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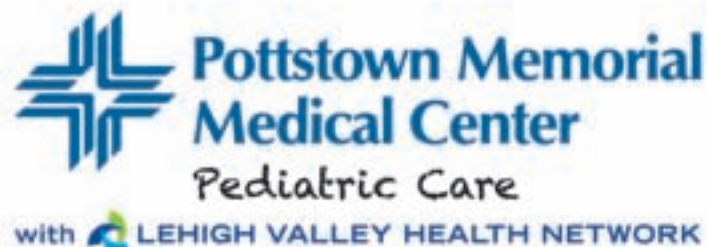
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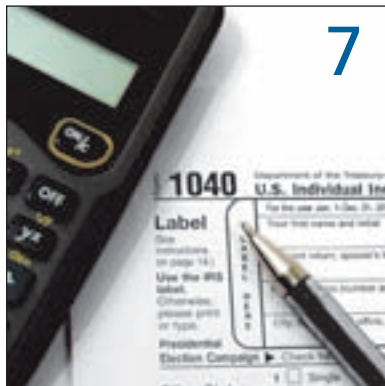
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THE REGION'S PREMIER "ONE-STOP" TECHNOLOGY SHOP

SCHULTZ TECHNOLOGY SOLUTIONS, LLC

BARAN SCHULTZ, CEO



CINDY L. POWANDA, CONTROLLER



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

By Bill Haley

Baran D. Schultz, CEO of Schultz Technology Solutions, LLC, by virtue of his own success, has created a challenge for himself—how do you convey in a simple, concise manner the fact that your company provides a vast array of professional services for a wide variety of related, yet individual, technology needs? The solution? Rebranding. “In the first quarter of this year we are re-branding our logo and website,” Schultz said, explaining that the new logo will visually convey the company’s multi-service capabilities. “When you provide such a wide range of services, you can hand out as much literature as you want, but it’s hard to say succinctly everything you do.”

Schultz Technology Solutions, currently located at 3117 W. Ridge Pike in Pottstown, began doing business in 2000 as a telecommunications services provider. The company quickly evolved to become the region’s premier “one-stop technology shop” for both residential and commercial technology needs. Today, Schultz Technology Solutions provides expertise in: Computer Network Design and Support; Email Hosting; Phone Systems (IP, Digital, Analog); CCTV, IP Security Cameras; Access Control; Fire Systems; Security Systems; Voice and Data Cabling; Home Theaters; Smart House Technology; and Offsite Data Storage.

Certainly Schultz Technology Solutions’ success is in part attributable to the automatic referral process that occurs when you service a client in one area who ultimately has a need in another area. “The biggest thing that our client base appreciates

is the fact that any technology question that comes up, we are able to handle it,” Schultz explains. “Whether it’s a computer question, a phone question, cabling questions, security or fire. That’s been our strength, they can call us, use us, and get their questions answered. Clients like to pick up the phone, make one phone call and the phone vendor is not blaming the network vendor. The network guy is not blaming the security guy. They can call us and we handle all their needs,” he said, adding “And our client base is great about referring us.”

Beyond being able to handle just about anything related to technology, and never saying “no,” Baran Schultz attributes the growth of his business to setting the highest standards of customer service as a priority for himself and his skilled staff. “There are other companies out there who do the things we do, but what sets us apart is our attention customer



**Sara Bidlow, Project Coordinator; Baran Schultz, CEO;
Cindy L. Powanda, Controller and Lisa Favorin, Office Manager**



SALES STAFF

Krista Dougherty, Carrie Robinson and Filomena Sannes

service. We always answer our phones. If it's after hours, someone will return your call within 10-15 minutes. We pride ourselves on making sure that our customers will get a call back and quick response and resolution," he said.

More than half of Schultz's 20-member staff have been with the company five years or longer. "We try to keep it family-oriented and make sure our employees enjoy the work atmosphere," Schultz said. "We have monthly company meetings, and we start each meeting with our goals, and the number one goal is 100 percent customer satisfaction. We're making sure everyone is taking that goal seriously."

In addition to more frequent sales, IT and operations meetings, company-wide meetings are held the first Thursday of every month, with each department providing a brief Power Point presentation to bring the rest of the company up to speed on what they are doing. "Any issues that come up, we address them together as a team to see how we could have fixed that

or prevented that," Schultz said. The presentations are followed by a two-hour roundtable discussion, where each employee provides feedback. "I usually speak last and thank everybody for their hard work, and we do our birthday celebrations each month," Schultz said. "Communication is the key. If you communicate well with employees, and they communicate well with each other, the customers feel that and they see that."

"If employees don't feel invested in the company, or that I invested in them, they're not going to care," Schultz said. "I ask them how would you run the company if your name was on the company trucks? That's how I want them to envision it, because it's all of us. We have a great 401k program, where we give four percent back, and we try to make sure that as we grow, everybody reaps the rewards."

Training and enhancing technical skills is an ongoing process at Schultz Technology Solutions. "Our IT department maintains their Microsoft and CISCO certifications," Schultz explained. "On the tech side, guys are certified and re-certified in the fire and security systems on an ongoing basis. We always make sure we're on top of the newest in

(See "Cover Story" on page 34)



IT STAFF

**Grant Albitz, Director of IT,
Adam Forney and Eric Steffy**



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FOCUS ON TAX PLANNING & PREPARATION

BUZZ AROUND THE BLOCK

Tax planning and preparation is an ongoing, year 'round process. As the April 15 tax filing deadline approaches, now is a good time to think about the value of professional tax planning and preparation services. To that end, we asked several leading tax planning/preparation firms, presented below in alphabetical order, to share their approach to providing these essential services to businesses.

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(See "Buzz Around the Block" on page 9)



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

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(ZC1080) Lemon St., West Pottsgrove- 10,000SF to 15,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates.

(ZC1083) Boyertown Professional Space- 2nd floor, 720SF including 3 large offices, reception area, general work area and restroom. Utilities included. \$750/Month

(ZC1098) 261 High Street, Pottstown- 2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathrooms- handicapped accessible. \$1,350/Month + heat, AC, electric and 1/2 water invoice.

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

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

(ZC1115) 135 Walnut Street, Pottstown- West End 3,000SF warehouse space with loading dock & overhead door. Can be rented with or without 1,750SF of office area. Call for rates.

(ZC1116) 900 N. Charlotte Street, Pottstown- North End of Pottstown, 400SF office with private exterior entrance, good corner location with plenty of offstreet parking. \$333/Month

(ZC1117) 46 S. Chestnut St., Boyertown- Professional space, 1st floor. 720SF including 3 large offices, reception area, general work area, restroom. Recently repainted and new flooring in beautiful condition. Utilities inc. \$775/Month. Call for details.

(ZC1118) Manatoway Road, Boyertown- 1,200SF retail/office space w/powder room. Possible storage space behind office/retail area. \$900/month + heat & electric. Call for details.

(ZC1119) 302 State Street, Hamburg- Rent entire building or 1 of 2 portions. **Front portion**, 3000SF on 2 levels featuring w/w carpeting, gas hot air heat, window A/C. \$1,000/Month. **Rear portion**, 1700SF on 2 levels, gas hot air heat w/central air, w/w carpeting. \$500/Month.

(ZC1120) Sassmansville Sheet Metal Shop- COMPLETELY EQUIPPED and ready to go. 2100SF stand alone building with heat and AC. Start your own business for \$1,000/Month plus utilities. All equipment usage is included with rent.

(ZC1122) 190 Moser Road, Pottstown- 1,500SF space presently used as Beauty Salon. New heating system, central air, powder room, ample parking in front of building. Convenient location with good visibility. \$1,100/Month includes trash, water & sewer, snow removal. Lessor will pay yearly heater cleaning and repairs on heater/central air.

(ZC1123) North Coventry (2) spaces for LEASE- 1109 S. Hanover St., Pottstown- GARAGE REPAIR / STORAGE SPACES: **Space #1** (1850SF) 4 - 10' doors. \$800/Month + utilities. **Space #2** (3000SF) 4 - 12' doors. \$1,600/Month + utilities.

(ZC1124) 215 East First Street, Birdsboro- Store Front with curb appeal on busy Birdsboro street now available. Includes: basement storage, conference/work room and powder room. \$445/Month.

(ZC1125) 208 E. Main Street, New Holland- 20,000SF building on Main Street in New Holland. Lower level is currently leased by M & T Bank with a long term lease. Main level consisting of 9,250SF now available for lease at \$9.00/SF NNN + CAM. Space has walk in access from Main Street or from rear parking lot. Owner will consider elevator installation and also division of space.

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BUZZ AROUND THE BLOCK

(Continued from page 7)

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(See "Buzz Around the Block" on page 11)

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March 14th, 2012 11:30 am - 1:30 pm

Copperfield Inn at Lakeside, Limerick, PA

Please join the Spring-Ford Chamber at the 1st annual Business-to-Business Expo. There will be up to forty local businesses contributing to this event at Copperfields. Lunch and beverages will be provided. This event is a great way to get out and meet your local business partners!

There is no charge to attend the event
but registration is required and can be
completed on our website at
www.springfordchamber.com.

Guest Speaker: Dave Yunghans

With experience as a small business owner, Dave Yunghans brings a wealth of knowledge in the areas of business development, professional training, and corporate meeting planning to help small businesses and nonprofits achieve success. He has served as a training and development resource and has built customized team building programs for numerous small businesses in the insurance, property management and hotel industries.

As Constants Contact's Philadelphia-area regional Development Director, Dave leverages his training and business development expertise to help local businesses maximize the power of relationship marketing through the use of online communication tools like email marketing and online surveys.



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TAX CHANGES FOR 2012: A CHECKLIST FOR PLANNING AHEAD



By Brian C. Goodman, CPA, ChFC

Welcome 2012! As the New Year rolls around, it's always a sure bet that there will be changes to the current tax law and 2012 is no different. From health savings accounts to retirement contributions here's a checklist of tax changes to help you plan the year ahead.

INDIVIDUALS

The current tax rate structure ranging from 10 percent to 35 percent remains the same for 2012, but tax-bracket thresholds increase for each filing status. Standard deductions and the personal exemption have also been adjusted upward to reflect inflation.

Alternate Minimum Tax (AMT)

Alternate Minimum Tax (AMT) limits decrease for all taxpayers at \$33,750 for singles, \$45,000 for married filing jointly, and \$22,500 for married filing separately.

"Kiddie Tax"

For taxable years beginning in 2012, the amount that can be used to reduce the net unearned income reported on the child's return that is subject to the "kiddie tax," is \$950. The same \$950 amount is used to determine whether a parent may elect to include a child's gross income in the parent's gross income and to calculate the "kiddie tax." For example, one of the requirements for the parental election is that a child's gross income for 2012 must be more than \$950 but less than \$9,500.

For 2012, the net unearned income for a child under the age of 19 (or a full-time student under the age of 24) that is not subject to "kiddie tax" is \$1,900, the same as 2011.

Health Savings Accounts (HSAs)

Contributions to a Health Savings Account (HSA) are used to pay current or future medical expenses of the account owner, his or her spouse, and

(See "Tax Changes for 2012" on page 12)

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BUZZ AROUND THE BLOCK

(Continued from page 9)

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Good for Our Community

License renewal is good for our community. Limerick employs hundreds of local people in well-paying jobs and contributes approximately \$600,000 to community organizations each year.

Good for Our Environment

License renewal is good for our environment. Limerick generates enough carbon-free electricity to power over two million homes.

To learn more about Limerick Generating Station visit www.exeloncorp.com/limerick



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and investments, then recommends specific strategies and concepts for saving tax," Goodman continued. "We package those recommendations in plain English, to deliver the savings they really want."

Coaching includes a personalized written report and ongoing maintenance for changing tax laws. More information is available online at www.bcgcpa.com. Contact: Brian C. Goodman, CPA at 610.489.2844; Brian@BCGCPA.com

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



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TAX CHANGES FOR 2012

(Continued from page 10)

any qualified dependent. Medical expenses must not be reimbursable by insurance or other sources and do not qualify for the medical expense deduction on a federal income tax return.

A qualified individual must be covered by a High Deductible Health Plan (HDHP) and not be covered by other health insurance with the exception of insurance for accidents, disability, dental care, vision care, or long-term care.

For calendar year 2012, a qualifying HDHP must have a deductible of at least \$1,200 for self-only coverage or \$2,400 for family coverage (unchanged from 2011) and must limit annual out-of-pocket expenses of the beneficiary to \$6,050 for self-only coverage (up \$100 from 2011) and \$12,100 for family coverage (up \$200 from 2011).

Adoption Assistance Programs

For taxable years beginning in 2012, the amount that can be excluded from an employee's gross income for the adoption of a child with special needs is \$12,650. In addition, the maximum amount that can be excluded from an

employee's gross income for the amounts paid or expenses incurred by an employer for qualified adoption expenses furnished pursuant to an adoption assistance program for other adoptions by the employee is \$12,650 (down from \$13,360 in 2011).

