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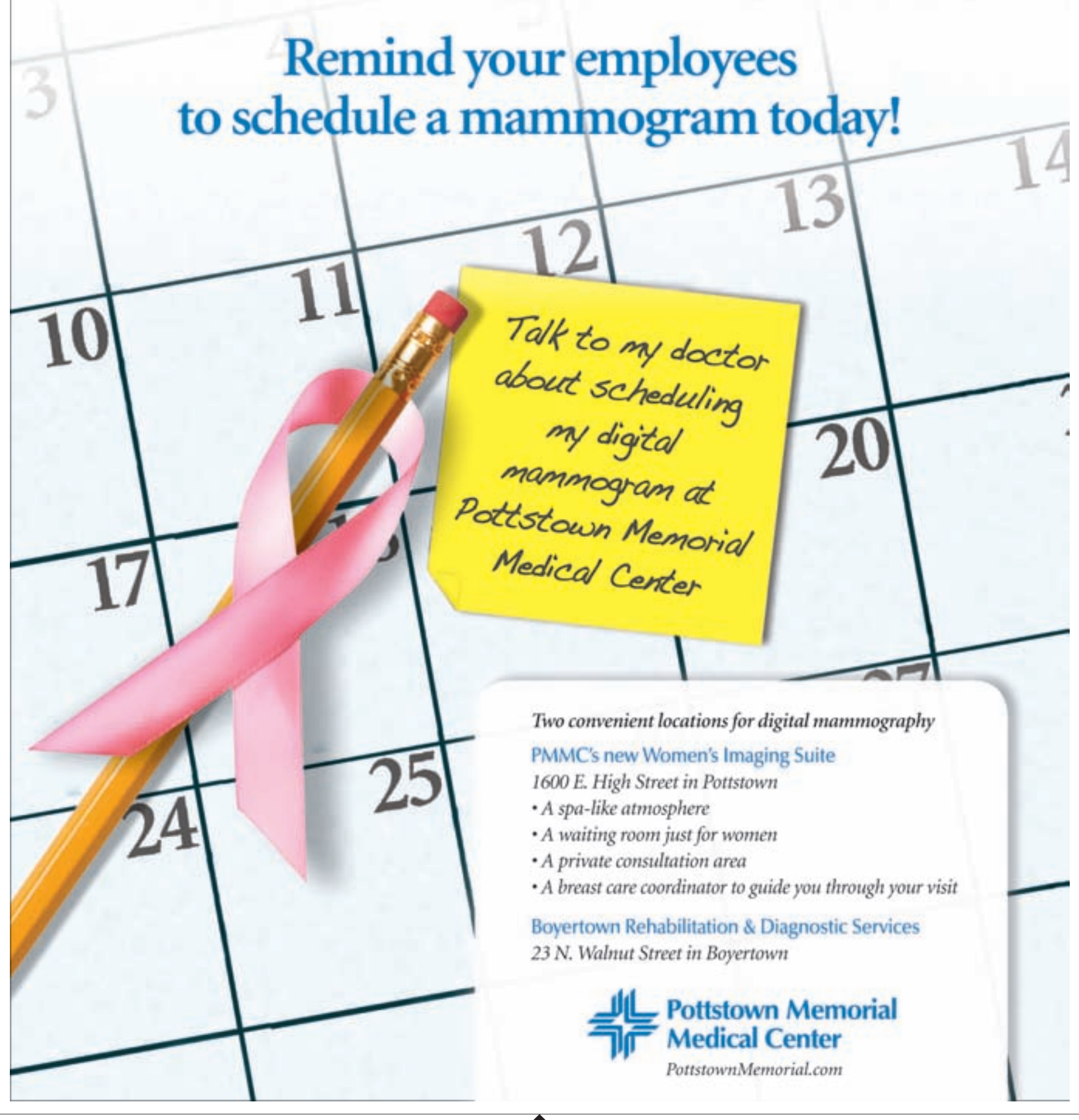
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In This Issue | OCTOBER 2011



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

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MAIN LINE FINANCIAL ADVISORS

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COVER STORY

By Bill Haley

Wouldn't it be great if there was a one-stop-shop located right in the heart of the Route 422 corridor with a seasoned team of multidisciplinary experts that could meet all of your small business and personal financial needs— investments, employee benefit plans and consulting, 401k retirement programs, small group health plans, company estate planning, business accounting and tax services? Imagine if that company had the experience, tools and know-how required to carefully orchestrate every aspect of your complex situation, and bring clarity and structure to your financial life?

Main Line Financial Advisors (MLFA), headquartered at 211 East High Street in downtown Pottstown, is exactly that company. Since its inception as an accounting firm started by CPA and Wharton grad Fred Matarazzo in 1960, MLFA has helped hundreds of businesses to create customized plans aimed at growing assets and preserving wealth by providing quality, cost effective financial and accounting services.



In 1990 Alfred (Al) Matarazzo Jr. joined his father at MLFA, and together they grew the firm to include a wide range of integrated services, emphasizing a holistic approach based on building relationships and understanding each client's unique situation, lifetime goals, and specific needs. Al was instrumental in developing corporate benefits plans for small businesses interested in retirement planning. Five years ago, MLFA relocated its headquarters to Pottstown from Malvern and Narberth, where the company still maintains an offices, and today, under Al Matarazzo's direction, MFLA is a highly specialized company working with small businesses, understanding their growth goals, and implementing and supporting plans to achieve those goals. By taking the time to understand each client's unique situation, MLFA delivers layers of service and capabilities to help businesses of all sizes grow and thrive. . Presently MLFA manages over 400 million in client assets split half between businesses & individuals



MLFA's experts, of course, also work with individual investors to maintain, and preserve or create wealth, utilizing a five-step process that can be sequential or occur simultaneously, depending on the specific goals and priorities. The process involves tax planning for tax savings; investment planning for potentially greater returns; insurance planning to help protect assets; retirement planning for financial independence after the age of 55; and estate planning to transfer wealth to intended beneficiaries.

There are two major differences (in addition to the fact that a company takes on the unique characteristics of its leadership) that set Main Line Financial Advisors apart from most other financial services firms. First, they provide an in-house Certified Public Accountant, Certified Financial Planner, and Chartered Financial Analyst. "We have the ability to run tax projections, provide investment analysis, provide planning analysis instantly, and have access to all those bits and pieces, and not rely upon some other professional to get back to us," Matarazzo said.

The firm is broken out in a number of business lines. "Drew King, CPA is heading up the tax side of things, doing all the individual tax prep work, small business accounting," Matarazzo said. "He's got support there. We have a CFP doing all the planning work. We have a CFA on staff handling all the investment modeling. So, as the business grows, it's important that we have the foundation of these significant areas, and build on them. Insurance, investments, retirement plans, taxes, estate and trust work. Those are the foundations. Many firms only specialize in one of those areas. We've developed it all under one roof. We have the foundation, and as business grows, in whatever area, we can just

plug and play another team member."

The other thing that sets MLFA apart is that they are truly independent in their approach to serving their clients. "We're product agnostic," said Matarazzo. "We're paid advisory fees, not commissions. When you charge that way you're reducing the conflicts of interest inherent in a commission-based environment."

Matarazzo explains that the majority of financial services providers are, strictly speaking, not money managers, but rather asset gatherers who are also selling products, for which they earn a commission. "Money management means that you actually have a CFA on staff, you have processes, your taking fiduciary responsibility and liability on retirement plans, and over client assets," Matarazzo said, "and you really have a system and a process to be able to say, this is why we own these securities, and this is why they are in this proportion. It's not only what's the best fund? It's doing the research and the analysis on people saying that they are money managers—we're not looking at compensation. We're looking at the merits of the underlying managers," he said.

Of course, in addition to researching money managers, it is essential to understand the specific and often complex needs of each investor. Matarazzo explains that risk temperament is a combination of how the client feels emotionally, in addition to their overall goals, their work situation, their family situation, and their health situation. "Even though someone might be an aggressive type investor, based on their personal circumstances, they may not be able to afford to invest aggressively," Matarazzo explains. "They may have to be conservative because of their cash flow, their income, their situation with

(See "Cover Story" on page 6)

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COVER STORY

(Continued from page 5)

their debt, future needs, education ... so there's a number of factors that lead to someone's risk temperament."

Matarazzo's technique for uncovering such vital information involves building relationships. Asking lots of questions. Listening. Looking at all the data. "And then, having questionnaires that essentially benchmark the client," Matarazzo said. "We treat each individual client just like we would treat an institutional client. So if you're looking at a pension plan, even though we might do things slightly different, we're still getting to the same result, which is, 'What is your propensity to take risk?' Not just from a household perspective, but from literally on the account-by-account level," he said.

"We have those conversations consistently throughout the year, on risk tolerance, for various pots of money," Matarazzo continues. "And then we develop Investment Policy Statements, which literally spell out what the client should expect from us as an advisor, and what we expect from them as a client. This is what we both expect out of these particular accounts that are earmarked in this particular risk tolerance. So if it's a conservative risk tolerance, and we have two accounts attached to it, we expect, with a high degree of probability, a certain range of results, positive to negative. The process of really getting to understand who our clients truly are, and applying that to the money management aspects is a long lengthy process that isn't about selling products or gathering assets. It's truly taking that fiduciary approach. That's what sets us apart."

Another valuable and unique service offered by MLFA is periodic educational workshops or meetings focusing on topical financial issues. "We have a number of educational sessions throughout the year, to educate people on whatever

topic seems to be on people's minds, or things we think they should be aware of," Matarazzo said, mentioning two gatherings are slated for October and November focusing on ways to protect against rising inflation, and long-term care issues. "There aren't product pitches in these meetings," Matarazzo points out. "We're not selling anything. We're just providing advice and information, and we are always giving the pros and cons of various techniques, so when we talk about inflation investing, we're going to give both sides of the ledger as to why certain techniques are good and others may be bad, and why you may or may not want to look at it."

Topics for discussion come from several sources. "Polling clients about various topics. Discussions on the phone. Lots of reading. Honestly a lot of it is based on what the news media is talking about," Matarazzo said, citing gold as an example. "That will be a hot topic at the inflation educational session, because I know that when you're near the top of a market cycle in a particular segment of our economy, the phone rings incessantly about, what do you think about gold? What do you think about real estate? What do you think about technology stocks? Inevitably, that's the indicator that you're near the peak of that market sector, and they shouldn't be doing anything. But that's what the public is curious about. We have to give them the pros and the cons and even though I know that gold may still go up, long-term it's really not an investment. It's a hedge you play, but you better be ready to trade it. So if you're looking to trade and be more of a market timer, and willing to take that kind of risk, that's fine, but don't think you're going to buy gold and sit on it, and it's going to be worth \$20,000 an ounce twenty years down the road."

(See "Cover Story" on page 8)



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ACRONYMS AND ASSET ALLOCATIONS



FINANCIAL SUCCESS

By Derek Menaldino, Chief Investment Officer;
Main Line Financial Advisors Narberth Office

If you've opened a newspaper this year, it's likely you were faced with a headline bearing one, two, three, or maybe more acronyms. Let's review a couple:

**"CPI Rises as
"Arab Spring" leads to
OPEC Emergency Meeting"**

**"EU Leaders Meet with
ECB to Discuss
Implementation of the EFSF"**

**"IMF Concerned US Loses
S&P AAA Status."**

As a casual observer of the world economy you can be forgiven if the meaning of these acronyms escapes you. However, I suspect that like most of our clients you have gained an education in these terms as the GFC "Global Financial Crisis" of 2008 brought such acronyms as TBTF (Too Big To Fail) and TARP (Temporary Asset Relief Program) to kitchen tables of Americans everywhere.

(See "Financial Success" on page 9)



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COVER STORY

(Continued from page 6)

Al Matarazzo is a board member of the TriCounty Area Chamber of Commerce and is currently working behind the scenes to put together a roundtable discussion moderated by MFLA chief investment officer Derek Menaldino, CFA, CFP at this year's TCACC Economic Development Luncheon, scheduled for October 18 at The Copperfield Inn at Lakeside.

On the personal side, Matarazzo likes to spend time outdoors with his family, hiking and biking. "Fly fishing is something that I incorporated into my life," Matarazzo said. "Photography, hiking, and a lot of outdoor activities have been assimilated into our lifestyle, so whenever we travel we try to include all these various things we like to do, and it's been nice because it gives us a broad range of activities, and I can connect with people on a number of different levels."

As you might expect, Matarazzo eschews the financial talking heads and mass media. "That constant bombardment of information is really, in my opinion, useless. It sounds good. Sometimes doesn't sound good, but the bottom line is, all of that is meant to play on the emotional aspects of folks, and it's really not meant to be purely financial. I always tell people that books, magazines, newspaper, radio, television, pick a media, and if they're in the media business, they make money by advertising. So they're not taking a fiduciary position with any advice that they give you, because it really isn't advice. It's entertainment. I don't watch any financial anything," Matarazzo said. "The only financial things that I read are pertinent, technical papers and books and they're not sensationalized."

Asked where our economy is headed in the near future, Matarazzo offered, "We're headed into a big slobby couple of years here. Honestly, I think the jobs are

there, but aren't being sent out because companies with trillions of dollars in cash hoarded are on the fence," he explains. "They're not going to rehire when they don't know what, tax rates may look like, the political landscape is a mess and who knows what health care costs are going to be. There's gridlock in Congress. That creates uncertainty," he said. "I think once there's political clarity, stability, I think you'll see a significant increase in hiring, across the board at all levels."

That being said, Matarazzo conveys general optimism regarding our economic future, rooted in his understanding of our economic past, and how now, more than ever, the economy, and growth of high-paying jobs in the U.S., will be driven by advances in technology that are just over horizon or already here, and not by government policy or action.

"In the economic cycle, technology usually leads. After a recession, big technology themes lead the way," Matarazzo said, explaining how even though the "dot.com" bubble of the '90s burst, the maturation of the Internet and emergence of social media continues to breed other technologies. "We had a technology boom with smart phones, but it's what these things can ultimately do that will have application to many other industries," Matarazzo said. "There are crazy things happening. Corning™ makes gorilla" glass for cell phones, and they're going to launch a glass product to be used as table tops and other uses that is fully connected, wirelessly, to the Internet, with video and everything. Then you've got wireless electricity that they haven't even launched on us yet, and 3-D televisions are finally coming out, so there's going to be all kinds of innovations."

(See "Cover Story" on page 62)

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FINANCIAL SUCCESS

(Continued from page 7)

Although the acronyms from 2008 have changed, the economic malaise in America persists. The persistence of our economic doldrums is felt most acutely at the household level. It is at the level of the individual consumer where we see stagnant incomes, unchanged house values, and debt that has only marginally decreased. Nonetheless, many corporations are producing healthy profits and regardless of their high levels of debt, governments continue to borrow and spend. The dichotomy extends as the global economy has pockets of strong growth in emerging markets, contrasted with weak growth in developed economies. These comments are observations on trends, themes if you will, in the global economy.

