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Serving the Route 422, 100, 202, and Route 30 Corridors in Montgomery, Chester and Berks Counties.

## In This Issue | AUGUST 2010



On the cover (left to right): Saul Rivkin, Branch Manager; Mary Locricchio, Banking Center Representative; Joseph W. Major, CEO, Chairman; Roxanne Raymond, Assistant Branch Manager; and Rich Graver, President & Chief Lending Officer.

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# VICTORY BANK

## A Better Banking Experience



### COVER STORY

By Bill Haley

**Hire the right people.**

**Create a culture of values.**

**Provide impeccable service.**

When you sit down to talk with **Joseph W. Major, Chairman and CEO**, and **Rich Graver, President and Chief Lending Officer**, of Limerick-based The Victory Bank, it is abundantly and immediately clear that, to them, these are more than catch phrases and buzz words. They are the foundation, the building blocks upon which this locally owned and operated commercial bank with 330 shareholders was founded in 2008. These articulated objectives represent the philosophy that has provided the impetus for this start-up local bank to grow and prosper during what some have described as the worst economic climate since the Great Depression — into an established, respected institution with \$72 million in total assets, nearly 1,800 deposit accounts, and 400 loans.



Rich Graver and Joseph W. Major



## And they have ambitious plans...

The Victory Bank is taking steps to initiate a \$5 million capital stock offering, pending regulatory and SEC review and approval. "Ownership in a small community bank is beneficial to the shareholders, as well as the bank and the community," explains Graver. "We're not out of the (loan) market like some of the other players are. In order for us to continue to make loans and do the things we do to help people keep jobs, gain jobs, and buy goods and services to grow their business, we need capital, so it's a win-win situation for everybody," he said. "You can come here and kick the tires. You own the bank, and benefit not only directly from the financial return on your investment, but indirectly by the fact that your investment is used to help local businesses grow and prosper."

The Victory Bank's 19 employees are unified by single purpose — to optimize the financial lives of businesses, professionals, and consumers in Montgomery, Chester and Berks Counties. Asked to discuss how selecting the right team is critical to

The Victory Bank's strategy for success, Joe Major said, "It's our belief that the banking business is basically commoditized. We don't have any brand new brilliant ideas or products. The only real difference in the quality of the experience for the customer has to do with how we deliver it. And that has 100 percent to do with the people we put on the team. I would say that we are even extremists when it comes to that topic."

"Our theory, at the beginning was, let's just only have '9's and 10's," Major said, borrowing Graver's analogy for the process. "If you look at a prospective member of the team, and if you in good conscience can say they are a 9 or a 10, then we pursue those people. Our standards are high, and when we assess that, we try to look way beyond the traditional skill sets that people hire for. Rich always says I can teach someone how to be a banker but I can't teach them how to be a person. Things about character, integrity, honesty, all those things we have written down in our statement of purpose which is in our annual report and up on the wall and we

(See "Cover Story" on page 7)





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**Left to Right: Richard Zuber,  
Brian Gilbert, Jim Thomas  
Jerry Christy and Barbara Wagner**

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(ZC1038) 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.

(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.

(ZC1068) 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!

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

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

(ZC1090) 1 Security Plaza, Downtown Pottstown- (Train Station Building) 1,150SF second floor office. \$1,000/Month Includes ALL utilities.

**LEASED (ZC1077) Douglass Township, Berks Co.-**

**LEASED (ZC1096) 32 Wells Road, Parkerford-**

(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-**

(ZC1097) 1145 E. Phila. Ave. Gilbertsville- 5,900SF retail/office COMMERCIAL SPACE for lease. Non conforming use. \$3,400/Month + heat, elec., 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) 21 South Limerick Road., Limerick OFFICE SPACE- 3,100SF of CLASS A OFFICE SPACE. inc. reception area, conference room, private office and large open area; 2 handicap accessible bathrooms. Central Air, sep. utilities and plenty of parking. \$7/SF

(ZC1101) 12 Church Lane, Douglassville- Totally refurbished commercial space. Two car garage and plenty of off-street parking. Easy access to Route 422. \$1,900/Month + utilities

(ZC1102) 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

(ZC1103) 5 Sunnybrook Rd., Pottstown- Cute renovated 2 story office building a stone's throw away from High Street. Village commercial district of Lower Pottsgrove. Offstreet parking. Ideal location for small business or retail space. \$950/Month

(ZC1102) 1200 E. High St. 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!

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## Listings For SALE - Call Toll Free 1-866-948-2255

**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 \$270,000.**

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

**FOR SALE- (#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 travelled 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- (#ZC2101) 531 North Charlotte St., Pottstown- OFFICE SPACE -** Approx. 2,000SF w/2 powder rooms on upper level. Approx. 1,500SF w/powder room on lower level. Can be (2) separate units. Offstreet parking for (5) cars. Medical or Dental office, etc. \$225,000.

**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- (#ZC2102) 1745 Portland Ave., West Lawn- COMMERCIAL BUILDING IN THE HEART OF WEST LAWN** w/ 1st 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/an existing two story home featuring 2BR and 2BA + several outbuildings. This is a raw ground opportunity. Close to Rt. 422 for optimum highway access. \$499,900.

**FOR SALE- (#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. **Reduced \$264,900.**

**FOR SALE- (#ZC2108) 1924 Perkiomen Ave., ML 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. Lanford pays gas heat and hot water. Tenant pays electric. **Reduced \$245,000.**

**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. **Reduced \$79,900.**

**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. **Reduced \$145,900.**

**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.

**FOR SALE- (#ZC2115) 2427 Morgantown Rd., Reading-** 2.18 ACRES- Property to be sold as additional land to property adjacent known as 2431 Morgantown Rd. which is a separate listing. Total package would be 3.6 ACRES. Located on route 10 in Flying Hills, across road from large Turkey Hill. Ideal for Sheetz, WalWa, CVS, RiteAid or bank. Public water and sewer. Call for additional information. \$220,000.

**FOR SALE- (#ZC2112) 117 East Main Street, New Holland-** Fully leased commercial property on busy main street. First floor has operating EAT-IN PIZZERIA and 2BR apt. in rear + efficiency apt. Second floor has a 2BR apt. in rear and (5) rooms for boarders. Third floor has (3) more boarding rooms. 31 space macadam parking lot in rear. Nicely maintained building with excellent income history. \$460,000.

**SOLD- (#ZC2113) 513 East Main Street, Kutztown-** \$240,000.

**PENDING- (#ZC2100) 98 Pricetown Rd., Fleetwood-** \$250,000.

**FOR SALE- (#ZC2114) 301 South Railroad Street, Myerstown-** Former Personal Care Facility- 15 bedrooms in main building. 3rd floor features 1BR owner's apartment. Leased 1BR unit at rear of property. Possible uses include Boarding House, Bed & Breakfast, possible apartment conversion. Large 7,346SF property on corner lot in quiet neighborhood. Possible owner financing. \$300,000.

**FOR SALE- (#ZC2116) 140 Barla Rd., Barla-** BARTO HOTEL & TAVERN. Turnkey operation. Bar/Restaurant including 13 rooms. 1st floor features hotel and bar including kitchen and dining area. 2nd and 3rd floors feature rentable rooms. 2 full baths on 2nd floor are shared. Sale includes fixtures, equipment and liquor license (\$100,000). A great opportunity to run your own business in an up and coming area. \$479,000.

**PENDING- (#ZC2098) 650 Spring St., Reading-** \$249,000.

**FOR SALE- (#ZC2118) 108 Main Street, East Greenville-** Well kept property currently being used as a residence. Commercial zoning allows for many possible uses. Priced to sell quickly based on a December, 2009 Appraisal. Fenced yard with storage shed, updated mechanicals. Enclosed side porch on first floor and an extra porch on second floor. 1 car garage and parking for 2 more cars in driveway. All hardwood floors in this quaint Queen Anne Style property. Originally a Doctor's office. \$230,000.

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## COVER STORY

(Continued from page 5)

teach classes on it here — we take it very, very seriously. It's about values. We put people through multiple interviews with all the senior leaders and staff. We ask everyone to take a personality profile that assesses whether or not they are psychologically a good fit. Lastly we hand them our statement of purpose and values and ask them to read them and we ask questions. We want employees who are very oriented to the customer and solving problems, operating with high integrity, always trying to do the right thing for our clients. We want that to come naturally for everybody here, because if it does, it's pretty easy to run this place. Everybody knows what to do."

"We designed the bank as a blank piece of paper from the perspective of how the customer would want to be treated, not the way the bank would want to treat the customer," Graver added. "And really I think our people have done a pretty good job of that. We're all engaged. We're all entrepreneurial. Everybody here, when they come to work, they think of it as 'my bank,' because a lot of employees own stock in the company, and 'it's not my job' is not in their vocabulary. If they can help, they will. It's just a different mentality."

Both Major and Graver agree that starting small and local can be an advantage in creating a customer-focused mindset. "If you have thousands of retail branches over the continent, and you're trying to create a uniform client experience, that's a very hard thing to do," Major said. "You've got layers of bureaucracy. You've got branch managers, and retail managers, and district managers and on up the line, and while it sounds good saying you're going to deliver the same cus-

tomers experience in every location, the reality of trying to manage that is very difficult. At our level we have birthday cakes for everyone and we know each other, it's not as hard. Even in one bank it's a challenge, because our standards are high, and so part of it is scale, and the other half of that is a question of being committed to it. So many people in business today, across the board, everybody is concerned about the brand, and the image they create, and they think that's what sells. Maybe for a while it does, but what we believe is that it doesn't take long until you can get past the brand or image. So it's about the relationships you develop with your clients, and doing things the right way.

"We want people to feel comfortable," Major continued, "but beyond that, what sells is how you really deliver. Do you answer the phone? Do you solve someone's problem? Are you well-mannered? We're real focused on the substance of what we deliver."

With a limited marketing budget, cultivating referrals is vital to the bank's growth. "We only advertise in *Route 422 Business Advisor*," Graver explains. Other than that, we rely on referrals. It's based on who we know and what we've done for people in the past, and the reputation of the bankers. The phone rings all the time," he said. "We've made up our mind that people are really important," Major added.

"We're a community bank but we're also a business niche bank that happens to be community oriented," Graver added. "Most of our shareholders are local. Our depositors, when they invest in a \$100,000 CD at our bank, we're using their investment to make a loan to the landscaper down the street, who might employ your son

(See "Cover Story" on page 9)

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# FOCUS ON EDUCATION

## "BUZZ AROUND THE BLOCK"

Nationally recognized economist expert Joel L. Naroff remarked recently at a town hall meeting organized and sponsored by The Victory Bank (see cover story), "education is our (economic) future and we are losing our competitive edge." Naroff stressed that investment in education is critical to our future growth and economic prosperity as a nation. "Now, competition among ideas is greater now than ever before," he said. "We are letting (our advantage) go and it's the easiest thing to fix."

This month's Buzz column looks at educational opportunities in our region, and some of the area's leading institutions providing those opportunities on primary, secondary, post-secondary and workforce continuing education levels.

### Immaculata University

Immaculata University's Accelerated Degree Completion Program (ACCEL®), designed for working adults, offers career-oriented programs on the main campus and at many off-site locations.

In the ACCEL® Program, students attend class once a week for four hours, with most courses completed in five or seven weeks. Depending on transfer credits accepted for prior college work, students can complete a degree in a little over two years. ACCEL® degree completion programs are taught in a seminar-style environment. Students interact with a small group of fellow learners and a dedicated faculty member facilitates the educational process. Honing leadership, interpersonal, and commu-

nication skills is an important component of the ACCEL® Program.

Programs are available at Immaculata University's main campus and numerous sites throughout the Delaware Valley including Berks, Bucks, Lancaster, Lebanon, and Montgomery counties among others. Degrees offered include: Associate of Science in Business Administration; BA in Financial Management; BA in Health Care Management; BA in Human Performance Management; BA in Information Technology in Business; BA in Organization Dynamics; and BS in Nursing.

Students may also choose to complete their degree completely online in the following ACCEL® majors: Financial Management, Health Care Management, Human Performance Management, and Organization Dynamics. Supported by Immaculata's faculty and services, the online programs allow students to complete all degree requirements completely online. Students

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

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## COVER STORY

*(Continued from page 7)*

in the summertime, versus some other banks who might use that money to lend all over the world. There is a difference. We see that. We recognize that banking with a community bank helps the community. Investing in a community bank helps the community. There is an advantage to buying local versus buying for price."

Shifting gears to talk about industry-wide changes related to technology, Major offered the following observation. "The big change was in 2003, when they passed the Check 21 law. Before then, to present a negotiable instrument, you had to have the paper check with a signature, and if you didn't have that, you couldn't use it to prove that it was real or in a court of law. Now a digital image of that document is the same thing. The ability to move check images over the Internet or through data lines and move these transactions around electronically became the law of the land," he said.

"It's extremely efficient and it saves everybody a lot of time and a lot of money and virtually all of the items clear overnight," Major explained, "so your money is available for improved cash flow. Some people are still worried about security," he offered. "We have no reason to think that's a problem, but remote capture does come with some complications. If people present an item electronically, we don't have as much control as if they presented it to use here, across a desk. They can try to commit fraud, for example."

On the horizon, there are banks either beta testing, or even offering complete mobile banking, Major said, meaning you can use your cell phone or your device, if you have one, and you can access your cash and pay your bills, instead of from a laptop, and they're experimenting with technology where you can use your cell phone to take a pic-

ture of the front and back of the check, and send the image in for processing that way. "I'm pretty skeptical about that, because, at least the way the devices are right now, I don't see many people wanting to sit and pay bills on their cell phone," Major said. "It's too slow and small and the interface isn't any good, as compared to taking five minutes at your laptop computer or home computer." Improved or more affordable technology could change that however. "If everybody in the world is carrying an iPad around, then people are going to use those to do their banking as opposed to a very small, slow interface," Major said.

"I think the scanning of personal checks via either a cell phone picture or scan from a home computer will be the next big new thing," Graver offered, "where you as a consumer don't have to go to the bank or an ATM to deposit your checks."

"I also think there's going to be technologies on the loan side," he continued. "It's already started with using e-signatures to document a loan, instead of having a large pack of papers to sign. You sign on a touch screen, initial it, click OK, and your signature is applied to all of the loan documents."

In an effort to help educate the public about important issues related to the economy, The Victory Bank recently sponsored a town meeting led by nationally recognized economic expert Joel L. Naroff, Ph.D. (see sidebar story). It was the third annual community-oriented educational event organized by the bank. "The first one was 2008 when the mortgage market and the economy started to turn," Graver said, "and all the political pundits and television discussions were talking double-speak, and nobody could really understand what the heck happened."

*(See "Cover Story" on page 11)*

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## "BUZZ AROUND THE BLOCK"

(Continued from page 8)

become members of an online group with whom they study and communicate. Group members are supportive of one another, work cooperatively, and share their individual experiences. Courses in the program are seven weeks in length and are offered sequentially, allowing working adults to succeed with their academic work while attending to work and family responsibilities. For more information on any ACCEL® course or program, please contact Immaculata University at 610.647.4400, ext. 3465.

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

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## COVER STORY

(Continued from page 9)

"Everywhere I went, five people would grab me and ask questions," Major added, "so we decided to create an opportunity for the public to become educated on these issues, in layman's terms, person-to-person. That was at the precipice. And we thought it would be a good idea to do something every year to invite the community into The Victory Bank and show them what we do and who we are, and how we do business."

