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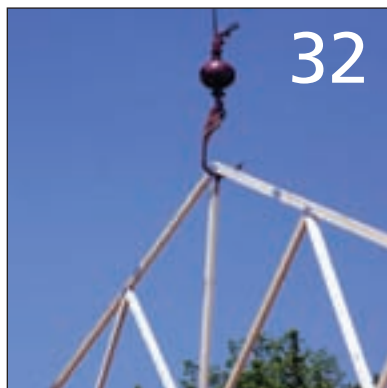
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In This Issue | FEBRUARY 2011



At nearly 50 years selling real estate, Glocker is as vigorous and proactive as ever, in spite of his plan for a transfer of the reigns.



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Contents

- 4 | Cover Story**
Glocker & Co. Inc.: New Headquarters, Same Dedication to Excellence
- 11 | Buzz Around the Block**
Focus on Tax Planning and Wealth Management
- 16 | Ride to Prosperity**
Strategies for Economic Competitiveness in Greater Reading — Part 7: From Vision to Reality
- 22 | Legal Perspectives**
New Custody Law in Pennsylvania
- 25 | On Leadership**
Success Vs. Excellence: Beware the Former, Pursue the Later, and You'll Achieve Both
- 28 | Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 32 | Financial Success**
The Frank Dodd Financial Regulatory Reform Bill
- 35 | TriCounty Area Chamber of Commerce**
News and Events
- 43 | Downtown Marketing & Development**
Downtown Infill
- 52 | Your Digital World**
What Your Email Address Says About You
- 55 | Effective Management**
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GLOCKER & CO. INC.



KARL GLOCKER, MATTHEW KENNEDY, AND MARTIN SLATER

PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



Inside the Glocker and Co. Inc. North Coventry office in Suburbia Shopping Center.

By Bill Haley

Patricia Andrien's cover article in the February 2010 issue of Route 422 Business Advisor provided readers with an excellent overview of Glocker & Co. Inc. Real Estate (http://422business.com/publications/2010_02/pageflip.html.)

One year later, we catch up with Glocker and his two protégés Martin Slater, Associate Broker and Matthew Kennedy, Associate Broker, and find the company in the process of consolidation and strategic transition, recently relocating their headquarters from Spring City to North Coventry Township. “(Slater and Kennedy) want to eventually buy this business,” Glocker explains straightforwardly, as is his custom. “They would rather concentrate their efforts in North Coventry and Boyertown than East Vincent Township, and that is the future for them. So I said, OK I’ll adjust. I had the chance to sell the building (in East Vincent Township), and we expanded the size of the North Coventry office and moved everything over here.”

New Headquarters, Same Dedication to Excellence...

"North Coventry is a good strong market," said Slater, Vice President in charge of the North Coventry office. "There are plenty of buyers out here. We're probably a little bit more competitive with price. You've got to be spot on with price and condition. If either of those two things are not in line, the seller's going to have a little bit of a tough time. If we get a home in nice condition at the right price, we'll get plenty of buyers out to look at it."

Kennedy is the Vice President in charge of the Boyertown office. "I think the Boyertown market in 2010 was a little stronger than some of the surrounding markets," he said. "Even in the borough, the lower priced homes, the first time homes, sold. The increased sales resulting from the tax stimulus seemed to carry through the year. I think the reputation of the Boyertown School District and the price range of available homes seems to be popular. We seem to be strong there," Kennedy said.

Glocker partnered in the development and ownership of the Suburbia Shopping Center, where the company's main office is now located. The expansion involved relocating an adjacent long-term loyal tenant to a larger location within the almost fully-leased center. "He needed more space and I made some concessions so everybody got what they wanted out of the move," Glocker said, demonstrating his well-known knack for finding a way to craft an arrangement where all parties benefit. "North Coventry is a great area and the shopping center is busy," he said. "Three thousand cars a day come in here. It's a good location. Route 100 is easy to find. We are two miles south of Route 422."

The only remaining available retail space in the center is a 5,000 square foot building on the pad site recently vacated by the Blockbuster Video store. "We can divide it in half if somebody wants 2,500 square feet," Glocker offered.

While many area shopping centers have struggled to find and keep tenants during the recent economic downturn, the Suburbia Shopping Center, anchored by Giant Supermarket, has succeeded in attracting an eclectic mix of retail merchants and restaurants. "We've been lucky," Glocker said modestly. "I walked across here two days before Christmas and the place was pretty busy and I thought about (the late) Tony Gambone who was the driving force behind this," he reminisces. "He said Glocker you've got to be my partner. We're going to buy this! It's a great site! Two other developers looked at the site and they didn't quite like it. Even Giant looked at it originally and it wasn't quite for them. As soon as we started building the project, everybody thought it was a great site. Tony had a lot of foresight. He was creative. There's no doubt about it."

(See "Cover Story" on page 6)

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COVER STORY

(Continued from page 5)

Karl Glocker has been selling real estate for 49 years, and his company will mark its 43rd anniversary in 2011. At the age of 74, Glocker is as vigorous and proactive as ever, in spite of the fact that he has begun to plan for a transfer of the reigns. The company currently employs 17 agents at its two locations, including Kennedy and Slater, who are clearly influenced in a positive way by their mentor.

"Karl leads by example," Slater said. "If somebody calls in the afternoon he'll be the first one to run out and show the property. We're keeping up with Karl. He's got the respect of his agents because he's willing to do it. He doesn't sit in his office and wait for somebody to do it for him."

"For Martin and myself, looking long, long-term, one of our main objectives is to attract some more good quality agents who are full time and understand that this is a job and they're going to put in at least 40 hours a week to make a living," Kennedy said. "If you're willing to work, you'll get the support from us and it's a good office to be in. With the expansion in North Coventry we have some room,

and we re-did the Boyertown office a year and a half ago, and now we've got extra room there as well."

"We added some experienced new agents in the past two years, who seem to be getting through the tougher market, learning good habits," Slater added.

Perhaps as a result of his reputation for integrity, enthusiasm, and his track record of success in the industry, Glocker has retained the services of his long-time agents during a difficult period in the real estate market. "It's a tough thing, especially in today's economy. You've got to support people. That's a key. Keeping your agents happy," he said. "They're not making what they were. Agents have to understand today, they are not order takers. You're putting more time into a deal today than you ever did. You're making less. But that's your obligation. But if the deal works, you'll survive," he says realistically. "You have to help them over their hurdles. You have to appreciate people and their situations. It's more than just a deal. It's a human being you are dealing with."

(See "Cover Story" on page 8)



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COVER STORY

(Continued from page 6)

"You have to make a profit in a business," Glocker emphasizes. "And you have to try to do a good job for people. I believe most agents try to do a good job. I believe most brokers try to do a good job. Today it takes a little creativity, particularly with short sales. For example, recently I had an out-of-state seller and I had to spend some money on the property to make the deal happen. The seller didn't have the money at the time but he reimbursed me at settlement. I think our knowledge and experience in the industry is good, and these younger people (Slater and Kennedy) help because they bring enthusiasm. Also, management here, we play a role with our agents. We help and support them. I think the most important thing is to do what you promise to do. That's the biggest thing. Support your agents. Support your sellers. Support your buyers."

Asked his opinion of the current state of the real estate market, Glocker made the following observations: "I think I told you last year that prices had bottomed and were fairly flat, and they are still flat. Sales did pick up last year, because of the first time homebuyers credit, second time homebuyers credit, and then in the second half of the year, you got another stimulus as interest rates dropped to 4.2 percent. And that helped sales," he said.

"Also I think what's helped, people are starting to realize that the real estate recession applies not only to their neighbor, but to them," he said, "and what creates value in the marketplace is demand. How much income is in the area? The more dollars there are in an area, the higher the prices. With unemployment at 9.6 percent, you don't have enough dollars chasing the goods. So economically, that's why you have a decrease in (real estate) values."

Glocker pointed out that foreclosures have not hurt in this area as much as other

parts of the country. "Pennsylvania has foreclosures but we're more stable," he said. "In some states home values have dropped 30 percent. In Pennsylvania it's 15-20 percent, depending on the house, and a \$200,000 home in a clean neighborhood dropped only maybe 10-11 percent."

"It appears to have bottomed out over the year," he continued. "But there are some instances where you're going to see deals — short sales. For banks, it's cheaper to let the people in the house, give them a \$1,000 incentive to keep the heat on. So you're going to see prices on homes like that lower than a place that doesn't have a short sale, because it takes three or four months to work these short sales out with the bank. Some banks work very quickly but most take three to four months. It's a lot of red tape and the buyers don't want to wait three or four months, but it's a great way to get a deal on a house if you have patience."

Asked if the value of homes is to some extent dependent on the unemployment situation, Glocker replied, "I definitely think so. There's no question in my mind. If you have full employment or unemployment at three-four percent, your going to have a lot more buyers and more confidence. Pricing is also determined by confidence. If you loose this job you can get another."

"Maybe you can say that people overpaid in the past," he opined. "But in 2005 they bought at the market price. It was a full economy with unemployment at 4.5 percent. There was an expectation that home values would continue to rise based on historic precedent. That's the way it always worked, he said. "In this business, you could see this coming in 2007. Land values slowed down. Then housing started to slow down. Then, all of a sudden, people stopped buying. You had the financial panic when Lehman

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Brothers went under in 2008. They thought the world was coming to an end, and maybe they were right in their thinking then. Thank goodness for Henry Paulsen. He was there. He did the right things to save the economy."

Glocker also commented on the current state of the commercial real estate market. "Our commercial sales are better this year than they have been," he said. "Maybe we were lucky. Some were short sales, the bank foreclosing. There's not as much demand overall for commercial real estate because of the employment situation and the economy. The Fed Reserve said last week that commercial lending increased for the first time, only .02 of one percent, but they thought that was a vital sign, because it shows that people are starting to come back and invest—putting an addition on a building; hiring three employees; buying equipment. Now that will make your commercial sales stronger, but most experts say we overbuilt the commercial sector. Too many shopping centers. Too many new stores."

"The other thing is the Bush administration had the opinion that home ownership should be 70 percent of the population," he said. "So after 2001, we went from 64.2 percent to 69 percent, but that last five percent were a lot of marginal buyers who really weren't qualified to be home buyers. You can still get FHA mortgages, but with 3.5 percent down. You can still have a low down payment, but you better have a good job and good credit history, and the lenders are doing their due diligence on your qualifications."

"And the best advice I have for buyers and sellers is to be flexible," Slater added. "You may get delayed a week or two. Things are going to come up. If you're flexible, the deals will work. If not, you're going to have trouble."

"Buyers and sellers have to be flexible because of the financial system," Glocker