Investors usually frame their decisions in terms of trends as they extrapolate the trend into the future. That is, barring any new event that alters that trend.

Despite a series of unsettling global events in the first half of 2011, the global equity markets continued their 2010 trend of generating positive returns. A rise in oil prices owing to the "Arab Spring" revolutions in the Middle East and Africa did not significantly revert the trend. An important global producer, Japan, experienced a horrific earthquake and Tsunami and yet equity markets remained relatively stable. Greece witnessed several bouts of public civil disobedience from a populace faced with austerity measures and the stock markets wavered only slightly. Even the world's largest economy, the United States, had its venerable AAA credit rating put on a negative watch and the markets had no meaningful correction.

And yet, in the first week of August,

the global equity markets simultaneously underwent a significant change in trend as markets collapsed more than 10% in the US. In international markets the drop was more drastic. In segments of many European markets, stock prices had dropped 30% and more. Regardless of the cause, a caustic debate on the US debt ceiling, recurring bouts of European banking problems, or the end of the Federal Reserve's QE2, the result was a repricing of world stock markets. Although the world's stock markets have lost a great amount of value in the past months, many of the world's fixed income markets have grown as investors fled to the safety of bonds. In fact, to the surprise of most investors, the United States Government Long Term bonds have appreciated nearly 15% year to date.

At Main Line Financial we manage investment models on a discretionary basis. We began 2011 holding a defensive position in our asset allocations.

(See "Financial Success" on page 10)

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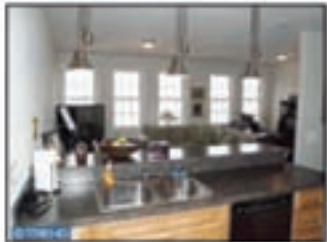
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FINANCIAL SUCCESS

(Continued from page 9)

That ..meant we had overweighted fixed income relative to equities. Moreover, within our equity positions we reduced exposure to small and medium sized companies and reinvested the proceeds into large global companies. Given the uncertainty in global growth and its susceptibility to event shocks, we focused our allocations on investments that generated high levels of interest and dividends rather than seeking short term gains from the ongoing trend in higher equity prices. The tactical decisions benefited the portfolios as they generated real cash flows into accounts from dividends and interest and also offset some of the equity market losses with fixed income gains.

We note all this because you may be reading this article and be an investor yourself who has not followed your account's performance (and simply

watched the dire press as they sensationalize the troubled PIGS who need the EU to seed the EFSF with the ECB or IMF because they are TBTF as while the US has QE3 which destroys our AAA) you may be misinformed as to how your account is performing relative to the markets that are quoted daily in the news media. And for this, you can be forgiven. Your advisor may or may not be able to take discretion of your accounts but hopefully is still placing your interests ahead of their own to help achieve your desired objectives.

As our firms CIO (yes, I'm sorry, one more acronym), I encourage anyone to call me directly to discuss any of the aforementioned acronyms, trends, or events in detail. As always the office number is 610.323.5860 and my extension in 121. 📞

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LEGAL PERSPECTIVES

By Kristen Doleva-Lecher, Esq., Wolf, Baldwin & Associates, P.C.

In Major League Baseball, a respectable batting average exceeds .300. Currently Shane Victorino of the Phillies is averaging .315. For all you non-baseball fans, this means he will get a hit a few more than three out of the ten times he's up to bat. Unfortunately in our society divorce has a higher batting average so to speak — statistically about five out of ten first marriages will end in divorce.

The emotional toll of divorce is of obvious and immediate concern to anyone facing that prospect. Almost as significant as the emotional toll is the impact a divorce will have on one's financial situation. Obviously each divorce, like each marriage, is unique; however there are ways in which one can prepare and educate him- or herself when facing divorce.

There are two key terms that are often heard in association with divorce: equitable distribution and alimony. Pennsylvania is an "equitable distribution" state, as opposed to a "community property" state. This means that all marital assets and debt will be distributed equitably (but not necessarily evenly) to each spouse in the event of dissolution of marriage, based on a number of factors spelled out in the Pennsylvania divorce law. Examples of assets which are frequently subject to equitable distribution are:

- Homes and other real estate
- Retirement plans
- Bank accounts
- Stocks, bonds, and mutual funds
- Personal property such as home contents, antiques or collectibles
- Business interests
- Vehicles
- Inheritances
- Life insurance policies
- Stock options
- Tax refunds
- Personal injury or workers' compensation settlements

(See "Legal Perspectives" on page 12)

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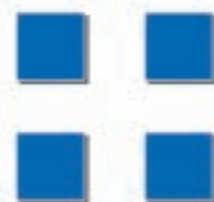


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LEGAL PERSPECTIVES

(Continued from page 11)

Pennsylvania divorce lawyers engage in a careful analysis of what is and what is not "marital property" when attempting to determine how any given marital estate should be split. In general, marital property includes any assets acquired by a couple between their date of marriage and date of separation, including the increase in value during the marriage of premarital property. Many assets can be excluded from consideration, however, and any particular situation should be reviewed with an experienced family law attorney.

In addition to equitable distribution of assets, divorcing parties frequently bring claims for spousal support, alimony *pendente lite*, or temporary or permanent alimony. In general, spousal support can be claimed by a lower-earning spouse while the parties are separated, and alimony *pendente lite* ("for the course of the litigation") can be awarded when one party has actually filed for divorce. Temporary or permanent alimony can be awarded for a time after the parties' divorce is final.

The amount of spousal support or alimony is determined by many factors spelled out in the Pennsylvania divorce and support laws. The earnings and earn-

ing capacities of the parties are the most significant factors used to determine both entitlement to and the amount of a support award. Spousal support and alimony *pendente lite* awards, if the parties cannot agree, must be litigated at first in the county Domestic Relations offices.

Typically, the Domestic Relations conference officer at a support hearing uses pay stubs, W-2 forms or 1099 forms as well as tax returns to determine the income of the parties. Several factors come into play as to what qualifies as income and sometimes parties are not as forthcoming as they should be in disclosing their earnings, but discovery tools are available to litigants to expose required financial information. Occasionally expert testimony is needed to help the court determine earnings or earning capacity.

Alimony, unlike spousal support, is determined either by the agreement of the parties or by the master or judge as part of the divorce process. In determining an alimony award, a main question is whether the party seeking alimony is incapable of self-support through appropriate employment. Other factors include the ages and health condition of

(See "Legal Perspectives" on page 14)

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FOCUS ON AREA BANKS AND CREDIT UNIONS

BUZZ AROUND THE BLOCK

This month's Buzz column highlights some of the leading area banks and credit unions providing credit/lending and investment opportunities for individuals and businesses throughout the region. For more information, please call the phone numbers listed and visit the websites provided.

The Victory Bank

Founded in 2008 by a dedicated group of local bankers, board members and investors, The Victory Bank exists to optimize the financial lives of businesses, professionals and individuals. All leadership and management decisions are based upon a clearly defined set of values that include extraordinary personal service, integrity, creditability, fairness and respect. "The Victory Bank is really about the client experience," says Chairman and CEO Joe Major. "This creates many important benefits for our clients; it means we are available to talk and meet with them at a convenient time at their places of business, it means that a live person will answer the phone and a client will never get stuck in a maze of voice mail, it means that we get to know our clients and understand their businesses beyond just the numbers on their financial statements. Most importantly, it means that we always strive to do what is best for them."

As reported in the *Philadelphia Business Journal*, The Victory Bank was recently

ranked one of the Top 25 SBA Lenders by the U.S. Small Business Administration (SBA), Philadelphia District Office during the time period of October 1, 2010 – April 31, 2011. The bank has been active in supporting both existing and start-up businesses by providing millions of dollars of SBA term loans and lines of credit, and has also developed an active commercial real estate lending portfolio. Importantly, the bank operates as a true commercial and industrial lender, making a commitment to this specialized sector by hiring a full team of experienced commercial bankers, analysts and an experienced operations team.

The Victory Bank also offers customized deposit and cash management services that meet the specific needs of businesses such as Business Free and Business Interest Checking with no minimum balance requirements, service charges or per item fees. As a part of a modern suite of banking services, the bank provides its "Deposits...Done Right" Remote Deposit Services, which

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

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LEGAL PERSPECTIVES

(Continued from page 12)

the parties, the expectancies and inheritances of the parties, the length of the marriage, the standard of living of the parties established while married, the relative education of the parties, and relative needs, assets and liabilities of the parties.

It may be helpful in the event of an impending divorce to have access to copies of pertinent financial information so that the process of proving assets and income becomes easier. Some of these documents may include:

- Bank account, brokerage, and retirement account statements
- Recent tax returns
- Recent pay stubs
- Real estate appraisals
- Insurance appraisals
- Life insurance policies
- Health insurance policies and cards
- Wills and Powers of Attorney
- Trust documents
- Information regarding both spouses' accountants or tax preparers
- The approximate family income for the previous year

As mentioned above, no divorce is the same. If you find yourself contemplating divorce, remember that your situation may

not be at all similar to that of your neighbor or co-worker. A long and expensive divorce can and does happen, but today many people choose to settle their issues on their own or engage in voluntary mediation or arbitration to resolve their disputes, rather than going to court. Litigation is costly on both parties in terms of time, money, and emotional strain. On the other hand, working through a divorce amicably can save you time, money, and stress. Settling a divorce without litigation or court involvement offers the parties more control in their negotiations. Agreements reached outside of court can be memorialized and ordered and enforced by the court.

We all wish that batting averages will some day be higher than the divorce rate in Pennsylvania. However, with careful planning and good advice from experienced divorce counsel, you can avoid one of life's curveballs, and reach home safely. 🏠

Kristen Doleva-Lecher, Esquire is an attorney in the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, Reading, and West Chester. She is a certified mediator and practices in the areas of family law and business representation. She may be reached by telephone at 610.374.2400 or by e-mail at kdoleva@wolfbaldwin.com.

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Is your current bank not serving your credit needs or do you feel lost in the shuffle from a merger or acquisition? At The Victory Bank, we get to know the needs of your business and structure a solution that makes sense. In fact, we have helped a number of existing and start-up businesses throughout our area secure millions of dollars in loans, lines of credit and SBA loans. We are experienced bankers committed to extraordinary service by going the extra mile when you need it. So if you're tired of feeling like just a number at your current bank, maybe it's time you switch your business over to The Victory Bank. Where banking is done right.



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BUZZ AROUND THE BLOCK

(Continued from page 13)

enable businesses to scan paper checks at their places of business, 24 hours a day, 7 days a week, for rapid electronic deposit into a Victory Bank business account.

Additionally, The Victory Bank offers innovative merchant service solutions that include the ROAMPay™ Swiper which plugs into a smart phone and involves a simple swipe of a customer's credit card to complete the transaction, along with traditional terminal and online options. Rounding out the bank's offerings is a broad base of commercial banking services including Money Market accounts, Cash Management Payroll Disbursement, the Victory Reserve sweep account, and free Online Banking and Bill Payment services.

The Victory Bank invites you to enjoy a unique and better banking experience: The Business of Banking... Done Right! For more information stop by 548 North Lewis Road in Limerick, call 610.948.9000 or visit them online at www.thevictorybank.com.

National Penn Bank

National Penn is the fourth largest bank holding company headquartered in Pennsylvania, based on our asset size. Our people are the secret behind our success with a strong focus on building relation-

ships with customers through personal service, sophisticated products and technology, local decision-making and a strong community presence.

Staying competitive in every economic climate is the biggest challenge for companies of all sizes. National Penn gives you choices that help you go beyond those challenges, to help you succeed in an environment that's always on, open for business and ready for the next transaction. That's because National Penn's products, technology and business services meet or exceed those of much larger banks, and our level of personal service and attention to detail is unparalleled. In addition to traditional banking services such as checking, savings and cash management, we offer innovative products like online foreign exchange to help you compete in a global marketplace. Payroll processing and deposit services save time for you and your employees. Credit card and check card programs extend your company's purchasing power, while merchant credit and debit card processing services enable your clients to purchase more.

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

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Erwin Wenner is a familiar figure in Tri-County business circles. For more than 30 years, his commitment to delivering "Main Street" banking to local businesses has been helping area companies and owners to grow.

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BUZZ AROUND THE BLOCK

(Continued from page 15)

All of our business services are designed for your convenience. Phone and online banking makes it easy to access your accounts anywhere in the world 24/7. We welcome your call or visit to any Community Office or contact our Information Center at 1.800.822.3321, and visit www.natpennbank.com.

Meridian Bank

David Bucher, Meridian Bank's Creative Director, reports that they have just completed a couple of new TV spots highlighting the strengths of Meridian's Commercial Lending Group. Commercial Lending is the key focus of the bank and Dave visited a number of current Meridian customers to capture the strong visuals used in the spots. While he was there he took the opportunity to sit them down and ask a few questions. He was amazed at the passion in the replies he got.

"I've been doing things like this for a long, long time," says Bucher. "Generally it's hard to get people to focus and talk to a point when you stick a camera in their face. But in this case, if I had scripted the remarks and hired professional actors, I don't think I could have gotten more

compelling comments." The main points of the ads, which will run on business-oriented channels on Comcast systems throughout the Delaware Valley, were the level of business expertise that Meridian lenders bring to the table, the quick decision making they provide and the loyalty that the bank shows to its customers, even in the hardest of times.

"We got all of that from them," he notes, "in the most sincere and eloquent fashion, and much more." They told us about the depth of understanding of their businesses by Meridian banking officers; about getting straight talk instead of a lot of empty promises; and how Meridian had the flexibility to understand and deal with innovative businesses that have to operate outside-the-box to keep growing in this rapidly changing world market."

"I've got a great job," says Bucher, "crafting the marketing communications for a thriving institution that's truly helping a lot of great businesses prosper in some pretty tough times. But it was gratifying to hear that the reality, the regard in which Meridian Bank is held by our customers, so far exceeds what our ads proclaim."

