

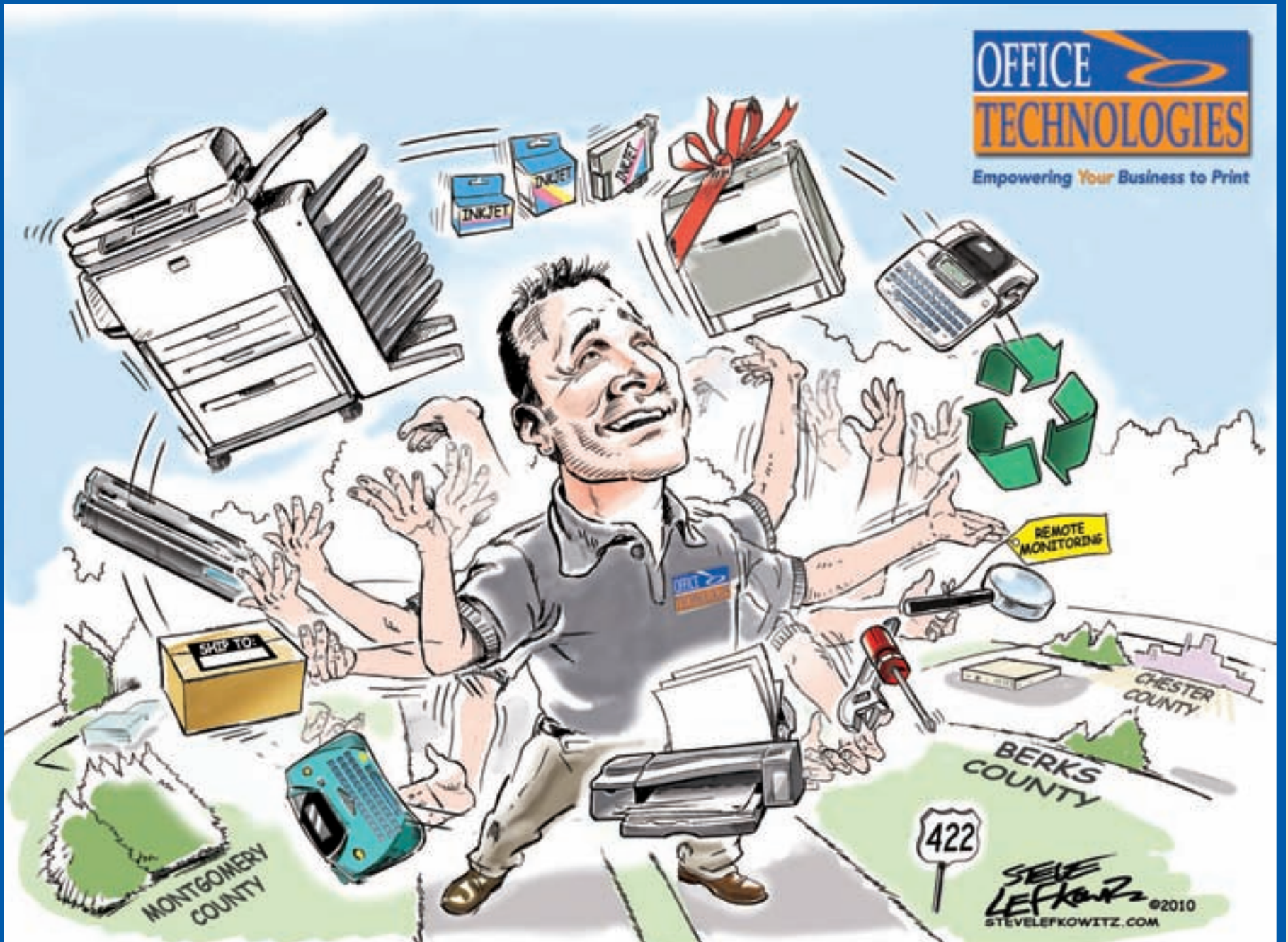
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In This Issue | MAY 2010



Working with the experts at Office Technologies can save medium-sized to large businesses up to 30 percent of print-related costs.



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Contents

- 4 | Cover Story**
Office Technologies, Inc.
- 8 | Buzz Around the Block**
Downtown Phoenixville:
Local Choices, Great Shops and Services
- 19 | Legal Perspectives**
A Review of the Highlights from the
Credit Card Act of 2009
- 20 | Business & Marketing Strategies**
Who's On Your Bus?
- 24 | Performing Technically**
Helping People One Byte at a Time
- 28 | Advertised Services Directory**
What You Are Looking For –
At Your Fingertips
- 28 | Investment Ideas**
Are TIPS Right for You?
- 31 | Downtown Marketing & Development**
Revitalization: The Only Constant is Change
- 34 | Marketing Solutions**
Leveraging the Power of Your Personal Network
- 35 | TriCounty Area Chamber of Commerce**
News And Events
- 49 | Tech Watch**
Ten Rules About Technology
- 52 | Business, Health and Fitness**
The Importance of Earning Your MBA

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Published by: MACnificent Pages,
P.O. Box 334, Pottstown PA 19464-0334
Editor & Publisher – Bill Haley
Advertising Manager – Patti Seigel

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OFFICE TECHNOLOGIES, INC.

Blending New Technology and



Old Fashioned Customer Service

COVER STORY

By Patricia Andrien

What does your office look like? Has it changed over the years, or does it look pretty much the same as when you started? Like most offices, all of your employees probably have their own computers. But, does everyone have a desk-top printer? Do you have network printers, or both?

OFFICE TECHNOLOGIES

How is the cost of printing affecting your bottom line?

Did you know:
Printing costs can consume up to 3% of your gross revenues?

Office Technologies Managed Services can help you:

- Identify Costs through print and financial audits;
- Improve Overall Print Operations through technology redeployment or upgrade;
- Manage Assets including remote hardware monitoring and continuous improvement

Office Technologies: partnering with your business to reduce printing costs

Office Technologies has changed. If you have not looked at your floor plan for a while, you could be throwing money away. Making even small changes in your office configuration can save you a bundle.

The high cost of printing

According to Greg Cavallo of Office Technologies, Inc., in Pottstown, the average business spends a whopping three percent of gross sales revenue on printing costs. If that sounds like a lot, remember printing costs include toner, paper, electricity, the cost of servicing older machines, and equipment replacement costs.

Working with the experts at Office Technologies can save medium-sized to large businesses up to 30 percent of these print-related costs. Hiring Office Technologies means you can turn over all aspects of your print operations, leaving you to focus on running your business.

Today's newer machines with an EnergyStar rating use at least 20 percent less electricity than their older counterparts, and they are also generally smaller,

less expensive, and faster. But, upgrading equipment isn't always necessary, and is just one option in improving efficiency in your office.

(See "Cover Story" on page 7)



Brian Schaeffer, technician, utilizes print management software by remotely monitoring customer's printer performance.

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(ZC1080) **Lemon Street, West Pottsgrove**- 7,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates

(ZC1083) **Boyerstown 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) 1,150SF 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 1,850SF, total refurbished, kitchen area, (6) offices total, off street parking. Call for rates.

LEASED (ZC1094) 26 East Phila. Avenue, Boyertown-

(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. \$775F

(ZC1100) **629C Manatwamy 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.

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

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

(ZC1033) **N. Keim Street, North End, Pottstown**- 1,850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(ZC1039) **355 Circle of Progress, Pottstown**- 1,770SF 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.

LEASED (ZC1050) 78 Wells Road, Parkerford-

(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**- 3,500SF commercial first floor office space. Subdivisible/multiple uses. Large parking area. Available immediately. Possibility of 7,000SF 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) **Douglas Township, Berks County**- (2) warehouse suites consisting of 3,285SF each. Some existing office space in each suite. Suite #1 is comprised of 252SF office space and 3,033SF warehouse. Suite #2 is comprised of approximately 1,300SF office space and 1,985SF of warehouse. Lease together or separate.

(ZC1101) **1745 Portland Ave., West Lawn**- Commercial building with 1st class office space. Conference room and 2,000SF of warehouse space. Large parking lot and separate tenant occupied house w/garage. \$3,200/Month

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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) Douglas 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. \$204,900.

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. \$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 \$249,000.**

SOLD- (#ZC2099) 29 N. Hanover St., Downtown Pottstown-

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. **Reduced \$250,000.**

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. 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/in 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.

SOLD (#ZC2104) 252 Berks Street, Stowe-

FOR SALE- (#ZC2105) 1219 N. Gravel Pike, Zieglerville- COMMERCIAL PROPERTY (1 story cape cod) currently used as a residential property plus separate building in rear. Across from WalWa. \$239,900.

FOR SALE- (#ZC2106) 63 King Street, 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. \$224,900.

FOR SALE- (#ZC2107) 451-453 North Charlotte Street, Pottstown- NORTH END INVESTMENT PROPERTY that includes (8) UNITS. 4 residential apartments; 2 retail stores and 2 storage/warehouse units. Tenant pays heat and electric. All units metered for water/sewer. Call for specific expenses. Current CAP rate is almost 10%. Expenses include management and vacancy. \$274,900.

FOR SALE- (#ZC2108) 1924 Perkiomen Ave., Mt. Penn- Suburban (6) unit apartment in an all brick bldg. 10% CAP rate. All rents are fully leased with long term tenants. Offstreet parking in rear of bldg. Good updated mechanicals with separate electric and gas meters. 1 year old furnace. Property is up to code with all inspections current. Owner will consider a package deal with 136 N. 11th St. and 1264 N. 10th St. Landlord pays gas heat and hot water. Tenant pays electric. \$269,900.

FOR SALE- (#ZC2109) 1264 North 10th Street, Reading- (3) unit apartment bldg. in North East Reading. Separate 2 story garage makes this a (4) unit property. All units except garage are fully leased. 12% CAP rate. First floor was originally a grocery store and could be turned back into one. Updated mechanicals with separate electric meter and hot water heaters. Up to city code with all current inspections. Owner will consider a package deal with 136 N. 11th St. and 1924 Perkiomen Ave. \$89,000.

FOR SALE- (#ZC2110) 136 North 11th Street, Reading- (6) unit stone apartment bldg. located across from City Park. Well maintained with all units fully leased. 12% CAP rate. Updated mechanicals with separate electric meters. up to city code with all inspections current. Owner will consider package deal with 1924 Perkiomen Ave. and 1264 N. 10th St. \$165,000.

FOR SALE- (#ZC2111) 2431 Morgantown Rd, Reading- Prime location. COMMERCIAL/RETAIL property located on busy Route 10. Large (5)BR Residence above comm. sp. ideal for owner to live in or rent for extra income. (1)BR efficiency unit on first floor rear can also be leased. 2nd 2,000SF bldg. in rear of property. Village commercial zoning allows for a myriad of possibilities. 1.57 acres has large fenced in area. A better location just past Flying Hills cannot be found. Currently used as BlackBerry Services. Owner willing to consider negotiating business and inventory. \$398,000.

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COVER STORY

(Continued from page 5)

Look at the big print picture

Managed printing is the new way of looking at office logistics. Now becoming the standard in many larger offices, including hospitals, school districts and universities, managed printing is a proven technology, providing business owners and CFO's with an overall picture of printing costs and efficiency. Managed printing is designed to help businesses identify their printing costs, improve overall document output strategy and manage assets over their entire lifecycle.

Managed Print: Identify, Improve, Manage

Office Technologies has partnered with Oki Data Printing Solutions to provide a Rapid Scan assessment of your company's printing environment. A physical and computer audit by the technicians at Office Technologies can point to measures to increase efficiency through equipment performance analysis, and to lower costs through minimizing printer down time.

Using information from a physical audit and network analysis, Office Technologies personnel can create a long-term strategy for print operations that may include recommendations for changes in workgroup size, user-to-device ratio, network accessibility, and over or under-utilized equipment. Cavallo estimates that by 2015, about fifty percent of larger businesses will have managed printing.

By installing a state-of-the-art software program on your network, Office Technologies IT personnel will be able to identify exactly how many print copies are printed from each machine on the network, and which printers are running the most.

It will also calculate the cost per day of running each machine, and manage the equipment lifecycle, letting you know when it may be time to replace or upgrade. In addition, your office can be compared with others using the best practices in your industry.

The software generates a continuous picture of how efficiently the network is operating. With that information,

(See "Cover Story" on page 9)

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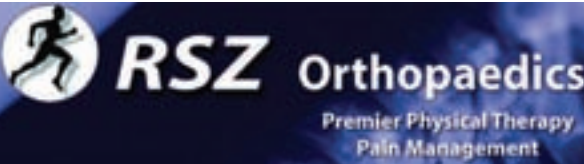
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* The CPA Technology Advisor (September, 2007)

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Local Choices, Great Shops and Services



"BUZZ AROUND THE BLOCK"

By Patricia Andrien

The Phoenixville area is full of local products and services to help you get your errands done without going far from home. With a variety of restaurants, offices, stores, and businesses small and large, Phoenixville is a great place to live and shop.

