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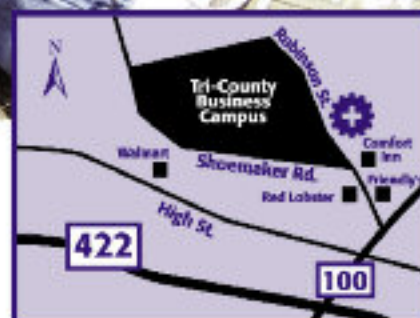


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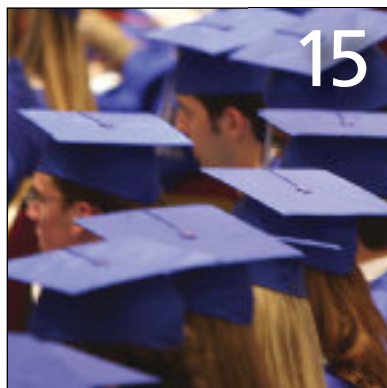
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## **In This Issue | OCTOBER 2010**



**St. Pedro & Associates**, Jennifer A. Jaronski, Judy Bordeleau, Lisa Schermann, David J. Wood, Anita St. Pedro, Joseph St. Pedro, Richard W. Storms, Dianne D. McCauley.

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Staff (L to R, Front to Back) Jennifer A. Jaronski, Joseph St. Pedro, Anita St. Pedro, Richard W. Storms, Lisa Schermann, Judy Bordeleau, Dianne D. McCauley, David J. Wood.

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# ST. PEDRO & ASSOCIATES

## *Helping Businesses and Individuals Achieve their Financial Goals*

It sounds simple. Build long-term relationships. Offer a wide range of products to help meet the unique needs of each individual client. Provide superior customer service through a seasoned team of specialists — Simple but powerful . . . in a nutshell, that's the St. Pedro & Associates formula for success.

### COVER STORY

By Bill Haley

**S**ince 1984, St. Pedro & Associates has been a leading provider of comprehensive financial and wealth planning for hundreds of individuals, families and businesses throughout the region. By remaining independent, the St. Pedro team exercises complete freedom to access extensive industry resources and offer a wide array of financial products and high quality services to meet the unique needs of each client. "I decided 26 years ago that that was the direction I wanted to go," says Joseph St. Pedro, President & CEO, "... **total independence.** I could go to the marketplace and find the exact product to fit each particular client. Everybody's different. We really spread it out between different compa-

nies, and different product lines," he said. "We do the due diligence."

St. Pedro & Associates offer knowledge and guidance in skilled money management, investment strategy, insurance consulting, tax analysis, and retirement and estate planning. The professionals at St. Pedro & Associates are also specialists in developing company retirement packages, both qualified and non-qualified, and other employee benefit plans.

Joe St. Pedro's knowledgeable and experienced team includes; David J. Wood, Senior Vice President; Richard W. Storms, Senior Vice President; and Jennifer A. Jaronski, Vice President. Wood's specialties include wealth management, retirement plans, financial and estate planning, and personal and business insurance.



Joseph St. Pedro,  
President & CEO



Storms brings business savvy and entrepreneurial ambition to the firm, developed from successfully launching and growing several businesses. Jaronski specializes in selling and servicing retirement, 401K and SIMPLE IRA plans. Team members are active in many area professional and civic organizations, including local chambers of commerce and economic development organizations. Joe St. Pedro was a founding member and past president of the Spring Ford Chamber of Commerce, and currently serves on the Montgomery County Foundation and as a Limerick Township Supervisor. Rick Storms is the current president of the Spring Ford Chamber of Commerce. "I was president for two years prior to that," Storms said. "We understand what's going on in the community, and what's important in the community, and what's changing in the community at the same time. We are aware of the growing pains and the issues facing businesses and individuals."

At St. Pedro & Associates, success at financial planning is achieved through a structured process, designed over years of experience. Although every financial plan is custom tailored to the client, the underlying means of developing the plan is consistent and effective. The four-step process includes — setting goals; developing a plan; implementing the plan — and is all based on close communication with the client each step of the way.

The St. Pedro team's specialization in assisting business owners stems from a combination of vast experience, and entrepreneurial vision attuned to the ever-changing economic outlook.

"For 18 years I've been working with business owners, and really concentrating on the needs of the business owner and

the problems that can come up," said David Wood. "Joe taught us all the different things to do— buy-sell agreements between two partners. The one partner dies. The other partner now is in business with the partner's spouse. How does one buy the other out? We do that analysis. We support that. We have templates on which buy-sell agreement to use. We can do all the preliminary work prior to drafting the necessary documents, in an effort to keep the cost down for our client."



David J. Wood,  
Vice President

"The one thing that surprises us the most is lack of an exit strategy for business owners," said Rick Storms. "You spend your entire life building this small business, and put everything that you have into it, and at the end of the day we say OK, what is your exit strategy? What do you ultimately want to have happen to this business when you retire? And it's amazing how many answers you don't get." The St. Pedro team can help to provide those answers.

"If something happened to you tomorrow, would your staff even know who your top customer was or who all your suppliers were?" Storms asks hypothetically. "Is there any documentation on how to continue to open the business the next day if something were to happen to you? It's amazing how much work was put into building a business and then it just kind of loses momentum when none of those plans are in place. Who is going to sign the note with the bank?"



Richard W. Storms,  
Vice President

"Many times I go out to see a business owner, and they don't have as much saved up in retirement plans as you would anticipate, because they've dumped it all into this business and they don't have an exit strategy," explains David Wood. "One of the things we can help them with

(See "Cover Story" on page 9)

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# GOING SOLAR GOING GREEN

## "BUZZ AROUND THE BLOCK"

With the electric rate-cap deregulation in Pennsylvania on the horizon in January 2011, and growing awareness of conservation efforts and advances in energy production technologies, this month's Buzz column focuses on companies providing or taking advantage of energy solutions, including: alternative energy providers, application of "green" technologies, energy efficiency, and environmental issues related to energy consumption.

### Aztec Solar Power

Today, the best action any homeowner or business can make to help their bottom line, the country, and our entire planet, is to provide a significant amount of the power they consume every day from non-polluting, renewable technologies. Aztec Solar Power provides customers with the ability to "go green" using solar electric systems to reduce their reliance on traditional electric utility companies. Solar systems are ready to take a place in Pennsylvania's energy revolution.

With offices in Pennsylvania, New Jersey and Florida, Aztec Solar Power serves residential, commercial, and industrial clients, and covers the full spectrum of solar services, including evaluation, engineering, installation and monitoring. President/CEO Sharon Altman and the 54 employees, including engineers, electricians, and finance professionals, at Aztec Solar Power believe strongly in what they do. They offer the home or business owner a FREE assessment of whether Solar makes sense for them. After contracting, they create a complete system design. This includes shading analysis, panel placement, racking, and interconnection to the electrical grid. They aim to eliminate as much of your utility cost as your property will allow, and pride themselves on offering a full turnkey solution to your energy production needs. Aztec Solar Power's accredited installers ensure your system will be properly designed and constructed, and can help arrange financing and aid you in obtaining the many generous incentives that often return the entire cost of a system in as little as five-six years for home systems, and for businesses as little as four years with accelerated depreciation. All of Aztec Solar Power's installations are equipped with remote monitoring capability so that you can observe the efficiency of your array, and they can respond quickly should any maintenance

be required during their five-year parts and labor warranty period.

As energy costs continue to rise, more homeowners are seeking alternative means to power their homes. Solar panels offer a safe, simple and productive method for producing power and lowering your utility costs while preserving the environment. If you can make a guaranteed return on investment in your home, why wouldn't you? Aztec Solar Power transforms your home into a hybrid

(See "Buzz Around the Block" on page 8)



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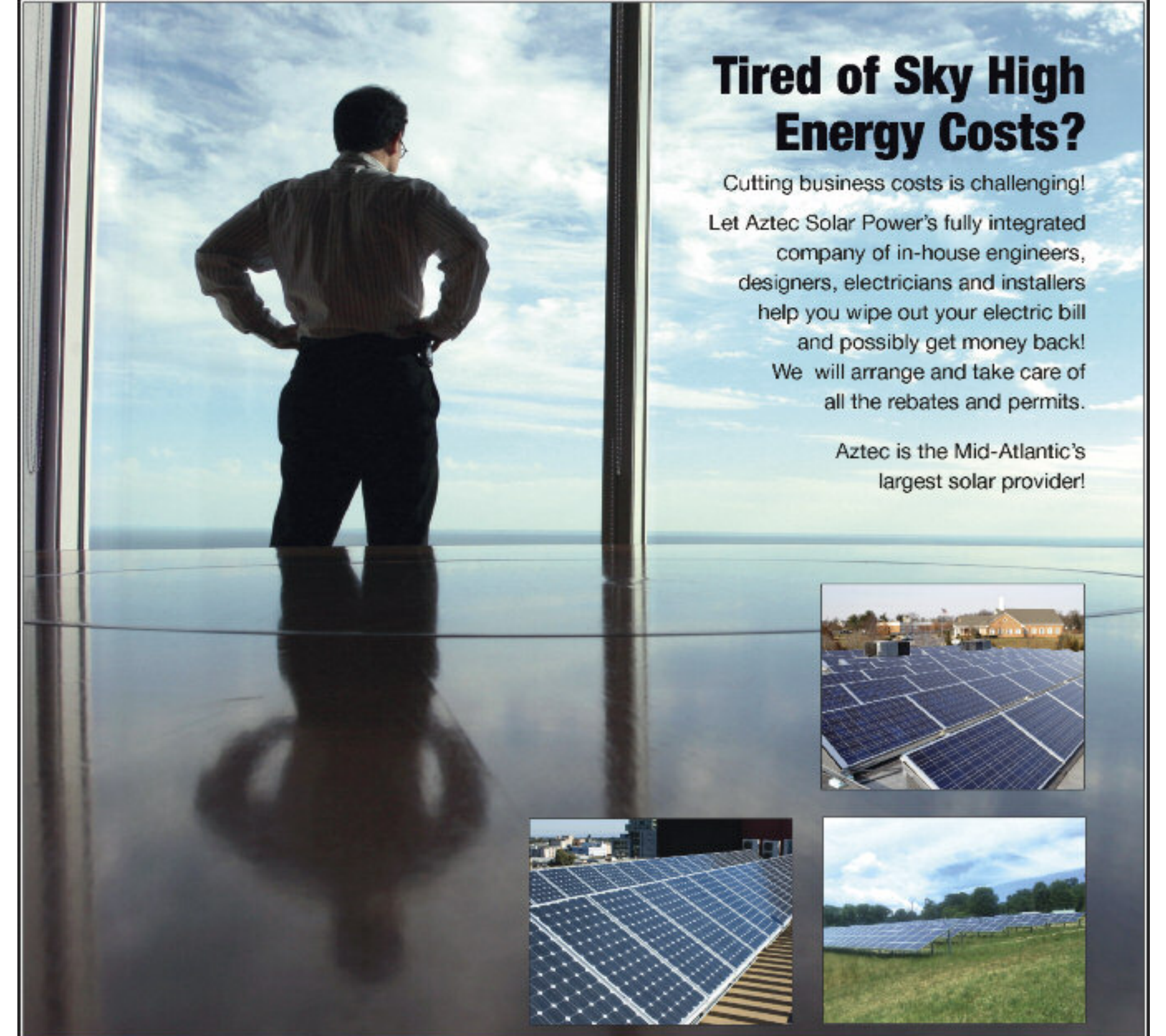
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## "BUZZ AROUND THE BLOCK"

(Continued from page 6)

system that utilizes both solar energy and the energy from your existing power grid; the optimal way to power your house and cut back on heating and electric bills.

Specializing in solar heating system installation, Aztec Solar Power is the one-stop resource for all your solar energy needs. Installing a solar heating system is a wise investment that can save you money on bills by providing up to 80 percent on your home heating needs! In addition, solar heat is the best option for people with allergy problems or chemical sensitivities because it doesn't require any fuel tanks or flammable materials that can cause numerous problems, from odors to safety hazards.

