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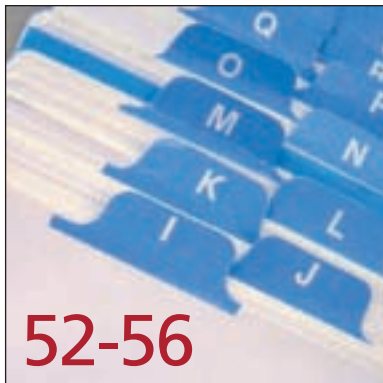
Stay jolly at King of Prussia Mall with several new retailers, EV charging stations, Men's Shopping Night and a remodeled food court featuring a family-style dining table and fireplace.

8-16



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KING OF PRUSSIA MALL



Holiday Conveniences, Special Events and Programs to Make Sure You Stay Jolly All Season Long

The temperatures have dropped, the leaves have started to change and the aroma of pumpkin spice fills the air. That could only mean one thing ... the holidays are right around the corner. From long lines to even longer lists, there are numerous ways one can feel overwhelmed by holiday shopping strain. However, King of Prussia Mall, the East Coast's largest shopping center, offers several holiday conveniences, special events and programs to make sure you stay jolly all season long.

Boasting seven world class department stores and more than 400 retailers and restaurants, King of Prussia Mall has more pure retail shopping space than any other attraction in America and features retailers that cannot be found elsewhere in the region.

Since last holiday season, King of Prussia Mall has added several new retailers to the ever expanding roster including: Lululemon, True Religion, Mammoth, 77Kids, Vera Bradley, L.L. Bean, Swim 'N Sport, Ermenegildo Zegna and Wolford. A number of merchants took the opportunity to remodel and enhance their existing stores in 2011; most notable was the nation-

al debut of Express' new concept store. Finally, The Pavilion welcomed back an old friend to the King of Prussia merchant mix with the reopening of Old Navy.

"King of Prussia's management team is committed to making the customer visit exceptional by providing not only a diversity of retail offerings but the brands and experiences people want," said Director of Marketing, **Kathy Smith**. These new store openings and re-openings resulted in the addition of over 300 jobs.

Additionally, in 2012 the mall will offer shoppers even more selection with the development of a 120,000 plus square-foot space that will house ten new retailers.





For those holiday shoppers who need a quick break and a re-charge to complete their gift list, they can visit the remodeled Plaza Food Court. The newly designed space features higher ceilings with special lighting; traditional seating, as well as enclosed areas with bench and bar style seating; a family-style dining table; and marble countertops, tables and flooring from food court sponsor, Colonial Marble and Granite. A gas fireplace and big screen TV add the finishing touches. Seating capacity in the new space has increased to over 600 seats.

(See "Cover Story" on page 6)



*Please visit us online at
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needs this holiday season!*



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COVER STORY

(Continued from page 5)

And for those shoppers needing a different charge, specifically one for their electronic vehicle, the mall has that too. In October, King of Prussia Mall unveiled new EV charging stations allowing drivers to "pull up and plug in" while visiting the shopping destination. In addition to this newest convenience, the mall will once again be offering its courtesy holiday shuttle to help transport shoppers looking to cover more ground in less time; a mobile application and social media channels to help shoppers stay 'in the know' about the hottest gift ideas and sales; and easy purchasing options for the ever-popular King of Prussia Mall gift card which can be purchased through the mall's website (www.kingofprussiamall.com) or at any of the three Guest Service Centers.

Because holiday shopping can't be all work and no play, King of Prussia Mall will once again offer unique events for the entire family. On November 16 and December 14, pet lovers are invited to bring their furry friends to have photos taken with Santa himself at his holiday



tree in the Bloomingdales Court. And on December 8, King of Prussia Mall will host its annual Men's Shopping Night where men can buy gifts for those on their holiday lists while enjoying complimentary cocktails, beer and food offered by many of King of Prussia's exclusive retailers. 🍷

Penn Liberty Bank Helps Southeastern Pennsylvania Businesses with Capital Access Program

Penn Liberty Bank is a locally owned and managed community bank delivering exceptional high touch personal service. The bank locations consist of nine conveniently located offices throughout Chester and Montgomery Counties.

In support of community needs, the bank has launched the business Capital Access Program (CAP). The new program, available now through the first quarter of 2012, designates \$20 million in business loan funds available to businesses in Southeastern Pennsylvania to finance expansion and job creation initiatives.

"We remain dedicated to helping our communities by providing funds to area businesses facilitating expansion and job creation activities. Economic downturns

have hurt area businesses and continued uncertainty has delayed expansion decisions. Penn Liberty Bank is ready to help support businesses who want to move forward with growth plans." Stated Brian Zwaan, President and COO of Penn Liberty Bank.

Penn Liberty Bank's Capital Access Program provides affordable rate loans in amounts up to \$2 million to creditworthy businesses in Southeastern Pennsylvania with annual revenues up to \$10 million. All documentation closing costs and loan fees will be waived for loan amounts up to \$500,000 under this program.

Businesses are encouraged to take advantage of this program by calling Jim Danna at 610.535.4522 or emailing inquiries to CAP@pennlibertybank.com. 📧

For more information about Penn Liberty Bank visit www.pennlibertybank.com.

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BUZZ AROUND THE BLOCK

This month's Buzz Around the Block focuses on a wide variety of great gift, dining, and service providers to help make your holiday party planning, shopping and preparations unique and special this year. From chocolates, jewelry, clothing, and fine art, to antiques, unusual gifts, delicious food and specialty services, this year's guide offers something for every one of our readers.

Sweet Ashley's Chocolates

"When you give the gift of chocolate, the WOW factor is not in the size of the box, it is in the quality of the chocolate inside the box." – Connie Lawson, Owner and Chocolatier.

There's a reason why Sweet Ashley's Chocolate was *Pottstown Mercury's* People's Choice winner for 2010 and 2011, and awarded "Top Five" in the Philly Hot List for 2009, 2010 and 2011. They make fresh, melt in your mouth chocolates offered with neighborhood friendly style at a price that nobody can beat.

So...find your way to 343 Main Street in Royersford and treat your family, your friends, your employees, your business associates, your clients, your teachers, your bus drivers, your mail carriers, your nurses, your dog sitters, your hairdressers, and, of course, treat yourself to the gift of homemade chocolate from Sweet Ashley's Chocolate.

Selection may be a difficult yet delightfully tasty endeavor. Choose from a variety of homemade and creative milk, dark and white chocolate creations, from classic crèmes, jellies, cherries, coconuts, truffles, pretzels, nonpareils, Oreos, graham crackers, caramels, and peanut butter cups. Or indulge your taste buds with their unique milk and dark piña colada delights, milk and dark lemon delights, dark blackberry delights and dark pomegranate delights. And if you are into a chocolate adventure, stop by and try Sweet Ashley's milk chocolate peanut butter potato chip clusters, milk and dark chocolate caramels with sea salts, milk chocolate caramel stuffed pretzel sandwiches or their south of the border chocolates (dark chocolate with cinnamon and cayenne pepper!)

Sweet Ashley's knows that the gift of chocolate brings an instant smile—and so do many of their corporate customers who depend on them for their

turnkey corporate chocolate gift service year after year. According to Connie Lawson, owner, "Many local companies count on us to handle all the chocolate details. We determine the budget and then assist in product selection, provide the gift packaging, wrapping, customized greeting message, shipping and delivery." Last year Sweet Ashley's Chocolate took over an entire UPS truck after they helped the driver load 168 'client appreciation chocolate gift boxes' that were carefully selected by the client then shipped all over the U.S.

Sweet Ashley's Chocolate is also your 'go to' chocolate shop for wedding, shower, reunion and retirement favors. And, if you are looking for something in chocolate that they don't have – just ask. Connie, owner and chocolatier, will put her expertise to work. Stop by and taste the difference. Visit Sweet Ashley's Chocolate at 343 Main Street in Royersford, PA, call us at 610.948.1085 or visit our website at www.sweetashleyschocolates.com.

Designs Unlimited Interior Landscapes, Inc. Plant & Floral Decorators

Seasons Greetings to all and ...yes! ... It is time to schedule and plan for your Holiday Décor!

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Our artificial trees are the most life-like on the market or we provide live cut Frazier and Douglass fir trees from 4' -15' grown in Chester County. We can use your existing decorations to keep your budget in line and save you money. We assemble and 'fluff' your Christmas items, adding new bows and ribbons, lights, and decorations as needed, to create a new unique design which will be sure to please all.

We offer new exciting colors and theme designs for your lobbies using wreaths, garlands, trees, and poinsettias, along with live or faux holiday floral arrangements designed to last all season.

In addition, we can use your existing decorations to keep your budget in line and save you money. We assemble and 'fluff' your Christmas items, adding new bows and ribbons, lights, and decorations as needed, to create a new unique design which will be sure to please all.

Give us a call at 610.327.8060 to discuss and price your decorating needs, and please visit our website at www.designsunlimitedplants.com. We will look forward to hearing from you and celebrating this special time of joy and celebration.

Go Green! Live plants clean the air and boost morale and productivity.

Weitzenkorn's

Weitzenkorn's men's store, located at 145 E. High Street, Pottstown, PA is a forth generation family owned business opened in 1864. We continue to carry on the proud tradition of distinctive men's wear for all sized men and all occasions.

In addition to our fine lines of clothing we also offer expert tailoring. We are truly a full-line men's store — carrying hats to shoes and jeans to tuxedo's. Also offering formalwear for rental and sale.

At Weitzenkorn's men's store we carry only the most respected brands. With a wide selection of suits, sports coats, slacks, denim, sportswear, furnishings, ties, belts, outerwear and shoes, we offer you style and comfort.

For Big and Tall clothing, we have two convenient locations; Pottstown and Exton. You will find the same

high quality and service along with the largest selection of sizes in the area. For more information, please call 610.323.8810 and visit www.weitzenkorns.com. HOURS: Monday 9:30 - 7:00; Tuesday, Wednesday and Thursday 9:30 - 5:30; Friday 9:30 - 9:00; Saturday 9:30 - 5:30.

Olde Knitting Mill Antiques and Collectibles

Olde Knitting Mill Antiques and Collectibles is located at 20 E. Bridge St. (lower level) in Spring City, PA. We have been the winner of the *Pottstown Mercury's* Readers Choice awards for five consecutive years as being the best antique shop in Berks, Montgomery and Chester Counties. Our motto is "We are an olde time shoppe with something for everyone."

We specialize in antique, vintage and primitive furniture, glassware, pottery, coins, costume jewelry, vintage vinyl records, collectibles, paper goods, country decor and much more. We feature a shop within a shoppe, Patchwork Country Shoppe. They offer a large selection of giftware, country and primitive decorations, quilts, linens, bathware and much more.

We currently have 20 dealers in our shoppe, each selling a specialty item and a variety of goods. New merchandise arrives weekly and we currently have a limited amount of dealer space available. Call for information on dealer space at 610.792.9677. We offer different events monthly. They can be found on our spotlight page of our website at www.oldeknittingmillantiques.com.

Upcoming events include a primitive tree making class on November 30th. Cost is \$35.00 per person. This includes all your supplies. Limited space available for this class. Recommended to sign up early, as the

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



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Buzz Around the Block

(Continued from page 9)

class fills up quickly. We also have our annual holiday open house on Saturday, December 3rd, 2011 from 10am to 6pm. Light refreshments will be served and we feature pictures with Santa for \$5.00 per picture. (Proceeds benefit a non-profit charity.) During the months of November and December, we host a canned food drive to assist local families at Christmas time.

Also, don't forget to "like" us on our Facebook page, Olde Knitting Mill Antiques. Bring our ad in for a 10 percent discount on any one item! (Limit one coupon per visit.)

Romantic Jewelers

Seeking a distinctive engagement ring or jewelry item that's just as unique as your love? You've come to the right place! At Phoenixville's Romantic Jewelers, we sell one-of-a-kind fine jewelry pieces that will simply amaze you. The building at 241 Bridge Street, built in the late 1800s, has been recently restored into a welcoming Victorian environment for your shopping pleasure.