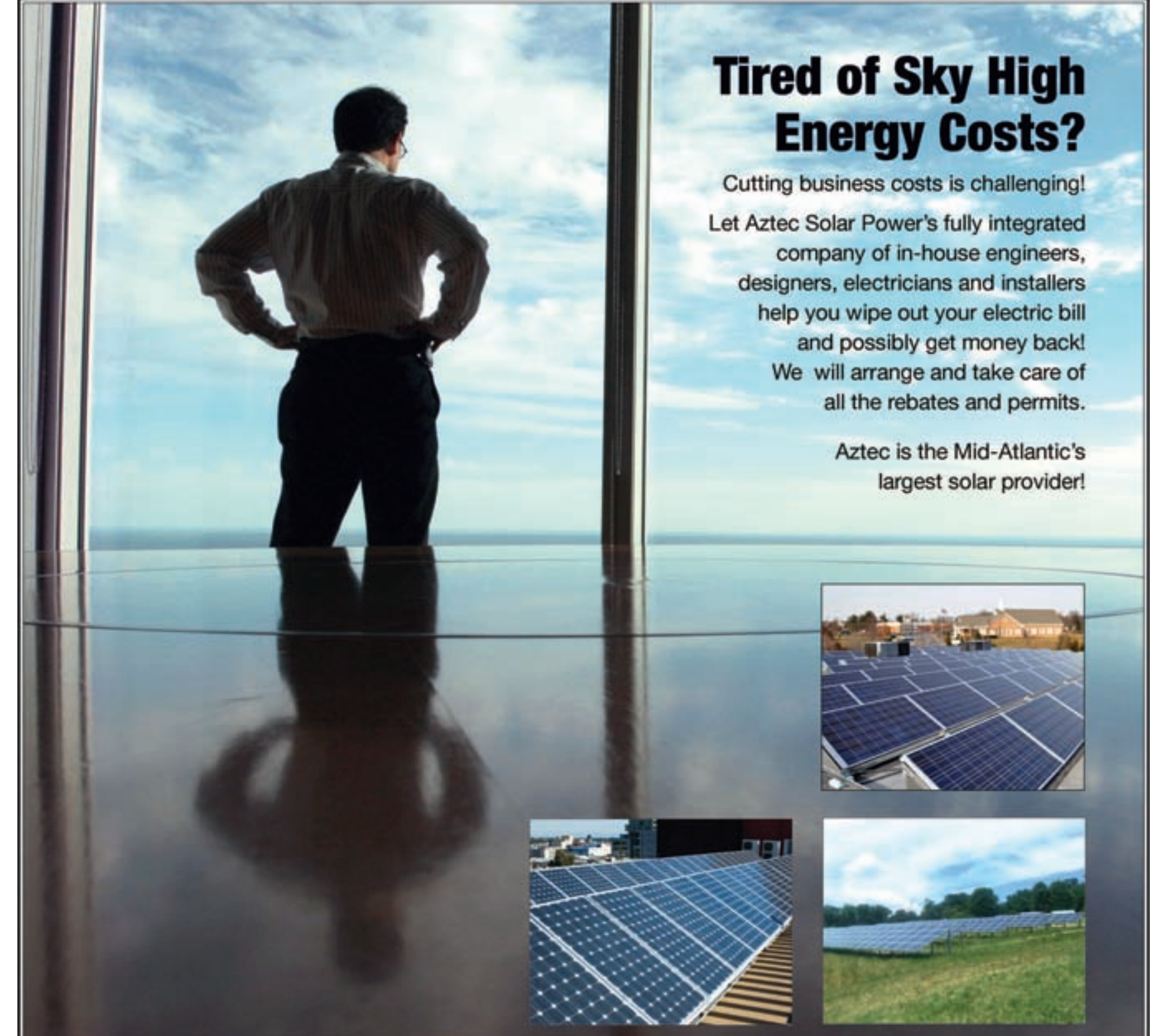
said. "At the same time, with prices dropping, it does make housing more affordable."

Asked if now is a good time to buy, Glocker said, "I think it is. You're not always going to buy at the bottom and sell at the top. Very few people manage to do that. But you're buying close to the bottom. I think the fear of a double-dip recession has been removed. The economy's picked up in certain sectors. The stock market has had a great year, and the stock market runs 6-9 months ahead of the overall economy. Real estate is still weak. Retail sales have picked up. Car sales are doing better. That will spill into real estate, and you are seeing that the people who are buying some sites have money. Cash."

Asked where he sees interest rates going in 2011, Glocker responded, "I think you may see interest rates go as high as 5.25-5.5 percent. It depends on what happens to the long-term treasury bill. The government is putting all this money in the economy right now. That is going to raise interest rates."

Glocker does not foresee another homebuyer stimulus program, "But the government is giving stimulus to the banking industry in the form of incentives to make deals. For example, the government guarantees 90 percent on SBA loans. It was 75 percent. So smaller banks are making loans because the risk is not as great. They also have programs where banks can borrow from the federal government at rates as low as one percent. Government is making incentives for banks to loan and that's the stimulus that's going on now," he said.

Glocker and Co. Inc. headquarters is located at 4 Glocker Way, Pottstown, PA 19465; 610.326.0181. The Boyertown office is located at 900 East Philadelphia Ave., Boyertown 19512; 610.367.2058. For additional information, please visit www.glocker.com. 📄



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(See "Buzz Around the Block" on page 13)


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The Building Industries Exchange (BIE) will sponsor its annual Home Show, February 11-13, 2011 at the Kimberton Fire Company's Exhibition Hall, Covered Bridge Room, Open Pavilion, and Grounds. Along with the location change, the show will now be called the **Tri County Home and Garden Show**.

The BIE is excited that the location provides the ability to enhance the type of businesses that will be showcased. The covered bridge room will provide crafters and non-contractor based businesses a place to showcase, while the exhibition hall will continue to provide contractors the opportunity to feature their products and services. The show will also feature a variety of local food vendors such as Dallas Fries and Palladino's Smokin' BBQ.

The show will run: Friday, February 11 from 2 to 9 pm; Saturday, February 12 from 10 am to 9 pm; and Sunday, February 13 from 11 am to 3 pm.

The hometown event provides an informational, no pressure, all-under-one roof experience. The Show features everything from contractors handling home additions, kitchen/bathroom remodeling, heating and air conditioning, landscaping... to service industries including insurance, financial institutions, realtors... to retail businesses showcasing their lawn mowers, home goods, and more ...

The show theme, picked by the previous year's exhibitors, provides a family-friendly event that showcases entertainment and displays based on that year's selection. Please contact the BIE office at 610.323.1700 with interest you have in exhibiting.

Following is a brief description/profile of two members of the Building & Industry Exchange of Pottstown & Vicinity:

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(See "BIE Kimberton" on page 14)

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"BUZZ AROUND THE BLOCK"

(Continued from page 11)

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Brian C. Goodman is the president of Brian C. Goodman CPA, a full-service accounting/tax/financial firm serving Greater Southeastern region for over 20 years. Offices are located on Main Street in Royersford, PA.

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(See "Buzz Around the Block" on page 15)

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BIE KIMBERTON

(Continued from page 12)

Some recent local projects include: renovations to the High Street location of Tri-PAC/Village Productions theater; renovations to the High Street North Hall facility of Montgomery County Community College; renovations to the 152 High Street location of the former First Fidelity building and current office and restaurant complex; renovations to the former PECO building on College Drive currently housing the Schuylkill River Heritage organization; renovations to 221 High Street for Affinity Property Management; temporary structural stabilization for the former Goodwill Fire Company building at 28 S. Hanover St.; and renovations to the old machine shop for conversion to a new wood shop at the Hill School.

For additional information, contact Thomas L. Zeigler, P.E., Inc., 279 Continental Dr., Pottstown, PA 19464; 610.327.3805; tlzeigler@tlzpeinc.com; www.tlzpeinc.com.

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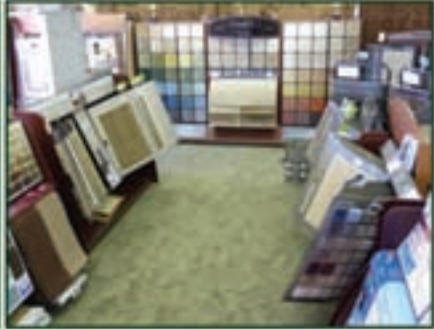
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The Building Industries Exchange (BIE), a non-profit trade association serving the construction industry, since 1952, is best-known in the community as the sponsor of the BIE Pottstown Home Show and local contractor referral organization. Additional information about BIE services and programs may be obtained by visiting the Exchange's website at www.pottstownbie.org, the BIE office at 801 North Charlotte Street in Pottstown or by calling 610.323.1700. 🏠

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"BUZZ AROUND THE BLOCK"

(Continued from page 13)

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(See "Buzz Around the Block" on page 17)



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RIDE TO PROSPERITY

STRATEGIES FOR ECONOMIC COMPETITIVENESS IN GREATER READING — PART 7

FROM VISION TO REALITY — ACTION PLAN IMPLEMENTATION

(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 final installment focuses on Action Plan Implementation.)

As noted earlier in this report, the Greater Reading area has supported the development of several economic development strategies and vision statements over the past decade. These past efforts have all been characterized by a high level of professionalism and the high quality of ideas and supporting research. Good ideas are not in short supply; what has been missing has been a commitment to implementation. We intend that successful implementation will be the factor that differentiates this work from previous economic development strategies.

Action plan implementation will be overseen by five working groups that correspond to the five issue areas highlighted earlier in our report. Each group is headed by a member of the action plan design team, with their responsibilities listed below:

- Entrepreneurship and Innovation: Ellen Horan, Greater Reading Chamber of Commerce and Industry
- Workforce Development: Ed McCann, Berks County Workforce Investment Board

- Clusters Revisited: Jon Scott, Berks Economic Partnership

- Sites and Infrastructure: Glenn Knoblauch, Berks County Planning Commission

- Quality of Place: Crystal Seitz, Reading and Berks County Visitors Bureau

Each working group leader has convened a group of key community stakeholders who share a commitment to fostering real on the ground change in each of the issue areas. These groups have developed initial action plans, along with a timeline for implementation.

Each working group will operate according to its own timeline for implementation. Many activities are already underway. These include marketing of Greater Reading as a desirable business location, the start-up of the Reading Market, the creation of a County-wide alternative energy network, the establishment of the Business Resource Center, and the beginning of work with local

(See "Ride to Prosperity" on page 18)

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"BUZZ AROUND THE BLOCK"

(Continued from page 15)

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(See "Buzz Around the Block" on page 19)



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RIDE TO PROSPERITY

(Continued from page 16)

municipalities to create smaller shovel-ready development sites. Some of these projects, such as the unveiling of county-wide marketing strategy around outdoor amenities, festivals, and local cultural assets, can be completed in shorter time frame of one to two years. Others, such as strategies to improve high school completion rates, will require more sustained efforts.

As we begin this effort, each work group has developed top priority short-term

action items that can be achieved in the coming year: Current top action items are as follows:

- Entrepreneurship and Innovation: Establish a market in downtown Reading that can serve as a local hub for Latino entrepreneurs.
- Workforce/Talent Development: Establish the WorkKeys certification system at three area high schools.
- Clusters Revisited: Establish a new Berks Energy Industry Network to improve county-wide business collaboration.

• Sites and Infrastructure: Develop and market one to two smaller “shovel-ready” sites.

• Quality of Place: Develop and implement a new tourism marketing campaign to promote Greater Reading’s arts and culture-related amenities.

These varying time frames and strategies for implementation are to be expected, and are the norm in most economic development planning efforts. We do not expect every initiative to be a smashing success, but we are committed to moving forward on all of these fronts. Our effort differs from

past strategies in its commitment to transparency and accountability. Each working group is committed to publicly sharing its work plan, its progress to date, and areas where progress is faltering. Over the coming year, each working group will report their progress on a quarterly basis.

Measuring Impact: How Will We Know if We are Successful?

This action plan operates according to a relatively short timeline when compared to other economic development strategies. Many economic development vision

(See “Ride to Prosperity” on page 20)

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"BUZZ AROUND THE BLOCK"

(Continued from page 17)

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Peter K. Hoover, CFP, Independent Financial Advisor

Peter K. (Pete) Hoover has been an independent financial advisor for 30 years. As one of the early professionals in the industry, he has guided clients through challenges and triumphs, always

(See "Buzz Around the Block" on page 21)



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statements look out ten to twenty years. For example, Berks County Vision 2020 was originally drafted in 2001.

Our effort is designed with a much shorter time frame of three to five years. We purposely selected this timeline for several reasons. Primarily, we were comfortable with the general countywide vision found in Berks County Vision 2020, the ICGR report, and other documents. At the same time, we were also committed to action. We view this action plan as an effort to build positive momentum about economic development in Greater Reading. We don't expect to change the world in three to five years, but we do plan to help make this region a better place to live, work, and play.

The economic challenges facing Reading and Berks County have emerged over the course of several decades. We cannot reverse these trends over the short term. We will not replace all lost manufac-

RIDE TO PROSPERITY

(Continued from page 18)

turing jobs, eliminate poverty, or change our local education system in three years. However, we can begin this important work. And, this action plan should be viewed as a major step toward long-term transformational change of our economic prospects.

Recognizing these caveats, we believe that we can assess our progress on several important measures, which include the following:

- Are more local residents taking advantage of business support services provided by the Business Resource Center and other local partners? Are these services having a positive effect on their bottom lines?
- Are more residents — and visitors — tapping into Berks County's many outdoor amenities, and arts and culture attractions?
- Are we seeing enrollment increases in key training initiatives such as WorkKeys,

dual enrollment programs, and other credentialing programs? Are students succeeding in obtaining good jobs?

- Are more local college students obtaining internships and other connections to local businesses?
- Does the County have a growing and available inventory of new shovel-ready development sites?
- Is the County seeing growth among new and existing businesses, and net job growth, in the alternative energy cluster and other targeted clusters?

These measures, along with the ability of our working groups to complete designated projects, will serve as clear-cut and widely understandable tools for benchmarking our success in creating a more competitive and prosperous Berks County. We hope our successes can help set the stage for a new County-wide vision and new economic development strategies that continue this important work. ■

For previous installments of the **RIDE TO PROSPERITY SERIES** visit 422business.com

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.)