You can attend school, duck into a quaint restaurants to sample the local flavor, get your car repaired, do your banking, and pick up delicious baked goods all in close proximity to the downtown. Drop off the kids this summer at Water World on Schuylkill Road, and enjoy your shopping experience.

Exploring the downtown and finding exciting new shops can take the drudgery out of getting errands done. Listed below are some of the fine businesses you will discover, including the ones you have relied on forever, and, possibly, some you might not have known about.

Franklin Commons, Location and Purpose

On the north side of Phoenixville, at Franklin and Grant Streets, Franklin Commons is a most "uncommon" place, offering educational opportunities to all ages; it is convenient for those who want to go back to school without leaving the family behind. Everything from pre-school to graduate school is under one roof.

Philadelphia Business Journal recently awarded Franklin Commons 1st place in "Best Mixed Use Project 2009." Originally an old industrial building, the Commons was initially a silk mill. Approximately 80 percent of the building is leased to educational organizations, with ten percent available.

Franklin Commons is home to the following businesses and learning institutions:

- 21st Century Products
- A Healthy Change for Us
- Better Communication through Education
- Bode Borneman Insurance
- Cornucopia Catering
- D&M Glass
- Facetime Performing Arts Studio
- Lansdale School of Business
- Miller Designworks
- Neumann University
- Palma, L.P.
- Phoenixville Area Children's Learning Center
- Phoenixville Area Positive Alternatives
- Renaissance Academy – coming 2012
- Rock & Roll After School
- Seraph
- Stepping Stone Education Center
- Triumpe Capital Associates, LLC

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

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COVER STORY

(Continued from page 7)

reports can be generated for CFOs, and cost-saving measures can be identified and implemented. Reporting makes sure that the people making the decisions have the information they need.

In an era of increased specialization, Office Technologies fills a niche that allows businesses to outsource print management, resulting in increased efficiency all around. "It is a real relief for IT departments to minimize their printer maintenance responsibility," Cavallo says, since printing problems can cause down-time and resource headaches for employees.

Office Technologies receives alerts via the software when machines are low on toner or need service, eliminating staff time in dealing with printer breakdowns. "The alert system notifies our technicians, usually resulting in same-day service," Cavallo says.

Office Technologies, Inc. has reduced costs for area hospitals, large corporations and colleges. Many of the company's clients have 100 printers or more.

With two full-time service professionals and multiple service contrac-

tors, Office Technologies is large enough to manage companies with hundreds of printers, and small enough to hand-deliver a print cartridge to small businesses.

"We have accounts that have 400 printers," Cavallo says, however, cost-saving measures resulting from new technologies can benefit small businesses as well, and changes can be made slowly to accommodate the individual needs of each business. Since he started his own business with small clients, Cavallo feels that his smaller customers are just as important as his larger ones.

Making new customers, keeping the old

Even though his business has grown and changed along with changes in technology, Greg Cavallo remembers his roots. "I still keep a focus on the little guy," Cavallo says, "They are the ones that made my business."

Even though he services large corporations and institutions, ninety percent

(See "Cover Story" on page 11)

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"BUZZ AROUND THE BLOCK"

(Continued from page 8)

The Franklin Bistro at the Commons invites you to sit inside or out for breakfast, lunch or dinner, with great ambiance and lots of natural light. It offers a menu of items under \$5, including "comfort food", soups and daily specials, takeout, family specials and internet access.

The Bistro is open to the public from 7:00 am to 7:15 pm Monday through Thursday, and 7:00 am to 2:30 pm on Friday, with easy entrances and plenty of parking on Franklin and Grant Avenues. Franklin Hall can accommodate over 1000 people and is available for parties, weddings, business meetings, seminars, receptions, fundraisers and more.

Contact Teri Eide of Franklin Commons at 610.983.4638 or view the website at www.franklincommons.net.

Franco Ristorante – a tradition of quality and taste

Even if you don't get to Venice this summer, a trip to Franco Ristorante at 226 Bridge Street may hit the spot for charm and variety.

A family-owned business, the restaurant was founded in 1988, and was one of the first opened in downtown Phoenixville. Owners Franco and Gail LoPresti have over 30 years of experience in the restaurant business. Franco, who was born in Italy, brought his secret family recipes and authentic tastes to Franco Ristorante's menu.

Chef Franco doesn't skimp on quality, and the taste comes through. Each week, the restaurant features a new selection of homemade gourmet entrees, soups and desserts, with a welcoming and cozy atmosphere, friendly table service, and some of the best pizza around.

You will find something for everyone at Franco Ristorante, from crab cakes to chocolate mousse. House wines are available by the glass or bottle, and the

restaurant offers a fully-stocked bar and beer on tap. Outside seating is available in summer.

Experience the charm of Franco Ristorante seven days per week, or call for catering at 610.933.0880.

A slice of heaven at Eliza's Bakery

For a delicious experience, stop in at Eliza's Bakery, near the intersection of Bridge and Gay Streets in the Phoenixville downtown, where each cake is made from scratch to ensure the quality and uniqueness of each design. If you are planning a special occasion such as a wedding or party, Eliza's can help you with a custom or architectural design.

Eliza's offers a wide selection of custom cakes and delicious pastries to help you entertain your guests and tickle your taste buds, whether you crave rich pound cake or sinful chocolate desserts. They also offer the largest selection of cookies in the area.

If you are in the mood for a flaky, sweet, warm, and gooey treat, try a pie made from fresh fruit and a wonderful crust from an old family recipe. Or, try a buttery pastry-filled nut roll filled with your choice of walnut, apricot, poppy seed, prune, or raspberry filling.

Eliza's also accommodates caterers and commercial customers. Contact Eliza's Bakery through their website: www.elizasbakery.com.

Get Glowing at Glow Skin Spa

Even though Glow Skin Spa is located on the "hip strip" of Phoenixville at 122 Bridge Street, you will experience a serene and relaxing environment as soon as you step in. Owned by award-winning skin care and makeup artist Kristen Stone, this unique spa specializes

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



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COVER STORY

(Continued from page 9)

of his customers are still within a 30-mile radius of Pottstown, Cavallo says. He owes his success to incorporating new technologies, changing and adapting, but also to keeping customer service his number one priority. Cavallo still goes on service calls personally, as he has since starting the business in 1989.

When Cavallo started out, the laser printer was new. It changed printing, and revolutionized the office. People could print quality documents at much higher speeds, but when they went to buy a replacement cartridge, the prices were staggering. Cavallo created a niche by providing cleaned and refilled cartridges at less than half the price of a new cartridge.

In the early years of his business, Cavallo ran Office Technologies from his home. As the printing market changed and expanded, Cavallo kept up with those changes. Today, Office Technologies occupies a commercial property at 515 Farmington Avenue.

Office Technologies continues to supply the cartridges, but has come a long way, supplying cutting-edge technological services in managed print. Whatever



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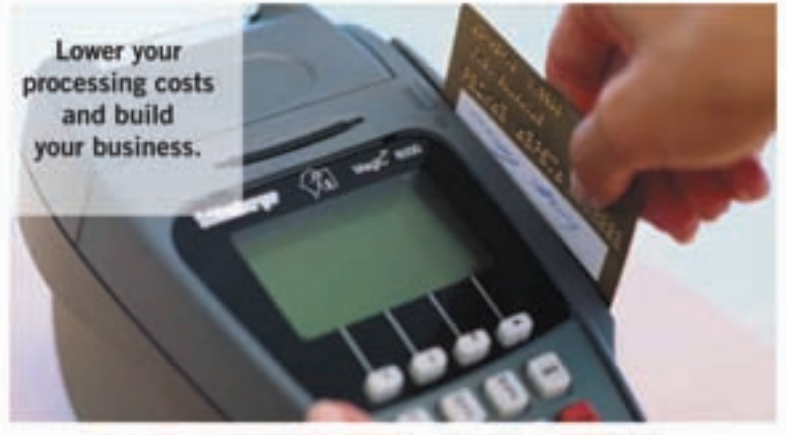
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"BUZZ AROUND THE BLOCK"

(Continued from page 10)

in corrective skin care, and offers a full menu of therapeutic skin care treatments, chemical peels, full body waxing, airbrush tanning, eyelash and eyebrow tinting, and makeup services, without the noise and bustle of a traditional salon.

Glow Skin Spa is a quaint sanctuary that is soothing for your body and soul. They ensure one-on-one personal attention, guaranteeing the ultimate in relaxation and will send you on your way, glowing!

Starting on the First Friday in May, Glow Skin welcomes plastic surgeon Dr. Nevin Gokalp, who will visit twice per month for appointments. They will also offer a new service: mobile spray tanning for individuals or groups.

For skin care or to book an appointment with Dr. Gokalp, call Glow Skin at 610.457.4447 or visit their website at www.glowboutiquespa.com.

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When you are involved in an accident, you have a friend nearby at Dominick's Auto Body, with two locations in Phoenixville.

Whether your vehicle is disabled due to mechanical failure or an accident, Dominick's Auto Body, Inc. provides prompt, dependable service throughout Chester and Montgomery Counties, and will pick you up anytime, 24 hours a day.

They will fix your car or truck right the first time, from fender benders to hail damage to major collision damage. A trained estimator will assist in filing your insurance claim and negotiating with your provider to ensure that all repairs are performed properly to get your car or truck looking like new and back on the road as soon as possible.

Dominick's offers the latest in computerized auto body repair services for all makes and models, domestic or foreign, including auto glass installation and wheel alignment and balancing.

Call Dominick's at 610.933.0929 for both locations: 999 Township Line Rd., and 488 Nutt Road, in Phoenixville.

Community spirit at Phoenixville Federal Bank & Trust

As a financially strong, mutually-owned financial institution, Phoenixville Federal is committed to improving the quality of life for the citizens in Phoenixville and beyond.

Because April is "Community Banking Month," employees at the bank have kept the focus on what it means to be a community bank through serving the community. The popular "Millionaire for a Day" drawing each year selects one lucky winner to receive dinner for two at local restaurant with a limo ride to and from, as well as the interest on \$1 million for one day, which adds up to between \$150-\$200.

Get your banking done and take the opportunity to support the Phoenixville Community Education Foundation's ongoing "pack a backpack" program for needy area schoolchildren.

While Phoenixville Federal currently offers a full range of banking services, including wealth management services to meet individual and business needs, their primary goal of promoting thrift and home ownership remains unchanged.

Contact the staff for information on new upcoming government overdraft regulations at the Phoenixville office at 610.933.1171.

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

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"BUZZ AROUND THE BLOCK"

(Continued from page 12)

Take the kids to Water World Recreation Area

Water World is gearing up for another great season of fun in their Olympic-sized pool with two slides and jungle rope swing. The park opens May 29, and season ticket holders may bring a guest for free any weekend in June. Call for information on Student Day, including free admission for Phoenixville Area Public, Parochial & Private Schools.

Lounge chairs, snack bar, and shaded pavilions are located near the kiddie pool and the main pool for parents to relax while their kids have fun. Superior safety is ensured by lifeguards.

At Water World, a major focus is on groups. For school and camp outings, company picnics, family reunions, birthday parties, engagement celebrations or other special events, Water World is the place to be this summer.

Contact Water World now to plan your event at 610.935.1290 or by email at swim@waterworldrec.com.

PJ Ryan's Pub – Irish-American Taste

Take a break from your errands and shopping and visit PJ Ryan's pub at 231 Bridge Street for some delectable Irish-inspired fare and draft beer. The menu is full of delicious choices including famous buffalo wings, enormous sandwiches, healthy salads and meat and potato dishes like pork medallions and prime rib. Brunch is served up from 9:00 am to 2:00 pm.

The entire restaurant is smoke free with beautiful hardwood floors, tin ceilings and walls adorned with family mementoes and images of Phoenixville's past. There are two large bars with state-ly leather booths, high top tables and family style bench seating.

Featuring live music every Wednesday night in May and karaoke every Thursday, PJ Ryan's offers bar specials Tuesday through Sunday and Happy Hour specials daily from 4:30 till 6:30.

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

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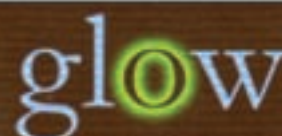
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"BUZZ AROUND THE BLOCK"

(Continued from page 14)

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Because of Metro Temps ability to react quickly to changing job markets, they are offering their client companies the same quality service that they have since opening their doors in 1966, at a cost efficient price. According to Vice President Eric Rittenbaugh, employment is starting to pick up in the manufacturing and pharmaceutical industries, as well as in sales and marketing.



Eric Rittenbaugh

Job candidates can find job listings, network, and get information and advice at MetroTemps online sites, including LinkedIn, Facebook and Twitter. Using these and other new technologies means MetroTemps can notify thousands of job seekers about new job

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Metro Personnel is located in the Valley Forge Professional Center at 1260 Valley Forge Road, Suite 109 in Phoenixville. Look for Metro Temps at linkedin.com/in/urhired; twitter.com/metrotemps; or metrofacebook.com, or on their website at www.metpersnl.com, or contact Eric Rittenbaugh at 610.933.4000.