Debbie Pekala, owner/proprietor, has been collecting antique and one-of-a-kind jewelry for almost 30 years. She studied at the Gemological Institute of America in New York, receiving her certifications in Colored Stone Identification and Diamond Grading. She's also taken many seminars at Jewelers of America in New York City. Debbie has been in the antique business for over 14 years, and enjoyed successful businesses in Malvern and West Chester before settling in Phoenixville to specialize in fine jewelry.

Stop by the store to experience our eclectic selection in person. You're sure to find a beautiful gift for that special someone, or a little treat for yourself that perfectly expresses your nostalgic fashion sense. And while you're there, please feel free to ask about our Custom Wedding Band service. We specialize in making custom wedding bands to match any antique or unique engagement ring! We also have a connection to over 150 antique engagement ring molds! We can have a ring custom made just for you from any of these original antique molds. Also, feel free to ask about expert jewelry and watch repairs, watch battery replacement, ring cleaning, and appraisals too! We're happy to help you with all your jewelry needs!

Our specialty is heirloom jewelry—fine estate pieces and antique engage-

ment rings, as well as meticulously handcrafted reproduction jewels created in 18KT gold with rose-cut diamonds and precious gemstones. In addition, we carry a beautiful selection of sterling silver, both modern designs made by hand and antique-style pieces with filigree and semi-precious gemstones. The inventory includes a wide array of necklaces, earrings, bracelets, rings, pins, broaches, lavalieres, pendants, and many other beautiful adornments. There's men's jewelry, too—tungsten rings, wedding bands, pocket watches, and cufflinks.

Shop the fine array of jewels on the web at www.RomanticJewelers.com, or come into the store to peruse an even wider selection. You're bound to find the perfect item for every person on your gift list! Open Tuesday thru Saturday. For additional information, please call 610.933.3833.

Audge's Magic Moments

Welcome to Audge's Magic Moments, your one-stop shopping spree, located at 12 College Street, Pine Forge, PA, and online at www.AudgesMagicMoments.com. Feel free to browse our store for thousands of attractive and affordable gifts from around the world. We have ceramic, wood, porcelain, glass, elegant collectibles, home and garden decor, and much more. You'll see a complete selection of items for all of your personal and gift giving needs.

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Decorate your home and garden with our huge selection of elegant home and garden décor items. Whether you are looking for American country decor giftware or for whimsical metal garden art, we offer a huge selection of décor items like our liberty bronze figurines and our cute patchwork ceramic animals. Indulge in our quality office accessories and bookend collection for a home décor scheme that would make your mother proud. We offer a variety of shabby chic distressed furniture and décor items along with our selection of musical carousels and hand-painted ornaments. We offer a wide assortment of quality products like our room

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

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The College also offers degree programs in business and management, a women-owned business network, professional certifications and workshops on a variety of topics of interest to small business owners.



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Buzz Around the Block

(Continued from page 10)

divider screens and we hope to continue to offer you superior products at reasonable prices. For additional information, please call 610.367.8429.

Bauman's Apple Butter

Bauman's Apple Butter, located at 118 Hoffmansville Road, Sassamansville, PA, and online at www.baumanfamily.com, offers over 18 different varieties of fruit butters. Fruit Butter is the delicious heart of the harvest, as clean fresh fruit is cooked to a naturally smooth spread. Pectin or thickeners are not added. Nor do we ever use preservatives or additives in our products. Just the natural goodness of fruits and spices.

Products include: Apple Butter; Apricot Butter; Blueberry Butter; Cherry Butter; Chili Sauce; Cranberry Applesauce; Honey Peach Butter; Ketchup; Peach Butter; Peach Preserves; Pear Butter; Plum Butter; Pumpkin Butter; Strawberry Applesauce; Strawberry Butter; Strawberry-Raspberry; Strawberry-Rhubarb; and Sweet Tomato Butter. For additional information, please call 610.754.7251.

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Van Scoy Jewelers, Greater Reading's premier diamond store, carries a spectacular line of wedding bands and engagement rings, diamond and gold jewelry, colored gemstone fashions, designer jewelry, fine men's and ladies' watches, and upscale gifts. Visit our store today to see the finest selection of custom diamond jewelry and brand fashions including Nomination Bracelets, Honora jewelry, Mark Schneider Bridal fashions, Michele watches, MontBlanc gifts, and others we're not allowed to mention online.

We buy our diamonds directly from the cutters in Antwerp, Belgium. We have GIA certified gemologists on staff. We visit industry events and designer showrooms directly to personally select the many items in our store. And we have a complete in-house jewelry service department that supports our products and performs outside service work. Van Scoy is located at 2733 Paper Mill Road, Suite 3, Wyomissing, in the Broadcasting Square Shopping Center, is easily accessible from all major highways, and has safe, secure parking for your shopping convenience. For additional information, please call 610.374.9330 and visit www.vanscoy.com.

The Brick House 2011 Holiday Season

"We are not just another location, we are a destination!" As the summer ends and the fall season transpires, The Brick House, located at 152 E. High Street, Pottstown, begins its most exciting time of the year, reports Blair N. Walsh, Executive Director. While the summer months always award a new menu, the fall brings so much more with new seasonal specials, spirits, and entertainment. New daily entrée specials include 0.39 wings on Mondays, 1/2 price burgers on Tuesdays, and our 14oz Rib-eye only \$13.99 on Sundays. Seasonal desserts include pumpkin pie and apple sundaes. Our creepy cocktails, pumpkin drinks, and Christmas martinis are all back by popular demand. New drafts include Shock Top Pumpkin, Sam Adams, and Anchor Steam. New trendy spirits include Birthday Cake Vodka, Marshmallow Vodka, and Jim Beam Devils Cut – stop in & try one today!

Upcoming events include the biggest party night of the year 'Thanksgiving Eve', and our 'Red Carpet Themed New Year's Eve Event'. Mark your calendars for Thanksgiving Eve as we will house a Wednesday Night DJ to kick off your long holiday weekend. We are always OPEN, 365 days a year from 11am to 2am, so make your Thanksgiving Day easy with no mess and no stress. Reservations are not mandatory, but can be made for as little as two persons or for parties as large as 40 persons. This Thanksgiving Day holiday we will feature our signature 'family style' special that includes heavy portions of our homemade slow-roasted turkey, stuffing, green bean casserole, cranberry sauce, assorted bread, and a choice of any dessert for only \$21.99 per adult and \$11.99 per child. Note our full menu will be available all day in addition to our Thanksgiving Day entrée.

Beginning November 7th, our staff decorates for the holiday season with large wreaths, garland, trees, and ornaments. We strive to create a warm holiday spirit in our establishment to make our guests' experience unforgettable. It is that time again for holiday events and parties; therefore, The Brick House can offer your party great drink specials or buffet-style specials. Our fixed price menu options and holiday bar

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

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Buzz AROUND THE BLOCK

(Continued from page 13)

discounts are great for those on a budget. Call today 610.906.3527 or email: Inbox@PottstownBrickHouse.com to inquire or reserve your next event!

We are open throughout the holiday season Christmas Eve and Christmas day. Don't forget to purchase our rechargeable gift cards and apparel for your employees, family, or friends available in any dollar amount. Check us out online www.PottstownBrickHouse.com for our updated calendar of events, new TV commercial, or to sign up for our weekly mailer to receive coupons/specials/discounts. We look forward to hosting your next office party, special event, or corporate gathering!

Adelphia Seafood

The holiday season is the best time of year to gather together for everyone's favorite pastime: Eating! For over 60 years, Adelphia Seafood has been helping restaurants, grocery stores and families like yours throughout the Mid-Atlantic states enjoy all their favorite seafoods during this food-obsessed time of year. Adelphia Seafood, which is made up of a wholesale division and three retail locations, sells over 1,000,000 pounds of seafood during the holiday season. Restaurants, grocery stores and families all rely on Adelphia's consistent quality, freshness, and expertise of seafood to supply them through this heavy traffic time of year.

Several factors set Adelphia Seafood apart as the reigning seafood experts. Their state-of-the-art facility includes a Fresh Fish Processing Department where thousands of fresh fish is processed each day from all over the world. Did you know salmon can be cut over nine different ways? Adelphia's skilled fish cutters do and they process each order for quality and freshness according to your order.

The warehouse and freezer space, located in Adelphia's headquarters in Reading, PA, does more than keep fish cold or frozen. With temperature playing such a vital role in your safety and the overall quality of your seafood, each room in the facility (warehouse, freezer, kitchen, fish processing department) is maintained at a unique temperature. For example, the clam cooler which houses over 25,000 clams on any given day is kept at a strict 39° F.

Adelphia's in-house production kitchen produces its own variety of fresh made items using time-tested and

highly regarded recipes including: seafood salads (including Adelphia's famous Krab Salad), dips, soups, crab cakes, scallops wrapped in bacon, stuffed shrimp, etc. Adelphia's newly renovated production kitchen is led by their in-house chef who continues to produce all your favorites and works to create new recipes just for you!

Sustainability is a big buzz-word in the seafood industry and Adelphia recognizes the importance of offering seafood choices that are good for the oceans and good for you! Adelphia's relationships with large vendors worldwide give you access to a wide variety of fish and seafood at competitive prices. This, combined with Adelphia's dedication to food safety, sets Adelphia Seafood aside as the areas leading wholesale and retail seafood provider.

So now you know why to go to Adelphia Seafood. But what are the most popular holiday items? Depending on your own traditions, different families look for different seafood. Shrimp is one of the most popular items due to its sweet flavor and wide variety of applications and is a must have at any holiday gathering. Other party favorites are seafood dips, scallops wrapped in bacon, crab stuffed mushrooms and sushi trays.

Families that celebrate the Feast of the Seven Fishes come to Adelphia for different seafood like squid, smelts, salt cod, octopus, clams, mussels and more. Oysters, scallops, crab, and fresh fish are also popular choices that families celebrate this special time of year with. If Adelphia Seafood is not one of your holiday traditions already, call or stop by one of the retail stores today to see how they can make this year's celebrations the best yet, and visit www.adelphiaseafood.com.

Holiday Greetings from Reeds Recycle Antique Co-op.

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west of the corner of Route 100 and Route 23, at the intersection of Route 23 & Coventryville Road. For additional information, please visit www.reedsrecycle.com.

Limerick Car Wash

Limerick Car Wash, located at 838 N. Lewis Road in Limerick, PA, was opened in July of 2000 by Albert and Debra Herr with several prerequisites: 1. It must get cars clean; 2. The staff must be courteous and knowledgeable, and; 3. The building and landscaping must look nice and fit in with the surrounding area.

In August of 2003, Josh App (Deb's son) was named manager. He does an outstanding job of meeting the needs of customers and running daily operations. In addition to washing cars, we also do detailing. Detailing is by appointment only and pricing is based on condition of the vehicle as well as the desires of the owner, i.e. interior, exterior, wax, etc.

Our goal is to completely satisfy the wishes of our customers. We use only the best and most ecological friendly soaps and waxes. We recycle our water and use state of the art purified rinse water to reduce "spotting."

We look forward to serving you at Limerick Car Wash. Our hours are Monday through Saturday 8-5 and Sunday 9-3 (weather permitting). We sell gift certificates and pre-pay cards—buy a card of ten washes for the price of nine. Thank you to our customers for your continued support. Remember, a clean car is a direct reflection on your pride of ownership.

Gary's Carpet Depot

What Should You Look for in a Flooring Dealer? There are so many flooring options available now that you need someone who is trained, keeps up with new products and has years of experience in flooring. You get that with Gary's Carpet & Flooring Depot, located at 237 W. High Street in Pottstown. Each of our staff has over 10 years in the flooring business, some of us with much more. We learn all the new procedures and have all the latest flooring products to let you choose exactly what you need.

Of course, you need someone you can trust to give you the information you need to make the correct choice of flooring for you and your family. Gary's Carpet & Flooring Depot has been in the Pottstown area for over 17 years and has won the *Mercury's* Readers' Choice award 17 times. This means that

the people we do business with us are satisfied and know they will be well taken care of.