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"BUZZ AROUND THE BLOCK"

(Continued from page 19)

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Peter Hoover

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(See "Buzz Around the Block" on page 23)

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New Custody Law in Pennsylvania



LEGAL PERSPECTIVES

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

New custody legislation passed the House on November 15, 2010 and became effective on January 15, 2011. Major changes include: the codification of the law applicable to relocation; the provision for a parenting plan; and an expansion of the types of crimes (and the persons who commit them) that are relevant to custody determinations.

Generally, "relocation" refers to a situation where one parent wants to move with the child to a new location (be it another geographic location within the same county or to a different county, state, or country) and the change in residence affects the other parent's contact with the child. The new law establishes a procedure that a parent must follow before her or she changes the child's residence. It includes providing notice to the other parent of the proposed move and details about the new residence, such as the address, the names and ages of the people who live (or will live) at the new residence, the name of the new school district, the reasons for the move, and a proposed custody schedule in light of the new residence. If the non-relocating parent does not agree to the proposed move, that individual must file an objection within thirty days of

receipt of the notice. If no objection is filed, then the non-relocating party is foreclosed from objecting to the relocation. If an objection is filed, the court will schedule a hearing on the issue. In addition to establishing procedures for relocation cases, the new custody law codifies the factors that courts consider in determining whether to grant a proposed relocation. The parent who proposes the move has the burden of establishing that the relocation is in the best interest of the child. The procedures and codifications contained in the new custody law provide a useful framework for relocation cases, which until now were governed by case law alone.

Another major change contained in the new law is the provision allowing the court to require the parties to submit

(See "Legal Perspectives" on page 24)



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"BUZZ AROUND THE BLOCK"

(Continued from page 21)

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LEGAL PERSPECTIVES

(Continued from page 22)

a parenting plan in order to assist the court in making its determination. The contents of the plan are set forth in detail in the statute. They include a schedule for parenting time, arrangements for transportation, and all other matters that serve the best interest of the child. Reviewing the statute reveals that the parents/parties will necessarily have to cooperate in the co-parenting of their child(ren).

Another change that the new law makes is to expand the provision that requires courts to consider criminal convictions and charges. The new law not only provides that a party's criminal involvements are relevant, the crimes of other members of that party's household are also relevant. In addition, the types of crimes that are considered in connection with making a custody determination have been expanded to include driving under the influence of alcohol or a controlled substance, among others. These changes appear to make the safety of the child a priority for the courts.

The new custody law makes many other important changes to existing custody law. Anyone who is, or anticipates being involved in a custody dispute may wish to consult with an attorney who is well-versed in this very specialized area of law. ☞

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

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ON LEADERSHIP

Kenneth D. Richardson, PhD, CEO, Redwood Enterprises

As a long-term student of effective leadership, I've noticed a pattern that appears frequently but doesn't get that much discussion. The pattern that I find curious is that spectacular successes are so often followed by dramatic declines or even miserable failures. I'll get into some specific examples shortly, but first I feel that it's important to note that there is often a cyclical nature to success and failure that shows up at both the individual and the organizational levels.

Consider the history of American corporations. The smashing successes, such as General Motors, IBM, as well as the steel giants, U.S. and Bethlehem Steel, all saw their own golden ages. But those that are still in existence are mere shadows of what they were during their boom days. GM owes its existence to government bailout money and IBM, while still a force, lost its dominance to more recent startups such as Dell, who themselves are now scrambling to secure their futures in treacherous and unforgiving marketplaces. The list goes on and on, and the cyclic nature of "rise and fall" continues.

How about individuals? Among other things, history is comprised of stories about "heroes," who produced incredible results and became objects of acclaim and adoration—at least temporarily. In far too many cases however, the principle that "what goes up, must come down" once again evidenced itself. No single book or collection could be vast enough to catalog the myriads of cases that show that once you reach the top, your next immediate problem becomes how to avoid decline.

When Americans celebrate Columbus Day, we emphasize his accomplishments, but little mention is made that Christopher Columbus died in chains. We all understand the short lived "success" of criminal types such as Al Capone, Kenneth Lay, Jeff Skilling, and Bernie Madoff, who had their days in the sun and then got what they deserve. But the cycle doesn't seem to be limited to

those who are so obviously out of line. It simply seems to be the case that, once you achieve what appears to be a monumental success, you'd better start considering what things might go awry to bring you down.

A classic example: Napoleon Hill and Charles M. Schwab

One of the most well-known and successful business-related books of all time is Napoleon Hill's *Think and Grow Rich*. One outstanding story in Mr. Hill's book is the saga of Charles M. Schwab, the early 20th century steel magnate, as an example of the kind of success to which we all should all aspire. What doesn't appear in the book is was the end of the story of this business genius. Despite his early successes, Mr. Schwab lived on borrowed money for the last several years of his life, and according to some estimates died with as much as \$30,000 of unpaid debt.

Granted, the market crash of 1929 and the Great Depression contributed to his economic demise, but additional contributors stemmed from his own self-indulgence. He was an avid gambler and also engaged in numerous extramarital affairs. Problems with impulse control and bad judgment collaborated with hard economic times to dethrone Mr. Schwab and lay him low. His end was anything but pretty. What's the lesson here, and what can the rest of us do to avoid the trap?

(See "On Leadership" on page 27)



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“As a leader in our industry, we recognize that investing in our communities is a responsibility we have as a result of doing business there, and we understand that our firm is only as strong as the communities where we are located,” said Danny Ludeman, president & CEO of Wells Fargo Advisors. “To that end, through our team members' volunteer efforts, corporate philanthropy and com-

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ON LEADERSHIP

(Continued from page 25)

Self-defeating behavior: A common companion of success

In recent decades, psychological research reveals a humanity that is far more complex than the simplistic "maximize gains and minimize losses" mentality that economists insist governs our choices. Psychologists Steven Berglas and Roy Baumeister's 1993 book, *Your Own Worst Enemy: Understanding the Paradox of Self-Defeating Behavior* is a fascinating read regarding how and why human beings can be expected to continue to display patterns of behavior that appear to defy common sense.

What is striking about self-defeating behavior is its tendency to occur after success is achieved in so many cases. One common self-defeating pattern, often referred to as "self handicapping," has been shown to occur after success is achieved. Dysfunctional patterns such as irrational risk taking, gambling, and substance abuse often appear in individuals after they succeed. Professionals as diverse as executives, athletes, actors, and writers all seem susceptible to the syndrome. In business, the fierceness of competition leaves little room for such self-generated disadvantages.

Avoiding becoming your own worst enemy

Economic and market forces may be beyond the control of many in leadership positions, but those who succeed in the long run will be those who master themselves. Below is a short list of things that history and psychology have taught us about why those who achieve success so often show the common pattern of subsequent decline. To a certain degree, these things can be applied to organizations and nations as well as individuals. The more wary of these we are, the better we'll fare.

Complacency: Taking things and situations for granted. Once you reach the top, it becomes easy to rest on your laurels and to forget that history is characterized by turnovers and succession. General Motors found this out the hard way. GM had been the biggest and the best automaker in the known universe for decades, and the leadership was too aware of that fact for their own good. They seemed oblivious of the possibility of being outclassed by foreign producers. This is the old "business as usual" syndrome. The story is more complex, but a rollicking dose of complacency was the earliest symptom.

(See "On Leadership" on page 28)



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EMBODY'S SUNOCO	58

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KLEIN TRANSPORTATION	6
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AUTOMOTIVE SALES & SERVICE

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THE VICTORY BANK	23

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DEMEDIO'S BUILDING MAINTENANCE	32
--------------------------------	----

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ROSSELLO SOLUTIONS	26
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SCORE	43

CEMETARY

LIMERICK GARDEN OF MEMORIES	16
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SOLAR BY WELLER	30

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THOMAS L. ZEIGLER, P.C.	12
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THE BENT NOTE CAFE	58

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NEWMAN GALLERIES	54

HEALTH / HEALTHCARE

BAUSE'S SUPER DRUG STORE	13
MANOR CARE HEALTH SERVICES	20
MONTGOMERY HOSPITAL MEDICAL CENTER	27
NEW LEAF HYPNOSIS	58
NORTH END VISION CENTER	55
PHYSICIAN'S CARE SURGICAL HOSPITAL	34
POTTSTOWN MEMORIAL MEDICAL CENTER	2
REPRODUCTIVE SCIENCE INSTITUTE	5
SKINHEALTH SOLUTIONS	24
WORKNET OCCUPATIONAL MEDICINE	6

INDUSTRIAL SUPPLY

CLARK INDUSTRIAL SUPPLY	22
-------------------------	----

(Continued on page 30)

ON LEADERSHIP

(Continued from page 27)

Denial: Closing your eyes to the negatives. One unfortunate aspect of our common wisdom about business is that we should never say or think anything negative. It's regarded as bad for morale and motivation, and is forbidden in many business environments. On the other hand, Irving Janis, the psychologist who studied what we now call "groupthink," found the intolerance of criticism to be a predictor of disastrous business and military failures. Self-deception and defensiveness often masquerade as positivity and optimism. At the same time, anyone who forgets that Murphy's Law is a reality will soon find him or herself in situations that a healthy dose of realism would have helped to avert. Always be on the alert for what will inevitably go wrong if allowed to.

Arrogance: Always a potential blinding force. All of the major companies that went from riches to rags had leaders that were overconfident and unable to listen, be it to their workers, their customers, or outside analysts. During the 1990s, the Public Broadcasting System presented "Challenge to America," a four part series on the dramatic declines that were occurring in what were once America's most powerful business concerns. "Arrogance"

among top leaders was mentioned so often that I spent the next 10 years of my career studying arrogance and its manifestations in interpersonal and organizational settings. I found no case in which arrogance wasn't destructive in the long run.

Cognitive factors: People tend to forget what they know

History, fables, proverbs, and folk wisdom all warn of the above problems as root causes for the demise of successful people as well as organizations. Somehow, we seem to have difficulty incorporating such wisdom into our planning and our daily activities. Cognitive psychologists, who study aspects of human life such as memory, decision-making, and problems solving warn us that we are highly fallible creatures. We often overlook the obvious, make decisions on emotional rather than logical grounds, and often operate on "autopilot," underutilizing our capacity for conscious and rational thought. One result is an inflated rate of error that seems on the surface to defy rationality.

We're not doomed, however

They also give us the good news. These limitations can be overcome, or at least offset to some degree. The same research that illustrates the above tendencies also shows that with the proper training, we can minimize the degree of error to which we are prone. It does however, take "special weapons and tactics", and well thought out ones, at that.

For example, a reliable finding is that organizations that respond to difficult economic times by instituting training that is aimed at improving communication, increasing efficiency, and reducing error yield immediate benefits that show up on their bottom lines when compared to similar organizations that conduct business as usual.

When external conditions improve, these organizations show economic gains that are double the rate of their counterparts that stuck with "business as usual." Of course, the training in question needs to be aimed at producing positive behavior changes that are observable and measurable. At the executive level, the procurement of an effective executive coach has in many cases proved to be of incredible benefit, jarring those in powerful positions out of the "ruts" that they inevitably fall into. Those that willingly seek to improve themselves find such services invaluable.