In 2009 The Victory Bank held a grand opening celebration with under tents. "This year, with the economy being ever so close to starting to make a consistent recovery, we thought we'd bring somebody in who is known in that area, who does a good job of communicating like the average person on these issues," Major explained. "I expect that we'll continue some kind of educational event or a community event each year," emphasizing the speaker and topic are contingent upon what's actually happening in the economy and the pent-up demand for information. "We talk a little bit about the bank, because that seems fair," he said. "We paid for it all and we want you to know who we

are. But beyond that, we want to do something that adds value for the community. We think that way. If you do the right things, if you serve your clients and you serve your community, usually it pays off. You create relationships, because people realize you are trustworthy. You didn't see anybody out there (at the town meeting) handing out business cards or anybody saying sign up for an account. That was the whole idea in the beginning. It's not about The Victory Bank or getting customers for the bank. That will happen. As we have more of these, we'll have more people who will come because of the valuable information being offered.

"People are looking for a better banking experience," Major said in conclusion. "That's the appeal of what we offer, a locally owned company where the shareholder and owners are from here and the service is impeccable." The Victory Bank, is located at 548 N. Lewis Road, in Limerick. For additional information please call 610.948.9000, and visit [www.thevictorybank.com](http://www.thevictorybank.com). 

RELATED: Joel L. Naroff's "Straight Talk on the New Economic Reality" See page 20



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## "BUZZ AROUND THE BLOCK"

(Continued from page 10)

and private colleges and universities throughout the region. More than two thirds of the College's career graduates are employed in their fields of study. In addition, graduates from the College's health sciences programs consistently exceed the average national pass rate on their professional certifications — many with 100 percent of graduates passing on their first attempt.

Supporting the College's mission to offer high quality, affordable, and accessible educational opportunities, the College is funded by the County, the State, and student tuition. Governed by a fifteen person Board of Trustees appointed by the Montgomery County Commissioners, the College is fully accredited by the Commission of Higher Education of the Middle States Association of Colleges and Secondary Schools.

The College is also one of 82 community colleges in the country participating in the Achieving the Dream initiative in support of student success and access, and in 2007 and 2008 was named to the national President's Honor Roll for Community Service.

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



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# RIDE TO PROSPERITY

## STRATEGIES FOR ECONOMIC COMPETITIVENESS IN GREATER READING — PART 1

*(Editor's Note: The following important document, prepared with support from EntreWorks Consulting on behalf of a coalition of eight leading economic development organizations in the Greater Reading Area, and released on June 17, 2010, will be published as a series in this and the next five issues of Route 422 Business Advisor. This work represents the combined efforts of the following organizations and their supporters: The Berks County Industrial Development Authority, the Berks County Planning Commission, the Berks County Workforce Investment Board, the Berks Economic Partnership, the City of Reading, the Greater Berks Development Fund, the Greater Reading Chamber of Commerce and Industry, and the Greater Reading Convention and Visitors Bureau. We'd like to thank the Greater Reading Chamber of Commerce for making this document available to our readers. This month's initial installment will focus on the history, purpose and intent of the document. Subsequent issues will examine each of the key themes and action plans.)*

### WHY DID WE COME TOGETHER?

There has been no shortage of reports and analyses highlighting our region's economic challenges, and providing numerous excellent recommendations for how to remedy them. Our purpose is not to "reinvent the wheel," i.e. to produce yet another study that highlights these issues. Instead, we are action-oriented. We seek to develop a compact and achievable work plan that can make tangible and important changes in Greater Reading's competitive economic position within the next three to five years.

Our coalition consists of the chief executive staff of eight organizations whose work includes a daily focus on fostering economic and workforce development in Greater Reading and Berks County. We are not the only key stakeholders in Berks County's economic development discussions, but all of our organizations have a primary mission of promoting economic prosperity for the County's residents, businesses, and communities. We are all focused on the task of generating new jobs and new economic opportunities in the region. We have come together with the purpose of further advancing this important work.

As a coalition, we are focused on the following goals:

- **Accelerating What's Working:** Past economic development analyses have included a number of excellent ideas and programs that are currently underway. The region is making great progress in a number of areas, such as the development of the Penn Corridor, ongoing efforts to establish a county Research and Technology Center, gaining the attention of national site selectors, and in further positioning the County as desirable destination for visitors and new residents. We hope that our collective work can build further momentum behind these worthwhile undertakings.

- **Changing Direction where Current Programs and Policies are Falling Short:** While there are many bright spots in the County's economy, we must acknowledge that we also face significant economic challenges. If we are to reverse these negative trends, we need to revisit and revise policies and programs that are no longer working or where conditions have changed. In some cases, we need to introduce new efforts, such as our recommendations to improve support for local high-growth entrepreneurs

who can help jump-start the local economy. Our dropout rates must be cut and education attainment levels must be improved

- **Updating Plans and Ideas that have been Overtaken by Events:** Some of recommendations made in previous reports and studies fall into the category of "seemed like a good idea at the time." In these cases, our coalition will help update earlier program ideas to make them more relevant to the economy in 2010 and beyond. For example, some of the business clusters identified as past economic development targets have been viewed as too limiting, and new strategies are required.

- **Capitalize on our Growing Latino Population:** Entrepreneurial support efforts and the Penn Corridor Initiatives should specifically target our Latino population. The Reading Market could celebrate the Latino culture as part of the destination draw, but also serve as an incubator for aspiring storefront owners in food or retail. Workforce initiatives should also target the Latino population as an upwardly mobile workforce pipeline via technical career pathways.

*(See "Ride to Prosperity" on page 15)*

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## "BUZZ AROUND THE BLOCK"

(Continued from page 12)

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Chestnut Hill College's School of Continuing and Professional Studies

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

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## RIDE TO PROSPERITY

(Continued from page 13)

### WHAT THIS EFFORT IS NOT...

We do not view this initiative as a new comprehensive economic development plan for Greater Reading and Berks County. Segments of existing reports and work plans, such as *Berks Vision 2020* and the *Initiative for a Competitive Greater Reading (ICGR)* study, still remain relevant and contain many important ideas. Our project is designed to serve as a bridge, building on the strength of past analyses and moving in new directions where circumstances and economic conditions have changed.

We are focused on action items and strategies that can help improve the local economic development climate in the short term, i.e. within the next three to five years.

### WHAT THIS EFFORT IS...

Our group is collectively committed to identifying and acting upon a handful of priority action items that meet the following criteria:

- **Tangible Benefits:** We seek to support initiatives that will produce tangible and measureable results within five years.
- **Strong Alignment:** We will primarily support initiatives that are aligned with current County and City of Reading vision statements and strategies.
- **Collaborative:** As a coalition, we will focus on projects and programs that will benefit from collaboration. Each of us will continue our regular operations to support a stronger local economy. We will come together in areas that require cooperation across areas of expertise or across political jurisdictions.
- **Significant:** We will focus on initiatives that can have a significant impact on improving local economic prosperity and net job growth.
- **Opportunity Driven:** We will support initiatives that are well-linked to available opportunities in the form of new public policies or outside funding.

### KEY THEMES AND ACTION PLANS

Beginning in August 2009, our eight organizations have held a regular series of meetings where we have revisited and reviewed past economic development strategies and recommendations for Greater Reading and Berks County. These past efforts include the *Berks County Vision 2020* plan, the *Initiative for a Competitive Greater Reading (ICGR)*, ongoing workforce research, and the 2001 Leak-Goforth study of the county's industrial sites and infrastructure.

Based on our review of this past work as well as more recent analyses undertaken by our respective organizations, we identified five sets of issues that warranted further discussion and collaborative activity. Public input is being requested to help further develop these thoughts. This document is designed to start the conversation. Our working group desires community feedback and suggestions.

These issue areas are:

- **Entrepreneurship and Innovation:** How can we help stimulate the growth of new businesses and support faster growth paths for existing businesses?
- **Workforce/Talent Development:** How can we improve educational outcomes in the community, especially in terms of high school, community college, and college completion rates? Can we continue to build industry partnerships as a vehicle to update skills of the incumbent workforce and facilitate communication between industry, education, and workforce development?
- **Clusters Revisited:** What industry clusters offer the best prospects for future business development and job opportunities and for retaining existing businesses?
- **Sites and Infrastructure:** What can we do to help identify and secure additional shovel-ready industrial sites for potential business customers?
- **Quality of Place:** What steps will help make the County a more attractive location for current residents, potential new residents, and visitors?

As this report was in its final draft stages and near completion, a significant study was disseminated by the International Economic Development Council (IEDC): *Creating Quality Jobs: Transforming the Economic Development Landscape*. The report, dated March, 2010, and funded by a grant from The Ford Foundation, was the collaborative work of several renowned experts in the field of economic development and related areas — especially workforce and education. This report provides important validation for the recommendations and action plans developed by the economic development partners involved in this initiative.

(Further details on each of these issue areas will be provided in the next five issues of *Route 422 Business Advisor*. Each issue summary will include a short issue statement, followed by background on the issue area and suggested next steps and preliminary action plans. This entire document is available online at [www.greaterreadingchamber.org](http://www.greaterreadingchamber.org))  
Topic for the September 2010 issue: *Entrepreneurship and Innovation.*)

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## "BUZZ AROUND THE BLOCK"

(Continued from page 14)

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### Three New Trustees Begin Terms at The Hill School

Three new Trustees — one a local business leader, and two of whom have direct Pottstown connections — began terms on the Board of The Hill School effective July 1, 2010. The new Trustees were officially appointed during The Hill's Trustee meetings in June. The three new Trustees are David K. Leinbach; Michelle A. (Schaaf) Gyves, Hill '02; and Eric F. Trump '02.

David K. Leinbach, of Tamaqua, Pa., is well known in the Pottstown business and nonprofit community. The president and treasurer of Kaiser Construction Co., Inc. (Douglassville) and Martin Construction Company (Denver, Pa.), Leinbach is an active member of the Pottstown community, serving on the Board of Directors for the Tri-County Performing Arts Center and

the Tri-County Area Chamber of Commerce, and as president of the Board for Pottstown Area Industrial Development Inc., among other civic involvements including several regional government bodies. Leinbach earned a B.S. in business management from Bob Jones University. He also has served The Hill as assistant coach of the varsity girls' soccer team. David will serve on Hill's Board as a five-year Corporate Trustee.

Notes Hill Headmaster David R. Dougherty: "In business, community service, and work with young people, Dave has reached out to all corners of our community with the goal of bringing people together to strengthen and enhance the lives of people in the borough and tri-county area."

Other new Trustees will be Michelle A. (Schaaf) Gyves '02 and Eric F. Trump '02. Gyves, a native of Pottstown, earned her bachelor's degree at the University of North Carolina at Chapel Hill, where she was a Morehead Scholar, and she holds a J.D. from Harvard University Law School. She resides in New York, N.Y. where she works for Cravath Swaine & Moore, LLP. Trump graduated with honors from Georgetown University. He resides in New York, N.Y. where he is an executive vice-president for The Trump Organization, focusing primarily on international negotiations and property development. 🗑



David K. Leinbach



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# IF I GET HURT AT WORK, DO I HAVE TO GET A LAWYER?



## LEGAL PERSPECTIVES

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

This a question that attorneys are often asked from someone who just had the misfortune of getting injured while at work. It is a question that this author often hears from someone who KNOWS

someone who got hurt at work. Well, the short answer is no.

Generally, if you fall down at work and break your leg, most likely, you will receive workers' compensation benefits for time missed for work and your medical bills will be paid by your employer's workers' compensation insurance company. However, not all injuries are quite as obvious as a broken leg. For instance, some injuries happen over time — a repetitive trauma. Carpal tunnel, aggravation of pre-existing asthma, or thoracic outlet syndrome are a few examples of work injuries whose causation may not be so obvious. If someone uses her hands at work all day, perhaps the repetitive use caused carpal tunnel over time, perhaps not. These are the cases where legal help is a must, because these are the cases that insurance companies can easily deny as being not work-related.

Any attorney who practices in the area of workers' compensation will tell you that there are many times when an injured person does NOT need a lawyer. Often times an injured worker will suffer an injury, stay out of work for a few weeks, collect workers' compensation

benefits, and simply return to work. This person may not need a lawyer because everything happened the way it was supposed to. However, and unfortunately, this story is not the norm.

The best advice to anyone injured at work would be to see a lawyer just to learn your rights. At least in Pennsylvania, a consultation with an attorney who practices in this specific area is usually free. There are many things that average people do not know about their rights under the *Workers' Compensation Act of Pennsylvania*. How quickly must the injured worker report his injury? What amount will the injured worker get paid while he or she is out of work, and how is this amount determined? If the injured worker is out of work for an extended time, how long will the benefits continue?

The answers to these questions are often simply unknown to the injured worker. Someone injured at work has 120 days to report the injury. You heard that right, one hundred twenty days.

(See "Legal Perspectives" on page 19)



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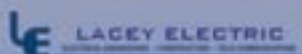
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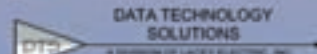
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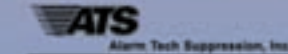
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## LEGAL PERSPECTIVES

(Continued from page 17)

Employers often tell their injured workers that since they did not report the injury immediately, their claim will be denied. A knowledgeable attorney will tell you there is nothing in the law to justify such action. When does this situation come up? An employee hurts his back lifting something at work, but he has done this before. In fact he has done this many times before, and usually the pain goes away in a few days. However, this time, his pain does not go away. In fact, this time, after the weekend, he cannot even get out of bed. He calls out sick for a few days and then tries to work the rest of the week. He manages to make it through the week, and thinks that all he needs is a weekend of rest to get better. But, he does not get better. In fact, on the next Monday, now a week after his injury, he is feeling worse than he did the previous week. This is exactly the type of claim that employers and workers' compensation carriers deny because of the simple fact that the injured worker never said anything when the injury happened. Is this the type of claim with which an attorney can help? The short answer is absolutely "yes."

These are the very situations that naturally happen when a hard worker does not want to look like a crybaby or seek medical treatment, or is afraid of missing work or being fired for pursuing his workers' compensation rights. There are often these types of situations where the injured worker thinks that he has no rights, and that he might as well just go back to work or quit his job. As an attorney who practices this type of law exclusively, I have seen this scenario far too many times, and, unfortunately, these injured workers often do not consult an attorney because of the fear that it will simply cost them too much.

Attorneys who represent injured workers in Pennsylvania work exclusively on a contingency basis — in other

words, if the attorney does not get the injured worker any benefits, the attorney simply does not get paid. Most attorneys will charge a contingent fee of 20 percent of any wage loss benefits they obtain for their clients, because that percentage is considered to be reasonable in the *Workers' Compensation Act of Pennsylvania*. Simply put, if the attorney does not obtain any benefits for the injured worker, he or she will not be paid any fee. This author is amazed at how often injured workers do not even consult with an attorney because of the fear of a consultation fee, or that they "simply can't afford it."

There are many, many rights that injured workers in Pennsylvania simply do not know that they have. After an employee is injured, the employer must either accept or deny an injury within 21 days. Once an injury is accepted as work related, the insurance carrier is liable for medical bills and/or wage loss benefits as long as that employee continues to be disabled under the *PA Workers' Compensation Act*. Workers' Compensation insurance carriers often tell medical providers that "we closed that claim," or that, "the claim is too old, we are not paying." However, in Pennsylvania, once an injury is accepted by a workers' compensation carrier, generally benefits (both medical and possibly wage loss) cannot be stopped without a Judge's order or the specific agreement of the parties.

