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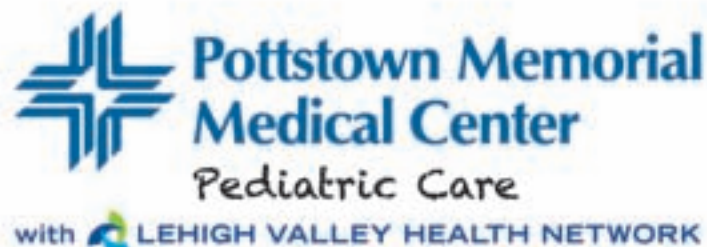
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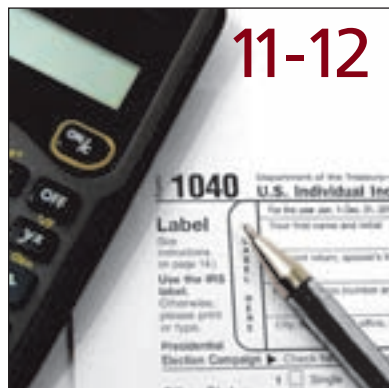
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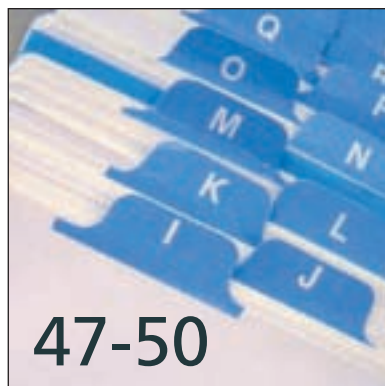
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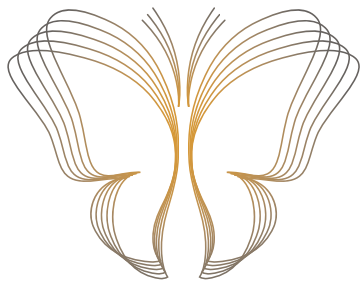
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Jan Moore, Vice President/COO and Edwin Williams, CPA, President/CEO



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PHOTOS BY STYLISH IMAGES PHOTOGRAPHY

By Bill Haley

Although now “back in the black,” many of the “too big to fail” corporate banks associated with the Wall Street/ AIG meltdown and TARP bailouts continue to search for alternative methods to increase profits for shareholders in the current low-interest-rate environment. Rebounding from losses associated with the lingering effects of a prolonged decline in real estate values, some of those institutions have raised or attempted to impose new fees, and most, if not all banks, have tightened lending policies.

Last fall, backlash against the big banks emerged in the form of a FaceBook campaign initiated by consumer activist Kristen Christian, opposing big banks hiking their fees and creating new ones, such as the proposed monthly debit card fees by Bank of America (\$5.00) and Wells Fargo (\$3.00). The FaceBook page garnered more than 60,000 “likes” and the movement evolved to a call for action on “bank transfer day,” November 5, 2011, encouraging the transfer of accounts from large corporate banks to credit unions. Wells Fargo and Bank of America relented and dropped their proposed fees as a result of the negative criticism from customers.

Circumstance creates opportunity, and that is certainly the case with Wyomissing-based Discovery Federal Credit Union. “We didn’t see a big spike that day,” said Edwin Williams, Discovery FCU President/CEO, “but we’ve seen an increase in our membership ever since then, because the word is now

getting out through the online social networks, through the media, what credit unions are all about, and how credit unions are friendlier, and they’re not going to be charging you these types of fees. They offer better rates on your loans. Better rates on your deposits. A lot of credit unions across the United States have seen an uptick because of the publicity surrounding this bank transfer day.”

“It may not be a mass exodus, but the bank fee issue drives people to our door,” Vice President/COO Jan Moore concurred. “What I have seen is business owners are more willing to make the switch (to a credit union) than a normal consumer. Their line of credit may have been canceled for no reason other than economic conditions within that bank. They feel they haven’t done anything to cause that.”

“Everybody’s still walking on eggshells right now,” continued Ed Williams, referring to the general mood in the lending industry as a whole.

"Money is sitting on the sideline. I think that's why we're seeing the rush to us. We're not sitting on the sideline. We have money to lend. We're looking to lend it in the right way. We're doing our due diligence, and it must be the right type of deal, but we're out there lending whereas many banks are sitting on the sideline."

Even though the commercial real estate market remains relatively flat, there are some projects ready to move forward seeking capital. "More than you would think," said Moore. "The trend right now is some of the commercial banks don't like to do them. We have found that there is no shortage (of demand) for commercial real estate loans, including commercial construction and development. We have two pending right now that we're looking at, multi-million dollar deals. They're coming to us because the commercial banks either don't want them, or they are dragging their feet, making them jump through hoops."

"Real estate has a bad connotation right now," Williams added. "The vernacular is commercial real estate, run away, and that's what everybody is doing, but we have an open mind. We're still saying it's all about appraisals, and where it's trending. Right now, appraisals are kind of holding steady. They're not going down. They're not really escalating by much, so you're probably getting a good value of what the real estate is worth right now," he said.

"We're doing a lot of buyouts," said Moore, "people just getting out from their institution, people flipping homes, that seems to be a big thing right now. Some people are taking advantage of foreclosures, buying properties at discounted rates. On the commercial side, we'll lend up to 80 percent of the appraised value. We're limited to that by regulation. If the appraisal is there, we'll take a look at it. We may not end up doing it but we'll give it a fair shake."

(See "Cover Story" on page 6)



Discovery Federal Credit Union was founded in 1959 to serve Western Electric employees, and declared a community charter to open membership to all of Berks County in 2003, which later afforded an opportunity to stimulate the local economy by introducing small business banking in 2010. The credit union was able to grant small business loans to local entrepreneurs and businesses to expand their business, open new locations, start new ventures and hire more people — thus creating more jobs in the Berks County community.

As a not-for-profit financial cooperative, Discovery is able to offer commercial loans at lower rates with fewer fees than many banking institutions. Business owners can take advantage of Discovery's products and services if they live, work, worship or learn in Berks County. Discovery currently offers commercial real estate and construction loans, equipment and vehicle loans, secured and unsecured business loans and working capital lines of credit. In addition, business members enjoy interest-bearing checking accounts, money market accounts, savings options, and a suite of merchant services including remote deposit capture, which enables business members to scan checks at their location, create and send electronic files, and get next day availability of funds.

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COVER STORY

(Continued from page 5)

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"We offer lower rates on loans. Fewer and lower fees," Williams said. "And I think the other thing that's most important to people is bringing back that home town feel, where they walk in and you know their name and there's a family type feeling to it. Credit unions still have that family-type feel. We make our decisions here. We're local. We live in the community. We interact and support many community groups," said Williams, who recently began his second, six-year term on the board of the Greater Berks Food Bank.

Recognizing a need to help individuals learn vital financial skills, Discovery partnered with the *Banzai!*™ financial education program to provide free classroom materials and an online education program to local schools. "We're the only institution in Berks County that offers the *Banzai!* program," said Marketing Communications Specialist Mike Williams. "More than 20 schools in Berks County have caught on with this program. They seem to love it, and we think it's really important to provide this information to young people, so by the time they are making financial decisions, they have sound money management skills to fall back on

that they learned in the classroom."

"From a national perspective, financial literacy is very, very important to the credit union industry as a whole," Ed Williams added, noting also that the Pennsylvania Credit Union Association is staging "reality" fairs around the state to help students figure out what the real world is going to be like for them in terms of financial responsibility.

While credit unions offer many of the same services as banks, there are significant differences as well as unique challenges. One of those challenges is identity. Williams is on the board of directors of the Credit Union National Association, the national organization that lobbies on behalf of credit unions in Washington DC. "We represent about 92 percent of all the credit unions within the U.S.," he said. "One of our concerns is creating a national brand. How do you brand credit unions? How do you get the word out about credit unions being an alternative to banks? Because the perception is, 'I don't qualify.' The fact is, if you live in Berks County, you probably qualify for membership in four or five different credit unions."

Another challenge is that the word "union" can be misleading. "We're not the type of union people think we are. We're a cooperative union of people with a common

(See "Cover Story" on page 8)

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COVER STORY

(Continued from page 6)

bond," Moore explained. "This has been an ongoing educational thing. We were initially chartered as a single Select Employer Group-based credit union, and there remains a misconception out there that you have to work for a particular company in order to be a member. In the past that was very true, but now it's gone the other way and our field of membership is the Berks County community."

Another challenge that credit unions face in acquiring new members, as do banks in acquiring new customers, is the inertia related to the complexity and hassle of transferring accounts to another institution. "People get entrenched with their current financial institution," Ed Williams said. "Automatic payments/charges come out of their accounts for their mortgages, their utility bills. Car payments automatically come out of their accounts. To change that around, they say, 'I've got so many things coming out of that account, it's just a big hassle to do it.'"

Williams said Discovery has tried to help people through the process by handing them 'switch kits.' "A booklet of papers to change your checking account from XYZ bank to us," he said. "People get home and they go through the first page, and it becomes a hassle and in some cases they put it off and

never get back to it," he said, indicating that Discovery is now researching ways to simplify the process by developing an automated service to filter through accounts for those interested in switching, fill out the paperwork, write the letters, provide account numbers, and communicate a switch date to the current institution, leaving only the need for signatures on each of the letters.