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



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Joel L. Naroff is the President and founder of Naroff Economic Advisors, a strategic economic consulting firm. He advises companies across the country on the risks and opportunities that economic developments may have on the organization's operating environment. A nationally recognized economic forecasting expert, Joel has received numerous honors including the Bloomberg Business News 2008 top economic forecaster. He was the first independent economist to win the CBS MarketWatch Economist of the Month award.

Joel is often quoted in the national press, including *Newsweek*, *The Wall Street Journal* and *Business Week*. He has been on ABC's *The World News Tonight*, *The News Hour with Jim Lehrer*, *Money Matters TV* and local television stations throughout the Northeast.

An accomplished public speaker, Joel's humor and unique ability to make economics understandable have brought him a wide following. His presentations on national, international, regional and industry topics show how evolving economic trends can impact businesses, governments, educational institutions and not for profits.

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"BUZZ AROUND THE BLOCK"

(Continued from page 16)

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Find the Handcrafted Cookie Company at 24 S. Main St., or call to order, 484.921.4934. Visit them on the web at www.thehandcraftedcookiecompany.com.

Keller Williams — Live the life

Now that you've come to love the convenience of shopping in Phoenixville, just think how great it would be to live near the downtown area. Janet Onder of Keller Williams Real Estate specializes in local markets and has an extensive knowledge of local markets and property values.

Keller Williams real estate agents have intimate knowledge of each community's character, mood, and growth potential. Due to the fact that the majority of Keller Williams associates live in the communities and neighborhoods they serve, they are eager and capable of tackling unique challenges families encounter when selecting new homes.

Janet understands that a house is a dream and a lifestyle choice. As she says on her profile page at onderrealestate.com/janet_onder.html "It's not just a house, it's a whole life!" Call Janet Onder at 610.792.5900, or visit Keller Williams at 810-812 Oak Street in Royersford. 🏡

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A Review of the Highlights from **THE CREDIT CARD ACT OF 2009**



LEGAL PERSPECTIVES

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

During the summer of my junior year at college, I was walking to class and passed a table filled with towels embroidered with our school logo and water bottles bearing the college crest. Beside these objects were several applications and pens advertising low interest rates and no payments for the first six months with all approved applications. This was my introduction to the world of the credit card. With the whirl of a black pen,

I was handed my first temporary credit card with a \$750.00 limit and also a beautifully embroidered golf towel (which I lost three weeks later). Without a job or even a credit history, I was off to discover all of the things I could buy with this little piece of plastic. Little did I know that this credit card was the beginning the trend of spending which I would continue into my later adult years. Fortunately, in 2009, Congress and our President stepped in to address the practices of credit card companies.

Over the past two years, many of us have seen credit card interest rates skyrocket from single to double digits — sometimes reaching well above the 20 percent range. In response, the federal government promised credit card reform to rescue consumers from the ongoing mystery and mayhem incited by the credit card companies. As promised, in May of 2009, President Obama signed in to law the “Credit Card Accountability Responsibility and Disclosure Act of 2009” commonly referred to as the Credit CARD Act of 2009.

The various provisions of the Credit CARD Act of 2009 offer consumers many protections against common practices of credit card companies. All of the fine details of the Credit CARD Act cannot be summarized within the limited bounds of this article. However, the balance of this commentary will provide an outline of the Act’s major provisions.

(See “Legal Perspectives” on page 21)

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Who's On Your Bus?



BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

Most business leaders feel that the vision and mission of the company is all important. They determine “what” they need to accomplish and then determine “who” should be part of their team to help them get there.

Jim Collins, in his book *Good to Great*, observed that great companies identified the “who” first and secondarily figured out “what” they needed to accomplish. The problem with starting with the “what” is that when things change, as they are inevitably going to do, you realize you have the wrong people on your bus.

The bus needs to change direction and the people on your bus are either unfamiliar with or unwilling to take a new route. When you start with the “who,” when things change, it doesn’t matter. Those people are there because of the team they are part of not because of the direction the bus is going in. They will adapt and be self-motivated. If you have the wrong people on your bus how clear and articulate your vision is means little. A great vision with the wrong people will get you mediocre results at best. Here’s how Jim Collins puts it in his book . . . “first get the right people on the bus, the wrong people off the bus, the right people in the right seats, and then figure out where to drive it.”

So, how do you start getting the right people on the bus? Here’s what most small businesses experience. You’re looking to hire an employee. You deter-

mine what skills are necessary to fill an opening or expand your team. You filter through a number of resumes and pick a couple of candidates. You’ve been very specific as to the skills you are looking for and these resumes fill that need. You interview some candidates even having some other employees interview for second opinions. You make a selection. Months later you are picking up the pieces of the new hire that you have just let go. What went wrong? You thought you covered all your bases. Yet the person wasn’t the right fit.

Most employers focus on KSA’s, commonly known as Knowledge, Skills and Ability. Consciously and unconsciously, they start with the “What.” They have determined what they need, now it’s just a matter of finding the person with the right KSA’s to fill that role. The problem (See “Business & Marketing Strategies” on page 22)

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LEGAL PERSPECTIVES

(Continued from page 19)

Under the Credit CARD Act, a credit card company cannot simply increase interest rates, annual fees, or finance charges whenever it chooses. The company must now provide a cardholder with a minimum of 45 days notice of the intended increase. Furthermore, the company cannot increase these items on an existing cardholder's account unless the increase results from: (1) the expiration of a specific time period, such as a promotional rate for a set time period, so long as the cardholder is provided with ample notice of the intent to increase prior to the initiation of the promotional period; (2) a change in the actual index which is not under the credit card company's control and is available information for the general public; (3) failure of the cardholder to make proper payment on the account during a 30 day grace period which begins immediately after the due date; (4) a hardship arrangement or agreement for repayment between the company and the cardholder; or (5) the cardholder's failure to make the appropriate payments under the arrangement or agreement noted in (4).

The Act also prohibits a credit card company from penalizing those cardholders who make their payments on

time. First, the Act eliminates the old practice of "double-cycle billing", where the company would charge interest on a debt that was actually paid during a grace period. Additionally, companies cannot impose additional fees on the "interest only balance" of a cardholder who continues to make timely payments. Third, the company can no longer charge additional fees when a cardholder chooses to make a payment in some specific manner, (i.e. the typical \$15 charge if paid by telephone), except when the payment is made through some form of expedited service of the actual credit card company.

Also along these lines, the credit card company cannot play games with a cardholder who makes timely payments on his or her account. Bills must be mailed by credit card companies to their cardholders so as to provide each cardholder with a minimum time period of 21 days to make payment before the actual due date, which must fall on the same day of each month. Should that day be a weekend or "legal banking" holiday, then the due date is considered as the next business day. Furthermore, payments received on the due date by 5:00 p.m. are considered timely.

(See "Legal Perspectives" on page 23)

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BUSINESS & MARKETING STRATEGIES

(Continued from page 20)

is the person with the best KSA's isn't always the right person. What most neglect to consider is the belief system of the individual. Their personality traits. What does this person stand for? Will they work well with the people I currently have working for me? Do they have similar core values as the team and as I do?

How do you identify those traits beyond KSA's? Well, one thing to consider is pre-employment personality testing. This will identify those who might have the right KSA's and even have great interview skills but won't succeed in the organization you currently have due to personality conflicts. In addition, check their history beyond their given references. Call their previous employer, the schools they attended, maybe even some mutual acquaintances that might give you a more accurate assessment of the individual. In the interview ask questions that will reveal their character not just the skills they possess.

While you are hiring the right people don't forget to consider stopping your bus and letting some that aren't the right fit off your bus. Far too often I see business owners procrastinate when it comes to letting people off the bus. By no means is it a comfortable thing to do. But don't dig yourself deeper. Not only can the wrong people not give you the results you want, in many cases, they can impact the rest of your team. Stop your bus now and let them off. They will cause you nothing but grief down the road.

So surround yourself with the right people. Then start driving toward your goals and watch how those around you will help you get there. You'll be surprised sometimes how easy it is. To quote **Jack Welch** – "If you pick the right people and give them the opportunity to spread their wings— and put compensation as a carrier behind it— you almost don't have to manage them." 📦

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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LEGAL PERSPECTIVES

(Continued from page 21)

The Act also clarified some very specific issues for consumers. Importantly, the term "fixed" commonly used by the credit card companies when referring to the interest rate on a card is required to remain constant over the period of time that is clearly outlined in the terms of the credit card account. This new provision eliminates the fear of most consumers that the credit card company will simply raise rates on their card whenever they choose despite the initial offer that came with the card.

The Act outlines several other important considerations for consumers, such as the right to refuse a "pre-approved" credit card right up to the time the consumer activates the card without any negative impact on the consumer's credit report; consumers have the right to an offer of a "fixed" credit limit that cannot be exceeded, but if it is exceeded, no additional fee can be assessed against the cardholder, except in very limited and specific circumstances. Additionally, all payments must be credited against the highest interest bearing debt (i.e., a cash advance) before applying such payments to the lower interest debts.

One new and eye-opening requirement that consumers will see on their credit card statements is the calculation by the company as to how long it will take a cardholder to pay off the debt if only the minimum payments are made and the total amount of interest that would be paid in such a scenario. Many people have already discovered this new formula on their statements and were absolutely shocked (this author included) at the reality of making such payments. Additionally, however, a credit card statement must also bear an additional calculation as to the required payment to eliminate the card balance within three years and another calculation of the amount of interest that would

be paid under that scenario. Of course, this new information is expected to lead many of us to increase the amount of our payments and satisfy these debts much sooner than otherwise expected.

One other series of requirements which are most important to this author revolve around the protection of younger consumers from credit card companies. The Act requires that a credit card cannot be issued to anyone under the age of 21, unless that individual has a cosigner who is over the age of 21 and is capable of repaying the debt incurred on the account (i.e. parent, legal guardian, etc.). Additionally, credit card companies must now have a legitimate reason to market their cards at universities and colleges. Furthermore, the companies can no longer hand out promotional items such as golf towels, water bottles, gift certificates, etc., to seduce a consumer to sign up for a credit card.

While there are other idiosyncrasies to the Credit CARD Act of 2009, the highlighted provisions will most substantially affect consumers and existing credit card holders. Certainly, we can all appreciate the efforts of our government to reform the practices of credit card companies. However, until the application of the Act, its oversight and enforcement, and the initiation of regulations pertaining thereto are more fully outlined and tested, this author remains skeptical as to the practical effect of these provisions, excluding, of course, the "wake-up call" minimum payment chart. I had no idea that college golf towel would be so expensive. 🗑

Thomas R. Beveridge, Esq., is an associate in the Pottstown law firm of Wolf, Baldwin & Associates, P.C. His practice concentrates on the representation of injured workers and medical providers. He can be reached by phone at 610.323.7436, or by e-mail at tbeveridge@wolfbaldwin.com.

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HELPING PEOPLE ONE BYTE AT A TIME



PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

When you think of companies that are blazing the trails with their technology use and innovation, one of the last places that one would look would be an organization that targets services to the senior consumer.

Yet, that is exactly what we have found.

As the baby boomer population continues to grow older, the need for specialized services to help senior citizens and disabled adults remain at home has exploded. As folks age, they want to stay in their homes longer and have a better quality of life than what might be available in a nursing home. Many prefer to remain with a family member or seek out other types of alternative care. There is a quickly growing industry that exists to serve this need. In order to provide the high quality of care that seniors need and to keep track of all of the information needed to successfully run such a company, while at the same time have the resources to focus on the people rather than the technology; innovation is the only way to go.

For Steve Rakoczy, Chief Operating Officer of Liberty In Home Care, this technology-juggling act comes rather

easy and his firm has fully seen and realized the benefits of adopting technology across their company. Liberty In Home Care helps seniors and disabled adults remain independent in their homes. They have services that range from an aide coming into the home for a few hours a day, all the way up to 24 hour a day in-homecare. Rakoczy indicates that, "we help with any task that someone needs to remain independent, there's a lot of people that don't want to have to move to a nursing home or assisted living facility they want to stay in their homes but they are just not capable of doing all the tasks that they need to be able to do." Some of those tasks include helping with meal planning, taking folks on errands, providing companion care, starting their day and overall providing what is needed to allow individuals to remain independent in their homes.

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Because the industry has grown so rapidly, there are about 600 companies in the Philadelphia area that perform a similar set of services as Liberty In Home Care. A lot of those 600 companies are just franchises that are run by folks who may or may not have any relevant experience. Typically a franchisee or franchise employee is just following the franchise "recipe" that they have been given. Liberty In Home Care was founded by a health care professional who has about 26 years of experience, and the senior staff members of Liberty have a combined 50 years of in-home health care experience. Rakoczy notes that, "when a health care professional goes in they talk about the clients real needs, how can they improve their life, how can we make it better. They can have an intelligent discussion with the family about things that they have seen that are similar in how they have helped other people."