Flooring installers are the last person you see in during your flooring experience and Gary's Carpet & Flooring Depot has the most professional and well-trained installers in the area. They are knowledgeable in every aspect of flooring installation and take great pride in their work.

Stop by anytime to see why Gary's Carpet & Flooring Depot is the right choice for all your flooring needs. We are your neighbors and friends, so we want you to be totally happy with your purchase. We are open Monday, Tuesday and Thursday from 9:00 until 5:00; Wednesday and Friday from 9:00 until 8:00; Saturday 9:00 until 3:00.

For additional information, please call 610.323.8881 and visit www.garyscarpetdepot.com.

Your Claim To Frame Expands Location and Readies for the Holiday Shopping Season

Your Claim To Frame has relocated their Exeter frame shop to 170 Sunset Manor Drive, Birdsboro. The new location is right around the corner from their previous location on Route 422 but, at almost three times the size, will allow them to showcase artists in their new gallery space and work on larger, more complicated framing projects in their dedicated work area. There is also a separate classroom where they will soon be offering art classes and seminars. In addition to their Exeter location, Your Claim To Frame also offers framing services at Gallery on High in Pottstown.

The frame shop, which has been in business for thirteen years, offers conservation framing for all types of projects including oil paintings, works on paper, needlepoint, shadowboxes, and mirrors. A Certified Picture Framer with over twenty years experience performs all work. They also offer art related services such as installation and in-home or office consultations.

The gallery is currently showcasing work from over twenty local artists, including painters, glass workers, jewelers, photographers, and wood workers. It is a great place to find unique, one-of-a-kind gifts for everyone on your holiday shopping list. They are having an open house on Saturday, November 26 from 11-3 to celebrate Small Business Saturday and kick off the holiday shopping season.

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

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Visit Us Online to sign up for our weekly mailer to receive coupons, discounts, & upcoming events!

Buzz Around the Block

(Continued from page 15)

More information on the frame shop can be obtained by visiting them at www.yourclaimtoframe.com or following them on Facebook at www.facebook.com/YourClaimToFrame.

Riverside Beverages

Riverside Beverages has been in operation in Pottstown for more than 50 years. Serving the Tri-County Area at its present location for the last three decades, our full-service beverage distributor is locally-owned and operated by the Ludy family, and our knowledgeable veteran employees are all Pottstown-area natives.

We carry a full line of beers from all the major breweries, and are expanding our product lineup to include micro-brew and craft beers. Economy-priced beers are also a staple in our product lineup, and we have something to suit everyone's taste and budget. Two major open house events are hosted each year— Our Racing Season Kickoff weekend in February, and our Football Season Kickoff weekend in September, highlighted by giveaways and drawings for numerous door prizes. Customers are also rewarded for their loyalty with our monthly door prize and lottery second-chance drawings.

In addition to selling beer, soda, ice, snacks and smokes, we are also a Pennsylvania Lottery agent. We offer a full range of services for social events and can set up to supply beverages at gatherings for groups ranging from five to 2,500 people. We rent tables, pitchers, canopies, and coolers ranging in size from 48 quarts to 120 quarts; while our refrigerated tap trailer — capable of holding 35 kegs of beer and/or soda with six taps — is available for booking at larger events such as corporate outings, golf outings, church picnics, outdoor weddings, etc.

For our keg customers, we rent taps and tubs and CO2-driven tap systems. Additionally, we service the home trade with conversion kits to make draft systems for which we carry all the necessary parts and supplies, including CO2, seals, taps, gaskets, etc. Our snack items include Twil's Signature Cherrystone stuffed hot pepper shooters and gourmet twice-baked pretzels, Miller's bologna and Pony Express products.

We carry major brand cigarettes and cigars, and for the economy-minded customer we also offer roll-you-own tobacco products. Local anglers will be pleased to know we also have live bait and a selection of fishing tackle; while

our resident angler will be happy to offer advice on the local hotspots.

Open seven days a week, our regular hours are 8:30am – 8pm, Monday through Saturday, and 12 noon – 5pm on Sunday, except for New Year's Day, Easter, Thanksgiving and Christmas. Our winter hours, which begin January 2, are 9am – 7pm, Monday through Saturday and 12 noon – 5pm on Sunday. Located at 375 North Hanover Street in Pottstown, we can be reached at 610.323.6030, or check us out on Facebook.

Newman Galleries

Established in Philadelphia in 1865, Newman Galleries, located at 1625 Walnut Street in Philadelphia, deals in artwork from 19th century American & European through contemporary American & European. Newman Galleries specializes in Early Twentieth Century American paintings, specifically the Pennsylvania Impressionists from the Bucks County School of American Impressionism. Further, we deal in the art of American Illustrators, American Master Prints, Contemporary French Impressionists, contemporary regional artists and American bronzes. We also maintain a beautiful Nineteenth Century Gallery representing works from both American and European artists alike.

We provide many services, including business and fine art dealings with interior designers and architects in order to accomplish company goals in acquiring works of art. We also provide our clientele with the opportunity to try works of art on approval, allowing them to view a work of art in their home or office and to give it careful consideration in a proper setting. In addition, we provide portrait commissions and an art lease/purchase program.

The changing art market reflects not only on the economy but also the increasing dominance of the Internet. Our website, www.newmangalleries.com, has been a major area of activity in recent years. We continue to update the images with our most recent acquisitions and are pleased to hear of your interest.

We look forward to our continued service to you in all of your art needs, acquiring works of art, custom framing and the restoration of paintings and prints. Please contact us with any questions or comments at 215.563.1779 or info@newmangalleries.com. 🖼️

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NONPROFIT BOARDS

New Challenges and Responsibilities



FINANCIAL SUCCESS

By Al Matarazzo, President, Main Line Financial Advisors

The days are long gone when nonprofit boards were made up of large donors who expected that little more would be asked of them beyond socializing at the occasional fundraiser. Being a board member can be as demanding and rewarding as any full-time work.

Nonprofit board members are being required to do strategic planning for both long- and short-term goals. They must produce demonstrable results that are measured against specific benchmarks. And they are finding that they must stretch already tight budgets further than ever. In

turn, stakeholders within and outside nonprofit organizations increasingly are holding board members to a higher standard of accountability for making sure the organization not only delivers on its mission but does so in the most effective way.

(See "Financial Success" on page 19)



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Saturday, November 12 from 2:00 - 5:00 pm

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Saturday, November 19 at 10:00 am

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WORKERS' COMP INSURANCE for Small Business Owners



LEGAL PERSPECTIVES

By Levi S. Wolf, Esquire, Wolf, Baldwin & Associates, P.C.

Effective August 29, 2011, the Pennsylvania Legislature has allowed workers' compensation insurance companies to provide workers' compensation insurance coverage to small business owners, breaking with many long years of tradition. The new law, an amendment to the Pennsylvania Workers' Compensation Act entitled "Insurance for different forms of business," can be found at 77 P.S. § 1000.7. The text of the law is so short, it can easily be reproduced here:

Insurers, including the State Workers' Insurance Fund, are authorized to provide, on a voluntary basis, to sole proprietors, partners of a partnership or members of a limited liability company, workers' compensation insurance equivalent to that which employers provide to employees which insure their liability under Article III. For the purposes of computing the premium charge, the wages of a sole proprietor, partner or member shall be at least equal to the minimum payroll for a corporate officer, and no more than the maximum payroll for a corporate officer, as established by underwriting rules approved by the Insurance Department. If an injury is compensable under the terms of this coverage, it shall be a rebuttable presumption that the wages of the injured

individual are at least equal to minimum payroll for a corporate officer for the purposes of calculating his average weekly wage and paying benefits under sections 306 and 307.

At the outset, it is clear that the new law does not require insurance companies to provide coverage, nor does it require the newly expanded class of potential insureds to buy coverage. The law simply expanded the marketplace to include potential coverage for people who were not covered before.

The Insurance Agents and Brokers of Pennsylvania testified in favor of the new law in March 2011. They were concerned on two fronts: first in not being able to provide adequate coverage for their clients and, second, in not being

(See "Legal Perspectives" on page 20)

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* The CPA Technology Advisor (September, 2007)

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FINANCIAL SUCCESS

(Continued from page 17)

Learning how to do more with less

Of all the challenges facing nonprofits, financial issues can be especially complex. In the last decade, many nonprofits have experienced funding cutbacks. Even those whose funding has remained stable are finding that money has to go further to meet increased client loads and demands on programs and services.

In some cases, the issues can be so complex that boards are going outside the organization's ranks to hire consultants with specific expertise in certain areas. People who stay on top of the latest developments in such fields as tax law, charitable giving regulations, and best practices in accounting can be particularly effective in helping an organization fulfill its purpose without having to add staff.

Understanding your role and responsibilities as a board member, as well as the challenges facing nonprofits today, can not only improve your board's decision-making process, but also can help you have maximum impact. A nonprofit board member has a dual role: support

of the organization's purpose, and governance over how it attempts to further that mission. You and your fellow board members doubtless want to use your collective time efficiently. When thinking about how to focus your efforts, consider whether your organization needs help with any of the following issues.

Ensuring accountability

Limited budgets and greater demand mean that hard choices will need to be made; in many cases, it's the board's responsibility to make them. To make wise decisions, it's important to understand the organization's financial assets, liabilities, and cash flow situation. If you've had corporate experience, you may be able to help your fellow board members review the balance sheet; if not, it's worth your time to become familiar with it yourself.

For example, knowing whether your organization qualifies for state sales and/or use tax exemption could have a meaningful impact on finances. Little is more disturbing to potential donors than the feeling that their money may not be used effectively.

(See "Financial Success" on page 21)

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LEGAL PERSPECTIVES

(Continued from page 18)

able to acquire adequate coverage for themselves if their agency was organized as an LLC or partnership. They also noted that many companies require subcontractors to provide proof of workers' compensation coverage, which would have been impossible for sole proprietors prior to the enactment of the new law, putting the sole proprietors at a competitive disadvantage. The lack of workers' compensation coverage created ambiguity about whether a firm hiring a sole proprietor would be liable for an on the job injury; this issue can be eliminated if the sole proprietor has her own workers' comp coverage.

In all, this new law should be a positive development for most parties involved in the workers' compensation system. Insurance companies will have a new market to sell their product, and will benefit from reduced litigation surrounding the ambiguity of whether a particular injured worker is covered by workers' comp insurance. Sole proprietors, partners, and LLC members will have the ability to purchase and benefit from workers' compensation coverage

for on-the-job injuries, which can include wage loss benefits, medical treatment for work-related injuries, and certain death benefits for fatal injuries. Less people will be uninsured for their work injuries, and the Pennsylvania Uninsured Employers Guaranty Fund will have less claims brought against it.

Workers' compensation law is complex and challenging, even to experienced practitioners. Employers (and those newly eligible for coverage) should contact their insurance carriers with questions. Injured workers should contact a claimant's attorney well-versed in workers' compensation law, so that all of their rights are properly preserved. ■

Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, and West Chester. He is the firm's managing attorney, and focuses his practice on workers' compensation law and family law. The firm is experienced in small business representation, business succession planning, contracts and civil litigation, and estate planning. Mr. Wolf can be reached at 610-323-7436 or by e-mail to Lwolf@wolfbaldwin.com.

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FINANCIAL SUCCESS

(Continued from page 19)

Also, the IRS is beginning to require more detailed information about nonprofit finances and governance. For example, Form 990, which all nonprofits with gross receipts over \$25,000 must file with the IRS, has been revised as of the 2008 tax year.

Program funders also have increased reporting requirements. When deciding which grants to make, foundations are asking for more information, greater documentation, and increased evaluation of results. Gathering and analyzing accu-

rate, timely, comprehensive data and being able to document a program's effectiveness and impact is increasingly critical. Understanding the organization's finances doesn't just improve the board's oversight capabilities; it also can make you a more effective fundraiser.

Higher standards of accountability mean that boards also should ensure that liability insurance is in place for both directors and officers. This is especially true if the organization provides services to the public, such as medical care.

