charlsie Lee and Sarah Zahora; Hospitality Services Team of Rose Nodolski and Tynesha Jenkins; Entrepreneur Written event and Modeling Matt Zahora; Sports and Entertainment Marketing event Devin Kirlin; Retail Merchandising and Modeling Kendra Barkasi; Restaurant and Food Service Management Hope McMahon; Automotive Services Marketing Connor Rittwage; and Tynesha Jenkins in Modeling.

DECA is the only career and technical student organization operating through the nation's schools to attract young people to careers in marketing, management, and entrepreneurship. Its purposes are to develop respect for education which will contribute to occupational competency and to promote understanding and appreciation for the responsibilities of citizenship in our free enterprise system. More than 1,300 students participated in the three-day state conference. Pennsylvania has 73 DECA chapters with a membership of over 3,200 students, alumni, teachers, and business professionals. 



Pottstown High School team members rest before the award ceremony.



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Baran Schultz,
Schultz Technology Solutions, LLC

PRESIDENT'S WELCOME

Dear Chamber Members,

April showers bring May flowers. It's exciting - spring is arriving!

For me, this is my favorite time of year; warmer and longer days, the smell of flowers in the air, and a revitalized energy. I gain a renewed sense of hope. To me, spring has always been a time of reconnection, and it keeps me optimistic about growing new relationships.

On April 28, the TriCounty Area Chamber of Commerce will be hosting our Annual Dinner entitled "WORK THE POND! How to Leap Forward in Work and Life" at RiverCrest Golf Club & Preserve in Phoenixville. Each spring nearly 350 representatives gather for the tri-county area's LARGEST Networking Event to reestablish business relationships and cultivate new ones. For the Chamber, it's a time to celebrate the energy and vibrancy of our business community.

This year, we have taken the opportunity to redesign our garden of business and plant new seeds of opportunity. We wanted to create an awareness that was more intimate and had more of a professional impact. No big name sports celebrity or dignitary of state is lecturing on the current state of affairs or some passing historical moment of remembrance, but instead, the Chamber wanted a powerful concept that will help nurture you and your business.

Traveling down from Vancouver, British Columbia, Canada, international speakers, Gayle Hallgren-Rezac and Judy Thomson, will present "WORK THE POND! How to Leap Forward in Work and Life." Gayle and Judy are the co-authors of WORK THE POND! Use the Power of Positive

Networking to Leap Forward in Work and Life (New York: Prentice Hall). This best-selling book has been called the "connectors handbook" by *Town & Country* magazine, and it has been translated and published in China, Russia, and Korea. They have given hundreds of presentations to corporations, associations, governments, and graduate schools of business around the world. Read more at www.workthepond.com.

As with good gardening, business starts with an understanding of the environment and what will flourish under those conditions. To yield an abundant crop, one must select the best seeds or plants; then they are watered, fed, and weeded to help them grow and produce. As plants begin to bear fruit they must be nurtured to stay viable. And finally when they mature, they need to be pruned to stay productive. A good gardener will know how to save seeds or clip a very productive plant to continue its award winning performance. Good business follows these same steps.

We would like to thank **Cabot Supermetals; Pottstown Memorial Medical Center; Exelon/ PECO Energy; and Media Fusion Technologies, Inc.** for tilling the ground and being our Platinum Sponsors to bring you this event.* Please join us for this celebration on April 28. This will be the event of the year where you will be able to grow your business and cultivate new relationships.

**Spring is in the air.
Come WORK THE POND.**

Be Seen, Be Heard, because you BELONG!

P. Timothy Phelps, President

*Platinum sponsors as of 3/8/10

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

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

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

Susan Burnett, Membership Director,
susan@tricityareachamber.com

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

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

TEL: 610.326.2900

FAX: 610.970.9705

EMAIL:

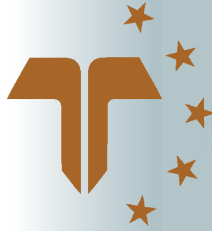
info@tricityareachamber.com

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

TCACC MISSION: 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.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING

Thurs., April 8
12 – 1:30 PM

NETWORK AT NOON

Western Center for Technical Studies, 77 Gratersford Road, Limerick

It's time to **NETWORK, NETWORK, NETWORK!** This **NEW** Chamber event provides Chamber Members the opportunity to do just that, **NET-WORK!** Your Chamber will be hosting this event on a monthly basis. There will not be a featured speaker; instead, the program will kick-off with a networking tip, and members will be given the opportunity to highlight their business with a one minute "elevator speech".

Interested in building new business relationships over lunch? Then this is your event! A buffet luncheon will be planned, prepared, and served by the students in the Culinary Arts program at the Western Center for Technical Studies.

\$20 per Member – Members Only.

Tues., April 13
11:30 AM – 1:30 PM

WOMEN OF THE WORKFORCE (WOW) LUNCHEON

Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City

Featured speaker, **Carol-Anne Minski**, Manager of Organizational Solutions, MEA, will present **"Time Management: The Urgency Addiction"**. Few of us realize how powerfully urgency affects our choices. We get so used to the adrenaline rush of handling crises and are so overwhelmed that we rarely take time to use priorities that would help us focus our energies. This workshop will help you understand the difference between "busyness" and goal accomplishment. By the end of this session, you will be able to overcome barriers to effective time management.

Sponsored by Chestnut Knoll Assisted Living & At Home Services and L & J Cleaning Service, Inc.

Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced.

Tues., April 13

MEMBERSHIP MIXER - DATE HAS CHANGED FROM NORMALLY SCHEDULED MIXERS!

Visiting Nurse Association of Pottstown & Vicinity, 1963 E. High Street, Pottstown*

Networking Program

Enjoy a night of networking and refreshments while learning about the aspects of our host organization.

Sponsored by Visiting Nurse Association of Pottstown & Vicinity.

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.

Thurs., April 15
8 – 10 AM

SPEED NETWORKING

Chamber Conference Center, 152 High Street, Suite 360, Pottstown

Looking to gain business contacts & promote your products and services? Then don't wait. This is your chance to **Be Seen, Be Heard, and Belong** to a new **NETWORK!**

Come ready to **NETWORK** full speed ahead as you meet face-to-face with up to 39 other Members.

Limited to 40 participants. One person per company can attend (First to register). \$25 per Member – Members Only.

Wed., April 28

ANNUAL DINNER

RiverCrest Golf Club & Preserve, 100 Golf Club Drive, Phoenixville

Reception

Dinner & Program

See **YOU** there! Come **WORK THE POND** at the Chamber's **LARGEST** Networking Event of the year! While there are many aspects to building your business, there's nothing more valuable than the network you build. Join the "Masters" of networking, **Gayle Hallgren-Rezac** and **Judy Thomson**, Shepa Learning Company, as they present **"WORK THE POND! How to Leap Forward in Work and Life"** sharing their **tried-and-true Positive Networking tips**.