Steve Rakoczy readily adopts technology and has held past top technology leadership roles at GE, IKON North America and in operations roles beyond that. With such a strong background, Steve has worked to lead the industry in how they use, adopt and increase the quality of care, and ultimately

increase client satisfaction by innovatively identifying and deploying the right technology. This technology experience coupled with the health care expertise helps Liberty make care better, more reliable and more affordable for their clients. With a caregiver base of around 100 and around 75 clients, the information management needs are complex.

Rakoczy says that "one of the biggest issues with a company like us faces is how do you know your care giver is where they are supposed to be. Most of the people who hire us are not the people who are receiving care. It is the kids and the reasons the kids are hiring us is that the kids are trying to manage their lives and their kids lives." They trust that a company like Liberty can provide the level of care that they want to see for their parents. Most companies like Liberty use paper tracking for this task. Liberty has deployed technology to where a caregiver dials an 800 number from the client's home that registers the location and time that they arrive. If for some reason a caregiver is not at the location on time, a page is sent out to the management team letting them know of an issue.

(See "Performing Technically" on page 27)

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PERFORMING TECHNICALLY

(Continued from page 25)

The other issue that Liberty faces is one of continuous training of their employees. In addition to training lead by their senior staff, Liberty founded Liberty On-Line University, which consists of 250 courses to provide specialized on-line instruction. Rakoczy notes that if an employee "has a client with Parkinson's and you want to learn more about Parkinson's, there is a module about Parkinson's to understand the effect of the disease and what to look for in changes." They also have a five-module class on-line that allows caregivers learn and gain certification about Hospice care issues. Liberty uses the technology to supplement the knowledge that they have to continuously train their staff at a reasonable cost. Liberty leverages content from a partner to always keep the material fresh, useful and up to date.

Over the next 18 to 24 months, the technology changes in the home health care industry will be unbelievable. Coming down the pike will be sensor technology that can be used to monitor the environment for things like temperature and the use of infrared imaging

equipment to see if a senior is moving about the house in a normal schedule. Rakoczy indicated that this new technology will enhance the coverage care, "if we are only there four hours a day it still feels like your loved ones are covered twenty four hours out of the day. I think that will be really neat as that matures."

Liberty In Home Care has discovered that the key to bottom line and client success is through the identification, deployment and use of key pieces of technology; that sets them apart from their competitors and makes them stand out in a crowded marketplace. They have used the technology to enhance the personal touch that all people would like to see during their autumn years. 📺

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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EMBODY'S SUNOCO	9
AUTOMOTIVE / TRANSPORT	
KLEIN TRANSPORTATION	34
RHOADS LIMOUSINE SERVICE, INC.	21
BANKING / FINANCES	
BALLY SAVINGS BANK	20
DIAMOND CREDIT UNION	30
MERIDIAN BANK	49
NATIONAL PENN BANK	12
PHOENIXVILLE FEDERAL BANK & TRUST	11
PNC BANK COLLEGEVILLE BRANCH	18
SUSQUEHANNA BANK	9
THE VICTORY BANK	17
BUILDING & PROPERTY MAINTENANCE	
D & D CLEANING & RESTORATION	12
JR CLEANING SERVICE	28
L & J CLEANING SERVICE	14
BUSINESS SOLUTIONS	
ALLENDALE ANSWERING SERVICE	24
BUSINESS MARKETPLACE	45-48
FASTSIGNS	52
INK & ESSENCE	54
JWM DIRECT	53
MONTGOMERY COUNTY ECONOMIC DEVELOPMENT CORP.	25
PHOENIXVILLE MARKETPLACE	15
REEVES BUSINESS SOLUTIONS, INC.	14
SCORE	50
SIGNED, SEALED, DELIVERED	19
BUSINESS SOLUTIONS/CONSULTING	
FEDIRKA ASSOCIATES	55
GOLDCAMP TAX FACTS	49
BUSINESS SOLUTIONS/OFFICE EQUIPMENT	
OFFICE TECHNOLOGIES	13
XPO BUSINESS EQUIPMENT	10
BUSINESS SOLUTIONS/TECHNOLOGY	
LIME SYSTEMS	26
TECHBLDRS, INC.	33
COMMERCIAL CLEANING SUPPLIES	
JBS JANITORIAL & MAINTENANCE SUPPLIES	20
CONSTRUCTION	
MAYER POLLOCK STEEL CORPORATION	23
EDUCATION / CONTINUING EDUCATION	
MCCC WEST CAMPUS	55
ENERGY	
EXELON NUCLEAR	18
ENVIRONMENTAL SERVICES	
PATRIOT ENVIRONMENTAL MANAGEMENT, LLC	23
FINANCIAL SERVICES	
CHRISTINE MESSMER, PC	11
WELLS FARGO ADVISORS	29
FOOD / CATERING	
THE BARN AT BIRCHWOOD	16
FOOD / RESTAURANTS	
FUNKY LIL' KITCHEN	20
GRACIE'S 21ST CENTURY CAFE	30
FURNISHINGS / INTERIORS	
CHESMONT CARPET ONE	34
CRYSTAL WINDOWS & DOORS	21
HEALTH / HEALTHCARE	
AMERICAN CANCER SOCIETY	33
BAYADA NURSES	11
DEMEDIO'S BUILDING MAINTENANCE	5
NORTH END VISION CENTER	52
POTTSTOWN MEMORIAL MEDICAL CENTER	2
REPRODUCTIVE SCIENCE INSTITUTE	23
RSZ ORTHOPAEDICS	8
SKINHEALTH SOLUTIONS	52
INDUSTRIAL SUPPLY	
CLARK INDUSTRIAL SUPPLY	8
INSURANCE AGENCY	
DMB INSURANCE	49
EAST PENN FINANCIAL GROUP	14
FLEXIBLE BENEFITS PLANS, INC.	22
VIST INSURANCE	32
LANDSCAPING/CHRISTMAS DÉCOR	
L.A. VERRUNI LANDSCAPING	52
LODGING	
COMFORT INN POTTSTOWN	9
COURTYARD BY MARRIOTT COLLEGEVILLE	11

(Continued on page 30)

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Are TIPS Right for You?



INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

Maybe so, if you want to include inflation protection in an existing portfolio, don't mind fluctuating interest payments and are in a financial position to hold securities until maturity. As its name implies, Treasury

Inflation-Protected Securities (or TIPS) are a special type of Treasury bond that help offer some protection against rising inflation.

Like other Treasuries, TIPS pay interest (coupon payments) every six months at a fixed rate and pays the original principal, or adjusted principal – whichever is greater – when the security matures.

The security provided by TIPS is that the underlying principal (the price you receive when the bond matures) is adjusted to compensate for inflation as measured by the Labor Department's

consumer price index for all urban consumers (CPI-U). When the principal of the security is adjusted, the interest you receive (the semiannual coupon payment) is also adjusted. So, when the CPI-U (gauge of inflation) rises, the underlying principal and the coupon payments of TIPS automatically increase. Additionally, if the CPI-U falls, the underlying principal and coupon payments will decrease.

Like traditional Treasuries, TIPS are backed by the full faith and credit of the U.S. government if held to maturity. If you are considering buying TIPS for your portfolio, your Financial Advisor can help you understand how TIPS work. Be mindful that they are a relatively new security (introduced in 1997) and represent a small percentage of the Treasury market. TIPS are offered in maturities out to 30 years, and are offered in multiples of \$100, with a minimum purchase of \$1,000.

There are three sources of return for TIPS: the periodic adjustments based on inflation that affect the bond's par (face) value at maturity (the principal); the coupon rate (annual interest paid every 6 months) that represents a real yield in excess of inflation; and capital gains due to changes in interest rates (possible tax advantages). Because the coupons of TIPS represent real rate of return, they are typically lower than those of traditional Treasury bonds.

Unlike other Treasuries, the par (face) value of TIPS is constantly changing as it is adjusted to reflect changes in inflation as measured by the CPI-U. Here's an example: If you purchase a new issue for \$1,000 and the CPI-U increases by 3% in the first year, the bond's par (face) value would increase \$30 per bond (\$1,030).

(See "Investment Ideas" on page 30)



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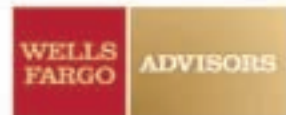
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(Continued from page 28)

MARKETING / ADVERTISING ARTS	
EPPS ADVERTISING	16
KINETIC WEB SOLUTIONS	30
POTTSTOWN COMMUNITY TV	51
RUNNVEST	16
STYLISH IMAGES PHOTOGRAPHY	27
THE PRIMACY EFFECT	19
MOVING & STORAGE	
BEKINS TRANSFER AND STORAGE	10
PAYROLL SERVICES / BOOKKEEPING SERVICES	
EXPRESS DATA SYSTEMS, INC.	7
PERSONNEL/PLACEMENT AGENCY	
METROPOLITAN PERSONNEL, INC.	7
REAL ESTATE / FOR SALE/LEASE	
CENTURY 21 CALL FIRST	11
DIAMOND REAL ESTATE INVESTMENTS	53
FRANKLIN COMMONS	56
GLOCKER AND CO. INC.	50
HERB REAL ESTATE	20
MORTGAGE NETWORK SOLUTIONS	5
NAI KEYSTONE COMMERCIAL & INDUSTRIAL LLC	12
PENN AMERICAN: POTTSTOWN	33
ZUBER COMMERCIAL REALTORS	6
REAL ESTATE / PROPERTY MANAGEMENT	
AFFINITY PROPERTY MANAGEMENT AND REALTY, LLC	16
RECREATION / ENTERTAINMENT	
ARROWHEAD GOLF COURSE	31
DOWNTOWN POTTSTOWN	54
LIMERICK BOWL	25
LINFIELD NATIONAL GOLF COURSE	5
SUNNYBROOK BALLROOM	32
THE MANOR GOLF CLUB	24
WATER WORLD	29
RETAIL / SHOPPING / FASHION	
AMERICAN GOLD & ESTATE BUYERS	24
PLAZA & COURT AT KING OF PRUSSIA	31
RETIREMENT COMMUNITY/INDEPENDENT LIVING	
CHESTNUT KNOLL	27
COLONNADE	19
FREDERICK MENNONITE COMMUNITY	8
MANATAWNY MANOR	22
SPORTS / RECREATION / CLUB	
SPRING HOLLOW GOLF COURSE	51
STORAGE FACILITIES	
B&S SELF STORAGE	50
WASTE REMOVAL	
AJ BLOSENKS, INC. TRASH & RECYCLING SERVICE	34

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INVESTMENT IDEAS

(Continued from page 28)

If you purchased a10-year TIPS and inflation increased at 3% annually for the life of the bond, the maturity value of the security would be \$1,343.97 (\$1,000 compounded at 3% for 10 years).

Because inflation is not a constant and no one can predict if it will go up or down, the principal is constantly adjusted. The result is that, when you purchase TIPS, there is no way to know what the full value of the bond will be at maturity. However, TIPS have a safety net as far the principal is concerned (the coupon payment amount will adjust accordingly with the rate of inflation). If you hold a TIPS issue until it reaches maturity, the Treasury guarantees that you will receive the adjusted principal or the original principal, whichever is greater. This feature can make the purchase of TIPS economically sound, because your real rate of return (the growth of your purchasing power) is guaranteed if held to maturity. This helps provide some protection against inflation. The downside is that, because of this extra safety, TIPS offers a comparatively low return. Like the features of all investments, this one must be

weighed against your overall investment objectives and goals.

As noted earlier, TIPS pay interest at a rate that is fixed when the bond is purchased. Because the rate is applied to the adjusted principal, however, interest payments can vary in amount from one period to the next. The actual coupon payment (the amount of interest you receive), then, will fluctuate every six months, because it is calculated based on the new “inflation adjusted” full value of the bond for the following year. So, if you own TIPS when inflation rises, the interest payment (your cash flow) will increase because income is paid against this adjusted value. In the event of deflation, your income in the form of the interest payment would decline. In other words, your income will vary every six months. You need to consider whether variable income is a factor that fits your lifestyle, goals and needs.

You always have the option of selling TIPS before maturity. The Treasury securities market is one of the largest and most liquid securities markets in

(See “Investment Ideas” on page 32)

The Route 422 Business Advisor (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, for the TriCounty Area Chamber of Commerce, 152 High St, Ste 360, Pottstown, PA 19464, and is mailed free to more than 10,000 qualified business owners and operators throughout the Route 422 Business Corridor. Copyright © 2010 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the Route 422 Business Advisor are the views of authors and individual contributors and are not to be attributed to the TriCounty Area Chamber of Commerce, the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless expressly stated. The TriCounty Area Chamber of Commerce and the Route 422 Business Advisor do not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the TriCounty Area Chamber of Commerce, the magazine or MACnificent Pages.

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REVITALIZATION THE ONLY CONSTANT IS CHANGE



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

I would like to express my thanks the 422 Business Advisor for allowing me to share some of my expertise in downtown marketing and development.