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

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FOR SALE- (ZC2080) 3208 SANATOGA ROAD, POTTSTOWN, RURAL SETTING YET CLOSE TO 422 & ALL MAJOR ARTERIES. 2-3 BEDROOM STONE FARMHOUSE WITH LARGE STONE BARN. INCLUDES STORAGE SHEDS, OUTBUILDINGS AND A SPRING HOUSE. LOTS OF STORAGE. ZONED LL1 BUT USED AS A HORSE FARM-RESIDENTIAL. **\$250,000**

FOR SALE- (ZC2083) DOUGLASS TOWNSHIP, BERKS COUNTY (3/4) 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- (ZC2108) 1924 PERKIDOMEN AVENUE, MT. PENN. SUBURBAN 6 UNIT APARTMENT IN AN ALL BRICK BUILDING. 10% CAP RATE. ALL RENTS ARE FULLY LEASED WITH LONG TERM TENANTS. OFFSTREET PARKING IN REAR OF BUILDING. GOOD UPDATED MECHANICALS WITH SEPARATE ELECTRIC AND GAS METERS. 1 YEAR OLD FURNACE. PROPERTY IS UP TO CODE WITH ALL INSPECTIONS CURRENT. LANDLORD PAYS GAS HEAT AND HOT WATER. TENANT PAYS ELECTRIC. **\$245,000**

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FOR SALE- (ZC2115) 2427 MORGANTOWN ROAD, READING- 2.18 ACRES-PROPERTY TO BE SOLD AS ADDITIONAL LAND TO PROPERTY ADJACENT KNOWN AS 2431 MORGANTOWN ROAD, WHICH IS SEPARATELY LISTED. TOTAL PACKAGE WOULD BE 3.6 ACRES. LOCATED ON ROUTE 10 IN FLYING HILLS. ACROSS ROAD FROM LARGE TURKEY HILL. IDEAL FOR SHEETZ, WAWA, CVS, RITEAID OR BANK. CALL LISTOR FOR ADDITIONAL INFORMATION. PUBLIC WATER AND SEWER AVAILABLE. **\$220,000**

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FOR SALE- (ZC2120) 1178 COMMERCE DRIVE, POTTSTOWN (POTTSTOWN RECYCLING MATERIAL COMPANY), INCOME PRODUCING PROPERTY SPECIALIZING IN LUCRATIVE RECYCLING OF BRICK, ASPHALT, CONCRETE AND TREE WASTE. 6 WORKING WELLS ON PROPERTY. EASILY ACCESSIBLE TO MAJOR HIGHWAYS. LIGHT INDUSTRIAL ZONING ALLOWS FOR MANY USES. MECHANICAL CRUSHER AND OTHER EQUIPMENT INCLUDED IN OFFERING. **Reduced \$899,000**

FOR SALE- (ZC2121) 8000 BUCKWALTER ROAD, SPRING CITY, INCOME PRODUCING HORSE FARM. BARN WITH 34 STALLS, 2 BUILDINGS EACH WITH 3 RENTAL UNITS PLUS 2 OTHER RENTAL UNITS TOTALING 8 RENTAL UNITS. EXTRA INCOME FROM HORSE BOARDING. BEAUTIFUL FENCED PROPERTY WITH DEVELOPMENT POTENTIAL FOR RESIDENTIAL SITES. **Reduced \$899,000**

FOR SALE- (ZC2122) 124 N. CHESTNUT STREET, BOYERTOWN, 3825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. LOWER LEVEL (BASEMENT) CONTAINS TWO POWDER ROOMS. MANY POSSIBILITIES. ALSO FOR LEASE-\$2,500 PLUS UTILITIES. **Reduced \$199,900**

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 AS WELL AS HELPING TO TRAIN NEW OWNER. CALL FOR DETAILS ON FINANCIALS, FURNISHINGS AND EQUIPMENT LIST. **\$174,900**

FOR SALE- (ZC2125) 39 S. READING AVENUE, BOYERTOWN, BOYERTOWN BORO RESTAURANT/APARTMENT BUILDING. 5 APARTMENTS + RESTAURANT. RESTAURANT IS TURKEY OPERATION, READY TO GO. FULLY EQUIPPED. SEATING FOR 245 PEOPLE. OFFSTREET PARKING FOR 15+ CARS. COMMUNITY LOT ADJACENT TO PROPERTY. PUBLIC WATER AND SEWER, ELECTRIC HOT WATER HEAT. 1BR-\$750/MONTH; 1BR-\$800/MONTH; 2BR-\$700/MONTH; 2BR-\$700/MONTH; 3BR-\$700/MONTH. ALL APARTMENTS ARE LEASED AND ON A MONTH TO MONTH BASIS. **RESTAURANT-NOW LEASED. \$459,000**

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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. **Reduced \$250,000**

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. **Reduced \$695,000**

FOR SALE- (ZC2133) 3629 SCHUYLKILL RD., SPRING CITY, PUBLIC WATER AND SEWER. THIS IS A SMALL BUILDABLE LOT-SHOULD BE EXCELLENT FOR HIGH EXPOSURE OFFICE. **\$79,000**

FOR SALE- (ZC2134) 1500 S. HANOVER STREET, POTTSTOWN, COMMERCIAL BUILDINGS. ALL OF THE BUSINESS EQUIPMENT AND PRODUCTS ARE EXCLUDED FROM THE SALE OF PROPERTY. **\$2,000,000**

FOR SALE- (ZC2135) 1147 E. SCHUYLKILL ROAD, POTTSTOWN, INTERESTING HOME 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. **Reduced \$199,500**

FOR SALE- (ZC2136) 2000 RIDGE ROAD, KNALERTOWN-HIGH VISIBILITY ROOM FOR 10 CARS INSIDE. AUTO REPAIR SHOP. PLUMB, ELEC. BUSINESS, ETC. 1,296SF OFFICE SPACE, 3,816SF DETACHED GARAGE SPACE. WELL WATER; ONSITE SEPTIC. **\$250,000**

FOR SALE- (ZC2137) 956 POTTSTOWN PIKE, CHESTER SPRINGS- 10 ACRES PRIME COMMERCIAL LAND. 1,000 FOOT FRONTAGE ON ROUTE 100. 9 ACRES RESIDENTIAL LAND ADJACENT ON BLACK HORSE ROAD IS INCLUDED IN PRICE. **\$2,500,000**

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DEALING WITH TOUGH TIMES: *How Successful Leaders Do It*



LEADERSHIP AND SUCCESS

By Kenneth D. Richardson, Ph.D., Redwood Enterprises

*"When you're finished changing,
you're finished."* - Benjamin Franklin

Working with various business leaders in these troubled times has given me valuable insights into why some do well during economic downturns while their competitors who serve the very same markets struggle or go out of business. Of course they actually do things differently, and I'll address that aspect in a bit.

First however, it is worth noting that differences in their attitudes toward life and people are a significant input into the different results that they produce. A review of the writings on leadership by such experts as Max Depree, Pete Drucker, Steve Covey, Warren Bennis, and others underscore the importance of optimism and openness as crucial factors in business success. Let's take a look at the relationship between such attitudinal differences and the ability to produce good business results.

Attitudes that predict success

The connection isn't some magical "mind over matter" phenomenon. It's a perfectly understandable reality that attitudes determine how we respond to situations, and those responses in turn determine the outcomes we reap. Leaders with positive attitudes tend to be more imaginative, proactive, open minded, and have greater concerns for people than their more pessimistic counterparts. These differences lead them to take actions that produce tremendous benefits to their businesses over the long haul. Specifically, what kinds of actions do these positive minded leaders take? A few of these are summarized below.

Strategic planning: Imagination translated into action

Times of economic turbulence and rapid change require the willingness to reexamine business goals and means of attaining them. Companies that have shown growth as opposed to decline during these troubled times have invested more time and resources in reviewing and revising their strategic plans than those that have not fared so well. Effective strategic planning is an effortful activity, but if done properly it can turn potential ruin into restoration and revitalization.

The history of Apple, Inc. makes for fascinating reading about a company's ability to reinvent itself time and time again over a period of a few decades. Granted, Apple is a corporate giant, but the principle applies regardless of business size. For a smaller and more local example, see last month's issue of the *Route 422 Business Advisor*, which chronicled the dramatic turnaround executed by Superior Tube Company of Collegeville, PA in the past few years. A key component of that company's revitalization was its institutionalization of strategic planning on a quarterly basis. In a time of rapidly changing technology and economic conditions, it only makes sense to do more frequent reviews and revisions of business goals and means of achieving them.

Avoiding disaster during times of change

I'd better note at this point, however, that I've seen strategic planning efforts go awry and become distractions that sap the energy of organizations. If not handled properly, they can become grueling and protracted ordeals that aggravate the organization's existing problems.

(See "Leadership and Success" on page 20)

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BUZZ AROUND THE BLOCK

(Continued from page 16)

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

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LEADERSHIP AND SUCCESS

(Continued from page 18)

Organizations with histories of internal conflict should consider hiring an experienced outside facilitator to mediate the planning process. In any case, if approached in a positive spirit of cooperative problem solving, the yield can be a more unified and more competitive organization that is ready to blossom.

This is where leadership is crucial in terms of maximizing the levels of trust, respect, and good human relations involved. Developing these leadership capacities are discussed later. In any case, in order to be effective, the efforts to review and revise an organizations strategy needs to include at least the following elements:

Possibility thinking: Also known as "brainstorming" or "thinking out of the box," this component involves the serious re-examination and even discarding existing ways of approaching problems and organizing work. New products, markets, as well as elimination of old ones also need to be okay to discuss. Successful business leaders always insist that a diversity of perspectives be includ-

ed in this process, particularly if the organization involved is complex and hierarchical.

Goal setting: Desirable outcomes need to be articulated in the form of specific goals that are coordinated, harmonious, and measurable.

Action plans: Beware that "the best laid plans of mice and men often go awry." Many planning processes fail to achieve their intended results because they do not specify the means by which their goals are to be attained. Setting goals is a start, but the mechanics of how these are to be realized must be worked out.

Full disclosure and commitment: Everyone who plays a part in executing the plan must be aware of it and be ready, willing, and able to do fulfill their role. Many plans fail because key personnel are either not committed or are not given the tools they need. The best way to avoid this outcome is to get their input into its development. By no means should dramatic changes be sprung on unsuspecting workers without warning.

(See "Leadership and Success" on page 22)

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The Message in Ian's Boots

Twelve-year-old Ian Miller was killed in a tragic sledding accident in January 2010. Without a helmet, his head was unprotected when he hit a ski lift tower. Although medical professionals worked heroically, they could not save Ian's life.

Doctors found a message tucked into Ian's boot—the Bible verse, James 1:2-4. "Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance. ..."

Beyond providing guidance to his parents during their greatest trial, the message inspired his family and friends to begin a charity. The organization, "In Ian's Boots, A Mission for Soles," was founded to spread the good news of Ian's Faith by providing shoes and boots to those in need.

Today, thousands of pairs of shoes have been given to orphans with special needs in China, Honduran families at risk for diseases obtained through bare feet, residents of shelters in the United States and impoverished neighbors nearby. Help spread the good news for Ian by attending a Charity Golf Tournament, Dinner and Silent Auction hosted by CBS 3's Beasley Reece, Monday, October 10, 2011, at French Creek Golf Club, 4500 Conestoga Road, Elverson, PA. Register for sponsorship, golf outing or dinner and auction at www.birdiesforboots.org or 610.970.8820. 

BUZZ AROUND THE BLOCK

(Continued from page 19)

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

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LEADERSHIP AND SUCCESS

(Continued from page 20)

Accountability: While goals need to be measurable, it is also essential that those responsible for attaining them need feedback regarding the adequacy of their contributions on an ongoing basis.

What else do those who successfully negotiate tough times do?

Besides being more proactive and imaginative, those who turn problems into possibilities have genuine concerns for people in an intrinsic sense. They care for people not just as means to ends, but tend to be compassionate and empathic. This does not mean however, that they are bleeding heart liberals with lax standards.

They are demanding, but also understand the needs of their subordinates. They tend to be good communicators who make it clear what is expected of those who work for them, but they also make sure that employees have the support and the resources that they need to succeed in their roles.

In addition, many of them do something that would appear counterintuitive to their counterparts with more negative outlooks and expectations. During challenging times, they often invest in training for employees, which on the average shows an immediate benefit in that they tend to be less impacted by the downturn. In addition, when economic conditions improve, they get twice the financial benefit when times do get better.

During the economic recession of the 1990s, many companies slashed their workforces in a near "knee jerk" fashion. Those that reacted in this fashion suffered consequences when the recovery did occur, in the form of reduced numbers and quality of applicants when they were ready to hire. While they were

struggling to hire and train new workers, their more proactive competitors were off and running with the economic upturn.

The best leaders always seek to improve themselves

The best leaders are optimists, and optimists entertain positive self-images. An additional truism is that they are always in search of ways to improve themselves. Those who have already demonstrated excellence are more eager to better themselves than those with histories of mediocrity. As is so often the case, those most in need of improvement are the least likely to put effort into doing so.

Profiles of business leaders with demonstrated records of success consistently show that they are almost invariably avid readers in a variety of areas. They are also ever in search of seminars, workshops, and other means of elevating their knowledge and skills. Most are quite diligent when it comes to elevating their levels of "emotional intelligence."

(See "Leadership and Success" on page 24)

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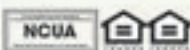
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BUZZ AROUND THE BLOCK

(Continued from page 21)

loan solutions including working capital, equipment, and commercial real estate (owner occupied, investment, and construction).

We are proud of our key strategies that serve local small businesses. The Bank holds Preferred Lender Program ("PLP") status from the U.S. Small Business Administration ("SBA"). The PLP is the highest lending designation awarded by the SBA and is only presented to lenders who consistently demonstrate their commitment to small business lending and who strictly adhere to SBA guidelines. The Bank also holds the SBA Express designation, which allows the Bank to make timely loan approval decisions.

The Bank is actively lending to local commercial real estate investors, developers, and managers. For 2011 Penn Liberty has lent over \$30 million in commercial real estate loans through August.

Penn Liberty Bank is a locally managed community bank that has funds to lend in support of area businesses and projects. Our lenders know your market and are familiar with the local businesses in our communities. For more information about Penn Liberty Bank visit www.pennlibertybank.com or to speak with a lender, contact Jim Danna at 610.535.4522 or Al Jones at 610.535.4525.

Malvern Federal Savings Bank

Founded in 1887, Malvern Federal Savings Bank is a community bank dedicated to fulfilling the financial needs of people and businesses throughout Southeastern Pennsylvania. The bank offers a variety of personal and business banking products and services along with a complete range of loan programs, including consumer and mortgage loans.

Located in Berwyn, Paoli, Malvern, Coventry, Exton, Lionville and Westtown in Chester County and Concordville in

Delaware County, Malvern Federal's eight state-of-the-art financial centers offer a host of banking services including Drive Up windows, ATMs, free self service coin counting, safe deposit boxes, and more.

Combining dedicated personal service with the latest in banking technology, Malvern Federal provides its customers with A Rewarding Banking Experience. Local loan and management decisions, award winning customer service and the latest in products and services help set Malvern Federal apart. Most importantly, Malvern understands the importance of customer satisfaction and therefore the bank makes meeting the needs of its customers its number one priority. For more information, please stop into any financial center, call 610.644.9400 or visit www.malvernfederal.com.