Platinum Sponsors: Cabot Supermetals, Exelon/PECO Energy, Media Fusion Technologies, Inc., and Pottstown Memorial Medical Center.

Sponsorship Opportunities Available – contact 610.326.2900.

\$90 per Member - Individual Annual Dinner Ticket Only; \$125 per Member - Annual Dinner Ticket and Hands-On Workshop Combo.

Thurs, April 29
8 – 10 AM

HANDS-ON WORKSHOP WITH GAYLE AND JUDY: BUILD YOUR BUSINESS BY BUILDING YOUR NETWORK

Brookside Country Club, Prospect & Adams Streets, Pottstown

Bring your whole team to this morning workshop and take the ideas presented at the Chamber Dinner the night before and build on them. You and your team will do the building! Some of the questions and answers you'll discover at this workshop:

- Who has *networking nervous* in our organization and how can we help?
- Rate our brand in the community and how can we improve our profile?
- Who is in our strategic network, and who should be in it?
- How do we answer the question, "So what do you do?" and **not** make it sound like a sales pitch.
- How do we follow up; how do we stay connected with our network?

\$125 per Member - Annual Dinner Ticket and Hands-On Workshop Combo (includes Continental Breakfast at Workshop); \$50 per Member – Workshop Only (includes Continental Breakfast.)

SAVE THESE DATES

Fri., May 7
8 – 10 AM

OSHA SEMINAR – "CONTROL OF HAZARDOUS ENERGY (LOCKOUT/TAGOUT)"

Chamber Conference Center, 152 High Street, Suite 360, Pottstown*

Scott Shimandle, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office will discuss how controlling hazardous energy while performing service and maintenance duties is not only an OSHA regulatory requirement, but failure to implement an effective lock-out/tagout program could result in serious injury or even death.

\$5.00 per person to cover cost of food.

Fri., May 7
7:05 PM

"A NIGHT WITH THE READING PHILLIES"

The Reading Phillies take on the Akron Aeros!

Chamber Members receive four complimentary tickets thanks to our Reading Phillies Night Chamber Member sponsors:

Orlando Law Offices, P.C.; Berks County Abstract Company; Keller Williams Realty Group; Chestnut Knoll Assisted Living and At Home Services; About All Floors; H & H Systems, Inc.; Malvern Federal Savings Bank; Brandywine Institute of Orthopaedics; Media Fusion Technologies, Inc.; and Smale's Printery, Inc.

For additional tickets, please contact the Chamber Office at 610.326.2900 for availability.

Raindate will be Thursday, May 27.

Thurs., May 13

MEMBERSHIP BREAKFAST

Spring Ford Country Club, 48 Country Club Road, Royersford

Networking

Program

Members of the Leadership Tri-County Class of 2010 will be giving an overview of their class projects and presentations will be made highlighting vocational, career development programs funded through the TriCounty Area Chamber of Commerce Foundation, Inc.

Sponsored by FASTSIGNS, West-Mont Christian Academy and Yucha Chiropractic Health Center

Sponsorship Opportunity Available – contact 610.326.2900.

\$25 per Member prepaid, \$30 per Member invoiced; \$50 per Non-member.

Mon., June 7

ANNUAL GOLF OUTING

Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City

Registration

Shotgun Start – Scramble Format

Dinner & Program

Dinner Sponsor: Pottstown Memorial Medical Center

Sponsorship Opportunities Available – contact 610.326.2900.

\$150 per Chamber Member Golfer includes Lunch, Greens fees with cart, and Dinner; \$40 per Member for Dinner Only; Members Only.

Register today; connect tomorrow. Visit tricountyareachamber.com or call 610.326.5158.



WANT TO JOIN OUR POND?

Well Jump Right In! Belong to the TriCounty Chamber NETWORK and make an IMPACT on our community!

Join by April 19 and receive a **FREE Ticket** to Hands-On Workshop with Gayle and Judy on April 29. Reference **Promo code: 422BA**
See page 36 for workshop details.



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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

5 Years

Best Western – Pottstown Inn
Dragline Silk, Inc.
North End Vision Center
Patriot Environmental Management, LLC
Patten Construction
Rhoads Limousine Service, Inc.
Seniors on the Move, Inc.
Verizon Wireless

20 Years

Delaware County Solid Waste Authority

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

Boyertown Museum of Historic Vehicles

Cedar Hollow Recycling

Columbia Boiler Co.

Corporate Psychological Resource Center

Exelon Nuclear

Foot & Ankle Health Group, P.C.

Friendly's Restaurant

Herb Real Estate, Inc.

Informed Family Financial Services

JL Machine & Tool, Inc.

Kiwanis Club of Pottstown

L & J Cleaning Service, Inc.

Laserworx, LLC

Lastick Furniture & Floor Coverings

Manko, Gold, Katcher & Fox, LLP

Murphy Architectural Group

Pottstown Little League

Pottstown Memorial Medical Center

Borough of Pottstown

Schuylkill Valley Sports

Snap Fitness

Stanley Steemer

Synergy

Environmental, Inc.

Valley Forge

Convention and Visitors Bureau, Ltd.

Wanner Associates

Yergey, Daylor, Allebach, Scheffey, Picardi

Are you Celebrating 25, 50, 75 Years?

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



WELCOME NEW MEMBERS!

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

Granite Transformations
140 – B Domorah Drive
Montgomeryville, PA 18936
(215.283.4498)

Kitchen & Bath Designs; Remodeling

www.granitetransformations.com

The Countertop That Fits On Top & More! Get the WOW dream kitchen and bath with countertops and cabinet re-facing from Granite Transformations! Countertops, backsplashes, shower walls, tub surrounds, bathroom vanities, fireplace surrounds and accent walls with Trend stone, Trend glass and Trend mosaic. Residential and commercial projects.

High Street Rentals
538 – 540 High Street
Pottstown, PA 19464 (610.247.4910)

Property Management;

Real Estate Investment

Brand new sparkling, affordable, apartments and rooms for rent in the 500 block of High Street, Pottstown. Weekly and monthly rates available with Property Manager on site. State of the art security systems provide 24 hour safety for the 39 units. High Street Rentals also provides investment property services.

Liberty Bell Motorsports Park
2130 East Main Street
Douglassville, PA 19518 (610.385.8000)
Amusement & Entertainment
www.libertybellmp.com

Liberty Bell Motorsports Park, a proposed 668 acre multifunctional, world class motorsports complex located in Douglassville, PA, will preserve the rural integrity of the property by keeping wooded land and crop farming while stimulating the local economy.