By way of introduction, I am Barry Cassidy, currently the Director of the Main Street Community Development Corporation in the Borough of Phoenixville. I have been a Main Street Manager since 1985 serving in communities across the state. I have directed commercial development in Lock Haven, DuBois, Kensington Avenue in Philadelphia, Downingtown, and South Street in Philadelphia.

I have worked in housing in Baltimore City Maryland, Washington, Pennsylvania and Kensington section of Philadelphia. I have also worked in politics in Baltimore County Maryland directing a large urban County Fair. Early in my career I worked for unions as an organizer for AFSCME Council 13 in Pennsylvania, a Business Agent for the United Furniture Workers in Memphis Tennessee, and for the Industrial Union Department of the AFL-CIO in their national headquarters in Washington DC.

I have "been around," and have witnessed, and experienced a lot of situations. I have worked primarily in the public sector and have gained insight and knowledge of how to get things done in the public sector. The public sector is much different than the private sector. Public sector entities are strange animals. They do not have a product,

but they do have a turf and, at times, act in an illogical manner.

I will draw on all of my experiences to provide some insight into how things get accomplished. Implementing something in the public sector requires consensus and perseverance. This task is especially difficult because many of the public sector jobs have little stability. People change, groups come and go and sometimes the institutional memory disappears when the lead individual or group decides they have had enough. There are times that the revitalization revisits the past as individuals or groups start again.

The only constant in the revitalization process is change. When the revitalization process begins anew it is always good to document your existing conditions, the number of vacancies, the look of the town, the tenant mixes, etcetera. It

(See "Downtown Marketing & Development" on page 33)

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INVESTMENT IDEAS

(Continued from page 30)

the world, and there is currently an active secondary market for TIPS. However, TIPS may be less active than traditional Treasuries due to a relatively small volume of outstanding issues. This could result in a slightly wider bid/ask spread. Although the Treasury provides a guarantee that you will receive a minimum of par (face) value at maturity, remember that the par value is not the same as a market value.

In this respect, TIPS are no different than traditional Treasuries. TIPS prices will rise and fall depending on the movement of interest rates. In fact, the market price of a TIPS issue could fall if inflation accelerates and interest rates rise, even as the inflation adjusted par amount (face value) of the security increases. It is also important to keep in mind that, when purchasing TIPS, the total cost of the security represents the market price multiplied by the index ratio (inflation factor), plus any accrued interest. This is another reason that TIPS are best suited for investors who plan to hold the security until it matures rather than use it for active trading.

To learn more about TIPS and whether they are a type of investment that would fit your investment objectives and goals, talk to your Financial Advisor today.

Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can result in the decline of the value of your investment.

TIPS interest rate, which is set at auction, remains fixed throughout the term of the security.

The principal amount of the security is adjusted for inflation, but the inflation-adjusted principal will not be paid until maturity although the adjustment will be subject to income tax in the year it was earned.

TIPS have special tax consequences, generating phantom income on the "inflation compensation" component of the principal. A holder of TIPS may be required to report this income annually although no income related to "inflation compensation" is received until maturity. 

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 31)

is always good to establish a base line to enable one to measure progress. This enables the next group or staff person that follows in the revitalization process to understand what has been done, or how much things have changed.

Revitalization is process driven and there are different methods of organizing the process. I have always used the Main Street process, which consists of four points. I like the Main Street approach because it takes into account the historic nature of the community and includes the involvement of the merchants, property owners and business people in the process.

The four points of Main Street are "organization," "promotion," "design," and "economic restructuring." These points work well when they are blended in an overall strategy. Promotion will have some part of design; economic restructuring will have some part of promotion and so forth. It is important that the four areas be blended when developing a plan and moving forward with a strategy. The strategy could be

something simple, just one or two pages that describe what you do and why you are doing it.

Implementing the four-point strategy will always cause resistance by some members of the business community. Public sector boards sometimes come with the same prejudices and preferences that you would find out in the general public. So you will hear..."I don't care about the historic character of the downtown because everyone that 'does business'...really 'does business', has a glass door" or "I didn't think we were here to write press releases, what does that have to do with revitalization?" When you eliminate a point in the four-point approach you lose the robustness of the program.

I will attempt, through this column, to provide a nuts and bolts detailed approach to marketing, repositioning and revitalizing a downtown. If you ever have questions concerning this column or any of my columns please call me at 484.880.1530 and I will try to answer your questions. ☐

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LEVERAGING THE POWER OF YOUR PERSONAL NETWORK

MARKETING SOLUTIONS

By Maria Novak



Here's an idea — get with your network of friends, relatives and neighbors and put them to work for you. I don't mean putting them on the payroll. I mean tapping into them as a referral source.

Consider this. Most people know roughly 250 people. Those 250 people each know another 250. Do the math. That's 45,000+ potential referral prospects. Even at a close rate of less than one percent, that's still approximately 400 new business opportunities. Not too shabby. In reality, 400 is probably wishful thinking, but, none the less, tapping into your personal (not business) network can glean some good results.

Here's what I suggest. Create a list of everyone you know. Close friends, family members and acquaintances. Write a personal letter to each one. You don't need to do them all at the same time. Break it up and you'll always have something to do. A letter will be more memorable than talking to your neighbor in the driveway or your cousin at a family get together. Most people don't write letters on paper anymore, so they tend to have impact. Be sure to include some business cards.

In your letter, describe your business and especially the benefits you bring to the table. Also, let them know about any recent news such as winning an award, new clients, adding a service etc. Then ask them to think about anyone they know who may benefit from your products or services. Let them know you'd appreciate it if they would refer you to their friends and associates. Keep in touch either by periodically dropping them a quick note or an email.

The idea is to enlist people and get them interested in your business. Odds are, if they're your friend, they're already interested. If they're not, you might want to rethink the relationship. Family can be a different matter for some, but keep in touch none the less. It's likely that most people in your personal network are fuzzy, at best, about what you do for a living. You want to educate them about that and the value you bring to the table.

Although your neighbor across the way may never need your business, there's a good chance they know someone who will.

The main point is that you never know where a potential referral lies. If you don't ask, you usually don't receive. Plus, friends and family are usually happy to help you out where they can. Give them the ammo to do that. Moving beyond the typical business network and into the personal realm opens a new market for you to spread the word.

Finally, when a referral does come in, be grateful. Send a thank you note. Being truly appreciative of those around you will only benefit you and encourage future referrals. 📧

Maria Novak is the owner of Marketing Solutions, a marketing consulting firm in West Chester, PA, offering creative marketing services for small & medium sized businesses. For more information, contact Maria at 610.405.0633 or MariaNovak001@yahoo.com.

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PRESIDENT'S WELCOME

Dear Chamber Members,

One of my favorite past times is gardening; I find it relaxing and rewarding. Gardening takes a lot of planning, observation, and nurturing which is very similar to **business development**. Whether it's a flower garden or a vegetable garden, in planning, one must decide what the priorities are, how different plants react to each other, and the variances in growing conditions and maturity rates. Today, when we go to market, we are fooled about what is "in season" because farming has become international, *just like business*. Lettuce has a shorter growing season, prefers cold weather, and when it gets too hot, the lettuce "bolts" to form its seeds to continue its life cycle. If planting tomatoes, one should consider planting basil next to them. The basil not only helps to enhance the flavor of the fruit, but it also deters white flies that can plague tomatoes. Roses are planted at the end of grape rows. The same insects that affect grapes are first attracted to roses. Understanding the relationships and observing what is happening to the plants can help manage their production. In planting and managing a successful garden one will have a constant food production from April through November.

The Chamber doesn't get you more business just like having a plot of land just doesn't yield a crop. The Chamber does however help prepare the environment for you to **successfully grow your business**. Like the farmer tills and cultivates the field, TCACC is engaged with our partners in Washington D.C. and Harrisburg to track legislation that will **IMPACT** your business such as healthcare reform, transportation, tax, and budget issues as well as other mandates that **IMPACT** your business. Through member site visits and discussions, we have an understanding of the local business climates and opportunities. Through our breakfast meetings, we share concepts and information that may impact your business as well as producing networking events to help you cultivate business partnerships.

I want to thank all of our sponsors and those who attended the Annual Dinner "WORK THE POND" and the seminar the following morning. Gayle Hallgren-Rezac and Judy Thomson did a wonderful job in sharing with us the **value of cultivating a positive environment to building future business relationships**. We hope that all of you walked away better understanding the power of positive networking. It is critical that you differentiate a lima bean from lettuce seed so you can have a productive garden. The tools they provided will help you identify and cultivate the right business relationships.

In a few weeks on Monday, June 7, the Chamber will be hosting its **Annual Golf Outing & Dinner** at Spring Hollow Golf Club. Whether is entertaining clients, rewarding staff, or attending the dinner, this is another opportunity to build relationships and interact with fellow Chamber Members. Through your support in events like these whether its taking a foursome or purchasing a hole sign, you help provide the financial means for the Chamber to meet its mission and serve you better. We hope that you will support our efforts this year. Help us in continuing to provide you with the best business environment for our region as we connect businesses together.

Like the seasonal bumper stickers and ads state: **Buy Fresh. Buy Local.** I encourage you to practice your ABC's: **Always Buy Chamber.** By seeking out Chamber Members to do business with, it is our collective buying power that helps make this a thriving region. As with good spring planning, April showers will bring May flowers.

Be Seen. Be Heard. *Belong!*

Tim Phelps, TCACC President



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.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

152 High St., Suite 360, Pottstown, PA 19464 TEL: 610.326.2900 FAX: 610.970.9705 EMAIL: info@tricountyareachamber.com

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

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

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

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

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

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THE POWER OF THE NETWORK JOIN TODAY!

Belong to the NETWORK and
make an IMPACT on our community!

For more info on Membership, call 610.326.2900 or visit us on the web at tricountyareachamber.com to APPLY ONLINE!

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to
the following Members:

30 Years
Coventry Mall

20 Years
Boyetown Area Youth
Baseball, Ltd.
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15 Years
Thomas L.
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5 Years
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Celebrating 25,
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If your Chamber Member
company is celebrating a
significant anniversary then the
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Chamber strives to recognize
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Contact Kitty at 610.326.2900 or
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TRICOUNTY AREA
CHAMBER OF COMMERCE

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

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Community

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Associates, PC

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TRICOUNTY AREA
CHAMBER OF COMMERCE

WELCOME NEW MEMBERS!

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

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(610.845.3803)

Attorneys

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Founded in 1990, Prince Law Offices, P.C. has
dedicated itself to representing injured and dis-
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ilies in need of quality legal services. The firm
offers experience, knowledge of the local com-
munity, convenient locations, and absolute pro-
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Translogistics, Inc. (TLI), a logistics solutions
provider founded in 1994, and headquartered
in Royersford, PA, works in a consultative capac-
ity with its client companies to develop compre-
hensive, cost-effective, transportation & supply
chain solutions designed to meet the challenges
of an ever-evolving economic environment. TLI
has the expertise and resources to develop a
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gram tailored specifically to meet your needs.

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1945 Canyon Creek Road
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Non-Profit Organizations; Youth Services

www.wellingtonplaceinc.org

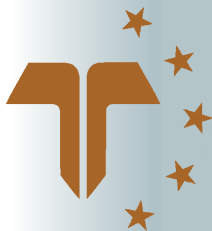
Wellington Place is a nonprofit community serv-
ice organization dedicated to helping junior
and senior high school students build their aca-
demic and professional futures through the
pursuit of personal excellence. The organization
provides innovative educational services after
school and during the summer.

*Visit tricountyareachamber.com for
Chamber Events and Community Events*

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

Five-Star U.S. Accredited Chamber Of Commerce **BE SEEN. BE HEARD. BELONG.**

CALENDAR OF EVENTS



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING

Thurs., May 13	MEMBERSHIP BREAKFAST <i>Spring Ford Country Club, 48 Country Club Road, Royersford</i> 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. \$25 per Member prepaid, \$30 per Member invoiced; \$50 per Non-member
Thurs., May 20 12 – 1:30 PM	NETWORK AT NOON <i>Western Center for Technical Studies, 77 Gratersford Road, Limerick</i> 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". 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., May 25 4:30 – 6:30 PM	MEMBERSHIP MIXER <i>Villa at Morlatton, 1152 Ben Franklin Highway East, Douglassville</i> Mix and mingle with fellow Chamber Members while enjoying refreshments and touring the beautiful Campus and the newly opened Assisted Living & Memory Care Center. Sponsored by Villa at Morlatton. No charge, Members Only. Reservations appreciated.

SAVE THESE DATES

GOLFERS

JOIN US
ON THE
COURSE
JUNE 7!