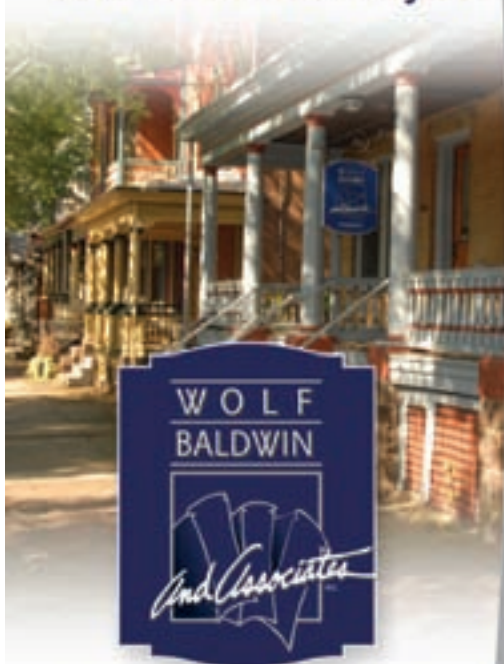
Discovery Federal Credit Union

Discovery Federal Credit Union is stimulating the local economy by granting small business loans to local entrepreneurs and businesses. Enabling business owners to expand their business, open new locations, start new ventures and hire more people - thus creating more jobs in our community, have been just a few of the success stories from business members at the credit union. As a not-for-profit financial cooperative, Discovery is able to offer commercial loans at lower rates with fewer fees. The credit union's lending professionals establish member business relationships focusing on service and the delivery of individualized financing solutions.

"We are excited to share Discovery's extensive suite of business products, local convenience and personalized service with residents and businesses in Berks County," said Edwin Williams, President/CEO - Discovery Federal Credit Union. "Discovery has a great team of professionals and together we will continue to help

(See "Buzz Around the Block" on page 25)

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LEADERSHIP AND SUCCESS

(Continued from page 22)

If you look at those leaders who actively seek out the services of consultants and executive coaches, you again see that it is the most successful ones that do so.

Exemplify that which you want to see in others

By holding themselves to high standards, the great ones lead by example and rely less on formal authority than their less effective counterparts. Their enthusiasm is infectious, which causes their subordinates to fulfill their obligations with greater effort, persistence, and attention to detail. The results are levels of performance that could never be achieved through high-pressure influence tactics and constant surveillance.

By the way, this particular benefit produces results without any additional monetary investment. It's very cost effective. And during bad economic times, when reducing unnecessary expenditures is crucial, this aspect of it becomes especially attractive.

Ironic, but true

Research on leadership tells us consistently documents the positive benefits of optimistic outlooks, flexibility, and the cultivation of trust, respect, and good human relations in workplaces. As ironic as it seems, the very same body of research tells us that arrogance, rigidity, and egocentrism proliferate in high places despite the fact that these things are the enemies of long-term success in business.

Deep down inside we all know that real leadership is based on strength of character that includes a degree of humility, yet many of us fail to surface that knowledge and put it to work on a daily basis. For some reason, being ruthless remains a preferred path for many, despite its disadvantages. For those who choose to transcend this human propensity, the rewards of greater prosperity and peace of mind await. 🗑️

Dr. Richardson is the founder of Redwood Enterprises, a business consulting, training, and executive coaching firm that specializes in helping business owners make sure that what they do every day reflects their strategic plans. He is available for speaking engagements on business related topics. Visit his company's website at www.redwood-enterprises.com.

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BUZZ AROUND THE BLOCK

(Continued from page 23)

our members start new businesses, expand their existing business, purchase equipment, construct new facilities and more."

Discovery currently offers commercial real-estate and construction loans, equipment and vehicle loans, secured and unsecured business loans and working capital lines of credit. In addition, business members enjoy interest-bearing checking accounts, money market accounts, savings options, remote deposit capture and a suite of merchant services.

Business owners can take advantage of Discovery's products and services if they live, work, worship or learn in Berks County. The credit union is federally insured by the National Credit Union Association (NCUA). To learn more about Discovery and how the credit union can make your business prosper, visit www.discoveryfcu.org or call 610.372.8010.

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Our Delaware Valley team is led by Steve McWilliams, Senior Commercial Lender, Chuck Papantaniou, Sales

(See "Buzz Around the Block" on page 27)

FAILURE TO DISCLOSE

Responsibilities Under the Real Estate Seller Disclosure Law



REAL ESTATE LAW

By Andrew J. Monastra

Many Real Estate Professionals have been faced with either an angry buyer or buyer's agent claiming that the house they purchased is "defective" in some way because of unknown material defect at the time the contract was entered. These "failure to disclose" cases involve issues both unique and common to other areas of the law.

Under the Real Estate Seller Disclosure Law, a material defect is defined as "a problem with the property or any portion of it that would have a significant adverse impact on the value of residential real property or that involves an unreasonable risk to the people on the land."

All Real Estate Agents have seen the Seller's Disclosure, but what is that lengthy document really? It is not a warranty, but merely a representation of the seller's subjective knowledge of the condition of the property. Therefore, in order for the Buyer to prevail, he must show that there was a "material defect" (as explained above) and that the disclosure statement was completed with the knowledge it was false, completed negligently or with a reckless disregard for the truth.

Can the Realtor be a defendant in such an action? The same causes of

action available against the seller are also available against the broker and listing agent, except for breach of contract.

Are there exceptions to the disclosure requirements? There are several exceptions:

- Where the Seller is an administrator, executor, trustee, guardian or conservator;
- New Residential construction that has not been previously occupied when the buyer received a one-year or longer written warranty covering such construction and the house has been inspected for compliance with the applicable building code or, in the absence of one, a nationally recognized model building code and a certificate of occupancy has been issued for the house.

With condominiums, a seller is obligated for disclosures with respect to the seller's own unit and is not obligated to

(See "Real Estate Law" on page 28)

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tomers in Bally and the surrounding communities.

Today, the Bank still has its roots in the local community as a mutual savings bank with our office located in the heart of Bally at 323 Main Street. While we are committed to bring new services and technology to our customers, we still have the time to say hello and ask you how things are going. We welcome you in remembering our past and ask that you be a part of our future. Our business area consists of Bally and the surrounding communities in Berks, Lehigh and Montgomery counties.

Bally Savings Bank's mission is to provide every customer with the best personal service and attention possible. We provide our customers within our business area with competitive deposit and loan services. Bally Savings Bank provides mortgage loans primarily to

individuals seeking to purchase, build or refinance their homes while giving a competitive rate of return for all funds deposited with us. By focusing on our deposit products — savings accounts and certificates of deposits — these funds make it possible to grant mortgages which in turn support and strengthen the communities we serve. Bally Savings Bank generally does not lend outside the communities we serve. We discourage acceptance of out of state deposits unless previously a customer of ours. We keep and service all our mortgage loans. In following this mission, Bally Savings Bank will be able to maintain steady growth, profitability and a strong capital position necessary to allow us to serve our local communities well into the future.

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REAL ESTATE LAW

(Continued from page 26)

make any disclosure regarding any common elements or common facilities.

If you are not sure if the Seller is required to complete a Property Disclosure Statement, where can you turn? How about the back of the Pennsylvania Association of Realtors (PAR) Seller's Property Disclosure Statement! Turn the form over and it lists the statutory exceptions.

How about the scenario where you fall under the exception and are not required to complete the Disclosure form; however, you have actual knowledge of a material defect on the property. Do you have a duty to disclose the defect?

There is a common law duty to disclose the existence of that defect as there is no blanket exception from your duty to disclose a material defect, regardless if the seller is an individual, organization or other corporate entity. You must always disclose actual knowledge of a material defect to a prospective buyer.

In the cases where it does not apply, a "Common law" Failure to Disclose action may be maintained, and "materiality" of the matter misrepresented is the determining factor in Plaintiff's success. Case law has determined a misrepresentation to be material if it is of such character, intentionally concealed, the transaction would not have been consummated. Mere silence in the absence of a duty to speak does not equal fraudulent concealment. ■

Andrew J. Monastra can be reached at 484.941.0912; www.monastralaw.com.



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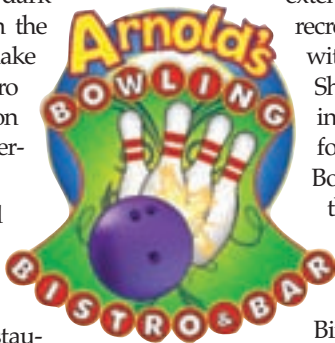
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Arnold's is growing and now will be glowing! That's right! The first eight of 40 modern, full-size bowling lanes with glow-in-the-dark balls, shoes, and even carpeting in the eating area are finally ready to make their debut! Arnold's Bowling, Bistro & Bar brings a whole new dimension to total round-the-clock family entertainment.

The new Bowling Center will feature four jumbo projection screens over the bowling lanes playing sports, movies and your favorite shows. A bistro-style restaurant with waitresses serving up your favorite fare like burgers, fries, chicken fingers, pizza, and more, and the horseshoe-shaped bar will both be added at a later date.



Arnold's welcomes their new Bowling Manager Joyce Reynolds. She comes to Arnold's with an extensive background in professional and recreational bowling and has traveled with the Women's Pro Bowling Circuit. She has helped manage several bowling centers in New Jersey, and looks forward to building Arnold's new Bowling, Bistro and Bar clientele from the ground up. Reynolds says, "The FUN will never stop with special money-saving bowling programs and activities for all ages such as Birthday Parties, Corporate Events, and even bowling for Seniors."

Arnold's two-hour Birthday Bowling Party Package, called "The Spare," includes one hour of

(See "Arnold's" on page 32)



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The *Route 422 Business Advisor* (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, and is mailed free to qualified business owners and operators throughout the Route 422 and Route 100 Business Corridors in Pennsylvania, USA, and is available in digital format at www.422business.com. Copyright © 2011 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the *Route 422 Business Advisor* are the views of authors and individual contributors and are not to be attributed to the *Route 422 Business Advisor*, its editorial advisors, or its advertisers, unless expressly stated. The *Route 422 Business Advisor* does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine or MACnificent Pages.

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All roads lead to great rewards

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ARNOLD'S

(Continued from page 29)

bowling, shoe rental, party table, pizza and soda, plus a hostess for only \$14.00 per child. “The Strike” Package, a three-hour party, consists of all of the above, plus 1,000 Arnold’s Play Pass Points for use in the Fun Center, and Arnold’s All-You-Can Eat Pizza and Salad Bar Buffet for just \$22.95 per child.

With the addition of the new Bowling, Bistro & Bar, Arnold’s will be able to add a whole new dimension to corporate team-building events. You’ll be able to bring the entire gang from work to enjoy two hours of bowling with shoe rental, Arnold’s All-You-Can-Eat Buffet, and 1,000 Points for the Fun Center for \$18.00 per person. Several other Corporate Event packages are available that mix the excitement and thrills of the Fun Center with the art and skill of bowling.

Seniors, age 55 and up, take center stage on Wednesdays in the Bowling Center from 9:00 to 11:00 a.m. for Arnold’s Senior Breakfast & Bowl. For \$9.99, active seniors receive two hours of bowling and a Continental breakfast.

But, that’s not all... look for: Theme Nights on select Saturdays; Rock ‘n Bowl every Saturday night starting at 9:00 p.m.; Family Rent-A-Lane on Friday, Saturday and Sunday from noon to 9:00 p.m.; Quartermania on Monday nights from 9:00 p.m. ‘til closing with games and shoes for just a quarter; and College Night with \$1.00 games for students who show their college I.D.

In addition to bowling, Arnold’s Family Fun Center offers go-karts, laser tag, bumper cars, crazy kars, duck-pin bowling, black light mini golf, inflatable bounce area, kiddie carousel and train, as well as the largest arcade in Eastern PA! Birthday party packages are available to fit any budget, theme or party size up to 300 guests. Corporate meeting celebrations, Olympic challenges, and team-building packages are also available for a fun alternative to business as usual.

Arnold’s is open seven days a week, rain or shine. Parking and admission are free. Hours of operation for the Fun Center are Sunday through Thursday from 11:00 a.m. to 9:00 p.m., and Friday and Saturday from 11:00 a.m. to 11:00 p.m. The Bowling Center hours are Sunday, Monday, Tuesday and Thursday from 10:00 a.m. – 12:00 midnight, Wednesday 9:00 a.m. – 12:00 midnight, Friday and Saturday 10:00 a.m. to 1:00 a.m.

So, why settle for less when you can enjoy it ALL at Arnold’s! For more information, call 610.666.0600, or visit www.arnoldsfamilyfuncenter.com. Arnold’s is located directly across from the Greater Philadelphia Expo Center, at V2200 West Drive, just off the Route 422 Oaks Exit in the 422 Business Center in Oaks, PA. 📍



Route 422 Business Advisor



Dining Guide

funky lil' kitchen



**MODERN AMERICAN
BYOB Restaurant**
Tuesday-Saturday 5:00-9:00
reservations recommended!

232 King Street, Pottstown, Pa • 610.326.7400 • www.funkylilkitchen.com

LOS MARIACHIS Mexican Restaurant

EAT-IN
TAKE OUT

201 GAY STREET
PHOENIXVILLE, PA 19460

Fantastic Mexican Restaurant!

Monday - Thursday
11:00 a.m. - 9:00 p.m.
Friday, Saturday and Sunday
11:00 a.m. - 10:00 p.m.

**MEXICAN
RESTAURANT**
610-935-2659

To learn more about these excellent dining establishments and view their menus, click on each ad in the page-flip digital version of this publication at www.422business.com

Visit one of our restaurants on Route 73 between Oley and Boyertown

The Bridge Inn
PLEASANTVILLE

Restaurant & Winery Lounge

3 Covered Bridge Road, Route 73
Oley, PA 19547
610-689-5818
www.bridgeinnpleasantville.com

SHANESVILLE
STEAKHOUSE & TAVERN

610-369-7832

1636 West Phila. Ave
Boyertown, Pa 19512
www.shanesvillesteakhouseandtavern.com



Creekside Pleasantville Diner
2644 West Philadelphia Ave
Oley, PA 19547
610-689-4300

ANTIGUA GUATEMALA



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The Authentic Guatemalan Cuisine

119 South Main Street
(2 blocks up from Bridge Street)
Phoenixville, PA 19460
(610) 935-2700

Buy Two Entrées
Get \$4.00 Off!

Gift Certificates Available
Make your Holiday/Private
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Harpoon Lewis's

RT. 724
PHOENIXVILLE
610-933-1655

Wednesday - Saturday OPEN AT 4PM • Sunday OPEN AT 3PM

DECK NOW OPEN!

NOW SERVING 15 ENTREES FOR UNDER \$13.99

\$2.00 DOMESTIC DRAFTS

1/2 PRICE APPETIZERS 4PM - 6PM

KIDS EAT FREE WED. & THURS. From Kids Menu (One Per Adult)

Ask SCORE

Build a Better Business By Listening to Your Customers

Do you ever wonder what your customers think of your business? Are you meeting their expectations? Are there areas that need improvement? Will they like that product or service enhancement you've been thinking about?