Interventions such as training and coaching help to offset the natural forces of complacency and "forgetting what we know." The US military as well as police departments, once both the butt of jokes,

(See "On Leadership" on page 30)



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(Continued from page 28)

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POTTSTOWN ROLLER MILLS 52

LANDSCAPE SERVICES

CLEAN CUT LAWN SERVICE 43
VETERAN LAWN CARE 6

LODGING

COMFORT INN POTTSTOWN 8
COURTYARD BY MARRIOTT COLLEGEVILLE 28

MANUFACTURER

MAYER POLLOCK STEEL CORPORATION 46

MARKETING / ADVERTISING ARTS

BRIGHT SIGN, INC. 25
EPPS ADVERTISING 45
FASTSIGNS 26
KINETIC WEB SOLUTIONS 53
POTTSTOWN COMMUNITY TV 57
SK ADVERTISING & DESIGN 9
STYLISH IMAGES PHOTOGRAPHY 57

MOVING & STORAGE

BEKINS TRANSFER AND STORAGE 32

PAYROLL SERVICES / BOOKKEEPING SERVICES

EXPRESS DATA SYSTEMS, INC. 11

REAL ESTATE / FOR SALE/LEASE

BRODE & BROOKS, INC. REALTORS 43
CENTURY 21 CALL FIRST 16
FRANKLIN COMMONS 60
GLOCKER AND CO. INC. 46
ZUBER COMMERCIAL REALTORS 42

RECREATION / ENTERTAINMENT

LIMERICK BOWL 20
SUNNYBROOK BALLROOM 56

RECYCLING SERVICES

RAPID RECYCLING 25

REMODELING SERVICES

GEHMAN DESIGN REMODELING 12

RETAIL / FLORIST

THREE PEAS IN A POD 20

RETAIL / SHOPPING

PLAZA & COURT AT KING OF PRUSSIA 24

RETIREMENT COMMUNITY

/ INDEPENDENT LIVING

CHESTNUT KNOLL 11
FREDERICK MENNONITE COMMUNITY 13
MANATAWNY MANOR 55
WALNUT WOODS OF BOYERTOWN 15

STORAGE FACILITIES

B&S SELF STORAGE 22

WASTE REMOVAL

AJ BLOSENKS, INC. TRASH & RECYCLING SERVICE 33

WASTEWATER TREATMENT

J&T TECHNOLOGIES, INC. 27

WATERPROOFING SERVICE

BASEMENT SERVICES 911 54

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ON LEADERSHIP

(Continued from page 28)

comic strips, TV sitcoms, and movie parodies have benefited tremendously from training/coaching type interventions. The increases in efficiency in these domains have been dramatic, reducing waste and error; and increasing the levels of morale and teamwork. Police departments as well as the military are much more effective as a result, much to the chagrin of their adversaries.

Pursuing excellence trumps the pursuit of immediate successes

"Success" is a common mantra when it comes to achievement in business. Perhaps "excellence" is a better one. Long-term expert on effective leadership Warren Bennis often warned about the sports analogies that so often characterize the rhetoric advocating business success. "Making the winning play," "hitting a grand slam," and other such graphic depictions of business success are problematical because they suggest short term, abrupt accomplishment rather than emphasizing processes that occur over time. Just ask Jeffery Skilling or Bernie Madoff.

By emphasizing "excellence," leaders are stressing continuous and long-term improvements that lead to both superb performance and lead to "success," but also sustain both. Too often "success" is measured in near term stock prices or quarterly profits. "Excellence" on the other hand, suggests an array of process improvements that enhance competitiveness and a careful accounting of how these improvements may be measured.

A contemporary example of excellence in action

Al Mulally, the president and CEO of the Ford Motor Company refused government bailout money a few years back, while GM and Chrysler grabbed for the immediate payoffs. Rather than bailout money, Mr. Mulally chose to cope by demanding excellence of himself and his company. The result is that Ford is at this time a highly revered automaker with a bright future. No one can dispute that his approach depicted an integrity and long term business focus that continues to yield benefits, while his American auto maker counterparts will always be seen as corporate welfare cases.

Let your competitors pursue "success." Pursue "excellence," and both success and excellence are much more likely to be yours over the long run. ■

Redwood Enterprises is a business consulting, training, and coaching firm specializes in helping business owners to make sure that what they do every day reflects their strategic plans. Ken is available for speaking engagements on business related topics, and can be contacted via email at ken@redwood-enterprises.com.



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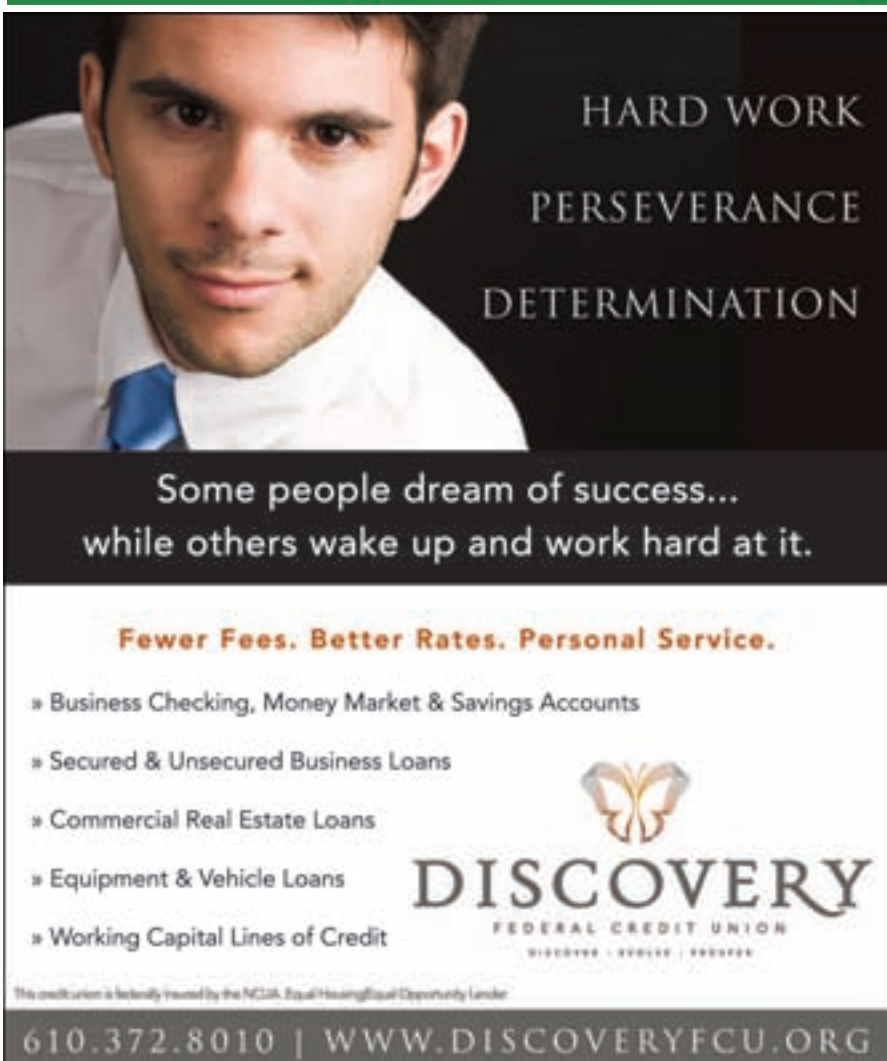
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The Frank Dodd Financial Regulatory Reform Bill



FINANCIAL SUCCESS

By Derek Menaldino, CFA, CFP, Main Line Financial Advisors

The passage of the Frank Dodd Financial Regulatory Reform bill was a watershed event for the retirement plan marketplace. In response to the Global Financial Crisis in 2008, the Frank Dodd Bill seeks to bring a huge spotlight to the dark corners of today's retirement plan industry.

Some plan sponsors and participants may be surprised that much of the new regulations focus on fees and transparency versus investment performance. However, a review of the history of changes in the retirement plan marketplace illustrates that much of the recent litigation has in fact focused primarily on plan fees.

Let's review some history to grasp the intent and importance of this new retirement plan legislation.

Throughout the 1980s and 1990s many companies put the onus of saving for retirement and managing these savings into the hands of their employees. The old pension plans of '60s & '70s, in the industry parlance — defined benefit plans, were replaced with defined contribution plans, commonly known as 401(k) or 403(b) plans. At the time, the key difference in defined benefit and defined contribution plans revolved around the fact that the company was no longer responsible for saving monies and managing them for participants.

Plan participants were now the decision makers in how much to save for retirement and where to invest these

monies. Nonetheless, the plan participants were not decision makers in the process of choosing a retirement plan platform. It's important to remember that inasmuch as the 401(k) market was in its infancy in the 1980s, various business models were established to capture the assets of these new plan participants as they saved and managed monies for retirement. Each of these new business models focused on the creation of a retirement plan platform that allowed participants to save monies and invest them according to their specific objectives.

The business models that best survived the competition of the 1980s and 1990s were retirement plan platforms created by insurance and mutual fund companies. These platforms are now so ubiquitous that for many plan participants names such as John Hancock and Fidelity are synonymous with retirement saving. Part of the success of these retirement plan platform providers derived from their ability to take explicit fees being paid by the sponsor company, i.e., XYZ Corp and shift the cost burden to the plan participant. The shifting of fees, however, was often done in a less than transparent



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manner. Many of the costs associated with recordkeeping, custodianship, reporting, and technology were no longer born by the company as an explicitly out-of-pocket cost, but rather became an implicit fee, wrapped into the costs of the investments. It was then the participants who paid these "investment" fees and not the company itself.

As the Frank Dodd bill demonstrates, participants paying these fees for their plans is not problematic in and of itself. It is rather, the fact that many participants are *unaware* they are paying these fees and in some cases are paying *unreasonable* fees that is problematic. Thanks to the Frank Dodd bill, these undisclosed and unreasonable fees are now in the crosshairs of the Department of Labor! Beginning in 2011, retirement plan sponsors will be required to break out in a line item fashion the explicit and implicit fees their participants are paying. For many plan sponsors and participants, the exercise may be more than routine. In fact, it may be eye-opening and disconcerting.

The exercise in disclosure and transparency may be uncomfortable for many plan sponsors at small and medium sized businesses. Generally, it is these size companies that are utilizing retirement plan

platforms from insurance and mutual fund companies that have transferred costs to participants. Unfortunately, many of these companies have never conducted a benchmark to see if the plan they are offering their employees is reasonable in terms of costs.

Here is a thought experiment for you as a plan sponsor.

It is January 2012. An employee has recently asked you to provide a review of the implicit and explicit costs of the retirement plan platform your company offers. The employee then states he was unaware that total expenses as a participant in a plan are 3.75 percent when the average plan expense is X. Moreover, he states these costs seem unreasonable inasmuch as lately he has seen inundated by advertisements for low cost ETFs, with no trading costs, from many brokerage firms.

Can you tell the employee that you have...

a. Benchmarked your plan costs to those of companies with similar employee demographics and savings tendencies.

b. Reviewed the plan costs with the retirement plan sponsor to see if they offer a lower cost alternative.

(See "Financial Success" on page 34)

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FINANCIAL SUCCESS

(Continued from page 33)

c. Reviewed other service providers for less expensive recordkeeping, investment management, and educational services.

At this point, you may ask, what is an unreasonable cost to bear? Although the costs are different for each company and plan, it is safe to say that if your participants are paying three percent or four percent for the costs of their plan, there

are lower cost options that *should* be considered. In MLFA's next several articles, I will review in detail the new disclosures required by the Frank Dodd bill, how plan sponsors can effectively get information about hidden costs in their plans, and finally what options are available in the retirement plan marketplace for small and medium sized businesses. ☐

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SECRETARY

Eileen Dautrich, President, TCACC

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John Kirby,
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David Kraybill, Pottstown Area Health &
Wellness Foundation

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Schultz Technology Solutions, LLC

PRESIDENT'S MESSAGE –

In May of 2009 the TriCounty Area Chamber of Commerce kicked off a year long initiative that encouraged our Chamber Members to make the most of the networking opportunities that they participated in. We hope you enjoy reviewing this issue of the newsmagazine and the recap of the multiple networking opportunities that were held in December and mark your calendar for the upcoming events.

As we proceed through 2011, which is already flying by, we encourage you to keep in mind the Tip that was shared in May of '09 -

Networking Tip #1 – “A Better Way to Network: The seminal secret of Positive Networking is discovering what you can do for someone else. It's about opening a relationship, not closing a sale. When you network this way, it takes all the pressure off – guaranteed.” The Chamber Network is as strong as we make it; we are focused on relationship building. As you review the calendar of events on page 37, budget time and financial resources toward marketing your business through networking events. Give someone the opportunity to meet



you at a Chamber event, exchange business cards and give yourself the opportunity to meet people that may become life long customers or even friends. The opportunity to meet others will also assist you in joining the movement to Always Buy Chamber! You may be in need of a product or service and the bigger, and stronger your network is the better opportunity you have to support fellow Chamber Members and have them support you in return – remember it is a two way street.

While you are at it look up and down your street – are there neighboring businesses, current customers, vendors for your business that could benefit from joining the Chamber? Their membership can benefit you - in two ways: 1 – if you refer a business for Chamber membership and they join and list you as their referral we will provide

you with \$50 in Chamber credit. Use that \$50 toward the budget you have set aside for your participation in networking events or put it toward your annual membership. 2 – The Chamber Network will grow and that will benefit our entire tri-county community! Thank you for your support!