Mon., June 7	ANNUAL GOLF OUTING & DINNER <i>Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City</i> Registration Shotgun Start – SCRAMBLE FORMAT Dinner & Program Presented by Flexible Benefits Plans, Inc. Sponsored by Pottstown Memorial Medical Center, Dinner Sponsor, PMSI, Goodie Bag Sponsor, and Schultz Technology Solutions, LLC, Lunch Sponsor. 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.
10:30 AM	
12 PM	
5:30 PM	

EVENTS

Fri., May 7 8 – 10 AM	OSHA SEMINAR – "CONTROL OF HAZARDOUS ENERGY (LOCKOUT/TAGOUT)" <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> <i>Scott Shimandle, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office,</i> 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" <i>FirstEnergy Stadium, 1900 Centre Avenue/RT 61 South, Reading</i> 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.
Tues., May 11 11:30 AM – 1:30 PM	WOMEN OF THE WORKFORCE (WOW) LUNCHEON <i>Brookside Country Club, Prospect & Adams Streets, Pottstown</i> Sponsored by Staybridge Suites Royersford – Valley Forge. Sponsorship Opportunity Available – contact 610.326.2900. Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced
Tues., May 18 8 AM	CHAMBER 101 ORIENTATION <i>Chamber Conference Center*, 152 High Street, Suite 360, Pottstown</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge. Reservations appreciated.

Thurs., June 10 7 – 7:30 AM 7:30 – 9 AM	MEMBERSHIP BREAKFAST <i>Brookside Country Club, Prospect & Adams Streets, Pottstown</i> Networking Program Featured presentation will focus on "Tourism" with speakers Kurt Zwilk, Executive Director of the Schuylkill River National & State Heritage Area and Paul Decker, Valley Forge Convention and Visitors Bureau. Sponsored by Chestnut Knoll – Phoenixville, Rutter Roofing, and Yucha Chiropractic Health Center. Sponsorship Opportunity Available – contact 610.326.2900. \$25 per Member prepaid, \$30 per Member invoiced; \$50 per Non-member
Thurs., June 17 11:30 AM – 1:30 PM	WOMEN OF THE WORKFORCE (WOW) LUNCHEON <i>Frederick Mennonite Community, 2849 Big Road, Frederick</i> This last Women of the Workforce luncheon before the end of the program year will be strictly for NETWORKING. There will not be a featured speaker. Members will be allotted time to give a one minute elevator speech about their business. Sponsored by Frederick Mennonite Community. Members Only. \$28 per Member prepaid or at the door; \$36 per Member invoiced

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

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

BECAUSE YOU *Belong...* MEMBER BENEFITS

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

NEW! WEBSITE SPONSORSHIPS

FEATURED MEMBER BENEFIT OF THE MONTH

Affordable for any business!



Your Chamber has website sponsorships available on *tricityareachamber.com*! **ACT NOW!** Opportunities for Website Sponsorships are available on a first come, first serve basis! Your business should **Be Seen** on the go-to website of the tri-county region!

For more information about becoming a WEBSITE SPONSOR on *tricityareachamber.com*, please email Ashley Eisenhower at ashley@tricityareachamber.com or call 610.326.2900.



BECOME AN INSERT SPONSOR!

Each month Member businesses are sent the Chamber's official newsmagazine, *Route 422 Business Advisor*, reaching nearly 1,200 Chamber Member representatives. As a sponsor, your marketing flyer will be inserted into the Chamber Members' mailings. This Members Only marketing opportunity will get the word out about your business. All you have to do is supply the Chamber with your insert and the Chamber will do the rest

of the work for YOU! For more information, please email Ashley Eisenhower at ashley@tricityareachamber.com or call 610.326.2900.

PROMOTIONAL MATERIALS NEEDED FOR GOODIE BAGS!

Market your business at the Chamber's 30th Annual Golf Outing & Dinner in June. Put 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@tricityareachamber.com. 📧



MEMBERS - BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit tricityareachamber.com for all of your compliance products.

The Chamber's partnership with **MyOSHAStore.com** has successfully provided Chamber Member businesses the opportunity to purchase a range of compliance products such as labor law posters, first aid products, exit signs, and training manuals through your Chamber's OSHA Compliance Store. The Chamber encourages members to visit the site to review the products and services available.

SIGN UP FOR CHAMBER WEEKLY EMAIL SUBSCRIPTION

ATTENTION CHAMBER MEMBERS: You can receive the Chamber's Weekly email subscription. Sign up TODAY by emailing ashley@tricityareachamber.com. Receive the latest updates on Chamber programs, professional development seminars, advocacy, and more. For questions about Chamber Weekly email subscription, please call 610.326.2900 or email Ashley Eisenhower at ashley@tricityareachamber.com.

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@tricityareachamber.com or call 610.326.2900.

ABC – Always Buy Chamber!

Don't get STUCK! This month's NETWORKING Tip demonstrates the art of helping someone else NETWORK therefore allowing you to get "UNSTUCK".

Networking Tip #13 - HOW TO GET UNSTUCK

On occasion, someone may want to monopolize your time at an event. To get 'unstuck' politely take that person to meet a new group. The wider circle of conversation will allow you to graciously excuse yourself while helpfully introducing that person to others.

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.

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

MEMBER UPDATES

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-Bookkeeping

MARCH WOW

MAKING FABULOUS FIRST IMPRESSIONS



"Making first impressions is enhancing influence to gain affluence," claims **Kayte Connelly**, CCT, Leadership Coach & Organizational Development Consultant, Best Principled Solutions, LLC, March's featured speaker at the Women of the Workforce Luncheon. She presented "Taking Control of Making Fabulous First Impressions." As budgets continue to shrink, businesses are looking at direct face-to-face referrals and advertising as a cost-effective marketing strategy that can have a big IMPACT. Connelly explained how to improve your first impression with potential employers and customers by highlighting different objectives to consider when you're NETWORKING, including your: strategy, smile, branding, confidence, awareness, interaction, transaction, follow-up, and more.

Kayte reminded Members that **EXPERIENCE MANAGEMENT = TENSION MANAGEMENT**. Attendees left the WOW with a new bag of tools that will undoubtedly aid in their future NETWORKING experiences. Events such as these help to maximize your valuable investment of time and money by adding the skills necessary to approach and engage new faces. 📁

The Luncheon was presented by the TriCounty Area Chamber of Commerce and sponsored by **Clothes to Home Dry Cleaning** and **Robert Weigner Nationwide Insurance**.



Nationwide®
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Investments Retirement Insurance

The Women of the Workforce Luncheons are a monthly occurrence on the chamber's calendar. Next month's Luncheon will be held on Tuesday, May 11, 2010 from 11:30 AM – 1:30 PM at Brookside Country Club in Pottstown. For more information on this event, visit the Chamber Calendar on www.tricountyareachamber.com.

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 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. 📁



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 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 610.326.2900.

Join by May 31 and receive a \$5 DISCOUNT OFF your next Membership Breakfast.

Offer valid on any one of the breakfasts between now and November 2010.



TRICOUNTY AREA
CHAMBER OF COMMERCE

Be Seen. Be Heard. *Belong.*

tricountyareachamber.com

Offer Expires 5/31/2010 - Promo Code: 422BANDOFFBKK

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

MEMBERSHIP MIXER

TWO GREAT EXAMPLES OF WHY TO ALWAYS BUY CHAMBER!

If you missed the Membership Mixer held at The Victory Bank, then you missed the Power of Your Chamber NETWORK in action! *Cory Rutter*, Rutter Roofing and *Timothy D. Forester*, The Hill School, introduced their Chamber Connection at March's Membership Mixer. After meeting casually at a Chamber event, Forester referred Rutter Roofing to The Hill School for building repairs after the snow storms earlier this year. Goes to show that if you refer your fellow Chamber Members – it will build a relationship and your business!

And, when asked about his experience at his first TCACC function, one of our newest Members, *George MacDonald*, AccuPay Payroll said "I was able to converse with several individuals and, in fact, scheduled meetings for this week with two of them. All thanks to a wonderful Chamber who knows how to put together events like this".

The Chamber thanks our Members for allowing us to share their stories and SPECIAL THANKS to Victory Bank for hosting a very successful Membership Mixer at their facility.



This month's Membership Mixer will be held on Tuesday, May 25, 2010 at Villa at Morlatton and is sponsored by Villa at Morlatton. 🏠

HEALTHY EATING STARTS AT THE GROCERY STORE

Learn How To Make Smart Choices When Shopping For Food

Going grocery shopping is not usually on anyone's "top ten" list of fun things to do. It can become even more of a chore if you are strapped for time, or if you have to take your children with you who insist that the brightly-colored sugary cereals or singing snack items they saw on the cartoons that morning are something they cannot live without. Instead of coming home with bags of wholesome goodness, you once again succumb to mostly pre-packaged processed foods and frozen entrees with cans of vegetables, a jar of applesauce, a bunch of bananas and a carton of 2% low-fat milk thrown in for good measure. This is your cycle—buying what's quick, easy, familiar and storable—not what is most healthful.

However, you've made the decision that you want your family to eat more nutritiously. Since eating at home starts with the choices you make at the grocery store, it's the best place to begin. Also, you can find plenty of affordable and healthy foods at the regular grocery store—no need for a special trip to a special store. You can start with a few small steps that will add up to big changes in your shopping experience and outcome.

Where Do You Begin?

First, start with reviewing healthy recipes and plan your family's snacks and meals for a week or two. If this is too much planning at once, start with only lunches or only dinners. Remember, you can always make enough for two days worth of dinners or portion out the leftovers and freeze them for another meal in the following weeks.

Next, review your recipes and your pantry and make a grocery list—and stick to it while you're shopping!

Caution, don't go grocery shopping when you're hungry. You've heard it said before, but it really is true. Going to the grocery store with a growling stomach (even with a list) can lead to all sorts of impulse buys that you will probably regret once you get home and feed yourself. If you are comfortably full while grocery shopping, the goodies in the bakery, the frozen pizza rolls, and the bags of sodium-laden snack foods will be easier to resist. But, if you feel like you haven't eaten in a week, then all of a sudden everything you look at becomes irresistible—especially fattening comfort foods.

How to Shop Healthy

By following some simple tips, you can slowly begin to turn your grocery cart around from processed and pre-packaged to fresh and nutritious without sacrificing taste.

• Shop the perimeter of the grocery store for the bulk of your items – this is where you will find the freshest foods (e.g., dairy, pro-

duce, meat, seafood). Visit the other aisles only to get your necessary staples.

• Buy fresh food – there is no better measure of healthy eating than making fresh food instead of something that comes out of a can or box. If more than half of your groceries are prepared foods, aim to evolve your eating habits by choosing fresh vegetables, lean and unprocessed meats, fresh fruits, seafood and low-fat dairy products.

• Buy frozen fruits or vegetables – if you can't find the fresh produce or fruit you want or it's out of season and too expensive, it's okay to buy frozen. In fact, frozen vegetables and fruits are flash frozen right after they are picked and many times hold their nutritional value better.

• The American Heart Association recommends two servings of fish a week focusing on those varieties that are a good source of Omega-3 fatty acids. Try salmon—it's available, affordable and not-fishy. Other fresh seafood items are great choices, too—shrimp, crab, other fishes and scallops.

• When you are shopping for meats, be sure to read the red-meat packages; some may say "enhanced" with injected water, flavorings, and preservatives that you don't need. Choose your poultry wisely, too; many whole birds are injected with high-sodium flavorings and still have their high-fat skin. It's best to choose lean turkey and skinless chicken.

• When buying dairy, choose the no-fat or low-fat versions—skim (no-fat) or 1% or 2% (low-fat) milk, reduced fat cheeses and sour cream. Don't forget about yogurt—it's a wonderful source of calcium and it is great for sauces instead of heavy cream, and it packs well for lunches.

• Buy a variety of canned items—vegetables, fruits and beans to keep on hand to toss into soups, salads, pasta or rice dishes. Whenever possible, choose vegetables without added salt and fruits canned in juice. Also, consider tuna packed in water, and low-fat, low-sodium soups for quick and convenient meals.

• Switch to all whole grains—this includes pasta, bread, rice and cereal. You should limit the amount of refined white flour you eat. Be sure to read the label and make sure you are buying a 100% whole wheat or 100% whole grain product. If the ingredients list refined wheat flour, then it's made from the same wheat as white bread. Consider trying other whole grains including quinoa, bulgur and barley.

• Beverages should be kept simple—water, 100% juice, low-or non-fat milk, black/white/green tea and coffee. Skip buying soda, energy drinks, and sugary juices.

(See "Healthy Eating" on page 42)



PRIORITIES

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"THE ROLE OF LOCAL MEDIA" AT CHAMBER BREAKFAST

As communities watch their traditional media sources like local newspapers, radio, and television stations transition during this economic climate, the IMPACT on the local community is evident. Those that may have viewed these local media outlets as non-essential are now realizing how much relevant news is generated by these sources.

Featured keynote speakers included **Tom Abbott and Nancy March, Publisher and Editor** of the *Pottstown Mercury*; **Linda Jacobs, Sr. Art Director** of **Epps Advertising Agency**, and a video presentation from **Amy Mitchell** of the **PEW Charitable Trusts**. The breakfast discussed the importance of local media, how it's changing and adapting for new technologies and audiences, and why local business leaders should care about it.