All those answers and more are there for the asking. All you have to do is listen.

A casual conversation can yield a tremendous amount of valuable information about why your customers are coming to you, what you are and are not doing right, and whether past problems have been fully rectified. You can also get insights on the issues and needs they're facing, giving you ideas on ways in which your business can help.

You shouldn't corner customers on the spot for answers, of course, particularly if they are pressed for time. Instead, agree to meet or talk at a convenient time and discuss ways you can help customers explore their options and select the right action to achieve their goals. Remember, your small business will gain customer trust only by listening, not rambling endlessly about what you offer. Results are what customers care about the most. If you provide results, you gain their business.

Once you've listened attentively, you have the information you need to create an urgency to act that is based on the client's needs, not yours. No need to push. Just use your knowledge to understand the customer's own urgency. That's why they are talking to you in the first place.

As you hold these conversations, common themes will likely emerge that you can incorporate into your service strategy. Remember too that while you should treat all customers equally well, not all of them have the same priorities and concerns. An issue that Customer A perceives as absolutely critical may be hardly worth talking about to Customer B. Still, only a few minor adjustments may be necessary to address the needs of both, further enhancing your reputation as a can-do business!

Customer satisfaction is crucial to a small business. For more help, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter near you, or find a counselor online at www.pottstownscore.org. 🗑️

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Frederick, PA 19435-0498



Frederick Mennonite Community does not discriminate on the basis of race, gender, color, national origin, handicap or age.



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TRICOUNTY AREA CHAMBER OF COMMERCE

2011-2012 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

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PRESIDENT'S MESSAGE –

Terese Brittingham, Chamber Chairman of the Board, and myself were excited to share the Chamber's 2010-2011 Annual Report at the September 13th Membership Breakfast.

We appreciate your support and thank you for your investment so that we can make this a better business community.

Here are a few highlights from the last year and a few things to look forward to for the next:

Last September, we launched a new website with a lot of great features!

Access to the Business Directory – the most up-to-date list of Chamber Members. Expand your network, and remember ALWAYS BUY CHAMBER! You can track the number of clicks/referrals from people visiting your listing on the Business Directory!

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

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

September 2011 marked the 1 year anniversary for the website! Check out page 39 of the Newsmagazine to see the most up-to-date statistics on website referrals.

Remember your ABC's—Always Buy Chamber, our motto, was placed in an ad in the Mercury's Progress Edition this year encouraging readers to check out the business directory on the Chamber's website to review and select from the over 500 businesses listed that have products and services available to benefit the community. In addition, we provided that same information on a flyer that was distributed to over 2,000 individuals coming into our community for the outage at Limerick Generating Station. We continue to promote the membership and community using the business directory as their resource.

If you attended September's Membership Breakfast then you received a referral card. These cards can be passed out as you encourage people to Always Buy Chamber and to expand our Chamber community.

TCACC began its Member of the Month campaign last year. Member of the Month is chosen at random through a business card drawing at Chamber events or by participating in other Chamber programs, such as surveys. Member of the Month receives a half page article in the *Route 422 Business*

Advisor, their article posted on the website, and a link to their article in one of the Chamber's weekly emails to the Membership. Congratulations to National Penn for being selected as November's Member of the Month at September's Membership Breakfast.

The Annual Report highlights the 2010 E-Cycling event and Economic Development Luncheon – check out the details below pertaining to the 2011 events.

The 2011 Economic Development Luncheon is right around the corner. Steven Wray, Executive Director of the Economy League of Greater Philadelphia, will discuss the Economy League's new report "2026: Future Histories of Greater Philadelphia". Wray will detail the research and crowdsourcing that contributed to four regional futures the Economy League sees for Greater Philadelphia and how understanding all of them will help the region's communities, businesses, and organizations thrive in the years ahead.

The 2011 Business Equipment Recycling Day will take place on October 11th. Check out page 40 of the Newsmagazine for more information. You MUST register by October 3rd to participate.

You can find a copy of the 2010-2011 Annual Report at www.tricountyareachamber.com.

Eileen Dautrich, President, TCACC

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

Ashley Slaughter, Marketing and Communications Assistant,
ashley@tricountyareachamber.com

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

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

THE POWER OF THE NETWORK JOIN TODAY!

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

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



"The TriCounty Area Chamber is a valuable forum for getting to know others in the business community who share your interest and concerns." – Bill Wellen, FAST SIGNS

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.

Winning Concepts
P.O. Box 133
Birchrunville, PA 19421
484.994.9182
www.winningcon.com

Advertising Specialties; Printer Service / Supplies / Consulting
Winning Concepts is a promotional products and printing supplier. With over 25 years of experience, Winning Concepts can guide you with printing your brochures or finding great items for marketing your company. You will find thousands of great gift ideas on their website.

Sunnybrook Ballroom & Restaurant
50 Sunnybrook Rd.
Pottstown, PA 19464
484.624.5186
www.sunnybrookballroom.net
Amusement and Entertainment;
Conference and Convention Centers;
Restaurants / Clubs
Sunnybrook Ballroom & Restaurant offers a variety of live entertainment, special events, and dining options.

Financial Independence Planning, LLC
454 Germantown Pike
Lafayette Hill, PA 19444
610.825.5521
www.myfipadvisor.com
Financial Consultants / Services
Financial Independence Planning, LLC is a financial services firm serving clients primarily in Montgomery, Bucks, and Philadelphia counties. The organization delivers a financial process for clients in retirement and pre-retirement to help them retain and optimize their retirement assets.

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@tricountyareachamber.com.

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



FREE EVENTS: CHAMBER 101

Thursday, October 6, 3:30PM AND Tuesday, October 18, 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.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to
the following Members:

33 Years

Windstream
Communications, Inc.

20 Years

Bause-Landry
Catering

10 Years

Perkiomen
Watershed
Conservancy

5 Years

Brandywine
Institute of
Orthopaedics

1 Year

American Credit
Counseling Institute

Everything
Postal & Printing

Judy Lupas
Fine Artist

T.A. of Limerick

Member Renewals

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

The Basile
Corporation

Building Industries
Exchange (BIE)

Chester County
Conference &
Visitors Bureau

Colorworks Graphic
Services, Inc.

Fellowship Farm
Hickory Valley Golf Club

Hollenbach
Construction, Inc.

Judson A. Smith

Limerick Township
Industrial Development
Authority

MidAtlantic
Employers' Association

Motel 6 at Tri-County
Business Campus

Precision Polymer
Products, Inc.

Schuylkill Valley
Regional
Dance Company

Sound
Marketing Resources

Specht Realty, Inc.

Tornetta Realty Corp.

TriCounty Community
Network, Inc.

The Twin Turrets Inn

World Travel, Inc.

Are you Celebrating 25, 50, 75 Years?

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



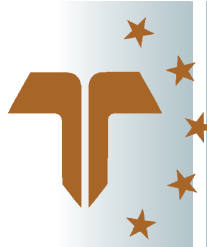
TRICOUNTY AREA
CHAMBER OF COMMERCE

MEMBERSHIP REFERRAL INCENTIVE

Refer a business & they join, you receive a \$50 Referral Reward. It's that simple. The \$50 can be designated towards many Chamber programs and events, including your dues. Referred a new member? Call 610.326.2900 or visit us on the web at www.tricountyareachamber.com

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

CALENDAR OF EVENTS



TRICOUNTY AREA CHAMBER OF COMMERCE

BE SEEN. BE HEARD. BELONG.

EVENTS

Thurs. Oct. 6
8:30 – 11 AM
24TH ANNUAL EDUCATION AND CAREER FAIR
*Gilbertsville Fire Company No. 1, 1454 E. Philadelphia Ave.,
Gilbertsville, PA 19525*

We have invited over 250 colleges, universities, and schools of higher education to exhibit at this event, supplying valuable information to students in making choices for their futures. **No charge; Open to the public**

Thurs., Oct. 6
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., Oct. 11
8 – 11 AM
BUSINESS EQUIPMENT RECYCLING DAY
Pottstown Industrial Complex, Keim Street, Pottstown, PA 19464

This event is hosted by the Chamber's Environmental Education Committee. Items must be company equipment. NO personal employee items. See enclosed flyer for details. **Members only**
Sponsored By: Manko, Gold, Katcher & Fox, LLP; Lewis Environmental, Inc.; Industrial Investment, Inc.

Mon., Oct. 17
CHAMBER BLOOD DRIVE
Chamber's Conference Center, 152 E. High St., Suite 360,
Pottstown, PA 19464*

The Blood Mobile will be parked at the Borough's transportation hub, behind the Chamber office. Stop by and change the world for someone by giving blood. Think globally. Give locally. **Pre-registration required. Contact Jeff at 610.329.2600 to register.**

Tues., Oct. 18
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**

***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.

EDUCATIONAL / NETWORKING

Tues. Oct. 4
SPECIAL BREAKFAST PRESENTATION
*Brookside Country Club, Prospect and Adams Streets,
Pottstown, PA 19464*
7:30 – 8 AM
8 – 9 AM
**Continental Breakfast
Program**

In recognition of Domestic Violence Awareness Month, the TriCounty Area Chamber of Commerce and the TriCounty Community Network (TCN), in partnership with the Verizon Foundation and Verizon Wireless HopeLine, will host this informational event to raise awareness of services available to victims of domestic violence and at-risk individuals. The event will include a viewing of "Telling Amy's Story", a powerful documentary on domestic violence. **Members only; No charge; Reservations will be limited**
Sponsored By: The Verizon Foundation and Verizon Wireless HopeLine

Fri., Oct. 7
8 – 9:30 AM
LEGISLATIVE COFFEE
Chamber's Conference Center, 152 E. High St., Suite 360,
Pottstown, PA 19464*

An informal networking opportunity for Chamber Members to discuss business issues with their elected county officials. In attendance will be the following commissioners: Bruce Castor, Kevin Barnhardt, Ryan Costello, Christian Leinbach and Christian Leinbach. **No charge; Reservations required**

Wed., Oct. 12
11:30 AM – 1:30 PM
WOW LUNCHEON
Spring Hollow Golf Club, 3350 Schuylkill Rd., Spring City, PA 19475
Join us as Sharon Basile and Andrea Primas, YWCA Tri-County Area, discuss their recent trip to Zurich, Switzerland for the World YWCA Council 2011 World Meeting - "Women Creating a Safe World". **Members only; \$28 per Member prepaid; \$36 per Member invoiced**
Sponsored By: Last Call by Neiman Marcus

Tues., Oct. 18
11:30 AM – 1:30 PM
ECONOMIC DEVELOPMENT LUNCHEON
Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468

Steven Wray, Executive Director of the Economy League of Greater Philadelphia will discuss the Economy League's new report "2026: Future Histories of Greater Philadelphia". Wray will detail the research and crowdsourcing that contributed to four regional futures the Economy League sees for Greater Philadelphia and how understanding all of them will help the region's communities, businesses, and organizations thrive in the years ahead. **\$55 per Member; \$70 per non-member; \$400 for table of 8**

Platinum Sponsors: Pottstown Area Health and Wellness Foundation; Maillie, Falconiero & Co., LLP; National Penn; O'Donnell, Weiss, & Mattei, P.C.; First Niagara

Tues., Oct. 25
4:30 – 6:30 PM
BUSINESS CARD EXCHANGE
Victory Bank, 548 N. Lewis Rd. Limerick, PA 19468

Enjoy networking and refreshments with fellow Chamber Members while listening to the pleasurable sounds of a pianist. **No charge; Members only; Reservations appreciated**
Sponsored by: Victory Bank

Thurs., Oct. 27
8 – 10 AM
SEMINAR
Chamber's Conference Center, 152 E. High St., Suite 360,
Pottstown PA 19464*

President and CEO of Superior Tube Company, Anthony Jost. **\$25 per Member; \$35 per non-member**

SAVE THE DATES

Thurs., Nov. 10
MEMBERSHIP BREAKFAST
*Brookside Country Club, Prospect and Adams Streets,
Pottstown, PA 19464*
7 – 7:30 AM
7:30 AM
**Networking
Program**

Dr. G. Terry Madonna, nationally recognized political pollster/commentator and Director of the Center for Politics and Public Affairs at Franklin and Marshall College, will analyze the political climate in the nation and Pennsylvania, including the 2012 presidential race, congressional elections in the state and highlights of recent state legislative activity. **\$25 per Member pre-paid; \$30 per Member invoiced; \$50 per non-member**
Sponsored By: Pottstown Salvation Army; Boyertown Salvation Army; Wanner Associates

Wed., Nov. 16
11:30 AM – 1:30 PM
WOW LUNCHEON
*Spring Ford Country Club, 48 Country Club Rd.
Royersford, PA 19468*

WOW started a book club! Read the book "5 Dysfunctions of a Team: A Leadership Fable" by Patrick Lencioni and join us for a book discussion at November's WOW Luncheon. **Members only; \$28 per Member prepaid; \$36 per Member invoiced**
Sponsored By: Fulton Bank and Corporate Psychological Resource Center

Tues., Nov. 29
4:30 – 6:30 PM
BUSINESS CARD EXCHANGE
*Boyertown Museum of Historic Vehicles, 85 S. Walnut St.,
Boyertown, PA 19512*

Enjoy networking and refreshments with fellow Chamber Members. **No charge; Members only; Reservations appreciated**
Sponsored by: Boyertown Museum of Historic Vehicles

Tues., Dec. 13
5-6:30 PM
HOLIDAY MIXER
Chamber's Conference Center, 152 E. High St., Suite 360,
Pottstown PA 19464*

No charge; Members only; Reservations appreciated

Thurs., Dec. 15
11:30 AM – 1:30 PM
WOW LUNCHEON
*Brookside Country Club, Prospect and Adams Streets,
Pottstown, PA 19464*

Details to come. **Members only; \$28 per Member prepaid; \$36 per Member invoiced**
Sponsored By: Schultz Technology Solutions

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:

Route 422 Business Advisor

FEATURED MEMBER BENEFIT OF THE MONTH

The *Route 422 Business Advisor* became the official news-magazine of the TriCounty Area Chamber of Commerce in October of 1999. This unique partnership with the *Route 422 Business Advisor* has enabled the Chamber and its Members to share our information and expand our influence throughout a larger region.

Distribution is over 10,000 copies monthly!

This comprehensive publication, established in 1995, features business profiles, company news, expert columns and targeted information for business owners, operators, and key decision makers who live and work in and around this growing region of Philadelphia's suburbs.

Route 422 Business Advisor is published by MACnificent Pages in digital format at www.422business.com and www.422bizmag.com, and printed copies are mailed directly to qualified business owners, managers, and key decision makers throughout our coverage area.

The website contains the current and back issues of the *Route 422 Business Advisor* magazine. This site also contains a link to subscribe to the hard copy of the magazine, and a search engine is provided to assist in finding all relevant articles for a particular topic.