Aztec supervises every phase of the process from start to finish, and their services include obtaining permits, purchasing, installation, repair, and maintenance and safety inspections. Their licensed and insured technicians are highly experienced in all matters of solar heating system installation and provide free consultations to help you pick the right system for your needs and budget.

Aztec Solar has been instrumental in a local project that will have a significant impact along the Route 422 corridor, in Limerick Township. Ray Clark of Collegeville-based Thortex America, Inc. is in the process of constructing a three-megawatt solar farm in Limerick Township that will produce and alternative source of energy for the township and other commercial consumers of energy. The proposed project recently received unanimous approval from the Limerick zoning board and will soon go before the Limerick Board of Supervisors for approval. The \$12.8 million project is slated for completion in the spring of 2011. "Aztec Solar Power has been tremendous," said Clark, who acquired proposals from four different providers before choosing Aztec. "They've been instrumental in the entire project, soup to nuts," he said,

from engineering studies and providing the equipment to arranging the financing. They've been tremendous." Clark is so impressed with Aztec that he also contracted with them for a 17,000 watt solar system for his home and 38,000 watt system for his business. Clark also credits State Senator John Rafferty with providing valuable assistance in obtaining any available state subsidies for the Limerick project. The federal government also is currently offering a tax rebate of 30 percent for solar installations with runs through December 31. After that date, tax credits from the federal government will be available. Aztec Solar Power can assist with arranging financing for systems as small as two kilowatts to as large as 10 megawatts.

For information and a free estimate on how Aztec Solar Power can help your business achieve energy independence, please call 610.540.1400, and visit [www.aztecsolarpower.com](http://www.aztecsolarpower.com).

### The Hankin Group

The Hankin Group is a dynamic real estate development company located in Chester County whose main focus is to design, construct and maintain multi-functional, new urbanist communities consisting of commercial, residential and retail properties.

Originally founded in 1958, The Hankin Group is headquartered in Eagleview, its 800-acre master planned, mixed-use community located at the intersection of the Pennsylvania Turnpike and Route 100, Exton. As a privately owned, multi-faceted, full service development company, The Hankin Group has completed over 7,000 residences, shopping centers, apartments, and over 3,000,000 square feet of commercial space including retail, office, laboratory, civic and industrial space. The organization is comprised of professionals with expertise in planning, design, engineering, approvals, finance, construction, leasing, marketing and

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



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**Announcing:** RSI's own Dr. Munabi was featured on the Route 422 Business Advisor television series. His in depth interview can be seen online at [www.422business.com](http://www.422business.com) or on Comcast television throughout the month of September.

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## COVER STORY

(Continued from page 5)

through the strategic alliances we have with a couple of different accounting firms, is we can actually help them value that business. What is it worth?"

"The problem is, they don't want to take it out, and rightfully so," adds Joe St. Pedro. "If a guy is selling widgets, the first thing he says is I can do better with my money, because if I invest in buying more inventory, my profit margin is a heck of a lot better than I can do by investing. And that may be true. The problem is how do you get money out? Sooner or later you're going to have to start getting money out. So they've got this monster in there, and they say I can't afford to retire because I don't have enough money. It's part of the planning process to make sure that they identify early on, how to set up and achieve your goals for the business as well as for yourself."

"On the private side there's certain things that you can use for small businesses, like 401K's and SEP IRA's or SIMPLE plans," said Wood. "A lot of accountants I talk to don't know that a one-man business can have a 401k that costs them a relatively small amount

each year to maintain. So there are a lot of different things that we know that can help small business owners run the business and put money into retirement."

"Our goal is to take them from A to Z," St. Pedro said. "We aim to take them from the accumulation stage to the retirement stage and ultimately to the distribution stage. Or as we like to say we take you through all the planning, protecting and providing."

"We do the 401Ks, the SIMPLE plans," said Storms, "and we can evaluate your business and the type of structure that you have, the number of employees you have and how they are compensated. We can help create a retirement plan to fit your specific needs, based on contribution levels, and costs, and what your goals are as the owner of the company, how much you want to contribute versus what your employees put it in terms of matchings, so we specialize in creating the type of retirement plan that is going to suit the needs of your company."

"We even meet with individual employees in our retirement company

(See "Cover Story" on page 11)

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## "BUZZ AROUND THE BLOCK"

(Continued from page 8)

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Within the last three years, the Hankin Group has been working closely with the U.S. Green Building Council to obtain LEED certification on several commercial projects. In 2007 the USGBC awarded the Hankin Group with LEED Silver certification on their building at 747 Constitution Drive. In 2009 the USGBC awarded them with a LEED Gold certification for their building at 505 Eagleview Boulevard. Solar Energy projects have been completed at the Hankin Group headquarters at 707 Eagleview Boulevard and on several other Hankin properties: 505 Eagleview Boulevard, 717 Constitution Drive and within Haywood Business Park. Additional Solar projects are planned for a building in Morgantown, as well as a 6 MW Solar Farm also in Morgantown. Sustainability and Environmental Impact are key components to the Hankin Group's philosophy. They are also dedicated to giving back by supporting community institutions, non-profit organizations and other selective charitable efforts. A portion of their profits each year flows back through the work of The

Hankin Foundation. For additional information, please call 610.458.1900 and visit [www.hankingroup.com](http://www.hankingroup.com).

## Liberato "Steels" the Sun's Power in 2010

Luigi Liberato Steel Fabricating Company, Inc. has gone solar and they're listed as one of the top 10 largest projects in Chester County and the ONLY Steel Fabricator to go solar! Liberato Steel held their Solar PV System's Ribbon Cutting Ceremony on August 26, hosted by Olivia Liberato Layton, Vice President of the family-owned structural and miscellaneous steel fabricating company located in East Vincent Township in Chester County. Liberato Steel recently completed the construction of a 141 kilowatt solar photovoltaic system consisting of 602 roof top panels on the south-facing side roof of its facility located at 200 Wampler Drive in Spring City. August 26th also marked the EXACT date that Luigi Liberato landed at New York's Harbor via cargo ship, emigrating from Italy in 1967.

The success of L. Liberato Steel Fabricating Co., Inc. is a great example of what hard work and dedication can achieve in this country. At age 24, Luigi

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



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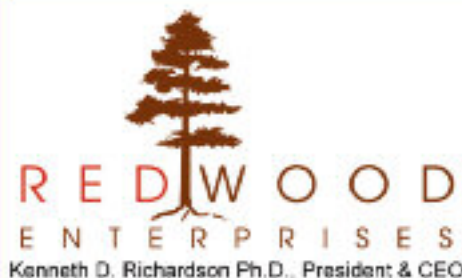
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## COVER STORY

(Continued from page 9)

sponsored plans, our 401Ks and our SIMPLE plans," adds Jennifer Jaronski. "We meet individually with each participant on a one-on-one basis and speak to them about what they feel this retirement package needs to accomplish. It's not a blanket recommendation for a participant."

"The great part about it is, they have so many choices as far as level of service goes," Storms said. "They can do things on the website with their 401K plan, and not engage us at all if that's what their desire is, or if you have participants who are new to investing and have questions and want to pick up the phone and talk to an individual, or have an opportunity to meet with somebody, we can also offer that service. And that's something that you're not getting from everybody in the industry."

"Ultimately we work for the client," Storms continues. "I could recommend a SIMPLE plan to a client and they could come back and say, look in my particu-

lar field I feel I need to have a 401K in order to recruit other key individuals for my business, and I would say absolute-

ly fine, but let's choose that understanding and knowing the parameters of that plan and how it compares to other plans. Let's not just assume that that's the best plan. You're free to make whatever decision you want. We want the decision you make to be the most educated decision possible."



Jennifer A. Jaronski,  
Vice President

"I think the thing that makes us different from some of our competitors is we take a more customized approach to helping meet the investment needs of individuals and business clients," Wood emphasizes. "There are a lot of financial advising firms that ask you your time horizon for investment, your risk tolerance, and you answer a few questions on a sheet of paper and they dump you into an investment category along with everyone else. We don't do that. We really make a detailed plan,

(See "Cover Story" on page 55)



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Fromm Energy Solutions is committed to helping facility owners and managers reduce utility costs through the adoption of energy-efficient technologies.

## "BUZZ AROUND THE BLOCK"

(Continued from page 10)

emigrating from Italy to America and began a small ornamental steel shop, fabricating and installing railing for homes. Forty-three years later, he is the Owner and President of a recognized and respected 40,000 square foot steel fabricating shop providing steel for such institutions as West Chester University and the New Philadelphia Produce Market to name a few.

Liberato Steel has made the best of this slow economy and looked for ways to improve their business and help secure the company for the next 40 years. One way to reduce expenses and generate revenue was the installation of the 141kW solar PV system, which will create energy independence, eliminate monthly electric bills and provide the opportunity to trade energy credits on the open market. Were it not for the PA Sunshine Program and the Treasury's Rebate Program, this project would not be possible. Sixty percent of the \$400,000 total cost of the project was covered by state and federal grants. Taking into account the state and federal grants, and the anticipated sale of certificates of generation (excess electricity generated), the company expects to see a 3 1/2 year return on their investment in the

solar panels. Just another example of the great opportunities available in PA, and what a little hard work can do!

For additional information, please call 610.948.9540 or email Olivia@LiberatoSteel.com, and please visit [www.liberatosteel.com](http://www.liberatosteel.com).

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

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

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(ZC1012) 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!

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

(ZC1035) 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. There are many possible uses: Remote retail space, (re) computer repair, gym, training/school or general offices. Call for Details - \$877.63/Month, CAM + utilities (electric, heat, phone, cable, A/C).

(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

(ZC1059) 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) Lemay Street, West Pottstown-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

(ZC1085) 1 Security Plaza, Dowlstown Pottstown-(Train Station Building) 1,150SF second floor office \$1,000/Month Includes ALL utilities.

(ZC1097) 1145 E. Phila. Ave., Gilbertsville-5,900SF retail/office COMMERCIAL SPACE for lease. Non conforming use \$3,430/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 A/C, 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

(ZC1104) 306 W. Ridge Pike, Limerick- One (1) floor- 32x62- 1,824SF, 2 rooms and powder room, parking- 10 spots, heat is oil hot air, central air, separate electric, water (well) sewer (septic) included in rent. Trash, grass and snow is tenant's responsibility. Zoning is Village Commercial. Usages will be what is allowed in Village Commercial. Tenant can use existing sign in front of property. \$1,100/Month

(ZC1105) 521 N. Charlotte Street, Pottstown- Office space available. 3,000SF on upper and lower level. Will divide. Can be leased together or separate. Offstreet parking. Present use is Dental office. \$800/SF

(ZC1106) Main Street, Pennsburg- 3 Day garage/repair shop with office. \$1,500/Month + utilities

(ZC1107) 32 Wells Road, Parkersburg- 660SF office/retail space. Beautiful flowers surround the exterior. \$495/Month

(ZC1108) 2087 East High Street, Pottstown- 1825SF professional office space. \$2,500/Month includes CAM

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**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- (#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- (#ZC2102) 1745 Portland Ave., West Lawn-** COMMERCIAL BUILDING IN THE HEART OF WEST LAWN w/ first class office space, conference room and 2,000SF of warehouse space. Listing includes large parking lot. Separate tenant occupied house w/ garage. Entire package is also for lease at \$3,200/Month-RVN. 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- (#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 Wal-Mart. \$234,900

**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., Mt. Penn-** Suburban (6) unit apartment in an all brick bldg. 10% CAP rate. All rents are fully leased with long term tenants. Offstreet parking in rear of bldg. Good updated mechanicals with separate electric and gas meters. 1 year old furnace. Property is up to code with all inspections current. Owner will consider a package deal with 136 N. 11th St. and 1264 N. 10th St. Landlord pays gas heat and hot water. Tenant pays electric. **Reduced \$245,000.**

**PENDING- (#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 \$68,900.**

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

**SOLD- (#ZC2100) 90 Pricetown Rd., Fleetwood-** \$250,000.

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

**FOR SALE- (#ZC2110) 136 North 11th Street, Reading-** (6) unit stone apartment bldg. located across from City Park. Well maintained with all units fully leased. 12% CAP rate. Updated mechanicals with separate electric meters. Up to city code with all inspections current. Owner will consider package deal with 1524 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 3.5 ACRES. Located on route 10 in Flying Hills, across road from large Turkey Hill. Ideal for Sheetz, Wal-Mart, 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. **Reduced \$439,900.**

**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. **Reduced \$280,000**

**FOR SALE- (#ZC2116) 140 Barto Rd., Barto-** 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

**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.

**FOR SALE- (#ZC2119) Chestnut Hill Road, Morgantown-** Prime Industrial Development Land adjacent to Mountaineer Village. Total of 51.20 acres can be purchased in total for \$1,000,000 or separately. Lot #1-28.75 acres (\$500,000); Lot #2-5.70 acres (\$210,000); Lot #3-5.62 acres (\$210,000); Lot #4-5.54 acres (\$190,000); Lot #5-5.59 acres (\$180,000). Industrial zoning perfect for many uses. Easy access to Routes 10, 176, Pa Turnpike and new Morgan Development. Perfect for mobile home development with special zoning exception. \$1,000,000.