The significant differences between credit unions and banks stem from the changing role of credit unions as dictated by the changing economy. When the large employers the credit unions were created to serve began to go out of business, as American industry in general was in decline during the latter half of the 20th century, credit unions began signing up additional companies in order to sustain necessary membership growth, and were sued by the banking industry. "Specifically it was 1998," said Williams. "And we actually lost a court case on field of membership that went all the way up to the Supreme Court." The Court ruled that credit unions could keep the companies they had signed up, but could not sign up any new ones. Subsequent to that ruling, a legislative compromise between banks and credit unions was passed, the *Credit Union Membership Access Act*, HR 1151, allowing

(See "Cover Story" on page 10)



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FOCUS ON AREA BANKS AND CREDIT UNIONS

BUZZ AROUND THE BLOCK

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

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



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COVER STORY

(Continued from page 8)

credit unions to continue to sign up new employee groups, and, in order to spread the risk for the credit union itself so it would not go out of business, they were permitted to evoke a community charter as well, to serve a defined area that has a commonality of interests, such as Berks County.

As an accommodation to the banking industry for relaxation of the membership rule and the tax-exempt non-profit status credit unions enjoy, the law caps business lending by credit unions at 12.25 percent of total assets. "There is legislation out there that is winding its way through committees in Washington, to raise that cap up to 27.5 percent," Williams said, adding that, according to the Credit Union National Association (CUNA), "Without any cost to the taxpayer, or having to kick in any additional money to fund this, raising the cap to 27.5 percent could create close to 200,000 new jobs overnight, and could place \$2 billion into the economy right away, which would be a good shot in the arm to moving this economy forward," he said.

"Banks are fighting us (on raising the lending cap to 27.5 percent). There is zero cap on banks," Williams continued, pointing out that nationwide, credit unions have six percent of deposits, versus 94 percent held by banks and insurance companies. "Their argument is that this is not part of what we were placed in business to do, but when credit unions were established by the *Federal Credit Union Act in 1934*, there was no cap on business lending, up until 1998 when we lost that court case. It doesn't hurt (Discovery) right now, because we're not close to the cap, but some credit unions are close to the cap and as a result are unable to assist their members adequately."

Discovery competes on price, on interest rates, loan rates and services with banks located in, or with branches serving Berks County. "One thing that we can offer that

some big banks can't is the fact that we're making the decisions here, based upon what we know about the county," Williams said. "We know Berks, and some of the larger banks don't know Berks as well as we do."

While technically, Discovery competes with other credit unions in Berks County, there is also a high level of interaction and cooperation among them. "I think the one thing that's unique about credit unions, is we cooperate with each other," Williams said. "If we need things, or if there are policy or procedural questions that somebody may need assistance with, there is no second thought about picking up the phone and calling a second credit union in town, and 99 percent of the time, there is no hesitancy to share back and forth with each other." There is also a shared branching network of credit unions that Discovery is contemplating joining. This would allow participating credit union members to conduct transactions at other credit union locations, Williams said, "It's another way that credit unions cooperate with each other. And that's a big word. When you say financial cooperative, it's not only a financial cooperative from the member's standpoint, but from the credit union standpoint as well. And the branching network goes all the way across the United States."

"We are excited to share Discovery's extensive suite of business products, local convenience and personalized service with residents and businesses in Berks County," Williams concluded. "Discovery has a great team of professionals and together we will continue to help our members start new businesses, expand their existing business, purchase equipment, construct new facilities and more."

Discovery Federal Credit Union, located at 2744 Century Blvd., Wyomissing, PA 19610, is federally insured by the National Credit Union Association (NCUA). ■

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BUZZ AROUND THE BLOCK

(Continued from page 9)

September 2005, was built with this premise in mind.

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

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BUZZ AROUND THE BLOCK

(Continued from page 11)

the solid foundation we established in providing commercial services for small businesses. The people behind the Business Services division have over 20 years of experience in the commercial business environment. Unlike the big banks in our area, Diamond is a local, member-owned business, whose only goal is to provide better service and products, where financial decisions are made locally by people you can trust, and where the success of the credit union is returned to the members through better rates and better products. Helping you and your business succeed, helps Diamond Credit Union succeed.

In 2011, over 100 new clients came to Diamond for their business needs because they saw the strength and value of our products. Customized specifically for local, small businesses, Diamond offers: Commercial Lending with flexible terms and competitive rates, including small business loans, commercial real estate financing, and business lines of credit; Business Checking which makes managing business finances easy, and Diamond's Interest-bearing Checking gives you the opportunity to earn interest; and our Business MasterCard® provides the flexibility to operate your business as needed, when needed.

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



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INVESTMENT IDEAS

Provided by William M. Schultz, Financial Advisor, CFP®, CRC®, Wells Fargo Advisors

No matter how hard you try to avoid it, sometimes it seems like your day-to-day living expenses just eat away at your entire paycheck. Before you know it, the money in your paycheck seems to vanish, and you don't even know where it went. And while you're focused on just making ends meet, putting money away for the future may be the last thing on your mind. Even so, you need to remember that taking care of your longer-term financial goals is just as important as meeting your current needs.

Ever since the days of putting pennies in a piggybank, you've likely received plenty of advice on the value of saving your money. But when mom and dad aren't taking care of the necessities any more, and you have your own bills to pay, it's easy to lose track and forget to save. As a reminder of just how important it is to put part of your income aside – and to do it sooner, rather than later – take a look at an example of just how the numbers shake out.

time our two investors started, the difference in their accounts is substantial. Our early investor would have accumulated a total of roughly \$100,493 in her account by this time. Keep in mind she hasn't put a penny of her own money in for the last 15 years. Meanwhile, the late investor's

(See "Investment Ideas" on page 16)

For this example we'll use two investors – one who starts early and lets her savings grow, and another who waits until later to begin. Let's say the early investor puts away \$5,000 per year for five years, and then allows that investment to grow for 15 years without putting in another penny. The late investor, on the other hand, waits for 10 years before he even begins his savings plan. He then invests \$5,000 a year for 10 years, putting his total investment at \$50,000 – exactly twice as much as the early investor.

Assuming an eight percent average annual rate of return on their investments, if we jump ahead now to 20 years from the

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BUZZ AROUND THE BLOCK

(Continued from page 13)

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"We are excited to share Discovery's extensive suite of business products, local convenience and personalized service with residents and businesses in Berks County," said Edwin Williams, President/CEO. "Discovery has a great team of professionals and together we will continue to help our members start new businesses, expand their existing business, purchase equipment, construct new facilities and more."

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

Business owners can take advantage of Discovery's products and services if they live, work, worship or learn in Berks County. The credit union is federally insured

by the National Credit Union Association (NCUA). To learn more about Discovery and how the credit union can make your business prosper, visit www.discoveryfcu.org or call 610.372.8010.

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Since 1882, Fulton Bank has provided valuable financial services and dedicated support to the local communities it serves. Over the years, our focus has remained the same – to build rewarding banking relationships by listening to our customers' needs, and delivering valued, one-on-one service.

We continue to provide consumer retail and business customers with valuable banking services and products, investment management and trust services with 114 offices and 136 ATMs located throughout Pennsylvania, Delaware and Virginia. As the largest affiliate of Fulton Financial Corporation, we offer the broad array of financial services of a larger institution, while maintaining personalized community-oriented banking relationships.

Along with our history, comes a proud tradition of helping meet the diverse and changing needs of small business owners throughout our markets. Our goal is to focus on the

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

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INVESTMENT IDEAS

(Continued from page 14)

account has grown to only \$78,227, and he has been contributing each year for the past ten years.

That means that our early investor only put in half as much of her own money, and came out well over \$20,000 ahead.

Now, this example is only meant to illustrate the advantages of saving regularly and starting early. This does not reflect the performance of any specific investment, nor does it take into account the eventual effects of taxes. It does, however, make the point very clear – by delaying 10 years in getting started, the late investor loses out on the benefits of compounding over a longer period of time.

Disciplined investment habits aren't always easy to come by, but there are several things you can do to improve your savings routine. One of the easiest ways to establish a savings plan is by taking advantage of the convenience of electronic funds transfer (EFT). You may be familiar with this type of service if you currently receive or make electronic deposits to your bank account. This service is also available from other financial services firms, and paying yourself first by using an EFT system can help you get in the habit of saving.

Direct deposit allows you the opportunity to deposit all or part of your paycheck to the account of your choice, so you could choose to set aside a certain portion to go directly to a savings account as opposed to your checking account. Another way to take advantage of EFT is to set up an automatic monthly deposit. This is a simple, disciplined way to add to your account, authorizing a specific amount to be transferred from one of your accounts to another (i.e. from checking to a savings or investment account).

Regardless of which method you choose – or even if you decide on completely different investment strategy – putting aside money now will help you prepare to reach your financial goals that lie further down the road. 📦

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BUZZ AROUND THE BLOCK

(Continued from page 15)

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To learn more about how Fulton Bank can help your small business succeed, visit us online at fultonbank.com, stop by your local branch or call 1.800.FULTON.4 (1.800.385.8664).