Estate Tax

For an estate of any decedent dying during calendar year 2012, the basic exclusion amount is \$5,120,000, up from \$5,000,000 in 2011. Also, if the executor chooses to use the special use valuation method for qualified real property, the aggregate decrease in the value of the property resulting from the choice cannot exceed \$1,040,000, up from \$1,020,000 for 2011. The maximum tax rate remains at 35 percent.

INDIVIDUALS - TAX CREDITS

CHILD TAX CREDIT

For taxable years beginning in 2012, the value used to determine the amount of credit that may be refundable is \$3,000.

(See "Tax Changes for 2012" on page 14)



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U.S. Axle, Inc. Announces Promotion

U. S. Axle, Inc. is pleased to announce the promotion of Kenneth R. Krauss to the position of President and Chief Operating Officer. Ken will report to Ernie Inmon, Jr., Chairman and Chief Executive Officer. As President and COO, Ken will be responsible for all day to day operations of U. S. Axle and have full financial responsibility and will be a member of the Board of Directors.

Ken Krauss has served many operational and management roles during his 25 years with the company. Starting with the company as a machinist, he has most recently served as Vice President, Operations. He has been instrumental in developing the company's five-year strategic plan which includes diversifying the company's customer base, and developing and investing in core competencies that define the company's market niche and are beneficial to the company's customers. In this expanded role, Ken's leadership will be focused on growing and diversifying our market and assuring we continue to supply high quality, competi-

tively priced parts to our customers.

Ken Krauss and his family reside in Reading, PA.

U. S. Axle, Inc., a 91-year-old, privately held company located in Pottstown, PA, is a leading manufacturer of high quality axle shafts, flanged shafts, splined shafts, precision ground shafts, induction hardened shafts, deep case hardened shafts, torsion bars, cylinders, honed tubes, threaded tubes, precision tubes, and induction hardened tubes for industries such as Agricultural, Construction, Heavy and Off-Road Truck, Rail, Down Hole Drilling, Automotive, Government, Mining, Natural Gas, and Oil. The company specializes in large diameter, long in length steel parts, small lot sizes, and low annual volume requirements providing precision turning, machining, deep-hole drilling, grinding, hobbing/splining, and heat induction hardening.

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* The CPA Technology Advisor (September, 2007)

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BUZZ AROUND THE BLOCK

(Continued from page 11)

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Now, in our 44th year, the firm offers computer consulting, estate planning, tax planning and preparation, financial services and business valuations to its list of client services. More than anything else the firm and what it does has been about our clients and employees. Indeed, it's the experience of the Long, Barrell team that sets the firm apart from the competition, with everyone having worked in the field of public accounting for at least a decade.

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Many taxpayers may seek out professional tax assistance to prepare their 2011 tax returns because of the way capital gains and losses will be reported. Schedule D has been overhauled and each transaction must now be categorized on the new Form 8949. A different form 8949 must be used for each

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

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TAX CHANGES FOR 2012

(Continued from page 12)

Earned Income Credit

For tax year 2012, the maximum earned income tax credit (EITC) for low- and moderate- income workers and working families rises to \$5,891, up from \$5,751 in 2011. The maximum income limit for the EITC rises to \$50,270, up from \$49,078 in 2011. The credit varies by family size, filing status and other factors, with the maximum credit going to joint filers with three or more qualifying children. In addition, for taxable years beginning in 2012, the earned income tax credit is not allowed if certain investment income exceeds \$3,200.

Additional Child Credit

The \$1,000 per-child additional child tax credit has been extended through 2012. The credit will decrease to \$500 per child in 2013.

Individuals — Education

Hope Scholarship - American Opportunity, and Lifetime Learning Credits

The maximum Hope Scholarship Credit allowable for taxable years beginning in 2012 is \$2,500.

Interest on Educational Loans

For taxable years beginning in 2012, the \$2,500 maximum deduction for interest paid on qualified education loans begins to phase out for taxpayers with modified adjusted gross income (MAGI) in excess of \$60,000 (\$125,000 for joint returns), and is completely phased out for taxpayers with modified adjusted gross income of \$75,000 or more (\$155,000 or more for joint returns).

INDIVIDUALS – RETIREMENT

Contribution Limits

The elective deferral (contribution) limit for employees who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan is increased from \$16,500 to \$17,000. Contribution limits for SIMPLE plans remain at \$11,500. The maximum compensation used to determine contributions increases to \$250,000 (up \$5,000 from 2011 levels).

(See "Tax Changes for 2012" on page 16)

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BUZZ AROUND THE BLOCK

(Continued from page 13)

transaction type and adjustments can be made to differences in the basis reported by the broker.

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

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TAX CHANGES FOR 2012

(Continued from page 14)

Income Phase-out Ranges

If you are interested in contributing to an IRA be sure to check with your tax advisor to see if you are affected by the income phase-out rules. Your employment status, tax filing status (married, single, or head of household), and your income level will determine if you are subject to these rules.

BUSINESSES

Standard Mileage Rates

The rate for business miles driven is 55.5 cents per mile for 2012, unchanged from the mid-year adjustment that became effective on July 1, 2011.

Section 179 Expensing

For 2012 the maximum Section 179 expense deduction for equipment purchases is \$139,000 (down from \$500,000 in 2011) of the first \$560,000 (down from \$2 million in 2011) of business property placed in service during the year.

Transportation Fringe Benefits

If you provide transportation fringe benefits to your employees, for tax years beginning in 2012 the maximum

monthly limitation for transportation in a commuter highway vehicle as well as any transit pass is \$125 (down from \$230 in 2011). The monthly limitation for qualified parking is \$240 (up from \$230 in 2011).

Work Opportunity Credit

The work opportunity credit has been expanded to provide employers with new incentives to hire certain unemployed veterans. Businesses claim the credit as part of the general business credit and tax-exempt organizations claim it against their payroll tax liability. The credit is available for eligible unemployed veterans who begin work on or after November 22, 2011, and before January 1, 2013.

While this checklist outlines important tax changes already in place for 2012, additional changes in tax law are more than likely to arise during the year ahead.

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BUZZ AROUND THE BLOCK

(Continued from page 15)

consultation with QuickBooks, Personal Budgeting and Financial Strategies.

Denise E. (Brandt) Madeira, EA started her practice in 1984 by helping small businesses with their bookkeeping and accounting needs. Denise is the sole shareholder of Main Street Tax & Accounting Services, Inc. In 1988 she became recognized as an Enrolled Agent after passing a challenging IRS exam on all levels of taxation. One of Denise's goals for Main Street is to be a part of her client's professional team. Teamwork is the #1 priority at Main Street!

Erica L. Lutz is an Associate of Main Street and has been working here since 2006. Within one year Erica was preparing taxes with the main goal of helping others. She is currently attending Kaplan University to obtain her Bachelor's Degree in Accounting. She is looking forward to taking and passing the Registered Tax Return Preparer Exam in order to become a licensed Tax Professional.

The Tax Professionals at Main Street have many education requirements in order to maintain their professional status. They attend various annual tax workshops and belong to organizations such as the National Association of Tax Professionals

(NATP), National Association of Enrolled Agents (NAEA), and the National Society of Accountants (NSA). These organizations give fantastic networking means along with additional resources and education equivalent to the larger accounting firms.

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



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Rotary for Literacy Valentine's Dinner Dance, February 11, 2012 at the Brookside Country Club, Pottstown. For tickets contact Sandra Albitz at 610.223.2415.

Rotary Business to Business Mixer, February 15th at the Brookside Country Club, Pottstown, 6 to 8.

Collegeville Rotary Pancake Breakfast, Sunday, February 26th at Moorehead Catering, Trappe, PA from 8 AM till Noon.

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Did Your Client Receive an Independent Foreclosure Review Letter? **HERE ARE THE FACTS...**



REAL ESTATE LAW

By Andrew J. Monastra

As a part of a consent order, the Office of the Comptroller of the Currency, the Office of Thrift Supervision, and the Board of Governors of the Federal Reserve System, fourteen mortgage servicers and their affiliates are identifying customers who were part of a foreclosure action on their primary residence during the period of January 1, 2009 to December 31, 2010.

This review provides homeowners an opportunity to request an independent review of their foreclosure process to see if financial injury resulted from errors, misrepresentations or other deficiencies in the mortgage servicer's foreclosure process. If so, the homeowner may receive compensation or some other remedy to address the errors made in the foreclosure process. If your client met the eligibility process, they would have been mailed a Request for Review Form before the end of 2011 which must be submitted before April 30, 2012.

What constitutes a foreclosure action between January 1, 2009 and December 31, 2010? There are several occurrences that qualify: 1) property was sold due to a foreclosure judgment; 2) the foreclosure process began but stopped when the borrower paid up the loan to date or entered into a payment plan or other modification program; 3) the foreclosure process began, but the home was short sold or gave a deed to the lender in lieu of foreclosure; or 4) the foreclosure process was initiated and the loan

(See "Real Estate Law" on page 20)

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Buzz Around the Block

(Continued from page 17)

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The staff at Phoenix Tax Consultants are sometimes referred to as "the tax tacklers," a slogan coined by owner and founder Julia Brufke Wenger. Julia has been a member of the Phoenixville business community and owned her practice since 1990. She is a licensed accountant, tax and financial

planner, insurance advisor, and experienced real estate investor and developer. She is a graduate of Villanova University (as are several other staff members) with a degree in accounting. This business stands apart from some of the other franchise firms because the practice is owned and operated by its founder and emphasizes good planning. Julia takes a personal interest in all of her clients and works closely with her staff to tackle every return for the best possible outcome!

For additional information, please call 610.933.3507, and visit www.taxtacklers.com.

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

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REAL ESTATE LAW

(Continued from page 18)

is still delinquent with no sheriff sale yet. This foreclosure action must have been initiated by a participating mortgage servicer.

Who are these participating servicers? They are many, but the more popular servicers include Wells Fargo, Washington Mutual, Wachovia Mortgage, Sovereign Bank, PNC Mortgage, National City Mortgage, GMAC, Countrywide, Citibank, Chase, Bank of America and Beneficial, to name a few.

The review speaks of financial injury, and follows are some examples of situations that may have led to financial injury: 1) mortgage balance at the time of the foreclosure action was more than actually owed; 2) the mortgage modification agreement was completely complied with, yet the sale still occurred; 3) the foreclosure action occurred while the borrower was protected by the bankruptcy; 4) the borrower submitted the modification/assistance documents on time and were waiting for a decision when the sale occurred; 4) fees charged

or mortgage payments were inaccurately calculated, processed or applied or 5) the foreclosure action on a mortgage that was obtained and foreclosed against someone who was under the protection of the Service Members Civil Relief Act.

If the Review Letter is submitted, the client will receive a letter within one week from the independent review administrator. If the administrator determines that the client meets the eligibility requirements, it will be reviewed by an independent consultant, and you will ask for and be provided the relevant documents by the loan servicer. This process will take several months and the borrower will be notified of the results and information about possible compensation or other remedy.

If you or your clients wish additional information, visit the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Prevent Loan Scams or the Loan Scam Alert websites. 

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



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Buzz Around the Block

(Continued from page 19)

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We also provide general business advice to our clients in the form of tax planning, capital budgeting, analysis of financing options and more. In addition to our many years of experience with a broad, diverse clientele, we have developed strategic alliances with other business and financial professionals in the Delaware Valley. This, along with our ability to leverage state of the art technologies allows us to provide timely solutions to clients of any size.

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Since her early days as an Accounts Payable Clerk, Dorothy fostered the dream of owning and operating her own private accounting/bookkeeping firm. Thirty years later, following a fulfilling career as Chief Financial Officer, her dream is realized. Now, she has the pleasure of helping others realize their dreams. Large or small, your financial matter is no challenge to Ruehle Bookkeeping & Accounting Services, LLC.

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February 2012 Events

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Tue, Feb 7th from 3 to 4pm— Mama Bears (woman's group) Women getting together to socialize and have fun. Open to the public, please come & join us.

Tue, Feb 14th from 5 to 8pm— Sweet Senior Dinner at 5 pm & Dance from 6 to 8. RSVP by Wed. Feb. 8th.

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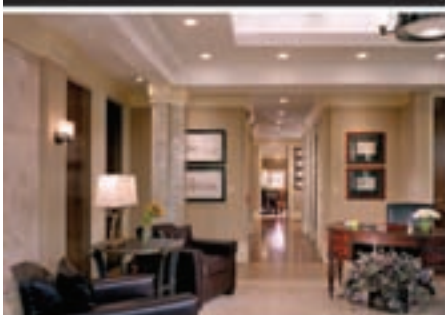
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"All things being equal, people will do business with, and refer business to, those people they know, like and trust." – Bob Burg



LEADERSHIP AND SUCCESS

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

We're all aware of how the age of digital technology has changed the ways people do business, and it's incumbent upon anyone who wants to succeed to keep up with change and be aware of technological innovations as they emerge. On the other hand, many people have become so wrapped up in digital technology as the means of marketing and selling their products and services, they neglect the most crucial component of success in business—the ability to build and sustain personal relationships.