We look forward to seeing you soon!

Always Buy Chamber.

Eileen Dautrich, TCACC President

Next, read “Across A Crowded Room” on page 41

CALL FOR NOMINATIONS:

Board nominations are now being accepted by the TriCounty Area Chamber of Commerce Board of Directors. Please contact Eileen Dautrich, Chamber President, with your nomination suggestions by email to eileen@tricityareachamber.com or call 610.326.2900.

TCACC MISSION: As the primary business advocate, the TriCounty Area Chamber of Commerce provides relevant membership services and proactive leadership to enhance economic opportunity and quality of life within our region.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President,
eileen@tricityareachamber.com

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

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

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

THE POWER OF THE NETWORK JOIN TODAY!

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

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



"The TriCounty Chamber has been instrumental in developing community relationships and connections!"

— JUDI HIMES, KENCREST EMPLOYNET

FREE EVENTS: CHAMBER 101

Thursday, February 3, 3:30PM AND Tuesday, February 15, 8AM

Chamber's Conference Center, 152 E. High St., Suite 360, Pottstown PA, 19464

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.

WELCOME NEW MEMBERS!

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

Citadel Federal Credit Union
40 North Bailey Road
Thorndale, PA 19372 (610.466.6411)

Banks/Credit Unions
www.citadelfcu.org

Serving southeastern Pennsylvania since 1937, Citadel is proud to offer our customers a full range of financial products and services. From daily banking, and loans to investments and insurance, they're here to meet every need.

Franchise Development Group
871 N. Hanover Street, Unit 4
Pottstown, PA 19464 (610.326.0182)

Business Consultants; Consultants;
Management Consultants

<http://franchiseyourownbusiness.com>

Franchise Development Group works with small business owners to help them expand through franchising. First they determine viability then they develop a plan, and then they implement the plan to grow and help sell franchises of that business.

GoWireless, Inc.
322 Upland Square Drive
Pottstown, PA 19464 (610.326.5215)

Cellular Phones/Services

www.gowireless.com

GoWireless is a Verizon premium retailer that sells Verizon Wireless cell phones, accessories, netbooks, and laptops.

St. Pedro & Associates, Inc.
460 South Lewis Road, Suite 101
Royersford, PA 19468 (610.792.2500)

Financial Consultants/Services; Investment Consultants; Insurance Consultants

www.stpedroassociates.com

In an ever changing world, they strive to offer clients customized solutions and peace of mind when making important decisions concerning financial planning, personal and business insurance protection, and wealth management.

Watson McDaniel Company
428 Jones Boulevard
Pottstown, PA 19464 (610.495.5131)

Manufacturers & Processors

www.watsonmcdaniel.com

A manufacturer of steam traps, pressure and temperature regulators and many related items. The company was established in 1878 and incorporated in 1897. We have been located in the Limerick Airport Business Center since 2005.

CHAMBER MEMBER UPDATES

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@tricityareachamber.com.

Call Jeff Dentler, VP of Finance and Technology, for questions about your database listing, the Chamber Website, or Website Sponsorships.



CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

*HAPPY ANNIVERSARY to
the following Members:*

33 Years:

A.D. Moyer Lumber & Hardware, Inc.

Owen J. Roberts School District

25 Years:

Boyertown Museum of Historic Vehicles

15 Years:

Health First Chiropractic & Wellness

10 Years:

Herb Real Estate, Inc.
Schuylkill Valley Sports

Stanley Steemer

Richard A. Zuber Insurance Agency

5 Years:

Fred Beans Kia of Limerick

HealthSouth Rehabilitation Center

Informed Family Financial Services

Celebrating 1 Year of Membership:

Granite Transformations
Liberty Bell Motorsports Park

Project Pros, LLC
Wireless Link, Inc.
Wireless Link

Member Renewals

1031 Corp.
422 Business Center
Aqua America

The Basile Corporation
Boy Scouts of America – Cradle of Liberty Co.

Chili's
The Cinnamon Stick
Comcast Spotlight

Constantine Properties
Corporate Psychological Resource Center

Corvettes for Kids, Inc.
C. Raymond Davis & Sons, Inc.

Driven Autoplex
Fox Rothschild LLP
Dr. Joel Fromer & Dr. Ronald Gross

Genworth Financial
Gorski Engineering, Inc.
GVF

Healing Yoga
IPS Laser Express
J & T Technologies, Inc.

Janney Montgomery Scott, LLC
Judson A. Smith Co.

LandmarkJCM
Lower Pottsgrove Township

ManorCare Health Services
Mitchellson Corporation
Michael G. Paat, DMD, PC

Pearl Exhibit Group
Penn Airways

Pottsgrove School District
Pottstown Area Health & Wellness Foundation

Rotary Club of Pottstown
The Salvation Army
Sanatoga Ridge Community, Inc.

Schumacher & Benner Funeral Home
Sigel Insurance Group
Staybridge Suites

Royersford – Valley Forge
Tri-County Chiropractic
Verizon

Waste Management of PA
Western Montgomery Career and Technology Center

Whitegate Contracting Company

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@tricityareachamber.com



**TRICOUNTY AREA
CHAMBER OF COMMERCE**

MEMBERSHIP REFERRAL INCENTIVE

Refer a business & they join, you receive a \$50 Referral Reward.
Referred a new member? Call 610.326.2900 or visit us on the web at www.tricityareachamber.com

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

BE SEEN. BE HEARD. BELONG.

CALENDAR OF EVENTS



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Weds. Feb. 16
11:30 AM – 1:30 PM

WOW LUNCHEON

Spring Hollow Golf Club, 3350 Schuylkill Road, Spring City, PA 19475
Margaret W. Merritt, CPA with Maillie, Falconiero & Co., LLP will present the keynote presentation focusing her remarks on Maintaining Your Financial Records and Suggestions to avoid Identity Theft.

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

Tues., Feb. 22
4:30 – 6:30 PM

MEMBERSHIP MIXER

Chestnut Knoll At Home Services, 1041 East Philadelphia Avenue, Gilbertsville, PA 19525

Join Chamber Members and Chestnut Knoll At Home Services invited guests at their brand new site. Learn about the services their company has to offer and take a tour of this renovated space.

No charge. Members only. Reservations appreciated.

EVENTS

Thurs., Feb. 3
3:30 PM

CHAMBER 101

Chamber's 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., Feb. 15
8 AM

CHAMBER 101

Chamber's 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.

**Visit tricountyareachamber.com for
the latest Chamber community news and calendar of events!**



NETWORKS

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

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

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



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

Call 610.326.2900 or log onto tricountyareachamber.com.

SAVE THE DATES

Tues. March 8
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 and highlight your business 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., Mar. 10

MEMBERSHIP BREAKFAST

Brookside Country Club, Prospect and Adams Streets, Pottstown, PA 19464

7- 7:30 AM
7:30 AM

Networking
Program

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

Tues., Apr. 12

ANNUAL DINNER – SAVE THE DATE

"Don't Gamble with the Future of Your Business!"

RiverCrest Golf Club and Preserve, 100 Golf Club Drive, Phoenixville, PA 19460

Enjoy an afternoon of educational opportunities and networking and an evening of recognition and entertainment.

Fri., May 13
7:05 PM

CHAMBER NIGHT AT THE READING PHILLIES

First Energy Stadium

Mon., June 13

GOLF OUTING

Call Kitty Papp,
Special Events
Director, for more
information or to
sponsor an event.



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

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

BECAUSE YOU *Belong...* MEMBER BENEFITS

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

BECOME AN INSERT SPONSOR!

FEATURED MEMBER BENEFIT OF THE MONTH

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 or call 610.326.2900.

WINTER SKI CONSIGNMENT TICKETS

Discounted tickets to **Bear Creek**, **Camelback**, and **Jack Frost/Big Boulder** are available for all Chamber Members. Don't forget that all employees of a Chamber Member company are also Chamber Members and can take advantage of these great discounts. Other discounted tickets available at the Chamber office include: **Carmike** and **Regal** movie theaters, **Adventure Aquarium**, and **National Aquarium**.



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.



ALWAYS BUY CHAMBER!

The "Shapiro Study" states:

Consumers think more favorably of a company if the company is a member of its local chamber.

Consumers are more likely to buy goods and services from a company that they believe is a member of the local chamber.

Visit the Business Directory at tricountyareachamber.com! Share the Business Directory at tricountyareachamber.com with your co-workers and contacts – **encourage everyone to ALWAYS BUY CHAMBER!**

Whether you are planning celebrations, improvements to your home or office, seeking advice on how to accomplish your New Year's resolutions – Check out a chamber Member that can provide you those goods and services.

SPONSORSHIP = BRAND AWARENESS, PUBLICITY, NEW BUSINESS

COFFEE SPONSORSHIP



Coffee Sponsors are provided an outlet for exposure to post their marketing materials and "take-aways" on the coffee carts throughout the Chamber's Conference Center for visitors to view. This sponsorship opportunity is available each month.

Sponsor - \$50.00 per month

Benefits: Place your promotional materials on the coffee stations, materials (from you) must be dropped off at least one (1) week prior to the month of your membership (framed signs, flyers, brochures, business cards, pens, & other promotional items), Chamber staff will announce your company as the Coffee Station Sponsor at all meetings, seminars, & other events which might take place in the Chamber's boardroom, where coffee & other refreshments are provided.

WOMEN OF THE WORKFORCE



Women of the Workforce (WOW) Luncheons are held monthly and feature a speaker of interest to women in business. Luncheons are held at a Chamber Member venue and provide a great networking opportunity for all Members.

Co-Sponsors - \$150.00 per sponsorship, per luncheon

***2 sponsorships available per luncheon**

Benefits: 3 minutes to speak at WOW, giveaways on the tables at the WOW luncheon, display table at WOW, your company name used in all promotions for the event (email to Members), and company logo on appropriate promotional materials.

YOUR MEMBERSHIP MEANS — YOU WILL... BE SEEN.

Make sure it is known that you are a Chamber Member.

- 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 - 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.**

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 or call the Chamber Office at 610.326.2900.

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

Changes in Transportation Funding

The new rules adopted by the United States Congress do not bode well for transportation funding. A dramatic change in how transportation funds are managed have been approved by House of Representatives; no longer are transportation funds kept in a separate lock box, but rather deposited to the general fund. The change essentially allows taxes collected from the sale of motor vehicle fuel to be used to balance the federal budget.



Shayne Trimbell,
Project Coordinator,
GVF Transportation



officials nervous that funding will not always be a constant.

The recent rule change is dramatic. Shifting funding for transportation projects from a dedicated fund to the appropriations committee exposes our infrastructure to the game of politics. The money paid by drivers is no longer guaranteed to be spent on the infrastructure needed to continue to support our nation's growth. Funding levels are now subject to the game of

To understand the significance of this change, it is important to understand how our highway and transportation infrastructure is funded. The federal government collects a fee in the amount of \$0.184 per gallon. That rate was set in 1991, and hasn't changed since. The taxes collected are then deposited into the Highway Trust Fund. This fund has been the sole source for federal transportation funding, and was previously separate from the general budget of the United States. The separation of funds guaranteed that the money paid by drivers at the pump was used by the Department of Transportation to build highways and transit.

In 2008 the Highway Trust Fund was drained completely of all funds. Congress acted quickly by depositing \$8 Billion from the general fund into the trust fund so that projects underway and planned to begin could continue to receive funding. In 2009 the cycle repeated with the trust fund once more requiring \$7 Billion in emergency funds deposited. Since then the trust fund has remained solvent. The primary reason this occurred is that Americans were driving less and driving more fuel efficient vehicles. Purchasing less fuel and paying less in taxes along with the continually rising cost of construction has made many transportation

politics, with our infrastructure being treated as bargaining chip in a political game of poker. Infrastructure will now be competing for funding against all other federal program, with the unique distinction that transportation has the ability to generate its own funds.

As our nation's economy begins its recovery, our infrastructure is going to be crucial to providing industry the ability to move goods to market. The condition of infrastructure will be a determining factor in the growth of the new American economy. As highways and bridges continue to age, it becomes doubly important to make solid investments that benefit all Americans.

The change in house rules has weakened the confidence of transportation professionals. The certainty of continued funding is no longer certain; the likelihood of increased funding is even less probable. The change in rules is not being taken lightly by transportation officials. If one thing is certain, areas with alternative infrastructure funding programs will come out ahead. Local and state funding dedicated for transportation will buttress federal funding, and ensure that the region will continue to move forward, regardless of what Washington D.C. decides. ■

Shayne Trimbell works as a project manager with GVF.