Injured workers often think that their claim has been accepted by the insurance carrier or employer simply because their medical bills have been paid. However, the payment of medical bills is not an acceptance of liability. In fact, insurance companies will often simply pay for some of the medical bills and simply never accept or deny the claim at all. The injured worker goes back to work and

(See "Legal Perspectives" on page 21)



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## JOEL L. NAROFF — STRAIGHT TALK ON THE NEW ECONOMIC REALITY

By Bill Haley, Editor and Publisher

Why is this recovery from recession so sluggish? How can we grow the economy with the deterioration of our manufacturing base? How will our region fare in terms of job growth? These, and other questions on the minds of local business leaders were recently addressed by nationally recognized economic forecasting expert Joel L. Naroff, who offered an array of interesting observations and insights about the economy at a "town meeting" at Spring Ford Country Club in Limerick, sponsored and organized by The Victory Bank.



Joel L. Naroff

"How many in this room think the recession over?" Naroff asked the roomful of attendees, as nary a hand rose. Technically, the economy started turning around in September 2009, Naroff said, but we, collectively and individually do not yet feel it. The growth in the economy is not as strong as it should be after a recession, and many consumers and business owners remain in the "turtle position" as Naroff described it, immobilized as a result of the fallout of the housing bubble burst and near-collapse of the financial sector. "In the fall of 2008 we were on the brink," Naroff said. "We came close to going into a depression, or five-six year recession." Now, Naroff explained, we are adjusting to the "new economic reality."

"This world runs on credit," Naroff told the group, "and the collapse of the financial sector was (prevented) by the hand of government . . . That destruction is still with us." Naroff maintains

that the federal bailouts were necessary, and said he agrees with those who would like to "take out back and flog" some of the Wall Street executives who received the public funds and whose actions led to the meltdown.

"Many financial institutions now only have the wherewithal to survive," Naroff said, excluding the Victory Bank and some others. "The mentality is 'Don't make any more bad loans, so don't make any loans,'" he said.

Naroff predicted it will take two-three years to rebuild capital base in the financial sector and to get back to a more "normal" credit situation — but we will see more restrictive credit standards, more like the 1980s than the years leading up to the mortgage meltdown, when anyone could get a loan or mortgage with little or no money down and no credit.

Naroff said that most bank credit officers today are typically looking straight in the rear view mirror at the last two-three years when considering a loan, and seeing an "inverted square root sign" symbolic of a recession followed by extended slow or no growth. Many are worried about the current recovery for several reasons Naroff said. The housing market typically begins heating up in the 12 months coming out of a recession. "This time not so much," Naroff said. "The equity we had is not there and the ability to get mortgages is not good." That being said, Naroff opined that the best time to make a loan is in a recession, looking forward.

(See "Joel L. Naroff" on page 22)



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## LEGAL PERSPECTIVES

(Continued from page 19)

that is the end of the claim. However, what happens when that lower back injury that did not seem very serious comes back a few weeks later? What then? Unfortunately, many injured workers do not consult with an attorney and think they have no rights. "I called the insurance company and they told me my claim has been denied," is what they often hear. These same injured souls often think they are on their own, or must run their escalating medical bills through their personal insurance, paying endless and often costly co-pays. This is exactly where an attorney can help.

Any attorney who works in this field will tell you that there are many times where the client should be told that she simply does not need an attorney with the type of claim she has. This author has often told injured workers that they do not need legal representation yet, but that they made need it some time in the future. Many attorneys can be retained for legal representation before they are needed, without taking an attorney fee, until they must file or answer a petition filed with the Workers' Compensation Bureau. In this sense, the attorney works

in a type of consultant role, until there is some petition that requires more formal action. Often, if an injured worker does not return to work in what the employer or insurance carrier deems to be a reasonable time, the carrier will file a petition to stop or modify his benefits. If the injured worker already has representation before this happens the lawyer can be in a position to assist and enjoy a significant tactical advantage.

The above samples of the rights of someone injured at work are only a sample of many. The best advice for an injured worker is to consult with an attorney to know your rights, even if the employer and insurance carrier seem to be doing everything correctly, because there are simply too many things the injured worker needs to know, but cannot be expected to know without expert assistance. ■

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

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## JOEL L. NAROFF

(Continued from page 20)

The recession ended last fall, Naroff said, and we are now six-nine months past bottom, with three consecutive quarters of growth averaging over three percent. Although much of that growth was driven by government policy, all that matters is whether the economy is growing, Naroff said, in response to a question from the audience about whether or not this is an "artificial" recovery spurred by government stimulus programs. He pointed out with five consecutive months of job gains unemployment has leveled off at around 10 percent. Another audience member offered that more people quit jobs than lost jobs in the previous month, indicating growing confidence in the recovery. "Consumer spending has been increasing over the last six months, driving growth," Naroff said, cautioning, "Consumers are less conservative, but not optimistic. They're shopping until they are tired, not until they drop."

"Businesses are beginning to invest in productivity and expansion," Naroff said. It's the rate of economic growth that is key to decision making for businesses, he explained. Unfortunately, he said, "Constraints are holding back what could be a strong recovery," referring to the financial and housing industries.

"Housing will remain a problem child for a period of time," he said in response to another question from the audience, explaining we are now in the process of absorbing mortgages in default.

A participant in the discussion questioned whether it would be possible to have sustained economic growth without a manufacturing job base. "A service economy flies in the face of economics" Naroff said, indicating he favors a weak dollar which makes U.S. goods more affordable overseas. "We need to produce goods, not just services for a world economy," he said, while pointing out that jobs in the two specific service industries will drive economic growth over the next decade — The aging baby boomer population and the new national health care legislation will increase the demands for medical and educational services, and the Philadelphia region is the center of medical services and medical education in the country, he said. Naroff optimistically opined that we bottomed out in the loss of manufacturing jobs, and predicted that gradually, the U.S. will become more competitive at manufacturing, "which is something we have always done extraordinarily well."

(See "Joel L. Naroff" on page 24)



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## JOEL L. NAROFF

(Continued from page 22)

Joe Major, chairman and CEO of The Victory Bank, asked Naroff to comment about the role of education in our economy, at a time when federal, state and local budget constraints have put a squeeze on funding for education, and when the need for quality education is greater than ever. "The best investment is to spend smartly on education," Naroff said. The Chinese have more kids in school than we have people." Over the past 50 years, while our manufacturing base disintegrated, we survived by finding the next great thing to produce, and Japan made the product, he said. "Competition among ideas is greater now than ever before. We are letting (our advantage) go and it's the easiest thing to fix," he said. "Education is our future and we are losing our competitive edge."

Another restraint on the current recovery is the sober realization that the last two decades of economic growth were not normal, Naroff explained. "The 1990s growth was driven by the "dot com" tech bubble and the 2000s by the home equity bubble. We can not lean on artificial sources of wealth to recover from recession," he said. The government stimulus

programs were needed to jump-start the economy, but "everybody understands that deficits are not sustainable." He explained that reducing the federal deficit from \$1.5 trillion to \$1.2 trillion next year would take \$300 million out of the economy. "To the extent that we have to cut deficits, we restrict growth and that is another drag on the economy." But in spite of the issue, Naroff told the audience that the U.S. is a huge economy, "and we can grow it." He said.

Asked what gets businesses to invest, Naroff said, "Every business person is waiting for the right time to make the right investment to grow their business and make money. They are not waiting for government. If I see opportunity or have a great idea, and rates are such that I can get a loan, I am going to do it. Every business person is doing the best they can to grow and prosper. If they don't seize the opportunity, someone else will. That's what drives the business community and that's what makes us great — seizing perceived opportunity. We rant and rave about government, but when it comes down to it, that's what motivates business, seizing perceived opportunity." 🗑️

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By Bill Swank, President and CEO, Lime Systems

The world of business computing is different from personal computing in that business owners invest heavily in technology to make their employees more efficient at their jobs. This efficiency saves the firm money, increase customer satisfaction, and enables increased collaboration.

The requirements for business computers are different from requirements for home use of computers. Home use is mainly around playing games, listening to music, internet shopping, and having fun. The computer's operating system which is used to operate computers needs to be stable, reliable, and fast and secure for it to find its place in the business enterprise.

Since its release in 2001 Windows XP has captured a significant share of the business computer market, sales of which have exceeded 400 million copies. For almost eight years, it has been the standard operating system for computers in the business enterprise. It remains popular primarily because it's been around so long, there have been so many users using it, and Microsoft has continued to update and enhance the operating system. In 2007 there was a shift in the force and Microsoft released Windows Vista to great fanfare in the hopes that it would be widely accepted and quickly adopted. The difficulty was that Microsoft rushed the release of the software, and hardware vendors had almost no time to prepare for it by providing support for Windows Vista at the hardware level. The result was that early adopters felt like guinea pigs because of this mismatch.

At the business level Windows Vista was not adopted because of the newness of the operating system, difficulty getting it to work on existing hardware, and fears around the stability of the operating system. Windows Vista did not fit the business managers' need for stability and reliability in an operating system. To address this issue and to address the public goodwill issues, Microsoft abandoned the Vista name entirely and

released Windows 7 in 2009. The reality is that Windows 7 is actually new updates for Windows Vista.

About three months ago, the laptop that I use on a daily basis developed some issue which caused Microsoft Internet Explorer to stop working. Given that Windows 7 -a.k.a. 'new Vista', was around for almost two years, I decided to load Windows 7 on the laptop instead of the original Windows XP. When the laptop was purchased it originally had Windows Vista and was downgraded to use XP due to the stability issues around Windows Vista and the authors need for stability and reliability in a daily laptop.

For those familiar with the traditional Microsoft XP user interface Windows 7 is dramatically different. I expected to have issues getting used to the new user interface as I used the new operating system. My pleasant surprise was that it did not take as long as I expected to be

(See "Performing Technically" on page 27)



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## PERFORMING TECHNICALLY

(Continued from page 25)

productive with the new operating system. However, my biggest surprise was that on the same hardware that was running Windows XP, Windows 7 is actually faster, more secure, and even more stable. There are several additional reasons that businesses should seriously consider making the switch from Windows XP to Windows 7. These reasons include:

### 1) Easier to Use

Microsoft has made Windows 7 easier to use from both a functional perspective and a graphical perspective. Microsoft has introduced a new desktop experience which, depending on the version of Windows 7 you are using drives some of the advanced features. To begin with, Peek allows users to easily view desktop contents by turning all open windows transparent. The author's favorite, Shake, allows users to grab an active window and physically shake it to minimize the other application windows. The Snap function automatically resizes windows to take up half the screen when they're dragged to either side of the display. Another Windows 7 feature is Windows flip 3-D which presents all of your application Windows in a cool 3-D format that you can navigate through to find the one you want to work on.

### 2) Faster

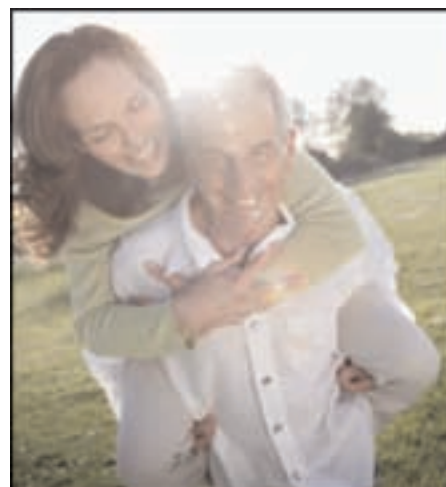
The first thing the author noticed about Windows 7 compared Windows XP was that it was faster. Indeed Windows 7 has

lower needed system requirements and is thus less expensive for the average company. On the authors laptop that barely ran Windows XP, Windows 7 has runs very well and has allowed the author to explore other applications such as speech recognition, VoIP, and other applications that can really be used to boost productivity. Because Windows 7 uses less hardware, users will spend less time waiting for the computer to catch up to what they are doing. A relatively slow 1GHz PC with 1GB of memory can run Windows 7 (though 2GB of RAM is the published recommendation and 4GB for the 64-bit edition), this makes it suitable for installation on low-end netbook computers on up to high-end desktops.

### 3) Better Security

Compared with Windows XP, Windows 7 is a dramatic improvement for personal computer security. Windows 7 makes it a little harder to install applications because the user has to grant administrative privileges to the installing applications. This process although a little cumbersome at first is welcomed because it makes it harder for viruses and spyware to be installed on your computer. Additionally, users have greater ability to control pop-ups and other systems security notifications that warn them about potential threats. The companion Internet Explorer 8 is guards against threats better than prior versions of Internet Explorer. Additionally, if you're

(See "Performing Technically" on page 29)



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# HALF FULL OR HALF EMPTY



## BUSINESS & MARKETING STRATEGIES

By John Patania, JLG Business Consulting

The downturn in the economy has been dragging on for quite some time now. We keep reading and watching the news reporting that things are starting to turn, all very slowly they add.

Many large businesses have announced improved earnings. Although many of them have cut costs instead of increasing sales in order to report improved earnings. Washington keeps saying things are improving. It's not easy to tell if these statements are strictly political posturing or facts. But most of the people I talk to who are running smaller businesses have not seen an improvement. They have been waiting month after month now for business to take an upswing and yet nothing seems to change. It's down right depressing. Many have started to take the attitude that the glass

is half empty instead of half full.

Having a half empty attitude usually is not very productive. A negative attitude will hold you back from achieving your goals. Think about it, what good has ever come from thinking negative thoughts? It can damage your belief system and even your self-esteem. And it only gets worse like a downward spiral. A bad attitude will feed on itself. Low expectations become reality only because those were the expectations. So how do you get yourself out of the funk? Here are some ideas.

**Focus on the Future** — What has happened in the past is done. We certainly want to learn from the past but not dwell on it. Think about what goals you have and what you want to achieve. Then consider what actions are necessary in order to get there.

**Focus on Solutions** — Far too often we worry about the problems. What they are doing to us and why they are there. You should spend more time thinking about solutions and how to solve the problems. Rehashing the problems becomes a waste of time and only reinforces a bad attitude.

**Associate with Positive People** — Having a positive attitude can be infectious. Surround yourself with positive thinkers — people who are upbeat. It will rub off on you and impact the way you think.

**Read Motivational Material** — Reading books or listening to recordings about positive thinking will only reinforce your thoughts. Seek out this material and become an avid reader or listener.

**Positive Self-Talk** — Every negative thing we say to ourselves about ourselves only creates more self-fulfilling prophecies. Talk to yourself about the good things you can do. About your strengths not your weaknesses. This is not easy but try to set aside time each day for those positive affirmations.

(See "Business & Marketing Strategies" on page 30)

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## PERFORMING TECHNICALLY

(Continued from page 27)

using Windows 7 ultimate you have the ability to encrypt the data on drives and USB drives so that your data is more secure.

### 4) Enhanced Multitasking

In this day and age everyone needs to get things done faster and that means doing many things at once on your computer. Windows 7 has taken some tricks from Apple's Snow Leopard operating system and uses a more graphically pleasing, icon-based toolbar, which lets you pin applications to the toolbar and better organize the information and applications needed. When moving over the pins the user is able to see a thumbnail of the open Window for that application. Finally, Microsoft really thought about how users get things done because they have cut down on clutter and made the taskbar easier to use by adding Jump Lists, which allows a user to click on the long list of recently opened files in order to open a document. Use Windows 7 for any length of time you will see how much of a time saver it is.

### 5) Overall performance

Spend any time with Windows 7 and you get the feeling that Microsoft has finally done Windows right. Given that XP will no longer be supported after 2014, businesses would be well served to have a strategy to adopt Windows 7 over the next few years and should begin planning for the migration today. The reality is that Windows 7 is such an improvement over any version of Windows XP that now is the time to begin seriously considering the switch.