MERIDIAN BANK

According to Meridian Bank's Senior VP for Commercial Lending, Erwin K. Wenner, since the onset of the current economic troubles in 2008, there's been a sea change in commercial banks' attitudes toward small business lending, particularly for start-ups. He sees this shift toward conservatism manifesting itself in four main areas:

Capital: The number of people using borrowed funds to start businesses is much lower today than in previous years because more are having to use their own equity. Lenders want to see that capital, particularly the business owner's capital, has already been invested in the business. This demonstrates belief in the business model and a willingness to take a personal share in the risk.

Cash Flow: Pre-recession, lenders were willing to consider a startup company's projected future growth (proforma) when evaluating its request for a loan. Now the emphasis has moved from "trust" to "verify." Most banks and regulators today are looking for steady and solid cash flow, and the ability to service debt.

Experience: Lenders today are looking for borrowers with direct experience in the field they're entering. There aren't many instances, anymore, of engineers being able to quit their jobs to open bakeries. Banks don't want to take the risk on people looking to change careers.

Due Diligence: Thanks to the proliferation of social networking and personal information made available online, bankers perform more due diligence now than ever before. This unprecedented access to information

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

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FOR SALE- (ZC2132) 3575 SCHUYLKILL ROAD, SPRING CITY, EAST VINCENT TOWNSHIP COMMERCIAL PROPERTY. HIGHWAY EXPOSURE. FEATURES INCLUDE PUBLIC SEWER, ONSITE WELL, GAS HOT WATER, ONSITE GAS, 200AMP ELECTRIC SERVICE. **Reduced \$850,000**

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

FOR SALE- (ZC2135) 1147 E. SCHUYLKILL ROAD, POTTSTOWN, INTERESTING HOME BUILT BY BETHLEHEM STEEL. IT IS CONSTRUCTED OF STEEL AND CONCRETE. ALL FLOORS ARE CONCRETE. WOOD/BRICK EXTERIOR, PITCHED ROOF, ONSITE WELL, PUBLIC SEWER, OIL HOT WATER, WASHER AND DRYER ARE INCLUDED. **Reduced \$169,900**

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

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

FOR SALE- (ZC2140) 1530 S. HANOVER STREET, POTTSTOWN, THIS PROPERTY HAS A SMALL HOUSE WHICH IS CURRENTLY LEASED. THE LAND IS PRESENTLY USED AS A DRIVING RANGE USING ABOUT 10 ACRES. THE BALANCE OF THE LAND IS FARM FIELDS. THE PRESENT ZONING IS R1 SINGLE FAMILY RESIDENTIAL. UNDER THE ZONING IT ALLOWS FOR NURSING HOMES. PUBLIC SEWER IS AVAILABLE. **\$2,000,000**

PENDING (ZC2141) PRIME COMM. PROP. IN MORGANTOWN-

FOR SALE- (ZC2142) 213-215 PINE FORGE RD, PINE FORGE, MULTI-BUILDING INVESTMENT PROPERTY. FRONT BUILDING CONSISTS OF 1-2BR AND 2-1BR UNITS. REAR BUILDING CONSISTS OF A COMMERCIAL UNIT WHICH CURRENTLY HOUSES THE PINE FORGE POST OFFICE AND A 1BR APT UNIT. ALL UNITS ARE CURRENTLY OCCUPIED. **\$274,900**

SOLD (ZC2143) 1374 S. HANOVER ST, POTTSTOWN

FOR SALE- (ZC2144) 1833 E. HIGH STREET, POTTSTOWN, BEAUTIFUL SINGLE STONE BUILDING COMPRISED OF 3 RENTAL UNITS AND A GARAGE. 1ST OFFICE CURRENTLY VACANT. 2ND FLOOR BOASTS A 2BR APT AND 3RD FLOOR IS A 1BR APT. RESIDENTIAL UNITS & GARAGE ARE LEASED. OFFICE HAS BEEN UPDATED W/NEW FLOORING. CALL FOR INFORMATION ON INCOME & EXPENSES. **Reduced \$209,900**

FOR SALE- (ZC2146) 1001 N. HANOVER STREET, POTTSTOWN- NEWER 8 UNIT APARTMENT BUILDING. ALL UNITS ARE 2BR AND FULLY LEASED. 8 RANGES & 8 DISHWASHERS INCLUDED IN PRICE. CALL FOR INCOME & EXPENSES. **\$595,000**

FOR SALE OR LEASE- (ZC2148) 57 SCHUYLKILL RD., POTTSTOWN- 7,832SF COMMERCIAL WAREHOUSE ZONED C2 IN NORTH COVENTRY TOWNSHIP. 3 OVERHEAD DOORS (10X10), 3 PHASE ELECTRIC, SECURITY SYSTEM, PUBLIC WATER AND SEWER, OIL HOT AIR HEAT. CALL FOR DETAILS. **Reduced \$295,000 OR GIVE US A CALL ABOUT LEASING.**

FOR SALE- (ZC2149) 302 STATE STREET, HAMBURG- LARGE MASONRY/SIDING BUILDING IN MIDDLE OF BORO OF HAMBURG. CONTAINS 4,800SF ON 2 LEVELS. GAS HOT AIR HEAT, CENTRAL AIR AND 1827TING. VARIOUS POSSIBILITIES. PRICED REASONABLE @ **Reduced \$129,900**

SOLD (ZC2150) 1827 COUNTY LINE ROAD-

FOR SALE- (ZC2151) POTTSTOWN AUTO BODY/AUTO REPAIR SHOP- 3,000SF, 5 BAYS, PAINT BOOTH, 4 OVERHEAD DOORS. BUILDING IS IN GOOD CONDITION WITH REAR FENCED AREA FOR STORAGE. READY FOR YOUR BUSINESS. **\$175,000**

FOR SALE- (ZC2152) N. CHARLOTTE ST., POTTSTOWN- SINGLE (5) UNIT APT. BLDG. CURRENTLY ALL UNITS OCCUPIED AND RENTS ARE BELOW MARKET. ALL TENANTS PAY HEAT AND HOT WATER. INVESTMENT PROPERTY WITH GREAT POTENTIAL TO PROVIDE HIGH INCOME TO NEW OWNER. **\$129,000**

FOR SALE- (ZC2153) KUTZTOWN ROAD- 7,000SF HISTORIC BLDG. ON 1 ACRE LOT. MANY POSSIBLE COMMERCIAL USES. CURRENT OWNERS HAVE STARTED \$400,000 IN INTERIOR IMPROVEMENTS SINCE 2003. ONCE KNOWN AS KIRBYVILLE HOTEL. 46 CAR PARKING LOT ON BUSY ROUTE 222 N. LARGE CAPACITY SEPTIC SYSTEM INSTALLED IN 1995. ROAD FRONTAGE ON ROUTE 222 277' AND 155' ON RICHMONDEN ROAD. VERY ANXIOUS SELLERS. BLDG. IS OVER 200 YEARS OLD. WAS A POSSIBLE STOPPING POINT FOR UNDER GROUND RAILROAD DURING CIVIL WAR. ORIGINAL STONE WALLS UNDER STUCCO. **\$325,000**

FOR SALE- (ZC2154) BERKS COUNTY 42.8 ACRES- ROUTE 100 & MONTGOMERY AVENUE, NEW BERLINVILLE. MANY POSSIBILITIES, LOCATED ON MAIN HIGHWAY. CALL FOR ADDITIONAL INFORMATION. **\$2,500,000**

FOR SALE- (ZC2155) BERKS COUNTY 27.43 ACRES- MONTGOMERY AVENUE & ROUTE 100, NEW BERLINVILLE. POTENTIAL DEVELOPMENT. PREVIOUS PLANS AVAILABLE. CALL FOR DETAILS. **\$1,900,000**

FOR SALE- (ZC2156) 435 KING STREET, POTTSTOWN- 5 UNIT APARTMENT BUILDING WITH GREAT POTENTIAL FOR A SUPER RETURN ON INVESTMENT. EXTRA LOT. SOME COSMETIC WORK WILL BE REQUIRED. IMMEDIATE POSSESSION IS POSSIBLE. **\$99,900**

FOR SALE- (ZC2157) 256-260 BEN FRANKLIN HIGHWAY- BIRDSBORO- COMMERCIAL PROPERTY ON 2.6 ACRES OF LAND. LARGE COLONIAL HOUSE PREVIOUSLY UTILIZED AS BEAUTY SALON. LARGE BANK BARN FINISHED ON UPPER AND LOWER LEVELS. OVER 30 PARKING SPACES AVAILABLE. HEAVILY TRAVELED MAIN ARTERY. **\$625,000**

FOR SALE- (ZC2158) 369 W. RIDGE PIKE, LIMERICK- LIMERICK AREA, 5 PLEX INCLUDES COMMERCIAL STORE FRONT W/4 APARTMENT UNITS ON 1 ACRE LOT, 2 CAR GARAGE. POSSIBLE ENTRANCE ON 2 MAJOR ROADS. **Reduced \$525,000**

FOR SALE- (ZC2159) BERKS COUNTY 9.78 ACRES- WITH PUBLIC WATER AND PUBLIC SEWER. PHASE IV OF TOWNHOUSE COMMUNITY. **\$300,000**