Advertising in the *Route 422 Business Advisor* not only supports the TCACC mission, but also enables you to market your goods and services to a regional audience of qualified business owners, managers, and key decision makers along the Route 422 and



Route 100 corridors in Montgomery, Chester and Berks Counties. Additional copies are dropped at various locations throughout the region for pick up.

Please call 610.323.6253 to take advantage of your special TCACC Member advertising discount. In addition to advertising, the *Route 422 Business Advisor* offers you the opportunity to be featured in a cover story or inside story, video interviews, and website links!

NEWSMAGAZINE INSERT SPONSOR!

Each month Member businesses are sent the Chamber's official newsmagazine, *Route 422 Business Advisor*, reaching nearly 1,000 Chamber Member representatives. As a sponsor, your marketing flyer will be inserted into the Chamber Members' mailings. This Members Only marketing opportunity will get the word out about your business. All you have to do is supply the Chamber with your insert and the Chamber will do the rest of the work for YOU! For more information, please email Eileen Dautrich at eileen@tricityareachamber.com or call 610.326.2900. **Thank you to September's Newsmagazine Insert Sponsor: Frederick Mennonite Community; Pottstown Cluster of Religious Communities; WPAZ; Keller Williams**

STAY OPEN

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

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

Check out the calendar on page 37 or visit tricityareachamber.com for the latest Chamber Events and Community Events!

RESUME SERVICE AND MORE

The Chamber has a resume file service. We collect resumes every month. Employers are invited to come into our office to review the complete resume file at any time they are seeking to fill an opening. This month's resumes include: **Research / Administrative Assistant / Logistics; Marketing; Communications Manager; Executive; Business Development; Legal Assistant; Production Manager**

NEW WEBSITE FEATURE!

TCACC Continues to Add to the Website!

We can post your job openings on our website! Have a job that needs to be filled at your company? Email the details to Jeff at jeff@tricityareachamber.com and he will add it to our website!



JOIN OUR GROUPS ON FACEBOOK AND LINKEDIN

Did you know that you can stay up-to-date on events, the latest Chamber news, professional development opportunities, and more by joining the Chamber on LinkedIn and Facebook? Join our group on LinkedIn by searching TriCounty Area Chamber of Commerce at www.linkedin.com or become a fan on our Facebook page at www.facebook.com/TriCountyAreaChamber by clicking the like button to get all of the latest Chamber news and information. Don't forget to check out the photos posted from this year's events on our Facebook page after you join!

EMAIL MARKETING

Showcase your business to the Chamber Membership – reaching them through the Chamber's email correspondence.

The Chamber sends out emails at least twice a month to the Membership and is now offering Chamber Members the option of a monthly sponsorship of two separate emails. Emails to the membership typically cover upcoming Chamber events, local government issues related to business, and other opportunities that the Chamber has to offer and will now include your company's message.

The cost to take advantage of this visibility to over 1,000 recipients of this email is \$50 per month.

If you are interested in sponsoring a month, please contact Ashley at ashley@tricityareachamber.com or call 610.326.2900.

Monthly Sponsorship of Email Includes:

- Included in two separate emails in one month
- Your Company Information located in the top half of the email
- Company Logo
- 75 Word Teaser
- Link to Website

CONSIGNMENT TICKETS

Get great deals on movie tickets and other fun fall activities!



DORNEY PARK: Halloween Haunt –
Online through the Chamber \$27.99; Gate Price \$45.99



MOREY'S FEARS:
Amusement Only - Online through the Chamber \$36.00, Morey's Fears - Online through the Chamber \$22.00;

Amusement Only – Gate Price \$48.00,
Morey's Fears – Gate Price \$25.00

Renaissance Faire: Adult FREE with coupon (while supplies last), restrictions apply; Gate Price \$29.95;
Child (5-11) FREE with coupon (while supplies last), restrictions apply; Gate Price \$10.95

NEW! Movie Tavern:

10 Tickets for \$63.50;
Gate Price

10 Tickets for \$95

Carnike: 10 Tickets

for \$60; Gate Price

10 Tickets for \$90

Regal: 10 Tickets

for \$69; Gate Price

10 Tickets for \$90

Adventure Aquarium:

Adult \$18.50;

Gate Price \$22.95;

Child (2-12) \$14.50;

Gate Price \$17.95

National Aquarium:

Adult (12-59) \$23.50;

Gate Price \$29.95; Child

(3-11) \$18.00; Gate Price

\$24.95; Senior (60+)

\$22.00; Gate Price

\$28.95; Military \$20.00

Philadelphia Zoo:

Adult \$14.00; Gate Price

\$18.00; Child (2-11)

\$14.00; Gate Price \$15.00

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BECAUSE YOU *Belong*... MEMBER BENEFITS

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

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 Kitty Papp at kitty@tricountyareachamber.com or call the Chamber Office at 610.326.2900.

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 sponsorship (framed signs, flyers, brochures, business cards, pens, and other promotional items are recommended). Chamber staff will announce your company as the Coffee Station Sponsor at all meetings, seminars, and other events which might take place in the Chamber's boardroom, where coffee and other refreshments are provided.

Still Available for 2012 Coffee Sponsorship:
February; April; May; June

ENHANCE YOUR LISTING IN THE CHAMBER'S WEBSITE DIRECTORY

THE STATS ARE IN! INCREASE YOUR REFERRALS ON THE CHAMBER WEBSITE

September marked the one year anniversary of the Chamber's new website! We are pleased to bring you the latest statistics from this year's Enhanced Listing and Banner Ads on our website. If you are interested in enhancing your Listing or placing a Banner Ad on our website, contact Jeff at jeff@tricountyareachamber.com or call 610.326.2900.

Platinum Enhanced Listings – 138% more referrals than similar non-enhanced listings

\$125 per Year — Highlighted box with colored background, Logo/Image, Map Link, Business Description, Email Link, and Website Link

Gold Enhanced Listings – 110% more referrals than similar non-enhanced listings

\$100 per Year — Logo/Image, Map Link, Business Description, Email Link, and Website Link

Silver Enhanced Listings – 41% more referrals than similar non-enhanced listings

\$75 per Year — Business Description, Email Link, and Website Link

Bronze Enhanced Listings – 48% more referrals than similar non-enhanced listings

\$50 per Year — Website Link

Full Banner – 183% more referrals than similar listings without banner

Discount Rate of \$750 per year or \$250 per quarter

Rotates approx. every 3 seconds, is placed at the top of over 90% of all pages. An included link will take visitors directly to your website. This offer includes a Platinum Enhanced Directory Listing in the online directory at no additional charge.



Internal Banner – 188% more referrals than similar listings without banner

Discount Rate of \$500 per year or \$150 per quarter

An exclusive, full banner at mid-level of internal page of your choice, such as the Economic Development page, Real Estate page, etc. An included link will take visitors directly to your website. This introductory offer includes a Gold Enhanced Directory Listing in the online directory at no additional charge.

1/4 Logo Banner – 87% more referrals than similar listings without banner

Discount Rate of \$300 per year or \$100 per quarter

Shared with 3 other visible 1/4 banner logos, rotates approx. every 3 seconds, is placed at the bottom of 90% of all pages. An included link will take visitors directly to your website. This offer includes a Gold Enhanced Directory Listing in the online directory at no additional charge.

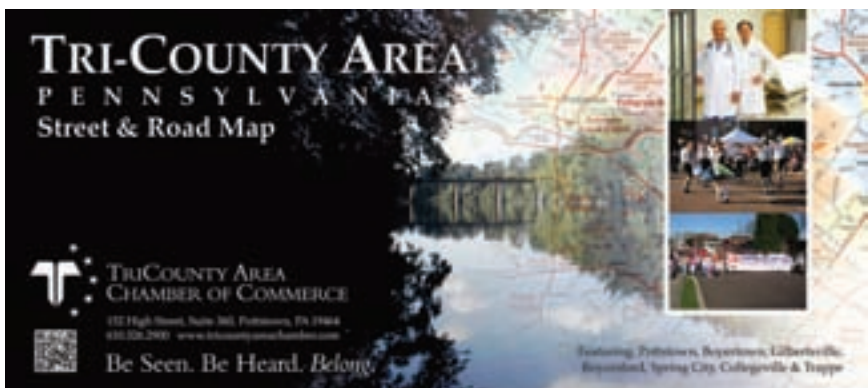
ALWAYS BUY CHAMBER!

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! – Check out a Chamber Member that can provide you with goods and services you need.

TRICOUNTY AREA PENNSYLVANIA STREET AND ROAD MAP

The new TriCounty Area Pennsylvania Street and Road Map will be distributed at the Chamber's Economic Development Luncheon on October 18th! If you can't make it to the event, make sure you stop by the Chamber Office to get your copy of the TriCounty Area Pennsylvania Street and Road Map.

Grab a stack and take them back to the office for employees or customers!



WPAZ Radio Show

The Chamber is back on the radio! Eileen Dautrich, President of the TriCounty Area Chamber, will be hosting a radio show every Monday during the noon hour on WPAZ 1370 AM. As an added benefit and thank you for renewing your Membership with the Chamber, your business will get time to talk about your products and services on the air. After renewing your Membership, be on the look out for an invitation with this radio show image to be Eileen's special guest and promote your business.



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POWER NETWORKING LUNCHEON



Thirty Chamber Members met on Wednesday, September 7th during the lunch hour to participate in a Power Networking Luncheon at Brookside Country Club. This new format of Speed Networking allowed attendees to rotate from table to table and give their elevator speech one-on-one to other Chamber Members making business contacts and exchanging information.

"I was able to have one-on-one time with business contacts that I may not have had the opportunity to get in front of in a traditional networking mixer. I have attended several speed networking events elsewhere and today's event was by far the best."

– Michelle Catrambone, Fulton Bank, Branch Manager, Assistant Vice President



Business Equipment Recycling Day

Tuesday, October 11, 2011
8—11 AM

Pottstown Industrial Complex
Keim Street, Pottstown, PA 19464

ITEMS ACCEPTED:

Audio Visual Equipment	Keyboards
Computer Equipment	Memory
Communication Systems	Modems/Cell Phones
Connectors/Cords/Wires	Monitors
Circuit Boards	Network/Video/Sound Cards
Fax Machines	Power Supplies
Hard/Floppy Drives	Printers

• NO Televisions or Microwaves!

Sponsored by:



LEADERSHIP TRI-COUNTY CLASS OF 2012



September kicked off the start of the Leadership Tri-County Class of 2012 with an opening session built around introductions to the non-profit sector in the tri-county area and teambuilding. Presentations from Wendy David of the United Way and David Kraybill, Executive Director of the Pottstown Area Health and Wellness Foundation focused on the climate of non-profits in the area, a basic understanding of what role Boards play in non-profits, along with a host of other information to help attendees better understand what the next 10 months will look like. Class members also gathered at Fellowship Farm for teambuilding activities to both get to know one another better and to build trust within the group.

This year's class is better than ever. Class members will be working on projects for non-profits in the community over the next 10 months and their energy and positive attitudes will contribute greatly to the success of the program. Stay tuned for updates in future articles in the *Route 422 Business Advisor* to learn more about the Class of 2012 and what they are up to! 🗑️

Leadership Tri-County Class of 2012

Anna Brendle, Pottstown Area Health and Wellness Foundation

Michele Catrambone, Fulton Bank

Christopher Cooney, Exelon – Limerick Generating Station

Nicole Henderson, Montgomery County Community College

Jeff Kofsky, SCORE

Rhonda Lee, John Middleton, An Altria Company

Valerie Rhoads, Cabot Supermetals

Carrie Robinson, Schultz Technology Solutions

Ashley Slaughter, TriCounty Area Chamber of Commerce

Kent Smith, John Middleton, An Altria Company

Cindy Young, John Middleton, An Altria Company



The Leadership Class of 2012 is sponsored by John Middleton, an Altria Company.

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"WOW provides wonderful professional discussions and networking."

– Rachael Conrad, Sealstrip Corporation

SPONSOR AN EVENT!

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

Get your company name out for everyone to see. Be a co-sponsor of a 2011-2012 WOW Luncheon.

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.

September marks the beginning of a new year of programs for the Chamber. If you are interested in sponsoring a WOW Luncheon over the next year, contact Kitty at kitty@tricityareachamber.com or call 610.326.2900.

WOW Book Club

The TriCounty Area Chamber of Commerce Women of the Workforce Group is starting a Book Club!

Read the following book and join us at the November WOW Luncheon for a facilitated discussion and presentation about the book.

5 Dysfunctions of a Team: A Leadership Fable

By: Patrick Lencioni



The Attendees to the September WOW event were pretty in pink!

The September WOW Luncheon was held on Thursday, September 22, 2011. The Luncheon started with an informal networking lunch at NEW MEMBER - T.G.I. Friday's restaurant in the Coventry Mall.

When participants were finished enjoying their lunch they were invited to walk across the hall and participate in the Coventry Corners Vera Bradley Tea. Pat McLaughlin, Owner of the Coventry Corners store, spoke briefly to WOW attendees during their lunch and personally invited them to attend this special event in her store. Coventry Corners' special event included the debut of the new Vera Bradley Breast Cancer Foundation pattern and the opportunity to meet Heidi Floyd, Ambassador of the Vera Bradley Breast Cancer Foundation who spoke briefly during the two hour event.

Heidi Floyd shared her personal story of her battle with breast cancer and being diagnosed with the disease two months

(See "On Leadership" on page 42)



WOW attendees were encouraged to wear pink to our event in recognition of breast cancer awareness. Those wearing pink were entered into a door prize drawing for a free WOW Lunch! Our pretty in pink participants are pictured in front of the Coventry Corners store with store owner, Pat McLaughlin (far right).

Join us for the October WOW Luncheon

The next WOW Luncheon is Wednesday, October 12, 2011 at 11:30 AM. Join us as Sharon Basile and Andrea Primas, YWCA Tri-County Area, discuss their recent trip to Zurich, Switzerland for the World YWCA Council 2011 World Meeting - "Women Creating a Safe World". The event was "a coat of many colors". This WOW Luncheon is sponsored by Last Call by Neiman Marcus.

PENNSYLVANIA CONFERENCE FOR WOMEN

Tuesday, October 25th at the Pennsylvania Convention Center

FEATURING:

Women's Rights Pioneer - **Gloria Steinem**

"Ugly Betty" Actress - **America Ferrera**

President and CEO of Care USA - **Helen Gayle**

Former Olympic Athlete and WNBA Player - **Marion Jones**

Life Coach and O, The Oprah Magazine Columnist - **Martha Beck**

This year's theme, **Live Fearlessly!**, encourages women to conquer challenges of the daily life and boldly transform into the woman they want to become. The Conference features motivational keynote speeches, engaging workshops and panel discussions that cover a vast range of topics specifically designed for women, including healthcare, leadership, managing change, finding work life balance, and personal finance. **Price: \$150**

To register online or learn more about the eighth annual Pennsylvania Conference for Women visit www.paconferenceforwomen.org.