Technology cannot replace relationships

There appears to be a growing belief among some people that you can create short cuts to business success exclusively through the use of digital technology. Case in point—email "blasting." There is no shortage of individuals who believe that if they can get a hold of your email address and consistently bury you under an avalanche of appeals for you to buy their services, they stand a chance of winning you as a client or customer.

In a similar vein, the proliferation of "pop up ads," that suddenly appear and block your view of valued information is yet another obnoxious Internet phenomenon. In many cases, those that employ these arrange for them to do battle with you by having them reappear time and again after you've closed them. I regard these as the equivalent of attempting to establish a business relationship with someone by walking up to them and smacking them in the face.

In many cases, approaches such as these reduce the likelihood of people wanting to do business with those that employ them. Why? Because they communicate insensi-

tivity to the needs and interests of potential buyers. They may create name recognition and product awareness, but strictly in the negative sense. I can't imagine choosing to do business with individuals who I don't know just because they continually flood my inbox with emails I don't want, or generate "pop up ads" that interfere with my access to information that I do want. Sooner or later (preferably sooner), I want to know the person with whom I might (or might not) want to do business.

This is why effective networking is so essential to success—it provides opportunities for the kind of face to face interaction that it takes for people to come to know and understand who you are in a personal sense. The digital age fosters certain forms of seclusion, some of which are destructive to old fashioned, down home "getting to know people."

Establishing emotional connections

If you want to build successful business relationships with people, you've got to express at least two things in dealing with them: (1) a genuine respect for them as

(See "Leadership and Success" on page 24)



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LEADERSHIP AND SUCCESS

(Continued from page 22)

persons; and (2) authentic concerns for what their wants and needs are. These are things that are best done in person, and done in authentic and genuine ways. As simple and obvious as this may seem to some of us, many people do fail to understand these realities.

Skipping these two crucial steps and proceeding directly to a sales pitch communicates arrogance as well as a complete lack of concern for the party to whom you are trying to sell. And yet many people continue to apply such arcane tactics, to the detriment of their own success.

The first thing that potential clients buy is you

A lot of people view business-to-business sales as a domain in which logic and rationality are the preeminent forces. What is chronically underemphasized is the importance of emotional connections. Before any potential clients or customers will seriously consider purchasing your product or service, they must first want to interact with you. This means that first impressions are crucial, and these are developed very quickly and on the basis of minimal information

A common mistake that many sales people make is attempting to maneuver their prospects into a buy without establishing the proper relationship. They immediately tout the virtues of their product or service, and begin to list rationales for why a prospect should want to buy. Their failure to understand why this approach rarely works speaks volumes regarding their lack of "emotional intelligence."

The truth is that there is a buying-selling process that underlies business-to-business sales and makes them work. It starts however, not with dollars and cents, but with an emotional connection between the persons involved. What follows is an overview of this process. Although it can be acquired through learning, it does not come automatically for most people. Generally, its mastery requires time, training, and coaching. Some people never come to understand it, for whatever reasons.

The buying-selling process

The reason for its name is that the emphasis is on the potential buyer, or prospect. It is the prospect's interests that

(See "Leadership and Success" on page 26)



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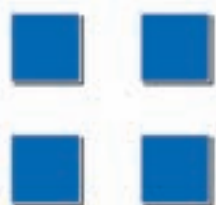
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(From left to right) Stephen P. Scartozzi, Board of Directors Malvern Federal Savings Bank; F. Claire Hughes, JR, Chairman, Board of Directors Malvern Federal Savings Bank; Ronald Anderson, President and CEO Malvern Federal Savings Bank; Richard J. Fuchs, Senior Vice President of Operations Malvern Federal Savings Bank

PROVIDING 125 YEARS OF SERVICE, MALVERN FEDERAL SAVINGS BANK HITS A MILESTONE IN 2012

This year is a time of celebration for Malvern Federal Savings Bank, as 2012 marks the bank's 125th anniversary. While this is quite a note-worthy milestone for Malvern Federal, it is a significant accomplishment for any business, indeed. The bank, which first opened its doors in 1887, began as a single location in Malvern. It has since transformed into a mainstay in the community, expanding to eight state-of-the-art financial centers spanning two counties and offering an extensive range of financial services.

Malvern Federal is a fine example of an organization that is dedicated to providing outstanding personal service combined with the latest in banking technology. This model has allowed it to endure many years of success, as demonstrated by this landmark anniversary. The bank's willingness to benefit the community that it serves is a lasting mark that indicates not only the passion and hard work of Malvern Federal's employees, but also the bank's resiliency to withstand the test of time as it has served several generations from around the area. To celebrate this special milestone, Malvern Federal invites customers, neighboring businesses and the community at large to enjoy special events, product promotions and free giveaways the bank has planned throughout 2012.

In conjunction with all of the other festivities commemorating the bank's 125th anniversary, Malvern Federal Savings Bank and its employees have commenced on "125 Days of Sharing," a

company-wide community service and volunteer project that will last through the end of 2012. The entire staff has pledged to provide 125 days of community service to non-profit organizations within the communities in which the bank's employees either live or work. The bank has partnered with the Chester County Community Foundation to help identify a variety of local nonprofit organizations within close proximity to the bank's footprint. Upon completion of their volunteer efforts at the end of 2012, employees will be recognized during a special ceremony.

Throughout its history, Malvern Federal has made charitable contributions to local organizations as a means of giving back to the communities that have shown loyalty to the bank for decades. In doing this, Malvern Federal has become more than just a local bank, but one that is willing to demonstrate its dedication to the local community. In addition to "125 Days of Sharing," Malvern Federal has shown a longstanding commitment to the community through its support and involvement in a number of local events, including the Berwyn Victory Run, Paoli Blues Fest and Malvern's Victorian Christmas.

This year will mark the bank's return as title sponsor for the Berwyn Victory Run, a 5K run which raises money for the Berwyn Veterans Memorial and annually draws hundreds of participants. Malvern Federal has also served as three-time sponsor and host of Paoli Blues Fest,

(See "Malvern Federal Savings Bank" on page 27)



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LEADERSHIP AND SUCCESS

(Continued from page 24)

are the focus at all times, so it is really about being of service. What makes it a process is that it is an identifiable sequence of interchanges that takes place over time. If adhered to, it yields a higher rate of successful sales closings because the buyer's interests are considered at all times.

Carefully implementing the following sequence will lead to more business through the cultivation of personal relationships that focus on the needs and interests of the buyer. Any benefits to the seller are a by-product of this process, which is as it should be. Note however, that what follows is only an overview. There are nuances and subtleties that can only be mastered with the help on an experienced trainer or coach. That said, here's the sequence:

Introduction: Initial contact— your only chance to make a first impression. You must be interesting and appealing to talk to. Also, keep in mind that most decision makers are strapped for time and work under stress, so you need to be seen as a potential antidote for those two unpleasant circumstances, not an additional irritant.

Gaining favorable attention: OK, so you're interesting, refreshing, and worth talking to. You've earned a little of your prospect's time. Now you need to build on that favorable first impression and establish that you are trustworthy, credible, and the kind of person with whom they wouldn't mind discussing the issues and challenges facing their business. At this point, inquire whether or not it's ok for you to share a little bit about yourself. If you do get a "green light," keep it brief and make it relevant to the kinds of things that are likely to concern them. Remember, it's still all about them, not you.

Fact finding/determining wants and needs: If things are going well (e.g., they're not withholding their smile), ask permission to inquire about their business. Decision makers love to talk about their businesses, but only to the right people. If they are willing, that means that they see you as trustworthy and potentially helpful. At this point, effective questioning and empathic listening are crucial— these are acquired

(See "Leadership and Success" on page 28)



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MALVERN FEDERAL SAVINGS BANK

(Continued from page 25)

an all-day street festival featuring live music, performances and children's activities. During this October event, the bank's parking lot transforms into a major stage for Blues bands and a venue for kid-friendly entertainment. And for several years the bank has been spreading community cheer participating in Malvern's Victorian Christmas. Malvern Federal most recently served as the presenting sponsor of this holiday celebration and helped collect over 1,500 pounds in food donations for the Chester County Food Bank.

"As we look back on the past 125 years, there is so much history and accomplishment to be proud of," said Ron Anderson, president and CEO of Malvern Federal Savings Bank. "We are especially honored to have served the surrounding communities for such an extensive length of time and as we embark on the next 125 years, we will continue to serve clients and businesses with the same dedication to providing a rewarding banking experience. We look forward to fulfilling our customers' needs, not only as their bank, but as an active member of the community."

For more than a century, Malvern Federal has been a constant presence in the area. Much of Malvern Federal's success over the past 125 years is due in part to three key objectives: understanding the communities it serves; being knowledgeable about and aiming to provide the best and latest in product and service offerings; and tuning in to what its customers want and need. As an institution rooted in the community, it is important to the bank to hire and retain dedicated employees who are committed to providing award-winning customer service. In exchange, it is important to Malvern Federal to consider the well-being of its employees and customers at all times. Malvern Federal's strong commitment to serving others, combined with its ability to remain steadfast even in a down economy, has not only helped the bank to reach this milestone anniversary, but has earned it an award-winning reputation spanning decades. Malvern Federal welcomes everyone to join them in celebrating 125 years of serving the communities of Chester and Delaware counties. For more information, please visit www.malvernfederal.com. 📄

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LEADERSHIP AND SUCCESS

(Continued from page 26)

skills that take practice and coaching to develop. At all times the questions should focus on their goals, means by which they might accomplish them, and possible obstacles to their attainment. Listen far more than you talk.

Discussion of the fit between their issues and your offerings: Note how late in the interchange this comes up. By now you can sense whether or not there is a match between their needs and what you have to sell. If there is, you can convey this by reference back to the things they've already defined as relevant to their concerns. Don't be surprised if you encounter objections at this phase—they are a common occurrence, even in successful sales. In fact, these are often a sign that of serious consideration and might very well indicate an interest in knowing more about your product or service.

Closing/getting commitment: At some point you've got to ask for the business, and how you do so does need to be carefully considered. There is no "cookie cutter" method for doing this, but it must be done strictly in regard to solving their issues—as they (not you) see them.

Sticking to the process

Many people under-produce or even fail altogether because violate the buying-selling process that places the prospective client's interests ahead of those of the seller. Relationship based approaches to sales avoid reinforcing the negative stereotypes that so many people associate with poorly trained and unprofessional sales people.

Of course, the sequence I've discussed here assumes that you've got a product or service that has intrinsic value. The merit of your offerings is an entirely different matter. My point is that business is and will continue to be based on the all-important ability to develop and maintain genuine positive relationships with people.

Following up

By the way, it's always prudent to maintain some type of contact with those to whom you have "helped to buy." One reason is that if you've really established a relationship, you've made a friend. The sales process that successful professionals use is not "hit and run"—it's driven by a genuine a genuine love of people and desire to be of service.

Other reasons revolve around inquiring about customer satisfaction, as well as exploring the possibilities of repeat and referral business.

Personal growth as a vehicle for business development

As a business consultant and coach, I find that all businesses improvement requires personal growth. People who continue to do things as they always have will never improve the results they get, and yet many refuse to make the changes required to achieve more success.

The knowledge and the techniques for individuals to implement and improve themselves and their lot exist and are available. What is in short supply is the will to take the steps required. On the other hand, what we're talking about here is the age-old problem of "The Road Less Traveled," which by definition, is not for the majority. 📖

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

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Bayada Nurses is Now BAYADA Home Health Care

New identity reflects clearer mission focus and depth of specialized services amid growing demand for home health care

Bayada Nurses, a leading provider of home health care services to people of all ages, changed to BAYADA Home Health Care on January 17—the company's 37th anniversary. The name has changed to more clearly communicate The BAYADA Way, the company's guiding philosophy, its broader specialty practices of Home Health, Adult Nursing, Assistive Care, Pediatrics, Hospice, Habilitation, and Staffing, and its multidisciplinary team of home health care professionals.

"I believe our name now reflects what we do," said Founder and

President Mark Baiada. "Nurses are our primary employees—about half our workforce. But we also have home health aides, speech pathologists, occupational therapists, physical therapists, social workers, support people, and a large managerial staff ensuring our clients receive excellent care. I want it to be clear that we're a team."