FOR SALE- (ZC2160) 2397-2411 EAST HIGH STREET, POTTSTOWN- LOWER POTTSGROVE INVESTMENT PROPERTY. (4) RENTAL UNITS SITUATED ON (2) PARCELS BEING SOLD TOGETHER. DETACHED 3 CAR GARAGE. ALL UNITS WELL MAINTAINED WITH GOOD RENTAL HISTORY. CALL FOR DETAILED INCOME AND EXPENSES. **\$299,900**

FOR SALE- (ZC2161) 1140 RIDGE ROAD, POTTSTOWN- SINGLE FAMILY ZONED C1. HOME IS COMPLETELY REHABBED. FEATURES CENTRAL AIR, LAUNDRY ON 1ST FL., 2 BATHS, 3 BEDROOMS, ALL APPLIANCES INCLUDED. **\$250,000**

FOR SALE- (ZC2162) BERKS COUNTY APPROVED 19 LOT SUBDIVISION- SIZE OF LOTS RANGE FROM 1 ACRE TO 7 ACRES. CALL FOR DETAILS. **\$775,000**

FOR SALE- (ZC2163) 2081 E. HIGH STREET, POTTSTOWN- LOCATION, LOCATION, LOCATION IS WHAT THIS PROFESSIONAL OFFICE IS ABOUT. SITUATED IN LOWER POTTSGROVE 7300SF BUILDING CURRENTLY RENTED BY 4 SEPARATE TENANTS. 60+ PARKING SPOTS. LONG TERM TENANTS. GREAT RENTAL HISTORY. CALL FOR INCOME AND EXPENSES. **\$948,900**

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Listings For LEASE

(ZC1012) 1200 E. High St. Office Building, Pottstown- Suites from 200-1300SF. \$12.50/SF includes all utilities.

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

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

(ZC1080) Lemon 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**

(ZC1088) 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.

(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) Hoffmansville Road, Sassmansville- 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. Long term lease w/5 year minimum will only be considered.

(ZC1126) 144 Holly Road, Gilbertsville- Boyertown area, approximately 5,000SF of office space with loading dock. (8) private offices, large open area, convenient location to Route 100. **\$8.00/SF**

(ZC1127) 1033 E. High Street, Pottstown- OFFICE SPACE. Pottstown East End first floor office space. 1400+SF, large rooms, kitchenette, offstreet parking. **\$975/Month + utilities.**

LEASED (ZC1087) 1145 E. Phila. Ave. Gilbertsville-

LEASED (ZC1088) 21 S. Limerick Rd., Limerick-

LEASED (ZC1101) 12 Church Lane, Douglassville-

LEASED (ZC1115) 135 Walnut Street, Pottstown-

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BUZZ AROUND THE BLOCK

(Continued from page 17)

has allowed lenders to make more educated decisions regarding financing. But that means fewer second chances are being offered to entrepreneurs who haven't had enough experience in their fields, or have failed undertakings in their pasts.

How long will this period of increased underwriting scrutiny last? The good news is that businesses with a solid customer base and adequate capital are again attracting lenders. And, for start-ups, only a very few banks, like Meridian, have the experience and flexibility to look outside the box imposed by these new, stricter criteria, to help innovative companies with good business plans. For additional information, please call Erwin Wenner at 484.568.5020; email: Erwin.Wenner@MeridianBanker.com, and visit www.MeridianBanker.com.

MALVERN FEDERAL SAVINGS BANK

Founded in 1887, Malvern Federal Savings Bank is a community bank dedicated to fulfilling the financial needs of people and businesses throughout Southeastern Pennsylvania. The bank offers a variety of personal and business banking products and services along with a complete range of loan programs, including consumer and mortgage loans. Celebrating its 125th

anniversary this year, Malvern Federal remains an institution committed to serving its customers and the local community.

What started as a single location in Malvern in 1887, the bank has transformed into a mainstay in the community that has steadily grown over the course of its history. Malvern Federal has expanded from a single-location bank to a community bank with locations in Berwyn, Paoli, Malvern, Coventry, Exton, Lionville and Westtown in Chester County and Concordville in Delaware County. Each state-of-the-art financial center, staffed by employees devoted to providing exceptional customer assistance, offers a host of banking services including Drive Up windows, ATMs, free self-service coin counting, safe deposit boxes, and more.

Combining dedicated personal service with the latest in banking technology, Malvern Federal provides its customers with A Rewarding Banking Experience. Local loan and management decisions, award winning customer service and the latest in products and services have helped Malvern maintain success for more than a century. Most importantly, Malvern understands the importance of customer satisfaction and

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

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#910-Lower Pottsgrove Township
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renovated office building with high visibility, everything in 1st class condition, includes six individual offices, conference room, break room, two powder rooms, plenty of storage on 3rd floor and in basement, oversized detached garage on 27,000 sqft lot with macadam driveway and parking area.
\$299,500



#913-Pottstown
-200 feet West of Boro Hall close to the Community College, 11,300 sqft lodge building on one floor on 1+ acre of ground with 75 parking spaces. Could be converted to office or warehouse use or various other retail uses. Seller will consider leasing part of the building back from new owner.
\$295,000



#912 - Pottstown High and Beech Streets
- next to Burger King and close to hospital, gas station with car wash, on corner lot, great highway visibility.
\$375,000



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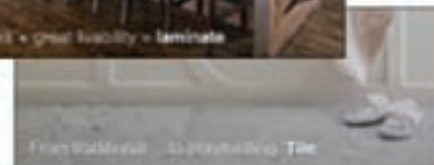
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Buzz Around the Block

(Continued from page 19)

therefore the bank makes meeting the needs of its customers its number one priority.

In addition Malvern Federal strives to be an organization that is mindful of the needs of employees and supportive of its neighbors in the community. Throughout its 125-year history, the bank 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.

And as they celebrate their 125th anniversary, Malvern Federal continues to demon-

strate the importance of volunteering with "125 Days of Sharing," a company-wide community service and volunteer project. Lasting through the end of 2012 and hopefully beyond that, the entire staff has pledged to provide 125 days of community service to nonprofit organizations within the footprint in which the bank operates. Customers and neighbors of Malvern Federal can track the progress of the bank's "125 Days of Sharing" initiative on a microsite, www.malvernfederal125.com, devoted to the hallmark anniversary. The site will serve as a portal providing up-to-date information on employees' charitable endeavors, including photos from their experiences volunteering.

For more information, please stop into any financial center, call 610.644.9400, or visit www.malvernfederal.com.

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National Penn is the fourth largest bank holding company headquartered in Pennsylvania, based on our asset size. Our people are the secret behind our success with a strong focus on building relationships with customers through personal service, sophisticated products and technology, local decision-making and a strong community presence.

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

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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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LEADERSHIP AND SUCCESS

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

Despite the economic downturn, lots of Americans are not just surviving — many are doing exceedingly well, showing that “the dream” is anything but dead. And it’s not just “the rich getting richer.” Many new entrepreneurs are establishing themselves in the very same industries and markets in which their competitors are dropping like flies. Why do some do so well, while others fall by the wayside? I assure that it’s not chance — there is an identifiable mindset for success that is over and above the particulars that define any given industry. Those who do succeed are aware of this and actively cultivate it in themselves. You can, too. It starts with understanding the ways that successful people think.

In recent years I’ve been deeply involved in the business of helping entrepreneurs to improve their businesses and prosper. Much of my training, however, was in the field of cognitive psychology, which concerns the ways that “normal” people think, construct reality, and solve problems. In recent decades, this field has increasingly become a rich source of business applications, including explanations for success and failure. Why? Because habits of mind are important.

Case in point: One of the best known treatises on success is Napoleon Hill’s timeless classic, *Think and Grow Rich*. Hill interviewed and analyzed the lives of thousands of individuals, and found that success in business and other areas of life were intimately tied to their ways of thinking. Of

course there are vast behavioral differences between those who succeed and those who fail, but these are ultimately rooted in people’s attitudes and outlooks.

The works of other masters in the areas of success and personal growth echo Hill’s emphasis on the importance of developing the proper mindset. Peruse the works of Jim Collins, Steve Covey, John C. Maxwell, Pete Drucker, Rosabeth Moss-Kanter, and a host of others and you’ll find similar themes. It’s clear that how we think and what we choose to think about can be crucial inputs into what we get out of life. Research has shown very clearly that we can acquire mindsets conducive to success.

(See “Leadership and Success” on page 24)

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BUZZ AROUND THE BLOCK

(Continued from page 21)

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PENN LIBERTY BANK ANNOUNCES CAPITAL ACCESS PROGRAM

Penn Liberty Bank is offering a Business Capital Access Program (CAP) that has earmarked \$20 million in business loan funds available to businesses in Southeastern Pennsylvania to support capital requirements for expansion and job creation activities. This program is being offered through the first quarter in 2012.

"We remain dedicated to helping our communities by providing funds to area businesses facilitating expansion and job creation activities. Economic downturns have hurt area businesses and continued uncertainty has delayed expansion deci-

sions. Penn Liberty Bank is ready to help support businesses who want to move forward with growth plans," stated Brian Zwaan, President and COO.