(See "Financial Success" on page 22)



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FINANCIAL SUCCESS

(Continued from page 21)

Adopting enhanced governance standards

The *Sarbanes-Oxley Act*, passed in the wake of corporate governance scandals and nicknamed SOX, also affects nonprofits. Though the law applies almost exclusively to publicly traded companies, some nonprofits are using SOX provisions as a model for developing formal policies on financial reporting, potential conflicts of interest, and internal controls.

Two provisions of SOX also apply to nonprofits. First, organizations must have a written policy on retention of important documents, particularly those involved in any litigation. Second, they need a process for handling internal complaints while also protecting whistleblowers. Individual states have expressed interest in extending other SOX requirements to the nonprofit world, particularly larger organizations.

Many nonprofit organizations hope that voluntary compliance efforts will eliminate calls for increased official regulation of such issues as board member compensation and conflicts of interest.

Ensuring effective fundraising and money management

Nonprofits have not been spared the increases in for-profit health care costs and worker's compensation insurance that have hit corporations and small businesses. Yet fundraising for such mundane areas as day-to-day operations, staff salaries, and building and equipment maintenance has traditionally been one of the biggest challenges for nonprofits.

The twin effects of inflation and increased client loads have underscored the importance of having an adequate operating reserve. Also, corporate sponsorships can be vulnerable to the mergers and acquisitions that occur frequently in the corporate world. It makes sense to ensure a diversity of donors rather than relying on a few traditional sources.

Bringing in money is only half the battle; the day-to-day issues are equally important. Board members may be unfamiliar with operational challenges that businesses don't generally face, such as fundraising, or recruiting and managing volunteers. However, in some cases you might be able to suggest ways to adapt businesslike methods for nonprofit use.

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For example, appropriately investing short-term working capital can preserve financial flexibility while maximizing resources. If your group has an infusion of cash that won't be spent immediately, such as a contribution for a capital spending project, consider alternatives for putting at least some of it to work rather than letting it sit idle.

Planning strategically

Having a strategic plan can lead to better evaluation of funding needs and targeted fundraising efforts; it also can help ensure that board members and staff are

on the same page. Make sure your plan provides guidance, yet allows staff members to do their jobs without constant board supervision.

A board of directors also must assure that the organization can attract and retain leadership. Many nonprofits today are led by executives who came of age during the 1960s. As those baby boomers march toward retirement, some experts worry that attracting and retaining executive directors and staff will become increasingly challenging, especially when budgets are shrinking. A succession plan for key personnel might be wise.

Using your time wisely

Nonprofit board membership can be both demanding and rewarding. Understanding your group's finances can increase your effectiveness in furthering your organization's goals. If you would like to discuss issues surrounding your board membership or non-profit, please contact our offices at 800.266.6532. ☎

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STRATEGIC PLANNING AND GOAL SETTING: TOOLS FOR TOUGH TIMES



LEADERSHIP AND SUCCESS

Kenneth D. Richardson, PhD, Redwood Enterprises

"Success is how high you bounce after you hit bottom" – General George Patton

I recently had two conversations with sales reps from different construction companies, both of which serve the same market in the same area. One complained bitterly about the bad economy and what it is doing to his sales and to his company. The other beamed brightly as she relayed that "business is great," and that she couldn't be happier with how things are going. What distinguishes these two firms is not luck. There are tangible differences in the ways that these two businesses are run, and it makes a difference.

No question, the construction industry has been hit hard by the economic downturn, which we all know started with the bursting of the so-called "housing bubble." But these two companies are both operating in the same economy. Therefore, it only makes sense to consider some questions about how these two firms are doing business. Why is one enjoying so much success, while the other one is having such an awful time? And what could the one that is doing so badly do to improve its results?

One clue to the difference was evident from how the rep from the company whose business is on a roll described the key to its success: "We have a great team!"

she said enthusiastically. While she didn't give away any trade secrets, the language that she chose holds a clue.

Note that she located the source of her firm's success as internal — its people see themselves and their actions as responsible for their fate. Their success derives from taking charge of their situation. In contrast, the salesman from the other company identified the determinants of its success or failure as external — "it's the economy." He, and doubtless others in his company, see their outcomes as determined by outside forces. When the economy gets better, their lot will improve — maybe.

(See "Leadership and Success" on page 26)

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LEADERSHIP AND SUCCESS

(Continued from page 24)

Strategic planning: Essential for taking charge

Study after study of businesses that outperform their competitors show that they invest more time, energy, and resources in strategic planning. They review and revise their plans more often, they do more thorough research in developing them, and take more action to make sure that their plans are reflected in their daily activities.

This puts them in the position of being able to determine their outcomes to a much greater extent, and it makes all the difference in the world. Case in point: The construction company that is doing so well is currently focusing on building retirement communities, which is a great strategic choice at this point in history. Planning pays.

As peculiar as it sounds, a surprisingly large numbers of businesses are run independently of a specific plan. Some simply don't have one. In other cases, a plan was assembled at one point, but more as a matter of course than as a conscious set of decisions about the future. It is now someplace gathering dust and has little to do with day-to-day operations. In a turbulent econ-

omy, such approaches lead to problems that could have been avoided, and invariably give an advantage to competitors that manage in more proactive fashions.

Frequent reviews and revisions are essential

The process of strategic planning, if done properly, will force a useful review of the nature of a business and minimize conflicts regarding its direction and operations. In business environments characterized by the volatility and change that we're witnessing, this is an essential activity.

For example, for several years, the Blackberry was the digital communication device of choice for many successful executives. The company responsible for the Blackberry, Research In Motion (RIM) had been well positioned among its competitors, but lost that position to T-Mobile's "Droids" and Apple's iPhones. Chief among the reasons for RIM's decline was its complacency — failures in its strategic planning process, which simply was not aggressive enough to prepare the company to compete with the technology developed by its competitors.

(See "Leadership and Success" on page 28)

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By Jeffrey S. Harrison, CSCS, NSCA-CPT, ACE-AHFS,
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Times have recently been tough and there has been little to be confident about, but things do have a way of turning around for the better. While there are many things that are simply out of our control, there are few things in life that we have complete control over and those are usually the most important. Take your health for example.

Even in a time of economic despair, one guarantee is that there is the opportunity to live a healthy life so long as you take control over the things that you can control. If you are a business owner, the health of your employees is something you cannot control but in the end, their health can affect your bottom line. As companies downsize and pinch pennies to stay afloat in the economic slump,

health insurance presents a tricky problem for business owners, particularly small business owners.

Even though health benefits have proved to be invaluable to employees and may be a big factor in choosing whether or not to take a job, many employers are rethinking their options or doing away with offering group

(See "Business, Health & Fitness" on page 29)

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LEADERSHIP AND SUCCESS

(Continued from page 26)

Sound approaches to strategic planning

To be effective, a good planning process has to address a number of business concerns, some of which are of the "soft," less tangible sort, while others are more clearly material in nature. Some of these are discussed below:

Corporate identity: This is usually addressed by means of determining what your vision for the business is (what needs does it serve?) on the one hand, and its mission (how it will go about fulfilling that mission). It's also best to include a statement of values, or ethical principles that will be guide the business and how it operates.

"S.L.O.T." analysis: Serious research regarding the business itself and the environment in which it's embedded. This would include the company's Strengths that can be leveraged to its advantage, Limitations (what areas does it need to attend to be more competitive, or what it is not good at), Opportunities (what is happening in the external environment that will help it prosper if properly exploited), and Threats (competition,

costs, regulations, and other external factors that could be serious disadvantages if not addressed and attended to).

Critical goal categories: Areas of activity for which you'll be setting specific business goals (e.g., increasing sales, cutting costs, hiring & training of personnel, expanding/reducing range of products offered, etc.).

Specific goals: These must be measurable, attainable, and realistic. It's important to quantify these in terms of tangible outcomes.

Action steps: Exactly what you'll be doing to realize these proposed outcomes.

Accountability: Who is responsible for progress toward goal achievement and how the progress is to be assessed.

Plans, goals, and success

Goal setting is perhaps one of the most inexpensive, yet most underutilized tools to achieve success in any area of activity, be it in business or life. Psychologist David McClelland spent an entire lifetime to studying individuals identified as high achievers, and found that the acquired habit of systematically using

(See "Leadership and Success" on page 30)

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- 8 A collection of pages containing images, videos or other digital assets
- 9 Reliance on another person or entity
- 10 The worth of a good or service as determined by the market
- 11 The process used to determine what products or services may be of interest to customers
- 12 The phenomenon whereby a person creates something new that has some kind of value.
- 13 An arrangement where parties agree to cooperate to advance their mutual interests.

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BUSINESS, HEALTH & FITNESS

(Continued from page 27)

health insurance altogether in an effort to cut costs. According to a report by the Kaiser Family Foundation, about 158 million non-elderly Americans are covered by employer-sponsored insurance, making it the leading source of health insurance in the country. In 2008, 63 percent of businesses offered health benefits, which is up 3 percent from 2007 but down 6 percent from 2000. Insurance provider eHealthInsurance says more small business owners are finding individual plans for themselves and their families and encouraging employees to do the same. But because more Americans across the nation are employed by small businesses than large ones, group health insurance isn't something that should be done away with.

Once reason for companies to participate in group plans is the availability of tax incentives. By being able to deduct 100 percent of the premiums for some health plans and offering group health insurance as part of a total compensation package, businesses may be able to reduce payroll taxes. Employees can also pay their por-

tion of the monthly premium with pre-tax dollars. Once a business decides to enter the health insurance market, though, it's easy to get lost in all of the options and acronyms, which is why it is recommend that companies seek a licensed broker or agent. These firms are an invaluable tool because they are likely to be working with other businesses with similar problems to yours and know the best options for your company.

"To begin the process, companies should arm themselves with as much information as possible on the Internet," says Sam Gibbs, vice president of sales for eHealthInsurance. "Some of the most popular plan types are health maintenance organizations, or HMOs, which pair insurance holders with a primary care physician, preferred provider organizations, or PPOs, which have a larger network of health care providers but are generally more expensive than HMOs, and a relatively new option called health savings accounts, or HSAs. This latter option is good for small businesses because it acts as a "401(k) for

(See "Business, Health & Fitness" on page 31)

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LEADERSHIP AND SUCCESS

(Continued from page 28)

goals was more important than natural ability (e.g., IQ) as a determinant of success.

If you take a look at the advantages having clearly identified goals convey, they are numerous. Those that follow constitute a very short list:

Staying focused: In a world of distractions, it pays to have ironed out an action plan that is based on desired outcomes. By “beginning with the end in mind”, and constantly staying in touch with that end, it’s easier not to fall prey to all those things that can get you off track.

Simplifying the decision making process: Commitment to clear goals helps you avoid confusion by limiting the array of decisions to those that are directly related to your stated purpose.

Increasing motivation: There is nothing more exhilarating than successful goal attainment, even if the payoff isn’t material or monetary. The mere sense of accomplishment is exceedingly rewarding in its own right. Think of the fun of leisurely shooting a basketball at a hoop and making the shot, or any other simple successful action that brings a sense of completion to an action.

Building self-confidence: Goal attainment in any area seems to build a general sense of competency that “spills over” into other areas of activity.

Taking charge in life and business

Optimism, planning, and goal setting are all intimately related elements in stories of successful individuals as well as successful business endeavors. They all tend to feed off of one another, so that increments in any one of these areas is worth pursuing in its own right. The use of affirmations, or positive statements about one’s capabilities and strengths are one way to get the ball rolling in the right direction. Many successful people generate affirmations, write them out, and read them out loud several times a day. Some of the best professionals I know swear by them.

The fact of the matter is that success is much more of a choice than people often think. There are numerous ways to increase your capacity for success, and those that use them enjoy distinct

(See “Leadership and Success” on page 32)

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BUSINESS, HEALTH & FITNESS

(Continued from page 29)

health expenditures," Gibbs says. With HSAs, employees purchase their own insurance plans, and employers can contribute pre-tax dollars which can be used to pay for medical expenses or saved for future use.