**FOR SALE- (#ZC2120) 1178 Commerce Drive, Pottstown-** (Pottstown Recycling Material Company) Income producing property specializing in lucrative recycling of brick, asphalt, concrete and tree waste. 6 working wells on property. Easily accessible to major highways. Light industrial zoning allows for many uses. Mechanical crusher and other equipment included in offering. \$1,250,000.

**FOR SALE- (#ZC2121) 8000 Buckwalter Road, Spring City-** Income producing horse farm. Barn with 34 stalls, 2 buildings each with 3 rental units plus 2 other rental units totaling 8 rental units. Extra income from horse boarding. Beautiful fenced property with development potential for residential sites. \$1,530,000.

**FOR SALE- (#ZC2122) 124 North Chestnut Street, Boyertown-** 3,825SF plus lower level (Basement)-50% finished. Lower level (Basement) contains two powder rooms. Many possibilities. Also for lease-\$2,500 plus utilities. \$249,900.

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## "BUZZ AROUND THE BLOCK"

(Continued from page 12)

Municipalities (townships, etc.)— The average main street is 10 blocks long with 50 streetlights using 175W each. If you retrofit those streetlights with the LED equivalent, your annual energy savings could be \$3,000 for that street alone!

Warehouses/Distribution Centers— An average warehouse is 100,000 sq. ft. with 200 HID fixtures. If you retrofit those fixtures with fluorescent Hi-Bay lighting, your annual energy savings could be more than \$24,000.

Schools— The average classroom has 16 fluorescent fixtures. Assuming the existing fixtures are T12 Fluorescent type lighting, your annual energy savings could be \$241 per classroom if you retrofit those fixtures with T8 type fixtures.

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gy-saving systems for your facilities, all while improving efficiency!" says Theresa Partington, a lighting specialist with Fromm Energy Solutions. "Our expert team at Fromm is Eastern PA's leading resource for energy management. Regardless of your electrical utility provider, there's money to be saved ... and Fromm can help you save it! Call me today at 800.360.4441 x4447 or email [tpartington@frommelectric.com](mailto:tpartington@frommelectric.com)."

For additional information, please contact Fromm Energy Solutions at 800.360.4441 x4445; email: [energysolutions@frommelectric.com](mailto:energysolutions@frommelectric.com); and visit [www.frommelectric.com](http://www.frommelectric.com).

### Lacey Total Solutions

Solar Technology Solutions is the newest company under the Lacey Total Solutions banner. It was formed in 2009 to meet the needs of building owners and homeowners who are looking for an environmentally-friendly power source. The company provides solar power consultation, engineering, design, installation, maintenance and operation. "The 'green movement' continues to gain momentum," says LTS president Andrew Lacey,

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

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# Lacey Total Solutions

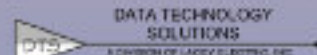
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# RIDE TO PROSPERITY

STRATEGIES FOR ECONOMIC COMPETITIVENESS IN GREATER READING — PART 3

## WORKFORCE / TALENT DEVELOPMENT

(Editor's Note: This document was prepared with support from EntreWorks Consulting on behalf of a coalition of eight leading economic development organizations in the Greater Reading Area. This month's installment focuses on the second of five key themes and action plans: workforce/talent development.)

### OUR CHALLENGE:

We are regularly told that success in the "new" economy depends on talent, i.e. the capacity to develop and nurture a skilled workforce. Yet, few of the County's past economic development planning initiatives have included a sustained commitment to effective workforce development strategies. The County is home to many innovative workforce development initiatives, but they are principally funded with state and Federal resources that are often narrowly targeted or inflexible. We need to enhance integration between workforce and economic development with the goal of designing new strategies and programs that align with broader county development strategies. For example, can we develop new training initiatives that provide a talented workforce for employers in leading regional industry clusters? Can we introduce new programs that help reverse

trends of lagging educational attainment within the County's workforce?

Lagging educational attainment is likely the County's number one economic development challenge. Recent research from the Berks County Workforce Investment Board shows that educational attainment in Berks County falls below statewide averages. At present, 57 percent of residents have a high-school diploma or less. Berks County also lags the state in terms of the portion of the population with a college degree or higher.

This lagging educational attainment creates a host of long-term challenges. At the most basic level, local residents may be ill-prepared for the new world of work, where up to 80 percent of new jobs will require some post-college training. Community college education will become especially important as jobs requiring an associate degree are expected to grow at twice the national average.

Lagging educational attainment levels also have a clear-cut effect on the bottom line. A recent study sponsored by CEOs for Cities found that, for every percentage point increase in the college graduation rate of a city population, total annual per capita income increases by an average of \$763. A quick and incomplete application of this data to Berks County yields the following estimates: a one percent increase in college attainment would produce roughly 4,000 new college graduates who could add an additional \$300 million in value to the local economy.

These admittedly rough figures suggest that improving educational attainment is a mandatory high-value added strategy. But, simply stating the need for better educational outcomes is not enough. Our coalition should focus on building a stronger pipeline so that more students complete high school, more students enroll in and complete com-

munity college, and more students opt to pursue and complete a college education.

Because of the relatively short time frame envisioned for this project, our workforce development initiatives must be tightly focused. Several specific action items offer the best prospects for significant short-term impacts. These efforts are focused on improving high school completion rates and on building better connections between high school, career-technical education, and community college training.

Expanding awareness of current dual-enrollment and 2+2+2 programs should be our first priority. These efforts allow students to earn dual credits that apply to both high school and community college. They have been shown to increase high school completion rates and to improve community college enrollment rates; yet participation rates have been fairly limited.

(See "Ride to Prosperity" on page 17)

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## "BUZZ AROUND THE BLOCK"

(Continued from page 14)

"and we see unlimited potential for this market." Lacey says that the decision to move into solar power ties in nicely with the electrical engineering and construction component offered by Lacey Electric. "It's a natural extension of the services we offer."

Proof of the company's commitment to solar power can be found on the roof of Lacey Total Solutions' headquarters in Leesport, where a 34.0 kW, 208Volt, 3 Phase photo-voltaic (PV) solar system was installed last year. "Like every other business, we're conscious of rising electricity costs due to power company deregulation and expiring rate caps. The 180 solar panels on our roof generate sufficient power to meet 80 percent of our electric requirements," Lacey explains.

While affordability is still a key concern limiting the growth of solar projects, Lacey does not see that as a long-term trend. He expects pricing for PV modules to continue to drop. "As payback periods become shorter and costs become less prohibitive, demand for solar will increase," he says.

Lacey believes solar power is becoming the renewable energy of choice and has a bright future in Pennsylvania. "Our goal is to help business and residential customers keep their energy bills low and reduce greenhouse gas emissions."

For additional information, call Lacey Total Solutions at 610.926.7100 or visit [www.LaceyTotalSolutions.com](http://www.LaceyTotalSolutions.com).

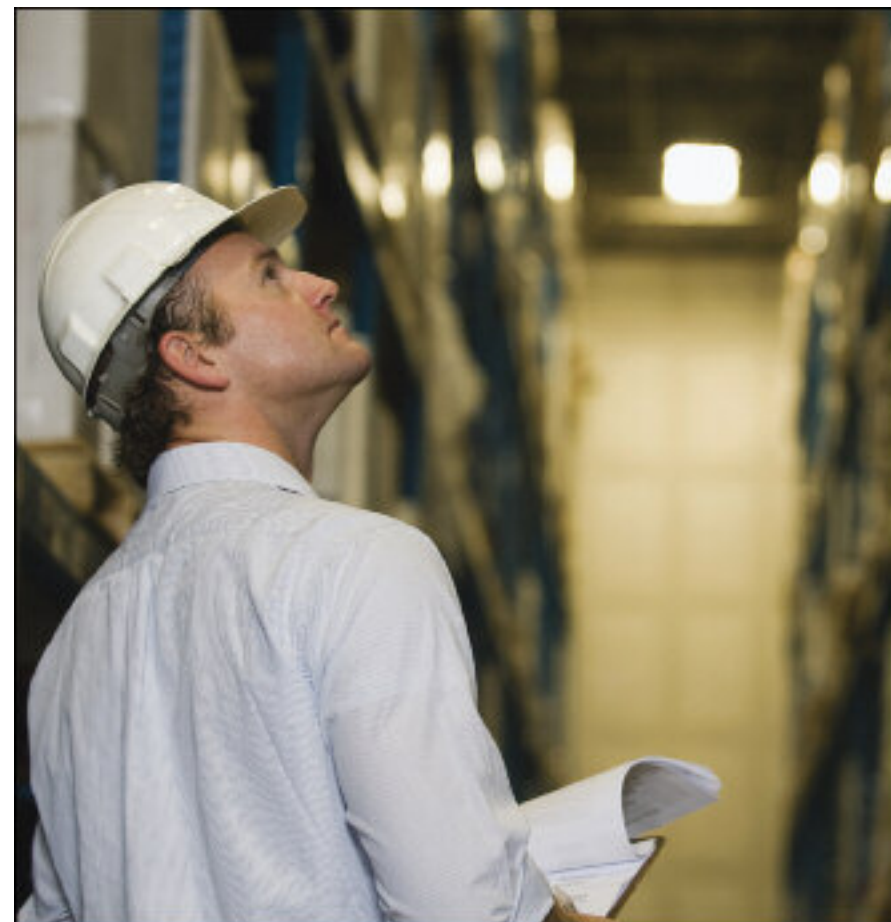
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A vast amount of inventories come from Fortune 500 companies and other top grade corporate businesses across the U.S. and Canada. We freight them into our showroom and warehouse or straight to a customer's site to be installed. The Soup has acquired office furniture inventories originally from MicroSoft, Blue Cross Blue Shield Corporate, Vanguard Healthcare, GE Corporate Office, and many more.

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



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## RIDE TO PROSPERITY

(Continued from page 15)

Strengthening the County's technical training education pipeline is a top near-term priority for our Workforce Development Working Group. This effort is designed to help strengthen our local Career and Technical Education (CTE) systems. CTE programs need and deserve a significant marketing and outreach push. We should consider not only a more focused effort to provide better information to parents, students and school personnel on the potential for Career & Technology Education, but also on a "multiple exit point" strategy which demonstrates the ability to go on to post-high school training and even Baccalaureate and Graduate degrees.

While improved marketing of CTE programs makes sense, that step is not sufficient. We need to begin considering a large-scale reform of these programs.

Current students and business owners agree that the present County system could do a better job of preparing students for future careers. The current half-day model is largely unchanged from its origins in the late 1960s, and does not effectively support the development of

key technical skills or provide clear career pathways or a sense of identity for its students. We recommend the convening of a new County partnership, to include educators, business leaders, and economic developers, to review reform options that could be more attractive, effective, and efficient. These could include, among others, well-designed and innovative programs similar to "Pathways to an Engineering Career" at Lehigh Career & Technical Institute or even a full-time, comprehensive technical (not "vocational") high school with high entrance and performance standards.