"Over the past year we have lent over \$100 million to local businesses in our communities and we are excited to be able to continue that support with this new program. It has been gratifying to witness the positive economic results from previous lending programs. Our current CAP initiative will allow us to assist even more local businesses and have a greater impact on the surrounding areas," Commented Patrick J. Ward, Chairman and CEO.

Penn Liberty Bank's Capital Access program offers affordable rate loans in amounts up to \$2 million to creditworthy businesses in Southeastern Pennsylvania with annual revenues up to \$10 million. All documentation closing costs and loan origination fees are waived for loan amounts up to \$500,000 under this program. Businesses interested in the Capital Access Program should call Jim Danna at 610.535.4522 or send an email to CAP@pennlibertybank.com. For more information about Penn Liberty Bank visit www.pennlibertybank.com.

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

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LEADERSHIP AND SUCCESS

(Continued from page 22)

LEVERAGING WHO YOU ARE

This is not a call to turn yourself into someone you're not. It's crucial that you be consistent with your personal values and talents. The trick is to become the best "you" that you can possibly be, and this requires a serious review of who you are and what is important to you. It also requires an honest assessment of your talents. To sum up, know as best you can what you're equipped for.

Going into something "just for the money" is a bad start. You may be able to survive, but you'll never be the best at what you do, or even the best that you can be. Many people assume that business is all logic, dollars, and cents, but if you truly intend to succeed, you've really got to find something that you are really passionate about. This in itself does not come naturally to many people.

CULTIVATING A MINDSET FOR SUCCESS

Although it is often argued that "knowledge is power," this old adage misses the mark in that it emphasizes content over application. What you know matters, but the ways of thinking that you bring to bear on the "what" that will determine your real potentials for success. Simply put, how you think can be at least as important as what you know. What is encouraging is that these ways

of thinking are habits of mind that can be developed through active effort and practice.

I will get to some of the kinds of thinking commonly employed by people with long histories of success in business a little later. But first note that, although these can be acquired by almost anyone desiring to improve themselves and their business savvy, many folks never incorporate them into their repertoires. The question becomes, why not? Below are a few explanations.

One reason is that ways of thinking are intangible. We see their results—the new product, the novel approach to service delivery, or the successful new ad campaign—but the thought processes that generate them are invisible and therefore inaccessible to most people. Would-be competitors (often called "wannabes") might be able to imitate the observable product, but that's the best they can do.

A second reason few people employ the ways of thinking employed by successful people is that they are independent of specific areas of knowledge. They are applicable across a wide array of domains of activity, which makes them difficult to clearly identify. Again, we see the results, but not the thinking itself. These are two of the reasons why the keys to success remain mysterious to many.

(See "Leadership and Success" on page 22)

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BUZZ AROUND THE BLOCK

(Continued from page 23)

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

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LEADERSHIP AND SUCCESS

(Continued from page 24)

SO HOW DO SUCCESSFUL PEOPLE THINK?

Below are some of the ways of thinking that are common among people who become highly successful and make life better for themselves and others. Although some may seem contradictory to others, they are actually complementary. Successful people typically think in lots of different ways. With diligent and deliberate effort, these ways of thinking can be developed by many more people than commonly have access to them. Some of these are briefly discussed below:

Big picture thinking: Also called "systems thinking," this involves the ability to grasp realities that are neither immediate nor obvious. Big picture thinkers have an appreciation for complexity, often being able to see order in what appears to others to be chaos. They also integrate aspects of past and present situations into visions of the future, which equips them with at least one of the important abilities required for success in leadership positions—the ability to anticipate events before they happen.

Ability to think creatively: Successful people generally have the ability to look at situations in ways that others might find peculiar, if not outright weird. Rather than

following the crowd and imitating in "monkey see, monkey do" fashion, they risk rejection or even failure by challenging what is common and accepted. If you follow the careers of successful individuals, you'll find that people with unusual ways of looking at things are overrepresented. You'll also see that they are very open to the novel ideas of others, and encourage creative thinking among those around them. Creative people tend to have lower fears of failure than their

(See "Leadership and Success" on page 28)



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BUZZ AROUND THE BLOCK

(Continued from page 25)

THE VICTORY BANK

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

The bank continues to be active in supporting both existing and start-up businesses by providing millions of dollars of SBA term loans and lines of credit, and has also developed an active commercial real estate lending portfolio. Importantly, the bank operates as a true commercial and industrial lender, making a commitment to this specialized sector by hiring a full team of experienced

commercial bankers, analysts and an experienced operations team.

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LEADERSHIP AND SUCCESS

(Continued from page 26)

less creative counterparts, which is why they can express their more offbeat ideas.

Focus like a laser beam: Seeming to contradict the breadth suggested by big picture thinking, and the search for novelty of creative thinking, focused thinking is actually complementary to them. It is essential for developing any plans or products inspired by the other two. If you're going to succeed in business, sooner or later you'll have to buckle down and zoom in on a limited range of activities at the exclusion of all others. One key to outstanding performance is commitment, which means also deciding what you're not going to devote time and effort to. Those who engage in focused thinking make great sacrifices to make things happen.

Strategic thinking: It's time to get practical. Perhaps the most identifiable aspect of how successful people think, strategic thinking is frequently articulated in written business plans. Its outstanding characteristic is its systematic nature. Strategic thinking starts with a clear vision of a desirable future condition or outcome, followed by the development of means for making that desired outcome a reality. Strategies are broken down into critical goals to be achieved, as well as the specific action steps required to achieve them. Really top-notch strategic thinkers actually specify possible obstacles that might be encountered, as well as solutions for each obstacle.

Thinking of others first: Success in business is ultimately dependent upon the ability to meet the needs of others. In order to do that, you've got to develop the capacity for seeing things through their eyes. By the way, those "others" would of course include clients and customers, but also employees. One of the most powerful social norms in our society is the "norm of reciprocity," which impels us to repay in kind, the treatment that we receive from others. When we put others first, we maximize their willingness to be benevolent to us. It's the foundation for constructive long-term relationships, which are essential for success in business and in life.

SETTING YOURSELF APART

Any review of the "best practices" in any particular business shows that these have their roots in ways of thinking—habits of mind. The short list I've offered is by no means complete or comprehensive, but was included to make the point that these habits of mind can be cultivated and developed by most people who want to improve themselves and their lot—to the extent that they are interested in doing so.

The alternative is complacency: Accepting ourselves as "good enough," and not in need of improvement. The evidence regarding this alternative has been painfully clear—people (or businesses) who don't actively work to improve tend to deteriorate. Many businesses that have achieved great successes subsequently declined as a result of resting on their laurels.

It takes an active and continuous effort to cultivate fresh thinking, but such efforts pay dividends in the long run. If you "study up" on cases of individuals who achieved great things over long periods of time, you'll notice that one theme will emerge time and time again—it was their thinking that set them apart. It's all about choices and consequences, and as has been said so often, success is a choice. 📌

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, or contact Redwood Enterprises by phone at 610.326.3670.

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MODIFICATION OF WORKERS' COMPENSATION BENEFITS BASED ON VOCATIONAL EVALUATIONS



LEGAL PERSPECTIVES

By Daniel E. McCabe, Wolf, Baldwin, and Associates, P.C.

What do I do if my employer sends me a list of jobs while I'm receiving Workers' Compensation benefits? As an attorney who represents clients who are receiving workers' compensation benefits, I am often asked this question. In Pennsylvania, when an injured worker is receiving workers' compensation benefits, an employer may perform what is called an earning power assessment pursuant to section 306(b)(2) of the Workers' Compensation Act.

Put simply, this is a way for an employer to test whether someone who was injured has some type of earning power. The question that the injured worker has to ask himself is no longer "can I do the job I was doing when I was injured," but rather, "can I perform any job whatsoever?" Answering the first of those two questions is often simple, but the answer to the second question can be quite complicated. Pennsylvania's workers' compensation wage loss payments are based on how much an injured worker can earn compared to her pre-injury earnings, not on how injured the worker is.

For instance, an injured worker may have had a very physical job such as a laborer. When an injured worker injures his back to the point where multiple surgeries are required, it is usually rather simple to determine whether that person can perform a job that requires him to lift very heavy objects. However, is not such a simple question to answer whether that person can possibly perform a job which requires nearly no lifting. That is the very question that an earning power assessment attempts to answer. The idea is that the employer must prove that an injured worker can perform some type of

work at some modified level, and if the employer can prove the injured worker's ability to earn some amount of money, the employer can seek to reduce the benefits it pays to the worker.

There are some basics that we must cover to understand how this process works. First, the employer must be able to show some type of change in the injured worker's medical status. In other words, if an injured worker is considered fully disabled by workers' compensation standards, that person must be released to some type of modified duty, whether it be sedentary, light or even medium duty work. This release can come from either the claimant's treating physician, or an independent medical examiner. Obviously, if the change in status comes from the claimant's own treating physician, the case for the employer is that much stronger.

Next, the employer must prove that it has no job available to offer to the claimant within her medical restrictions. In other words, if the employer has a job that fits the change in the worker's functional abilities, it must offer that job before it will be permitted to perform an

(See "Legal Perspectives" on page 30)

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LEADERSHIP AND SUCCESS

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earning capacity assessment. When the employer is quite large, such as a hospital, it may be difficult for the employer to prove that there are no light-duty jobs available.