To reach Shayne by email: sttrimbell@gvftma.com, or by phone: (610)635-3559.

Networking Tip: A Better Way to Network

The seminal secret of Positive Networking is discovering what you can do for someone else. It's about opening a relationship, not closing a sale. When you network this way, it takes all the pressure off-guaranteed.

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

COFFEE SPONSORSHIP

Thank you to Express Data Systems, Inc.
for their January Coffee Sponsorship!



ARE YOU CURRENTLY HIRING?

Let us know or stop by the Chamber Office to look through the RESUMES collected this month. They include: **GRAPHIC ARTIST - 1;**
RECEPTIONIST/ACCOUNTING ASSISTANT - 1; ACCOUNTS PAYABLE PROCESSOR - 1



HOLIDAY MIXER HELPED CHAMBER MEMBERS KICK OFF THE HOLIDAY SEASON

Approximately 100 Chamber members were in the holiday spirit as the TriCounty Area Chamber of Commerce hosted their annual Holiday Open House on Tuesday, December 14, at the Chamber Conference Center.

While members networked with each other, they enjoyed refreshments and beverages donated by the following member restaurants and caterers: Baird's Catering, Bause-Landry Catering, The Brick House, Brookside Country Club, Chili's Bar & Grille, Ice House Steaks & Pizza, Little Italy Pizzeria / The Pour House, Longhorn Steakhouse, Manatawny Creek Winery, McDonald's - Pottstown, Moyer's Catering, Nick's Pizza Restaurant, and Rivercrest Golf Club. A special thank you to all of the businesses listed above for their tremendous, ongoing support of this event.

The GREAT PARTY Store also deserves a special thank you - they supplied balloon bouquets to help set the

fun, festive atmosphere for the event.

Chamber Members in attendance were asked to provide a testimonial, stating their Chamber success story. The testimonials collected will be shared on the Chamber website and in the *Route 422 Business Advisor*, the Chamber's monthly newsmagazine. The completed testimonials were entered into a drawing for a "Hometown Tourist" giveaway package. Joe Fava of Clothes to Home, was the lucky winner. We thank the multiple businesses that donated items to be included in the package: Comfort Inn & Suites, Friendly's Restaurant, Longhorn Steakhouse, Philadelphia Premium Outlets and the Tri-County Performing Arts Center. The package was designed to help Chamber Members remember the wonderful business resources and opportunities we have available in the TriCounty area and as the package was presented all in attendance were reminded to remember their ABC's and **ALWAYS BUY CHAMBER** as they worked on their holiday shopping! ■

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

DECEMBER AND JANUARY WOW EVENT HIGHLIGHTS!



"My participation in WOW has helped me meet the most amazing business people in my community that I would not otherwise have the opportunity to bond with." – SHELLY STOCKMAL, THE VICTORY BANK.



Did the attendees at the December WOW Luncheon have the opportunity to have their fortune read and peer into a crystal ball for 2011? No, but through the presentations at this event we gave our participants access to the insight of two successful tri-county area women.

Risa Vetri Ferman began her term as District Attorney of Montgomery County in January of 2008. Prior to acquiring this prestigious position, she had worked in every other legal position in the D.A.'s office. In her presentation, Risa shared the stories of the struggles she experienced in getting to where she is now with raising her children and trying to find balance in her life while at the same time trying to succeed. She honored her mother during her presentation, noting her respect for her mother and what a big influence she was; listening to her mother's stories of the discrimination she had to rise above as a woman in the law profession in her generation obviously had an impact on Risa and her audience. District Attorney Ferman has experienced a great deal and has witnessed very emotional and devastating situations. She is active in the community and has co-founded two non-profit organizations to benefit and protect abused children: The Montgomery Child Advocacy Project and Mission Kids.



Heather Chandler, President of Sealstrip Corporation in Gilbertsville, PA, motivated our WOW Luncheon group and shared her success in focusing her Sealstrip team on company values and culture. She also stressed how important it is to create a "Balance" in your life. She mentioned her admiration for David Letterman and his ability to come up with a Top Ten List every night for his show; she was confident she could come up with her own but due to time constraints with our lunch program, she educated members on the top 5 things needed to be successful in business. One is to Be Prepared - education (learning from those who go before you), experience, thinking ahead, and reading. She provided attendees with her Top 10 Reading List. She also pointed out that you need to be "Open and Out There". Listening to others shows a sign of respect. Give feedback. Honesty, Participation, and Generosity also factor into the equation. She also reminded attendees to be self aware and of course – be happy!

Thank you to the December WOW sponsors: Brookside Country Club, who also hosted the December WOW Luncheon, and Arnold's Family Fun Center.

The first WOW Luncheon of the New Year started a series of WOW Luncheon topics that will focus on personal development and priorities over the next few months. This programming is focused on important topics that cause employees added personal stress and time leading to inefficiency in the workplace when it is necessary for them to take care of these personal responsibilities at the last minute – when they have not properly prepared in advance.

The start of the series featured "Beyond the Simple Will." This presentation was provided by Attorney Kathleen M. Martin, an attorney specializing in elder law and estate administration with the law firm of O'Donnell, Weiss & Mattei, P.C. Kathy discussed the importance of having a Power of Attorney to handle your affairs should you become unable to do so. There is also a directive that can contain a Health Care Power of Attorney where you select a person or family member to decide your treatment if necessary. On the other hand a Living Will let's you decide for yourself what medical treatment you want should you become incapacitated or unable to communicate.

She also touched on the importance of creating an estate plan regardless of age. There are many reasons this can be important some of which have to do with keeping assets in your family, if there are minor children involved, if you would die without a will, just to name a few. Kathy explained that she understands it is difficult for individuals to think about their own mortality and as a result she assists clients by presenting them with various scenarios that might happen, to help them think about areas of their life and how those areas could be impacted in the future.

Event sponsors for the WOW Luncheon included Corporate Psychological Resource Center and Maillie, Falconiero & Co., LLP. We would like to thank the culinary students and department at the Western Montgomery Career and Technology Center for the wonderful lunch that they prepared and served to our Luncheon attendees.



Corporate Psychological Resource Center



MAILLIE, FALCONIERO & COMPANY
Certified Public Accountants and Business Counselors

Join us at the next WOW Luncheon on Weds., February 16 – see page 37 for additional details.

PANNA BRENDLE JOINS STAFF OF THE POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION AS PROGRAM OFFICER FOR SCHOOLS, RECREATION & ACTIVE LIVING

January 7, 2011, Pottstown, PA – The Pottstown Area Health & Wellness Foundation is pleased to announce that



Anna Brendle has joined its professional staff as Program Officer for Schools, Recreation & Active Living.

In her capacity as Program Officer, Brendle will be responsible for managing grant programs and funding to schools, preschools, parks and recreation centers, and community organizations involved with physical activity programs.

"We are excited to welcome Anna to our team," comments Dave Kraybill, Executive

Director of the Foundation. "She brings with her a wealth of experience in managing the grant-making process. Anna is also very familiar with supporting and guiding grantees in their efforts to administer their programs and bring new ideas to the table."

In addition to managing the grant-making process and the programs, Brendle will focus on researching and writing federal and state grants to leverage existing programs in the community, as well as help build new collaborations and partnerships. Brendle is also planning to help maintain and create new partnerships among existing grantees and other organizations. "We have many strong collaboratives already in place,

especially between our schools," remarks Brendle. "I will aim to take these partnerships to the next level and expand on what we are already doing. There are many innovative ways we can connect our current grantees and other organizations in the community to give them the opportunity to share ideas, learn from each other and expand the opportunities to enhance the health and wellness of our community."

Brendle received a bachelor of science degree from Penn State University and a Master of Urban and Regional Planning from the University of California Irvine. She currently lives in Philadelphia with her husband.



POTTSTOWN AREA
Health & Wellness
FOUNDATION

Promoting Healthy Living

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

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

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.



New SBA Initiatives To Increase Lending in Underserved Communities, Reflecting Spirit of Martin Luther King, Jr. Day of Service

As the nation turns its attention to serving the underserved during the Martin Luther King, Jr. Day of Service, SBA does as well. In the Recession's wake, small business owners in America's underserved communities – which include minority, female and rural area populations – are among the hardest hit by the tightening commercial loan market. In response SBA has introduced two new lending initiatives (both expected to begin accepting applications in mid-March 2011) and announced an Advisory Council on Underserved Communities focusing efforts to increase SBA-backed loans to small businesses in those markets.

To address the demand for lower-dollar loans in underserved communities, SBA introduced in December the **Small Loan Advantage lending initiative**. The initiative, part of the SBA's popular 7(a) loan guarantee program, makes issuing SBA-backed "7(a) loans" of up to \$250,000 to the underserved business community simpler for lenders through a streamlined loan application process. The SBA's 7(a) Loan Guaranty Program is the SBA's primary financial assistance instrument. It provides loan guarantees on business loans to help qualifying entrepreneurs secure financing on reasonable terms. The program operates through private-sector lenders who provide loans. Loans issued under the 7(a) loan guarantee program come with a government guarantee: 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000. Small Loan Advantage loans will be available to the 630 financial institutions across the country in SBA's Preferred Lender Program (PLP). Under PLP, which includes most of the agency's highest vol-

ume lenders, SBA delegates the final credit decisions to lenders, expediting the loan approval process.

For its part, SBA's new **Community Advantage lending initiative**, also introduced in December 2010, will expand the points of access small business owners have for getting loans by opening SBA's 7(a) program to "mission-focused" financial institutions including Community Development Financial Institutions, Certified Development Companies and non-profit microlending intermediaries. Community Advantage will leverage the experience these institutions already have in lending to minority, women-owned and start-up companies in economically challenged markets with their management and technical assistance expertise, to help make their borrowers successful.

In conjunction with the roll-out of these two new lending programs, SBA introduced its new Advisory Council on Underserved Communities. The CUC will provide input, advice and recommendations on how SBA programs can help strengthen competitiveness and sustainability for small businesses in underserved communities. The council will consist of 20 members from across the country. It is anticipated that members will reflect a variety of key sectors, including business owners, banking and finance, community development, nonprofit and academia. Catherine L. Huges, chairperson and founder of Radio One, Inc., and a former SBA borrower, will chair the new council.

For questions and to speak with a local SBA representative, contact Don Jefferson at donald.jefferson@sba.gov or call 610-382-3079. 📞

A NETWORKING SESSION CONFESSION

"Across a Crowded Room"

"A few weeks after they first met at the Chamber, "Working the Pond" networking session, she invited him home to meet her parents."

They were just following instructions from the presenters, "Look around and make eye contact with someone you've never met before. Now walk over and introduce yourselves..." "Smethport, you are kidding me?" My family has a camp near there; most of the world doesn't know the area exists!"

Smethport is the hub of McKean County in Northwestern PA, a quaint little town on scenic Route 6, the county seat, the home of the mighty "Hubbers", Smethport Specialty Company's renowned Woolly Willy* and John Hendrickson, Chamber member. That evening John, CEO of Frederick Mennonite Community, and Sue Seanor, Community Relations Director of Chestnut Knoll at Home discovered that they had waded in the same streams as kids. Norwich Pa, a stone's throw from Smethport, was once on center stage of the logging industry, the site of Sue's family cabin and the birthplace of John's mother. A friendship was born. John and his lovely wife were introduced to Sue's family and parents at a dinner at her home. Hours were spent reminiscing about the McKean County area. A bond was formed far deeper than one of a business level.

Sue Seanor is a master networker. A bubbly extrovert, she thrives in the Pond with genuine warmth and resolves to

connect with others at a deeper level. John Hendrickson, a soft spoken, kind hearted gentleman, runs Frederick Mennonite Community with the same grace that comes across at both the kitchen table and the board room.

Fidgeting with his business card, John reluctantly stood to encounter a stranger as did others who were pushed into the Chamber Pond that evening. "Generally, I don't relish the spontaneous," John asserts. "But the privilege of connecting with Sue and her family reveals that the rewards of connecting with new people are greater than those that lie within our confining comfort zones". Sue, who was a new member of the Chamber Pond that evening, adds "I look back and realize that had I not have attended the Chamber Annual Dinner that evening, I may have never known that John and I shared a connection on a much deeper level, one that involved our families. That first event gave me the confidence to overcome any shyness that I had to connect with a stranger and taught me to really know the person that I am shaking hands with, not just collect their business card". 📇

*Woolly Willy is a framed, smiling, follicly challenged chap. A magnetic stick and metal shavings enable the stealth user to give Willy lambchop sideburns or a Mohawk.