In 2008, the average employer contribution for health insurance premiums was \$9,325 per employee, while the average worker contribution was \$3,354, which are up 119 percent and 117 percent from 1999, respectively, according to the Kaiser Family Foundation. Because of this, it is important for companies to look for providers that have stable pricing year after year so employers can plan and budget more accurately, says Margaret Jarvis, a spokeswoman for Blue Cross Blue Shield of Texas. Jarvis recommends choosing a plan with access to a broad, high-quality network of doctors and hospitals because more employees tend to participate in larger programs with more facilities. This, she says, reduces the amount of out-of-network usage and can save the employee money.

Jarvis also says that, in addition to considering plans with disease management

programs, which allow employees with diabetes, heart disease and other chronic conditions to manage their health, employers should consider wellness programs, too. "It's important that employers don't just consider employees who might be sick," she says. "Find a plan to put the focus on folks who are healthy, too." Selecting a plan that includes wellness benefits, such as smoking cessation programs, discounts on gym memberships or weight loss programs, can lead to an adoption of healthier lifestyles across the company, resulting in less sick time, she says.

But because health insurance premiums are rising, many small business owners are more concerned about what's affordable than what's best for their companies. "Plans with more benefits can get costly for both the employer and the employee," says Gibbs, "and company heads should avoid plans with excess coverage by considering the needs of current employees". Therefore, business owners should survey employees about what benefits are most important to them. "Only get the benefits that make sense for your company," he says. ■

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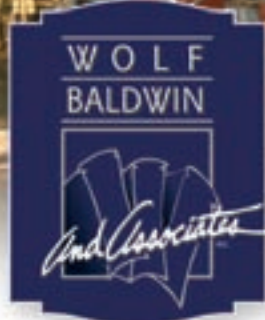
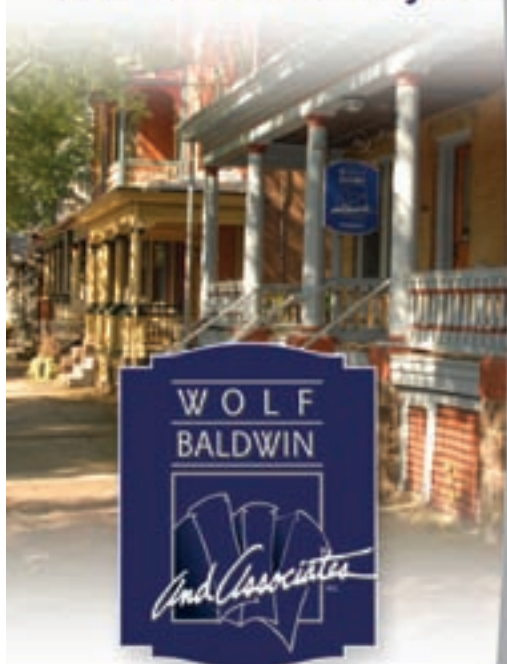
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LEADERSHIP AND SUCCESS

(Continued from page 30)

advantages over those who neglect them. This principle is applied diligently by successful corporate leaders.

Think and grow rich

I have to mention this. One characteristic of successful people is that they read a lot more than their less successful counterparts. Given the fact that reading is such an inexpensive habit, that's one

step in the right direction that just about anyone can take.

What should you read? That matters, but less important than the fact that you do. I always recommend history, since it's loaded with accounts of resourceful people who faced and overcame obstacles. I also recommend The Bible, since it's the bestselling book in the history of mankind.

Perhaps all you care about right now is money — that's understandable, given the situations that many individuals and businesses are facing right now. For those of you who have not read it yet, I'd recommend Napoleon Hill's *Think and Grow Rich*. It will give you some insights and inspiration for dealing with obstacles and times of trial. By the way, it's also chock full of stories from history, so you'll get that, too. 📖

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 topic. Visit his company's website at www.redwood-enterprises.com.



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The Small Business Assistance Fund (SBAF) was developed to assist small businesses located in Montgomery County communities, allowing them to retain existing jobs, or expand or begin their operations. SBAF will provide low-interest financing for a portion of the costs of land, building, capital equipment, and working capital to businesses unable to fully finance these costs through non-public, commercial sources.

Eligible Applicants include businesses located in central business districts (CBDs) of municipalities in Montgomery County.

Applicants must submit a completed application form for the Montgomery County Economic Development Program to the Director of Economic Development. Forms can be found at www.planning.montcopa.org/economicprograms. A short description of the project will satisfy the Project Narrative requirement. Submit forms to: Ken Klothen, Director of Economic Development, County Commissioners Office, Court House, P.O. Box 311, Norristown, PA 19404-0311. For further information contact kklothen@monthcopa.org or 610.278.3020. 📄

SCORE Workshop

Diamond Credit Union is sponsoring SCORE's latest workshop series, "How to Start and Operate a Small Business." This seminar is scheduled to be presented from 7:00 to 9:30 PM on four consecutive evenings beginning on November 7. All classes will be held at the Tri County Area Chamber of Commerce Conference Center, 152 E. High Street, Suite 360 in Pottstown.

Presented by SCORE, Counselors to America's Small Business, this four-part workshop is for those who are considering starting a business as well as those who are currently operating a small business.

The workshop sessions are as follows:

- **Sources of Information and the Tax and Legal Implications of the Different Legal Structures, November 7**
- **The Business Plan and The Business Loan, November 14**
- **Sources of Market Information; Marketing, November 21**
- **It's All About Profit, December 5**

The instructors for this workshop series are local business partners and experienced SCORE counselors. Tap into their expertise to gain practical, real-life information on how to start and operate a small business. The instructors are as follows: Don Havas, President of Applied Technology and Sciences, Inc; Jeff Kofsky, President of Higher Vision Coaching and Counseling; James Hufford, Business Services Manager at Diamond Credit Union; William Hoke, Founder and owner of a high tech small business for 27 years; David Megay, Esq., Attorney with O'Donnell, Weiss & Mattei, PC; Scott Rakowski, CPA, of Rakowski and Company, and Carolyn Wiker, Head of Adult Services at the Pottstown Public Library.

Registration begins at 6:45 PM, and all classes start promptly at 7:00 PM.

Each session costs \$25. A manual on preparing a business plan will be available for \$20. A special price of \$100 is offered for the four classes as a package, and this includes the manual. As an added bonus, there is a 50 percent discount off the workshop fee for each additional person.

This has been an extremely successful and well-attended workshop. Early paid reservations guarantee a seat. For more information or to register, call the Pottstown SCORE office at 610.327.2673 or register online at www.pottstownscore.org. 📄

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PRESIDENT'S MESSAGE –

Be thankful!

One year ago we began an initiative to recognize our Chamber Members and thank you for your ongoing support. This small attempt is the least we can do to recognize your participation in our membership based, business advocacy organization.

Business advocacy and membership are the foundation for this initiative – ALWAYS BUY CHAMBER. We continue to promote and advocate for the community to review the Business Directory at tricountyareachamber.com before making their purchases of goods and services selecting Chamber Members to buy from. Your participation in this initiative is key to its success.

The holidays are approaching and everyone will be making multiple purchases and the New Year will quickly be upon us. Check the Business Directory on the Chamber's website as you make your holiday shopping list. There are plenty of Chamber Members and plenty of categories in the directory to enable you to find the perfect, unique gift this year. In 2012, select at least one of your vendors and check if they are a

Member of the TriCounty Chamber and make the choice to support a fellow Member vendor or share your Chamber story to encourage your vendor to join you in your Chamber.

This QR code is provided to take you right to the Chamber website and contact us to request visitor cards available for you to display in your business encouraging people to use



our business directory while in our area. Watch future Chamber correspondence for the release of the Chamber's mobile app for use on your smart phone – be able to access the business directory, chamber events and more at your convenience and always at your finger tips.

Never hesitate to share your com-

ments and suggestions with the Chamber staff. You will also be able to share your skills and have an additional impact with the Chamber as we modify our Committee structure and

volunteer opportunities. We look forward to having you become more engaged.

We are thankful for your support and participation and wish you a safe and happy start to the holiday

season! Mark your calendar, to include in your celebrations, attending the TriCounty Area Chamber of Commerce Annual Holiday Mixer. The Mixer will be held on Tuesday, December 13th from 5 to 6:30 PM at the Chamber Office. Register online or call 610.326.5158 and come to enjoy a great evening of networking, and refreshments donated by Chamber Members. Hope to see you on the 13th – it is always a great event!

Eileen Dautrich, President, TCACC

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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MEMBER UPDATES

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

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.



CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to
the following Members:

32 Years

Malvern Federal Savings Bank
Waste Management of PA

24 Years

Penn Airways

20 Years

Herbein + Company, Inc.

1 Year

Focus Family Evangelistic Ministries
Fox Rothchild, LLP
Sprogels Run Properties, LLC
What's Happening TV Shows

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

Member Renewals

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

BCW Associates, Ltd.

Berks Economic Partnership
Boenning & Scattergood, Inc.
James M. Capinski and Associates

Carousel at Pottstown

Chuck's Auto Salvage, Inc.
Comcast Spotlight
Dugan Insurance Agency, LLC

Eagle Microsystems, Inc.

J.C. Ehrlich Co., Inc.
Evans, Hauseman & Richard, Inc.

C.S. Garber & Sons, Inc.

Houck & Gofus Funeral Home, Inc.

Independence Blue Cross

Keller Williams Realty

Keystone Villa at Douglassville

Klein Transportation

Lower Pottsgrove Township

Maaco of Pottstown

A.C. Miller Concrete Products, Inc.

Andrew J. Monastra, P.C.

Montgomery County Community College

National Alliance on Mental Illness – Montgomery County

Orlando Law Offices, P.C.

Owen J. Roberts Education Foundation

PeopleShare, Inc.
Permabond, LLC

Physician's Care Surgical Hospital

Pottstown Area Health and Wellness Foundation

Pottstown Community TV

RE/MAX Achievers, Inc.
RedGo Development

Schumacher & Benner Funeral Home

Superior Tube Company

Tri County Area Federal Credit Union

UFinancial Group

United Way of Southeastern PA

Universal Machine Co.
University Services

VFP Billboards
Visiting Nurse Association of Pottstown & Vicinity

Walnut Woods of Boyertown

Wells, Hoffman, Holloway & Stauffer, LLP

Freedom Valley YMCA of Pottstown

Your Claim to Frame



TRICOUNTY AREA
CHAMBER OF COMMERCE

FREE EVENTS: CHAMBER 101

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

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

CHAMBER 101 is a no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. Reservation required.

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

BE SEEN. BE HEARD. BELONG.

CALENDAR OF EVENTS



TRICOUNTY AREA CHAMBER OF COMMERCE

NETWORKING

Wed., Nov. 2
12 – 1:30 PM

POWER NETWORKING LUNCHEON

The Loft at Limerick Golf Club, 765 N. Lewis Rd., Limerick, PA 19468

Looking to gain business contacts and promote your products and services? This is your chance to NETWORK full speed ahead. Bring plenty of business cards as this new format of SPEED NETWORKING will allow you to rotate from table to table and give your elevator speech one-on-one to other Chamber Members making business contacts and exchanging information.

Limited to 2 Members per company. \$15 per Member; Member's only

"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

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

WOW LUNCHEON

11:30 AM – 1:30 PM

Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468

Five Dysfunctions of a Team: A Leadership Fable - this workshop will explore the book's key teaming principles. Participants will discover their effective and potentially counterproductive teaming practices.

Members only; \$28 per Member prepaid; \$36 per Member invoiced

Sponsored By: Fulton Bank and Corporate Psychological Resource Center

Tues., Nov. 29

BUSINESS CARD EXCHANGE

4:30 – 6:30 PM

Boyertown Museum of Historic Vehicles, 85 S. Walnut St., Boyertown, PA 19512

Enjoy networking with fellow Chamber Members and refreshments by Baird's Catering and featuring wines by Manatawny Creek Winery, both Chamber Members. Also, meet members from the Berks-Mont Business Association who we have invited to participate with us at this event.

No charge; Members only; Reservations appreciated

Sponsored by: Boyertown Museum of Historic Vehicles

SAVE THE DATES

Tues., Dec. 13
5-6:30 PM

HOLIDAY MIXER

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

To show our appreciation to our Members for their support throughout the year, the Chamber invites you to join us for our annual Holiday Mixer at the Chamber Conference Center. Get in the holiday spirit as you enjoy refreshments donated by our food and beverage Members at this event.