If the first two prongs of this process are fulfilled, the employer must hire a vocational expert to perform an earning capacity assessment. This usually consists of hiring a vocational expert to interview the injured worker and review medical documentation. Once the expert reviews the medical documentation he or she must find open and available jobs within a reasonable distance from the injured worker's residence (assuming that the injured worker lives in Pennsylvania- if the injured worker has moved out of state the employer has the option to perform the labor market survey in the geographical area around the employer). The vocational expert's function is to search for jobs that are within the restrictions placed upon the injured worker, which are open and available, and which are vocationally appropriate given the claimant's age, prior work experience and education. This is called a labor market survey.

If the employer is able to prove to a workers' compensation judge that the jobs listed on the labor market survey are actually available to and vocationally appropriate for the injured worker, the judge may order a modification of the workers' benefits. In other words, and put

in plain English, the injured workers' weekly disability check may be modified by the amount of money that the judge finds the claimant could be making. And to be clear here, the claimant does not have to go and actually get hired at any of these jobs, the employer must only prove that the injured worker could be doing these types of jobs, and that the jobs exist in the labor market. To clarify exactly how this modification would work perhaps an example would help.

If the injured worker's average weekly wage at the time of his injury was \$900.00, the injured worker would receive \$600.00 in workers compensation benefits per week. The vocational expert may find five jobs, which average a weekly salary of \$500.00 per week. If the judge were to find these jobs vocationally appropriate, and also find that the claimant could physically perform these jobs despite his injury, judge may find that the claimant has an earning capacity of \$500.00 per week. This would leave the claimant with a partial disability rate of two thirds of difference between his pre-injury wages and the new earning capacity, in this case \$900.00 less \$500.00 being \$400.00, multiplied by two thirds being \$266.67. Thus the claimant's weekly check would decrease from \$600.00 per week to \$266.67 per week. Obviously, with such a drastic modification to an injured

(See "Legal Perspectives" on page 32)



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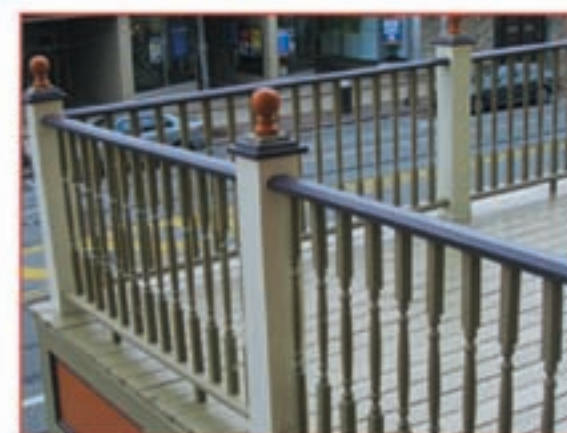
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W O R K S H O P

USING SOCIAL MEDIA TO MAKE YOUR BUSINESS GROW

Pottstown SCORE is currently accepting registrations for its timely workshop series, "Using Social Media to Make Your Business Grow." This workshop series will be held at the Tri-County Area Chamber of Commerce Conference Center, 152 E. High Street, Suite 360, Pottstown, from 7:00 pm to 9:30 pm on four consecutive Monday evenings in March. Registration begins at 6:45 pm. Attendees will learn that Social Media is a lot more than Facebook pages and a few Tweets. It's about understanding the total marketing conversion strategy; the psychological hot buttons of different demographics; how to take on the challenge of integrating social media into an overall marketing strategy; and how to measure its effectiveness.

The workshop series, presented by SCORE, "Counselors to America's Business" is not only for those who are currently in business, but also for any interested individual who would like to better understand how to use social media more effectively. The following experts in the field of Social Media technology and marketing will be presenting the workshops: Jeff Kofsky, President of Higher Vision Coaching and Consulting; Brian Dainis, President of Curotec, LLC, a web design, marketing and SEO company;

Joy Sorrentino, a prominent social media consultant and blogger; Drew Griffin, Founder of Mojo Digital companies, LLC which delivers value through social media, video and mobile marketing; and David Yungans, the regional development director for Constant Contact.

The workshop sessions are as follows:

MARCH 5 — **The Secrets of Effective Internet Marketing**

MARCH 12 —

The Power of Social Media

MARCH 19 — **Mobile Marketing**

MARCH 26 — **eMail and Social Media: Are They Married Yet?**

The price of each individual workshop is \$40, and there is a special package price of \$140 for the entire 4 sessions. Additionally, there is a 50 percent discount for another person from the same company attending. Since this is such a timely topic, it is anticipated that classes will fill up early. To guarantee a seat, please pre-register online at www.pottstownscore.org or phone the SCORE office at 610.327.2673.

The SCORE workshop instructors welcome your questions and are anxious to help you get started on a successful social media marketing strategy, which will grow your business. 📌

LEADERSHIP AND SUCCESS

(Continued from page 30)

worker's benefits, it is in the worker's interest to strongly defend against such changes if he cannot actually obtain the job or physically perform the work.

So that brings us back to our title question: "I'm an injured worker and I received a letter telling me there are five jobs which the employer thinks I can perform, what do I do?" Well, first anyone who is receiving workers compensation benefits and is requested to sit for a vocational interview or who receives a labor market survey in the mail should seek legal counsel immediately. The issues involved in a modification petition such as this are incredibly complex and are certainly not something that should be handled without the advice of legal counsel. So, you might ask, what would I tell my client to do?

Well, until recently, we would often tell our clients to simply go out and apply for all of the jobs identified in the labor market survey. Oftentimes if an injured worker applies for the jobs either the jobs would not be available, or the client simply wouldn't get the job. However, in *Phoenixville Hospital v WCAB (Shoop)*, 2 A.3d 689 (Pa.Cmwlth. 2010), appeal granted, 18 A.3d 1093 (Pa., April 27, 2011), our Commonwealth Court held that even if the claimant were to go and apply for all of the jobs on a labor market survey, and not get contacted by any of the potential jobs, that does not preclude the judge from finding that that jobs were available to the claimant and vocationally and medically appropriate, and granting an employer's modification petition.

It now seems to be necessary for the injured worker to hire his own vocational counselor to make his own assessment of the labor market survey. Thus, the injured worker must hire her own advocate to prove that the jobs are not vocationally appropriate for her, or do not fall within her medical restrictions.

Some of the issues that the claimant's vocational counselor must look into are whether the jobs listed on the labor market survey are actually appropriate for the education and experience of the injured worker. For example, while an injured worker who has been an

(See "Legal Perspectives" on page 34)

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LEADERSHIP AND SUCCESS

(Continued from page 32)

unskilled laborer for his entire life could physically perform a customer service job, would such a job be appropriate given that the person may have very poor communication skills and a 9th grade education? Or, would it matter that the person has no experience whatsoever in dealing with any aspect of customer service? These are the very types of arguments that a vocational counselor who is hired on behalf of the injured worker can make.

Further, maybe there are aspects of the claimant's injury, which the original vocational counselor did not take into account. It is also possible that this vocational counselor did not review the medical records of the claimant's treating physician. The claimant's treating physician may very well have not released the claimant to any type of work yet, and the defense could be presented entirely from a medical standpoint. One way or another, it is clear that there are arguments to be made for both sides, and this type of litigation can become quite complicated.

This article has attempted to show a brief synopsis of this very complex issue. In any event, the best advice for an injured worker facing a modification based on an earning power assessment is to seek legal counsel. Good lawyering, from early on in a client's case, is essential to maximizing an injured worker's benefits. ■



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PRESIDENT'S MESSAGE –

COMMITTING TO EACH OTHER'S SUCCESS – LET'S MAKE AN IMPACT!

Please join us on Thursday, March 29, 2012 at Spring Ford Country Club for the next **Membership Breakfast**. Network and visit with exhibitors at 7 AM and the program will begin at 7:30 AM. The TriCounty Chamber, is co-presenting this event with Pottstown SCORE, and both organizations are anxious to welcome representatives of the **U.S. Chamber of Commerce** to network with our tri-county business community as well as share with attendees the **2012 priorities for the 100 year old U.S. Chamber of Commerce**.

Their presentation will focus on discussing the Chamber's 2012 policy agenda to expand the economy, create jobs, and boost America's competitiveness in the global economy.

Policy topics outlined at this year's State of American Business include:

- Producing American Energy and Rebuilding Infrastructure
- Expanding Trade, Investments, and Tourism
- Advancing Regulatory and Legal Reform
- Developing an Innovation Agenda
- Controlling Spending and Reform Entitlements

View the U.S. Chamber's video "Six Point Plan for Job Creation" on the Breakfast registration page of the Chamber's website – www.tricountyareachamber.com.

This event will also feature a **Small Business Expo**. If you are a small business of 1-9 employees and want to sponsor a table, please contact Kitty at 610.326.2900 or kitty@tricountyareachamber.com.

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Pottstown SCORE, the co-presenter of the March Breakfast, is holding a series of workshops in March relating to "Using Social Media to Make Your Business Grow."