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

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

FOR SALE- (#ZC2073) Chester County- E. VINCENT TWP. — 5.72 ACRES with C2 Zoning. (3) rental units, house and garage. Reduced \$895,000.

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 \$250,000.

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- (#ZC2097) Morgantown- Rita's Water Ice BUSINESS ONLY- Ready to operate. Call. \$137,500.

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. \$195,000.

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- (#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. Landlord pays gas heat and hot water. Tenant pays electric. Reduced \$245,000.

FOR SALE- (#ZC2110) 136 North 11th Street, Reading- (6) unit stone apartment bldg. located across from City Park. Well maintained with all units fully leased. 12% CAP rate. Updated mechanicals with separate electric meters. up to city code with all inspections current. Owner will consider package deal with 1924 Perkiomen Ave. Reduced \$145,900.

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

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

FOR SALE- (#ZC2116) 140 Barlo Rd., Barlo- 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. Reduced \$429,000.

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. Reduced \$220,000.

FOR SALE- (#ZC2119) Chestnut Hill Road, Morgantown- Prime Industrial Development Land adjacent to Mountaineer Village. Lot #1-28.75 acres (SOLD); Lot #2-5.70 acres (SOLD); 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) 1170 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. \$1,500,000.

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

FOR SALE- (#ZC2121) 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. \$1,500,000.

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.

FOR SALE- (#ZC2123) 129 East 3rd. Street, Pottstown- Commercial office, retail space, professional, automotive, garage/repair. Completely remodeled, new drywall, paint and flooring, a must see. This building has been very well maintained. It has air conditioning and heat. HVAC throughout shop and office. 2 story office space with private offices and large reception area. Main level also has large room for shop area. 5 bay garage (1,920SF). Shop (3,390SF). Lots of garage area with a 10' door to one of the spaces. Plenty of parking. 7,230SF building, public water, sewer and gas. \$295,500. (also for lease @ \$2,200/Month)

FOR SALE- (#ZC2124) 115 High Street, Pottstown- Downtown restaurant with solid financial records. Sale price includes furnishings and some equipment, as well as business name. Sellers will consider some owner financing and helping to train new owner. Call for details on financials, furnishings and equipment. \$174,900.

FOR SALE- (#ZC2125) 133 S. Richmond Street, Boyertown- Boyertown Boro Restaurant/Apartment Building. (5) apartments + a FULLY EQUIPPED, turnkey operation RESTAURANT READY TO GO. Seating for (245) people. Offstreet parking for 15-cars. Community lot adjacent to property. Public water and sewer. Electric hot water heat. (1) BR-\$750/Month; (1) BR-\$600/Month; (2) BR-\$700/Month; (2) BR-\$700/Month; (3) BR-\$700/Month. ALL apartments are leased and on a month to month basis. Restaurant-\$2500/Month. \$459,000.

FOR SALE- (#ZC2126) 133 S. Richmond Street, Fleetwood- Single brick corner property w/large rear yard. 1st floor currently an operating laundromat. 2nd floor a 3BR modern apartment w/large walk-up attic. Zoning also permits other uses- i.e. pizza or sandwich shop, retail business, professional office, etc. All laundromat equip. included in sale or will be removed by owner. Ideal for owner/operator to live in apt. while having business on 1st floor. Call for details. Reduced \$199,900.

FOR SALE- (#ZC2127) 562 Main Street, Royersford- A TRUE VICTORIAN w/2 story turret. MAIN STREET EXPOSURE- 1,569SF Professional office space w/ phone system in front and 1,046SF (2) bedroom apartment, cherry cabinets in kitchen, side and rear porches, w/full basement. Both units have separate electric and gas meters. Public water and sewer are shared. Grand foyer w/an open turned staircase, enclosed front porch that is heated and AIR CONDITIONED, hardwood floors, original woodwork and windows, high ceilings make this victorian beauty the PERFECT ARCHITECTURE at the PERFECT LOCATION. Call for details. \$349,000.

FOR SALE- (#ZC2128) 386 Laurel Wood Road, Pottstown- North Coventry Township totally remodeled house + 5 bay body shop. Non conforming use (body shop) under grandfather clause. House consists of living room, dining room, kitchen, family room/den, 3BR, 1 bath. 1,710SF is total of house only. \$229,900.

FOR SALE- (#ZC2130) 387 Main Street, Royersford- 3,000SF brick/block building featuring public water and sewer situated on .16 acres. could be used as commercial, automotive, garage/repair. Highway exposure. \$280,000

FOR SALE- (#ZC2131) 4400 State Road, Drexel Hill- Great opportunity available for religious facility, nursery school, day care center, or charter school. More than 22,000SF including the main sanctuary, a chapel, cafeteria/banquet hall, kitchen facilities, 10 classrooms and 9 offices. Well maintained brick exterior with many updated windows. Within walking distance to public transportation. \$2,600,000

FOR SALE- (#ZC2132) 3575 Schuylkill Road, Spring City- East Vincent Township commercial property, highway exposure. Features include public sewer, onsite well, gas hot water, onsite gas, 200AMP electric service. \$725,000

FOR SALE- (#ZC2133) 3629 Schuylkill Road, Spring City- This is a small buildable lot-should be excellent for high exposure office. \$79,000

FOR SALE- (#ZC2134) 1500 S. Hanover Street, Pottstown- North Coventry Township commercial property for sale. All of the business equipment and products are excluded from the sale of the property. Call for details. \$4,000,000

FOR SALE- (#ZC2135) 1147 E. Schuylkill Road, Pottstown- C2 ZONING. Interesting, this home was built by Bethlehem Steel. It is constructed of steel and concrete. All floors are concrete. wood/brick exterior, pitched roof, onsite well, public sewer, oil hot water. Washer and dryer are included.

PENDING- (#ZC2114) 381 South Railroad Street, Myerstown- \$280,000.

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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, Gilbertville- 2nd floor Individual office suites. Competitive Rates!

(ZC1037) N. Keim Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(ZC1070) 100 Porter Road, Pottstown- Professional office building situated in the immediate vicinity of the Pottstown Memorial Medical Center. Handicapped accessible, elevator, ample parking and various size suites from 300-3,500SF. Competitive rates and flexible terms. Call for more details!

(ZC1080) Lemon Street, West Pottsgrove- 10,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates.

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

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

(ZC1097) 1145 E. Phila. Ave. Gilbertville- 5,900SF retail/office COMMERCIAL SPACE for lease. Non conforming use. Reduced \$2,700/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 w/cubicles in place. 2 handicap accessible bathrooms. Central Air, sep. utilities and plenty of parking. Visibility from Route 422. AVAILABLE IMMEDIATELY. \$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. \$1,500/Month + utilities

(ZC1105) 531 N. Charlotte Street, Pottstown- Professional 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. \$8.00/SF

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

(ZC1109) 129 East 3rd Street, Pottstown- Commercial office, retail space, professional, automotive, garage/repair. Completely remodeled, new drywall, paint and flooring, a must see. This building has been very well maintained. It has air conditioning and heat. HVAC throughout shop and office. 2 story office space with private offices and large reception area. Main level also has large room for shop area. 5 bay garage (1,920SF). Shop (3,390SF). Lots of garage area with a 10' door to one of the spaces. Plenty of parking. 7,230SF building, public water, sewer and gas. \$2,200/Month. Also For Sale @ \$295,500

(ZC1110) 850 West High Street, Pottstown- 850SF zoned commercial. Many possibilities. Additional 850SF on lower level with garage also included in lease. \$900/Month MNW plus grass cutting. Minimum 1 year lease requested.

(ZC1111) 17 North Hanover Street, Pottstown- Retail/Office space. Former foot doctor's office. 2 baths, 4 rooms to be used as offices or exam rooms. \$700/Month + utilities.

(ZC1112) 933 North Charlotte Street, Pottstown- 2 office suites avail. Each approx. 1,000SF w/bathroom, internet availability and both on the bottom floor. One suite is set up for a medical office with plumbing in exam rooms. \$1,025/Month + utilities. The other suite is great office space and ready for your special touches. \$775/Month + utilities.

(ZC1113) 2893 E. High Street, Pottstown- Great exposure in Village Commercial District of Lower Pottsgrove. 1,600SF two story office space. \$1,250/Month + heat and electric.

(ZC1114) 1153 Main Street, Linfield- Downtown Linfield office complex with over 8,000SF. Can be subdivided into smaller suites, great location. Call for details.

LEASED- 308 W. Ridge Pike-

LEASED- 32 Wells Road, Parkerford-

LEASED- 2887 East High Street, Pottstown-

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Downtown INFILL



DOWNTOWN MARKETING & DEVELOPMENT

By Barry Cassidy

Many times when doing downtown economic revitalization you encounter "holes" in the streetscape. These are lots in the downtown that for one reason or another do not have buildings on them. The lack of continuous buildings creates problems with foot traffic flow.

People like to walk in a circle. That is how the carnivals do it ... any time you look at set up of a carnival you will see that they have everyone walking in a big circle. I remember my time with the Baltimore County Executive's office when I was in charge of the Baltimore County Fair. We booked a carnival to go along with the fair. We had the county engineering department give us a layout for the fair. The

first time we met with the carnival people they alerted us that our lot layout was lacking. They went on to explain the circle routine and I was converted.

When I started working in downtowns I quickly adopted the pedestrian circle strategy ... see a UTUBE video: (youtube.com/watch?v=fxmj7fdJLgI). There are things you can do with the vacant storefronts or parking lots but there is not much you can do with a vacant lot other than build upon it.

One of the first real steps in the revitalization of Phoenixville was development of what later became the Iron Hill parcel. There was a huge hole in the streetscape where a vacant lot took up about 1/5th of the block and was bordered with vacant buildings on the 100 block of Bridge Street. The building of the four story structure, and the location of Iron Hill Brewery in that building brought new life to the 100 block of Bridge Street, and made the stores around it more desirable. In addition to that lot, we also built a building on a lot

(See "Downtown Marketing & Development" on page 44)

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 43)

that was about 100 feet up the street and in the general location of the Iron Hill complex. These two new buildings added life to the streetscape and made for a more exciting downtown.

One of the problems with that development occurred when the other side of the street had 400 linear feet of vacant lot. This crippled the walk in a circle theory of crowd movement. The 400 feet was part of the Phoenix Steel Site and had been through many planning and development efforts but could not seem to get developed.

Considering that I left my job as the main street director in Phoenixville I decided to take a job revitalizing the steel site. The 400 feet was now my domain again. I was happy to have that as my project because it was something with which I was familiar. Developing those 400 linear feet of streetscape will complete the 100 block of Bridge Street and make the streetscape “whole” without a “hole.”

Doing a project where there has been controversy in the past will always have issues associated with it, which makes it difficult to develop. The steel property is no different... but after a

number of weeks, the property changed hands and now the process of developing the site begins.

The property is much more than the 400 linear feet that lines Bridge Street but I will concentrate my comments to those 400 feet. The idea for the 400 feet, which extends from 101 Bridge Street to the Bike Shop, is to resemble the rest of the town. The architecture of the Iron Hill building and the other infill building we did matched the streetscape and kept the look of the downtown. The steel site will be no different. The buildings will be mixed use and resemble what is downtown, not to look like it came down from Mars and was planted there to grow. We will seek to resemble the streetscape as it would have been in the past. Buildings that are similar in size to those around them and resemble the architectural character of the town.

I do not believe it is hard to resemble the buildings in the downtown but invariably some of the architects and engineers working on projects like this do not see the utility of keeping things

(See “Downtown Marketing & Development” on page 46)

Solar By Weller Offers Economical Electricity Alternative in Shadow of PA Deregulation

Solar By Weller — solar panel installer in Southeastern, PA — continues to offer the economical alternative of capitalizing on renewable solar energy with the deregulation of the Pennsylvania electricity markets looming throughout Pennsylvania in 2011. The deregulation is expected to cause an increase in electricity rates for businesses, federal agencies, non-profit organizations and residents alike as it has in other states.

It can be argued that electricity deregulation helps to promote competition and market efficiency. However, California residents experienced quite the opposite with a deregulated electricity market in 2001. Unpredictable electricity prices and frequent blackouts became prevalent when there was not ample electricity available during peak demand hours.