Registration includes access to all keynotes and sessions, Career Pavilion, Health and Wellness Pavilion and Exhibit Hall.

If you own your own business, check out the details of the Small Business Boot Camp on the website.

This conference will take place at the Pennsylvania Conference Center, 1101 Arch Street, Philadelphia, PA 19107. We are partnering with the Greater Reading Chamber to charter a bus down to this event. This will alleviate the need to personally deal with traffic, worry about a place to park, walk from your parking space etc. The fee to charter the bus is \$30 per person for the bus trip payable to the Chamber. Contact Kitty at kitty@tricityareachamber.com or call 610.326.2900 to sign up for the bus.



Live Fearlessly!

Join us for the state's largest event of its kind with more than 5,000 attendees, offering community and connection, information and inspiration, motivation and momentum.

OCTOBER 25 PHILADELPHIA

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WOW - WOMEN OF THE WORKFORCE



(Continued from page 41)

into her pregnancy with her son. She shared the personal support she received from her co-workers at Vera Bradley and wanted to leave those listening to her message understanding that there is a larger purpose that exists and that you are supporting each time you are purchasing a Vera Bradley product.

Join us for the October WOW Luncheon (can we place the details that were on the existing page in this area to share the details of the October event?) I would like to change the look of this page – it is the same as last month – so feel free to remove the “sponsor an event” section to make photos larger and change the feel for the page. 📁



BUSINESS OF THE MONTH

BUSINESS OF THE MONTH IS CHOSEN AT RANDOM THROUGH A BUSINESS CARD DRAWING AT CHAMBER EVENTS, OR BY PARTICIPATING IN OTHER CHAMBER PROGRAMS, SUCH AS SURVEYS. OCTOBER'S BUSINESS OF THE MONTH WAS CHOSEN AT JULY'S MEMBERSHIP MIXER.

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- Member of Tri County Chamber



Each Office is Independently Owned and Operated.



POTTSTOWN HIGH SCHOOL STUDENT INTERNS AT CHAMBER

Rose Nodolski is pending graduation for 2012 at Pottstown High School.

Although she was not born in Pottstown, she was born close by in Phoenixville. She is most familiar with Pottstown, however.



Rose has been working as an intern at the TriCounty Chamber of Commerce through the Marketing Program at Pottstown High School. Rose is very excited to have the opportunity to intern at the Chamber. “Marketing is something that I have been doing throughout my high school career, so to see it end in an internship is quite fulfilling knowing that my work paid off.” Rose has also been involved in DECA since her sophomore year. “I competed in DECA my sophomore and junior years, in my sophomore year I made it to the State Competition and in my junior year I competed at the National level in Orlando, Florida. DECA is filled with plenty of leadership opportunities, similar to the Chamber.” Although she is still in high school, she hopes to make the most of the opportunities she was given while enrolled in the Marketing Program at Pottstown High School. Her duties at the Chamber include helping write articles for the monthly Newsmagazine and general office duties such as faxing and sending letters. Rose enjoys spending time with her family, loves listening to music / learning to play guitar, and baking. 📁

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AUGUST BUSINESS CARD EXCHANGE

Thank you to August's
Business Card Exchange
sponsor – **First Niagara**



HOLDING BACK THE FLOOD

This has been a tough year for our infrastructure. In early 2011 a blizzard blew through the east coast, dropping fifteen inches of snow, causing disruptions in freight and truck movement, and forced the shutdown of major highways for snow removal. Later in the summer, extreme heat caused portions of concrete roadways to heave, causing dangerous humps across the lanes of major highways. As the summer continued, an unexpected earthquake shook the ground, fortunately with no immediate damage to the infrastructure, however a heavy rains following less shortly after overwhelmed our infrastructure and tested it to the point of failure.

Through all these events, one thing has been made clear to the citizens: infrastructure is intricately linked to the way we go about our daily lives, enjoying the modern conveniences that an on-demand life can provide. When the infrastructure breaks down, our lives are disrupted and we quickly take notice. We notice the failure during a weather event, because it is immediate, and the cause is visible. For a few days, traffic may be heavy to work because a tree is blocking a side route, the power may be out, or the water may need to be purified before drinking. Eventually, all those inconveniences will be repaired, and life will go back to normal.

The results of these storms can be daunting. Hurricane Irene had initial estimates of three to five billion in damage, which continued to escalate as the recovery process



Shayne Trimbell,
Project Coordinator,
GVF Transportation



began. The in-flow of cash to pay for the repairs typically comes from two sources: the government, both state and federal, and the insurance industry. With the cost of recovery being so high, more needs to be done to mitigate future storms. Our structures should be built so that they not only can withstand damage, but prevent the damage from happening in the first place. With an eye to prevention, the need for recovery will be much, much less.

There are things we can be doing to reduce the damage in the future. A large portion of damage from these storms is caused by stormwater run-off overwhelming our streams and rivers causing them to breach their banks. A significant portion of the stormwater is directed there by the transportation infrastructure, which often acts a conduit or water running from buildings and parking lots. When infrastructure needs to be rebuilt, both public and private, the consideration of the run-off is taken into strong consideration. There are many efforts, and in some places regulation, that limit the amount of storm run-off to nothing more than which would occur naturally.

Integrating elements that mitigate water flow from reaching our streams and rivers will ultimately mitigate the possible damage that may occur downstream. With less damage occurring in areas downstream, the total damage from a storm can be a significantly reduced. 🗑️

Shayne Trimbell works as a project manager with GVF. To reach Shayne by email: strimbell@gvftma.com, or by phone: 610.635.3559.

Please note the new Chamber QR code

We will be using this code as much as possible on items shared with the membership and public. Remember to encourage employees and customers to use the Chamber Business Directory on the website for their products and services!



ECONOMIC DEVELOPMENT LUNCHEON 2011

REGISTER NOW!

Tuesday, October 18, 2011
11:30 AM— 1:30 PM
Copperfield Inn at Lakeside
594 West Ridge Pike
Limerick, PA 19468

Featured Guest Speaker

Steven Wray,
*Executive Director of the
Economy League of
Greater Philadelphia*

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MEMBERSHIP *Breakfast*

The Chamber kicked off its 2011-2012 program year with a Membership Breakfast on September 13, 2011 at Spring Ford Country Club, welcoming Rob Wonderling, President and CEO of the Greater Philadelphia Chamber of Commerce, as the keynote speaker.

Wonderling leads a business advocacy organization of member companies that promote growth and economic development in the 11-county Greater Philadelphia region. He joined the Chamber in 2009 with an agenda to advance the region's businesses, particularly by strengthening opportunities for entrepreneurs. His goal reflects his lifelong interest in innovation and economic expansion. He also serves as Chairman of the CEO Council for Growth, the governing board of Select Greater Philadelphia whose vision is to position the region as one of the nation's top business locations. Select is the economic development marketing affiliate of the Greater Philadelphia Chamber of Commerce. From 2002 to 2006, Rob served in the PA State Senate where he first served as Chairman of the Communications and Technology Committee and then as Chairman of the Transportation Committee. He also served in the executive branch of state government in the Ridge-Schweiker administration as Deputy Secretary of Transportation responsible for improving the operation of PennDOT's 5,000 employee highway maintenance workforce. He serves on numerous boards and commissions and has received several awards in recognition of his community involvement.

Part of working with the Philadelphia Chamber and CEO Council for growth, is seeing data for the landscape of the area. Wonderling has been able to get a sense of what businesses, which are willing to potentially relocate to the area, like and dislike about our landscape. According to Wonderling, there are three things that businesses like about our area. One is the location. We are located between the financial district in New York City and the government epicenter in Washington D.C. Two, businesses appreciate the fact that we have four distinct seasons. Three, they are impressed with our quality of life. Surprisingly, aspects of our area that do not seem to matter much to potential businesses are taxes and core services. On the other hand, three things that deter businesses from relocating to the area are too many layers of government, it is too difficult to get around (mobility issues), and the fact that leadership decisions



Donald Federico, Last Call by Neiman Marcus; **Deanna Carfagno**, Sunnybrook Ballroom & Restaurant; **Fred Jennings**, Right at Home; **Edward Caine**, EP Caine & Associates CPA, LLC; **Steve Miller**, Aabbots-Mauger Heating Oil, Fuel & Service Co.

are left heavily to political leadership rather than business and civic leadership. Wonderling shared these findings with attendees in introduction to leadership techniques for those looking to start new projects in the area themselves.

In these difficult economic times, Wonderling gave a set of three questions to ask oneself when embarking on a new endeavor in order to make sure resources are being used with the utmost care and consideration. First ask oneself, "Am I working on something that has broad community value?" Second, "What is the authorizing environment?" Third, make sure one fully investigates the question, "What is your organizational capacity to do what you want to do?"

In relation to his guiding questions, Wonderling encouraged attendees to take advantage of the changing demographics in our region and to celebrate diversity in order to create results and economic growth. He pressed attendees not to be afraid to partner with

new people and organizations in pursuit of future goals.

In addition to Wonderling's presentation, Chamber Chairman of the Board, Terese Brittingham, presented the Annual Report to the Membership revisiting some of the highlights from the 2010-2011 program year.

Congratulations to the Chamber's newest Members presented with their plaque at this month's Breakfast: Aabbots-Mauger Heating Oil, Fuel & Service Co.; Community Music School; Costco; EP Caine & Associates CPA, LLC; Last Call by Neiman Marcus; Right at Home; Sunnybrook Ballroom & Restaurant.

Special thanks to the sponsors of September's Membership Breakfast:

John Middleton 
an Altria Company


**Pottstown Memorial
Medical Center**


**VICTORY
BANK**

The next Membership Breakfast will take place Thursday, November 10, 2011 from 7 to 9 AM at Brookside Country Club in Pottstown. Dr. G. Terry Madonna, nationally recognized political pollster/commentator and Director of the Center for Politics and Public Affairs at Franklin and Marshall College, will analyze the political climate in the nation and Pennsylvania, including the 2012 presidential race, congressional elections in the state and highlights of recent state legislative activity. 🗳



Krista Kiefski, Costco; **Edwina French**, Community Music School

The RT422 Holiday Gift Guide 2011

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Organizing for Revitalization



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

Most towns in Pennsylvania have, at one time or another, organized for revitalization of the downtown. Sometimes revitalization happens and sometimes it does not. The problem with if it does not happen is that many years pass before it is tried again.

Each attempt will have its origins in a group of people with diverse backgrounds and varying skill sets. The direction of the group is often swayed by the prejudices both good and bad to different parts of the revitalization puzzle.

In DuBois, PA, the president of one of the main banks in town was firmly against historic restoration and initially drew the revitalization away from historic façade rehabilitation. In Lock Haven there were people who only wanted to concentrate on promotions as if everything else did not exist.

It is important that there is a well-rounded committee to steer the revitalization. Usually there should be an accountant, attorney, architect, district merchants, a banker, and some people from the community. It is important that the people selected for the revitalization community have some ties to the community to help them interpret need.

If all of the four points are represented on the board, (promotion, design, economic restructuring, and organization) the committee will have a healthy counterbalance to people who wish to exclude a full four point program. There will always be vocal people and many times, they are somewhat intimidating, depending upon their rank in a community.

Who should some of the at-large members be? I have found that members of the hospital board are usually in tune with the direction and the well being of the community. Institution members like insurance agents, bankers, and administrators sometimes add flavor to the board and offer insight

into their interactions during the revitalization process.

There are some conflicting thoughts concerning having people who will interact with your revitalization coordinator on a staff level. I never believed it was good to put the chamber of commerce director on the board, instead a member of the chamber of commerce board should be appointed. You should not put your director or coordinator in an inferior position to the chamber staff person. This is particularly true in the more rural areas where resources are scarce.

There are also a couple of theories of thought concerning the use of politicians and government administrative staff. If they are on the board, they can announce their plans or endorse your plans, either way it is a tricky thing depending upon the level of political support this person has been entrusted. What you do not want is someone to engage in a political dispute through the committee. That is not to say that the board should not be *avant garde* or bold in the approach, but should be wary of political initiatives by the board members who have a political agenda.

The issue concerning government administrative staff is the same issue as the chamber director. These people are the peers of the revitalization coordinator and not their boss. This is an important point. You cannot hamstring your revitalization coordinator by limiting their ability to deal on a peer-to-peer basis. This question has always come up

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

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By Millie Bell, President, Skin Health Solutions

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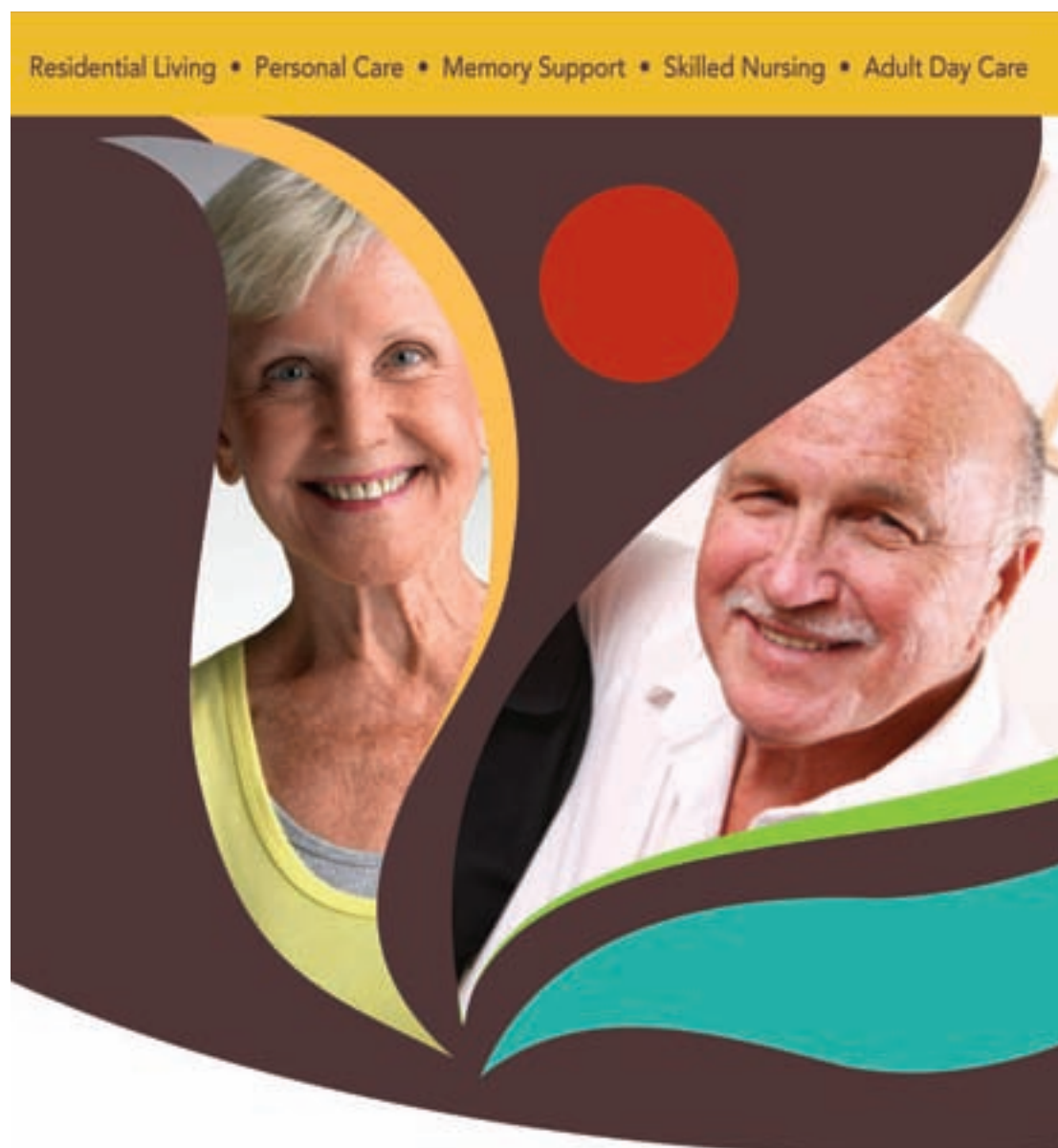
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(See “You Are Your Business” on page 51)



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 48)

in the DCED site visits when the city or borough controls the program, though making the revitalization coordinator the staff.