What's most important for Baiada is that the team is made up of like-minded individuals with a commitment to The BAYADA Way—the company's philosophy. "The BAYADA Way is at

(See "BAYADA Home Health Care" on page 31)

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Paul Kuszyk, feeding Chestnut Knoll's
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— Sandi Mauger,
Daughter of Paul Kuszyk,
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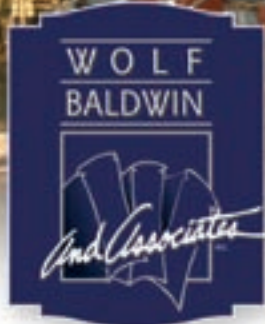
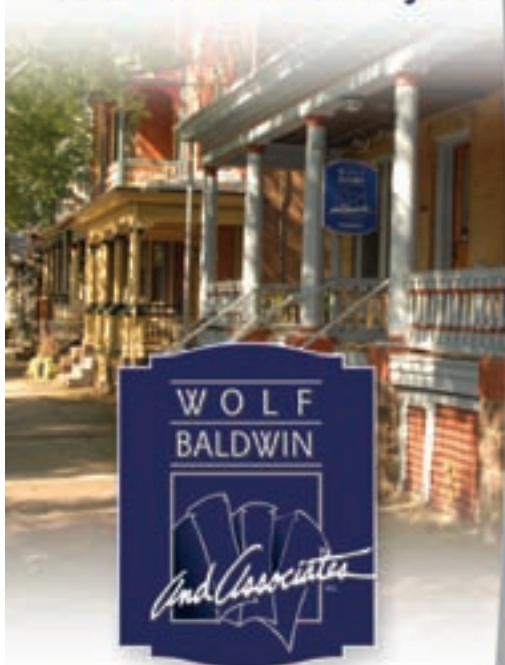
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DEATH OF A SPOUSE WHILE A DIVORCE ACTION IS PENDING

LEGAL PERSPECTIVES

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



In today's world, divorce is unfortunately commonplace. Especially as our population ages, it is not uncommon for a spouse to pass away in the middle of a divorce proceeding.

In 2004, our Pennsylvania Legislature modified the Divorce Code to clarify this unfortunate situation. The specific statute is 23 Pa.C.S. §3323(d.1), which provides that if a spouse dies during the pendency of divorce proceedings, the economic rights and obligations of the parties (arising by virtue of the marriage) shall be determined pursuant to the Divorce Code and not under the law relating to decedents, estates and fiduciaries. In short, the Divorce Code will apply where no divorce decree has been entered yet but the grounds for the divorce have been established.

When we talk about "grounds" for a divorce, we are referring to a legally cognizable basis for divorce. When a divorce action entails fault as a basis for the divorce, then the grounds have been established when the court makes findings that the fault grounds have been proven. This occurs after a hearing before a master or judge. In the case of a no-fault divorce by mutual consent, then the grounds are established once both parties have filed affidavits of consent (thereby agreeing to be divorced). Where a divorce is based upon a two-year separation and the marriage is alleged to be irretrievably broken, then the grounds have been established where either an affidavit is filed and no counter-affidavit is filed in response thereto, or if a counter-affidavit has been filed, the court finds that the parties in fact have been separated for at least two years and that the marriage is irretrievably broken.

If §3323(d.1) applies to bring the case under the Divorce Code, the surviving spouse and the decedent-spouse's estate will be subject to the laws pertaining to equitable distribution and it is in that arena and under those laws that the economic rights and obligations of the parties will be determined. If §3323(d.1) does not bring the case under the ambit of the Divorce Code, then estate law governs the passing of property of the decedent-spouse. This may

or may not benefit the surviving spouse.

In 2010, the Decedents, Estates and Fiduciaries Code was amended in order to make the law pertaining to decedents, estates and fiduciaries consistent with the Divorce Code and §3323(d.1). That amendment, found at 20 Pa.C.S.A. §2106(a)(2), provides that a "spouse shall have no right or interest under this chapter in the real or personal estate of the other spouse if: (i) the other spouse dies domiciled in this Commonwealth during the course of divorce proceedings; (ii) no decree of divorce has been entered pursuant to 23 Pa.C.S. §3323 (relating to decree of court); and (iii) grounds have been established as provided in 23 Pa.C.S. §3323(g)." Hence, once the grounds for divorce are established, the surviving spouse has no entitlement to the estate of the decedent spouse except whatever interest may be established through the divorce proceedings. There is an exception to this rule, namely, where the decedent has manifested the intention to provide certain property to the surviving spouse in spite of the establishment of grounds or the existence of a decree. This could be accomplished, for instance, by express language in a Will.

Although it is natural for a spouse to consider what would happen if his or her partner passes away, it may not always be an immediate concern when contemplating divorce. Nevertheless, since the issue of whether "grounds for divorce" have been established is so critical to the rights of a divorcing spouse, the topic should be discussed and explored with an attorney, so that the best possible outcome can be achieved. ■

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

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BAYADA HOME HEALTH CARE

(Continued from page 29)

the heart of everything we do," says Baiada. "It is the set of beliefs that guide us in our daily interactions with our clients, our community, and each other and is something that really sets us apart. I want to make sure we build and maintain a lasting legacy as the world's most compassionate and trusted team of home health care professionals."

To better express the spirit that represents The BAYADA Way, the dove in the logo was redesigned to incorporate three ribbons: one for each of the company's core values of compassion, excellence, and reliability. In proportion to the name in the logo, the new dove is also larger than before to reflect a stronger spirit.

The company is evolving to meet the increased demand for quality health care in the home. The growing demand for in-home care services was validated in a recent survey of 400 consumers conducted by G-group Market Research, New York, NY. Of those surveyed, 85 percent of the people would prefer to be cared for in their home as

they age. Additionally, 74 percent believe that care in the home is the most affordable type of care and 66 percent believe that care in the home is the best care they can receive—far outweighing any other option including care in an assisted living facility at 17 percent, care in a hospital at 11 percent, care in a family member's home at four percent, or a nursing home care at four percent." 🐦

Founded in 1975 by J. Mark Baiada, BAYADA Home Health Care provides nursing, rehabilitative, therapeutic, hospice, and assistive care services to children, adults, and seniors in the comfort of their homes. Headquartered in suburban Philadelphia, BAYADA employs more than 17,000 nurses, home health aides, therapists, medical social workers, and other home health care professionals who serve their communities in 20 states and India from more than 240 offices.

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HOLLENBACH CONSTRUCTION NAMES GLENN EBERSOLE AS DIRECTOR OF STRATEGIC BUSINESS DEVELOPMENT

Hollenbach Construction, Inc., a professional general contractor and construction management organization that develops and delivers client-focused solutions to meet facility needs, has named **Glenn Ebersole** as its Director of Strategic Business Development. Mr. Ebersole will be in charge of providing leadership in strategic business development and marketing for the company.



Glenn Ebersole

"The addition of Glenn Ebersole to our team further strengthens our ability to meet the needs of our clients," noted **Tim Little**, President of Hollenbach Construction. "Glenn is a multi-faceted professional, a guide and facilitator and has a comprehensive and strategic understanding of the business development, marketing and sales that will greatly benefit our clients, team members and Hollenbach Construction."

Before joining Hollenbach Construction, Mr. Ebersole was the Director of Strategic Marketing for LMA Consulting Group where he led the strategic marketing efforts. Prior to that he was the founder and chief executive of

J.G. Ebersole Associates, an independent professional engineering, marketing and project management consulting firm where he provided professional services as an Owner's Project Manager/Representative for a diverse list of clients and projects including several that received local, regional and national recognition.

Mr. Ebersole has a Bachelor's Degree in Civil Engineering and a Master of Engineering Degree in Engineering Science from The Pennsylvania State University and is a Registered Professional Engineer in PA, MD, NJ, DE and VT. He and his wife Helen live in Lancaster Township, PA. 🏠

ABOUT HOLLENBACH CONSTRUCTION

Since 1968, Hollenbach's success has covered a wide range of project types and complexities including commercial, industrial and institutional. The company offers construction management, general contracting, design/build and development services to fit a wide range of needs including additions, renovations, and restorations to existing structures as well as new construction on multi-million dollar facilities. For additional information on Hollenbach Construction, visit www.Hollenbach.com or call **610.367.4200**.



LOCAL LAW FIRM TO REMAIN IN POTTSTOWN

*Family maintains
Borough presence for
over 100 years*

Wolf, Baldwin & Associates, P.C. recently announced that their new office location will be at 800 East High Street in Pottstown. The firm, founded by Jack F. Wolf, has been located on North Hanover Street since 1973. Bruce Baldwin joined the firm in 1987. The new building will give the firm approximately 50 percent more office space.

"We are pleased and excited to announce that our firm has secured a building here in the Borough," said Mr. Wolf. "We engaged in an extensive search throughout the surrounding area, but we remain committed to the Borough. Although it will take a significant amount of work to refurbish our new home, our hearts are in Pottstown and we wanted to do our part for the economic revitalization of the Borough. We look forward to restoring the building to its former grandeur."

Pottstown has been home to many Wolf-family owned businesses since the early 1900s, starting with his grandfather's scrap business. His uncles included a lawyer, dentist, and a dry cleaner. Many Pottstonians have fond memories of shopping at his parents' store, Wolf's China and Glass, on High Street. Mr. Wolf's son, Levi S. Wolf joined the firm in 1996.

"I see our purchase of this building as another way of giving back to the community," said Levi Wolf. "Keeping jobs in the borough is important to its revitalization, and important to us." Wolf, Baldwin currently employs 16 people.

The firm anticipates it will move to its new location by summer 2012.

Wolf, Baldwin & Associates, P.C., is a seven-attorney, general practice law firm, with additional offices in Reading and West Chester. The firm's areas of practice include Workers' Compensation matters, Business and Corporate Law, Estate Planning, Administration and Probate, Real Estate, Family Law and General Civil Litigation. 🏠



Route 422 Business Advisor Dining Guide



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COVER STORY

(Continued from page 5)

technology, and everybody is current with their qualifications."

Schultz Technology Solutions offers various payment options for clients, based on the need and circumstance. "Being a one-stop shop, and trying to accommodate all of our clients, you can call us as you need us," Schultz said. "We let people buy blocks of time, or we do contracts, depending on the specific needs of our clients. That works out because some clients buy blocks of time in advance, at a discounted rate, and use that time as needed. Some clients stick to a monthly charge for monitoring and maintaining their servers, or they pay a monthly fee when we come out and do the work. And some people just call us when they need us."

Schultz Technology Solutions offers free consultations, free network assessments, and free phone assessments. "Whatever their needs are, we'll go out and do an assessment and help them save money and help them future-proof their technology," Schultz said.

Schultz expects his company's customer base and territory to expand in the coming year, with one full-time staff person now working out of White Plains, New York, and several other clients requiring full-time IT people in their offices, as well as a couple of national accounts for some nursing home facilities. "I see some really good growth this year," Schultz said. "Especially on the network side with virtualization—Taking the server out of the client premises and bringing it in to a remote location. That's where the market is going now," he said. "Cloud-based and virtualization. The tape backups are going away. Disaster recovery has been huge and that market is going forward, but virtualization is really the key to making sure our clients are growing, and we're growing with our clients."

"And on the home side, there's total home control systems," Schultz continued, "where you can control your lights and your heating from your iPad or your Droid. With phones, everything's going to voiceover IP."

The use of video in security is also continuing to increase. "You can see your home or office from your phone or your laptop or iPad," Schultz said. "That's been growing, as well as maintenance contracts with clients, because sometimes they don't even want to pick up the phone. We have

enabling software where we can monitor their computers or servers and in some cases we fix it before they even know there's a problem."

In addition to serving as CEO of his growing business, Schultz is a board member and very active participant in the TriCounty Area Chamber of Commerce. "I've been with the chamber since 2002," he said. "We really care about business-to-business and the community, and that's why I'm happy to be on the board of directors. I really feel that we care. I think the business community sees that. That's why we have such a great membership, and as far as growing your business, I would tell anybody to join, because it's helped me meet new clients, make new friends, network with existing clients and existing board members, and really just helps bring back to the community, creating and sustaining jobs, and making sure we're giving back to the community. So I love the TriCounty Area Chamber," he said.

Schultz Technology Solutions' account manager Carrie Robinson is a current participant in the Tri County Leadership 2012 Class (please see profile on page 39).

Schultz points out that while it's been a challenge for all chambers to maintain membership over the past couple of years with a struggling economy, those businesses that have maintained their memberships are the backbone of the organization. "All our board members feel strongly about that and participate in events," Schultz said. "You have to work it a little bit too. You can't just be a member, pay you dues, and expect thousands of people to come through your door. It doesn't work that way. Anything that's going to work, you have to put a little effort into it. So I always tell people, if you want the chamber to work for you, they are working for you behind the scenes and you might not realize it, but sponsor a breakfast. Sponsor a coffee. Sponsor something. Get your name out there and go to the networking events, and you'll see the fruits of your labor."

"I want to give kudos to my dedicated staff," Schultz said in closing. "The last couple years have been tough for every business and we've been chugging along and working really hard. It's a testament not to me, but to my staff, that our clients are all very happy. They work very hard to make sure that happens." ■

**For more information,
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Baran Schultz,

Schultz Technology Solutions, LLC

Rick Storms, St. Pedro & Associates

PRESIDENT'S MESSAGE –

SPRING 2012 – MAKING A POSITIVE IMPACT

This spring, the Chamber is working to help you make a positive impact in 2012. Our main events have been designed around leadership and community involvement. Here is a preview of what is coming up over the next few months. Stay tuned for more details. We hope you will consider joining us for our upcoming events and will choose to make more of a positive impact.