A related set of initiatives involves the promotion of formal certifications, including wider use of the WorkKeys certification system at Career Technical Education Centers and area high schools. The WorkKeys skills assessment system measures "real-world" skills such as business writing, teamwork, work readiness, and applied mathematics. Businesses rely on the WorkKeys certification system to be certain that potential employees are truly "ready to work." By utilizing these new tools, local schools can help better prepare

(See "Ride to Prosperity" on page 19)



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## "BUZZ AROUND THE BLOCK"

(Continued from page 16)

The professionals at Furniture Soup shop and hand pick inventories based upon overall condition, product type and style, fabric colors and finishes. From Haworth, Herman Miller, Steelcase, Teknion, Knoll and many more manufacturers, we have created very attractive environments for our clients with their lines ... the second or third time around. We have had loads of experience to find the right product for particular customer's needs and solutions. Pre-owned inventories offer countless ways to help a client save money, create a great corporate look, possess a top quality product without breaking the budget. We design the environment with a blend of pre-owned, remanufactured, and new inventories to capitalize on style, colors, finishes and costs for our client's interior environment projects. The Soup has access to new green products with high recycled content. These products include all kinds of seating, fabrics, to systems furniture and carpet tile.

One of my architectural buddies likes to have Berks Lancaster Green Building Association gatherings at the Soup. He has always said to me since his first visit, how comfortable our offices and show-

room are for conversing and exchanging ideas. I have agreed with him on that one. With an environment filled with top notch pre-owned office furniture, wide and wild variety of carpet tile with an eclectic collection of accessories and artwork. Its the kind of environment that stimulates thinking and creating. With some tweaks, any business can have the same feel, same verve as I like to call it.

A potential client could be sitting at a desk, table, and/or other piece with a totally cool history and that has had its first ding in it. The colors, textures, and finishes all mingle together almost naturally. With pre-owned office furniture like pre-owned cars ... you only drive it like you stole it after the first dent. It just has different karma. And, your brain knows it without you acknowledging it. It just happens that way. It's as low tech as you can get and great for the earth. It simply does it for you.

Tracy McKay is Designer and Co-owner of Furniture Soup, a very interesting place to create and develop different and stimulating spaces in a different way. For additional information, please call 610.926.8700 and visit [www.furnituresoup.com](http://www.furnituresoup.com). ■

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## RIDE TO PROSPERITY

(Continued from page 17)

students for future careers and also provide assurances to employers that local youth are truly "ready to work." Our working group expects to have three area high schools using these tools in coming years.

Lagging educational attainment is not simply about students dropping out of high school. Berks County is home to many residents who began college, but ultimately failed to graduate. These residents are an important home-grown talent pool who can and should be encouraged to complete their degrees. Our working group has begun an effort to work with local higher educational institutions to better promote and enhance existing programming for college degree completion.

Our final set of talent development initiatives may require a longer-term commitment as it seeks to address one of the County's most chronic educational challenges: increasing the high school completion rate at area schools, especially at Reading High School.

No one single initiative can "fix" this problem, and many promising efforts, such as the expanded use of home visita-

tions and alternative education programs, are already underway. Because of our expertise in the workforce field, our working group is focused on building connections between high school and later career training options.

For example, expanding awareness of current dual-enrollment and 2+2+2 programs will be a high priority. These efforts allow students to earn dual credits that apply to both high school and community college. They have been shown to increase high school completion rates and to improve community college enrollment rates; yet participation rates have been fairly limited. ■

*This document was prepared with support from EntreWorks Consulting, and 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. Next Month's issue: Workforce/Talent Development.)*



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# MY EXECUTOR'S ROADMAP



## LEGAL PERSPECTIVES

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

Recently, I had the honor of being appointed as the executor of a close relative's estate following his untimely passing. While the first several days were shadowed by sorrow and grief, friends and family soon bonded together to begin sorting through the thousands of material things amassed during his lifetime. As the days passed and conversation soon turned to long ago memories in celebration of his life, my own mind was filled with confusion fueled by box upon box of papers, envelopes, keys, post-its, loose change, etc. After sorting my seventh box of old bills from the 1990s, I started to fill my mental chalkboard with dos and don'ts for this article.

The executor of an estate is the person (or, on occasion, a professional company) appointed by the deceased person to fulfill his or her wishes after death. Generally, this directive requires the executor to find the will, gather all the assets, pay off all of the debts and taxes, protect all valuable property including the residence, assist others to assure proper information is provided to wrap up any tangential issues, pay any taxes or other debts due, and, ultimately, distribute whatever is left in the estate to each of the beneficiaries according to the deceased's directives. While these duties seem relatively straightforward, a lack of information organization can quickly challenge the executor with what feels like a series of daunting and overwhelming tasks.

Having looked into the abyss of manila envelopes and age-old utility bills packed into cardboard boxes stacked chest high and six deep, I've resolved to provide my executor with a Roadmap to

the Beveridge Estate. To achieve this task, I purchased a nice hardbound journal and a plastic file folder to hold the original copies of important documents. I also rented a safety deposit box at my local bank to house this information and keep safe any valuables or family heirlooms.

In the first part of my Roadmap, I've listed my immediate wishes for my funeral and burial. In this particular section, you can be as detailed as you wish, such as including preferred hymns or the length of the services. My particular Roadmap includes information for my executor to locate my prepaid burial plot and what I would like inscribed upon my tombstone.

The next section of my Roadmap contains current contact information for my attorney, accountant, primary care physician, pastor, financial counselor and all other relevant contacts who may have some bearing on issues involved in the

(See "Legal Perspectives" on page 22)

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## LEGAL PERSPECTIVES

(Continued from page 20)

development and distribution of my assets and payment of my debts. Here too, I include addresses, emails and phone numbers of relatives that may be out of the area or overseas. I also recorded and filed my birth certificate and social security card. Likewise, if I had actual military service, any information involving Veterans Benefits would also be entered here.

While my Will spells out my wishes pertaining to care of my child in the event of my death, I have included in my Roadman a copy of her birth certificate and contact information for all of the listed guardians – both primary and contingent. Additionally, I have listed several people whom I trust to care for her in the event such guardians are not immediately available.

In the next two sections, I list all of my primary assets, followed by a listing of all debts to be paid, with account numbers and contact information. If you have a death benefit for any debts such as mortgage insurance, etc., list the policy information and place the policy itself in the file folder referencing this entry on the Roadmap. Also of critical importance, list and store your life insurance policies and any other information such as IRAs, 401(k)s, annuity contracts, etc., so that your executor can

track any payments due to your beneficiaries (even though such payments would not pass through the Will). Here too, I keep the originals of any bonds, stocks, mutual fund information, deeds, titles to vehicles, trust information, etc. Finally, I include a reference in the Roadmap to my checking and savings accounts so that my executor can track down and close all such accounts after my death.

All information pertaining to my businesses is outlined in the next chapter of my Roadmap. Here, not only do I list the relevant information regarding my business, but I also reference any original documentation that will be placed in the file folder such as units of ownership, stock certificates, etc. Additionally, I outline my wishes as to disposition of my business in the event of my untimely demise before I can actually transfer any such interests before retirement. These details should also be spelled out in my Will and perhaps in a Buy-Sell Agreement or similar document kept in my business minutes.

When it comes to the actual physical assets of my estate, the Roadmap contains a dedicated section for "Stuff of Value."

(See "Legal Perspectives" on page 24)

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## PERFORMING TECHNICALLY

By Bill Swank, President and CEO, Lime Systems

Many managers feel that life was much simpler before technology started to arrive. First, there was the stand-alone computer that was typically used in Finance and Accounting functions. Next, firms invested in local-area networks that connect multiple computers together and e-mail was the next technology wave to hit law firms. When we fast forward to today, we see new combinations and hardware and software that have significantly added to the complexity of the technology landscape and dramatically transformed business.

Technology is becoming an ever more important tool in business and plays the starring role in helping firms attract clients, win cases and better market their services. Investing in and having the "right" technology is becoming just as critical to a firm's effectiveness as have the "right" accounting system or the "right" sales team. Unfortunately, in our experience many businesses lag behind their competitors in leveraging technology to achieve their central mission and optimizing day-to-day operations. The result is that many firms have missed the opportunity to make the types of investment in technology that would move the firm forward rather than just maintaining the status quo.

Many times, "If it ain't broke, don't fix it" is the common sentiment of executive management and the rank and file employees who accomplish the work. Given today's challenging environment to spend less and do more, firms are working to reduce costs, focusing on winning business, and working to do more with less. Many companies mistakenly believe that running "lean and mean" mean, spending no dollars on technology, and that it is acceptable to "save money" by deferring new investments for as long

(See "Performing Technically" on page 25)

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## LEGAL PERSPECTIVES

(Continued from page 22)

Logically, this area would include a list of any coin collections, baseball card collections, firearms, jewelry, china, gold and silver, antiques, art, etc. Next to each of these entries, I record the location of the items and estimated value at the specific time of entry. While not critical to list each and every item of the household, may people may wish to list such things as furniture and electronics as well.

While my Roadmap contains several other sections dedicated to charity bequests,

information updates, passwords for web-site access to accounts, etc., the primary purpose behind its creation is to relieve my executor of the initial shock and awe of such a daunting task as administering my estate. Importantly, one of the first directives I list for him is to consult with my family attorney to assist in handling the estate. My attorney has the original Will in his vault and will be prepared to assist my executor to see my estate to its ultimate closure.

It is important to note that directions to an executor spelled out in a Roadmap are no substitute for a well-drafted Will. Estate planning carried out in consultation with

an attorney can be a simple process that covers all the necessary bases. Estate planning carried out haphazardly, without an attorney, can cause more problems than it is likely to solve. Remember that the Roadmap serves to assist the executor to deal with short-term issues, such as funeral arrangements, and longer-term issues, such as gathering together all the assets necessary to administer the estate. But the Will and other estate planning documents such as trusts will control the disposition of the estate, not the Roadmap. An attorney can also help with drafting Powers of Attorney or Advance Health Care Directives (Living

Wills) so that your lifetime needs are met as well. An estate planning lawyer will be happy to help you prepare the necessary documents to protect your property for your loved ones so that you can rest soundly – both in this life and the next. ■

*Thomas R. Beveridge, Esq., is an associate in the Pottstown law firm of Wolf, Baldwin & Associates, P.C.. His practice concentrates on the representation of injured workers and medical providers, although the firm has provided estate planning and administration services to Pottstown and the surrounding communities for over 38 years. He can be reached by phone at 610.323.7436, or by e-mail at [tbeveridge@wolfbaldwin.com](mailto:tbeveridge@wolfbaldwin.com).*

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## PERFORMING TECHNICALLY

(Continued from page 23)

as possible in the hopes that it will be a while before the next crisis hits. It is relatively easy to fall into this rut for most businesses. Firms that defer technology investments until it is too late will pay a very high price for this practice in the long run.

By adopting a *de facto* policy of fixing things when they are broke, firms undermine their productivity, mission and service to their clients. The issue is that when the system fails, the cost to the busi-

ness is real and measurable. If a customer relationship management database becomes lost or corrupted as your sales team prepares for the big win, or when your new customers call for questions, the firm most certainly might see an impact to the bottom line and a potentially adverse trial outcome. Some costs are more difficult to quantify and are internal such as staff time waiting for the fix, along with staff morale in the event of repeated failures. Other costs are external, such as not being able to provide client status on an issue, or telling a big customer that they can't be serviced because a key system has failed.