TOM ABBOTT



NANCY MARCH



LINDA JACOBS



In Tom Abbott's presentation, starting off by recalling "the experience" that a newspaper plays on many people's daily routine, he noted that without local news there would be no coverage of our sports, weather, and school board and municipal meetings because the big media companies can't cover these issues. He explained that local newspapers are important to local producers and consumers because *"we all do business together,"* and local news sources tie them to each other.

Following Abbott, Nancy March elaborated on the role of the tri-county area's daily newspaper, *The Mercury*, stating that *"we will be adding more interactive and live news into the news cycle."* She discussed how the format and the way we receive news is changing and progressing. News first breaks on digital sources, such as their website and social networking sites like Twitter, and is finally put into print as a comprehensive news story arriving at your doorstep the next morning. She also explained how much of an IMPACT local media can have on the community, using the recent teen driving accidents as an example. The Mercury is providing awareness through a series of articles reviewing the details of these recent accidents to educate teens on safe driving.

Linda Jacobs took a different approach and explained the importance of local media for advertising local businesses. She noted how relatively inexpensive it is to advertise on local radio and television programs, thus making these media sources important to the community. She said to put 5 to 7 percent of your gross sales aside for marketing because *"if you don't set aside money for advertising, no one will know you're there, nobody's going to know what you have to offer, and nobody's going to know how great you are."*

A pre-taped presentation by Amy Mitchell, Deputy Director of the PEW Research Center's Project for Excellence in Journalism, provided a recap of a recent survey conducted in Baltimore, Maryland. They found there were 51 news outlets and *"83 percent of the content in all these outlets was repetitive. Of the new content, the vast majority was from traditional news outlets."* She went on to say that *"whether it was local TV or local newspapers, it was being reported first by traditional media."*

The breakfast was presented by the TriCounty Area Chamber of Commerce. 🏠



NEW MEMBERS WELCOMED AT MARCH'S MEMBERSHIP BREAKFAST

The TriCounty Area Chamber proudly welcomes New Members at March's Membership Breakfast held at Spring Hollow Golf Course. Pictured, from left to right, with their membership plaques are *Scott Weller, Solar by Weller; Paula Weller, Solar by Weller; Cory Rutter, Rutter Roofing; Marco Sanna, Liberty Bell – Motorsports Park; and Mark Spatz, Liberty Bell – Motorsports Park.* 🏠

Special Thanks to our Sponsors:



This month's Membership Breakfast will be held on Thursday, May 13, 2010 featuring the TriCounty Area. For more on this event, refer to the calendar on page 36 or visit the Chamber Calendar on tricountyareachamber.com.

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Ribbon Cuttings

LA FITNESS OF POTTSTOWN CELEBRATES GRAND OPENING OF "GETTING FIT FOR SUMMER" WITH TCACC RIBBON CUTTING

LA Fitness, 120 Upland Square Drive, Pottstown, PA 19464, celebrated their Grand Opening of "Get Fit for Summer" with a



Chamber Ribbon Cutting. While their facility opened its doors to the public in November 2009, the ribbon cutting was held in late March on one of the facility's Member Appreciation Days to encourage their members and the community to "Get Fit for Summer." Holding the red scissors in the center of the photo is Rob Fay, General Manager of LA Fitness of Pottstown, surrounded by the LA Fitness Staff and the TriCounty Area Chamber Ambassadors and business leaders. TCACC welcomes LA Fitness to the tri-county area business community. 📌

BAUSE'S SUPER DRUG STORE CELEBRATES DRIVE THROUGH WINDOW ADDITION

Bause's Super Drug Store of Boyertown's Main Street District welcomed their new addition, a drive through window, with a Ribbon Cutting Ceremony.

Pictured left to right, back row: Joshua McElroy and Kellen McElroy, McElroy Construction. Front: Katie Mellott, Bause's Super Drug Store; Larry McElroy, McElroy Construction; Tim Phelps, TriCounty Area Chamber of Commerce; Senator Michael O'Pake; Jane Bannister Mellott, Owner, Bause's Super Drug Store; Hannah Mellott, Bause's Super Drug Store; Rich Graver, Victory Bank; Heather Oxenford, Building A Better Boyertown; Larry Mellott and Terri Staso, Bause's Super Drug Store. 📌



HOLIDAY INN EXPRESS HOTEL & SUITES OF LIMERICK OPENS DOORS WITH CHAMBER CELEBRATION



The Holiday Inn Express Hotel & Suites of Limerick, 15 Keystone Drive, Limerick, PA 19468, opened its doors to the public with a TriCounty Area Chamber Ribbon Cutting. Attending the ceremony were officials from Limerick Township, TriCounty Area Chamber Ambassadors and business leaders. Holding the large red scissors in the center of the photo is Tom Basol, General Manager of the Holiday Inn Express Hotel & Suites of Limerick. The TriCounty Area Chamber of Commerce welcomes the Holiday Inn Express Hotel & Suites of Limerick, one of the Chamber's newest Members, to the tri-county area business community. 📌

HEALTHY EATING

(Continued from page 40)

Other Tips for a Healthy Cart

- Be adventurous – try a new vegetable or fruit each week. If you have to take your children with you, let them be part of the decision.

- If buying pre-packaged or pre-cut veggies and fruits is more convenient for you, it's worth the extra money if your family will eat them and it makes it easier for you to pack a healthy lunch.

- Choose foods that have few additives and are minimally processed. In fact, if a food contains more than five ingredients, artificial ingredients, or ingredients you cannot pronounce—avoid it.

- If you do not want your children eating sugary or sodium-laden snacks, simply don't buy them. Be sure to have plenty of quick and healthy snacks on hand instead. Same goes for you. If you know you cannot have potato chips, chocolate, or cookies in the house because you will eat them, don't buy them.

- Don't buy foods that resemble fast food at home such as pre-packaged pizza, French fries, hot dogs, chicken nuggets, corn dogs, etc. Also, skip the processed meats (lunch meats)—they are laden with salt and lack nutrients.

- Read labels – if you are not sure what you are looking for on a nutrition label, educate yourself at www.fda.gov and click on "Food" and then "Labeling & Nutrition." The site fully explains the nutrition facts label and important areas for you to pay attention to—including fats, calories, fiber, sugar and nutrients.

Taking a new approach to grocery shopping may still not make it your favorite task. However, realizing it's where you hold the power to make important decisions that will affect your family's health and well-being, hopefully will give you the desire to approach this task more thoughtfully than before. 📌



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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LEADERSHIP TRI-COUNTY CLASS OF 2010 CONTINUES ITS JOURNEY

Despite cancellations due to winter weather, the 2010 class of Leadership Tri-County met for three more sessions over the winter months, continuing their ten-month journey "behind the scenes" of the tri-county community.

The class of 11 leaders began their fifth session, "Business Day," on January 14 at the Chamber's 2010 Economic Forecast Membership Breakfast at Spring Hollow Golf Club featuring James D. King, President and Chief Investment Officer of National Penn Investors Trust Company. Rod Martin, Vice President of Martin Stone Quarries, Inc. and TCACC Board Member, spoke to the class about the importance of establishing positive relationships within the community, especially for businesses like his own whose operations may have an impact on the quality of life in the surrounding area. Following the Breakfast, the group traveled to Buckman's Inc. in Pottstown, a North American distributor of swimming pool and water treatment chemicals, where they toured the facility and received an overview of the company's construction project for a solar energy system. Following the Buckman's tour, the group went to the Western Center for Technical Studies for a lunch prepared by culinary arts students in The Center's newly constructed restaurant. Lunch was followed by a tour of the facility, which is currently undergoing a 50,000-square-foot, \$36.7 million expansion and renovation project. The session culminated with a trip to Manatawny Creek Winery. The group toured the winery and spoke with Darwin Levensgood, President and Treasurer, about the positive and negative aspects of doing business in the tri-county area as well as the challenges of managing a unique business.

Two separate snowstorms interrupted the Leadership schedule in February. The sixth session, which focused on Arts and Culture, was

finally able to be held on March 4. The morning began with a short walk from the Chamber office to Village Productions and the Tri-County Performing Arts Center (Tri-PAC), a venue that offers performing arts instruction, shows, art exhibits, and facility rentals. Betsy Chapman, Public Relations Director, presented an overview of Tri-PAC's programs.



The Leadership Class of 2010 at the Tri-County Performing Arts Center (TriPAC).

From there the class walked across the street to the Gallery on High and the Gallery School of Pottstown where Directors Erika Hornburg-Cooper and Cathy Paretto spoke to the class about their organization, which offers exhibit spaces, art classes, and children's after school and summer art programs. The group then traveled to Studio B, an art gallery and studio that offers exhibits, classes and individual instruction in Boyertown. At Studio B, they listened to a presentation given by Susan

Biebuyck, Gallery Director. The group continued their Arts & Culture experience at Taylor Backes Studio for a glass blowing demonstration and an overview of the internationally recognized art glass business. Finally, the class met with business consultant Kayte Connelly of Best Principled Solutions LLC, who followed up with class members with the results of the ChangeWorks!® surveys they had completed in an earlier session. ChangeWorks!® is a management tool designed for individuals seeking professional development to assess their career and leadership goals.

Just one week after the Arts and Culture session, the group reconvened to explore the many ways that communications affects business in the region. The class attended the March 11 Membership Breakfast at which speakers addressed "The Role of the Local Media" in the business community in light of recent changes to local media outlets. (For more about this event, see the March Breakfast recap on page 41.) Following the Breakfast, the Leadership class traveled to MacKissic, Inc. in Parkersford for a tour of the lawn equipment manufacturing facility and a discussion with Rick Dhein, President, about the role of business in the community and the positive and negative effects of the economy on his business. The group then attended a follow-up session of their 360 Evaluation Process with Ross DeSimone, M.A., Managing Director, and Susan Hugo, Talent Consultant, of Corporate Psychological Resource Center, Royersford. In the 360 Process, class members gathered feedback through an electronic survey from their managers, peers, customers, subordinates, and others to help them identify their professional strengths and weaknesses. The results of the 360 Process combined with the ChangeWorks!® analysis done earlier in the month will allow class members to formulate a set of goals and objectives for building their leadership skills for the remainder of the 10 months of this program and well into their professional careers.

(See "Leadership Tri-County" on page 44)

GOVERNMENT AFFAIRS & ADVOCACY UPDATE: IMPACT OF CONGRESSIONAL HEALTHCARE REFORM

The \$950 billion, 2,800-page health care legislation was signed into law. The law requires that all American's have health insurance by 2014, and in fact some of the most complex and far-reaching changes will not take effect for several years. In the meantime, this new law does not address many of the core issues that led to calls for healthcare reform. In fact, this legislation is likely to lead to higher premiums, costs, and taxes. Also, requiring small businesses to provide insurance, or be fined, which will likely eliminate jobs. Indeed, employers with more than 50 employees could face federal fines for not providing insurance coverage.

Almost immediately, people who have been locked out of the insurance market because of a pre-existing condition will be eligible for subsidized coverage through a new high-risk insurance program, insurance companies can not cancel the policies of people who fall ill, and children with pre-existing conditions can not be denied coverage. Also, dependent children up to age 26 would be eligible for coverage under their parents' plans.

The TriCounty Area Chamber of Commerce feels this new plan does not address rising healthcare costs; fails to lead to more affordable, accessible, and high-quality health care; moves the nation toward government-run healthcare; and will increase taxes. The Chamber will continue to press for pragmatic, market-based healthcare reform that does not include new employer mandates, higher taxes, limits frivolous law suits, and expands consumer choice. Healthcare reform must help to make our homes, our communities and our families healthier, safer and stronger. 🗳

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BEHIND THE SCENES OF THE TRICOUNTY NETWORK

LEADERSHIP TRI-COUNTY

(Continued from page 43)

To finish the March session, the class traveled to the PCTV studio to participate in the taping of a show about the Leadership Tri-County experience and then participated in a public speaking seminar presented by Christian Leinbach, Berks County Commissioner. Leinbach outlined the different types of speeches and speaking situations and provided class members with strategies for each that addressed structure, preparation, and delivery.

The April and May sessions of Leadership Tri-County will focus on education and economic infrastructure. Thank you to the businesses that took part in the Leadership Tri-County program, whose contributions make it possible for these individuals to gain the knowledge they need to be leaders in the community. 📺



Class of 2010 Members tape a show about Leadership Tri-County that aired on Pottstown Community Television (PCTV).



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

The mission of the Leadership Tri-County program is to sustain community participation and involvement by training and providing new and emerging leaders with the expertise to serve on local non-profit boards. Each participant will be equipped with the personal skills and understanding of the problems, opportunities, and resources which exist within the communities of the tri-county area. This will help them be effective in assuming responsibility and demanding roles in solutions to problems affecting the tri-county area.