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Using Social Media to Make Your Business Grow Series:

SESSION 1 – The Secrets of Effective Internet Marketing – March 5th, 7 to 9:30 PM

SESSION 2 – The Power of Social Media – March 12th, 7 to 9:30 PM

SESSION 3 – Mobile Marketing – March 19th, 7 to 9:30 PM

SESSION 4 – Email and Social Media – are they married yet? – March 26th, 7 to 9:30 PM

If you are interested in attending any of the sessions listed, please contact Pottstown SCORE to receive fee information and to register – 610.327.2673, email info@pottstownscore.org, or visit their website at www.pottstownscore.org.

We look forward to an exciting event on March 29! Join us!

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Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

MARCH FREE EVENTS: CHAMBER 101

Thursday, March 1, 3:30PM AND Tuesday, March 13, 8AM

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

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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@tricountyareachamber.com*



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CHAMBER MEMBER UPDATES

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

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



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NETWORKING

Tues., Mar. 13 11:30 AM – 1:30 PM	POWER NETWORKING LUNCHEON <i>The Loft at Limerick Golf Club, 765 N. Lewis Rd., Limerick, PA 19468</i> 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; Members only
Thurs., Mar. 15 11:30 AM – 1:30 PM	WOW LUNCHEON – PARTNERING WITH SHRM <i>Brookside Country Club, Prospect and Adams Streets, Pottstown, PA 19464</i> Jonathan Segal, Partner, Duane Morris LLP, will present “Dancing on the Edge of a Volcano: Social Media”. Get the latest and most up-to-date data on social media and the HR field. Find out how to stay out of the hot lava! This program has been approved for 1 HR CE credit. Members only; \$28 per Member prepaid; \$36 per Member invoiced Sponsored By: Pottstown Memorial Medical Center
Tues., Mar. 20 8 – 10 AM	SEMINAR – “THE ART OF NETWORKING” <i>TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown, PA 19464</i> Sam Iorio, Partner, Dale Carnegie & Associates will focus on how you can become more visible in the marketplace and engage in meaningful conversation at business and social events. Create statements that will cause prospects and influencers to want to hear more. Make voice mail and email subject lines more meaningful in getting others to want to know you. \$25 per Member; \$35 per non-member
Tues., Mar. 27 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>Sunnybrook Ballroom & Restaurant, 50 Sunnybrook Rd., Pottstown, PA 19464</i> Enjoy refreshments and networking with fellow Chamber Members. Members only; No Charge Sponsored By: Sunnybrook Ballroom & Restaurant
Thurs., Mar. 29 7 – 9 AM	MEMBERSHIP BREAKFAST <i>Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468</i> The Chamber is partnering with Pottstown SCORE to bring you March's Membership Breakfast. The Breakfast will revolve around representatives from the U.S. Chamber of Commerce discussing the Chamber's 2012 policy agenda to expand the economy, create jobs, and boost America's competitiveness in the global economy. This event will also feature a Small Business Expo where attendees can visit with exhibitors to see what products or services they could use and fulfill the ABC philosophy. \$25 per Member prepaid; \$30 per Member invoiced; \$50 per non-member Sponsored By: FASTSIGNS and Olivet Boys & Girls Club - Richard J. Ricketts Club

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

Tues., Apr. 17 8 – 10 AM	Time change	WOW BREAKFAST <i>Last Call by Neiman Marcus, Philadelphia Premium Outlets, 18 Lightcap Rd., Suite 753, Pottstown, PA 19464</i> Women's advocate Karen Varkony, writer/speaker, will discuss the topic "Power of Women – Courage, Character, and Commitment." Members only; \$28 per Member prepaid; \$36 per Member invoiced Sponsored By: Schultz Technology Solutions, LLC
Tues., Apr. 24 4:30 – 6:30 PM		BUSINESS CARD EXCHANGE <i>Visiting Nurse Association of Pottstown & Vicinity, 1963 E. High St., Pottstown, PA 19464</i> Enjoy refreshments and networking with fellow Chamber Members. Members only; No charge; Reservations appreciated Sponsored By: Visiting Nurse Association of Pottstown & Vicinity and Janney Montgomery Scott
Fri., May 4 8 AM – 5 PM		CHICK-FIL-A LEADERCAST <i>The Hill School, 717 E. High St., Pottstown, PA 19464</i> 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.
Fri., May 4 7:05 PM		CHAMBER NIGHT AT THE READING PHILLIES <i>Reading Phillies Baseball Club, First Energy Stadium, 1900 Centre Ave./Rt. 61 South, Reading, PA 19605</i> Join thousands of fellow TCACC Members at the Reading Phillies game versus the Erie SeaWolves. The support of our sponsors allows us to provide tickets to our community free of charge. Tickets will be available at the Chamber office. Please call 610-326-2900 for availability. <i>Rain date: 05/08/12</i> Sponsored By: About All Floors; Berks County Abstract Company; Brandywine Institute of Orthopaedics; Chestnut Knoll; H & H Systems, Inc.; Keller Williams Realty Group; Malvern Federal Savings Bank; Media Fusion Technologies; Orlando Law Offices, P.C.
Thurs., May 10 5 PM 6 PM 7:15 PM 8 PM		ANNUAL DINNER – “Election 2012: Who is Winning, Who is Losing, and Why it Matters” <i>RiverCrest Golf Club & Preserve, 100 Golf Club Dr., Phoenixville, PA 19460</i> Social Hour Awards Presentation & Dinner Speaker Casino Night 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 who is winning, who is losing, and why it matters when it comes to the 2012 presidential elections \$95 per Member; \$850 per Table of 10 Sponsorship Opportunities Available
Tues., May 15 11:30 AM – 1:30 PM		WOW LUNCHEON <i>Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468</i> Presentation by Dr. Carol Cola, Dermatologist. Members only; \$28 per Member prepaid; \$36 per Member invoiced Sponsored By: Pottstown Memorial Medical Center
Thurs., May 22 4:30 – 6:30 PM		BUSINESS CARD EXCHANGE <i>Location TBD</i> Enjoy refreshments and networking with fellow Chamber Members. Members only; No charge; Reservations appreciated
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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!

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.

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

NEW! MOBILE APP

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.

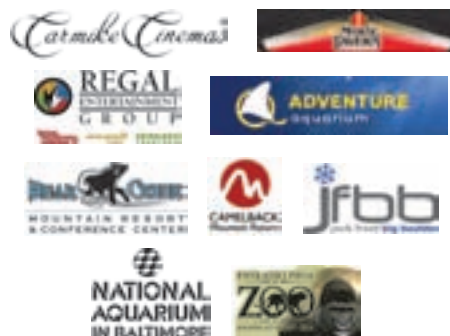
Mobile App Sponsorship Includes:

- 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.



NEW!

FEDEX DISCOUNTS

TCACC has teamed up with FedEx to help boost your bottom line. As a TCACC Member, you are now eligible to receive valuable discounts of up to 16% off select FedEx Express® and FedEx Ground® shipping services. Also, save up to 70% off FedEx Freight® shipping services.

TCACC MEMBERS SAVE:

- 16% on select FedEx Express® U.S. services
- 16% on select FedEx Express international services
- 8% on select FedEx Ground® services
- 8% on select FedEx Home Delivery® services
- Up to 70% on FedEx Freight® services

Start saving now.

Visit www.1800members.com/new/TCACC to enroll.

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:** Event Planning / Project Management; Public Relations / Volunteer Coordinator; Project Management / Finance

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!

Like us on Facebook and join our group on LinkedIn.



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).

OPPORTUNITIES TO SHOWCASE YOUR BUSINESS

SEE FLYER IN THIS ISSUE FOR SPECIAL DISCOUNT.

NEWSMAGAZINE INSERT SPONSOR



Each month Member businesses are sent the Chamber's official newsmagazine, *Route 422 Business Advisor*, reaching nearly 800 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.

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.

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

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

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 610.326.2900.

New Scheduling: July – December 2012

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!

SPONSOR A BANNER ON THE CHAMBER'S WEBSITE

The Chamber's HOMEPAGE
had 34,000 visits in 2011!

Get a ¼ Banner Logo Sponsorship to BE
SEEN on tricountyareachamber.com.

Shared with 3 other visible ¼ banner logos,
rotates approximately every 3 seconds, and is
placed at the bottom of 90% of all pages,
including the homepage! An included link
will take visitors directly to your website. This
offer includes a Gold Enhanced Directory
Listing in the online directory at no additional
charge. **There are 8 Still Available!**

The Chamber is offering this sponsorship
for a discounted rate of \$300 per year or
\$100 per quarter.

For more information about
website sponsorship opportunities
on tricountyareachamber.com,
please email Jeff Dentler at
jeff@tricountyareachamber.com
or call 610.326.2900.

NOTICE TO NON-PROFITS

Press Release and Community Calendar Policy

As a Member of the TriCounty Area Chamber of
Commerce, we will post your submitted press
releases to the Member News section of tricountyareachamber.com. Send press releases as attach-
ments (in Word or PDF format) to jeff@tricountyareachamber.com. Please note we are unable to
accept press releases that are in the body of the
email due to formatting issues.

If your press release is announcing an event, we
encourage you to post the event yourself to the
Chamber's online Community Calendar. Simply go
to the Community Calendar page and click on
Submit Your Community Event. After you fill in the
details, submit the event, and it is approved by
Chamber staff, your event will appear on the calen-
dar. Bookmark it and use it as often as you like!