More importantly, companies that choose to manage their technology by crisis forgo the luxury of making correct, insightful and cost effective decisions. When the next crisis strikes, businesses need to scramble to procure and install a new solution as quickly as possible. Under this pressure, most often, system requirements are not clearly thought out nor clearly defined, and an adequate procurement process to compare prices and solutions amongst a set of qualified vendors is either missed or rushed. In their

(See "Performing Technically" on page 27)



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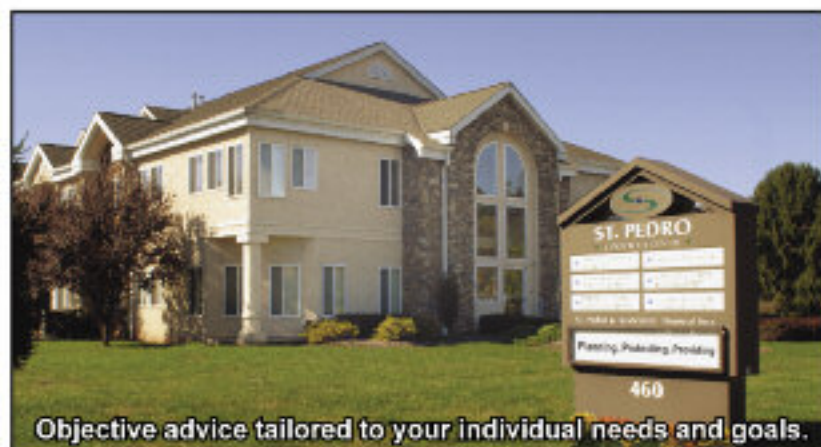
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## PERFORMING TECHNICALLY

(Continued from page 25)

haste to solve the problem quickly, the firm can wind up with expensive solutions that do not meet the long term needs of the firm in an effective way. The risk is that the technology or project will fail over the long run because there is a mismatch between the needs of the users, the rush to solve the problem, and the return on investment needed to make the technology work as expected. The other big issue is that, in many companies, executives work together and have specific ideas as to what they need to work better. Rushing to solve a technology issue will most likely result in key stakeholder input being missed, which would most likely contribute to project and technology failure or issues with adoption. The real issue of the "if it ain't broke, don't fix it" mind set is that companies are not spending their limited technology dollars to their best advantage.

### Proactive Planning Yields Long Term Benefits

The best way to ensure that a firm receives the highest return of technology investment is to create a long-term technology plan that aligns a business's technology investment with the strategy

vision of the CEO. Firms can break the cycle of crisis management and make better technology choices to avoid the potential pitfalls of failed technology initiatives by taking the time up front to create a long term firm-wide Management Information System plan that is tied to the strategy. There are three key areas that are at the heart of any well thought out technology plan:

**1) Aligning technology to the business strategy.** The CEO strategy should always drive the technology plan. Now that it is said, it seems obvious but, it is just unbelievable how many firms and other companies fail to align technology with their strategy. It is like technology and the enterprise is completely disconnected and yet, technology, properly implemented shows the greatest prospect for real cost savings through efficiency and making a firm more competitive through innovative technology uses. Failure to align the firm's technology to the strategy results in a disconnect between the go forward vision of the CEO, and those who need to implement technology. Ultimately, the issue is one of

(See "Performing Technically" on page 29)

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## THE PROBLEM OF HUMAN ERROR IN BUSINESS SYSTEMS AND ROCK & ROLL BANDS:

# Yet another Comment on the Importance of Leadership

*"To err is human; to forgive, divine."* — ALEXANDER POPE



### ON LEADERSHIP

**Kenneth D. Richardson, PhD, Redwood Enterprises**

Let's talk about the first part of Mr. Pope's quote—human error. I once worked with a group of construction electricians under a team leader whose virtues included an ability to anticipate and minimize critical mistakes on the part of his crew. He saved our company and its clients time and money, and his leadership unquestionably averted drastic malfunctions after our installations were complete. A man of common sense and

a devout Christian, he never let us forget the need to police our work, frequently reminding us that, "Where there are human beings, there is imperfection"—now ain't that the Gospel truth! My purpose here is twofold: (1) to embellish on this old electrician's admonition with a warning about how easy it is to underestimate the potential for human error; and (2) to briefly discuss the mindset of effective leadership that offsets the inevitable problems associated with human imperfections in organizations and helps to turn potential chaos into productive action.

Anticipating human troubles is crucial in any enterprise, and one of the few things that any business leader can be 100 percent

sure of is that where people are concerned, the potential for error will never be zero. Less frequently discussed however, is the likelihood of problems in a given system based on the number of human participants involved. It doesn't take an organizational genius to realize that as the latter increases, so will the former. But watch out—the increase in troubles is exceedingly easy to underestimate, as I'll try to illustrate. Also, please excuse my rather crude attempt at quantifying the problem. I'm not a mathematician, but I hope to represent the kind of thinking involved in making complex enterprises work productively, if not always smoothly.

(See "On Leadership" on page 30)

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## PERFORMING TECHNICALLY

(Continued from page 27)

lost opportunity between what could have been and what is.

**2) Understanding what data to collect and leverage.** Once the strategy is clearly defined, it is easier to decide what data the business needs to capture and how the management of that data relates to serving and acquiring customers. Companies that take the time to understand the data needs of the organization, set themselves up to make smart decisions because they do not spend time, resources or cash replicating systems or collecting data that does not support the strategy.

**3) Clear indentation of a Total Cost of Ownership (TCO).** Many times, we see clients invest in technology without a clear understanding of the Total Cost of Ownership of the technology. It is important to understand the costs of owning a piece of technology and it's long-term impact on the cash flows of a company.

A good solid technology planning process helps firm administrators and partners ensure the correct focus and clarify expectations around their technology investment. Technology planning and preparation are essential to effectively investing in and managing technology for maximum benefit.

In the next part, we will take a look at the parts of the enterprise that need to be involved in creating a living, breathing, dynamic technology plan. ■

*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 plan for the future to avoid costly surprises.*



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## ON LEADERSHIP

(Continued from page 28)

### What's rock & roll got to do with it?

Like lots of other baby boomers, my young years included the agony and the ecstasy of being part of a rock & roll band. We had high hopes and competent musicians, and at times it seemed that the sky was the limit. What stopped us were issues that had nothing to do with music: Conflicts of interest, differences in preferences, egos, and insecurities—a whole range of nonmusical factors that worked together to “discombobulate” our best efforts. Those kinds of problems inevitably emerge in any human enterprise, and I later distilled the lessons I learned into a principle I now call the “Law of Escalating Troubles” (LET, if you like acronyms). I even cooked up a formula that relates the number of participants in an enterprise to the difficulty in accomplishing whatever ends are involved. For the moment, I’ll limit my illustration to the number of participants in pop music ensembles, but its application to other kinds of systems should be evident.

Troubles escalate exponentially relative to the number of participants involved. There are difficulties in executing any organized task, including performing music as a solo act. Add more musicians, and there will be more coordination issues, regardless of the competency of those involved. Based on my own experience and some of the tragic stories of highly successful music ensembles of the past (think of Simon & Garfunkel, The Supremes, The Beatles, or whomever you choose), I’ve come to accept that it is much easier to underestimate than to overestimate the amount of chaos that ensues with greater numbers of participants. Let’s just assume that a solo act might involve five units of difficulty to execute. How big an increase in troubles might we expect if we expanded the group to two, a duet? One estimate might be 5 x 2, or 10. The “Law of Escalating Troubles” warns against such a rosy prediction, however, suggesting that 52, or 25 “units of difficulty” would be a safer to anticipate. For ensembles of three, four, and five, the estimates would be 53 (125), 54 (625), and 55 (3,125), respectively. With each individual added, the potential for problems doesn’t just simply increase—It skyrockets.

Despite the obvious problems of the above predictive system, it does speak to my first point—that it’s all too easy to underestimate the number and variety of problems that are sure to emerge in

(See “On Leadership” on page 32)

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## ON LEADERSHIP

(Continued from page 30)

human systems. While I'm obviously not a mathematician, I am sure that anyone who has managed people can relate at least to some degree to something along the lines of what is being suggested here. I would even go so far as to wager that the better that those who manage people relate to it, the more successful that they are.

### *The mindset of successful leadership*

My second point is more important: That countless examples exist of leaders who successfully offset the forces that cause chaos and produce marvelous results. Leadership, perhaps more than anything else, is the central theme of human history. When people are productive, prosperous, and safe, it's because of wise leaders who understand how to anticipate problems and coordinate human activity to deal with them. When things deteriorate, look to failures in leadership for the root causes. Let's accentuate the positive and focus on some crucial aspects of the mindset of highly successful leaders that any of us may incorporate to our own benefit:

**They expect problems**— not just those that are intrinsic to their immediate business, but problems in the generic sense. They carry some version of "The Law of Escalating Troubles" around with them at all times, and figure it into their planning and daily dealings.

**They love history**— the best leaders are invariably history buffs. They admire those who have managed to create ways to surmount the seemingly insurmountable. This not only provides inspiration, but can be a form of entertainment, relaxation, and a source of personal growth.

**They never underestimate their own potential for error**— they watch out for their own humanity, learn to laugh at their own foibles, and they learn from their mistakes. Note that the best cases of leadership have traditionally

exploited their weaknesses and benefited from doing so.

**They are never afraid to seek counsel**— far too many people in leadership positions suffer from the sense that doing so is a sign of weakness. If you think you have all of the answers, that's a warning sign that that should be acted upon immediately.

Noting the four elements above, remember that only those leaders that are ever in search of ways to improve themselves can be counted among the best, so never stop looking for the means to do so yourself. Books, seminars, and other sources may not have all the answers, but your openness to them is a good sign.

### *Summary*

In addition to being high drive goal setters who know their business and communicate effectively, successful leaders are also lifelong learners who are characterized by humility as well as confidence. What is often less emphasized however, is their appreciation for the pervasiveness of human error and its inevitability. An additional aspect of effective leaders that is often overlooked is their love of history and what it has to offer. Most of all, they are always on the lookout for ways to improve themselves. The old electrician I cited at the outset was successful because of his constructive outlook on human error. He also happened to be a history buff. I've always appreciated his simple, but useful insights and his ability to put them to work in himself and those he led. Hopefully, you will too. ■

*Redwood Enterprises is a business consulting, training, and executive coaching firm that partners with business owners to improve the alignment between people, processes, and strategic plans. Ken is also available for speaking engagements. For additional information, contact Ken Richardson via email at [ken@redwood-enterprises.com](mailto:ken@redwood-enterprises.com), or by phone at 610.326.3670.*

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**By Jim McGuire, Wells Fargo Advisors**

Chances are – even if you did answer “yes” – you’ve never considered establishing a 401(k) plan to save for retirement because you think they’re strictly for corporations. They’re not. Tax law changes have made 401(k) plans attractive for the very smallest businesses – especially if you’re looking to make substantial contributions.

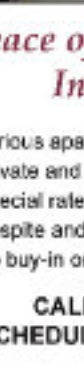
Currently, the maximum employer contribution to this type of plan is up to 25 percent of eligible compensation. Additionally, employee salary deferrals are not included in the 25 percent-of-pay limit. As a result, you can contribute a full 25 percent of your salary to an Individual 401(k) in addition to the \$16,500 salary deferral limit (\$22,000 if you're age 50 or older) for 2010. However, total contributions cannot exceed the lesser of 100 percent of income or \$49,000 (\$54,500 is you're 50 or older).

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## INVESTMENT IDEAS

(Continued from page 33)

• **LOW COST.** Individual 401(k) plan costs can be substantially less than those of traditional 401(k) plans due to reduced administrative requirements.

Take a look at how an Individual 401(k) plan compares with other popular retirement plans for small business owners. Let's say you are younger than 50 years of age, own an incorporated business and earn \$150,000 in salary this year. With a SEP IRA plan, you would be able to contribute \$37,500 in 2010 toward your retirement savings. For a SIMPLE IRA plan, you would only be able to contribute up to \$16,000. However, with an Individual 401(k), you would be able to contribute up to \$49,000 to your retirement fund, increasing the compounding power of your nest egg.

The example shows that you can certainly stand to benefit from the higher contribution amounts allowed with an Individual 401(k). While this plan may be a bit more costly than a SEP IRA or a SIMPLE IRA because of the tax reporting requirements and annual administrative fee, the ability to make higher contributions may make it more cost-effective. Another benefit of this type of plan is that

all contributions are tax deductible and can accumulate tax deferred until withdrawn. In addition, contribution amounts are completely discretionary, so you have the option each year to change or discontinue them.

Finally, if you have a regular 401(k) plan from a previous employer but are now self-employed, you are able to consolidate your assets into an Individual 401(k). And if you are employed at a company that offers a 401(k) but you also own your own business, you may contribute to both plans (certain limitations apply).