Solar by Weller/Scott A Weller
Carpentry & Cabinets, Inc.
114 Kulps Road
Barto, PA 19504 (610.854.0412)

Solar Remodeling; Renovations/Repairs; Kitchen & Bath Design; Remodeling;

Woodworking

www.solarbyweller.com

Solar by Weller, one stop source for all solar needs, provides a complete package from design and installation, to service and assistance with rebates and incentives. Free site evaluation determines if solar is right for a home and/or business and recommends the right type of system to best meet your needs. Solar by Weller, a division of Scott A. Weller Carpentry & Cabinets, Inc., uses many years of designing and building experience to give the best possible solar energy product installation.

Wireless Link, Inc.
204 Shoemaker Road
Pottstown, PA 19464 (610.326.2700)
and

Wireless Link, Inc.
180 Old Swede Road, Suite #2
Douglassville, PA 19518 (610.385.3700)

Cellular Phones/Services;

Internet Services; Television Stations

www.verizonwirelessurvey.com

As an authorized retailer for Verizon Wireless, the best national and international communications wireless carrier, Wireless Link's mission is to provide services for individual business needs to connect with employees and customers via wireless and internet connection requirements.

Visit tricountyareachamber.com
for Chamber Events and
Community Events

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

BECAUSE YOU *Belong...* MEMBER BENEFITS

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

Reading Phillies Tickets

FEATURED MEMBER BENEFIT OF THE MONTH



A "Night With The Reading Phillies" will take place on Friday, May 7, 2010. Come watch the Phillies take on the Akron Aeros! Raindate will be Thursday, May 27.

Chamber Members receive four complimentary tickets thanks to some very generous Chamber Members. For additional tickets, please contact the Chamber for availability. Reading Phillies Night is sponsored by: **Orlando Law Offices, P.C.; Berks County Abstract Company; Keller Williams Realty Group; Chestnut Knoll Assisted Living and At Home Services; About All Floors; H & H Systems, Inc.; Malvern Federal Savings Bank; Brandywine Institute of Orthopaedics; Media Fusion Technologies, Inc.; and Smale's Printery, Inc.**

For more information, visit tricountyareachamber.com Take Route 422 West to Route 12 East, Exit Route 61 South, stadium is ¼ mile on the right. For details on both **GROUP OUTINGS & SEASON TICKETS**, contact Scott Hunsicker at 610.375.8469 ext. 201 or visit readingphillies.com.

COMING TO THE ANNUAL DINNER?

IT'S YOUR CHANCE TO
LEARN FIRST HAND AND BEGIN
BUILDING YOUR NETWORK.

Here's a tip for YOU to consider as YOU
WORK THE POND at the **LARGEST** Networking
Event of the year, the Annual Dinner.

See page 41 for more information
on this year's interactive and fun evening!

Networking Tip #12 – REMEMBER MAE WEST

Great networkers ask clear, concise questions, and respond in a crisp style. They know that long, rambling musing make the unlucky recipient's eyes glaze over. Avoid techno-speak and jargon because Mae West may not be the only one thinking, 'Move along sonny, you're beginning to bore me.'

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.

NEW! WEBSITE SPONSORSHIPS – Affordable for any business!



Your Chamber is almost 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.

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.

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.

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 market-



ing 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.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

GOODIE BAG ITEMS BEING ACCEPTED!

PROMOTE YOUR COMPANY AT THE CHAMBER'S GOLF OUTING

Market your business at the Chamber's 30th Annual Golf Outing & Dinner in June by putting your promotional items in the golfer goodie bags. Give the Chamber 125 items with your logo on it – shirts, golf towels, etc. and in exchange, you will receive the following benefits: listing in the

program, listing in the *Route 422 Business Advisor* and acknowledgement at the June Membership Breakfast. If you would like to donate 125 of the same promotional item, please contact Kitty at the Chamber Office at 610.326.2900 or email her at kitty@tricountyareachamber.com. 📧



IT'S TIME TO INVEST

Now, more than ever, businesses need an **ADVOCATE**.

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

As a membership based, **business advocacy organization**, the TriCounty Area Chamber of Commerce (TCACC) serves nearly 700 businesses in southeastern Berks, western Montgomery, and northern Chester Counties and along the Route 422 Corridor.

TCACC provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our thriving region.



■ IMPACT ■ NETWORKS ■ PRIORITIES ■ OPEN

JOIN TODAY - Call Susan at 610.326.2900.

Join by April 19 and receive a **FREE Ticket to Hands-on Workshop** with Gayle and Judy on April 29.

Promo Code: 422 BA - See page 36 for workshop details.

 **TRICOUNTY AREA CHAMBER OF COMMERCE**

Be Seen. Be Heard. *Belong.*

tricountyareachamber.com

Offer Expires 4/19/2010 - Promo Code: 422 BA

FEBRUARY WOW

TWITTER AND LINKEDIN TOOK CENTER STAGE AT CHAMBER WOW



Skip Shuda and Marilyn Moran, Team and a Dream, spoke to a full house at February's Women of the Workforce (WOW) Luncheon held at the Brookside Country Club. They presented "Social Media: Can Twitter and LinkedIn be integrated into your marketing plan?" which explained how social networking sites have become popular media outlets and how companies can best utilize and incorporate them into their marketing strategy.

Skip Shuda focused on strategic planning and why businesses should care about these social media sites. He noted that today's generation has grown up using Twitter, Facebook, and LinkedIn, so it's only natural to want to use these as marketing tools. He showed that they are used to maintain and create relationships with business professionals, as well as share up to date news and information. He outlined different aspects to consider when setting up your social media accounts in order to gain the most value from them.

In her part, Marilyn Moran explained the basics of LinkedIn and Twitter, as well as best practices to incorporate. She stressed the importance of getting your LinkedIn account to 100% completion, as well as making it a part of your daily activities. Another topic she discussed was groups and getting involved with ones that are similar to your field. She ended her presentation with saying "have fun," and that using Twitter and LinkedIn adds a "human aspect" to your business. 📧

This event was presented by TriCounty Area Chamber of Commerce and was sponsored by **Advanced Chiropractic of Pottstown** and **Klein Transportation**.

ADVANCED
CHIROPRACTIC



The Women of the Workforce Luncheons are a monthly occurrence on the Chamber's calendar. This month's Luncheon will be held on Tuesday, April 13, 2010. The event will feature Carol-Anne Minski, Manager of Organizational Solutions, MEA as she presents "Time Management: The Urgency Addiction." For more information on this event, visit the Chamber Calendar on tricountyareachamber.com.

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

MEMBER UPDATES

P. Richard Frantz, AIA, Registered Architect, has relocated to 1035 E. High Street, Pottstown, PA 19464. The phone number is 610.323.0900 and website is www.prfrantz.com.

Chamber Members - If your business moves to a new location or your contact information changes, update your information with the Chamber by calling 610.326.2900 or email jeff@tricountyareachamber.com.

RESUMES

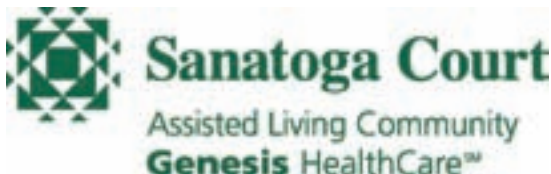
If you are a Chamber Member business looking for employees, stop by the Chamber office to look through the resumes collected this month.