I worked on the DCED site review of Norristown's revitalization program when they were in the Main Street program. We saw that the planning department employed and controlled the revitalization coordinator. We stressed that this was not a good situation after interviews with the business people and the chamber of commerce. At the time, the state did not look favorably upon those kinds of arrangements.

The "right" people to serve on the board is often a challenge, considering that many people are drawn to a revitalization effort. It is hard to access a person's interest in the process during the initial stages. Some people are flash in the pan members, meaning that they talk a good game but are short on results.

I remember being in DuBois and having someone come forward to chair a

key committee and never doing it. There were always excuses concerning why the meetings never happened and what a heavy workload or childcare load with which the person was saddled. It is difficult to replace some of these members, because of the inter-personal issues on the board. I usually give them the three-meeting rule..."if ya haven't showed up to three straight meetings, there needs to be a new chairman of that committee."

Everyone experiences time issues relating to their personal life interacting with volunteer work. Many times a quiet meeting with them to tell them that there needs to be more proactive action by the committee is enough for some to be inspired to lead the effort.

The key is to be diverse, do not let one personality dominate or do the lion's share of the work. Everyone needs to be respectful of everyone else's ideas and thoughts and seek to work as a group. It is not easy... It certainly is not rocket science but it is the most important part of the program. 🗑

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YOU ARE YOUR BUSINESS

(Continued from page 49)

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Mildred (Millie) Bell is president of Skin Health Solutions a skin center and manufacturer of dermHA(derm H A) a skin care products in Downingtown, PA. Millie is a licensed esthetician and professional make up artist with over 30 years in the skin care industry. She's a member of the Plastic Surgical Skin Care Specialists and an associate member of the American Academy of Anti-aging Medicines. In 2008, Millie was named one of Pennsylvania's Best 50 Women in Business.

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WHAT YOU SHOULD KNOW ABOUT MARKET CORRECTIONS



INVESTMENT IDEAS

By William M. Schultz, CFP®, CRC®, Wells Fargo Advisors

THERE IS NO WAY AROUND IT
— MARKETS GENERALLY
MOVE IN CYCLES!

Although the past is no guarantee of the future, historically, the stock market has spent more time on bullish advances than on bearish retreats — which is why stocks have been considered a good investment over the years — the market also tends to retrench more than the average investor would like to think about. The traditional definition of a bear market is a 20 percent or greater decline in stock prices as measured by the Dow Jones Industrial Average or other relevant index. A full-fledged bear market can persist for many months or, in rare cases, years.

Some corrections, on the other hand, are sharp, but brief, lasting only a day or two — such as the Dow's 500-point drop in October 1987 — or for a few weeks. Sometimes a short, dramatic decline serves as a prelude to a lengthier downturn. The 1929 crash and subsequent three-year bear market, which saw the Dow lose almost 90 percent of its value, illustrates this latter possibility.

Government and securities-industry officials are constantly learning from their experiences with previous declines. Regulations established in the wake of the 1929-1932 bear market have helped prevent another decline of similar magnitude. For example, margin require-

ments were raised from 10 percent to 50 percent to prevent investors from becoming excessively leveraged (indebted) the way many were in the months leading up to the 1929 crash.

More refinements were introduced after the 1987 correction, including our current system of circuit-breakers. In theory, these circuit-breakers would stretch out a decline over several days rather than allow it to gain momentum immediately. The assumption is that the additional time would help curb panic selling.

Although the securities industry is committed to doing everything in its power to protect investors, it cannot prevent market corrections. It is essential for investors to take responsibility for their own investment activity and to arm themselves with as much knowledge as possible about the risks and potential rewards of investing.

In the 1930s, the Cowles Commission, formed to guide investors through the aftermath of the 1929 crash, came up with five essential rules for successful investing, which are still applicable today:

Invest for the long term. While the stock market can be risky over the short term, risk decreases as your investment

(See "Investment Ideas" on page 58)



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INVESTMENT IDEAS

(Continued from page 57)

time horizon lengthens. A good rule of thumb is that stock and bond investments should be funded with money you won't need for at least five years.

Some investors hope to improve their returns by selling a portion of their holdings just before a correction. Such "market timing" is something that even professional investors find difficult to do well with any consistency and is not recommended for the average investor. Aside from the very real difficulty of identifying the end of one market phase and the beginning of a new one, the basic emotions of greed and fear work strongly against those who attempt market timing, constantly tempting them to overstay their positions in a bull market and to remain on the sidelines for too long in a bear market.

Invest systematically. One way to avoid the timing dilemma is to use a simple strategy called dollar-cost averaging — the practice of investing a fixed amount of money in a particular investment at regular intervals. Because the amount invested remains constant, the investor buys more shares when the price is low and fewer shares when the price is high. This means that the average cost per share tends to be lower than the average market value of

the investment over the same period.

Dollar-cost averaging cannot eliminate the risks of investing, guarantee a profit or protect against a loss in declining markets. The success of the program depends on making regular purchases through advancing and declining market periods — and on selling when your investment is worth more than the average price you paid. Since such a plan involves continuous investment in securities, investors should consider their financial ability to continue purchases through periods of low price levels. But dollar-cost averaging does offer a disciplined method of investing in the securities markets and lowers the price you have to get to break even.

Diversify investments. When people think about investing their money, they probably envision themselves comparing the merits of various investments. But before they get to that step, there is a more basic decision to make: asset allocation. Asset allocation is the percentage of investment funds an investor allocates among asset classes such as stocks, fixed income, cash equivalents, and tangibles/real estate.

The decision is an important one. A study of large pension funds determined that a pension manager's allocations

(See "Buzz Around the Block" on page 60)

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Energy use in our homes is probably the most focused aspect of building green. The main components of the building to consider in terms of energy use are the building envelope (insulation), lighting, heating and cooling systems, and domestic hot water production.

When building a green home, we want to reduce energy use and reconsider our energy source. Energy sources can be defined into two categories, renewable and nonrenewable. There are many statistics, facts and figures regarding energy use, but the bottom line is that industrialized nations consume the largest amount of fossil (non-renewable) energy per capita than the non industrialized nations. The amazing statistic is that only 4% of energy produced in the U.S. is from renewable, (geothermal, solar, wind), sources. The fundamental goal to reducing energy use and changing the energy source is to reduce the amount of CO2 we produce, popularly known as our carbon footprint.

Assessing Energy Needs

The first step in designing the energy systems for a home is assessing the energy needs of the occupants of the home. The functional needs include the time of day and the use experience in the different rooms of the home. The physiological needs include visual comfort, thermal comfort, acoustic comfort, and air quality or respiratory comfort.

Visual comfort considerations would include the type of lighting required, ambient or task, and the source, window placement, and light fixtures.

Lighting was discussed in the August issue of 422 Business Advisor.

Thermal comfort considerations would include the activities of the occupant, the clothing of the occupant and the environment, air movement, humidity, air temperature, radiant surfaces, etc.

Acoustic comfort is more important than you might think. Noise sources such as motors, fans, pumps, pipes, ductwork, and appliances can be very distracting and stressful.

Fresh clean air is very important to our health. A more efficient home is a tighter home with minimal air infiltration, so the need to introduce fresh air into the home needs to be considered.

The Building Envelope

The most important consideration to reduce heat (or cooling) loss is to maximize the efficiency of the building envelope. Super insulation and air tightness is the way to achieve superb energy performance. There are many insulating materials to choose from. One choice consideration is the cost, how much R value am I getting per dollar? What are the health considerations of certain products? Can the insulation product be

(See "Sustainable Construction Advisor" on page 61)

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BUZZ AROUND THE BLOCK

(Continued from page 58)

among asset classes had a far greater long-term effect on returns than the individual securities selected. Of course, asset allocation or investment timing cannot eliminate the risk of fluctuating prices and uncertain returns.

Buy quality. Periodically, investors become enamored with initial public offerings (IPOs). For those who know how to invest in them and understand the risks, IPOs can be an appropriate investment. By definition, however, IPOs involve companies whose stocks are untested in public trading. The average investor should approach this arena with extreme caution and commit no more than a small percentage of investment capital to it.

At the other end of the spectrum are the many companies with histories of consistent sales and earnings growth. Although nothing is guaranteed in the investment markets, there is a lower probability that such companies will drop off the investment map during a correction. Rather, a correction presents investors with the opportunity to acquire more shares of historically seasoned, financially sound companies at reasonable prices.

Get professional advice. Each investor brings a different outlook and level of sophistication to the markets. Most investors can benefit from some degree of professional input. Whether that means professional research on individual securities, advice on asset allocation, or entrusting money to professional portfolio managers, investment professionals are great resources for helping investors achieve their financial goals.

Particularly during corrections, it helps to have a coherent investment strategy worked out in advance and to be able to keep that strategy clearly in mind as events unfold. A qualified investment professional can help plan a sound investment strategy. 📁

* Gary P. Brinson, Brian D. Singer, and Gilbert L. Beebower, "Determinants of Portfolio Performance II: An Update," *Financial Analysts Journal*, May/June 1991.

This article was written by Wells Fargo Advisors and provided courtesy of William M. Schultz, CFP®, CRC®, Financial Advisor in Collegeville at 610.454.2043. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE. Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company.

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SUSTAINABLE CONSTRUCTION ADVISOR

(Continued from page 59)

an integral part of the structure and design? Insulation material choices fall into 3 basic categories fiber, foam, and radiant barrier. Some fiber choices are Cellulose and Fiberglass. Some foam choices include rigid board polystyrene, and spray polyurethane foam. A radiant barrier is usually an aluminum foil face integrated onto other components of the building envelope.

Moisture control needs to be factored into the equation. As heat moves from inside (warm) the home to outside (cold) the home, condensation can occur. A good vapor barrier on the inside will prevent the moisture moving with the heat toward the outside of the building. Moisture laden hot air, will condensate when it gets to a cool surface, resulting in mold, rotting and other moisture issues. Sealing all penetrations through floors and walls around pipes, wires and ducts, is also important to reduce heat and moisture migration. Bathroom and kitchen fans should be ducted to the outside of the building to evacuate moisture and odors from the home.

If we focus more on the quality of the building envelope, then regardless of the

source of the heating and cooling we have effectively reduced our energy loss.

HVAC System

In our climate here in southeast Pennsylvania we have many challenges to achieve thermal comfort. While there are some passive and hybrid approaches heating and cooling our homes, we'll focus on active heating and cooling systems in this section.

The most comfortable and efficient method of heating is radiant heat. The old cast iron radiators provided a clean and comfortable heat source. Hot water baseboard heat was also a good choice. The preferred method today of radiant heat is in floor radiant heat. To heat a small space, such as a bathroom floor, an electric in floor mat is a good choice. To heat the whole house with in floor radiant heat, a hot water heated tubing installed in or under the floor creates a very comfortable system. The heat source is under your feet, so your whole body 'feels' the heat. This type of system is quiet unlike the radiator systems. And this type of system is very clean since it requires no air movement. Considering our 3 physiological comfort needs from

above this system is a best choice.

To achieve cooling comfort through an active air conditioning system requires ductwork. For this reason and because of budget considerations a good choice would be a hot air furnace coupled with the air conditioning system. The two systems would share an air handler and share the ductwork. The fuel source for the air conditioner is electric. A ground source or geothermal unit will use less energy than a conventional air to air conditioning unit. The opportunity to use

photovoltaic or PV solar is an option with any electric choice.

Besides solar, some fuel choices for the heat systems are electric, oil, gas, and geothermal.

We'll address geothermal and passive systems in next months issue. 📖

William Felton is a custom home builder and a Certified Sustainable Building Advisor, (SBA) and an advocate of the redevelopment of our 'fine old towns.' Please visit his web site at www.williamfeltonbuilder.com

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COVER STORY

(Continued from page 8)

How will that translate to jobs at home? "Some of that is made overseas," Matarazzo concedes, but adds, "Some U.S. companies are making these hi-tech components now. What this technology will do is launch an efficiency in other industries, such as manufacturing. So you can literally have high-paying, high-growth jobs coming out of existing technologies and morph into other aspects of our economy and our system. It's not like all these jobs are going to materialize because someone's going to stroke a pen that will create more manufacturing jobs overnight. It won't happen like that."

Matarazzo adds that education will be a large part of the equation as well. "The secondary institutions, the community colleges, online colleges, are going to be in a huge windfall, as people re-tool themselves for these new industries and careers," he said.

In terms of investing, Matarazzo offers, "Sometimes people don't understand that the big giant economy is based upon many small and medium sized companies with razor sharp profit margins. The value of the stock markets referenced in the media are derived from the future earnings expectations of these companies. When the margins change for positive or negative,

either way, they have a dramatic effect on which way the markets head," he said. "So you can either speculate on the short term movements of profit margins or you can invest for the long term on a company by company basis. Investing in the companies and their long term profits allows you to worry less about where the profit margins are moving on a day to day basis. This is important because, for many, you will be an investor for life. You will be investing to match your life expectancy. You're looking at income from your investments. You're buying companies that pay dividends and bonds that provide interest. You're securing the return in the portfolio, or a vast majority of the return, with consistent income and not speculating on next week's earnings reports and markets' short term reactions."

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