MARCH MEMBERSHIP BREAKFAST

From ABC – to your Bottom Line

Thursday, March 29, 2012

The Chamber is bringing you representatives from the U.S. Chamber of Commerce and a Small Business Expo. The TriCounty Chamber wants you to get involved promoting a pro-growth and pro-business agenda. U.S. Chamber representatives will give you the information you need to do what you can in 2012 to help grow business in the tri-county area.

ANNUAL DINNER

*What the
2012 Presidential
Election means
to your Business?*

TriCounty Area Chamber favorite (We enjoyed his time with us so much in November – We invited him back!), 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 talk about how the 2012 presidential election could affect your business.

Not only do we have a relevant and captivating speaker, but the Annual Dinner is our **BIGGEST NETWORKING EVENT OF THE YEAR!**

Join us on Thursday, May 10th, at RiverCrest Golf Club & Preserve.



CHICK-FIL-A LEADERCAST

Choosing to Make a Positive Impact

On May 4, 2012, the Chamber will be hosting a simulcast of the 2012 Chick-fil-a Leadercast taking place in Atlanta, GA. Save the date for this FULL DAY of motivation and leadership development!

FEATURED SPEAKERS INCLUDE:

Angela Ahrendts, CEO, Burberry

Marcus Buckingham, Strength strategist,
best selling author and researcher

Ronald Fryer, Professor of economics at
Harvard University and CEO of The
Education Innovation Laboratory at Harvard

Sheena Iyengar, Author of *The Art of
Choosing* and professor of Columbia
Business School

Patrick Lencioni, Best-selling author and
president of The Table Group

John Maxwell, Leadership expert and
best-selling author of *The 21 Irrefutable
Laws of Leadership*

Urban Meyer, ESPN analyst and former
head football coach for the University of
Florida Gators

Soledad O'Brien, Anchor and special cor-
respondent for CNN

Andy Stanley, Best-selling leadership
author and communicator

Tim Tebow, NFL quarterback, Heisman
Trophy winner and best-selling author

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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

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

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

JOIN THE CHAMBER AND EXPERIENCE THE POWER OF THE NETWORK!

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

"Being a Member of the Chamber allows me the opportunity to meet people from all professions that I normally would not meet in my normal course of business." – Susan Umstead, 1031 Corp.

WELCOME NEW MEMBERS!

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

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Sylvia Marketing & Public Relations provides strategic media coverage to help businesses generate more revenue, highlight key projects, or gain public support and balanced press during times of controversy or crisis.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to
the following Members:

34 Years

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& Hardware, Inc.



Owen J. Roberts
School District

29 Years

Ron Black Agency

26 Years

Boyertown Museum
of Historic Vehicles

15 Years

Family Services of
Montgomery County

10 Years

Sovereign Center

5 Years

Ursinus College

1 Year

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

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Performing Arts Center /
Village Productions
A. Weitzenkorn's
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Are you Celebrating 25, 50, 75 Years? If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact Kitty Papp at 610.326.2900 or kitty@tricityareachamber.com



TRICOUNTY AREA
CHAMBER OF COMMERCE

CHAMBER MEMBER UPDATES

If your business moves to a new location or your contact information changes, update your information with the Chamber by calling 610.326.2900 or email jeff@tricityareachamber.com.

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



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

EVENTS

Thurs., Feb. 2
3:30 PM

CHAMBER 101

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

A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.

No Charge; Reservation required

Tues., Feb. 21
8 AM

CHAMBER 101

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

A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber.

No Charge; Reservation required

NETWORKING

Tues., Feb. 7
11:30 AM – 1:30 PM

WOW LUNCHEON

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

Kayte Connelly, Best Principled Solutions LLC, will be discussing the topic of "Women in Community Leadership: Understanding the Glass Cliff". Identify potential glass cliffs where you may have a chance to shine, and discover your gift of leadership for a community organization by asking the right questions.

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

Thurs., Feb. 23
8 – 10 AM

SEMINAR – EMPLOYEE HEALTH

Irene Shetron, Public Health Educator, Chester County Health Department, and Dave Kraybill, Executive Director of Pottstown Area Health and Wellness Foundation, will present on the topic of Employee Health and why it is important to area businesses, encouraging them to develop wellness initiatives.

\$25 per Member; \$35 per non-member

Tues., Feb. 28
8 – 10 AM

**Time
change**

BUSINESS CARD EXCHANGE

COSTCO, 14 W. Lightcap Rd, Pottstown, PA 19464

Although this event typically takes place in the evening, you can expect all the same great networking opportunities and refreshments at this special morning version of the Business Card Exchange.

Members only; No charge

Sponsored By: COSTCO

SUPPORT SEPAC!

2012 is an important election year. With anti-business forces spending millions of dollars each election cycle supporting their candidates and their agenda, the future of business in this region, and its ability to grow and maintain the local economy are at stake.

The mission of SEPAC is to support pro-business candidates with their election or re-election efforts. The Chamber's Government Affairs Committee and staff do an excellent job of developing a policy agenda and delivering that message to the state legislative delegation and other key decision makers. However, campaign contributions can make significant

difference in elections, and gives the financial help that pro-business candidates need to survive during tough political campaigns.

Thus, your support of SEPAC this year will work to make sure that pro-jobs, pro-growth legislators are there to hear the Chamber's message by targeting contributions to those elected officials who best meet the business communities' legislative goals.

SEPAC and the Chamber will keep you informed of several upcoming fundraisers for the PAC and please feel free to donate at any time by contacting Alex Rahn at 717-236-2050 or arahn@wannerassoc.com.

SAVE THE DATES

Thurs., Mar. 29
7 – 9 AM

MEMBERSHIP BREAKFAST

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

In partnership with SCORE, the Chamber is bringing in representatives from the U.S. Chamber of Commerce to give you the information you will need to advocate for a pro-business agenda in 2012. There will also be a Small Business Expo at this March event.

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

Tues., Mar. 13
11:30 AM – 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

Thurs., Mar. 15
11:30 AM – 1:30 PM

WOW LUNCHEON – PARTNERING WITH SHRM

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

Jonathan Segal, Partner, Duane Morris LLP, will present "Dancing on the Edge of a Volcano: Social Media".

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

Sponsored By: Pottstown Memorial Medical Center

Tues., Apr. 17
8 – 10 AM

**Time
change**

WOW BREAKFAST

Last Call by Neiman Marcus, Philadelphia Premium Outlets, 18 Lightcap Rd., Suite 753, Pottstown, PA 19464

Women's advocate Karen Varkony, writer/speaker, will discuss the topic "Power of Women".

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

Sponsored By: Schultz Technology Solutions, LLC

Fri., May 4
8 AM – 5 PM

CHICK-FIL-A LEADERCAST

Location TBD

Save the date for this FULL DAY of motivation and leadership development. This event includes speakers such as Patrick Lencioni, best-selling author and president of the Table Group; Soledad O'Brien, anchor and special correspondent for CNN; John Maxwell, author of The 21 Irrefutable Laws of Leadership; and many more.

Tues., May 15
11:30 AM – 1:30 PM

WOW LUNCHEON

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

Presentation by Dr. Carol Cola, Dermatologist.

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

Sponsored By: Pottstown Memorial Medical Center

Thurs., May 10

ANNUAL DINNER

RiverCrest Golf Club & Preserve, 100 Golf Club Dr., Phoenixville, PA 19460

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 talk about how the 2012 presidential election could affect your business.

Call Kitty Papp,
Special Events
Director, for more
information or to
sponsor an event.
610.326.2900



***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.

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MOBILE APP BANNER SPONSOR

FEATURED MEMBER BENEFIT OF THE MONTH



We know how busy you are! That is why we have recently launched the Chamber's Mobile App. Now you can stay current with everything that is going on at the Chamber and take care of some of your Chamber business all **ON THE GO!**

- Find Members in the Chamber's directory
- Search and register for Events
- Stay up to date on community events and News
- Search and review the latest Chamber News

The TriCounty Area Chamber of Commerce Mobile App is free to users, and available on iPhone, iPad, Android, and Blackberry platforms. To download, visit the Chamber's website – <http://web.tricountyareachamber.com/mobile> using your smartphone or mobile device.

PLACE A BANNER ON THE HOMEPAGE OF THE NEW MOBILE APP

Capitalize on this new technology by sponsoring the TriCounty Area Chamber's NEW Mobile App.

Mobile App Sponsorship Includes:

- Company Logo on Home Page of App (5 total in rotation)
- Link to your Website

The cost of this new opportunity is \$50 per month. Contact Jeff at jeff@tricountyareachamber.com or call 610.326.2900 to take advantage of this new way to showcase your business.

WINTER CONSIGNMENT TICKETS

Discounted tickets are available for all Chamber Members to the following winter area attractions. Don't forget that all employees of a Chamber Member company are also Chamber Members! Contact Jeff at jeff@tricountyareachamber.com or call 610.326.2900 for more information.

Carmike – Chamber Price: \$75.00; Gate Price: \$100.00

Movie Tavern – Chamber Price: \$63.50; Gate Price: \$95.00

Regal – Chamber Price: \$69.00; Gate Price: \$110.00

Adventure Aquarium (NJ) – Chamber Price: Adult \$18.50, Child (2-12) \$14.50; Gate Price: Adult \$22.95, Child (2-12) \$17.95

Bear Creek – Chamber Price: Weekday (non-holiday) \$30.50, Evening (4-10 PM) \$22.50; Gate Price: Weekday (non-holiday) \$47.00, Evening (4-10 PM) \$34.00

Cambelback – Chamber Price: Weekend/Holiday \$51.00, Midweek (non-holiday) \$41.50; Gate Price: Weekend/Holiday \$59.00, Midweek (non-holiday) \$49.00

Jack Frost Big Boulder – Chamber Price: Adult Midweek (16+) \$36.00, Adult Weekend (16+) \$42.50, Adult Holiday (16+) \$47.50, Youth Midweek (5-15) \$32.00, Youth Weekend (5-15) \$34.00, Youth Holiday (5-15) \$39.00, Night Anytime (all ages) \$25.50; Gate Price: Adult Midweek (16+) \$44.00, Adult Weekend (16+) \$50.00, Adult Holiday (16+) \$52.00, Youth Midweek (5-15) \$33.00, Youth Weekend (5-15) \$40.00, Youth Holiday (5-15) \$42.00, Night Anytime (all ages) \$28.00

National Aquarium – Chamber Price: Adult (12-59) \$23.50, Child (3-11) \$18.00, Senior (60+) \$22.00, Military \$20.00; Gate Price: Adult \$29.95, Child (3-11) \$24.95, Senior (60+) \$28.95

SUPPORT LOCAL BUSINESS



To get the most out of your Chamber membership remember your ABC's – **ALWAYS BUY CHAMBER.**

There is no better way to help our community grow than by supporting each other. Always Buy Chamber is here to help Chamber Members save money while supporting other Chamber Members' businesses and services. The Chamber's networking events are the perfect time to create these win-win business scenarios because when you support local businesses, they reciprocate the support. Don't forget about the Business Directory at www.tricountyareachamber.com to find over 500 businesses to choose from for all of your business and personal needs.

COUPONS

Visit the **Business Directory** at tricountyareachamber.com to get coupons to Chamber Member businesses. Just enter the word *coupon* in the **Business Name** search box and click the "Search!" button.

If you would like to offer a coupon, please visit the Members Only tab at tricountyareachamber.com to create your own. Coupons can be made available to the general public (Public Coupons) or can be restricted to fellow Chamber Members (Member-to-Member Coupons).

RESUME SERVICE

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 – Program Administration/Project Management/Event Coordination (1); Tax Accountant (1); Marketing Communications & Operations (1); Finance Professional (1)

JOB POSTINGS

Job Postings is one of the Chamber's newest website features! 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!

INTERNSHIPS AVAILABLE

Looking for Course Credit and Hands-On Business Experience?

The Chamber is currently accepting resumes for internships from students who are looking to gain business experience. An internship at the Chamber is a great way to increase personal and professional knowledge and understanding about the business environment by completing daily hands-on tasks. Internships are unpaid, but we will work with the student's school with evaluations if they are receiving course credit. A previous intern at the Chamber says, "You can be taught essential skills in the classroom, but an internship is what really allows you to showcase your talents and use them to help your community." If you know of a student who is interested in working an internship at the Chamber, please have them contact Eileen Dautrich and email their resume to eileen@tricountyareachamber.com.