1-Human Resources

2-Marketing

FEBRUARY MEMBERSHIP MIXER

SPECIAL THANKS to Sanatoga Court Assisted Living Community for hosting the February 23 Membership Mixer at their facility.



Looking for more **NETWORKING Opportunities**, please refer to page 41 for information regarding our LARGEST Networking Event of the Year, the Annual Dinner.

This month's Membership Mixer will be held on April 13 at Visiting Nurse Association of Pottstown & Vicinity and is sponsored by Visiting Nurse Association of Pottstown & Vicinity.



NETWORKS

Getting to know various **NETWORKS** of people might be just what your business needs.

The Chamber's business is to be an advocate for your company – and for the community – creating a climate of growth and success that benefits all. The Chamber connects business to government and civic leaders to make communities a better place to live, work and play.

Access to people. One more way to connect to customers and the community.



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

Call 610.326.2900 or log onto tricountyareachamber.com.

Visit tricountyareachamber.com for Chamber Events and Community Events

CHAMBER INTERNSHIPS PREPARE INDIVIDUALS FOR THE BUSINESS WORLD!

Inquire today about this valuable business experience in a professional environment

If you know of someone looking for an internship experience, consider the TriCounty Area Chamber of Commerce. The Chamber is currently looking for **SUMMER INTERNS!**

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. 📠

MEET THE CHAMBER'S COMMUNICATIONS/ FOUNDATION INTERN, THERESA FORT

Theresa Fort is a life-long resident of the tri-county area who started interning at the Chamber in January. Not your typical intern, Theresa began attending college when she was 39 years old while working full time for a local manufacturer. She is currently attending her final semester at Cedar Crest College in Allentown where she will earn her B.A. in English with a Writing Concentration.

"Going to school while working was difficult," Theresa admits, "but I really enjoyed college and it was something I knew I needed to do." Theresa worked as a production operator at the Wagner Lighting Division of Federal-Mogul Corp. for seventeen years. After leaving Federal-Mogul, she worked for seven years at Accellent, Inc. in Collegeville until December 2009 when she left to pursue an internship.

The internship at the Chamber has given Theresa the practical experience she needs to change careers by acclimating her to the business environment. Her responsibilities include writing press releases and other marketing materials. She is currently working with Eileen Dautrich, Executive Vice President, to develop a marketing plan that will

expand the reach and public awareness of the Chamber-affiliated educational Foundation, the TriCounty Area Chamber of Commerce Foundation, Inc.

"It's interesting to see how business, government, and the community work together to get things done," she says. "Working at the Chamber has taught me the role of communication in that process. I enjoy the challenges of adapting to different styles of writing—finding the best and most efficient way to communicate a message."

Theresa's personal business philosophy recognizes the importance of adaptability. "The business environment is constantly changing and evolving. Being able to adapt is important on both the individual and the organizational levels." She adds that a person may find it difficult to adapt to work for which they are not suited. "A person needs to find and do work that they care about. Commitment and hard work will get you far, but a passion for what you do will enable you to achieve success."

Theresa enjoys reading and creative writing, biking on area rail trails, and hiking with her dog Buddy. She lives in Boyertown with her husband, has two grown children, and recently became a grandmother to a baby boy. 📠

**PLACE YOUR AD
IN OUR NEXT
ISSUE! CALL
(610) 323-6253**

- 1. Improve your company's name recognition.**
- 2. Generate activity during slow times.**
- 3. Expand your business with new prospects.**
- 4. Win back former customers.**

It's as easy as 1-2-3 or ABC – Always Buy Chamber!

IT'S COMING - APRIL 28!

TESTIMONIAL

In case you missed Scott's story at the Chamber's March Membership Breakfast, here is a quick recap of why he has encouraged his staff to *WORK THE POND* at the Chamber's Annual Dinner on April 28.

"I think this a great opportunity for all of us to get out and meet people, to learn about **networking, and to improve our skills in **networking** from renowned professionals,"** said D. Scott Detar, Maillie, Falconiero & Co., LLP and a Member of the Chamber's 2009-2010 Board of Directors.

After the board announcement that the Chamber would be inviting co-authors, *Gayle Hallgren-Rezac and Judy Thomson*, Shepa Learning Company, to this year's dinner, Scott not only took the message back to his firm, but he ordered the books for each one of his staff members.



D. Scott Detar at the March Membership Breakfast

"While we were discussing this at my firm, I knew that there were people in the firm, people out of college, people with not a lot of experience, that needed help in what we call 'Practice Development.'"

Now is the time to practice your development and Come *WORK THE POND*!

TOP 5 REASONS TO ATTEND THIS YEAR'S ANNUAL DINNER

#5 – Your competitors are **NETWORKING**, *shouldn't you?*

Networking events include both buyers and sellers, which means the opportunity to build relationships to create potential partnerships and even more importantly, future customers.

#4 – New Ideas and Ways of Doing Business!

Aren't you looking for new ideas and new ways of doing business? You might meet someone or find something new that will benefit your customers, and in turn, benefit your business.

#3 – Watching your budget?

NETWORKING is one of the cheapest ways of advertising. This event will not only provide your sales force with the tools on how to **NETWORK**, but it will give them an environment in which to do it. Learn invaluable tips to help expand your business' **NETWORK** and furthermore, do it without breaking the bank!

#2 – Again, don't break the bank - \$90 and an invaluable experience!

Education is key to becoming a successful **NETWORKER**! Learn useful tips from "masters of networking", enjoy a wonderful dinner, and expand your business' **NETWORK**. With last year's ticket priced at \$150, your Chamber has lowered the price and increased the value of the program – this event is a steal at \$90 per ticket!

#1 – It is The **LARGEST** Networking Event of the Year!

As the largest networking event of the year, you are bound to make several new contacts. These new relationships can assist you in expanding your reach and even if you leave with only one potential customer, it will be worth your time and money!

Use the **POWER** of Your **NETWORK**!
Leap Your Business **Forward** at the **LARGEST**
Networking Event of the year!

See **YOU** there!

Wednesday
April 28
2010
at
RiverCrest Golf Club & Preserve
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5pm

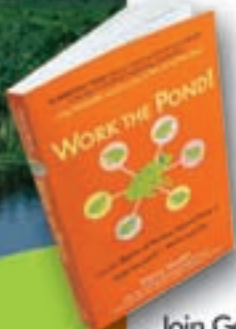
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Based on the book *WORK THE POND! Use the Power of Positive Networking to Leap Forward in Work and Life* by Gayle Rezac and Judy Thomson. Positive Networking is a registered trademark of Gayle Rezac.