Many concur that the best solution for Pennsylvania residents is to incorporate renewable energy resources such as solar, which reduce dependency on energy from the electric companies and produce energy during times of peak demand.

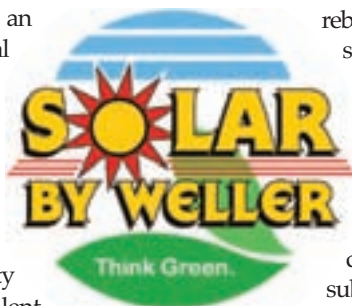
Currently, customers can still capitalize on remaining rebates available through the Pennsylvania Sunshine Solar Program, providing \$100 million in rebates to help fund solar electric (solar

photovoltaic) and solar hot water (solar thermal) projects for homeowners and small businesses in Pennsylvania.

According to the Pennsylvania Department of Environmental Protection, which oversees the program, rebates are being awarded on a first-come, first-served basis to approved applicants while funds remain. Households may receive one solar photovoltaic (PV) rebate for up to 10 kilowatts (kW) of installed PV generating capacity plus one solar thermal rebate not to exceed \$2,000. A small business may submit one PV and one solar thermal application at a time and must complete the project and rebate process prior to submitting another application.

Solar By Weller is part of the largest and fastest growing solar dealer network in the United States and Bermuda enabling them to have purchasing power resulting in their ability to pass on lower costs to the consumer for the high-quality products they install. Solar By Weller is a certified dealer for Solar Energy Initiatives, UMA and multiple solar manufacturers, and is a licensed and approved PA Sunshine Rebate and Keystone HELP contractor.

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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 44)

looking the same. After all, if you are designing a building and it is "your baby" you want to build it in the image that you desire. Some developers want to make the buildings stand out and think that making them look different is a help. It is not a help, it is a hindrance to revitalization.

If you meld the four points of the main street program together... and it is the only way that it works, you will have to have design point be a big part of the program. Design is not just making the building "look nice," as my mom used to say, but also make it fit into the surroundings. If the buildings in the downtown are housing over retail that resemble Italianate architecture you should strongly consider building the same style and use. If it is necessary to build something else you should keep the architectural style and character.

So when planning the project we went with some apartments over retail and are about go to the planning commission in February. Since we are going to sell all of the apartments to an apartment operator we will be leasing the retail. We will try to keep the leas-

ing as it is in the downtown, local and regional retail operators. Nothing can kill the rent structure of a downtown like a couple of nationals paying above market rent.

When this project is complete it will offer Phoenixville the potential for people to walk in a circle and see all that is Phoenixville. Although the revitalization of the town will not be complete, the 100 block of Bridge Street will finally be completed. It is not easy to do everything at once and this project has taken me close to eight years to finish. It is a matter of sticking with the four points of the Main Street program and having a plan for what things are going to look like and what function they are going to perform.

Leasing the retail will be fun. Although I have referred people to the owner this will be the first time that I represented the properties for lease. It will be a new experience for me... but at least I know that we are doing the right thing with the development and the town will be made better for it. 🏠



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What Your Email Address Says About You



YOUR DIGITAL WORLD

By Rose Rossello, rossellosolutions.com

E-mail. EVERYBODY has an address. Even your grandmother. But how effective is it today as a marketing medium?

comScore Media Metrix, a market research firm, took a look at e-mail usage from November 2009 to November 2010. With Twitter, Facebook and text messaging on the rise, it's no surprise that e-mail use fell 48 percent among 12-17 year olds — the largest drop for all age groups. At the other end of the spectrum, people 55 to 64 showed a 15 percent increase in e-mail use, and a 17 percent increase for people 65 and older.

Here's a run down of the other age groups:

18-14: -17%	35-44: -14%
25-34: -11%	45-54: -12%

So, what might this mean for your business? Depending on your target demographic, you may want to alter the way in which you communicate with your customers or expand your e-mail to include the growing group of e-mail users.

What your e-mail address says about you

The Oatmeal, a comic website, did a tongue-in-cheek breakdown of how people perceive various popular e-mail services, crowning those with their own domain name as "very skilled" while pegging aol.com users as the least computer literate of the bunch. You can view the comic here: theoatmeal.com/comics/email_address.

(See "Your Digital World" on page 54)



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WOLF, BALDWIN & ASSOCIATES LAUNCHED WEBSITE FOCUSING ON FIRM'S FAMILY LAW PRACTICE

Wolf, Baldwin & Associates, P.C. announces the launch of a new website, www.tricountyfamilylaw.com. The site focuses on the firm's family law practice, headed by shareholder Levi S. Wolf together with associate Susan J. Vandegrift. Vandegrift has been with the firm since 2007.



"We're excited to have this website dedicated specifically to the area of family law, which includes divorce, support, and custody," said Vandegrift. "It makes us more accessible to clients and potential clients and allows us to provide information about the law and about our practice so that they can make informed decisions. Practicing family law gives us the opportunity to assist people with some of the most important issues in their lives."

The site was developed and is managed by Addison Technologies of Pottstown.

The firm also maintains a website dedicated to its workers' compensation practice at www.workerscomplawyerpa.com.

"The purpose of having dedicated websites is to give as much information to our clients as possible regarding a specific area of the law," said Wolf, a shareholder in the firm who also manages the firm's marketing and technology efforts. "With practice specific content on each site, clients can easily find answers to many of their questions without having to search around too much. Although each client has specific needs, we try to put general information right there at their fingertips." The firm's main website, www.wolfbaldwin.com was established in 1997.

Wolf, Baldwin & Associates, P.C. has offices in Pottstown, Reading, and West Chester, PA, and was founded by Jack F. Wolf in 1972. The six attorneys at the firm focus on Workers' Compensation matters, Family Law, Business and Corporate Law, Estate Planning, Estate Administration and Probate, Real Estate, and General Civil Litigation. For more information, call the firm at 610.323.7436. ☐

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YOUR DIGITAL WORLD

(Continued from page 52)

But truthfully, some people do judge you based on your e-mail address. And that can affect your business.

AOL, for example, has been around for a long time. Some people might perceive you as too lazy to upgrade, old, or not computer savvy. Far more problematic, AOL e-mail addresses are prone to be caught in spam filters, preventing your message from reaching your customers.

Hotmail and Yahoo also rank low on the perception scale, with both being free services and many long-time users having cutesy names like dragonsden45—not exactly professional. Today, many folks use these addresses as disposable—for use on less-than-legal Web sites, when anonymity is required, or those sites bound to generate tons of spam. Users

of these services don't care about these addresses and rarely access them. And while Gmail is the new go-to free e-mail, it, too, has perception problems, namely that you're too cheap to pay for business-class services.

Having your own domain e-mail address adds a level of professionalism and also helps to cross-promote your web site every time you send out a message. So, as we enter a new year, step up your image with a custom e-mail address, and use all digital means available to promote your business.

I hope you enjoyed this. If you'd like to be placed on my Quick Tips mailing list, visit my website: rossellosolutions.com/contact.htm to sign up. And if you have any questions about these tips, feel free to call me at 484.525.0255. ☎

Rose Rossello provides photography and creative services to businesses and individuals. She has been operating independently for 10 years. Her design services include Web sites, brochures, catalogs, postcards, advertising, e-Newsletters and other marketing materials. She also provides in-home portraiture of children, families, seniors and pets; corporate headshots and product photography. She can be reached at 484.525.0255 or rose@rossellosolutions.com.

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NOT TRAINING YOUR SUPERVISORS ON THE BASICS OF EMPLOYMENT LAW? HOW DO YOU SPELL LIABILITY?



EFFECTIVE MANAGEMENT

By Jim Devine, President & CEO,
MidAtlantic Employers' Association, www.meainfo.org

All of us have experienced situations where we've left a conversation shaking our heads, thinking that the person we just encountered will never get it. We're always amazed at how unaware some people can be of the impact of their behavior on others. Now, put one of these individuals in a supervisory role, let him or her loose on your employees without any kind of training, and, well, you get what you get. Then, add in some unwelcome behavior directed towards an individual in a protected class and you may find yourself on the wrong end of a discrimination or harassment complaint.

Based on the most recent statistics published by the U.S. Equal Employment Opportunity Commission (EEOC) there are apparently a growing number of untrained supervisors out there keeping investigators and magistrates busy — and putting their employers in the red. Consider the following: Between 2004 and 2009 there was a 17 percent increase in workplace discrimination claims.

(See "Effective Management" on page 56)



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EFFECTIVE MANAGEMENT

(Continued from page 55)

In 2010 there were a total of 99,922 discrimination claims filed producing damage awards of \$376 million. Both the total number of claims and damages awarded represent record numbers for the EEOC. So not only are claims on the rise, plaintiffs are winning in greater numbers and employers are paying more than ever. And these statistics represent just discrimination claims. For all claims the average damage award in 2009 was a staggering \$772,850.

If you're thinking that you've been OK until now and that this kind of litigation won't happen to you, know that your chances of escaping future liability are getting slimmer. There are two dynamics in the regulatory landscape that will almost certainly increase exposure for employers in the coming years. First is the allocation of millions of dollars to the EEOC to fund enforcement. This allocation spans a five-year period that runs through 2013 and is based on the caseload the EEOC anticipates and is able to justify under their allocation request. Long story short,

over this five-year period the EEOC caseload is expected to almost triple and max-out in 2013 at over 130,000.

The second dynamic is the recent announcement by Vice President Biden of the deal between the Department of Justice and the American Bar Association under the federal "Access to Justice" initiative. The initiative includes a series of steps designed to help middle class and low-income families secure their legal rights. Included under the initiative is a process designed to make it easier for workers to find a qualified attorney when they believe their rights have been violated. The collaboration will help workers resolve complaints received by the Department of Labor (DOL) Wage and Hour Division, such as not getting paid the minimum wage or not being paid overtime, or being denied family medical leave.

Beginning December 13, 2010, complainants whose cases cannot be resolved by the DOL because of limited

(See "Effective Management" on page 58)

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EFFECTIVE MANAGEMENT

(Continued from page 56)

capacity have been provided a toll-free number to a newly created system where they are connected to an ABA-approved attorney referral provider. The DOL has also developed a special process for complainants and representing attorneys to obtain relevant case information and documents when available. Said Secretary of Labor Hilda Solis, "Our nation's workers deserve full and fair compensation, and this Administration is committed to ensuring that they receive it... and builds on the Department of Labor's continued efforts to ensure that employers comply with America's labor laws."

So with the above in mind there's no time like the present for employers to educate their supervisors on the essentials of workplace compliance. MEA recognizes the challenges our members and area employers are likely to face in tackling this on their own and we've developed a new certificate program for supervisors and managers called "Best Practices in Employment Law for Supervisors and Managers." This new certificate program covers every-

thing from the basics of employment law to performance management to effective employee relations practices, and is designed to give employees with people-management responsibilities the tools they need to manage with fairness and understanding of the legal framework that governs the workplace. For more information visit our website at www.meainfo.org or contact Carol Anne Minski at cminski@meainfo.org or 800.662.6238.

Let's face it; some people may never truly change, and completely eliminating the potential for liability in the work environment is improbable. However it's our experience that most people who manage staff relationships want to be more educated about workplace compliance and the legal risks associated with certain behavior. With this kind of education we consistently see, as we believe you will experience as well, a positive change in supervisors' interactions with others, an overall improvement in the working environment, and the risks of costly litigation diminished over time. ■

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The screenshot shows the homepage of 422business.com. At the top is the logo 'Route 422 Business Advisor' with a tagline 'Serving the Route 422, 100, and 302 and Route 91 Corridors in Montgomery, Chester and Berks Counties'. Below the logo is a navigation bar with links: HOME, ABOUT US, SUBSCRIBE, RESOURCES, WHO & WHERE. The main content area is divided into two columns. The left column features the 'Current Issue' with a large image of a J&T Technologies, Inc. magazine cover. Below this is an 'Archives' section showing a row of magazine covers for December 2010, November 2010, October 2010, September 2010, and August 2010. The right column features a large video player titled 'Route 422 Business Advisor TV' with a play button and a progress bar. Below the video player are several advertisements, including 'Phoenixville Federal Bank & Trust', 'Limerick Garden of Memories', 'Solar by Weller', 'Reproductive Science Institute of Lebanon, PA, P.C.', 'Stylish Images photography', 'ALBITZ GARAGE, INC.', and 'BASEMENT SERVICES 911'.



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