The most important thing about any retirement plan is to begin saving as soon as possible. Your Financial Advisor can help you decide what the best retirement plan option is for you. ■

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

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## PRESIDENT'S MESSAGE —

### *Dear Chamber Members,*

In the Commonwealth of Pennsylvania, October is recognized as Local Chamber of Commerce Month to observe the support that chambers provide for their members and communities. Gov. Ed Rendell has presented local chambers with an official proclamation to acknowledge the meaningful impact that the chamber community has had on thousands of job creators in the Commonwealth.

In our current economic environment, chambers of commerce face no small task in our efforts to foster economic development and job growth, whether its acting as a strong voice in the realm of issue advocacy to our legislators, providing leadership and insight on community projects that will benefit businesses, employees and residents, educating professionals on a relevant topic like health care or OSHA regulations, or simply helping businesses gain exposure to potential clients. Here at the TriCounty Area Chamber of Commerce we continue to build resources, networks and advocacy for our members. Our mission is "As the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our region."

The Chamber has advocated for early childhood education, improvement to highway infrastructure and mass transit, tax reform and economic and workforce development. We have fostered discussions on regional land development, the return of passenger rail and the needs of our public educational system.

We look forward to the opportunity to highlight the initiatives and priorities of other organizations at our upcoming Economic Development Luncheon on Wednesday, October 20th. From 11:30 until 1:30 the business community is invited to The Copperfield Inn at Lakeside to celebrate the

economic success that the region has seen in the past year. During the awards ceremony, The Pottstown Area Health and Wellness Foundation will be honored with the Economic Impact Award, Limerick and Lower Pottsgrove Townships will receive the Regional Planning Award, Pope John Paul II High School will receive the Economic Development Award, Cabot Supermetals the Environmental Impact Award and State Senator John Rafferty will be recognized as the Legislator of the Year. Denis P. O'Brien, Executive Vice President of Exelon and President & CEO of PECO, will be our guest speaker. This event will celebrate the IMPACT all of us have in the tri-county region.

"This mission of *our* work will continue to be a challenge given the current economy and political climate," states Jim Willshier of the Pennsylvania Chamber of Business and Industry, "however, I am confident that we will all rise to the occasion for the benefit of our collective members." We have much work to be accomplished to help small businesses to grow during these economic times. It is through one voice within the TriCounty Area Chamber of Commerce that we can achieve much.

**Celebrate with us during the month of October. Thank you for your support and participation, and we want to help you Be Seen. Be Heard. Thank you for Belonging!**

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:

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

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

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## WELCOME NEW MEMBERS!

Look who's joined us... The following business has 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.

**Gary P. Lewis – Attorney at Law**  
PO Box 193  
Valley Forge, PA 19481 (610.783.7795)  
Attorneys

Gary P. Lewis, Esq. has been providing general legal services to the local community for nearly twenty years. Attorney Lewis advises clients in the areas of Business Law, Real Estate, LLC formations, Civil Law, and Estate Administration.

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### FREE EVENTS: CHAMBER 101

**Thursday, October 7, 3:30PM AND Tuesday, October 19, 8AM**

**CHAMBER 101** is 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. Reservation required.

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.

**Members, it's simple.**

**REFER** a business & if they **JOIN TCACC**, you will receive a **\$50 Referral Incentive**.

As a Member, all you have to do is tell others why you **VALUE** your Chamber Membership. If the business **JOINS**, you will receive a \$50 credit towards your Chamber participation as our thank you for making your Chamber a **PRIORITY**. See, it's simple.

Call 610.326.2900  
or visit us on the web at  
[tricountyareachamber.com](http://tricountyareachamber.com).



## CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

*HAPPY ANNIVERSARY to  
the following Members:*

*20 Years*

**Emmanuel  
Evangelical  
Lutheran  
Church**

*15 Years*

**Carroll Engineering Corporation  
Foot & Ankle Health Group, P.C.  
Limerick Township  
Mayer Pollock Steel Corporation**

*5 Years*

**Pearl Exhibit Group  
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Products, Ltd.**

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

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Buch Group, Inc.  
dba Pottstown Burial Vault  
Chiropractic & Wellness Center, P.C.  
Complete Family Eyecare, Ltd.**

**Coventry Corners  
Eagle Microsystems, Inc.  
The Eastwood Company  
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First Priority Bank  
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Regional Dance Company  
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University Services  
Villa at Morlatton**

*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**

### 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).

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# CALENDAR OF EVENTS



## TRICOUNTY AREA CHAMBER OF COMMERCE

### NETWORKING

Tues., Oct. 12  
12 – 1:30 PM

#### NETWORK AT NOON

*Western Montgomery Career and Technology Center,  
77 Gratersford Road, Limerick, PA 19468*

Share your business story with others –take the floor for one minute!

Always Buy Chamber! It is a mindset that will benefit us all. We encourage you to do business with your fellow Chamber Members ultimately benefiting our local communities. Present a one minute commercial to attendees at the next Network at Noon event. Don't you have a product and/or service that can benefit the membership? Attend this event and have attendees' attention and interest for one minute.

\$20 per Member; Members Only

Thurs., Oct. 14  
8 – 10 AM

**NEW  
TIME!**

#### WOW BREAKFAST

*Longhorn Steakhouse, 1110 Town Square Road, Pottstown PA, 19465*

Wake up with the Chamber and start your day networking at the October WOW Breakfast. Chamber President, Tim Phelps, will provide an update on the Chamber's involvement with community issues, focusing on Chamber priorities and initiatives for the upcoming program year.

This is a Members Only event! \$28 per Member prepaid or at the door; \$36 per Member Invoiced.

Tues., Oct. 26  
4:30 – 6:30 PM

#### MEMBERSHIP MIXER

*Pope John Paul II High School, 181 Rittenhouse Road,  
Royersford, PA 19468*

Join fellow Chamber Members at the monthly Membership Mixer and network, congratulate the High School representatives on their new state of the art facility, and those in attendance will have an opportunity to tour the new facility.

Sponsored by: Pope John Paul II High School

No Charge. Members Only Event. Reservations Appreciated.

### EVENTS

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!

Sponsored by: Beacon Container Corporation; Industrial Investments; Lewis Environmental Group; Manko, Gold, Katcher & Fox

No charge – Members only!

Thurs., Oct. 7  
8:30 – 11 AM

#### 23RD ANNUAL EDUCATION AND CAREER FAIR

*Gilbertsville Fire Company No. 1, 1454 E. Philadelphia Ave., Gilbertsville*

We have invited over 250 colleges, universities, and schools of higher education to exhibit at this event, supplying valuable information to students in making career choices for their futures.

FREE for students and the general public. For more information call 610.326.2900 or email [kitty@tricountyareachamber.com](mailto:kitty@tricountyareachamber.com).

Weds., Oct. 20  
11:30 AM – 1:30 PM

#### TRICOUNTY AREA CHAMBER OF COMMERCE 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 to present "Transition to a Competitive Energy Market." Mr. O'Brien will speak about the changes to the energy market and solutions PECO has to help its commercial customers transition. In addition, the luncheon will highlight area businesses celebrating significant anniversaries, and businesses that will be recognized through our annual awards. See ad on page 41.

### EVENTS

Thurs., Oct. 7  
3:30 PM

#### CHAMBER 101

*Chamber Conference Center\*, 152 E. High St., Suite 360,  
Pottstown PA, 19464*

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. Reservation required.

Tues., Oct. 19  
8 AM

#### CHAMBER 101

*Chamber Conference Center\*, 152 E. High St., Suite 360,  
Pottstown PA 19464*

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. Reservation required.

### SAVE THE DATES

Tues., Nov. 2  
8 – 10 AM

#### OSHA SEMINAR SERIES – UNDERSTANDING THE VALUE OF A SAFETY COMMITTEE

*Chamber Conference Center\*, 152 High Street, Suite 360,  
Pottstown, PA 19464*

Improving safety can help your firm gain a competitive edge by reducing direct and indirect costs associated with accidents. David Guzik and Valorie Konnick from Body-Borneman Insurance will discuss committee objectives, structure, audit issues, and potential pitfalls, certification requirements and other related issues.

\$5 per person to cover cost of food.

Thurs., Nov. 4  
8 – 10 AM

#### THE POWER OF EMAIL MARKETING SEMINAR

*Chamber Conference Center\*, 152 High Street, Suite 360,  
Pottstown, PA 19464*

It's your turn to join the thousands of businesses that are using email marketing to connect with their customers and boost their business. This seminar, presented by Dave Yunghans, Philadelphia Regional Development Director for Constant Contact, will provide information on email marketing basics, creating a strategy for your business, and executing your strategy.

\$5 per person to cover cost of food; \$25 per non-member

Thurs., Nov. 11

#### MEMBERSHIP BREAKFAST

*Spring Ford Country Club, 48 Country Club Road, Royersford, PA 19468*

Networking

Program

This legislative breakfast will feature Mr. Gene Barr, VP of Government and Public Affairs for the PA Chamber of Business and Industry. Mr. Barr will focus on "Policy and Politicians."

\$25 per Member pre-paid; \$30 per Member invoiced; \$50 per non-member

Sponsored by Salvation Army of Pottstown, Salvation Army of Boyertown, and Pottstown SCORE

Tues., Nov. 30  
8 – 10 AM

#### SPEED NETWORKING

*Chamber Conference Center\*, 152 High Street, Suite 360,  
Pottstown, PA 19464*

Limited to 40 Participants – One person per Chamber Member company can attend (first to register) \$25 per Member

Tues., Dec. 14  
5 – 6:30 PM

#### ANNUAL HOLIDAY MIXER

*Chamber Conference Center\*, 152 High Street, Suite 360,  
Pottstown, PA 19464*

No Charge. Members Only Event. Reservations Appreciated.

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

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

# BECAUSE YOU *Belong...* MEMBER BENEFITS

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

## Networking Tip #55: Join Up

The secret of all great networkers is that they are participants and contributors. Join a committee of your business or industry organization or volunteer for a charity you believe in. You can meet very interesting people as you tackle tough issues together or serve up hot dogs or hamburgers at the local charity fundraiser.

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.



## PRIORITIES

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

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

A prosperous community means prosperous business.



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Call 610.326.2900 or log onto [tricountyareachamber.com](http://tricountyareachamber.com).

**Visit [tricountyareachamber.com](http://tricountyareachamber.com)  
for the latest Chamber community  
news and calendar of events!**

## OSHA TRAINING

In February of 2009 the Chamber signed an alliance agreement with OSHA's Allentown office. As provided by the U.S. Department of Labor's Occupational Safety and Health Administration (OSHA), OSHA and the TriCounty Area Chamber of Commerce joined forces to promote workplace safety and health for employees of the businesses served by the Chamber. Through the alliance, OSHA and the TriCounty Area Chamber of Commerce have been working together to develop and deliver training and education programs on occupational safety and health issues relevant to Chamber members. Join us at the next OSHA Seminar scheduled for Tuesday, November 2 (see the calendar on page 37 for more information).

**ABC - ALWAYS BUY CHAMBER.**

## YOUR MEMBERSHIP MEANS - YOU WILL... BE SEEN.

- The Chamber **ONLY** refers Chamber Members.
- **Display** your TriCounty Area Chamber of Commerce Membership plaque proudly and predominantly in your business. Add the Chamber logo to your website, letterhead, marketing materials, etc.
- The go-to website, [tricountyareachamber.com](http://tricountyareachamber.com) - As a Member, you are listed in the online directory – the most visited page on the website! **You are listed under each category that you have shared with us that you want to be listed under (maximum – 5).**
- The Tri-County Area Community Guide & Business Directory is published biannually. **Only Members receive a listing in this directory.**
- Members renewing their Chamber Membership are **listed in a monthly issue of the Route 422 Business Advisor** listing and thanking all renewing members.
- The brochure rack in the lobby is available for you to display. **Drop off copies of your marketing material and we will add you to the rack.**

## BECOME AN INSERT SPONSOR!



Each month Member businesses are sent the Chamber's official newsmagazine, *Route 422 Business Advisor*, reaching nearly 1,000 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@tricountyareachamber.com](mailto:eileen@tricountyareachamber.com) or call 610.326.2900.