OPPORTUNITIES TO SHOWCASE YOUR BUSINESS

NEWSMAGAZINE INSERT SPONSOR



Each month Member businesses are sent the Chamber's official newsmagazine, *Route 422 Business Advisor*, reaching nearly 1,000 Chamber Member representatives. As a sponsor, your marketing flyer will be inserted into the Chamber Members' mailings. This Members Only marketing opportunity will get the word out about your business. All you have to do is supply the Chamber with your insert and the Chamber will do the rest of the work for YOU! For more information, please email Kitty Papp at kitty@tricountyareachamber.com or call 610.326.2900.

COFFEE SPONSORS

Place your promotional materials on the Chamber's coffee carts throughout the Chamber's Conference Center for visitors to view. The sponsorship opportunity is available every month for \$50. If you are interested in being a coffee sponsor in 2012, contact Kitty at kitty@tricountyareachamber.com or call 610.326.5158.

Still Available for Coffee Sponsorship in the 2011-2012 Program Year: May 2012 & June 2012

EMAIL MARKETING

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

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

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

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

Still Available for Email Sponsorship in the 2011-2012 Program Year: April 2012 & June 2012

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

ENHANCE YOUR LISTING IN THE CHAMBER'S WEBSITE DIRECTORY

Make your business stand out with an enhanced listing in the online directory. An enhanced listing is an affordable way you can increase your online directory referrals up to 150%. Features may include your logo, color, a highlighted box, and up to 25 words of descriptive text. If your business appears in multiple categories, all the listings will be enhanced.

Listing upgrades are unlimited, so every member can enhance their listing!

For more information about enhancing your listing in the Chamber's website directory or any other website sponsorship opportunities on tricountyareachamber.com, please email Jeff Dentler at jeff@tricountyareachamber.com or call 610.326.2900.

Bronze – \$50 per Year: Website Link

Silver – \$75 per Year: Business Description, Email Link, and Website Link

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

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

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

TriCounty Area Chamber of Commerce Lightens Your Labor Law Load!

Keeping state and federal labor law posters updated and compliant has never been more burdensome for employers. That is why the TriCounty Area Chamber of Commerce has come to the rescue!

We are pleased to announce the re-launch of our Chamber Compliance Store to assist you in meeting safety and HR obligations as an employer. In our Chamber Compliance Store, you get VERY special, Member only discounts on a wide range of products including labor law posters with update service, first aid products, written safety plans, ADA signs and harassment prevention training, to name a few.

A mandatory change to a federal posting as of April 30, 2012 will mean that your posters will likely need updating. The new NLRA notice is a mandatory posting for nearly all employers. More additional mandatory poster updates are coming in 2012. It is insane to expect employers without a full time compliance officer to keep up with all the changes, much less to keep buying new posters every time there is an update!

**To order simply visit www.tricountyposters.com
or call 484.323.1114**

We wanted a solution that gives Members total peace of mind that posters are ALWAYS COMPLIANT without having to track changes and continually buy new posters. We have that solution for you! It is the automatic e-update service which is included at no extra charge when you purchase your 2012 Worry-Free Poster Solution™ through our Chamber Compliance Store. We are delighted to be providing this vital resource to our Members!

TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION

MEET ASHLEY AND CARRIE, MEMBERS OF LEADERSHIP TRI-COUNTY CLASS OF 2012



TRICOUNTY AREA
CHAMBER OF COMMERCE
FOUNDATION, INC.

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.



Ashley Slaughter

Ashley Slaughter, Marketing and Communications, TriCounty Area Chamber of Commerce, has only lived and worked in the tri-county area one short year. Ashley has been married to her husband Josh for almost 3 years and enjoys reading, exercising, healthy living, and her second part-time job with Epic Church as Hospitality Director.

Ashley holds a B.A. in Communication from Oakland University and is looking forward to working on her Masters in Theological Studies at Palmer Seminary this coming year. Ashley's business role model is Bill Hybels. She likes how he gave up an opportunity to run a large family company to plant a church and used his skills in business to grow the church and reach tens of thousands of people in the Chicago area by thinking expansively, leading people, and not being afraid to take risks.

Ashley's involvement with the Chamber has been mostly work related, but she is enjoying the relationships she is building with members of the Leadership class. Ashley works as the Marketing and Communications Assistant at the Chamber. Some of the roles she takes on at the Chamber are writing articles for the Chamber's newsmagazine, emails to the Membership, and creating flyers and other graphics related to Chamber events.

As a new resident of Pottstown and employee of the Chamber, Ashley feels that it is beneficial to participate in Leadership Tri-County because the program will allow her to better get to know the community that she lives in. "I am most looking forward to the session on education because of my past teaching experience and also because of the project with the Pottstown School District that I am currently working on with several members of the Leadership class. I see some really positive things going on in Pottstown and I am very motivated," said Ashley.



Carrie Robinson

Carrie Robinson, Account Manager for Schultz Technology Solutions, LLC, has lived and worked in the tri-county area for 15 years. Carrie lives with her husband, Ed, and two children, Olivia, 13, and John, 10. She enjoys cooking, traveling, attending all of her daughter's competitions as part of the Pottsgrove Marching Band, spending quality time with her family, and watching her son play Dek Hockey with the local PAL organization!

Carrie attended Johnson and Wales University where she studied Culinary Arts. Although she is now an account manager, Carrie was a chef at the Desmond Hotel in Malvern for 13 years before she found her way to Shultz. Carrie's business role models are her parents, Phil and Cheryl Cummins. They taught her that everything is achievable and it is important to be yourself. Her favorite quote by Robert Collier reflects these values, "Success is the sum of small efforts, repeated day in and day out."

Carrie's business philosophy is to be an enthusiastic, goal-oriented sales professional, focusing always on the client's needs and objectives. "I will always go the extra mile, to insure they are happy," said Carrie.

Involvement in the community is something Carrie cares about deeply. Carrie is on the Freedom Valley YMCA Pottstown Advisory Board and she supports the Pottsgrove Marching Band, Relay for Life, Bark for Life, as well as PAL Dek Hockey.

Carrie feels it is important to take part in the Leadership Tri-County program to not only gain an understanding of the communities needs, but also to become a stronger leader in the community. She can't wait to meet and work with the owners of the surrounding area businesses, as well as gain a better understanding of all of the communities in the tri-county area. This includes learning about the area non-profits and all the services that they provide. "I am looking forward to working with my classmates, Valerie and Chris, on the Salvation Army Project to raise awareness of all the services that they provide for the community." ■



Tri-County Area Class of 2012 helps out at the Salvation Army before the holidays.

LEADERSHIP UPDATE

In December, the Leadership Tri-County Class of 2012 spent the day visiting different health and human services organizations in the tri-county area. First stop was the Pottstown Memorial Medical Center, where the class was presented with the information about the hospital and the services they provide by the CEO, Sharif Omar. Next, the class toured the new building of the Pottstown Cluster of Religious Communities and heard about the organization from Barbara Wilhelmy, Executive Director. The class headed back to the Chamber for more presentations by area non-profits who are in need of board members. Lastly, the class traveled to the Pottstown Salvation Army where they were given a presentation by Major Carole Honsberger and volunteered time sorting cans for holiday meals. The Leadership Tri-County Class was able to learn extensively about the health and human services available to residents in the tri-county area.

Stay tuned to future issues of the Route 422 Business Advisor for more updates on the Leadership Tri-County Class of 2012. ■

The Class of 2012 is sponsored by

John Middleton 
an Altria Company

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

ECONOMIC FORECAST BREAKFAST

On January 5, 2012, Chamber Members gathered at the Copperfield Inn at Lakeside for the Chamber's Annual Economic Forecast Breakfast. Brian R. Hess, Senior Research Analyst for Brandywine Global's Fixed Income team, and Derek Menaldino, Chief Investment Officer of Main Line Financial Advisors, participated in a panel discussion led by Al Matarazzo, Main Line Financial Advisors. The panel discussion was created around the findings of a client survey by Main Line Financial. The panel shared their insights of national and international economics and politics as they apply to the tri-county area.

The panel touched on a disparity of opinions in the client survey when it came to how people perceived the health of the global economy versus the local economy. Menaldino told attendees that news tends to have an international bias when looking at the state of the economy, current events such as the civil disobedience in the Middle East, the tsunami in Japan, and the debt crisis in Europe have had an effect on how the global economy is perceived. Consumers on the other hand tend to look at the cost of goods such as food and oil. People have seen more disposable income and therefore may see the local or national economy in a better state than it is globally.

Another issue that came up in this client survey was what investments respondents thought would yield the greatest return in 2012. Most clients said stocks, followed by fixed income and precious metals, then real estate and cash. Hess told attendees that because of the uncertainty and fragility in today's market keeping a close edge and diversification will keep investments well protected.

The panel also commented on the effect they thought the Presidential elections would have on the economy. Menaldino said that historically, pre-election and election year are the best for the economy, so he is anticipating this year to be better than the previous.

When asked about their predictions about oil prices, the panel said that they believe oil prices will be maintained at \$3.00 to \$3.50 per gallon in 2012, which is not an increase from 2011. However, Menaldino pointed out that when gas prices do go up it leads to innovation in other markets such as solar and natural gas, which can also be good for the economy.



New Members from left to right: Howard Scott, Reflections News Magazine; Terry Miller, Finesse 4 You; Carla Blumenfeld, Finesse 4 You; James Harrison, Patriot Pest Solutions; Judith Williams, JByrd Production



Presenters from left to right: Derek Menaldino, Chief Investment Officer of Main Line Financial Advisors; Al Matarazzo, Main Line Financial Advisors; Brian R. Hess, Senior Research Analyst for Brandywine Global's Fixed Income team

The panel also made predictions about taxes. According to the client survey, 98% of respondents think that taxes will go up this year. Hess talked about the problems that states and the national government are having with pension liabilities and other entitlements such as Medicare and Medicaid. He said something will need to be done whether it is an increase in local and state tax, cutting benefits or possibly some sort of value added tax.

This event was sponsored by Main Line Financial Advisors, Schultz Technology Solutions, and WBZH-1370. Thank you for your support and the success of this event.

The Chamber would also like to thank its newest Members: Finesse 4 You, JByrd Production, Patriot Pest Solutions, and Reflections News Magazine.

The next Membership Breakfast will take place in March at Spring Ford Country Club. Stay tuned for more details. 📅



Student "company" members take a short break from their PFEW projects.

YOUNG ADULTS LEARN ABOUT BUSINESS

In an election year when there is so much concern about the ongoing problems with the economy, have you ever wondered how our young people learn about the world of business? You might be inclined to think that kind of education would be happening in our elementary or secondary schools. Alas, Pennsylvania does not require even a basic course in economics as a prerequisite to high school graduation, nor does it even test our students on their knowledge about economics before they enter the workforce. It's not surprising that many young people in our state have virtually no knowledge of what it takes to run a business and, even more importantly, what it takes to create and maintain a "business-friendly" environment in our state.

Thirty-three years ago the business community of Pennsylvania decided to take the matter in their own hands. In 1979, a marvelously innovative program was born to teach our young people (juniors and seniors in high school) about those issues that face business people every day. *Pennsylvania Free Enterprise Week (PFEW)*, internationally-acclaimed for its excellence, now annually graduates approximately 1,500 students with a vastly improved understanding of free market economics and how economic opportunity is so integrally tied to personal freedom.

With our country emerging from one of the most difficult recessions since the great depression, teaching young people to understand and cherish our private enterprise system has never been so critical. Said John Trombetta, president & CEO of the Foundation for Free Enterprise Education that presents PFEW each year, *"Young adults today are frequently off-balance and uncertain about their futures given the huge challenges they hear and read about that are facing American companies. Helping them regain faith in the entrepreneurial spirit in America by understanding the inner workings of companies large and small is a big part of our mission. We know from our graduates that their week at PFEW frequently completely transforms their attitudes about business and business people in an extremely positive way."*

Each summer, PFEW holds four, one-week individual sessions in July and August. The focus of the week is to group the participants (strangers at first) into "management teams"

(See "PFEW" on page 42)

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

WOW - WOMEN OF THE WORKFORCE

DECEMBER WOW LUNCHEON



On December 15, 2011, WOW attendees gathered at Brookside Country Club to hear Dr. Karen A. Stout, President of Montgomery County Community College speak. Dr. Stout discussed "The 'Deliberate Practice' of Professional Development". Attendees were able to

learn the importance of attending to their own professional development. She helped attendees realize what professional development opportunities they were already participating in and what to plan for in the future. Dr. Stout's presentation was based on the book "Talent is Overrated: What Really Separates World-Class Performers from Everybody Else". ☑



Dr. Karen A. Stout, President, Montgomery County Community College addressing WOW attendees.