Windows 7 and its companion office application, Office 2007 are definitely ready for prime time. That is not to say there are no issues but, the plusses definitely outweigh the minuses. Finally, an operating system and applications that a user can really use. ☑

*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 has helped clients of all sizes maximize the benefit from their technology investment. Bill and his team help clients migrate from old technology to new technology with a minimum of downtime.*

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BUSINESS & MARKETING STRATEGIES

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things that you have, not things you don't have. Also look at others. There are plenty of people who are worse off than you. Be thankful for the positive people in your life and the things you have.
Business will turn around. It always has in the past and there is no reason to believe it won't in the future. Maintaining a "half empty" attitude or complaining about the situation won't help. And don't look for the quick fix. Anything worthwhile requires effort to achieve and having a positive attitude is part of that effort. Having a positive attitude is a choice. All we have to do is choose to look for the good. If that's what you are looking for that's exactly what you'll find.

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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When you look in the mirror, do you wonder who that stranger is? Your skin changes as you age. The good news is, the sooner you start taking care of your skin, the more damage you prevent ... and it's NEVER too late regain healthier, youthful skin!

In your 20's, you may begin to see some fine etching around your brow and "smile lines" around your eyes, especially if you've spent time in the sun or tanning beds.

In your 30's, collagen and elastin, the proteins that keep your skin tight, break down faster than your body can rebuild them. As your skin ages and loses elasticity and develop more wrinkles. You may notice discoloration and spider veins.

In your 40's, time and previous sun exposure continue to take their toll. Your skin begins losing radiance. Lines are forming around your eyes, nose, mouth and forehead. Your lips become thinner. Skin is starting to sag. You may look sad, angry or tired, when you're not!

In your 50's and beyond, more visible skin damage appears, increasing deep wrinkles, brown and red discoloration and thinner "crepe-like" skin.

Acne is another condition that, contrary to popular belief, can plague men and women from pre-teens through seniors. Acne is not just a skin disease, but also may have a psychological impact. Blemishes and scars can drastically lower self esteem and lessen quality of life.

LASER technology has dramatically

improved our ability to rejuvenate and repair aged, sun-damaged and scarred skin without surgery ... without pain.

The state-of-the art, safe and most effective procedure for skin tightening, repair and rejuvenation is the **Fraxel re:pair™ LASER**.

The **Fraxel re:pair™ LASER** uses microscopic points of light to precisely target your damaged skin, leaving surrounding tissue intact, which allows rapid healing.

Think of your face as a photo, comprised of thousands of tiny pixels. The **Fraxel re:pair™ LASER** removes a fraction of those damaged pixels, thereby tightening, rejuvenating and vastly improving your entire appearance.

The **Fraxel re:pair™ LASER** penetrates deeply, removing old, damaged skin cells. This stimulates your body's own natural healing process, developing glowing, healthy new skin. The technology is so safe and precise that the **Fraxel re:pair™** can treat not only your face, but also tighten and smooth delicate areas like the neck, chest and hands to remove wrinkles, fine lines, irregular texture, brown, sun and age spots.

Beautiful results are immediate and progress over the next several months. After one **Fraxel re:pair™** treatment, the surface of your skin will feel softer, look brighter with a more even tone, reversing decades of damage. Your skin will be healthier and radiant! Learn more about what **Fraxel re:pair™** can do for you at [www.fraxel.com/patientFraxelRepair.cfm](http://www.fraxel.com/patientFraxelRepair.cfm)

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# MAIN STREET REPORTS

## Downtown Phoenixville

**Barry Cassidy, Main Street Manager**

The summer music series continues until September with local and regional musical groups on the street every Friday at 6:00 PM with a main stage act starting at 7:30 PM.

New stores are opening at a rapid rate in the downtown. A bread store, two wineries, a solar store, and two gift shops will be opening soon. Pepperochini's will be opening a new location, in addition to the current restaurant location in Conshohocken.

Life on the street will be a little different with Main Street Manager Barry Cassidy leaving to take a new position in town.

## Pottstown Downtown Improvement District Authority

**Leighton Wildrick, Main Street Manager**

Years ago I had the opportunity to fish for salmon on the Penobscot River in Maine with a well-known Maine Master Guide. Once on the river, I did my best to impress the guide with my casting skills by making long accurate casts to "fishy" looking dark places along the river bank. After watching me give a lovely but unsuccessful casting display, the Guide asked me to come to him in the middle of the float boat. He said "Son, all that casting looks good but you haven't so much as nudged a trout. Try fishing close to the boat and work your fly outward from there."

We think about that simple but profound maxim often as we tackle some of the issues confronting downtown Pottstown. In fact, it was moving force behind PDIDA's recent installation of a Community Video Events Calendar which was unveiled a couple of weeks ago. As some of this magazine's readers know very well, there is a sense in the area that "...there is nothing to do..." in

Pottstown. As I quickly learned, nothing could be farther from the truth. There are a ton of things going on in town.

The issue we discovered was that while many individual groups do a very good job publicizing their events, there was no one place where the public could go to view virtually ALL of that is going in Pottstown.

So, with the help of the merchants in downtown, the Borough and a small group of dedicated, technically competent volunteers, PDIDA installed a 46" flat screen monitor behind one the huge plate glass windows in its offices on High Street in downtown Pottstown. Using a brand new dedicated PC donated by a Pottstown resident, another volunteer, who is a computer expert, created a program using off the shelf software that allows full screen "slides" to be shown on the monitor screen and provides the pedestrian public with a visual guide of events in Pottstown; 24 hours a day, seven days a week.

The video "slide" presentation includes advertisements from early merchant/sponsors. Any Pottstown civic or cultural group is welcome to promote their event on the system and thus far over sixty event slides are displayed. Residents can find information about borough meetings and town halls, church outings, events at the Tri-County Performing Arts Center, the myriad activities under the aegis of the Pottstown Arts and Culture Alliance and much, much more.

To rebuild a community its residents need to be the first to have easy access to community information. Their participation in events in their community strengthens the whole community; including merchants, cultural and civic organizations.

(See "Main Street Reports" on page 34)



**Sunday, August 22  
11:00 am - 3:00 pm**

Join Walnut Woods as we pay tribute to veterans with a delicious brunch. Information on the little-known VA Aid & Attendance pension program will also be available. Plus, tour Walnut Woods for the chance to instantly win up to five years of free rent.\*  
**Welcome to Holiday.  
Welcome home.**

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## MAIN STREET REPORTS

(Continued from page 33)

With the help of the private sector in Pottstown, PDIDA plans to install several more of these public monitors along High Street in Pottstown. It is important to note that many of the events in Pottstown are attended by folks from outside the borough; notably the July 4th celebration, Schuylkill River Festival (in October) and Carousel of Flavor (in September). We would hope that "out of towners" would have a look at the Community

Video Event Monitors and come back to Pottstown for another visit.

So, for now, PDIDA intends to "fish close to boat" and gradually cast its promotional line farther and farther until parts of Montgomery, Chester and Berks counties are aware of the many entertaining events taking place in Pottstown almost every night. Did I mention that we look forward to welcoming you to our hometown, Pottstown?

### Collegeville Main Street Program

Linda Flederbach, Main Street Manager



On Friday, June 11, representatives of State Farm presented the Collegeville Main Street Program (CMSP) with a check in the amount of \$3,500 to be used for the State Farm Good Neighbors Curbside Appeal Program. The Good Neighbors Program was developed by the Collegeville Main Street Program (CMSP) Design Committee to complement the Façade Challenge Program already in operation.

The Good Neighbors Program will allow property and business owners within the designated Main Street District to receive a matching grant up to \$500 to improve their curbside spaces with hardscaping or landscaping. Similar to the Façade Challenge Program, owners will need to submit an application along with plans and quotes, and the Design Committee will need to approve any plans before work begins.

Larry Hoak, State Farm agent located on Main Street in Collegeville is pleased that State Farm is able to assist with the revitalization of Collegeville. "State Farm is committed to meeting the needs

of our communities and part of that is helping neighborhoods and local businesses prosper. To us, being a good neighbor is more than a slogan, it is our business. We are honored to be a part of this wonderful Main Street program and look forward to a continued and successful partnership."

"This is a wonderful opportunity for property and business owners to improve the overall look of the property. Not only can owners receive up to \$5000 for projects relating to the facade of the building, now they can also receive money for projects in front of their buildings or in their front yard," says Debbie Riegner, Design Committee Chairperson.

To learn more about the Main Street Program or to get involved with the State Farm Good Neighbors Curbside Appeal project, contact Linda Flederbach at 610.454.1050 or e-mail [manager@collegevilledevelopment.org](mailto:manager@collegevilledevelopment.org). To learn more about State Farm's commitment to communities, visit [www.statefarm.com](http://www.statefarm.com).

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# TRICOUNTY AREA CHAMBER OF COMMERCE

## 2010-2011 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

### EXECUTIVE COMMITTEE

#### CHAIRMAN OF THE BOARD

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**Rod Martin**, Vice President,  
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**Scott Gruber**, National Penn,  
Group Executive Vice President

#### IMMEDIATE PAST CHAIRMAN

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Cabot Supermetals

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#### SECRETARY

**P. Timothy Phelps**, President, TCACC

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**John P. Sartor, P.E.**,

Gilmore & Associates, Inc.

**Baran Schultz**,

Schultz Technology Solutions, LLC

## PRESIDENT'S WELCOME

The TriCounty Area Chamber of Commerce (TCACC) kicked off its new fiscal year focused on building the strength of the Chamber network; it's Membership. This past year, all businesses faced the trials of a stalled economy. "We heard it, we saw it, and we experienced it!" The economy is showing strength and NOW it's time to build. Help us lead the way by creating a strong and vibrant membership.



### What is the value of the "network"? Why is strength important?

In the middle of July, we were contacted by the communication firm, working with a major defense contractor on a marketing message to land a significant contract. The firm asked if the Chamber would be willing to write a letter of support. At first glance, it seemed that there was little relationship between the Chamber and the defense contractor. After further probing, we discovered that several of our regional manufacturers employing over 500 people in the tri-county area were suppliers for the major defense contractor. There starts the multiplier effect. These businesses purchase their goods and services from our chamber members and their employees become our customers to restaurants, entertainment, houses of worship and small businesses. A regional project with a local impact and TCACC is out in front supporting the opportunity for our business community.

People and businesses become members of the Chamber for a variety of reasons. They are frustrated with establishing new sales opportunities. Some are looking for big company savings as a smaller company. Others are tired of legislation, permits, and fees that have negatively impacted their business. Some simply lack access to education and training.

The TCACC focuses on networking, cost savings, business, and education. From supporting economic development initiatives such as the letter of support, to pushing for cohesive economic development reform in Pottstown, the Chamber provides a voice of advocacy for business. TCACC provides for educational opportunities that range from funding projects for students through our foundation to OSHA training for manufacturers. From local to state to

federal government, the Chamber works closely with the local legislators to create a pro business environment.

Through the Chamber, people and businesses are working together to create a dynamic opportunity to establish and grow business.

On July 7th, the TCACC launched a summer membership drive to begin to build membership capacity. Through the support of our dedicated members and volunteers, the Chamber is able to reach out to fellow businesses and share the stories and benefits of membership. The timing of this campaign was designed to recruit and educate new members and prepare them for the launch of the full program year in September.

During this drive we have additional benefits for new members as well as "signing bonuses" for members. Members – for each prospect that you refer who joins the chamber, we will provide you with \$50 chamber credit to be used for upcoming events or for your membership dues. For prospects considering joining, the special incentives are valued at \$425 which includes enhanced directory listings and complimentary admission to upcoming events.

Joining the Chamber keeps you connected to the community and provides for an advocate while you focus on your business. We encourage all of our member businesses to practice their "ABCs"; Always Buy Chamber. The power of the network with the impact of the multiply directly effects our local economy. Help us create a strong and vibrant membership.

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@tricityareachamber.com](mailto:info@tricityareachamber.com)

P. Timothy Phelps, President, [tim@tricityareachamber.com](mailto:tim@tricityareachamber.com)

Eileen Dautrich, Executive Vice President, [eileen@tricityareachamber.com](mailto:eileen@tricityareachamber.com)

Jeff Dentler, Vice President of Finance, [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com)

Kitty Papp, Special Events Director, [kitty@tricityareachamber.com](mailto:kitty@tricityareachamber.com)

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

# 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](http://tricountyareachamber.com) to **APPLY ONLINE!**

## ARE YOU CURRENTLY HIRING?

Exhibit at the  
**September 16 Job Fair** -  
see page 37  
for more details.

## 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](mailto:jeff@tricountyareachamber.com).



## OPEN

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

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

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



Visit [tricountyareachamber.com](http://tricountyareachamber.com) for Chamber Events and Community Events

## CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

*HAPPY ANNIVERSARY to  
the following Members:*

**30 Years**  
**Cutillo's  
Restaurant**

**25 Years**  
**Tornetta Realty  
Corporation**

**5 Years**  
**Parents' Source  
Sustainable Solutions  
Corporation**

## Are you Celebrating 25, 50, 75 Years?

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

Kitty Papp at 610.326.2900 or [kitty@tricountyareachamber.com](mailto:kitty@tricountyareachamber.com)



**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.*

## ALWAYS BUY CHAMBER!

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

# CALENDAR OF EVENTS



TRICOUNTY AREA  
CHAMBER OF COMMERCE

## NETWORKING

- Tues., August 24**  
4:30 - 6:30 PM  
**MEMBERSHIP MIXER**  
*Dr. Niraj Patel – Chiropractic and Wellness Center, 1143 E. High St., Pottstown, PA 19464*  
Come mix and mingle with other Chamber Members while celebrating the 5th anniversary and the move into a bigger and better Chiropractic and Wellness Center office. A free gift of health will be given to all who attend. There will also be a one-on-one Wellness scan for all who are interested. Sponsored by **Dr. Niraj Patel – Chiropractic and Wellness Center**. No charge, Members Only. Reservations appreciated.
- Wed., August 25**  
12 - 1:30 PM  
**NETWORK AT NOON**  
*Philadelphia Premium Outlets, 18 W. Lightcap Rd., Pottstown, PA 19464*  
It's time to **NETWORK, NETWORK, NETWORK!**  
This **NEW** Chamber event, **NETWORK at Noon**, provides Chamber Members the opportunity to do just that, **NETWORK!**  
There will not be a featured speaker; instead, the program will kick-off with a networking tip, and attendees will be given the opportunity to highlight their business with a one minute "elevator speech". Your Chamber will be hosting this event on a monthly basis.  
**Interested in building new business relationships over lunch? Then this is your event!**  
\$20 per Member - Members Only

## EVENTS

- Thurs., Aug. 5**  
3:30 PM  
**CHAMBER 101**  
*Chamber Conference Center\*, 152 High Street, Suite 360, Pottstown*  
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.  
No Charge. Reservations appreciated.
- Tues., Aug. 17**  
8 AM  
**CHAMBER 101**  
*Chamber Conference Center\*, 152 High Street, Suite 360, Pottstown*  
A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.  
No Charge. Reservations appreciated.