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

Dr. Karen A. Stout, President of Montgomery County Community College, will be discussing "The 'Deliberate Practice' of Professional Development". Learn about the importance of attending to your own professional development, as a high priority, and how that professional development feeds into the deliberate practice required for high performance (and sanity). Dr. Stout's presentation will be based on the book "Talent is Overrated: What Really Separates World-Class Performers from Everybody Else" by Geoff Colvin. This quick read makes the case that what primarily sets great performers apart is their engagement in deliberate practice; practice that is designed with intent, is repeated, is highly demanding and that isn't necessarily fun. Attendees are encouraged to read this book prior to the December WOW Luncheon.

Members only; \$28 per Member prepaid; \$36 per Member invoiced

Sponsored By: Schultz Technology Solutions

Thurs., Jan. 5

7 – 7:30 AM
7:30 AM

MEMBERSHIP BREAKFAST – ECONOMIC FORECAST

Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468

Networking Program

Economic Forecast Breakfast

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

Sponsored By: Main Line Financial Advisors; Schultz Technology Solutions LLC; WPAZ – 1370 AM

Tues., Jan. 10

11:30 AM – 1:30 PM

WOW LUNCHEON

Spring Hollow Golf Club, 3350 Schuylkill Rd., Spring City, PA 19475

Susan Krall will be discussing ways to manage stress.

Members only; \$28 per Member prepaid; \$36 per Member invoiced

Wed., Jan. 18

4:30 PM
6 PM

BOYERTOWN AREA PROGRESS DINNER

La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, PA 19525

Social Hour Dinner

The Boyertown Area Progress Dinner highlights business and community in the Greater Boyertown Area. There will be a presentation of the James K. Boyer Award to the Boyertown Alumni Marching Unit and a video by BASH students featuring Boyertown area businesses.

\$60 per Member; \$500 per table of 10; \$75 per non-member

Sponsorships available.

Thurs., Jan. 26

12 – 1:30 PM

POWER NETWORKING LUNCHEON

Western Montgomery Career and Technology Center, 77 Graterford Rd., Limerick, PA 19468

Looking to gain business contacts and promote your products and services? This is your chance to NETWORK full speed ahead. Bring plenty of business cards as this new format of SPEED NETWORKING will allow you to rotate from table to table and give your elevator speech one-on-one to other Chamber Members making business contacts and exchanging information.

Limited to 2 Members per company. \$15 per Member; Member's only

FREE EVENTS: CHAMBER 101

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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.

***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:

Resume Service and Job Postings

FEATURED MEMBER BENEFIT OF THE MONTH

The Chamber's **RESUME SERVICE** allows job seekers to submit their resume to the Chamber, where it will be summarized in a listing that will be included right here in the *Route 422 Business Advisor*. This same information will be shared at our Chamber Membership Breakfast (held every other month). Chamber Member companies may then request copies of resumes that are of interest.

This month's resumes include – Business Administration

JOB POSTINGS is the Chamber's newest website feature! You can post your company's job openings on our website FREE for 30 days. Chamber Members just need to provide the details for the job posting and who the job seekers should contact and send those details to Jeff at jeff@tricountyareachamber.com. It's that easy!

ALWAYS BUY CHAMBER THIS HOLIDAY SEASON!



TriCounty Area Chamber of Commerce has a business directory on its website to help you find what you are looking for. This holiday season make sure you remember your ABC's – ALWAYS BUY CHAMBER. There is a full list of over 500 local businesses to meet all your personal and business needs when planning for the holidays this

year! Visit the business directory at tricountyareachamber.com and support our local businesses and community.

HealthProponent

Health Proponent® is a membership service that offers trusted, personalized assistance to help resolve a variety of healthcare- and insurance-related issues such as locating providers and addressing billing matters offered to TriCounty Area Chamber Members at a discounted price.

Health Proponent is the consumer division of Health Advocate, the nation's leading independent healthcare advocacy and assistance company. It provides access to your own Personal Health Advocate supported by a team of medical directors and benefits experts. They help individuals and their families get access to the healthcare they need, resolve burdensome issues and lower medical costs.

For more information call 866.939.3435, email answers@HealthProponent.com, or go to www.HealthProponent.com/TriCountyAreaChamber.

SPRING DATES AVAILABLE FOR EMAIL MARKETING OPPORTUNITY

Showcase your **SPRING PRODUCTS** and **SERVICES** to the Chamber Membership – reaching them through the Chamber's email correspondence.

Available dates: March 2012; April 2012; May 2012; June 2012

The Chamber sends out emails at least twice a month to the Membership and offers 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@tricountyareachamber.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



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!

CONSIGNMENT TICKETS

Get great deals on movie tickets and other fun activities!

Time to stock up for the holidays! Don't forget about this great Member Benefit when thinking about what to do with your family this holiday season. Also – makes a great stocking stuffer!

NEW! Movie Tavern: 10 Tickets for \$63.50; Gate Price 10 Tickets for \$95

Carmike: 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

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.



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



FOUNDATION APPROVED BY EDUCATIONAL IMPROVEMENT TAX CREDIT PROGRAM

The TriCounty Area Chamber of Commerce Foundation, Inc. has been approved by the Commonwealth of Pennsylvania to receive monies from businesses under Act 4 of 2001, which amended the Public School Code to authorize tax credits for businesses that make contributions to educational improvement organizations. Designated as an EIO by the Pennsylvania Department of Community and Economic Development, the TCACC Foundation, Inc. funds vocational career development programs for students in grades Kindergarten through 12th grade in Chamber Member public school districts. These programs are designed and implemented by area educators and approved by the Foundation's Advisory Board.

Businesses may contribute to the Foundation's EIO program by providing career information, training, resources, and/or monetary donations. Under PA public school code, businesses who donate funds to an EIO are eligible to receive 75 to 90 percent PA state tax credits on contributions up to \$300,000. For more information about tax credits, visit www.newpa.com/eitc.

CHAMBER FOUNDATION SENDS STUDENTS TO PFEW 2011

The TriCounty Area Chamber of Commerce Foundation, Inc. provided scholarships to three local students to attend Pennsylvania Free Enterprise Week (PFEW) 2011. PFEW is a week-long intensive program that educates high school students about the American free enterprise system. For more information on PFEW go to www.pfew.org.



John Trombetta (left), President and CEO of the Foundation for Free Enterprise Education, is presenting Eileen Dautrich (right), President of the TCACC, with a special plaque thanking the Chamber Foundation for their donation.

MEET TWO MEMBERS OF LEADERSHIP TRICOUNTY CLASS OF 2012

Leadership Tri-County is administered through the TriCounty Area Chamber of Commerce Foundation, Inc. Since its inception in 1993, the program has prepared more than 100 community members for leadership positions in the tri-county area.

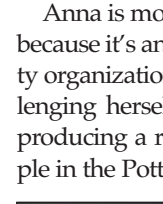


Anna Brendle

Anna Brendle is the Program Officer for Schools, Recreation & Active Living for the Pottstown Area Health and Wellness Foundation. Anna has worked in the tri-county area for one year and is looking forward to the Leadership Tri-County program helping her to get to know the area better, meet other people, and contribute to making a positive difference for the community by eventually serving on a nonprofit Board of Directors. Anna has a Masters in Urban and Regional Planning from University of California-Irvine and a Bachelors of Science in Geography from Penn State University with minors in technical writing and French. She lives in the area with her husband, Steve Kennedy.

Anna believes that honesty, open communication, and transparency are the benchmarks of strong relationships, which ensure collaboration and cooperation across sectors to maximize the public benefit of any project. As her business role model, her father, who built his farm business around relationships with chefs and other farmers, taught her the importance of communication, customer service, and the value of local goods and produce, both economically and for good health. His ability to take risks and be entrepreneurial about his business also reminds her to follow her instincts.

Anna's personal interests include Philanthropy, Public Policy, Nonprofit Management, Strategic Planning, Public Health, Environmental and Social Determinants of Health, and Regional Planning. Anna says, "The program will provide me with the training to serve as an effective and knowledgeable Board member. Having a training program to help area nonprofit organizations seek trained individuals for their Boards is of vital importance in any community."



Michelle Catrambone

Anna is mostly looking forward to the class projects because it's an opportunity to give back to a community organization by completing a project for them, challenging herself, getting to know her classmates, and producing a result that will hopefully help more people in the Pottstown area.

Michelle Catrambone, Assistant Vice President, Branch Manager of Fulton Bank, has worked in the tri-county area just six short months. She has recently moved here from New Jersey with her two sons Domenick (5) and Chase (3). As a new resident and business member to the tri-county area, she looks forward to getting more familiar with the local leaders and businesses that impact the tri-county area.

Michelle holds a Bachelor's degree from Temple University and enjoys motivating, coaching, and leading others to success. Her business philosophy is to lead by example. She was recognized and received an award by NJ bankers Magazine in 2010 as a new Leader emerging to watch. Michelle has a passion for people and truly cares about developing others for success. When asked who her business role model was, Michelle answered Indra Nooyi, CEO of PepsiCo. She said that she loved her approach and tries to mirror her leadership style which she refers to as "leading with her head, heart and hands".

"As someone who works and lives in the tri-county area, I feel it is important to become involved in the community in which you live and serve. Through Leadership TriCounty I will have a better understanding of the spectrum of challenges and opportunities facing the tri-county area," says Catrambone.

FEATURE ARTICLE – LEADERSHIP TRI-COUNTY SPONSOR

JOHN MIDDLETON, AN ALTRIA COMPANY, HAS A LONG HISTORY IN PENNSYLVANIA

Middleton is a leading manufacturer and marketer of cigars and pipe tobacco in the United States and has roots that date back to its origin as a retail store in Philadelphia in 1856.

Today, Middleton operates manufacturing facilities in King of Prussia and Limerick. It is the second-largest

manufacturer of large machine-made cigars and its *Black & Mild* brand is one of the best-selling large machine-made cigars in the United States. Middleton's brands in the pipe tobacco category include *Prince Albert*, *Carter Hall*, *Middleton's* and *Kentucky Club*.

Middleton is proud to partner with the TriCounty Chamber Foundation's Leadership Tri-County program, which equips new and emerging community leaders for nonprofit board service. Middleton is also a member of the Founders Club

(Continued on page 44)

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

FEATURE ARTICLE – LEADERSHIP TRI-COUNTY SPONSOR

(Continued from page 43)

for the Pennsylvania Free Enterprise Week”, which is a program that creates an educational experience in which Pennsylvania youth work in diverse teams for a week to learn about private enterprise and what it means to our democracy.

Middleton is one piece of a broader presence in Pennsylvania. In 2007, Altria Group, the parent company of Philip Morris USA, U.S. Smokeless Tobacco Company and Ste. Michelle Wine Estates, acquired Middleton as a part of its strategy to expand its U.S. tobacco business holding beyond cigarettes. Middleton now operates as a wholly-owned subsidiary of Altria Group.

Middleton employs about 570 people in the Tri-County area. The average tenure of Middleton employees is almost eight years. About 275 retirees of Altria’s companies reside in Pennsylvania and contribute to the state’s economic base.

Altria Group and its operating companies actively support programs that strengthen and enrich the communities where its employees live and work. In 2011, the Altria Companies Employee Community Fund, which

includes Middleton employees, donated \$150,000 to seven nonprofits based in greater Philadelphia.

In addition, Altria actively supports the development of Pennsylvania’s future workforce by recruiting students from Penn State University. Since 2005, Altria and its companies have hired 60 interns from Penn State University and nearly 40 have become full-time employees.

Altria also has a sales and distribution presence in Pennsylvania and receives burley tobacco through a privately owned receiving station in New Holland.

In addition, more than a billion dollars related to Altria’s companies flow through Pennsylvania every year in the form of taxes, small business revenue, donations and income for thousands of Pennsylvanians.

Taxes paid by Altria and its companies, as well as taxes on tobacco sales, represented 5.7 percent of Pennsylvania’s total tax revenue in 2010.