FEBRUARY WOW LUNCHEON

The next WOW Luncheon will take place on **Tuesday, February 7, 2012** from 11:30 AM to 1:30 PM at **Copperfield Inn at Lakeside**, 594 W. Ridge Pike, Limerick, PA 19468. Kayte Connelly, Best Principled Solutions, will be discussing the topic of "Women in Community Leadership: Understanding the Glass Cliff". Identify potential glass cliffs where you may have a chance to shine, and discover your gift of leadership for a community organization by asking the right questions. Go to the Chamber Events Calendar at www.tricountyareachamber.com or call 610.326.5158 to register. ☑

MORE UPCOMING WOW EVENTS

March 15, 2012

Location: Brookside Country Club
Speaker: Jonathan Segal, Partner, Duane Morris LLP – "Dancing on the Edge of a Volcano" Partnering with Greater Pottstown SHRM

April 17, 2012 (Breakfast)

Location: Last Call by Neiman Marcus
Speaker: Pam Varkony – "Power of Women"

May 15, 2012

Location: Spring Ford Country Club
Speaker: Dr. Carol Cola, Dermatologist

June 19, 2012

Location: Frederick Mennonite Community
Speaker: TBD

2012 ANNUAL DINNER

SAVE THE DATE

THURSDAY, MAY 10, 2012

at

**RiverCrest Golf Club
& Preserve**
Phoenixville, PA

He was so great in November —
We've invited him back!

SPEAKER

**Dr. G. Terry
Madonna**



Sponsorship Opportunities Available

Please consider being a sponsor
for the 2012 Annual Dinner.
For Sponsorship information contact the
Chamber Office at 610.326.2900 or email
Kitty at kitty@tricountyareachamber.com.

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

10 Tips to Stay Healthy and Eliminate Costly Doctor Visits & Unwanted Downtime This Season

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

No one likes to be sick. Besides the obvious feeling miserable, you miss work and cannot accomplish the things you need to for yourself and your family. On top of that, you have to spend money to go to the doctor, get a prescription filled or buy over-the-counter remedies. But, this time of year it's inevitable, right? So, you sit back and wait for that first sign of a body ache or scratchy throat.

According to the Center for Disease Control, 1 in 5 people will get the flu this season. However, there is good news. That "1" doesn't have to be you. You can take preventative action on a daily basis to reduce your and your family's chances of getting sick and spending extra dollars on doctor office visits and trips to the drug store.

TOP 10 TIPS TO PREVENT GETTING SICK

1. Wash your hands—you get sick for one reason—germs. Bacteria and viruses make you ill by finding a way into your body through physical contact. Since most contact is with your hands (think of everything you touch in just a few hours), washing them frequently can stop germs from entering your body. Never eat without washing your hands and wash them after riding public transportation. While antibacterial gels are effective and good when hand-washing isn't practical or possible, washing with soap and water is the preferred option.

2. Don't touch your face – even if you keep your hands clean. Chances are, some germs will survive and they can act only if they get inside you. The mucous membranes in your eyes, mouth and nose are ideal entry points. Simply keep your hands away from your face and food and make it difficult for germs to grow.

3. Avoid sick people – seems obvious, but yet you still do not always do it. Germs are everywhere, but they are definitely hanging out around someone already infected. Politely stay away and disinfect everything they touch. If possible, avoid those who work with little children, like teachers and pediatricians—unfortunately, they are usually contagious.

4. Don't eat group food. Avoid party dips where there is no spoon to put some on your plate. (Think about someone sick sneezing into their hand, picking up a chip and rotating it in the dip or salsa to find the best dipping angle and swishing all those sneeze germs in the food.) Also, don't eat out of a bag or bowl of anything that isn't individually wrapped or equipped with tongs to choose your piece of food. Along these lines, avoid shared mugs, cups or utensils unless they've been washed in a dishwasher or with very hot water and a clean sponge.

5. Get enough sleep. According to Dr. Rubin Naiman, a sleep specialist and assistant professor at the University of Arizona's Center for Integrative Medicine, "Sleeping well is the single most overlooked factor critical to good

health, especially during flu season." Sleep restores and heals the body; without it, your immune system cannot function properly. In addition, if you feel like you may be starting a cold, get some extra sleep to help your body fight it.

6. Don't drink alcohol in excess, smoke or use other tobacco products. Drinking large amounts of alcohol negatively affects your immune system and makes it weaker for a full 24 hours. If you feel like you're coming down with something, avoid drinking altogether for a few days. Smoking weakens the immune system by depressing antibodies and cells that are in the body to protect against foreign invaders.

7. Relieve stress. Being too uptight or constantly stressed out makes you vulnerable to viruses. It can also make your recovery time longer if you do get sick. Find ways to relax and chill out, and give your mind and body a chance to unwind.

8. Exercise at least three days per week. Aerobic exercise will build muscle and endurance and keep you strong as you age. Choose walking or any other exercise you can stick to. If you are feeling sick, it is best to skip a workout. Also, if you go to a gym – make sure you clean your equipment before and after use and wash your hands when you are finished working out.

9. Eat well and stay hydrated – seems simple, but eating a diet full of fresh vegetables, herbs, fruits, lean meats and whole grains can boost your body's immune system and help it stave off invasive germs. Staying hydrated also helps your body stay balanced and strong and helps it support all your body's functions. Ideal drinks include water and warm tea. Skip the soda—regular and diet—it adds calories and makes your body crave sweets.

10. Take a multi-vitamin. While eating healthy is the ideal way to get all your nutrients, sometimes we don't. Taking a multi-vitamin can help fill in the gaps and add fuel to your body's immune system. ■

BE AWARE OF THE TOP 8 GERMY PUBLIC PLACES

1. Grocery Store – Shopping cart handles and seat buckets are the biggest culprits. They can be full of germs from others' hands and leaky packages of meat. Wipe them down with the antibacterial wipes most grocery stores provide.

2. Children's Playgrounds – Swings, jungle gyms, and all other equipment can be loaded with germs. The largest threat is from fecal bacteria from bird droppings and diaper-wearing kids. Always wash your and your child's hands when returning home from the playground.

3. Public Restrooms – Believe it or not, it's not the toilet, but the sinks—the taps and faucets and soap dispensers—they are all touched after using the toilet. Avoid touching moist surfaces that breed bacteria, and turn off all faucets and open all doors with a paper towel.

4. Offices – Desks, telephones and computer keyboards are the biggest offenders. Wipe down your desk with antibacterial wipes daily, and avoid these items on co-workers' desks if they are sick.

5. Restaurants – Beware of the table surface and high chairs. Most restaurants wipe down the tables and high chairs with cloths that are used over and over and lack disinfectant. High chairs also harbor fecal bacteria, too, because they hold diaper wearing tots. Carry sanitary wipes and do your own wipe-down after you sit down.

6. Libraries – You can catch more than knowledge at your local library from the many surfaces that are touched. After handling books and touching countertops, use hand sanitizer to wash your hands.

7. Cruise Ships – These ships are floating cities, and the main cause of getting sick are noroviruses—almost impossible to avoid on a cruise ship and resistant to routine cleaning procedures. All public surfaces are breeding grounds. Wash your hands thoroughly and often, especially before eating.

8. Malls – Escalator handles are teeming with germs so try to avoid them. The sheer volume of people who touch the handles make them a bacterial hot spot. If you do, don't touch your face and wash your hands or use antibacterial wash as soon as you can.

It can seem like too much to remember or an impossible feat to stay healthy. But, with a little extra effort and change of habits, you can significantly reduce your risk of getting sick—not only this winter, but year round. ■

PFEW

(Continued from page 40)

of senior executives who have inherited imaginary "companies." These teams, under the guiding hands of "executives-on-loan," called Company Advisors, operate their firms for a computer-simulated three-year period of time. To add a sense of reality, they are competing against two other student "companies" manufacturing and distributing the same product. These fledgling corporate executives are faced with decisions that any real-life business person confronts daily. They work with balance sheets, statements of income, market share surveys, etc., etc., and must also react to a variety of external factors. Oil embargos, inflation, union strikes, are but a few of the "unknowns" that these young entrepreneurs must deal with as they operate their businesses. Sound familiar?

PFEW is designed to give every participant, in broad brush strokes, an idea of what is germane and pertinent to the business world of today. Each day's activities include four to five presentations from world-class business people from a list that reads like who's who in Pennsylvania. The students hear about: Business and Finance, the Role and Relationship of Business and Government, Taxation, Business Ethics, Labor Relations, and much, much more. Does it work? Said Justin Foster of Grove City Area High School, "PFEW has a near perfect balance between its serious aspects and its entertainment, and, when you combine that with the incredible people involved in the program, both students and volunteers alike, you have an invaluable experience that will last and guide many of us throughout our lives and careers."

The Chamber is proud to support PFEW to give our local students an eye-opening experience like Justin described. We encourage our local companies and civic organizations to provide sponsorships for our students and, if possible, volunteers for the sessions. (PFEW is completely a product of the private sector.) Every student attends PFEW on a fully tax-deductible \$525 scholarship (the actual value of the scholarship exceeds \$1,500) which is provided by a local firm. All scholarship providers are recognized and thanked in a variety of ways for their sponsorship and each student wears the name of their sponsor throughout the week. Each graduate also corresponds with his or her sponsor following graduation to report on the program and what they learned. PFEW is also an approved organization through the PA Educational Improvement Tax Credit (EITC) program through the Department of Community and Economic Development.

If you would like to learn more about this award-winning program and how you can help, you can visit their website at www.pfew.org or contact John Trombetta, President of the Foundation for Free Enterprise Education at (814) 833-9576 ext. 1 or e-mail him at john@pfew.org. PFEW is open to all current sophomores and juniors in Pennsylvania and information on attendance, as well as program applications, can also be found on the website. Questions can be directed to Ms. Michelle Warofka, Manager of Schools for PFEW by calling her office at (814) 833-9576 ext. 3 or emailing her at michelle@pfew.org. ■



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

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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. February's Business of the Month was chosen from a business card drawing at January's Economic Forecast Breakfast.



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Group's affiliate contracting companies include: earth moving, demolition, utilities installation, drainage control and concrete flatwork, asphalt pavement construction, milling and profiling, retaining wall design and installation, landfill construction, environmental, bridge and heavy highway, and even heavy industrial/mechanical and water/wastewater construction services. The company also maintains State prequalifications for D.O.T. work in New Jersey and Pennsylvania with nearly unlimited capacity ratings accompanied by the proper bonding and insurance requirements.

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Additional information on the wide range of services offered by RSC can be obtained by calling 610.705.0500 or by conveniently pointing your web browser to www.hkggroup.com and searching Reading Site Contractors. ■

Advancing the Needs of the Community



Shayne Trimbell,
Project Coordinator,
GVF Transportation



The US 422 Corridor was hot in the news during 2011, thanks in large part to a proposal to toll US 422. The proposal drew significant attention from the media, from the politicians, and from the business community, and from residents. No one expected the opposition to be so motivated and vocal, but no one had proposed a measure such as this before either. The proposal languished for many reasons, but central to them all was that there were opposing views on how to fund infrastructure improvements for the corridor, and what funding the projects could mean for future growth and prosperity.

The overwhelming majority of people on the corridor are in agreement on one thing, something needs to be done to address traffic congestion. Whether you sit, bumper to bumper driving to your office, driving to a client meeting, or making a delivery, the traffic congestion on US 422 is costing you money. The solutions to the problem are varied, but all are expensive. The major pinch point on the corridor, the river crossing at Valley Forge is nearly a \$150 million project. When complete, there will more lanes crossing the river, but none leading up to the crossing; that could cost another \$150 million. Those projects assume everyone wants to drive alone, but what about the people that would like to take a train instead of drive? That cost will be over \$360 million, and only provides limited service. And these two projects only deal with traffic on the east end of the corridor. Reconstructing US 422 from Berks County to Sanatoga is another \$300 million plus project. If you weren't counting, that is over \$1 billion in projects, just on US 422 alone; we are only one of many corridors and regions in Pennsylvania and the United States searching for funding to build our projects. Considering that the entire annual state budget for transportation projects is \$2.3 billion, it is fair to say, we can't get it all; or can we?

The proposal to toll US 422 was an answer to the needs of the corridor. The available funding at the state and federal levels are not such that the corridor will be able to see all these projects come to fruition, we may be lucky to see two of them (the river crossing at Valley Forge and the US 422 construction in Pottstown). It was because of this reality that the tolling concept was explored. Moving forward from this point is going to take a collaborative effort from the business community, working with government to develop, design, fund, and construct the needed

improvements. The key involvement will be in setting priorities. What MUST we have, what can we wait to have, and what can we live without? These are challenging questions; each decision may carry consequences that are realized decades in the future.

What is most crucial however, is that it is entire community setting the priorities, making the decisions, and standing by those decisions and speaking with solidarity to the project funders. Demonstrating that this is a corridor that wants to control its future, and wants to move forward towards prosperity will require nothing less. Fortunately there exists a group that is advocating for change and improvement to the corridor's infrastructure. The US 422 Corridor Coalition is a group of local government officials, county and regional planners, PennDOT, SEPTA, and the business community. We meet periodically throughout the year to discuss, learn, and advocate for projects. The coalition was pivotal in developing the US 422 Master Plan, has been a long time advocate for restoring train service to the corridor communities, and is constantly working with officials at the state and federal level to ensure our place for funding projects. The success of the coalition has been the diversity of participants with the solidarity of a single voice.