**Register today; connect tomorrow.**  
**Visit [tricountyareachamber.com](http://tricountyareachamber.com)**  
**or call 610.326.5158.**

## SAVE THE DATES — MARK YOUR CALENDARS NOW! FALL AT THE CHAMBER WILL INCLUDE:

- Thurs., Sept. 2**  
8 - 10 AM  
**OSHA SEMINAR SERIES**  
*Chamber Conference Center, 152 High Street, Suite 360, Pottstown*  
**Scott Shimandle**, Compliance Assistance Specialist, USDOL/OSHA – Allentown Area Office, and **Barry Houck**, Sr. Risk Management Consultant for Eastern Alliance Insurance Group, will present information on **Accident Investigation**.  
\$5 per person to cover cost of food.
- Thurs., Sept. 9**  
7 - 9 AM  
**MEMBERSHIP BREAKFAST**  
*Spring Hollow Golf Club, 3350 Schuylkill Rd., Spring City, PA 19475*  
The Breakfast will be focused on education plans and strategies within the tri-county area. Superintendents in attendance will speak about initiatives their schools are making to prepare high school students for the workplace in the future.  
\$25 per Member pre-paid; \$30 per Member invoiced; \$50 per non-Member  
Sponsored by **Diamond Credit Union**
- Thurs., Sept. 16**  
10 AM - 2 PM  
**TRI-COUNTY AREA FALL JOB FAIR**  
*Norco Fire Company, 144 West Schuylkill Road (Rt. 724), Pottstown, PA 19464*  
Looking to hire full time, part-time, seasonal and even temporary help? *Then this is the perfect event for you!*  
Come meet with qualified candidates from all over the tri-county area. All exhibitors are given the chance to accept resumes and conduct on-site interviews all in one day!  
Chamber Member Exhibitor Fee: \$200; Non-Member Exhibitor Fee: \$250; Exhibitor fees include an 8' table and up to two lunches for company representatives in attendance.
- Fri., Sept. 24**  
11:30 AM  
**TRI-COUNTY EMERGING LEADERS CONFERENCE 2010**  
*Montgomery County Community College, West Campus, 101 College Drive, Pottstown.*  
Presented by the Leadership Tri-County Class of 2010, a program which is run through the **TriCounty Area Chamber of Commerce Foundation, Inc.**, An Afternoon of Learning and Enrichment for Emerging Leaders' Personal and Professional Development. **More information on page 41.**  
**SPONSORSHIPS AVAILABLE!**  
Registration deadline is September 1, 2010. For more information on registration or presenters' RFPs, contact **Erica Weekley** at 484.919.7204 / [erica.weekley@gmail.com](mailto:erica.weekley@gmail.com) or **Andy Meadows** at 484.645.0078 / [ameadows@tyreeorg.com](mailto:ameadows@tyreeorg.com). For sponsorship information, contact **Katrina Belcher**, Susquehanna Bank, at 610.970.4609.
- Tues., Sept. 28**  
11:30 AM - 1:30 PM  
**WOW LUNCHEON – DRESSING FOR SUCCESS**  
*Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464*  
Come get tips on "what to wear" and "what not to wear" with several of your Chamber Members modeling fashions from the Philadelphia Premium Outlets! Keri Graddy, Assistant General Manager of the Outlets, will mainly focus on certain ways you can dress to go from the office to that special event.
- Thurs., Sept. 30**  
4 - 7 PM  
**SPECIAL FORMAT MEMBERSHIP MIXER AND MINI NETWORKING EXPO**  
*Keller Williams Realty Group, 542 North Lewis Road, Suite 100, Royersford, PA 19468*  
Hosted by Keller Williams Realty Group  
As an added feature to our normal monthly Membership Mixer, members will be given the opportunity to highlight their business by purchasing an exhibit table for \$50. A maximum of 15 tables will be available. Be one of the first to register and reserve your table so you do not miss out on this great opportunity.  
Register online or contact Kitty at 610.326.2900 to reserve your exhibit table.
- Tues., Oct. 5**  
8 - 11 AM  
**BUSINESS EQUIPMENT RECYCLING**  
*Pottstown Industrial Complex, Keim Street, Pottstown, PA 19464*  
Do you have out-dated or unused equipment taking up space in your office? If so, participate in the Business Equipment Recycling Day presented by the Chamber's Environmental Education Committee. The event gets rid of your unwanted equipment safely without harming the environment. Be green! Make an impact on our environment!  
No charge – Members only!
- Wed., Oct. 20**  
11:30 AM - 1:30 PM  
**TRICOUNTY AREA CHAMBER OF COMMERCE'S ANNUAL ECONOMIC DEVELOPMENT LUNCHEON**  
*The Copperfield Inn at Lakeside, 594 West Ridge Pike, Limerick, PA 19468*  
Guest Speaker: **Denis O'Brien**, Executive Vice President, Exelon and President & CEO, PECO  
The following awards will also be presented: Economic Development, Economic Impact, Regional Planning and Legislative Award
- \*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.

# BECAUSE YOU *Belong...* MEMBER BENEFITS

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

## WEBSITE SPONSORSHIPS

### FEATURED MEMBER BENEFIT OF THE MONTH



### AFFORDABLE FOR ANY BUSINESS!

Your Chamber has website sponsorships available on [tricityareachamber.com](http://tricityareachamber.com)! **ACT NOW!** Opportunities for Website Sponsorships are *available on a first come, first serve basis!* The Chamber is offering sponsorships including: Full Banner, ¼ Banner Logo, and Premium Internal and Featured Internal. Each of these four options has a discounted price for a one year commitment to the sponsorship. Your business should **Be Seen** on the go-to website of the tri-county region!

The *Full Banner Sponsorship* has a discount rate of \$750 per year or \$250 per quarter. It places your business at the top of **every** page and rotates approximately every 3 seconds. An included link will take visitors directly to your website.

A *¼ Banner Logo Sponsorship* has a discount rate of \$300 per year or \$100 per quarter. This option is shared with 3 other ¼ banner logos of non-competing companies, rotates approximately every 3 seconds, and is placed at the bottom of **every** page.

The *Premium Internal Sponsorship* has a discount rate of \$500 per year or \$150 per quarter. An exclusive, full banner at mid-level of one of the following internal pages of your choice, Business Directory, Calendar Page, News and Members Only.

A *Featured Internal Sponsorship* has a discount rate of \$375 per year or \$125 per quarter. This sponsorship is an exclusive, full banner at mid-level of the internal page of your choice.

For more information about becoming a **WEBSITE SPONSOR** on [tricityareachamber.com](http://tricityareachamber.com), please email Jeff Dentler at [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com) or call 610.326.2900.

## MEMBERS - BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit [tricityareachamber.com](http://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 [jeff@tricityareachamber.com](mailto:jeff@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 Jeff Dentler at [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com).



## ROOM RENTALS

Have you ever wanted to hold a seminar or meeting but just didn't have the space you needed in your office? Well the TriCounty Area Chamber of Commerce has the solution!

The TriCounty Area Chamber of Commerce has conference space that is available for member use at low cost rates. Conveniently located in the Chamber Office, this space can be transformed into the conference room you need it to be. Just a few of the features that are available with any room rental include an LCD projector, easels, whiteboards, coffee/water/soda, as well as phone and internet access. Whether you need a room for one hour or an entire day, the Chamber will be able to provide you with what you need. Room Rentals start as low as \$25. For more information about room rentals and availability, please contact Eileen Dautrich at [eileen@tricityareachamber.com](mailto:eileen@tricityareachamber.com) or call the Chamber Office at 610.326.2900.

## HAVE FUN. SAVE MONEY. BECAUSE *YOU BELONG.*

### Adventure Aquarium

Adult – \$17.50; \$19.95 gate price  
Child (2-12) – \$13.50; \$15.95 gate price

### Camelbeach

Adult – \$26.50; \$34.99 gate price

### Dorney Park & Wildwater Kingdom

Regular Online – \$28.50; \$41.99 gate price  
Regular in person – \$32.00; \$41.99 gate price  
Junior Online – \$20.00; \$22.99 gate price  
Junior/Senior (under 48" and 62+) – \$21.00; \$22.99 gate price

### Dutch Wonderland

Royalty (3-59) – \$28.50;  
\$31.95 gate price

### Hershey Park

Regular (9-54) – \$43.50; \$52.95 gate price  
Jr/Sr (3-8 and 55-69) – \$30.50; \$31.95 gate price

### Morey's Piers

Adult Combo – \$43.50; \$59.00 gate price  
Child Combo (under 48") – \$34.00;  
\$46.00 gate price  
Amusement Only (child & adult) –  
\$37.00; \$48.00 gate price  
Water Park Only (child & adult) –  
\$27.50; \$36.00 gate price

### National Aquarium of Baltimore

Adult – \$23.50; \$24.95 gate price  
Senior (60+) – \$22.00; \$23.95 gate price  
Active Military – \$20.00; \$24.95 gate price  
Child (3-11) – \$12.50; \$19.95 gate price

### Pennsylvania Renaissance Faire

Adult – \$21.00; \$29.95 gate price  
Child (5-11) – \$8.50; \$9.95 gate price

### Philadelphia Zoo

Adult & Child (2-11) – \$14.00;  
Adult \$18.00 / Child \$15.00 gate price

### Six Flags

#### Prices for Online Purchases Only

Theme Park & Safari –  
\$25.00; \$59.99 gate price  
Hurricane Harbor –  
\$23.50; \$36.99 gate price

**CONTACT CHAMBER  
OFFICE AT 610.326.2900  
FOR DETAILS.**

## 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 Eileen Dautrich at [eileen@tricityareachamber.com](mailto:eileen@tricityareachamber.com) or call 610.326.2900.

***If your employer is a Chamber Member, YOU ARE a Member!***

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

## Networking Tip #37: Arrive Early

Too many people arrive just in time for a networking event and don't attend the reception. They miss some great networking opportunities and end up sitting in the last seats available. Remember, the early frog catches the flies.

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](http://www.workthepond.com). Positive Networking® is a registered trademark of Darcy Rezac.



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**

Mention this ad (or promo code below) and receive a **\$3 DISCOUNT OFF** your next Membership Breakfast.

Offer valid on September 9, 2010 breakfast.



TRICOUNTY AREA  
CHAMBER OF COMMERCE

Be Seen. Be Heard. *Belong.*

**tricountyareachamber.com**

Offer Expires 9/9/2010 - Promo Code: 622 8A0807000

## NETWORKING IN JUNE

# TriCounty Area Chamber of Commerce Featured in National Networking Discussions

As part of a follow up to this year's Annual Dinner presentation and the educational workshop the next day, the TriCounty Area Chamber of Commerce received recognition through our Annual Dinner Speaker's national email blast and the "Shepa Blog."

Posted on the "Shepa Blog" on Saturday, June 19, 2010 was the following:

Your Village Network. We were in Pottstown, Pennsylvania a couple of weeks ago and consummate volunteer (and great networker) **Sue Seanor, Director of Community Relations at Chestnut Knoll At Home Services**, shared her idea about tapping into networks we often overlook. These include your kid's sports teams, volunteer associations you belong to, and the like. These are usually networks of engaged individuals. When Sue is looking for an item for a silent auction, needs an answer to an unusual question, or hears of a job opening, she will send it out to these networks. They always have an answer.

Of course, it's important to not abuse these relationships, by using them to sell your own products or services, or using them too often. Sometimes it takes a village to make good things happen and these are people in "your village."

On Sunday, June 20, 2010 the following "Darcy Rezac's Positive Networking Tip of the Week" – No. 334 was emailed to the Shepa Learning Company's distribution list:

Networks in Surprising Places. **Kathleen O'Hara, Client Service Coordinator at CarePlex** in Pottstown followed up on **Sue Seanor's Soccer Mom Tip**. She says that her church has a membership Biz to Biz directory. "Members (and our youth) are asked annually to submit/update their business contact information. It is an excellent resource if I am looking for an attorney, accountant, plumber...or someone to mow my lawn while I am on vacation. If your church does not currently have a Biz to Biz directory – start one! It is a great way to get to know your church family members, network and see what you can do for them."

**WAY TO WORK THE POND SUE AND KATHLEEN! THANK YOU!**



TCACC would like to thank the June Women of the Workforce sponsor, **Frederick Mennonite Community**, for hosting another successful WOW event on June 17, 2010. Instead of having a featured speaker for this event, members were given the opportunity to highlight their business by giving one minute "elevator speeches" while they enjoyed a buffet lunch served outdoors.

*The Women of the Workforce Luncheons are a monthly occurrence on the Chamber's calendar. However, there will not be an event in the month of August. Have a great summer! " For more information on the next event in September, flip to page 37 of this issue, or visit the Chamber Calendar on [www.tricountyareachamber.com](http://www.tricountyareachamber.com)*



## JUNE MEMBERSHIP MIXER

**SCHUYLKILL RIVER**

NATIONAL & STATE HERITAGE AREA

THANK YOU,

**Schuylkill River National & State Heritage Area** for sponsoring the Membership Mixer on June 22, 2010.

*This month's Membership Mixer will be held on Tuesday, August 24, 2010 at Dr. Niraj Patel – Chiropractic and Wellness Center.*

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

# CONGRATULATIONS LEADERSHIP TRI-COUNTY CLASS OF 2010

## The Class of 2010 officially graduated from the Leadership Tri-County program on June 10, 2010

The Leadership Tri-County program was founded seventeen years ago with the mission to sustain community participation and involvement by training and providing new and emerging leaders with the expertise to serve on local boards.

The eleven members of the 2010 Leadership Tri-County program participated in a 10-month program and were responsible for completing two group projects. These projects involved designing a "Nonprofit Critical Function Operating Guide". The second group developed and will be facilitating a Tri-County Emerging Leaders Conference.

Along with those completing the project requirement, the program members got to know each other on a more personal level while participating in the Excellence in Leadership Program at Fellowship Farm in September. Here, they got to be hands-on while completing a ropes course that stressed the importance of leadership and teamwork.

Members also gained knowledge about the tri-county area while touring the Berks County Prison and the Pottstown Police Department in October as well as the Pottstown Area Senior's Center and volunteering at the Pottstown Salvation Army in December. Other tours included Buckman's, Inc., Western Center for Technical Studies, Manatawny Creek Winery, Martin Stone Quarries, Inc. and the Pottstown Wastewater Treatment Plant.

Sessions were held on the second Thursday of each month throughout the program and many topics were discussed. These included Arts and Culture, Business, Communications, Education, Government, Health and Human Services and Justice.

Members also listened to many speakers who gave presentations in their area of expertise. Among these speakers were John Cover, Section Chief for the Montgomery County Planning Commission and Eric Kratz, PA Business Council.

As part of the participants' professional development, each member of the class built on their leadership abilities and improved skills that are useful when



working as part of a team. Members learned to use these skills to take on a greater responsibility in their community.

A special thank you to the participants' sponsors, the companies allowing us to tour their facilities, guest speakers, and all supporters of this unique program.

The Leadership Tri-County Graduation was held on Thursday, June 10, 2010 at Brookside Country Club. The Commencement Exercises included speeches from Brad Okoniewski, TCACC Chairman, P. Timothy Phelps, TCACC President, and Eileen Dautrich, Director of Class of 2010. There was also a moment of remembrance for Gary L. Gamler, a participant with the Class of 2010, whose life was unfortunately and unfairly cut short in May. 🕯



## CONGRATULATIONS TO THE LEADERSHIP TRI-COUNTY CLASS OF 2010

A program of the  TRI-COUNTY AREA CHAMBER OF COMMERCE FOUNDATION, INC.