## MEMBERS - BECOME COMPLIANT TODAY!

Are you compliant with OSHA regulations? Visit [tricountyareachamber.com](http://tricountyareachamber.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.

## JOIN OUR GROUPS ON FACEBOOK AND LINKEDIN

The Chamber has a group on LinkedIn – Join Us! Facebook user? – check out the Chamber's fanpage! Also join the Chamber's WOW, Foundation and/or Leadership Tri-County Sub-Groups on LinkedIn.

## 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@tricountyareachamber.com](mailto:jeff@tricountyareachamber.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@tricountyareachamber.com](mailto:jeff@tricountyareachamber.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@tricountyareachamber.com](mailto:eileen@tricountyareachamber.com) or call the Chamber Office at 610.326.2900.

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

# ACT NOW—CHAMBER WEBSITE IS LIVE!

**NETWORKS:** Access the Business Directory – the most up to date list of Chamber Members, expanding your network, and remember ALWAYS BUY CHAMBER!

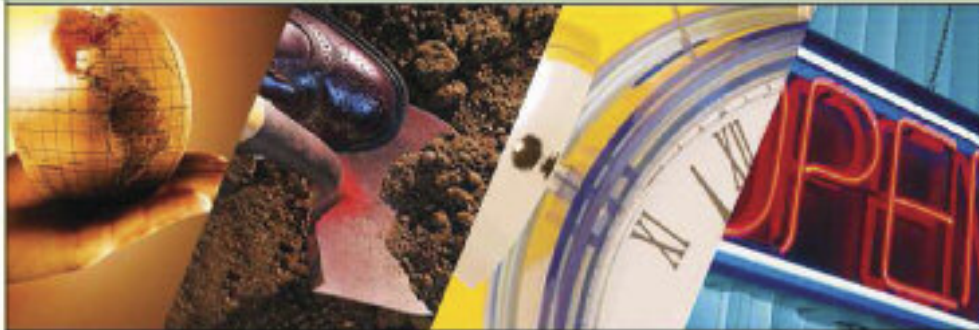
**IMPACT:** You will be able to track the number of clicks/referrals from people visiting your listing on the Business Directory!

**PRIORITIES:** Have access to the latest activities of Chamber public policy committees and press releases regarding these initiatives; stay up to date on community news and member news!

**OPEN:** New tools to make using the Chamber website easier for you – including adding coupons to your directory listing, submitting your events for the community calendar, and paying your Chamber invoices - including your membership renewal – online!

*The "go-to" site for the tri-county area, [tricityareachamber.com](http://tricityareachamber.com)*

## 10 Reasons to look forward to the NEW [tricityareachamber.com](http://tricityareachamber.com)!



### ★ YOUR CHAMBER

- Chamber Overview
  - President's Welcome
  - Mission, Vision, & Strategies
  - Accreditation
- Board of Directors
- Affiliations
- Members Only
- Members Benefits
- Committees & Councils
- Chamber Events Calendar
- News & Media
- Staff Directory

1. Enhance your online listing with your logo, business description, and map, email and website links.
2. Update your company's information, including employees who participate in the Chamber.
3. Make secure online payments, even your dues!
4. View your Referral Report and see how many times somebody viewed your listing, clicked on your link (if available), viewed or printed your coupon (if available), or requested your products or services.
5. Add printable "coupons" to your online listing to attract new business.
6. Having a re-opening, ribbon cutting, or other community event? Submit your own events to be included in the Chamber's Community Calendar.
7. Post RFP's from fellow Chamber Members through our Business Connect portal.
8. When you register for events you receive instant confirmation, and can even set email reminders.
9. Participate in surveys regarding Chamber membership, programs, services, and events.
10. Promote your business on the "go-to" website of the tri-county region with a banner ad. (Several levels to choose from.)

## WEBSITE SPONSORSHIPS Affordable for any business!

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 **over 90% of all pages** 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, rotates approximately every 3 seconds, and is placed at the bottom of **over 90% of all pages**.

A *Featured Internal Sponsorship* has a discount rate of \$500 per year or \$150 per quarter. This sponsorship is 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 call 610.326.2900 or email Jeff Dentler at [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com).



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



1) The following new members were presented with their plaques at the September 9 Breakfast: (left to right) Christian Schlegel and Greg Basile of Comcast; and Frank Sautner, Vince and Cindy Giancaterino, and Mark Raffa from Copperfield Inn at Lakeside.

2) Additional new members recognized on September 9: Herbert and Michelle Smith of The Growth Coach; James White of J.H. White Financial Services, Inc.; and Anand Yegnan of ERM.

3) Joanne Giese, representing Goose's Tobacco Outlet & Café; Gregg Linn representing Java Heaven; and Joseph Pucci and Maryann Keegan representing TMC Business Solutions were also recognized as new members.

4) TriCounty Chamber Member School District Superintendents and presenters at the Membership Breakfast pose with September Breakfast Sponsor, John Faust, President & CEO of Diamond Credit Union. Pictured left to right: Reed Lindley, Pottstown School District; John Faust, Diamond Credit Union; Brad Landis, Pottsgrove School District; Dion Betts, Boyertown Area School District, and Marsha Hurda, Spring-Ford Area School District.

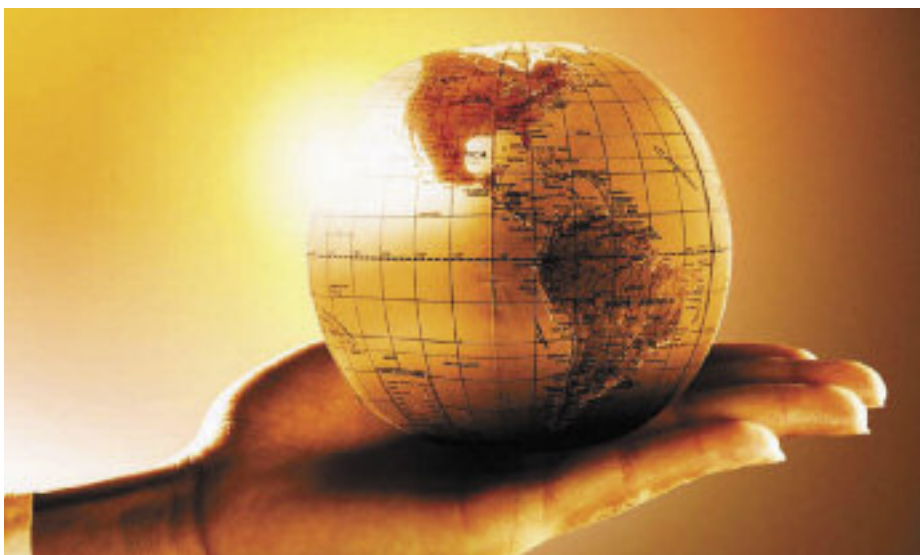


# Breakfast

On Thursday, September 9, 2010 the Chamber held its first membership breakfast of the 2010 program year. Over 100

Chamber Members attended to reconnect with fellow Members and to hear the presentations provided by four of the superintendents from our local school districts.

The following superintendents were present: Dr. Dion Betts, Boyertown Area School District; Dr. Marsha Hurda, Spring-Ford Area School District; Dr. Bradley Landis, Pottsgrove School District, and Dr. Reed Lindley, Pottstown School District. Each superintendent provided examples and details regarding the initiatives their schools are actively facilitating focused on preparing their students to enter the workplace. Many of the schools are actively using a variety of teaching and technology aides at all grade levels focused on career exploration. All four superintendents also acknowledged the importance of a healthy relationship and active communication between the school districts and the business community. To guarantee the schools are providing the correct education focused on skills that will be valuable to the future employers of their students they each encouraged the business people in attendance at the breakfast to be active in committees, career days, and shadow experiences within their districts. 📌



## NETWORKS

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

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

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



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

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Be Seen. Be Heard. *Belong.*

## Economic Development Luncheon

**Wednesday, October 20, 2010  
11:30 AM – 1:30 PM**

The Copperfield Inn at Lakeside,  
594 West Ridge Pike,  
Limerick, PA 19468

### Featured Guest Speaker



**Denis P. O'Brien**, Executive Vice President of Exelon, President & CEO of PECO will offer his insight on the "Transition to a Competitive Energy Market", the changes to the energy market and solutions PECO has to help its commercial customers transition.

Also:

- Highlight Area Businesses Celebrating Significant Anniversaries
- Economic Development Award Presented
- Economic Impact Award Presented
- Regional Planning Award Presented
- Legislative Award Presented
- Environmental Award

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*For more sponsorship information, please call 610.326.2900.*

## AUGUST MEMBERSHIP MIXER

TCACC would like to thank **Dr. Niraj Patel**  
– **Chiropractic and Wellness Center**  
for sponsoring the Membership Mixer  
on August 24, 2010.

*This month's Membership Mixer will be held on  
TUESDAY, OCTOBER 26, 2010 AT  
POPE JOHN PAUL II HIGH SCHOOL  
(see page 37 for more details)*



## COFFEE SPONSORSHIP

Thank you to Albright College  
Accelerated Degree Programs  
for their **September Coffee  
Sponsorship!**



## ARE YOU CURRENTLY HIRING?

Let us know or stop by the Chamber Office to look through the RESUMES collected throughout the last few months. This month's resumes include:

**1- OFFICE ASSISTANT; 1- FORKLIFT OPERATOR; 1- P/T DATA ENTRY; 1- TRUCK DRIVER;  
1- FINANCIAL MANAGER; 1- ELECTRICAL ENGINEERING; 1- FOOD HANDLER**

**REMINDER – OVER 100 RESUMES WERE COLLECTED AT THE 9/16/10  
JOB FAIR AND CHAMBER MEMBERS ARE WELCOME TO REVIEW THEM!**

## FOLLOW UP: FALL TRI-COUNTY JOB FAIR



The TriCounty Area Chamber of Commerce presented the Fall Tri-County Job Fair on Thursday, September 16, 2010. Over 150 job seekers attended to visit with, distribute resumes to, and participate in on-site interviews with our 20 exhibitors.



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# HEALTH CARE REFORM REQUIREMENTS: 2011 W-2 TAX FORMS



## EFFECTIVE MANAGEMENT

By Janie Oehlert, MEA Director, Health Care & Workplace  
Solutions, MidAtlantic Employers' Association

I will be the first to admit that I prefer to read the consumer comments posted on the Web after an article on health care reform rather than the article itself. The comments are always much more entertaining! I usually take the public's posted misinformation with a grain of salt; however, I recently found a recurring theme that led me to investigate the actual source of the misinformation.

One of our members emailed me that some employees were concerned that they were going to start being taxed on the amount of their employer-provided health insurance when that value is placed on their W-2 forms for 2011. They indicated it could be a value of \$15,000, which would be a huge additional tax. This was the same information I had seen posted in the comments of several online health care reform articles.

What I found was an email that has been circulating that indicates:

"Starting in 2011 (next year folks) your W-2 tax form sent by your employer will be increased to show the value of whatever health insurance you are given by the company... You will be required to pay taxes on a large sum of money that you have never seen... Take your tax form you just finished and see what \$15,000 or \$20,000 additional gross does to your tax debt. That's what you'll pay next year."

This email is a misrepresentation of the legislation. While it is true that employers

will have to start listing the value of the employer-paid portion of the health insurance on employees' W-2s for 2011, it is not considered taxable income.

Any taxes on benefits due to the "Cadillac" tax in 2018 would be imposed on the insurance carrier, who would certainly pass it on to the employer in the form of higher rates. However, it would not be taxed at the employee level on their W-2 forms. It remains to be seen whether this tax will even survive to 2018, which is eons away in the political world.

The entire content of the circulating email as well as the explanation of why it is false can be found at: [www.snopes.com/politics/taxes/HR3590.asp](http://www.snopes.com/politics/taxes/HR3590.asp).

As more information and guidance becomes available, we will provide it to our members. In the meantime, if you have a question on health care reform or any other employee benefits questions, please contact Janie Oehlert, MEA Director, Health Care & Workplace Solutions, at 610.994.7635 or [joehlert@meainfo.org](mailto:joehlert@meainfo.org). ■

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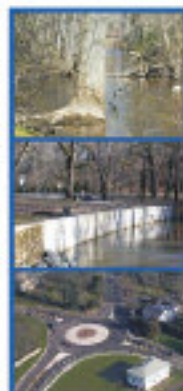
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# WHAT IS YOUR TOWN'S VISION?



## DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

Each town is a unique entity with different strengths and weaknesses. Some towns have a strong building stock, some have strong retail and others have little of anything. The focus on what your town has to offer can many times be overlooked.

When a town first starts the revitalization process, many times there is a visioning session in which people convey what they feel is their vision of the downtown. These multiple views are then melded together to come up with a combined vision for the downtown. Many times these visions get lost when the document is put on a shelf as part of a library of plans, aspirations and documents relating to the revitalization.

A visioning document usually outlines the hopes and dreams of the public as to where they want to see the downtown move to in the future. This is an important element of the revitalization because you are moving through the "process of revitalization" that focuses on where you want to be and sometimes outlines issues relating to how you want to get there.

Usually these documents outline what the strengths of a town are and attempt to build upon them. The problem comes in when these documents ignore the constraints that will be encountered by the committee as they attempt to get from point A to point B. I

have conducted many of these sessions and found them to be interesting in how they can often move to being a large complaint session if the facilitator is not strong enough to stem the tide. At times these complaints can be constraints, but most of the time they relate to a minor issues that ignore the larger picture.

I always like to stress the realistic positives as they relate to a central business district. You look at what you have and decide how to strengthen it. Building stock is always a good place to start. The town is a collection of buildings and how they look. How you utilize them is a big part of what people thing about your downtown. Although the town is not just a collection of buildings, that is, to a certain extent, how you define your town.

If you have a great concentration of large buildings that once housed department stores and corporate headquarters, you need to look at how the adaptive reuse of those buildings will be addressed. Does that affect your vision?

*(See "Downtown Marketing & Development" on page 50)*

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## **U.S. RETAILERS AND SUPPLIERS REMAIN CAUTIOUSLY OPTIMISTIC**

**Majority Believe Consumer Spending May Return to 2007 Levels by Late 2011**

**Capital Spending Focused on Technology and Efficiency Initiatives**

**More Than Two-Thirds Expect to Hire More Workers this Holiday Season**

Amid continued trepidation about the health of our nation's economy, retailers and suppliers believe consumer spending is better than last year and gradually making a comeback. According to the second annual retail outlook study released today by CIT Group Inc. (NYSE: CIT), a leading provider of financing to small businesses and middle market companies, 65 percent of retailers and 69 percent of suppliers believe consumer spending may return to 2007 levels by the end of 2011.

The research report, "U.S. Small Business and Middle Market Outlook 2010: Retailers and their Suppliers—Smarter. Leaner. Cautiously Optimistic," prepared in association with Forbes Insights, examines how middle market retailers (those with annual revenues of \$25 million to \$1 billion), as well as suppliers and manufacturers (those with annual revenues from \$2 million to \$1 billion), have weathered the recession and gauges their outlook of the future.

"While the majority of retailers are cautiously optimistic about their future, more than two-thirds expect revenues to grow over the next 12 months," said Burt Feinberg, Managing Director and Industry Group Head of Retail Finance at CIT. "The general consensus is that, having weathered the economic downturn, most retailers are in better shape today than in 2009 and have positioned themselves well to meet future consumer demand when it returns."

Since the market downturn, retailers and their suppliers have had to work smarter and operate more efficiently. They continue to maintain a conservative approach along the entire supply chain by conserving cash, paring down inventories, and keeping staff levels lean.

"Some valuable lessons have been learned from the economic crisis and many suppliers believe they are better positioned for strong and sustained growth once the economy turns," said Jon Lucas, Executive Vice President and Chief Sales Officer of Trade Finance at CIT. "This study reveals an industry that is transforming, top to bottom."

Retailers also had a positive view of the upcoming holiday season, with more than two-thirds (68 percent) of retailers planning to hire more seasonal workers than in 2009. In addition, 57 percent expect to stock more inventory than in 2009 and 69 percent say they will advertise more aggressively. However, 72 percent expect they will discount more this year than last.

(See "Business Outlook" on page 51)

## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 48)

Sure it does ... because in order to make your town vibrant you need to come up with solutions. Many times that solution seems to be government related, as in "where can we get money to fix this?" In some cases that is the answer, but in most cases you will need a private developer to make the project happen.

Government solutions are not always the best solutions, but can provide the necessary gap funding to make a project go. Most downtowns seek retail on the first floor to create an interesting visit to the downtown. Retail and restaurants usually go together as the first step in revitalization in a visioning process. After all, downtowns were the original shopping destinations, and people will always view the downtown as combining that component with other uses.

Large spaces on the top floor of buildings are always problematic when you are trying to creatively readapt the uses of these larger buildings. The government funding may have conditions attached that will allow for the second and third floor space to be adapted to housing, but it may come at a cost. There will be income limits on the occupants who are allowed to occupy the space. In some communities, that

may not be a problem, but in other communities it may be contrary to what you are trying to achieve.

Utilizing the upper floors for housing, when government assisted programs provide you with a low-income clientele, could jeopardize the content and feel of what you are trying to achieve. Sure it is better to have the upper floors utilized, but if the plan is to make the downtown more upscale, that will present a problem. If you already have a large population downtown that is not subsidized, it will be less of an impact. You cannot always just follow the money.

There are other things that you can do with the second and third floors of some of the larger buildings, which could fit into a vision. There could be a conversion to office space. Most times this will involve creating a space for an elevator in a building to make the offices handicapped accessible. Sometimes the upper floors of buildings are still in the original condition. If the original use was office, it makes it a whole lot easier to create viable office space. This is not only due to the fact that there are less demolition and conversion costs, but also you have a customary use of offices in the building.

(See "Downtown Marketing & Development" on page 52)

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## BUSINESS OUTLOOK

(Continued from page 49)

### Key findings from the report:

- Middle market retailers remain cautiously optimistic and guarded in their outlook. Sixty percent of retailers say that, over the last 12 months, their revenues have grown (55 percent) or grown significantly (5 percent) and two-thirds expect revenues to be higher still in the coming 12 months. However, sales expectations may still be below the levels seen prior to the economic downturn.

- Retail inventory levels are rising, but retailers are proceeding cautiously. Nearly 60 percent say their current inventory is higher than it was a year ago. At the same time, they're quick to reduce prices to speed their inventory turns, and they're using technology to track demand and purchasing more closely.

- Retailers' capital spending will concentrate on technology. Over the next 12 months, 83 percent of retailers expect investments in their Web sites to increase; 69 percent say they will increase investments in mobile applications; and 66 percent will increase spending for integration of in-store and technology-enabled channels.

- Small and middle market suppliers

show a similarly positive, but cautious, outlook. Seventy-four percent of suppliers anticipate growth over the next 12 months. Fifty-five percent will achieve and support this growth through new investment in product development, while 51 percent will put greater focus on operating efficiencies.

- Suppliers continue to look for ways to manage their cash flow more effectively. While one-third say it is easier to manage their cash flow today than it was a year ago, 39 percent say it is harder. The number of suppliers indicating that they have begun to use factoring or credit insurance rose from 23 percent in 2009 to 35 percent in 2010.

- Financing conditions for suppliers appear to be getting better. Two-thirds (67 percent) of survey participants say their ability to secure financing has improved over the past year. Additionally, nearly two-thirds of suppliers and manufacturers say they expect their financing needs to grow (40 percent) or significantly grow (23 percent) over the next 12 months.

Complimentary copies of the 2010 and 2009 reports are available for download at [www.retailoutlook2010.cit.com](http://www.retailoutlook2010.cit.com). ■

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## DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 50)

Another interesting approach is to use the upper floors for the arts. I have used this strategy in a number of towns, and although it will not generate the same income and traffic as apartments or offices, it creates a different vibe in the town. The arts have no real time limits on when they create people traffic. Offices normally create daytime foot traffic, and housing normally creates evening foot traffic. The arts on the other hand could be either daytime or nighttime or a combination of the two.

The strong selling point for creating art studio space on the upper levels is that the rehabilitation need not be extensive to create the use. The use might not pay the investor a great return, but there are fewer expenses up front because the building rehab costs less. Some downtowns have more of a demand for the second floor space, which will exclude the arts as an option.

Each of the options outlined above are totally dependent on the building owner and what he or she wants to do with the building, and what kind of money they want to expend and receive. It has been my experience that most of the building

owners will buy into a strategy ... a vision ... of what the town wants to be. "Isn't that what we want to do" is a common comment from a building owner when a vision has been detailed to them and made plain and simple.

Visions for the downtown could be just that ... a vision ... an idea of what you want. If there is buy in by all members of the community into a vision, you will have an easy time getting people to go along with the vision. If the vision is put on a shelf with the other plans, documents and aspirations and is not articulated into a short one or two page document, there will never be buy-in by the property owners and investors in the town. It has to be simple. It can have complex elements, but the vision must be straightforward. This is not real easy to do but it can be done. To do this you need a strong revitalization committee with diversified leadership. It has to become an idea as part of a group visioning process or else it becomes "Joe's idea for the town" or "Betty's idea of what the town should be." Consensus and group participation, and a constant reinforcement of what the group decided, is essential for success. ■





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## BUSINESS PLANNING: THE NEXT GENERATION

Starting a small business requires extensive planning and research. But just because things are up and running doesn't mean your days as a strategist are done. In fact, they are just beginning.

Planning is an ongoing necessity because the environment in which your small business operates continually changes. New opportunities and challenges will arise that are different than those assessed during the start-up stage. Your initial financial projections may be literally and figuratively on the money—or trending in a different and unexpected direction.

Here are some planning tips to help keep your small business on track for long-term growth:

**Revisit your business plan.** Your business plan shouldn't become a "trophy" of your start-up success. Refer to it every quarter or six months to match estimates with current realities. Update your plan as needed with new or modified contingencies, and adjusted time frames for key milestones such as expansions or new product/service lines.

**Watch those numbers.** Financial statements provide a window into the health of your business. Project cash flow several months into the future based on reasonable expectations for sales and income, customer demand, regular payments (e.g. loans and rent), and other factors. By comparing actual cash flow to projections, you can spot opportunities to improve performance.

**Watch your industry.** In today's interconnected global economy, any change anywhere can have a ripple effect on any small business. The influences may be as far-reaching as a shift in demand for a

certain commodity, or as local as a new spotlight near your store. Stay current with world and community events; study your sales records; and communicate with customers, suppliers, and colleagues. You'll be less susceptible to surprises, and better prepared to anticipate and capitalize on these changes.

**Develop relationships.** Although growth usually implies investing in additional resources, there may be more cost-effective options better suited to your immediate and long-term needs. Building partnerships with other businesses in your field and specialty consultants can help stretch your capabilities. They may also call on you when they need help—perhaps during a period when you have time or capacity to spare.

**Invest in your staff.** Because a growing business will demand more of your time, identify employees who can take on routine and management responsibilities. They'll relish the opportunity to grow personally and professionally, and you'll be free to focus on more important issues.

An experienced, outside perspective can benefit any small business, which is it's a good idea to contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE office, or visit on the web at [www.pottstownscore.org](http://www.pottstownscore.org). ■



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## COVER STORY

(Continued from page 11)

and each specific plan is designed to help meet your specific goals and objectives."

"And that's really the difference," Rick Storms adds. "We don't take everybody as a client. There has to be a fit. There has to be a mutually beneficial relationship on both sides for it to work. We care about our clients a lot. It sounds like a cliché but a lot of our clients are family to us. We go to their weddings. We go to, unfortunately, funerals. We're invited to birthday parties. Everything that happens in our clients' life is relevant to the work that we're doing with them. So it's important to be aware of every single life-changing event that happens through the course of our relationship."

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additional information, please visit [www.stpedroassociates.com](http://www.stpedroassociates.com).

You can also tune into PCTV, Channel 28 and watch their weekly television show, Dollars & Sense, which airs Mondays at 8:30pm and Thursday afternoons at 12:00pm. Special guests include Fund Managers, Certified Public Accountants and Attorneys, says Jaronski, the show's producer. ■



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