CELEBRATE NATIONAL BIKE MONTH WITH SOME PEDAL POWER

May is National Bike Month. Nationwide events will take place to encourage people to get out and ride a bike. Whether you use your bicycle for transportation or for recreation, biking is the most efficient method to travel. If a human could drink gasoline, a 20 ounce bottle of gasoline would be enough to pedal 140 miles; not bad considering most cars would only go about 3 miles on the same amount of gas. Of course people can't drink gasoline but what the example shows is how efficient a bicycle is, and when the fuel you are burning is that extra weight packed on over the winter, the bike looks pretty tempting.

During National Bike Month employees are encouraged to bike to work during Bike to Work Week (May 17-21) and on Bike to Work Day (May 21). Biking to work even one day each week will cut your commuting costs by 20%. Not everyone can replace their entire commute by riding a bicycle, especially if you have a long commute, but driving part of the way and riding the rest of the way is always an option. Biking to work should be fun, and making it more fun is riding in with co-workers. Creating a bikepool among co-workers can make riding in fun, and present some interesting options for getting to work. Decide on a central meeting place and time, and ride in to the office.

Bicycling can provide more than a way to get to and from work. In the Philadelphia region we are fortunate to have a system of bike trails that is extensive and scenic. The



Shayne Trimbell,
Project Coordinator,
GVF Transportation



trail network provides miles and miles of riding opportunity on dedicated right of way. The trail system is free to use, and connects many of the regions communities. If you are not sure where the trails are, where to find a place to enter the trail system, or where it will take you, a simple to use online map is available at: www.phillymap.com. At phillymap.com you will find the regions trails, and how to access them.

If you are interested in learning more about National Bike Month, or starting a bikepool for your office, GVF is willing to help. We are sponsoring our second annual Bike to Work Challenge, which encourages the region's employees to get out of the car and onto a bike. The Bike to Work Challenge began in April and will extend into September. Participants record their weekly mileage and the number of days ridden each week and at the end of the challenge, the top riders will be recognized. If you are interested in learning more about the bike to work challenge, visit www.gvfbiketowork.com. All the information you will need to participate is available on the site.

Make this the spring/summer that you get out of your car and onto your bike. You will have more fun, save money, and be fit doing so. What better time than during National Bike Month to make the change and join the challenge? 📺

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

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By Joseph Awe, President, TechBldrs Inc.,
www.techbldrs.com

Being in the technology business, I have a love-hate relationship with technology. The kid in me loves the new shiny stuff, but the realist in me has to have a cynical view when trying to find a real world application.

Like most geeks, I own more defunct technology that we just don't want to part with, but have no use for. And the stream of new stuff keeps coming out. Stuff like new Android phones, or Apple iPads to services like Twitter, Google Apps, or even services devised because of popular services like eSnipe, for last second eBay bidding, or Search Engine Optimization for improving your Google search ranking.

The harder part is making the new stuff become a real solution. In my experience, it takes about 3 months to even find out whether a new technology or solution is useful. That's a quarter of a year hoping that the technology will pan out. Who has the time?

I've been doing advanced technology work for most of my career, and the endless stream of new, distracting technology is a challenge, but there are few rules that I have come up with that have helped filter through it all.

RULE 1: Technology has NO intrinsic value. It's not like art that can give pleasure just by looking at it. Technology must have a purpose, or it's just a heap

of electronics. So, it may be cool for while, but it better give you a reason to spend time and money on it.

RULE 2: If you can buy it, it's already obsolete. Remember, Apple is already working on iPad2, and Microsoft is already working on the next version of Windows. The one you get to buy, is the one they need to make money with, so they can keep development going on the next version. This is true with camcorders, PCs, cell phones, cars, you name it. The newer better technology is already in the labs making this one obsolete. This just means that the technology you choose better have a fast Return on Investment.

RULE 3: Beware, cost of entry is low, cost of exit is high. This is a fairly new rule since Google decided to give so much useful stuff away for free. A lot of parents learned this rule when they tried to get rid of AOL and found that all their kid's friends were on AOL Instant Messenger. Try moving from a free services like Facebook or Gmail to

(See "Tech Watch" on page 51)

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TECH WATCH

(Continued from page 49)

the next thing. Some unfortunate companies got burned when they used DriveSpace.com to store all their data, and lost it all when the company went bankrupt and turned off all their servers. Now, Google wants you to get rid of your internal servers and use Google Apps for email, contacts, calendars, files, and anything else you'd like to upload. Some large companies have jumped to Google Apps, but they have lots of resources to extricate themselves if they need to. Small companies do not.

RULE 4: Popular technology beats better technology. Why doesn't Microsoft care about Apple Mac's or Linux? Answer: They have the most popular technologies proven by their world-wide dominant market share. Even giving competing software away for free hasn't changed the general trends. For example, sticking with Microsoft Office means you can find stuff that works with it, workforce trained to use it, and sharing documents with other companies is easier. If you don't remember, WordPerfect was the *defacto* standard, but you'll have a hard time finding someone who knows that. By the way, the reverse rule is that unpopular (yet better) technology dies. Would you rather have a Palm Pilot or an iPhone?

RULE 5: Staying current with technology is far cheaper than sticking with old technology to the bitter end. That's because the technology that contains your data, client info, accounting, contacts, photos, music and movies, also traps it into "data jail." You only have a short window of time to free it from one system to the next. If you pass that point, the conversion costs go much higher. Why? Because the talented people that support that old system, no longer exist (or are very hard to find).

RULE 6: Changing technology is easy; changing people is hard. It's astounding that people look at the cost of a new system, and don't factor in the cost for training, supplies and maintenance for someone to use it properly. If you've had a sixteen year old looking to drive a car, you normally try to enlighten them about the costs of gas, maintenance, insurance, tickets and accidents. If you don't want to see your new technology purchases go to waste, it takes training people (drivers ed), supplying the right support (gas), fixing error (accidents), and constant up-keep (maintenance) to make technology changes effective. Normally,

(See "Tech Watch" on page 53)

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

It has been said that variety is the spice of life. Life is short; therefore, enjoy everything that you can, in moderation of course. Enter the world of mass confusion. "If I am to enjoy life, then what I am supposed to eat if I want to remain healthy?" How much exercise do I really need? How can I afford to take another day off from work? When and how am I supposed to get more sleep?"

These questions and many others would be a welcomed addition to any trivia game show for their answers would be so outlandish that even the most seasoned trivia buff would not be able to answer them clearly. Truth be told, in a day and age when information on everything and anything can be found, the answers to these questions that most are searching for can only be found by those who have earned their MBA—a life committed to the mindset of Must Balance Accordingly.

Some of the best schools in the country for obtaining an MBA in business are right here in our back yard. But even they do not provide the proper training or schooling for what it really means to live a healthy, balanced life. Consequently, most of the information that is available to us is misleading, if

not outright deceitful. Deceptive advertising, aggressive marketing, multi billion dollar agendas, all propagate what most utilize as their reliable source of information. Problem is, in the end most do not know the difference between heads or tails and as a result take a "why bother" attitude. It does not and should not have to be that way.

Achieving balance in life is not an easy task; there is a greater probability of walking a balance beam without falling. The first step in achieving balance is understanding the desired outcome of daily activities. Why do you go to work? Is it just to pay bills or be proud of doing something meaningful? Is it to lose weight? What does losing the weight mean? Is it to find a better job? What will having a better job provide? Is exercise a means to an end?

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

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TECH WATCH

(Continued from page 51)

your company can only take one major system change every 12 to 18 months.

RULE 7: Like winning, Speed is the only thing. If the technology is not going to make you faster and easier for you to do your work, it quickly dies. But remember, faster is a relative thing. Once everyone has adopted the same technology, you have to find the next winning edge. Luckily for you, most companies have the same Rule 6 to contend with.

RULE 8: If you're in business, you use technology as an extension of yourself. Don't believe me? What would happen if you lose your emails, proposals, contracts, client data or the hard drive that keeps all those digital photos or music were to crash? They're somewhere in your computer, phone or Internet service. If you value that stuff, maybe you'll understand why someone would be willing to pay over \$5,000 to recover their hard drive data, or sue Sprint because they're backup service lost some of their contacts. Did you know that 40 percent of all iPhone users sleep with it on their pillow?

RULE 9: Everyone has a nice paint job. You have to know how to differentiate. The only way to accomplish this is to know what you need faster or easier. For

example, all accounting software performs basic accounting, but if you're a service company, you better have a system that can make service tickets easily. Or if you do retail sales, the accounting system better do point-of-sale. Differentiation is about the 80 percent of your work you need technology to do for you.

RULE 10: Everything wears out. Nothing lasts forever. Seems obvious, but it's shocking to me when clients are stunned that repairing something costs more than the purchase of the item. In the case of a PC, that's usually because of Rule 8, the stuff inside the PC is more valuable than the PC itself. If you don't constantly maintain your systems, like regular patching, optimizing, spyware scanning and backups, don't be surprised when you have a whopper of a repair bill.

We help our clients move forward in their business using technology. We can't make change painless, but by following some basic rules, we've been able to help people anticipate and maximize their technology solutions. 📁

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BUSINESS, HEALTH & FITNESS

(Continued from page 52)

What is that end? There are many questions just like this that need to be asked to clarify what it is exactly it is that you want and which direction to head. Otherwise, life becomes like a chicken with its head cut off: aimlessly running around until too exhausted to do anything except fall down and die.

The second step in achieving balance is, knowing what is important and what is not important. Often times our day is spent performing meaningless tasks that take away from the real duties that have to be completed. The result: we feel overworked and overwhelmed thus leaving room for the excuse that we just don't have the time. Is it necessary to answer every single phone call? Read every e-mail three, four, five times a day? Exercise for an hour as opposed to thirty minutes of concerted effort? Skip breakfast or lunch because you're running late? When it's put into perspective, one will discover there is more time available every day than what is assumed. That is of course you value what is most important to you

and your goals in life.

The third and final step in achieving balance is living a life that is personally meaningful. Perhaps more clearly stated it is about not trying to fit a square in a round hole; mimicking what you perceive as a "good" life; living out of your means. As far as catch phrases go, "The grass isn't always greener on the other side", and one of my personal favorites, "If it were that easy, everyone would be able to do it." There's certainly nothing wrong with having role models, but the best role models should reflect and inflect our personal values to the life we want and are willing to live for. As for defining what is a personally meaningful life is, it should be one that is desirable, attainable, and livable for you. If it doesn't meet all three criteria, it will be very difficult to obtain balance and instead of a life with a few ups and downs, it will become a virtual see saw.

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All Signs Point to Recovery

By **Brian Patrick, Real Estate Broker,
Affinity Property Management and
Realty, LLC**

It's official . . . we are on the road to economic recovery! Do you believe it? Many people do. I am one of them. What does that mean for real estate though? It is very possible that we are getting ready to leave one of the greatest buyers markets in decades. Traditionally buyers markets for homes are characterized by plenty of inventory, little competition, low rates, and lots of time to decide which home to buy. I am noticing that inventory numbers are beginning to come down. Many of you who are shopping for homes are noticing the interest rates are coming up a bit. Over the last year or so banks were tightening up the reins in terms of their lending criteria. This only

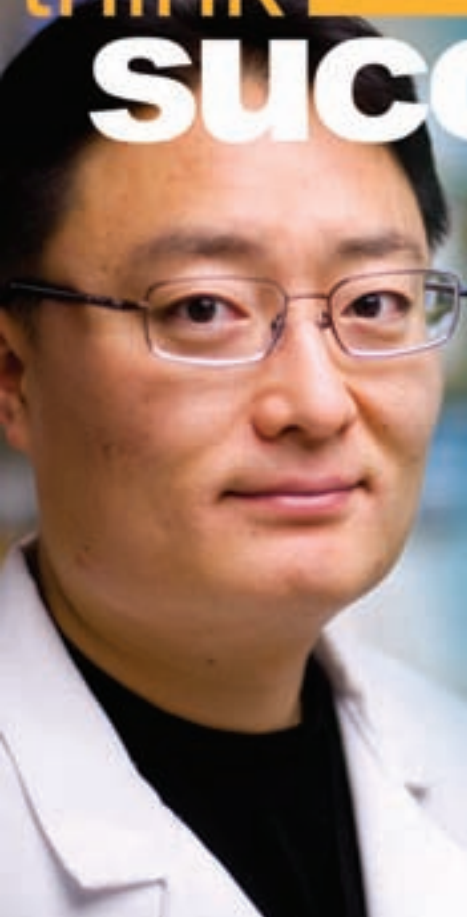
added to the buyers market, reducing the number of qualified buyers looking to make a move.

To entice qualified buyers to borrow, banks needed to offer lower rates. Rates are increasing because there are more buyer candidates rising to the surface and more demand for mortgages which means that they can charge higher rates. This suggests a trend to higher rates and may be the sign of more changes ahead. One can reason that with rock bottom prices, and super low rates, the best time to buy a home, may be behind us. That doesn't mean that you can't still get a great deal, it just means that if you were waiting for the bottom, this may be it. 🏠

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