John Middleton Company is proud to call Pennsylvania home and looks forward to continuing to build on a long-standing history of success in the Keystone State. 🍷



Pictured from left to right: H.C. Oakes, Cindy Young, Kent Smith, John Trombetta with Foundation For Free Enterprise Education and Duffy Wagner

John Middleton 
an Altria Company

MULTI CHAMBER MIXER



Pictured above, left to right, Reed Lindley, Kathleen Hocker, and Carl Landis.

On September 27, 2011, Chamber Members gathered at French Creek Golf Club to network with each other and Members from the Chester County, the Exton Region, and the Western Chester County Chambers of Commerce. Thank you to the 50 TriCounty Members that attended. We were happy to select our November Business of the Month from those who attended. 🍷

LEGISLATIVE COFFEE



The Chamber’s Legislative Coffee took place on October 7th, an informal networking opportunity for Chamber Members to discuss business issues with their elected county officials. In attendance were the following commissioners: Kevin Barnhardt, Berks County; Joe Hoeffel, Montgomery County; Christian Leinbach, Berks County. 🍷

CAREER FAIR



Students were able to gather valuable information at the 24th Annual Career and Education Fair on October 6th. Over 250 colleges, universities, and schools of higher education were invited to exhibit at this event, helping students to make higher education choices for their futures. 🍷

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



“WOW helps me to keep in touch with the people and events taking place in the TriCounty Community.”

– Jennifer Isett, Barry Isett, & Associates, Inc.

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.

If you are interested in sponsoring a WOW Luncheon over the next year, contact Kitty at kitty@tricountyareachamber.com or call 610.326.2900.

October WOW

On October 12, 2011 the Chamber held its monthly Women of the Workforce Luncheon. WOW was proud to welcome YWCA Tri-County Area Executive Director, Andrea Primas, and YWCA Tri-County Area Board Chair, Sharon Basile.

Andrea and Sharon were invited to speak to our WOW group to share the stories of their recent trip to Zurich, Switzerland to attend the World YW Council's 2011 World Meeting themed "Women Creating a Safe World."

Andrea provided a background on each of the levels of the YW organization. She shared an overview of our local YWCA Tri-County Area explaining to the group the demographics of the organization as well as an overview of the numerous services the organization provides to the tri-county community. She expanded to explain that our local organization is part of the Mid-Atlantic region, combining with YW's in other states and each is part of the National YW organization, ultimately joining in the mission with the World YWCA. Personal stories from Andrea about her trip to participate in this impactful event were enjoyed by the audience; especially her multiple "small world" experiences interacting with PA residents in international locations.

Personal experiences as well, including the attire Sharon was wearing at the Luncheon, attributed to her portion of the presentation. Sharon shared with the audience photos from the beautiful architecture and landscape she experi-



October WOW sponsor, Last Call by Neiman Marcus representatives Ann Strycharz (left) and Donald Frederico (right) with samples of the attire they offer at their outlet.



Pictured left to right: Andrea Primas, Sharon Basile on their trip to Zurich.

enced in Zurich. Sharon's true message to WOW was wrapped around the theme of the World YW Meeting and she wanted the participants to leave the event with a greater understanding of the challenges that still exist for women and children in other countries. She highlighted statistics on teen pregnancy

and its impact on our healthcare system and enlightened the WOW group on steps they could take individually to make a difference; she continued sharing information on human trafficking, domestic violence, and intergenerational leadership to name a few. If you would be interested in reviewing a copy of Sharon's presentation and learning more about the topics mentioned and not mentioned above but highlighted, please contact the Chamber Office.

The Chamber would like to thank Sharon and Andrea for their presentation, our attendees for their participation, and Last Call by Neiman Marcus for their sponsorship. 📦

Join us for the November WOW Luncheon, see details below.

NOVEMBER WOW LUNCHEON

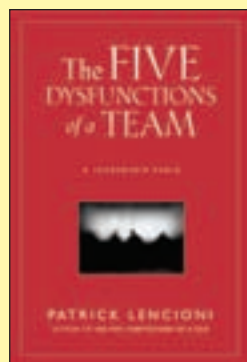
Five Dysfunctions of a Team: A Leadership Fable - this workshop will explore the book's key teaming principles. Participants will discover their effective and potentially counter-productive teaming practices.

DATE: Wednesday, November 16, 2011

TIME: 11:30 AM to 1:30 PM

PLACE: Spring Ford Country Club

REGISTRATION: Go online to tricountyareachamber.com or call 610.326.5158.



DECEMBER WOW LUNCHEON

Dr. Karen A. Stout, President of Montgomery County Community College, will be discussing "The 'Deliberate Practice' of Professional Development". Learn about the importance of attending to your own professional development, as a high priority, and how that professional development feeds into the deliberate practice required for high performance (and sanity). Dr. Stout's presentation will be based on the book "Talent is Overrated: What Really Separates World-Class Performers from Everybody Else" by Geoff Colvin. This quick read makes the case that what primarily sets great performers apart is their engagement in deliberate practice; practice that is designed with intent, is repeated, is highly demanding and that isn't necessarily fun. Attendees are encouraged to read this book prior to the December WOW Luncheon.



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

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. November's Business of the Month was chosen from surveys filled out at September's Membership Breakfast.



National Penn customer Dr. James Wells of Douglassville (left) meets with Lewis Cyr, president of National Penn's Central Region, in the company's Douglassville branch. Photo by Brad Bower

National Penn Banks on a Commitment to Serving its Customers

Despite three years of economic turmoil, some area businesses have figured out a way to not only survive, but also to prosper.

Locally based National Penn is a good example. The 137 year old financial services company has recently reported several significant achievements underlined by a return to profitability last year and an impressive ranking in a national customer satisfaction study.

But National Penn's successes have not come without hard work and a commitment by its employee base to focus on greater excellence in key areas of the business. One of these areas is its customer service.

In fact, to highlight National Penn's commitment to building relationships with its customers, the company recently unveiled its new "It's the way relationships should be" advertising campaign. The campaign incorporates new themes into its merchandising materials aimed at highlighting the lifetime financial support we provide our customers through banking, insurance, investments, and trust.

"We're looking to put an extra spark in our customer service as the industry becomes more competitive," said Lewis C. Cyr, president of National Penn's Central Region. "We are always looking for ways to set ourselves apart from the competition. One way to do that is by continuing to provide good customer service. We want our customers to feel valued."

Cyr, who has nearly 20 years of banking experience, is responsible for the delivery of commercial banking, retail banking, residential lending, and business development for 27 National Penn branches in Berks, Montgomery, and Schuylkill Counties. "Our

successes, despite the economy, have been significant," he said. "And our dedication to our customers has been noted."

National Penn is listed among the top six of 33 financial institutions in the 2011 J.D. Power and Associates U.S. Retail Banking Satisfaction Study for the Mid-Atlantic Region. The study analyzed customers' overall satisfaction with their retail banking experience based on factors such as in-person branch interaction and product offering.

National Penn is also busy promoting retail business loans and a full range of other banking and non-banking services. "Our broad array of services help business owners take advantage of new business opportunities while meeting their strategic goals for growth and profitability," said Dave Kennedy, group executive vice president – National Penn's General Bank. Kennedy stresses a strong fundamental approach to doing business that encompasses providing exemplary service and building relationships with customers over a lifetime.

Kennedy said that the company expects its successes of the past year to provide positive momentum in 2012. "National Penn has definitely found its rhythm," he said. "We're looking forward to building upon our achievements as we move forward."



SEPTEMBER SEMINAR

Early this September, the Chamber held a seminar focusing on "Motivating Your Multi-Generational Workforce". The Chamber would like to thank the presenter of this seminar, Heather Chandler, President, Sealstrip Corporation, for the success of this seminar. Stay tuned to the Events Page in the *Route 422 Business Advisor* for more seminars.

BUSINESS EQUIPMENT RECYCLING DAY



Tuesday, October 11th, Chamber Member businesses took part in the Annual Business Equipment Recycling Day presented by the TriCounty Area Chamber of Commerce's Environmental Education Committee. According to Rick Lewis of Lewis Environmental, Inc., 19 pallets of e-waste were collected. The e-waste consisted of monitors, printers, CPU's, keyboards, and laptops. With the support of Chamber Member businesses, equipment and electronics were recycled as part of a member benefit program provided to TriCounty Area Chamber Members.

Thank you to the following companies that assisted the Chamber and also sponsored the 2011 event:

Jay Bown of Pottstown Industrial Complex, once again provided the site location for the event; Beacon Container Corporation provided the boxes for the items; Lewis Environmental provided the truck that transported the items collected to UNICOR Electronics Recycling Solutions in Lewisburg for disposal; Manko, Gold, Katcher & Fox, LLP for being a sponsor of the event.

Also, thank you to the volunteers from the following companies that helped with this event: Mayer Pollock Steel Corporation, Waste Management, Exelon, Cabot Supermetals, Synergy Environmental, Inc., and Perkiomen Watershed Conservancy.



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Take part in the events on page 41

Be Seen. Be Heard. Belong.

TRANSPORTATION MEETING

September 28, 2011 – Royersford, PA – TriCounty Area Chamber Members gathered together at Spring Ford Country Club for a briefing about the recently released US 422 Revenue Feasibility Study and the Governor's Transportation Funding Advisory Commission Report.

Eric Frary, Vice President of Michael Baker, Jr., Inc., presented a summary of the Revenue Feasibility Study. Frary's company prepared the study for the Delaware Valley Regional Planning Committee (DVRPC). Of the many ways that transportation projects are funded, the Revenue Feasibility Study looks at how tolling a 25 mile section of US 422 from Wyomissing to Valley Forge would affect traffic patterns in the years to come. On average drivers spend about 20 minutes each way of their commute in traffic. Calculated over 1 year, that is about 2 weeks of time spent in traffic on 422. While most acknowledge that there is a problem, many cannot agree on how to fix the problem. Frary estimates that these much needed updates to the bypass would cost approximately \$750 million. This includes widening the bridge near King of Prussia, making roadway improvements to the mid section of the 422, and completing what is known as the Pottstown Bypass Project.

Frary recognized that there is not a lot of support publicly or politically for the recommendations in the US 422 Feasibility Study and the DVRPC recently released a report after the meeting with Chamber Members stating that people would rather see a comprehensive state-wide solution than a local toll.

Frary did stress the point that something has to be done or things will only continue to get worse in years to come. Frary told attendees, "My message to you is to drum up support for transportation funding." The DVRPC still believes that tolling is a viable option if statewide initiatives do not yield results.

Attendee, Erin Vizza from Select Greater Philadelphia, informed others of the website

get422rolling.com, an initiative from Select Greater Philadelphia, to help members of the community show their support for improvements to the US 422 corridor by reaching out to their local legislators.

The second presenter, Bryan Kendro, Executive Policy Director of the PA Department of Transportation, informed attendees of the Governor's Transportation Funding Advisory Commissions Report. The report outlines recommendations made by the advisory board regarding statewide problems such as our region's 422 problem. Kendro said that one major problem regarding lack of funding is the flat gas tax that has not been raised since 1997. The fact that the gas tax has remained consistent and cars have become increasing efficient on gas and will continue to become more efficient in the future is one reason why revenue is decreasing for transportation projects in the state. Less gas purchased means less money to fund projects, which are more expensive because of inflation.

The Commission Report's recommendations to the Governor, that would have the most direct impact on US 422, would be to enable legislation for local government to take control of their own issues. Kendro recognized that even with the \$2.5 billion in transportation funding; only a small portion of that might be dedicated to solving problems on 422. "If we are going to tell locals we can't solve all of their problems, we have to give them the ability to solve them themselves," stated Kendro.

Governor Corbett is currently reviewing the report. Go to TFAC.PA.GOV to view the report or an executive summary of the report to and see all of the recommendations made by the Commission.