**Leonard C. Bass,**  
Montgomery County  
Community College  
Board Placement: Af-Am  
Ministries; Pottstown  
Symphony

**Katrina Belcher,**  
Susquehanna Bank  
Board Placement:  
TriCounty Community  
Network; Salvation Army,  
Act 101 Advisory Board  
MCCC

**Ashley Eisenhower,**  
Bosco's Department  
Stores, LLC  
Board Placement: YWCA  
Tri-County Area  
Marketing Committee

**James B. Erb,**  
Susquehanna Bank  
Board Placement:  
Perkiomen Valley  
Academy

**Joseph K.  
Koury, Esq.,**  
O'Donnell, Weiss &  
Mattei, P.C.  
Board Placement:  
Owen J. Roberts  
Education Foundation

**Andrew W.  
Meadows,**  
Tyree Environmental  
Corporation

**Lauren Stuart,**  
Tycor Benefit  
Administrators, Inc.  
Board Placement: North  
Penn Boys and Girls Club  
Fundraising

**Joseph Szafran,**  
Exelon Nuclear  
Board Placement:  
Foundation for  
Pottstown Education

**Alberto Vennettilli,**  
Carroll Engineering  
Corporation  
Board Placement:  
French & Pickering Creeks  
Conservation Trust; Schuylkill  
River Heritage Area

**Erica L. Weekley,**  
Borough of Pottstown  
Board Placement:  
Pottstown Area Police  
Athletic League (PAL)

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 the boards of non-profit organizations, school districts and municipalities within southeastern Berks, northern Chester, and western Montgomery Counties. The Leadership Tri-County program is a program of the TriCounty Area Chamber of Commerce Foundation, Inc. **For more information contact Eileen Dautrich, Director at 610.326.2900.**

# LEADERSHIP TRI-COUNTY

## TRI-COUNTY EMERGING LEADERS CONFERENCE 2010

Join the Leadership class of 2010 in 'An Afternoon of Learning and Enrichment for Emerging Leaders Personal and Professional Development,' on Friday, September 24th, 2010. The Tri-County Emerging Leaders Conference of 2010 will provide a day of learning for emerging leaders that seek to strengthen and expand their personal and professional development through communication, education, and interaction with the businesses, non profit community, and colleges/universities within the tri-county area.

### SCHEDULE:

**11:30 AM to 12:30 PM –**  
Registration/Non-profit Fair

**12:30 PM to 1:15 PM –**  
Luncheon with Keynote Speaker

**1:30 PM to 2:20 PM –** Breakout Session #1

**2:30 PM to 3:20 PM –** Breakout Session #2

**3:30 PM to 4:20 PM –** Breakout Session #3

**4:30 PM to 6 PM –** Networking Reception  
and Leadership Alumni Reunion

Session workshops are designed to provide emerging leader participants **professional development skills, knowledge, resources, and opportunities**. The three areas of focus are:

- How to grow and advance as a business leader
- Continuing Education Opportunities and Benefits
- Benefits and Rewards of Participation in Non-profit Organizations
- Also, a special session on Disaster Planning for Non-profit Organizations will be held concurrent with the breakout sessions for the Non-profit community to also participate in the conference

**For more information contact**  
**Erica Weekley, at 484-919-7204**  
**erica.weekley@gmail.com or**  
**Andy Meadows at 484-645-0078**  
**AMeadows@tyreeorg.com.**

# The Chamber Hosted Its Annual Golf Outing on June 7, 2010



The TriCounty Area Chamber of Commerce hosted its Annual Golf Outing at Spring Hollow Golf Club on June 7. The golfers could not have asked for a more beautiful day to participate in the event. The blue skies and warm sun made it a perfect day for the Outing.

During the registration, most participants decided to sign up for the fun contests and other hand-outs the Chamber was offering such as: "Closest to the Pin", "Mulligans", and the "50/50" raffle. The "Closest to the Pin" had a cash prize and was held at the 18th hole. Although all the contests were popular, the "Mulligans" attracted the most contestants at the registration table.

The dinner was held after the golfers finished the course. The winners of the competitions were also presented during the dinner. The foursome with the lowest score at the end of the day was Lewis Environmental: John Pachuta, Dave Lindenmuth, Brad Okoniewski, and Rick Lewis (**above**). The foursome that came in second place was MacKissic: Fred Reim, Howard Pomerantz, Otto Delibertis, and Rick Dhein (**below**). The winner of the "Closest to the Pin" contest was Fred Reim.

The golfers had a great time enjoying the weather, playing the game and NETWORKING with representatives from other businesses and their guests. 🍷



**Thank you**  
**to all the sponsors and**  
**volunteers for making**  
**this event possible:**

**Presenting Sponsor**



**Dinner Sponsor**



**Golf Cart Sponsor: Exelon Nuclear**

**Goodie Bag Sponsor: PMSI**

**Lunch Sponsor: Schultz Technology Solutions, LLC**

**Course Snack Sponsor: Maillie, Falconiero & Co., LLP**

**Trophy Sponsor: Keller Williams Realty Group**

**and – Hole Sponsors:**

Absolute Resource Solutions (ARS); Cabot Supermetals; C. Raymond Davis & Sons; Colorworks Graphic Services, Inc.; Comcast Spotlight; Diamond Credit Union; Flexible Benefits Plans; The Longacre Co.; Maillie, Falconiero & Co., LLP; Manko, Gold, Katcher & Fox, LLP; Martin Stone Quarries, Inc.; McCormick Chiropractic; Media Fusion Technologies, Inc.; Meridian Bank; National Penn; O'Donnell, Weiss & Mattei, P.C.; Penn Environmental & Remediation, Inc.; PeopleShare, Inc.; The Victory Bank; Windstream Communications, Inc. ; Zap Digital, Inc.

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# CHAMBER BREAKFAST HIGHLIGHTS “TRI-COUNTY TOURISM”

The Tri-County area has many different attractions that bring people from across the country to visit our region. Tourism is an important industry in this area and at the June Chamber Membership Breakfast tourism was the topic. Featured speakers were **Kurt Zwinkl, Executive Director of the Schuylkill River National and State Heritage Area, and Bailey Fucanan, Communications Director with the Valley Forge Convention and Visitors Bureau.** The breakfast discussed the importance of tourism to our community and businesses, as well as visiting the sites in our own “backyard”.

In Kurt Zwinkl’s presentation, he noted all the enjoyable outdoor activities people can partake in and around our area. One of which being an event that took place between June 5th and June 11th, called the Schuylkill River Sojourn. This event is a 112-mile canoe or kayak trip down the Schuylkill River; participants can choose how many days to register. The event starts in Schuylkill Haven and ends in Philadelphia. Zwinkl also mentioned the trails along the



New Members welcomed at the June Membership Breakfast included: Carla Haydt of Boyertown Area Community Wellness Council, Edward Kennet of CEI – Douglassville, Inc., Teri Falco of Falco and Associates, Inc., Dr. John Applebach of Heart Cry Christian Counseling Services and Paul Kennedy of SK Advertising + Design.

Schuylkill River. They are being connected so one can travel the distance from Schuylkill Haven to Philadelphia on bike, approximately 98.5 miles. Before finishing, Zwinkl put on a hat and held a kayak oar in his hand, stated that he did not think anyone at the breakfast would remember his name, but they will remember the person in the funny

hat who spoke about the Schuylkill River and what an asset it is to our region.

Following Zwinkl, Bailey Fucanan spoke about the places to visit within the Tri-County area. Between shopping and museums, along with historical places and events, you will never be bored with a stay in our area. Whether people visit for a day or overnight, businesses will prosper from the activity. Some of the attractions mentioned included shopping at The King of Prussia Mall and The Philadelphia Outlets, The Valley Forge National Historic Park, The Stooogeum, Pottsgrove Manor, and many more. Bailey reminded attendees that by opening up our area to tourism, we are opening up our businesses to grow and prosper.

The breakfast was presented by **The TriCounty Area Chamber of Commerce** and was sponsored by **Chestnut Knoll at Home, Rutter Roofing, and Yucha Chiropractic Health Center.**

The Chamber’s next breakfast will be held on Thursday, September 9, 2010. 📅

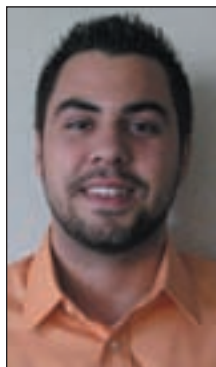
## BEHIND THE SCENES OF THE TRICOUNTY NETWORK

# MEET OUR CHAMBER INTERNS

### ALEX QUIRITS

Alex Quirits is currently a student at Albright College who will begin his senior year this fall. Alex is pursuing his Bachelors of Science degree in Business Administration with a track in Management. With this degree, he plans to open his own small business. Before graduating Coventry Christian Schools in 2007, Alex knew his future lied within the field of business. Alex is a life-long resident of the tri-county area and currently resides in Douglassville, PA with his family.

Alex has been preparing himself for the business world at Albright College by taking courses in small business management, business government and society, marketing management, and many other business related courses. “I have learned a lot about the different aspects of a business, and I am prepared to use the knowledge that I have acquired in the workforce,” he says. When the second semester of his junior year began, Alex knew it was time to start looking for summer internships. After learning about the internship opportunity the TriCounty Area Chamber of Commerce was offering, he applied immediately. “After inquiring about the internship, I knew this was exactly what I was looking for,” says Alex.



ALEX



MICHAEL

During his time at the Chamber, Alex’s duties included assisting with events such as the Annual Golf Outing, creating marketing strategies for the Chambers new member campaign and affinity programs, as well as helping with the completion of the new edition of the Pottstown book. “Working at the Chamber has provided me with the real world experience I was looking for,” says Alex. “I have learned the importance of teamwork and time management within an organization, but most of all I have learned how beneficial networking can be to a busi-

ness. The Chamber has shown me how networking, when done properly, can provide new business relationships as well as create new business opportunities for a company.”

Alex is very excited to begin his senior year at Albright, and is eager to start looking for employment opportunities. “With the experience I have gained from interning at the TriCounty Area Chamber of Commerce, I feel more prepared to take on the challenges that lie ahead of me in the next year.”

Aside from interning at the Chamber and working a part time job, Alex also enjoys spending time with his family, girlfriend Lindsey, and friends. His interests include golfing, skiing, cooking, and spending time outdoors.

### MICHAEL GRAHAM

Michael Graham, born and raised in the Pottstown area, is a senior at Albright College in Reading, PA. There he will earn his B.S. with a co-concentration in Business Administration and Information Systems. He graduated high school from Coventry Christian School in 2007. He played basketball, soccer, and golf throughout high school and soccer during his first year of college.

Albright College has prepared Michael with challenging courses in the Business and

Information Systems departments. “The most interesting class I have had so far was Small Business Management because it showed me what it takes to make it in business and that you have to take risks in life to become successful.”

An opportunity arose when he knew that an internship at the Chamber of Commerce was available. “I knew the Chamber would give me the experience I needed to help me pursue a successful career in the future.” His responsibilities at the Chamber include proofing pieces of information that will be on the new website, helping design a new brochure for the Leadership Program, helping design the upcoming Annual Report, and helping with the Chamber’s Member Retention Kit. The Chamber is a great way to get your name out there if you are an intern, as well, with their news magazines going out to over 16,000 businesses. Michael was looking to gain some contacts in several businesses, and this internship is a great way to do just that.

Michael enjoys all sports, but his two favorite are basketball and soccer. Other interests include traveling, skiing, and golfing. He also enjoys spending time with his family, his girlfriend Robin and her family, and his friends. 📅

**Looking for Course Credit and Hands-On Business Experience? Consider the TriCounty Area Chamber of Commerce. Resumes can be forwarded to Eileen Dautrich at [eileen@tricountyareachamber.com](mailto:eileen@tricountyareachamber.com) or via fax 610.970.9705**

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

You're Invited



## SCHUYLKILL RIVER HERITAGE AREA HOSTS 2010 TRAIL TOWN CONFERENCE CREATING A BUSINESS VISION FOR TRAIL TOWN COMMUNITIES

**POTTSTOWN** — Schuylkill River Heritage Area will host a Trail Town Conference in Pottstown on Thursday, September 23rd, 2010. This year's conference aims to underline the role trails have as economic drivers in the communities they pass through and, through a series of workshops, provide attendees with the tools necessary to identify opportunities and exploit them to generate increases in trail related business. The Conference will be based in the Pottstown Elk's Lodge but will use various venues around the town to highlight the resources that exist in a developing "trail town". The conference is funded partly through grants from the William Penn Foundation, DCNR and PRPS. Additional information can be found at [www.schuylkillrivertrail.com/index.php?/events/](http://www.schuylkillrivertrail.com/index.php?/events/)

*The Schuylkill River Heritage Area is a non-profit organization dedicated to assisting communities, organizations and citizens of the Schuylkill River region to preserve and sustain their cultural heritage and natural environment for future generations.*

The William Penn Foundation, founded in 1945 by Otto and Phoebe Haas, is dedicated to improving the quality of life in the Greater Philadelphia region through efforts that foster rich cultural expression, strengthen children's futures, and deepen connections to nature and community. In partnership with others, the Foundation works to advance a vital, just and caring community. Learn more about the Foundation online at [www.williampenfoundation.org](http://www.williampenfoundation.org). 📖

# POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION: STAYCATIONS ARE MORE POPULAR THAN EVER

## Plus, Have Great Benefits Besides Saving Money

***Learn How to Make Your Family Staycation Not Only Fun, But Healthy***

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

**Staycation** — a made up word — has become part of our vernacular. Everyone *needs* down time, however, it may have become hard to justify spending money on fun and relaxation, especially if you are having trouble making ends meet in the down economy. So, while the stress and worry of everyday life are very real and must be dealt with, there is nothing wrong with turning off the everyday, taking a mental break and escaping for a little fun. Plus, you may find that taking time to re-energize will make dealing with the demands of life a little easier.

Saving money is definitely a benefit of taking a staycation, but it is not the only positive association with the trend. Staycations can actually be less stressful than a busy, full-blown, weeklong family vacation out of town. You don't have to pack suitcases (or unpack); you don't have to find a pet or plant sitter; you don't have to worry about transportation delays or road construction; you don't have to leave your house unattended; and you spend less time "getting there" and more time "being there." Planning and preparing for a trip that is just as fast-paced as your life can actually have an opposite effect on your intended outcome — you end up needing a vacation from your vacation.

So, while saving money is certainly an incentive, ultimately, you may get more of what you want — relaxing down time — by staying home.

### FIRST THINGS FIRST

There are some ground rules to consider if you've decided to take a family or personal staycation. They will make your time at home more relaxing and fun.

First, unplug. Turn off the cell or smart phone and the computer. Sound hard? Maybe, but if you are serious about relaxing and getting away from the demands of everyday life, it's necessary. If you must, check messages or emails at night, but don't call everyone back. In fact, let your friends, clients and family know you're on vacation and you'll catch up with voice-mails and emails the following week.

Second, get your chores, housework and laundry finished so you don't feel the need to do it during your staycation. You can get

back to your normal routine the following week. Consider stopping your mail for the week too, just like you're away, so you are free from paperwork.

Finally, do *some* pre-planning. If it's just you, you may want to take each day as it comes, but if you have a family, they may get bored pretty quickly if nothing is on the agenda. Consider letting everyone pick a close-by destination they want to visit. If you have too many, put them in a hat and draw out two or three. However, be sure to balance your week with some down time too.

### HEALTHY STAYCATION IDEAS

Encouraging a mental break from your everyday world is a must for your overall health and wellness. When you are planning things to do on your staycation, consider healthy activities that are fun and family oriented. This will not only make everyone feel better, but maybe jumpstart some new healthy habits that will extend beyond your staycation.

### KRAYBILL, HEALTHY STAYCATIONS

The following are some terrific ideas to consider doing during your staycation:

- Explore the outdoors; the options are endless — biking, hiking, walking, boating, flying a kite, or spending the day at a local park, and enjoy a healthy picnic.
- Organize a field day for your family at the park — plan games, award prizes, pack a healthy picnic lunch — and spend the day being together and having fun.
- Visit a cultural or educational spot you've wanted to see but just couldn't fit into your schedule — a museum, a historic site, the zoo — check your local visitor's bureau or chamber for other ideas.
- Some useful local Web sites to search for activities include:
  - [www.tricountyareachamber.com](http://www.tricountyareachamber.com)
  - [www.readingberkspa.com](http://www.readingberkspa.com)
  - [www.missionhealthyliving.org](http://www.missionhealthyliving.org)
  - [www.valleyforge.org](http://www.valleyforge.org)
  - [www.brandywinevalley.com](http://www.brandywinevalley.com)
- Go camping in your own backyard.
- Create a scavenger hunt for your kids around the neighborhood — or better yet for the whole family — so that you have to

get in the car and hunt around town.