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Ribbon Cuttings



FASTSIGNS OPENS WITH TRICOUNTY AREA CHAMBER RIBBON CUTTING

FASTSIGNS, (Sign & Graphic Solutions Made Simple), 180 Shoemaker Road, Unit B, Pottstown, PA, celebrates its grand opening with a Chamber Ribbon Cutting. Chamber Ambassadors and TriCounty Area Chamber President, Tim Phelps, assist the staff and owner of FASTSIGNS with the festivities. Bill Wellen, owner of FASTSIGNS, is pictured fourth from the left in the front row. The TriCounty Area Chamber of Commerce welcomes FASTSIGNS, one of the Chamber's newest Members, to the tri-county area business community. 🗑

IT'S TIME TO INVEST

ad-və-kət, (n) **ADVOCATE** - one that pleads the cause of another; one that supports or promotes the interests of another.

More than ever, businesses, trying to succeed in the current financial environment, need an **ADVOCATE** to protect them from unnecessary federal, state and local mandates. Chambers of Commerce serve as that **ADVOCATE**. The TriCounty Area Chamber of Commerce works on behalf of its membership on issues that **IMPACT** business development including economic development, transportation, education, planning and zoning, and business taxation.

The TriCounty Area Chamber of Commerce provides an ideal environment for expanding your **NETWORK** in business development. Programs and events, such as the Annual Dinner on April 28, provide opportunities for individuals to exchange ideas with other talented leaders in business, community, and government

helping your business run smoother and making our community a better place to work, live, and play.

INVEST in your business and our community - your membership investment is important as it provides the financial strength necessary for us to create and **ADVOCATE** a daily voice for the business community. By maintaining your commitment to the Chamber, you will be provided with the opportunity to take advantage of cost savings opportunities and to have your voice heard as we advocate for you through local, regional, county, state, and U.S. issues.

Be Seen. Be Heard. Belong to the TriCounty Area Chamber of Commerce and **ADVOCATE** for business in the tri-county region. **"Always Buy Chamber"** - Businesses that care about our community.

For more information contact Susan at 610.326.2900 or visit www.tricountyareachamber.com

THE POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION AWARDS OVER \$919,085 TO LOCAL SCHOOLS AND COMMUNITY ORGANIZATIONS

The Pottstown Area Health & Wellness Foundation has announced that it donated \$919,085 to local organizations and schools during its fall grant round. "The grant applications submitted are innovative and consistent with our mission to enhance the health and wellness of area residents," according to Dave Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation. "The local schools and organizations continue to excel in their efforts in creating and improving health and wellness programs and services."

The Foundation provides funding to local schools and non-profit organizations who offer programs that motivate people to adopt healthy lifestyles. "The development and continuation of the programs funded during this grant round are proof of the commitment and dedication of area organizations working together to create a healthier community," comments Kraybill.

The Foundation distributes grants according to its four long-term goals:

GOAL 1: Reduce Behavioral Risks

GOAL 2: Improve Access to Medical Services

GOAL 3: Enhance Formal and Informal Supports

GOAL 4: Improve Physical and Social Environment

In support of the **"Reduce Behavioral Risks"** goal, the Foundation is investing \$175,000 in 12 community organizations, schools and programs:

- BCS Yes! - Health, Fitness and Nutrition Program
- Centro Cultural Latino Unidos, Inc. (CCLU) - S.A.L.U.D. Academy health & wellness program
- Coventry Christian School - Keep 'Em Moving - Enhancement of physical education and nutrition education programs
- Falkner Swamp Nursery School, Inc - Series of Health and Wellness Programs
- Family Services of Montgomery County - Project HEARTH - Helping Elderly Remain in Their Homes
- Holcomb Behavioral Health Systems - Life Skills Program for Vulnerable Adults and Their Children
- KenCrest Centers - REACH 2 Project (Resources and Education for Achieving Complete Health - Partially funded by PAHWF East Auxiliary)
- Maternal and Child Health Consortium of Chester County - Healthy Start Prenatal Program
- Pottstown Area Seniors' Center - Enhancing Prime Time Health
- Pottstown Family Center - Expanded Food and Nutrition Education Program
- St. Aloysius School - Steps to a Healthier You - Fitness & Nutrition Program
- West-Mont Christian Academy - Healthy Snack Program with Fresh Fruits and Vegetables

In support of the **"Improve Access to Medical Services"** goal, the Foundation is investing \$676,585 in seven community organizations, schools and programs:

- Christian Concern Management & Development Corporation - Van Service for Amity Manor residents in Douglassville (Funding provided by the PAHWF East Auxiliary)
- Community Health and Dental Care, Inc. - Six-month request for sustainability of a community-based healthcare center
- Community Health and Dental Care, Inc. - Dental Supplies (Funding provided by the PAHWF East Auxiliary)
- Community Health and Dental Care, Inc. - Six-month request for consulting services
- Diakon Lutheran Social Ministries - Volunteer Home Care - Support for Boyertown and Pottstown Area Volunteer Home Care Teams (Funding provided by PAHWF East Auxiliary)
- Montgomery County Community College - Dental Sealant Day
- VNA Community Services, Inc. - Personal Navigator Program with Expanded Legal Support Services

In support of the **"Enhance Formal and Informal Supports"** goal, the Foundation is investing \$60,000 in two community organizations and programs:

- Child Advocacy Center of Montgomery County-Mission Kids - Initiative for Research and Development of Infrastructure
- Pottstown Area Police Athletic League - PAL Administrative & Operating Support

In support of the **"Improve Physical and Social Environment"** goal, the Foundation is investing \$7,500 in one community organization:

- Camphill Village Kimberton Hills - Aging in Community Program



About the Foundation:

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

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BEHIND THE SCENES OF THE TRICOUNTY NETWORK

MEET LOCAL LEADERS, JOSEPH SZAFRAN, ALBERTO VENNETTILLI, & ERICA L. WEEKLEY, MEMBERS OF LEADERSHIP TRI-COUNTY



Joseph Szafran

Joseph Szafran, Site Communications Manager at Exelon Nuclear, Limerick Generating Station was looking forward to the Leadership Tri-County experience as a way of meeting people and developing relationships in the community, a goal he believes is "essential to success in just about any job or career."

Szafran earned a B.A. in Business Management from Virginia Wesleyan College and an M.A. in Political Science from Villanova University.

Having worked in the area for fifteen months, Joe appreciates the value of the Leadership program for networking with other business professionals: "It's important to be aware of the people and places in the community that you work in. The Leadership program is a great way to find out more about the tri-county area. Being with a small group of individuals throughout the program and having shared experiences helps develop additional contacts in the community as well."

As a special interest, Joe has been involved in local politics for the past ten years.



Alberto Vennettilli

Alberto Vennettilli's business philosophy emphasizes service to others. As Vice President of Carroll Engineering Corporation, Al says he strives to "provide a professional service and to treat clients in such a way that I would expect to be treated."