With 2012 underway, and many of the major projects slated to begin construction later this year, the coalition will play a crucial role in planning the next stage of growth for the corridor. Our long term outlook will look grim if we don't collaborate to advocate. I encourage you to get involved and to learn more about how we are working to improve the prosperity of the US 422 Corridor. ■

Shayne Trimbell works as a project manager with GVF. To reach Shayne by email: stimbell@gvftma.com, or by phone: (610)635-3559.

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5 CHAMBER MIXER

On January 12, 2012 over 200 Members from the Perkiomen Valley, Phoenixville Regional, Spring-Ford, Upper Perkiomen Valley and TriCounty Area Chamber of Commerce gather together at Copperfield in at Lakeside for the Regional Chamber Business Card Exchange. This event was sponsored by **Pottstown Memorial Medical Center.**



Employees of PMMC in attendance at the mixer. Robin McMonagle, Deb Bennis, Beth Hiriak



Katrina Belcher, Susquehanna Bank; Joe Fava; Close to Home Dry Cleaning; Charlotte J. Sementelli, Susquehanna Bank



David Green, Sound Marketing Resources; W. John McCartin of IBO, ACN



Representatives from the 5 Chambers with PMMC President and CEO Sharif Omar. Pictured left to right: Jessica Capistrant - Phoenixville Regional; Maria Peet - Spring-Ford; Eileen Dautrich - TriCounty Area Chamber; Sharif Omar - PMMC; Renee Blomstrom - Perkiomen Valley; Luanne Stauffer - Upper Perkiomen Valley

MEET THE INTERN



Kendrick J. Stewart

Kendrick J. Stewart is a Business major with a concentration in Management & Marketing. He is currently attending The Pennsylvania State University in what will be his final semester before graduating with his Bachelor's of Science degree in Business Administration. Prior to studying at Penn State, Kendrick attended Montgomery County Community College, where he obtained his Associate's degree in Business Administration.

Kendrick began his internship with the TriCounty Area Chamber of Commerce on Tuesday, January 10, 2012. While interning with the Chamber, he will be responsible for assisting in the areas of Marketing and Communications. In addition to these areas of responsibility, Kendrick will be contributing to the Chamber's weekly radio show on WBZH - 1370 AM. He summed up his excitement for the opportunity to be involved in the radio show with this, "Radio has been and will always be a useful medium to market businesses. I'm excited to work with local businesses, and help them create radio segments that will promote their businesses and products in an effective way, sparking interest within the community."

"Networking is the key", is Kendrick's personal business philosophy. As a business minded and socially conscious individual, Kendrick gravitates towards the late Steve Jobs of Apple as one of his business role models. Steve Jobs's creativity, product branding, and social impact are the main reasons Kendrick appreciates the legacy he left behind. Admitting to never having owned any Apple products, Kendrick had this to say - "I've never owned an iPod or a MacBook. My appreciation for Steve Jobs and Apple as a company derives from their resolve, and ability to survive a business climate when Apple products weren't 'cool'. Steve Jobs possessed the ambition, dedication, and wisdom to guide his dream to reality - influencing countless millions along the way."

While interning with the Chamber, Kendrick is eager for the opportunity to work hand in hand with local and small businesses to help them reach their professional goals. Kendrick stated this when asked about the Chamber's value to the business community, "The Chamber in a way acts as a "big brother" to local businesses. The Chamber keeps its members informed, provides its members with needed resources, and also provides its members with regular networking opportunities, which are key to expanding business. On a macro scale, the Chamber's involvement with small businesses indirectly effects GDP; as, it is small businesses that make up the majority of GDP."

In addition to his interest in the management and marketing of businesses and products, Kendrick has special interest in community development, politics, sports, music, culture, and creative art. He enjoys spending time with his eight year old son, Kendrick J. Stewart, II. He also takes pleasure in recreational activities, being helpful, learning, and traveling - among other things. 📁

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DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

People often ask me what is economic development? I always respond that it is a process. To ensure economic development occurs, you need to organize, plan and execute, and then evaluate. There are no magic wands, and no sure fire method to be successful at economic revitalization and development. You need to find the right combination.

Organizing for sustained economic development is often the most time consuming part of the process. A district needs to get the right people to the table, and make sure that they are involved. The right people include stakeholders, such as business owners and residents located in or near the district, as well as the political representatives and staff of the political subdivisions involved.

Organizing means that people provide input concerning their wants and needs. Those comments are then prioritized and integrated into a list. That list then has to be checked against previous plans that have been developed to see that if there are any conflicts. Many times, some of the studies sit on the shelf for a long time because of lack of funding or not being able to secure consensus during the execution phase. It is always a good idea to dust them off and review the narrative before proceeding—I call it getting everyone on the same page. Everyone needs to agree on

the goals and must work as a unit to accomplish the tasks. Sometimes there is massive conflict or different sides that are dug in with a fixed position. Those situations are the most volatile.

The key is to get from “point A” to “point B” in the straightest line possible. During the organizational phase, there should be a general direction, which is agreed upon. What will be the final product? What will it look like? The situational assessment in the organizational stage will identify where you are beginning. The planning stage will determine where B is located on the matrix.

There needs to be someone who will use his or her time and influence to move the idea forward. When you are working with political subdivisions, everyone seems to look toward themselves rather than moving in a cooperative manner. In addition, things tend to be politicized and sometimes the stakeholders are left out for various reasons.

(See “Downtown Marketing And Development” on page 50)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 49)

I have created consensus for a number of years in many communities. I have worked in tense situations and derived consensus from diverse groups of people. When Philadelphia's South Street experienced problems with riots at the time of Mardi Gras and the Greek picnic sexual assaults, they sought someone to resolve the problems. I interviewed for the position and was hired at the interview. This area presented

the biggest challenge of my career; there was no semblance of consensus.

The problem was not just those two celebratory days—it was the general way that business was conducted on the street. I started in January. Mardi Gras was early that year, and I had a chance to observe what occurred that day. I was exposed to a lot of posturing leading up to the event, and it was a lesson in how to observe and stay out of the way. The day before Mardi Gras was held on South Street, there was a news conference held in front of Fat

Tuesdays which seemed to be the epicenter of the riot the year before.

People came out of the woodwork to say bad things about the bar, the management and the patrons. It was all bad, people pounding away at my business owners. People were blaming "beats" for the riot, as well as any other logical or illogical reasoning their brain could justify. The store owners and as well as the liquor license establishments were standing on the sideline mumbling things that I will not go into today.

I was standing there observing the Fat Tuesday bashing when I was asked to speak. I looked at the people I was supposed to be representing and I looked at the neighbors and politicians and I knew it was decision time for me. A million things ran through my brain at that time as I realized at less than 45 days on the job, with two sides hating each other, I had to be a leader. Consensus was kind of out of the question at the time, and I had to exert myself a bit and establish a leadership role in the district.

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

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MEDICARE MOMENT



By Elizabeth Snyder, Main Street Financial Partners

As with many aspects of Medicare, there are windows of time, guidelines and elements that affect not just individuals, but employers, employees, and retired group beneficiaries.

Taking a look at the healthcare costs of your small business—or any size business for that matter—is a wise decision, because group health coverage could actually be enhanced by customizing your Medicare beneficiaries' health coverage needs. Simply put, employers can save money by taking Medicare-eligible employees off their group plans, while at the same time giving those employees enhanced benefits.

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Most Brokers and Consultants do not have the expertise to tailor a solution for your aging population in this marketplace. We at Main Street have been successful customizing health care solutions in the Medicare market while providing tax advantages and member solutions for employers. Our experience has been recognized by local municipalities, school districts, including mid-size employers in the Tri-County area.

Contact us today to discuss your options. For additional information, please call Elizabeth Snyder at 1.800.862.7364. 

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 50)

I moved to the podium and said my piece. I told the assembled crowd that Fat Tuesday did nothing wrong and they were wrongly being accused by the group. I thought Frank DiCicco's aide was going to take gas. Neighbors were staring daggers at me, politicians shaking their heads.

When I went back over by the merchants they thought I was a tool of the man ... I think Bill Curry called me a puppet. I explained what I said, and then it showed up on the news. I was then all of a sudden a great guy. I had the trust of a group that did not necessarily have to believe in me.

The following rest of the year was one of growing sales and good times. Sales were up and things were improving on the street. We had confronted the City concerning their attitude toward the street. At the time, the bars on Delaware Avenue were being closed by Senator Fumo, and he made it known that the South Street bars were next.

During that year I worked with the neighbors through the community

watch and gained their trust. We had worked to establish a campaign against violence and sexual assaults on the street. I introduced the street music program and it changed the tenor of the street. I worked with the owners of the "Ducks" amphibious tourist vehicles to get them out of the residential neighborhoods, and have more of the route be on South Street. We worked on getting the drug dealers off the street by re-establishing parking on the north side of the street in order to force the drug dealers to stand in the street not the sidewalk. We followed that with street patrols making the people move along and not stand stationary.

In 2003 when Mardi Gras came around again we were prepared. We closed the bars early the next year as a penance and looked to provide for a good Mardi Gras the next year. There were no protests...there was unity.

This was an extreme condition, but it was an example of how I have been able to draw consensus in the most difficult situations. 🗑️



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As a woman and self-defined entrepreneur, I thought I had found my perfect niche as a real estate agent. Enveloping a tasty recipe of sales, client interaction and home showings, I found great success and thought I would spend the rest of my life working in that field – and loving it!

I only worked for this company — which specialized in senior health care insurance — for three months in order to get my “feet wet” in the field. I soon learned that a great deal of Medicare beneficiaries do not realize the impact of their decisions on their health care needs and pocket-books, and quickly saw the need to educate consumers about the many products available to them. (Be sure to read our “Medicare Moment” in upcoming issues!)

For Medicare beneficiaries, the impact of making the right decisions concerning coverage cannot be overemphasized. The first catastrophic hit on an individual's fixed budget usually stems from health problems. This often leads to unseen ramifications which might have been avoided with the proper coverage. Therefore, I make it priority to teach first and sell second.

I try to help people every day and, as an independent broker (I represent every insurance carrier not only in the state of

Pennsylvania, but the entire country), concentrate on getting the best product for each and every individual.

Health care coverage is often just the first step toward financial security. Here at Main Street Financial Partners, we start by looking at the entire financial picture. Don't accidentally shortchange yourself by not reviewing old policies you already have in place. Is your beneficiary information up-to-date? Might you need term insurance for mortgage debt? Are your 401K's and various other financial assets making as much interest and are they protected as well as they can be? Most people are not aware that they can be preserving, protecting and growing their assets in this volatile financial market. For example, one can place monies into a deferred fixed annuity with an income rider on it and get six percent guaranteed growth for up to ten years and income for life! These are just a few of the many services we provide.

My coverage area is quite large; besides having three established offices in the Tri-State area, I also travel extensively to all counties in Eastern Pennsylvania. My most recently opened office is located on 1012 E Philadelphia Ave, Gilbertsville. We prefer set appointments, but walk-ins are fine. If neither is possible, a home visit can be arranged; we are here to serve.

We're not your typical insurance and financial firm. Founded by Elizabeth Snyder, Main Street Financial Partners set out to achieve extraordinary recognition as the foremost service-oriented senior insurance and financial services firm in Eastern Pennsylvania and surrounding areas. We believe that our clients deserve counsel that is in their best interest — not the pockets of their advisers. 🗑️

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Your family's good health is your priority. At Main Line Health Center in Collegeville, it's our mission.

Here you have convenient access to the nationally recognized physicians and services of Paoli Hospital and Main Line HealthCare, and a broad spectrum of medical care for every member of the family. Additionally, the Center contains laboratory and advanced imaging services, including x-ray, mammography, DEXA scan, and 64-slice CT scan, to furnish you with comprehensive patient care under the same roof.

Our clinicians have a particular passion for the health and well-being of their community, so you can count on Main Line Health Center to provide all the services your family needs, while meeting your desire for quality and convenience.

Coming in February: Paoli Hospital Expands to Audubon

Paoli Hospital is pleased to announce that Dr. Mark Gottlieb's family practice has moved to 950 Forge Avenue, Suite 200, Audubon. Specializing in preventative medicine, as well as the treatment of hypertension, asthma, COPD, diabetes and obesity, he has more than 17 years' experience in developing strong patient relationships. Dr. Gottlieb, like all members of the Main Line Health family, is committed to providing exceptional care for the members of this community

Now accepting appointments for patients 12 years of age and older. Most insurance plans, including HMOs and PPOs are accepted. Call 1.866.CALL.MLH or visit mainlinehealth.org/paoli. 📞



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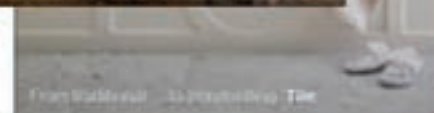
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