- Try activities you usually don't get to do as a family because you're busy with things you "have" to do — go bowling, play laser tag, go miniature golfing or go-carting, head to an amusement park.
- Try making some fun and healthy recipes in the kitchen; everyday life can prevent you from feeding your family healthy meals — take your staycation time to cook healthy and involve the family.
- Plant a garden or a container garden — choose vegetables, herbs or flowers.
- Finish that craft project, home project, or book. Go get that massage, or dig out your golf clubs and use them.

Ultimately, whatever you do during your time off, be sure it relaxes and rejuvenates you. If what you're doing or where you're going contributes to your stress level or makes you tense, strongly consider not doing it. Try the alternative. Spend some time in your own home, visit and explore your city, but most of all take the time to do something just for you that you fully enjoy. Now *that's* a vacation. 📖



### 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](http://www.pottstownfoundation.org) for more information about the Foundation. Discover Pottstown area's new online community at [www.missionhealthyliving.org](http://www.missionhealthyliving.org) to learn and share great information on how to lead a healthier life! You can also follow Mission Healthy Living on Facebook and Twitter.

For more information on the Pottstown Area Health & Wellness Foundation, please contact Marcia Fortley, Public Relations Manager 610.678.1506 - [mfortley@theandersongrp.com](mailto:mfortley@theandersongrp.com)

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# RETHINKING THE OPTIONS

Infrastructure is not a popular topic. It always involves a discussion of money, and the sums are often extremely high. When it comes to roads and bridges, nothing is cheap and therefore consistently under public scrutiny. As the cost to provide infrastructure improvements has increased steadily over the past decade, the revenue funding it has essentially declined. We are faced with the constant decision of where to make investments, and which projects to defer.

Recently, the concept of privatization has come into favor with bureaucrats and politicians because it offers a seemingly easy solution to a rather difficult problem.

Privatization, in short, is taking a public asset such as a highway and turning it over to a private company. The company then operates and maintains the roadway by collecting fees from the users. In this manner, our roadways become more like public utilities and less like public rights of ways. Fair arguments can be made to support or negate the idea, but it does address the problem of funding necessary improvements to our system. What privatization does not do however is address the underlying issue of why our system needs so much money.

During the past fifty years our nation has been on a highway building craze. We built interstates, bypasses and arterials at unprecedented rates. Our nation quickly went from a relatively compact urban form to a sprawling suburban landscape in less than a generation. The pattern of development was heavily reliant upon the automobile, unlike the urban predecessor which was predominantly pedestrian oriented. As the distance between places expanded, so did people's ability and willingness to travel.

Our willingness to travel was novel fifty years ago, however now the willingness has been replaced by necessity which created the infrastructure funding problems we now face. The issues we face extend beyond longer drive times and increased traffic and include things such as increased reliance upon fossil fuels, degraded air quality, storm water runoff, not to mention increased rates of adult and childhood obesity

related from reduced activity. Our dependence on the automobile longer makes sense, and plans are being made to take these issues head on.

Over the past two months, municipalities have been presented with the US 422 Master Plan, and the two scenarios it proposes. In the trend scenario, the corridor continues to grow and develop as it has, with a heavy reliance upon the automobile as the primary form of transportation. The alternative being presented is called the "sustainable scenario." The sustainable scenario includes traditional neighborhood developments that encourage walking and biking over driving. The sustainable scenario welcomes the use of transit as a transportation option, and encourages development to embrace transit options. The most remarkable aspect of the sustainable scenario is that the end result is a net savings of 10,000 acres of open space and farmland while still maintaining the projected 21,000 new residents.

So far response to the US 422 Master Plan has been positive; however the real work is only beginning. Adopting the plan does not take nearly as much political will and foresight as implementing the plan. Will the corridor land owners and municipalities continue to choose the status quo when faced with development opportunities, or will the principles set forth in the plan hold true to develop in a more sustainable fashion? Time will be the ultimate judge, but if the past few years serve as indicator for our future, the ability to maintain our auto-dependent lifestyle is only going to be more expensive, and much more detrimental. 🗑️



Shayne Trimbell,  
Project Coordinator,  
GVF Transportation



Provided by Shayne Trimbell, Project Manager, GVF. Shayne can be reached at 610.635.3559 or by email: [sttrimbell@gvfma.com](mailto:sttrimbell@gvfma.com).

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# ELIMINATE PAPER GO GREEN

By Martha Reeves,  
Reeves Business Solutions

Green is definitely the buzz word these days. Everyone is scrambling to be part of the new revolution by claiming their product, service or company is 'green'. There are countless 'certifications' that a business can obtain by answering a few questions and paying a fee. True green business initiatives are worthwhile endeavors. Unfortunately you need to filter through the hype and scams to determine what actions will genuinely provide benefit to your organization.

## MOVING TOWARDS A PAPERLESS ENVIRONMENT

Earlier this year JP Morgan issued a white paper titled 'Sustainable Treasury Management is Easier Than You Think' in which the benefits of a paperless environment were discussed. The details can be summed up in these few words taken from the cover page: 'Treasury organizations are getting serious about reducing their environmental footprints. In the process, they're saving money and boosting their efficiency.' For years now, I've been encouraging my clients to embrace paperless practices for that very reason — saving time and money. And you don't need to be the size of JP Morgan to benefit. Even the smallest organizations will recognize immediate improvements. Let's focus on some simple steps that can take any business in the right direction.

## COST FACTORS

Do you know what the cost of doing business on paper is in your organization? When you take into account paper, envelopes, forms, toner, electricity to operate the printers and copiers, file folders and binders to store the paper, cabinets and shelving to store the binders, square footage to store the cabi-

nets and the labor cost and time to handle it all, the figures are shocking. For example, a client with 250 employees wanted to convert to electronic pay stubs. In performing ROI calculations they discovered that they were spending over \$9,000 per year and well over 100 hours. Considering the cost of electronic pay stubs would be less than \$2,000 per year and 10 minutes per week, the decision was quite easy.

In addition to dollars and time there are environmental costs to doing business on paper. Here are a few statistics from PayItGreen.org Based on producing and mailing 500 customer invoices per month: 168 pounds of paper used, 1602 gallons of wastewater discharged, 2997 pounds of greenhouse gases emitted.

## PAPER OUTPUT FROM ACCOUNTING SYSTEMS

Accounting systems are notorious for cranking out reams of paper reports, most of which are summarily glanced at, put into a binder and filed away never to be touched again. But we save it because some day we may need that information. When that fateful day comes we have no idea which binder or page we are looking for and spend hours or days searching. Solution — create an electronic filing system. Instead of printing paper copies, 'print' an electronic copy and save it on your network. With proper planning and design, your accounting reports will be organized, secure and searchable.

Consider all of the forms that are printed. While there are still some industries that rely heavily on multi copy, signed and notarized invoices and waivers, most can begin to eliminate the paper trail. Purchase orders and customer invoices can be electronically produced, delivered and stored.

(See "Eliminate Paper" on page 46)



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## ELIMINATE PAPER

(Continued from page 45)

Electronic invoices eliminate a day or more of delivery time since they are received by the customer immediately, which may result in shorter DSO. And in this economy where cash flow is key, every day counts. As for efficiency, I am amazed at the number of offices I visit where multiple copies of these forms are produced and filed in various locations. Inevitably the files are removed from the drawer, papers are removed from the file and not always replaced properly or in a timely manner. When a customer is on the phone questioning an invoice it is far more efficient and professional to pull up an electronic copy and discuss their issue immediately rather than taking information, finding the documents and returning the call later. There can be challenges in the implementation of electronic invoicing but these can be minimized with clear communication. Make sure that your customers know that you will be sending invoices electronically as of a specified date. Have them provide you with the email address of the person who will be processing the invoice so that your invoice isn't sitting in someone's inbox for a week. Request that they identify you as a safe sender so that your invoice does not get caught in a spam filter.

Payments made to employees and vendors by check are costly, time consuming and open to the possibility of check fraud. Any company who has been the victim of check fraud understands the disruption that occurs. The fewer checks produced, the less the exposure. Employees can be paid by direct deposit and for those without a bank account there are a variety of pay cards available. Pay stubs can be uploaded to a secure web portal where employee have 24/7 access to current and past pay stubs. No more replacement checks or requests for prior pay stub information. In the last several years banks have offered some innovative payment solutions for your accounts payable invoices. One option

that is attractive to many clients is the payment card or P-Card. The bank compares your list of vendors to those already participating and will solicit those who do not. Instead of printing a batch of checks, upload that information to the bank. Your vendors are paid immediately with an email notification of the check detail. Payment is automatically withdrawn from your account at a specified date. Not only does this reduce the number of checks printed, it simplifies bank reconciliation.

## LOOK AROUND THE OFFICE

Documents, spreadsheets, emails and the list goes on. Take some time to examine the paper output of your office. Determine what is truly necessary and what can be converted to electronic form. There are countless measures that you can take to 'green' your office and your bottom line.

For more information on paperless office options call Martha Reeves at 610.990.5163 or email [mreeves@reevesbusinesssolutions.com](mailto:mreeves@reevesbusinesssolutions.com). RBS provides a wide array of business process consulting services tailored to fit the unique goals and requirements of each organization. 🗑️



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# NEWLYWED FINANCES: *For Better or For Worse*



## INVESTMENT IDEAS

By Jim McGuire, Wells Fargo Advisors

The wedding is over, but your life as a couple has just begun. As a team working together for the first time, there are many adjustments you will have to make in the first year together. Of course, you must approach the small stuff like laundry duties and dishes, but one of your main priorities should be working to establish your financial foundation.

**SOMETHING OLD:** Throughout life's many milestones, the memories of your past will inevitably serve as a guide when you are setting goals for the years to come. When two people decide to unite in matrimony, they are bringing together their memories, traditions, habits and goals in order to form a partnership that includes everything from family to finances, so be prepared. Talk about your priorities and what really matters to each of you when it comes to money. What your parents valued and how you were exposed to money as a child will have a large influence on your fiscal future, so it is important to communicate openly about your past and how it may play into your short and long term financial goals.

**SOMETHING NEW:** As newlyweds, you will no doubt face many new and exciting challenges together. This is a time for many new beginnings so you will need to make various transitional adjustments as you move forward. First, you will need to complete a number of administrative duties that come with the legal and financial ties of marriage. Make a will or update your will so the list of beneficiaries for your investment accounts and savings accounts include your spouse. Review your beneficiary designations on your retirement accounts and life insurance policies since they will override any wishes specified in your will. It is also important to review your life insurance coverage to make sure things are in order should something happen to you. When it comes to health insurance, you typically have 30 days after your mar-

riage to add your spouse to your coverage without providing evidence of insurability. Also, if you changed your name, be sure to get a new social security card and driver's license and update your accounts.

(See "Investment Ideas" on page 48)

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## INVESTMENT IDEAS

(Continued from page 47)

After these steps are taken care of, calculate your combined net worth, develop a budget and decide on the process you will use to manage your financial affairs. Will you have a joint bank account or will you handle certain bills separately from individual accounts? You will also need to decide which one of you will be responsible for paying the bills and taking care of other financial tasks.

**SOMETHING BORROWED:** One of the first things you should do as a married couple is work to eliminate credit card debt so you can begin building a nest egg. After the big wedding, you may be better or worse off than the average American who owes at least \$9,000 in credit card debt.\* Whatever your situation, it is most likely that you can't afford to fall deeper into debt than you already are. Money that you've borrowed in the past on credit just puts you further from your financial goals as a couple.

**SOMETHING BLUE:** When you are building your budget, don't forget to set aside an emergency fund for a rainy day. Develop a regular savings plan where you automatically defer a portion of your monthly earnings into a separate savings account. During an emotional or unexpected situation, this preparation could prevent the added burden of financial stress at an already difficult time.

As newlyweds, the excitement of life together may seem overwhelming at times, especially when it comes to your financial situation. But, if you work together to follow a few simple steps, you can surpass these challenges in order to establish a solid financial strategy that will carry you into the future. 📁

\*Consumer Credit Counseling Service (CCCS)

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# THE IMPORTANCE OF A SENSE OF PLACE



## DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

One of the hardest things to do as a main street manager is to develop a sense of place for the town. Many times when someone is hired to revitalize a town there is really just a thought of what the town "used to be" back when it was in it's heyday. People talk about how the crowds could not be accommodated on the sidewalk because there were so many people shopping. In most cases that perception of what it "used to be" is not relevant to what it is now.

There was a time when the down-  
towns were more centered toward pro-  
viding goods and services to local pop-  
ulace in the surrounding neighbor-  
hoods, or a prime employer located  
near the downtown. In Lock Haven that  
employer was Piper Aircraft. In  
Downingtown it was the paper mills  
and in Phoenixville it was the Phoenix  
Steel plant. Those kinds of uses in many  
cases defined the downtown in the past,  
but they are now just a memory.

The Main Street Program advocates  
the use of historic restoration as a means  
of repositioning the downtown and cre-  
ating a sense of place. Normally some  
town buildings have had some renova-  
tions that do not conform to the overall  
design and architectural influence of the

town. Infill construction often compli-  
cates the situation like in Downingtown,  
where a Quonset hut was built in the  
middle of town with an odd faced front.  
Much of the effort is then spent to  
restore some of the facades back to the  
original to ensure a continuity of design.

The use of historic restoration in place  
making is an important part of the down-  
town revitalization effort. The Common-  
wealth Department of Community and  
Economic Development is so committed  
to the use of historic restoration in place  
making that they offer façade grants for  
good design through the main street  
programs. Identifying the opportunities  
is key in the revitalization process.

(See "Downtown Marketing &  
Development" on page 55)

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Once in charge, however, many small business owners find that leading, managing, and motivating others involved with the business aren't as easy as they sound. One reason is widespread confusion about the difference between "managing" and "leading." Leadership experts say they are two very different roles, even though most small business owners consider them the same.

"Managing" implies structure, control, rules, deadlines and efficiency, says Ken Blanchard, best-selling author of *The One Minute Manager*. But according to Blanchard, "leadership" is nearly the opposite of "management." Leading requires actions that are more experimental, unstructured, visionary, flexible and passionate. Managers and leaders think and behave differently.

Blanchard and his partner Drea Zigarmi spent seven years studying how business leaders exert influence and how their values, beliefs and personalities contribute to their success—or failure. Through it all, one finding was clear: A one-size-fits-all style of leadership does not exist.

Owning a business automatically puts you in a position of leadership. Your goal is to engage employees, partners, vendors, investors, independent contractors or other participants in your venture in a course of

action that helps achieve a mutually shared vision. But being in a leadership position does not necessarily make you a leader.

Many entrepreneurs turn to management techniques to enlist the minds and muscles of the people they lead, but fail to capture an equally important component—their hearts. If you merely work to focus activities of followers and fail to engage them in a purpose, you won't likely be seen as a good leader.

"The first step to becoming a better leader is to study yourself and get honest, unfiltered feedback about how you are doing from the people you lead," says Blanchard. "You cannot effectively lead if you do not know your own values."

Learning when and how to provide direction (defining roles, setting goals and priorities, scheduling, and evaluating results), and support (seeking input, listening, offering praise and encouragement, sharing information, explaining decisions, and helping others solve problems) is an ongoing process for even veteran small business owners. Employees, vendors, and customers all change; you need to make your leadership skills flexible as well.

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## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 53)

Sometimes just trying to get the "slip covering" on the building off to access what is underneath is the biggest part of the challenge.