Vennettilli earned a B.S. in Civil Engineering from Michigan Technological University in 1987 and has worked in the tri-county region for three years. He feels it is important to participate in Leadership Tri-County because it helps him learn about issues in and around the area and provides an opportunity to become involved in the community.

Al is a sports enthusiast and enjoys working out. His other interests include music, cooking, and wine. He lives in the tri-county area with his wife and their three sons.



Erica L. Weekley

Before working for two years in her current position as Grants Coordinator for the Borough of Pottstown, Erica L. Weekley held positions in various local businesses and organizations, including the Pottstown YMCA and the Pottstown School District. A graduate of Pottstown High School, she earned a B.S.Ed.

in Political Science and Secondary Education Social Studies from Shippensburg University.

Erica's personal business philosophy is based on her conviction that in the business of government "it is critical to effectively communicate needs, wants, and available resources to maximize the intended public benefit." Her prescription for creating lasting connections in the community and moving projects forward is to "show presence, be relevant, and stay committed to your task."

Erica values her participation in Leadership Tri-County for the experience it gives her in the rapidly changing business environment of the region: "The tri-county region is seeing increased development in a variety of areas, and in my participation I get a better sense of these economic and social trends first-hand. Participating in the program will enhance all efforts in serving as an effective non-profit board member, government official, or community advocate." She looks forward to the camaraderie of working with other business professionals in the community and to strengthening her "tool set" for future non-profit service.

Erica is interested in art and design, health and fitness, and enjoys live music. 🎵

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

GOVERNMENT AFFAIRS & ADVOCACY UPDATE: **Proposed Tax Increases within State Budget**

After last year's rancorous 101-day budget impasse, officials in Harrisburg are pledging to finalize a budget by the June 30th state constitutional deadline this year. However, the issues have not changed much since Governor Rendell has proposed an overall spending increase that may be difficult to justify in an economy with flat wages, declining revenues, budget shortfalls, and high unemployment. With members of the legislature opposed to new or increased taxes, and increased spending, this looks a lot like the formula for another protracted stalemate.

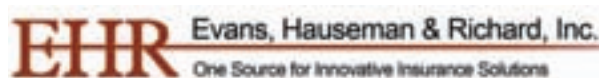
The Chamber of Commerce applauds Governor Rendell's proposals within his budget to reform a number of business taxes such as the elimination of the restrictive cap on net operating losses, movement toward basing the Corporate Net Income tax solely on sales, and reducing the CNI tax rate, the second-highest in the nation.

However, during his budget address, Rendell proposed an overhaul of the state's sales tax. The governor wants to lower the statewide sales tax from 6 percent to 4 percent, but would tax many goods and services that are now exempt. This includes a substantial expansion of the sales tax to business services such as, accounting, auditing and bookkeeping services, administrative services, advertising, public relations & related services, all other professional and technical services, amusement & recreation industries, architectural, engineering & related services, consulting (scientific, environmental, & technical), data processing, dry-cleaning & laundry services, heating & AC service fees, financial institutions fees, funeral parlors & death care services, information services, legal, parking lots & garages, personal care services, theater, dance, music & performing arts admissions, Not-for-Profit-tourist promotion agencies, transit & ground transportation, waste management and remediation services, and water and sewage services.

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

CONGRATULATIONS to the following Chamber Members Who Were Named Winners at the 2010 BIE Home Show!

**Evans, Hauseman & Richards, Inc.
received 2nd Place Recognition (Red) Ribbon.**



**The Longacre Company received
3rd Place Recognition (Yellow) Ribbon.**



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BEHIND THE SCENES OF THE TRICOUNTY NETWORK

GOVERNMENTAL AFFAIRS & ADVOCACY

(Continued from page 43)

The Governor also called for combined reporting, which will impact companies that do not have passive investment, such as Delaware State holding companies.

Combined reporting is a complex tax reporting system that would have far-reaching, harmful effects on large and small employers. Rendell's proposal treats affiliated taxpayers (parents and subsidiaries) engaged in a unitary business as a single entity for the purpose of determining taxable income. Proponents say it is necessary in order to close so-called "tax loopholes" – an increasingly popular term used by supporters to negatively characterize legitimate and legal tax planning policies with regard to some corporations'

use of passive investment (Delaware holding) companies in other states. Gene Barr, Vice President of Government Affairs for the Pennsylvania Chamber stated "there is no guarantee combined reporting would bring in additional revenue for the state, as some companies could actually see their tax burden lowered under combined reporting. Further, when compared to other states that have adopted combined reporting, Pennsylvania's proportion of corporations that do not pay the Corporate Net Income tax is typical." The certain result would be lost investment and lost jobs in the Commonwealth.

Governor Ed Rendell also proposes eliminating an existing state provision where Pennsylvania retailers and other businesses that collect and remit sales tax in Pennsylvania receive a one percent discount for paying on time. Currently, a vendor who timely files a return and

remits the tax receives a one percent discount of the tax collected as compensation for the expense of collecting and remitting the tax. Indeed, the Commonwealth mandates that businesses perform the function of the state's tax collection agents, at a substantial cost to businesses. Costs include calculating, recording, collecting and remitting various taxes and fees from customers; developing systems to gather data and prepare and file reports; preparing sales tax manuals; training personnel and supervising performance; and undergoing internal and Department of Revenue audits.

As you can see, Governor Rendell's last budget proposal contains tax proposals potentially detrimental to the business community, especially small businesses. Last year, with your help, the Chamber worked successfully with the state's business community to stop the Governor's proposed

broad base tax increase. This year, the Chamber will also work diligently to oppose increased or expanded tax increases that fall on the backs of small businesses. But, we need your involvement and voice. **Please attend the next Government Affairs Committee Conference Call held monthly on the third Thursday at 10 AM or contact the Chamber offices on how you can help our advocacy initiatives.** A positive business climate in our Commonwealth benefits our residents, municipalities, and various other institutions. Support of pro-business policies goes a long way towards making our region and Pennsylvania a better place to live, work, and raise a family.

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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Phoenixville Borough Chosen as One of the Best Places to Live

Joseph Scott McArdle, Marketing Specialist with the sales office in the headquarter of Prudential Fox & Roach Realtors was recently interviewed by *Philadelphia Magazine*. The Magazine choose Phoenixville as one of the best places to live, and interviewed McArdle for his vast twenty five years of experience in real estate and in particular with his efforts creating the real estate renaissance in Phoenixville.

"The borough has undergone a Renaissance that started with a March 21, 2004 Camp-out of buyer for a new town home development on the former steel site located in the center of the borough," McArdle said. "New shops, bars and restaurants that have opened up since that event, with new residents, supporting local business with the influx of their new disposable incomes, and their new attitudes that have shaped the renaissance," according to McArdle, who was instrumental in the marketing of the town's real estate, and in particular two different developments over the years in the borough where buyer's camped out. McArdle added, "The 'Live, Work, Play' lifestyle that embodies the new residents, mostly first time buyers, are not only hip, but cool all in one, fueling the booming



Joseph Scott
McArdle

center of the downtown. The positive aspects that such plans contribute to the ongoing renaissance that is taking place with the expansion of restaurants, new residences, and new offices in the center of town, makes it the perfect place for first time buyers," he said. And

now, accordingly, being recognized as one of the best places to live.