It was clear from this meeting that something must be done. There will be a great cost of doing nothing. Thank you to all who attended this meeting and gave your input. It is great to see Chamber Member's involved in community issues. 📌

BOYERTOWN AREA PROGRESS DINNER

SAVE THE DATE

2012 Business & Community
Highlights in the
Greater Boyertown Area

Wednesday, January 18, 2012

Inclement Weather Date: Wednesday, January 25, 2012

4:30 PM – Social Hour

(Beverages will be for sale from 4:30 – 5:30 PM)

6 PM – Dinner

La Massaria at Bella Vista Golf Course

2901 Fagleysville Road, Gilbertsville

\$60.00 per Member;

\$500.00 per Member table of ten;

\$75.00 per Non-member

Event Highlights Include:

James K. Boyer Award

presented to Boyertown Alumni Marching Unit

Video

by Boyertown Area High School Students

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Chamber Office at 610.326.2900 or email Kitty
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GVF BIKE TO WORK CHALLENGE ENDS ANOTHER SUCCESSFUL SEASON

KING OF PRUSSIA, PA – GVF, a not-for-profit organization created to advocate and promote a viable transportation network for the region's economic vitality, is proud to wrap up its third annual Bike to Work Challenge.

GVF's Bike to Work Challenge is a 20 week-long program, starting in May and ending in September, that encourages employees to commute to work by bike. The ultimate goal is to see the environmental impact by keeping vehicles off the roadways while maintaining a healthy lifestyle. Participants track the number of miles and days biked per week.

This year's participants included employees from the following local companies:

Clean Air Council; Department of Environmental Protection; Gannett Fleming; GlaxoSmithKline; GVF; Lockheed Martin; McMahon Associates; Montgomery County Employees; Pfizer; Shire; Traffic Planning and Design; **TriCounty Area Chamber of Commerce.**

This year, 164 participants biked 42,651 miles, saving 1,975 gallons of fuel and prevented 38,307 tons of CO2 emissions into our air.

This year's Challenge was possible with the generous sponsorship of Bike Sport and Fuji.

"Probably the most important contribution and substantial benefit any one of us can make for our environment is to consider the environmental benefits of our transportation, whether we take mass transit, bike, walk or carpool. GVF's Bike to Work Challenge places this in the forefront of our minds for 20 weeks out of the year. This is a great program and one that I look forward to every year," said participant Jim Rebachak, Air Quality Program Manager at PA Department of Environmental Protection.

GVF will offer the Bike to Work Challenge in 2012. For updates on next year's Challenge, visit www.gvfbiketowork.com.

Founded in 1990, GVF is a not-for-profit organization created to advocate and promote a viable transportation network for the region's economic vitality. To maximize awareness and develop sustainable support, we partner with public and private entities.

GVF's mission is to achieve a desirable quality of life and a healthy, competitive economic environment by developing multi-faceted transportation strategies. For more information about GVF or to learn about the benefits of partnership, visit www.gvftma.com.

The TriCounty Area Chamber of Commerce's own Jeff Dentler took part in this challenge!

"While my initial reason for biking to work had nothing to do with the Bike to Work Challenge,



I was pleased with the amount of gas saved and CO2 emissions prevented. It was amazing how fast it added up even though I only did it for 7 of the 22 weeks."

- **Miles Commuted: 134**
- **Gallons of Fuel Saved: 6.20**
- **Cost Saved: \$22.43**

- **CO2 Emissions Prevented: 120.35 tons** 🗑️

VERIZON SUPPORTS COMMUNITY PROGRAMS

SPECIAL BREAKFAST PRESENTATION



On October 4, 2011, the TriCounty Area Chamber and the TriCounty Community Network (TCN), in partnership with the Verizon Foundation and Verizon Wireless HopeLine, hosted an informational event to raise awareness of services available to victims of domestic violence and at-risk individuals. The event included a screening of "Telling Amy's Story", a powerful documentary on domestic violence. Attendees were able to walk away with information from community support services like The S.A.F.E. Project from Creative Health Services, Inc. (610.326.2950 Ext. 1197 / www.creativehs.org) and the 24 Hour Domestic Violence Hotline from the Women's Center of Montgomery County (1-800-773.2424 / www.wcmontco.org). TCN also has resources available on their website www.tcnetwork.org. 🗑️

VERIZON SUPPORTS STUDENTS IN BOYERTOWN COMMUNITY

The Chamber was invited and was happy to attend the press conference highlighting how the Weller Health Education Center has developed an internet safety course to reduce and prevent cyberbullying and to support Chamber Members Boyertown Area School District and Verizon.

A Verizon Foundation grant will help jumpstart this pilot program to educate teachers, parents and students in the Boyertown community.

The Weller Health Education Center is pleased to announce a grant from Verizon Foundation to help develop a comprehensive parent education workshop on Internet safety with an emphasis on cyberbullying. Subsequently, a Web-based training program will be created to teach school district personnel and parents to effectively facilitate this workshop in their school or district.

School districts have indicated a need for a program to educate parents on how to protect children's safety online, recognize the signs of cyberbullying and talk with their children about these issues. Cyberbullying, the practice of sending hurtful, cruel and harmful messages through texting, e-mail and social media can have long-term devastating effects. Seventy percent of all students have been bullied and nearly half of adolescents have experienced cyberbullying. Bullying can lead to fear, depression, anxiety and even suicide.

The Weller Center has partnered with the Boyertown Area School District to pilot and test this program before it is made available to other school districts.

"Verizon is proud to improve the quality of life for youth and families by empowering the community with innovative tools and resources," said Todd Darlington, Director of External



Pictured left to right: Dan Reavy, Verizon; Eileen Dautrich, TCACC; Todd Darlington, Verizon; Melissa Lee, Weller Health Education Center; Karen Beerer, Boyertown Area School District.

Affairs for Verizon Pennsylvania. "We're investing in programs, such as our partnership with the Weller Center, to reach every type of learner across the lifespan and to touch people's lives by focusing on education, health and family safety in the 21st century. We understand that education does not begin or end in the classroom.

"We are committed to keeping kids

healthy and safe," said Melissa Lee, president and CEO of the Weller Health Education Center. "Through this project we hope to give caregivers the tools to take the lead in protecting their children online and to teach them how to be good digital citizens." 🗑️

Ann Biernat-Rucker; 610.258.8500 ext. 26; arucker@wellercenter.org; www.wellercenter.org

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THE MAIN STREET PROGRAM HAS LOST FUNDING, WHAT NOW?



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

Many towns lose funding for the main street program after a number of years in the program. Budget cuts in state sources and local commercial development funding can make public commercial reinvestment dollars scarce. Some towns are left only with remnants of a main street program because of funding difficulties.

If your town is faced with this kind of situation, there is a need to assess what was "right" and "wrong" with the program before it expires. The "right things" will need to be carried on in a consistent manner. When this happens, the "organization" point of the main street four-point approach (design, economic restructuring, promotion & organization) needs to develop a transition of leadership in certain events and activities if the main street program cannot provide those services for the downtown.

Successful events and programs are hard to give up for an organization but sometimes it is necessary without the manpower to conduct a successful event. It may better to give up the event to another organization rather than half way try an event and have it fail. If the committee structure of an organization is strong, the promotion committee will be able to take on the event. It is not always the case that the committee structure is strong, and it is not always

the case that they have been previously involved and know what to do.

Business development is a difficult thing to replace when there is not a main street program. In many cases, the local Chamber of Commerce is regional and cannot focus exclusively on the downtown. The chamber is the main point of contact for many of the incoming calls and can serve a valuable service if they are willing to work with the local economic restructuring/business development committee.

There are real estate brokers who try to fill the spaces and can step in to keep the information flowing to those seeking to relocate or locate in a downtown. In order to make the brokers more effective, it will be necessary to share some of the promotional literature with them in order get the downtown message out. Again, this approach is fragmented because real estate brokers represent

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



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DOWNTOWN MARKETING & DEVELOPMENT

(Continued from page 49)

many properties throughout the area and do not concentrate on one area of downtown.

The combined effort of working with a remaining organization and the real estate community can pay some real benefits if you have the right people on the committee who can interpret the leads as well as their needs and turn them into viable tenants for the downtown.

Design functions can be transferred to a historic architectural review board if there is one in existence. If there is no historic board in existence, it might be time to create one on the borough or the city level to enable the concept of historic design in the downtown to remain constant. This maybe the hardest point to maintain because of the fact there needs to be some incentive... even if it is only feel good... to retain the historic image of the downtown. If the committee has spent five years promoting and facilitating historic restoration projects in the downtown and utilized that as part of a market-

ing scheme, there will be need to continue that scheme.

If there is not an oversight or at least a force pushing for the correct kind of rehabilitation, when investors rehabilitate a building, all may be lost from the past efforts and another kind of marketing scheme must be developed. Is it possible to do that? Maybe... Maybe not. If all of your marketing materials were developed through the main street program and the main street program no longer exists, who is developing the plan outlined in the material you are giving to the chamber of commerce and the real estate brokers?

The hallmark of a good main street program is the organization committee that keeps most of the other committees on line and develops a support mechanism for the political initiatives necessary to accomplish the goals and objectives of the program.

The reality of the situation sometimes is that the main street manager did all the work and the committees were nothing more than a formality to reinforce and support the work of the manager.

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The manager had most of the stuff in his or her head and the organization is lost without the staff support. This happens, it happens all the time—a strong manager is a blessing and a curse.

Years of letting someone have free reign will bring doom and gloom on your town when changing managers or ending a program. If you do not take particular care when the programmatic staffing is ending, it could come back to bite you when you try to switch to a committee structure. If the end of the

program is in sight and it is inevitable, a beefing up of the committee structure and the active engagement of the committee is imperative. If that is not done, at the end of the program you will have fond memories and a potential for someone else to build upon in the years to come.

Ending a main street program is not the end of the world but it could definitely be a setback if the proper planning is not accomplished before the program ends. 📦



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Maintain a Diversified Portfolio Even In Turbulent Time



INVESTMENT IDEAS

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

While it is always important to maintain a diversified portfolio, it is especially vital to remain diversified during volatile market conditions. As an investor, you should be careful not to get caught up in any panic selling and should maintain your focus on long-term goals. This point is especially key if you have already built a well-diversified portfolio. If you are concerned about any particular securities, it may be better to discuss these with your Financial Advisor before cashing out.

Although no one can be certain about how the market will react long term, history shows that cataclysmic events that prompted short-term market losses later led to a more stable investing climate across all industry sectors. But still keep in mind that past results are not indicative of what will happen in the future.

The more your portfolio is diversified, the less chance you have of one security or investment having a detrimental effect on your entire investment strategy. Bonds, stocks and cash are the three major asset classes. Analyzing your investment objectives and tolerance for risk with your Financial Advisor will help determine the right mix of these asset classes for your situation. Within these asset classes, you can diversify further by owning stocks in different indus-

tries and countries; purchasing different types of bonds and different types of short-term cash instruments.

Defensive stocks typically outperform in a slowing economy or recession. These are typically stocks of companies that provide necessities like food, utilities, pharmaceuticals, toiletries or other consumer products with a short shelf life. The theory is that consumers will continue to buy necessities like food and address their medical needs regardless of economic conditions. As a result, companies that sell these types of products should not be as negatively affected by a slowing economy as companies that produce more discretionary types of products.

(See "Investment Ideas" on page 58)



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INVESTMENT IDEAS

(Continued from page 57)

It also is important to remember that even in good times the value of stocks and bonds go up as well as down. When the market is experiencing more volatile movements, gains and losses can seem enormous. It is important to keep your long-term strategy in mind when experiencing these changes and realize that they can balance themselves out over time.

Unfortunately many investors associate a weak or volatile period in the economy as being the same as a weak time in the stock market, a perception that is not always correct. Not all market declines lead to a recession.

The truth is that the United States economy is cyclical, meaning that it moves through stages of growth and decline, varying in duration. A mistake made by many investors is that they buy and sell securities based on fluctuations in the economic data currently being reported rather than anticipating what the economy will look like in six to 12 months (based on a variety of factors including leading economic indicators)

and making their investment decisions based on that outlook.

Most successful investors take a long-term view — at least three to five years — rather than expecting stellar returns overnight or panicking when the value of their securities declines. A long-term diversified investment strategy based on your investment goals and risk tolerance can create a winning approach for you regardless of whether the economy is booming or experiencing a brief downturn.

You should talk with your Financial Advisor about what the best combination of investments is to accomplish your long-term goals. 

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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