If the downtown has a good building stock it is a big plus and the historic restoration of the downtown helps set the stage for the next steps. Providing amenities to enable the downtown to have a continuous look is an important part of the "place making" process. In Downingtown there was a streetscape project and a couple of abandoned industrial building demolitions, in Philadelphia on South Street it was some murals and later a streetscape, in Phoenixville it was the famous streetscape with the blue lights. In many cases the streetscape improvements can turn the perception of a town around.

One really has to be careful with a streetscape project to make sure that what you have designed will work for the community and attention must be paid to detail. When establishing as sense of place you do not want to make it look like a strip mall.

For example the lights have to be the correct height and have some semblance

of historic context. One of the most important considerations is the material used for the amenities. I always like to use cast iron for the light poles because it is more like an original material that was used from the period when most downtowns installed the original light poles. I always look down on the use of aluminum or fiberglass in light pole installations because they end up looking nasty in a couple of years. Dents, and obvious cheap looking materials make it hard to create a sense of place in a downtown. There are times when a main street manager has to deal with less than adequate design professionals and try to do the right thing. There are times that the administering entity like Penn Dot has a project manager that feels everything is cookie cutter.... sort of a one size fits all methodology. I call that the "homogenization of America." It creates difficult situations at times, but if a main street manager does his or her job, the necessary adjustments are made to make it look right and stand the test of time.

(See "Downtown Marketing & Development" on page 56)

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## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 55)

Amenities like benches and fountains can be added to enrich the atmosphere created by the restored buildings and the other streetscape improvements. Depending upon what kind of activity you have, installation of a bench could be a double edge sword. The same with fountains, in Phoenixville we had to explain to people that they could not bathe in the fountain. Some of the amenities eventually turn into good skateboard ramp or a good place to sleep and that alternate use sometimes leads to place making that was not in the original plans. Design elements need to be evaluated for functionality and purpose.

One of the hardest parts of place making is getting the right uses in the downtown buildings. Everyone wants retail, retail, retail but the truth is that retail comes and goes, along with the bank accounts and dreams of ambitious people. Getting the right mix of retail, that is relevant to your demographic, is important

because it tends to make the store more successful in the marketplace.

Activities sometimes can define spaces although they happen intermittently. To have events aid in the place making they normally have to be standard events. Events that happen on a regular schedule add more than intermittent events. In Phoenixville the Friday night concerts during the summer tend to define the space as an arts district.

The problem is that all of these functions need to be done simultaneously and the manager needs to show vision in explaining each of the elements to those participating in the program. The people making investments in the buildings need to see public improvements, and need to see the stores moving in and need to see the people on the street. Is that hard to do? Yes, it is very hard. A downtown manager has to have a special skill set just to create the atmosphere necessary to have a successful program. ■

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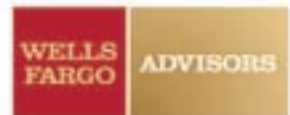
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## LESSONS FROM THE LEGALINE:

# Learning From the Experiences of MEA Members



### EFFECTIVE MANAGEMENT

By Michael G. Trachtman, Business Attorney & MEA General Counsel

In my role as general counsel for the MidAtlantic Employers' Association (MEA) I provide advice to members through MEA's Legaline service. Legaline provides members with the opportunity to receive advice from an attorney as part of membership, thereby avoiding the a la carte legal fees that typically accompany this kind of one-off issue resolution. Over the last year or so, the number of Legaline calls, as well as the range of subjects raised by the Legaline callers, has dramatically increased.

On a weekly basis we address everything from employment law compliance to business strategy issues. These Legaline interactions regularly create a treasure trove of valuable information that has widespread applicability. In many respects, MEA members are all in the same boat, navigating the same troubled waters.

One of the most fundamental benefits of MEA membership is the ability of MEA members to learn from each other. To further that purpose, I am sharing some of the Legaline questions that have been raised by MEA members and the advice provided. In some cases, the facts have been changed to ensure the confidentiality of the callers. As the folk singer Pete Seeger once said, "Education is when you read the fine print; experience is what you

get when you don't." Hopefully, the figurative "fine print" I have discussed with the Legaline callers will benefit readers struggling with similar issues.

**LEGALINE QUESTION:** A Legaline caller raised the issue of how far a company is required to go to accommodate the religious beliefs of its employees.

One of the Legaline caller's employees was a practicing Jehovah's Witness who requested to be moved from the first shift to the second shift so that he could take a preaching class that would help him further pursue and conform with his religious beliefs. The employee located a second shift employee willing to switch shifts and he asked the employer to OK the arrangement. The Legaline caller felt

(See "Effective Management" on page 59)

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## EFFECTIVE MANAGEMENT

(Continued from page 57)

that the second shift employee could not properly handle the demands of the first shift, which included duties that were somewhat different from those on the second shift. The caller wanted to deny the request but worried that the company might be liable for religious discrimination if it refused the employee's request.

**ANSWER:** As societal and workplace diversity increases, accommodating different religions has become increasingly problematic for employers. Here's the basic rule: Once an employer is on notice that an employee requires some kind of workplace accommodation based on the employee's sincerely-held religious beliefs, the employer must provide a reasonable accommodation to the employee unless doing so would create an "undue hardship" for the employer.

But what does the rule mean in practice? What, specifically, would constitute an "undue hardship" that would permit an employer to deny a religion-based request?

As many MEA members know, the **Americans with Disabilities Act** provides that an employer must provide reasonable accommodation to certain disabled employees unless doing so would create an "undue hardship." In the ADA context an "undue hardship" means that it would cause the employer to incur "significant difficulty or expense." But "undue hardship" mean something much different when an employer is asked to provide a reasonable accommodation for religious reasons. In the religious context, an "undue hardship" means "more than *de minimis*" (that is, more than a minimal) cost or burden. In other words, an employer can lawfully deny a request for a religious accommodation if doing so would cause the employer to incur more than minimal inefficiencies, risks, expense, or

inconvenience. This is a far lower standard than the ADA.

That's good news for employers but, there's no hard and fast rule that can be gleaned from this—it comes down to a case-by-case analysis. The employer is not obligated to provide the exact accommodation requested by the employee and should engage the employee in a dialogue to determine whether there are any alternative accommodations that will satisfy the employee's and the employer's needs. Even with the lower standard for undue hardship, an employer who does not provide a religious accommodation must show alternatives were explored and be able to prove that doing so would cause more than minimal burdens.

My advice to the Legeline caller focused on the company's ability to prove that the second shift employee could not handle all of the demands of first shift work, and that inserting the employee in that role would, even minimally, compromise production and efficiencies. Vague, unsubstantiated value judgments will not suffice; an ability to substantiate the problem is needed. This entailed an analysis of such factors as the differences between the two shifts, the second shift employee's experience and skills, and the second shift employee's prior performance evaluations.

**LEGALINE QUESTION:** A company distributes products in a specialized niche and wanted to hire a salesman who had very successfully sold similar products in another part of the country. The company has several competitors within a 100-mile radius, and it feared that after the salesman learned the company's product line and established relationships with the company's customers he might try to secure a position with a competitor, using his new knowledge and

(See "Effective Management" on page 61)

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## ALARM TECH SUPPRESSION AWARDED STATE FIRE EXTINGUISHER CONTRACT

Alarm Tech Suppression, Inc, a division of Lacey Total Solutions, has been awarded a \$1.6 million contract by the PA Department of General Services to inspect and service fire extinguishers at state-owned facilities in 18 counties throughout eastern and south-central Pennsylvania. The announcement was made by Andrew Lacey, president of Lacey Total Solutions.

"We are pleased Alarm Tech Suppression has been awarded this contract," Lacey said. "Our company is one of only eight companies in the Commonwealth selected to service and certify fire extinguishers."

The two-year contract covers an 18-county area, including Berks, Bucks, Carbon, Chester, Cumberland, Dauphin, Delaware, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Montgomery, Northampton, Northumberland, Philadelphia, Schuylkill and York counties.

Rick Lombardo, Alarm Tech Suppression Division Manager, said that National Fire Protection Association standards require fire extinguishers to be inspected annually.



Andrew Lacey,  
President, Lacey  
Electric, Inc. and Solar  
Technology Solutions



Rick Lombardo,  
Division Manager,  
Alarm Tech  
Suppression, Inc.

Lacey Total Solutions, based in Berks County since 1974, provides electrical and solar engineering and construction as well as structured cabling, fire alarm and security systems. Alarm Tech Suppression is a division of Lacey Total Solutions and specializes in comprehensive fire protection. The company installs, inspects and maintains fire extinguishers, kitchen hood suppression, sprinkler, and emergency lighting systems for clients throughout Pennsylvania, New Jersey and Delaware.

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12:00 – 2:00 Maggie Spike

August 8

Sunday in the Park Music Series

Riverfront Park

2:00 – 4:00 John Hain and the Mango Strummers Band

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First Saturday

Smith Plaza, 100 block of East High Street

11:00 – 12:00 High Street Music Showcase

12:00 – 2:00 Dina Hall

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## EFFECTIVE MANAGEMENT

(Continued from page 59)

connections to bargain for a better compensation package.

The company asked the salesman to sign a "covenant not to compete"—an employment agreement that would preclude the salesman from working for a competitor for a year after he was terminated or voluntarily left the company. The salesman refused. "Suppose I leave because we have an honest dispute or because I see no future here. How can you expect me to step away from the only field where I know I can make a living?"

They were at a stalemate. The company asked if we had any suggestions.

**ANSWER:** Employees are understandably reluctant to sign covenants not to compete that will bar them from pursuing employment in their chosen field after they leave their current employer. But especially in the sales area, there is an alternative. Rather than providing that an employee cannot work for your competitors after leaving your employ, the covenant can be drafted to provide that the employee can work for your competitors, so long as he or she does not solicit or accept orders from your customers or prospects for a stated period.

This often strikes a middle ground in

which both sides obtain a reasonable degree of protection. It bridged the gap for the Legaline caller—the salesman accepted this variety of covenant not to compete and signed the appropriate employment agreement. To date, they continue to live happily ever after.

Covenants not to compete can be hyper-technical and tricky, but in many states, including Pennsylvania and New Jersey, they can be enforced if properly drafted. It is much easier to draft an enforceable covenant not to compete for a new employee than an existing employee. With an existing employee, you'll have to provide the employee something extra, substantially beyond what he or she would otherwise be entitled to receive, in conjunction with the covenant in order for it to be valid.

General rule: Covenants not to compete can be extremely important to a company's success, but they definitely fall into the "don't try this at home" category. Get some legal advice.

**LEGALINE QUESTION:** Companies often hire interns during the summer months, which can raise some thorny legal issues. One recent Legaline caller

(See "Effective Management" on page 63)

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Joseph Scott McArdle, Prudential Fox & Roach Realtors; Leo J. Scoda, Mayor of Phoenixville Borough; Anthony "Sonny" D'Agostino, S&S Development Company; Samuel V. Dixon, S & S Development Company.

## Camp Out at Townhome Development Recognized as Spurring Town's Renaissance

Joseph Scott McArdle, Marketing Specialist with the sales office in the headquarter of Prudential Fox & Roach Realtors, indicates "The borough is undergoing a Renaissance that started with a Camp-out of buyer for a new town home development, French Creek Townhomes, on the former steel site located in the center of the borough. New shops, bars and restaurants that have opened up since that event, with new residents, supporting local business with the influx of their new disposable incomes, and their new attitudes that have shaped the renaissance," according to McArdle. He was instrumental in the marketing of the town's real estate and in particular two different developments over recent years in the borough where buyer's camped out. Adding, "The Live, Work, Play lifestyle that embodies the new residents, mostly first time buyers, are not only hip but cool all in one, fuels the booming center of the downtown. The positive aspects that such plans contribute to the ongoing renaissance that is taking place with the expansion of restaurants, new residences, and new offices in the center of town, making it the

perfect place for first time buyers." Mayor Leo Scoda, acknowledges "One of the amazing events that began to draw attention to the changing face of Phoenixville happened at the 'Camp Out' when dozens of people waited overnight to the first to buy a home in the still unbuilt French Creek Townhomes. The event caught the attention of both residents and non-residents alike and was a leading force in the Renaissance that was to take place in the Borough of Phoenixville." Additionally, according to Anthony "Sonny" D'Agostino, of S & S Development Company, "It was a privilege and an honor to be the Builder/Developer of the French Creek Homes that catapulted the "Newness" of Phoenixville. To say the success of the project was beyond our wildest dreams is a gross understatement. The mammoth success is a direct link to the foresight and cooperation of all borough officials. And for that our firm will be forever grateful. To the residents and businesses of Phoenixville, Sonny D'Agostino and Sam Dixon wish you continued success and growth." 🗑️

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## EFFECTIVE MANAGEMENT

(Continued from page 61)

asked about the use of unpaid interns, and another asked about the wage rate a paid intern should receive.

**ANSWER:** Many students and recent graduates actively seek internships and are happy to work without compensation in exchange for the work experience and the opportunity to build their resumes. Employers welcome the opportunity to supplement their workforce without increasing their payroll. But can an employer legally hire someone to do the company's work, and not pay the individual?

The question is not an easy one to resolve. The answer lies in the *Fair Labor Standards Act (FLSA)* and the various state wage and hour laws. The key is whether the intern is really an "employee" of a company. If he or she is an employee, the various employment laws that apply to employees, such as minimum wage, overtime, and withholding, apply.

The U.S. Supreme Court has ruled that a person whose work serves only his or her own interest is not an employee. But what does that mean in practice? To clarify matters, the U.S. Department of Labor promulgated a six-factor test to help companies determine if an internship must be a paid rather than an unpaid or stipend-only position. All of these factors must be satisfied in order for a position to be deemed an internship to which the usual wage and hour laws do not apply:

(1) The internship is similar to training which would be given in an educa-

tional environment, even though it includes actual operation of the employer's facilities;

(2) The internship experience is for the benefit of the intern;

(3) The intern does not displace regular employees, but works under the supervision of existing staff;

(4) The company providing the internship derives no immediate advantage from the activities of the intern, and on occasion its operations may actually be impeded;

(5) The intern is not necessarily entitled to a job at the conclusion of the internship;

(6) The company and the intern understand that the intern is not entitled to wages for the time spent in the internship.

Each situation must be evaluated on its own facts. My advice to the first Legaline caller was to analyze their circumstances and apply the DOL criteria to their situation. The advice we offered to the second caller was to ensure that interns who were required to be paid were compensated in accordance with federal and state law minimum wage rates and that overtime requirements for all hours worked in excess of forty hours in a work week were satisfied. As always, documentation of what you did, and why you did it, is critical.

Many companies tell us that the Legaline has been their lifeline. Let us know if we can help you. For more information about Legaline email me at [mtrachtman@powelltrachtman.com](mailto:mtrachtman@powelltrachtman.com). ☐

*Michael G. Trachtman is the President of Powell Trachtman Logan Carrle & Lombardo, P.C., a 30+ attorney regional law firm based in King of Prussia that focuses on the representation of privately held companies ([www.powelltrachtman.com](http://www.powelltrachtman.com)). He has represented businesses of all types in a variety of employment, litigation and business planning matters, and serves as general counsel for MEA. Recognized as a "Philadelphia Superlawyer," Mr. Trachtman has appeared on more than 50 radio and television across the country, and is the author of numerous books, including *What Every Executive Better Know About the Law*, *The Supremes' Greatest Hits – The 37 Supreme Court Cases That Most Directly Affect Your Life*, and the forthcoming *The Four Mistakes – Avoiding the Legal Landmines That Lead to Business Disaster*. He can be reached by email at [mtrachtman@powelltrachtman.com](mailto:mtrachtman@powelltrachtman.com), or by telephone at 610.354.9700.*

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