The first resident of Renaissance Place South Condominiums, the latest development McArdle is marketing in the center of Phoenixville, has just accumulated enough presales to finally close on the first FHA transaction, thus allowing buyers at the downtown location to be able to purchase with as little as three and a half percent down even with a condominium. The development is one of only two condominium complexes in

(See "Phoenixville" on page 51)



Inside the sample at Renaissance Place South Condominiums in "Hip and Cool" Phoenixville.

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Nothing good comes easy, and that includes hiring and managing good employees for your small business. That's why many entrepreneurs are turning to professional employer organizations (PEOs) to handle the complex, time-consuming administrative burdens of human resource management.

PEOs are companies that help businesses find and hire people, plus manage such things as health benefits, workers' comp claims, payroll, unemployment insurance and more. As a business owner, you contract with a PEO to assume these and other responsibilities, allowing you to concentrate on the revenue-producing side of your operations. PEOs establish and maintain an employer relationship with the workers assigned to you, and assume many employer responsibilities and risks.

Most small businesses are new to the human resources (HR) field. But one advantage of using a professional employer organization is that they already have experienced HR pros who can handle benefits, payroll, OSHA compliance and just about everything else you will need. By bringing employees into a larger overall group, a PEO can offer your workers benefits such as health insurance and retirement plans—valuable perks you'd be hard-pressed to deliver on your own.

Pre-employment testing is another area PEOs can help. Without a screening process, you risk placing the wrong person in the job, leading to lost productivity and costly turnover. PEOs tailor pre-

employment tests to predict loyalty to you as well as success on a specific job. The tests aren't foolproof, but they can have a big impact.

Small business owners often dread the prospect of reading mountains of resumes and conducting interviews for prospective hires. PEOs can reduce this burden and deliver candidates quickly, then handle the paperwork for the new hire. Some PEOs have entire divisions devoted to recruiting and helping small business owners gather information to make the right hiring decisions. Small wonder why many entrepreneurs credit PEOs with helping them quickly grow their businesses.

An excellent source of information for identifying and working with PEOs is the **National Association of Professional Employer Organizations (NAPEO)**. Their website, www.napeo.org, describes how PEOs work, the benefits they offer new and growing small businesses, and guidelines for selecting one that's right for your HR needs.

To learn more about HR issues facing your new or growing small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or visit on the web at www.pottstownscore.org.

(See "SCORE Workshop Series" on page 55)

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PHOENIXVILLE

(Continued from page 49)

the entire zip code, and the only one that is new construction, to have achieved the much sought after FHA listing which proves; the incredibly low down payment, still allows for a sizable seller's assist, and also allows for gift funds. The new condominium complex is the first in the borough to integrate garage parking. With this recent FHA settlement, the buyers were able to secure their condominium with as little as an initial deposit of \$1,000, and the buyer rolled their options and extras in to the mortgage which utilized only three and a half percent down on the total purchase price, all within a three week period from contract to settlement. FHA financing also allowed for gift funds, and was more lenient on credit scores. "The ability to obtain favorable condominium financing was instrumental in obtaining that sale and settlement at Renaissance Place South Condominiums in Hip & Cool still Booming Phoenixville", McArdle said. Robert Shaar, a seventeen year mortgage executive with Mortgage Network Solutions of Royersford, who arranged the purchaser's financing for the FHA transaction, stated, "With FHA financing there is very limited cash needed to close, very fast turnaround times (sometimes being in the home in as little as two weeks), Sellers can help you with costs, and credit scores requirements are very reason-

able. Overall FHA is a very strong product that allows much flexibility, in an otherwise difficult mortgage market."

"With the abolishment of Spot Loan approvals on February first of this year, it only dramatically increased the value of our FHA listing, as we can offer very attractive financing where others in the marketplace cannot," Shaar said. "It also proves to vindicate all the long and tireless work we all put into obtaining the FHA listing in the first place, not to mention all the benefits the buyers receive such as the 10 year national transferable warranty, the more detailed budget that plans for future replacements, thus reducing the need for special assessments. Every detail had to meet exacting standards, and we have not allowed renters as to do so would cut off scarce financing for all prospective buyers. We have reached critical mass with sales at Renaissance Place South Condominiums as the borough has reached critical mass in being recognized as one of the best places to live."

Renaissance Place South condominium complex has also intergraded numerous green and cost savings plans into the building, including having a southern orientation to the building, yielding the majority of the condominiums facing the sun all day long.

(See "Phoenixville" on page 53)

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BUSINESS, HEALTH AND FITNESS

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

At the time I began to write this article, it was hard to believe that all of the snow would ever go away; that spring would never come, and according to the groundhog, we were in store for another few more weeks of winter. But it then became more noticeable that the daylight hours had been getting longer and the birds had resumed their chirping in the morning. Even with all of the snow on the ground, a lot of melting occurred during the daylight hours. Spring is indeed coming and before long, outdoor activity will resume. Question is, will you be ready or has your fitness been put in hibernation over the winter?

There are several definitions for fitness. Fitness can embody physical, mental, emotional, and even fiscal, but simply stated fitness is about being adapted, suited, and prepared. Whether or not you enjoy running for exercise or participate in races, running provides a great analogy when it comes to understanding the value of keeping fitness as a part of your everyday life. Just like most things in life, a run is a journey between two points — a beginning and an end. The beginning can be anything from that first step out the door, to the start of the trail, to the line on the track, etc. The end, finish line, or goal, is different for everyone. If the goal is to run a 5K, the finish line is 3.1 miles away; a marathon, 26.2 miles away. But no matter the goal, there has to

be a plan in place to get there and that is where most fall short in their journey.

As previously stated, fitness is about preparedness — the preparedness to ward off most self-induced costly illnesses, improve quality of life; the list is limitless. As is clearly evident in today's society, we are a nation of unfit, unprepared people who would much rather do something quick and right now than correctly and more beneficial to our health. Fast food, convenience food, crash diets, diet gimmicks, fitness gimmicks, etc., they are all a quick fix (sprint) to a much more efficient and time honored solution — consistent, dedicated time (marathon) to doing what's right. Imagine for a moment the runner and

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

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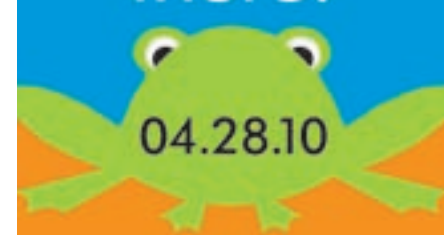
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PHOENIXVILLE

(Continued from page 51)

The lights in the lobby/entryway are the new LED, giving substantial cost savings, and producing a softer and more desirable light spectrum, in addition to having Compact Fluorescent Lights (CFL) throughout the hallways. The standard kitchen cabinets are not just JD Power's award winning but also Eco-Friendly. In addition, the location scores and incredible eighty-five out of one hundred on the walkability index. "Keeping cost low and being green friendly has proved powerful to purchaser at the new downtown development," McArdle said. "Being tucked away just steps away, especially with the winter weather, from all of the numerous downtown Bars and Restaurants, and having a warm car that they don't have to scrap snow off of, this development is proving ideal for first time buyers. With the limited time offer of \$5,000 seller's assist for the next five one bedroom units to go under agreement, coupled with attractive financing with little or no down payment, many buyers are able to qualify for these residences in time to take advantage of the first time home buyer credit. Financing is the key to today's real estate market, in what I characterize as "The Post Mortgage Meltdown World." It is only half the battle to obtain an agreement, the other half is proving to obtain the financing in order to close the transaction. Making it as easy as possible to buy, and they will,"

according to McArdle. Adding, "We are also VA listed and met all of their criteria as well, giving eligible veterans the ability to obtain one hundred percent financing. I believe with all the people who qualify for such benefits and the ever restrictive financing alternatives, the VA loans will grow in popularity."

Built by The DeMutis Group, a third generation Phoenixville Builder/Developer since 1941, Renaissance Place South is the third in the New Downtown Condominium complexes, and the first to incorporate intergraded garages. Emmanuel C. "Manny" DeMutis, builder of the project, said "Of all the projects that we have done, whether it be 101 Bridge, Iron Hill or the district court building, Renaissance South is the most symbolic of Phoenixville's return. The national economy is in turmoil; the local economy is stable. Phoenixville now has better amenities than most Pennsylvania communities. Renaissance Place South represents the best; garage parking, high speed elevator, storage on site, all at a price that the first time home buyer can afford. I am very excited, to see a new wave of people move to Phoenixville and live the experience of living in a walkable, fun, downtown. Renaissance Place South is a project that we are proud of and look forward to sharing the experience with others." 🗑

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BUSINESS, HEALTH & FITNESS

(Continued from page 52)

the pain he would have to endure running a marathon after having done little to no training. Had he spent a little bit more time preparing for the race by training and eating smarter, finishing the marathon would at least be realistic.

Not everyone needs to run a marathon to appreciate the fact that as in life, slow and steady wins the race every time; slow to progress with the training and steady by keeping actions consistent with the goal in mind. We're too easily swept up in the "I don't have time," "I'm too busy," "I don't need to exercise" excuses and then want the sympathy in the end when the pack has finished ahead healthy and strong and we are left in the dust of wonderment. We're too easily influenced by fitness gimmicks and food product marketing that leave most with such a warped sense of what it means to be healthy that they have themselves so convinced that they know what's best. Imagine the runner again missing a turn in a marathon thinking that he knew a shortcut, only to find out that the 26.2 miles has now doubled.

A marathon is not won or raced efficiently for most by running at full speed

from the start. Unlike a sprint, which is over in seconds, a marathon is not only a test of endurance and stamina, but the mental toughness and willingness to press on when everyone else would most likely quit. As in life, it's easy to quit, walk away when things get challenging. Most of us however are capable of even the shortest of sprints; sprinting to the car when it starts to down pour; hitting the vending machine because you didn't eat breakfast; stopping at the fast food joint on the way home for dinner. With the sprint, it's over in a flash and the desired result is immediate. With a marathon, it takes time and patience.

Fitness is a lifestyle — a life long process of eating healthy, exercising regularly, getting plenty of rest, managing the mental and emotional stresses in our lives to name a few. Contrary to what our perceptions may be due to marketing and advertising, fitness is not a guarantee. Rather it is achieved through proper planning and implementation of sound principles and not marketing hype. And in today's world, nothing can be more gratifying than knowing there is something you really do have control of, and that is your health. 🗑️

Meridian Bank Promotes Geoff Sheehan

Devon-based Meridian Bank has announced the promotion of Geoffrey T. Sheehan, Exton, to Assistant Vice President, Commercial Lending. Previously a commercial loan officer, in his new position Sheehan will take on increased responsibility for business development and customer portfolio management.



Geoffrey T. Sheehan

A 2001 graduate of Coatesville High School, Sheehan earned a marketing degree from Penn State in 2005. Prior to joining Meridian in 2006 as a Loan Administrator, he was a customer relations manager at Citadel Federal Credit Union.

"Geoff is a natural," said Joe Cafarchio, Meridian's Executive VP, Commercial Lending. "His ability to communicate with and understand the business people he deals with gives him a real edge in helping them grow their companies." 🗑️

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.

Stephens Named Banking Center Representative of The Victory Bank

Diana Stephens recently joined The Victory Bank to serve as Banking Center Representative. In her new position, Stephens will assist clients in achieving their short and long-term financial goals.



Diana Stephens

Stephens formerly served as Branch Manager and Senior Personal

Banker for Continental Bank. Stephens and her husband reside in Pottstown.

The Victory Bank is a locally owned and operated commercial bank headquartered in Limerick, Pennsylvania. The bank was founded to optimize the financial lives of businesses, professionals, and consumers primarily in Montgomery, Chester and Berks Counties. For more information, call 610.948.9000 or visit www.thevictorybank.com. 🗑️

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SCORE Workshop Series

The popular SCORE workshop series, "How to Start and Operate a Small Business" is scheduled to be presented from 7:00 to 9:30 PM on four consecutive Monday evenings beginning on April 26 at the Pottstown SCORE office in the New York Plaza building at 244 High Street, Suite 101, Pottstown.

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

The workshop sessions are as follows:

- **Sources of Information and the Tax and Legal Implications of the Different Legal Structures, April 26**
- **The Business Plan and The Business Loan, May 3**
- **Sources of Market Information, Marketing, May 10**
- **It's All About Profit, May 17**

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

Hartman, Vice President and Branch Manager at National Penn Bank; Don Havas, President of Applied Technology and Sciences, Inc; William Hoke, Founder and owner of a high tech small business for 27 years; Carl Landis, CFP, Certified Financial Planner; David Megay, Esq., Attorney with O'Donnell, Weiss & Mattei, PC; Dick Powell, Property Management and Cable access TV Producer; Scott Rakowski, CPA for Rakowski and Company; and Carolyn Wiker, Head of Adult Services at the Pottstown Public Library

Registration begins at 6:45 pm, and all classes start promptly at 7:00 PM. Each session costs \$25. A manual on preparing a business plan will be available for \$20. A special price of \$100 is offered for the four courses as a package, and this includes the manual. As an added bonus, there is a 50 percent discount off the workshop fee for each additional person.

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