ALWAYS BUY CHAMBER



Go to the **Business Directory** at
www.tricountyareachamber.com to
choose from over 500 businesses!

THANK YOU FOR YOUR CONTRIBUTIONS

TCACC Thanks Voluntary Contributors

Voluntary contributors invest in the Chamber monetarily
above their membership fee enabling the Chamber to offer
additional services and benefits to all our members. The
TriCounty Area Chamber of Commerce would like to thank the
following Members for their voluntary contribution:

Advantage Promotional
Advertising

Albright College

American Crane &
Equipment Corp.

Antonelli Medical &
Professional Institute

Aqua America

Bally Savings Bank

BCM Engineers

Boyertown Museum of
Historic Vehicles

Boyertown Oil Co., Inc.

Brandywine Institute
of Orthopaedics

Carmike Cinemas

Clark Industrial Supply

Clothes to Home
Dry Cleaning

Columbia Boiler Co.

Community Health &
Dental Care

Complete Graphics, Inc.

Coventry Christian Schools

C. Raymond Davis
& Sons, Inc.

DEC - Pottstown
Training Center

Emmanuel Lutheran Church

Exelon Nuclear

Family Caregivers
Network, Inc.

Fred Beans Nissan,
Chevrolet and
Kia of Limerick

French Creek Golf Club

Dr. Joel Fromer &
Dr. Ronald Gross

Fulton Bank

Gateway Employment
Resources, Inc.

Gorski Engineering, Inc.

GVF Transportation

Herb Real Estate, Inc.

The Hill School

Hollenbach Home Center

JL Machine & Tool, Inc.

John Middleton, an
Altria Company

J & T Technologies, Inc.

Keller Williams Realty Group

Lewis Environmental, Inc.

Maillie, Falconiero & Co., LLP

Malvern Federal
Savings Bank

D. G. March and
Associates/Enviromat
Company, Inc.

Mayer Pollock Steel Corp.

Meridian Bank

Moyer's Catering

North Coventry Township

PA CareerLink -
Montgomery County

Penn Airways

Borough of Pottstown

Pottstown Little League

Pottstown Roller Mills, Inc.

Professional Pharmacy &
Convalescent Products, Ltd.

Reading Site Contractors

The Salvation Army -
Pottstown

Sanatoga Animal Hospital

Sanatoga Ridge
Community, Inc.

Sher Properties, Inc.

Sigel Insurance Group

Spring Valley YMCA

Staybridge Suites Royersford

Susquehanna Bank

T.G.I. Fridays

Transamerican
Office Furniture, Inc.

Twin County
Construction Co.

Upper Pottsgrove Township

Ursinus College

West Pottsgrove Township

Western Montgomery
Career and
Technology Center

Whitegate
Contracting Company

Yergey,Daylor.Allebach.
Scheffey.Picardi

YWCA Tri-County Area

THANK YOU CHAMBER AMBASSADORS

The Ambassador Program assists in maintaining open lines
of communication between the TriCounty Area Chamber of
Commerce Board of Directors and its members. The Mission of
the Program is to stimulate membership through both attrac-
tion and retention using volunteers to engage, connect and
inform members.

The purpose of the Ambassador program is to assemble a
knowledgeable, passionate and proactive group of Chamber
Members, which will recruit directly from its sphere of influence
and enhance our members' and guests' experiences at events.



Ambassadors in attendance at the Pottstown Memorial Medical
Center Pediatric Unit ribbon cutting on February 2: Peggy
Brendlinger, Tri County Area Federal Credit Union; Hanna Hartman,
National Penn Bank; Bob Rettinger, First Niagara; Janet Flack, Keller
Williams Realty Group; Adele Klein, Klein Transportation; Tim
Forrester, The Hill School; Jackie Gofus, Janney Montgomery Scott.
Not pictured: John Armato, Pottstown School District; Katrina Belcher,
Susquehanna Bank; Betsy Chapman; WBZH and Tri-PAC

THANK YOU EVENT COMMITTEE

Thank you to everyone who attended the first Event
Committee Meeting to discuss details of the Annual Dinner:

Carrie Robinson, Schultz Technology Solutions, LLC; Vicki
Kriczky, Frederick Living; Richard Linderman, O'Donnell,
Weiss & Mattei, P.C.; Baran Schultz, Schultz Technology
Solutions, LLC; Jeff Neese, Winning Concepts

The next Event Committee Meeting will take place on
March 7th at 2:30 PM at the Chamber Office Contact Kitty at
610.326.2900 or kitty@tricountyareachamber.com to RSVP.

The Chamber has recently restructured our committees to get
Members more involved. Consider being a part of one of our
committees.

If you are interested in being a part of the Chamber's
Pro-Business Council, they are holding their first meeting
directly after the March Membership Breakfast from approx-
imately 9:30 AM to 10:30 AM. The representatives from the
U.S. Chamber speaking at the Breakfast are staying after the
event to participate in our committee meeting. 🍷

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MEET CINDY, KENT, AND RHONDA FROM JOHN MIDDLETON, AN ALTRIA COMPANY, MEMBERS OF LEADERSHIP TRICOUNTY CLASS OF 2012

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



Cindy Young is the Senior Manager of Quality Assurance at John Middleton. She has worked in the Tri-County area for one and a half years. Her family members include – husband, Dale,

father, Chalmers, and her two Bulldogs, Butkus and Bella.

Cindy obtained her BS in Business Administration from West Virginia University. Her interests include the revitalization of Pottstown and animals. She is also an avid Pittsburgh Steelers fan.

The personal business philosophy Cindy possesses was developed through work experiences and interactions with work colleagues. One colleague in particular, she directly credits as evidenced by this quote. "In my field, Dr. W. Edwards Deming has provided consistent guidance and direction. Process thinking, knowledge of variation, and his key principles are critical to assuring quality and improvement. Engaging people to achieve the mission of our company and allowing them to succeed has always provided satisfaction."

Cindy praises her father with being her business role model. As a self-employed businessman, her father relied on hard work, honesty, integrity and reliability to succeed. These values have been instilled in Cindy and she utilizes them in her career and dealing with others.

Within the TriCounty Area Chamber of Commerce, Cindy is involved in the Leadership class. She summed up the importance of participating in the Leadership Tri-County program in this way, "Being new to the area, the Tri-County Leadership program has allowed me to better understand the area, its strengths and its struggles. It has also allowed us to get to know other individuals and provided numerous contacts, which can be difficult with all the demand on our time."

Cindy is looking forward to completing her project with the Pottstown School District and joining a Board that supports her interests in the revitalization of Pottstown.



Kent Smith, Director of Capital Projects and Facilities for John Middleton Co., has worked in the Tri-County area for 39 years. Kent's educational background includes a Bachelor's degree in Management from

Ursinus College. Also, while at Ursinus, Kent obtained a Certificate of Professional Studies in Human Resources. Lastly, Kent's educational background is comprised of an MBA from Saint Joseph's University in Philadelphia.

Over the span of his career, Kent has acquired more than 35 years of manufacturing experience. Kent initially joined John Middleton when it was still a private company, in 1980. While with Middleton, Kent has held the following positions: Director of Safety and Environmental Compliance, Chief Engineer, Vice President of Manufacturing Development, and Vice President of Administration Operations.

Kent has served in his current capacity of Director of Capital Projects and Facilities for John Middleton Co. since 2009. Besides the duties Kent holds as Director, he also spear heads community relations outreach in and around Middleton's manufacturing facility in Limerick, PA.

When asked about his personal business philosophy, Kent had this to say, "I believe that all businesses should be put to two tests – is it the right thing to do and is it fair? An easy statement to espouse but the real challenge is to have the courage to stand up when something does not meet those standards and either create the needed change or walk away."

Kent believes having a strong community is an important component of business stability and personal success. "This is a strong factor when companies research where to locate new facilities or grow their existing ones", he said. Kent is convinced that good, growing businesses, in turn, improve the tax base, provide opportunity for our children and improve the community's standard of living. Stating, "I feel that it is important for each of us to educate ourselves on the community and take an active role within it. The Leadership Tri-County program is an excellent way to start."

Through his participation in the Leadership Tri-County program, Kent hopes to continue to learn in greater depth about our community, its needs and the many groups and individuals that are working to improve it. When afforded a moment away from his professional duties, Kent enjoys photography, motorcycling, gold, and travel.



Rhonda Lee, Principal Procurement Analyst for Altria Client Services, has lived and worked in the tri-county area just one and a half short years. Rhonda is married to her husband Bob and has two children, Lauren and Scott. In her leisure time, Rhonda enjoys cooking, traveling, golf, and quality time with family and friends.

Rhonda holds a BA in Journalism from the University of Georgia and an MA in Human Resource Development from George Washington University. She is also a Certified Purchasing Manager.

Rhonda believes that an effective leader demonstrates responsibilities with core values. This quote by an unknown author expresses her business values, "Having a high self-imposed standard and sticking to it. I don't rest until I achieve."

Her personal business philosophy is reflected in her choice of business role models. Rhonda's father has been an important influence on her career. Her father was self-employed with a tremendous work ethic, ability to anticipate industry changes and successfully adapt to fit a niche. "He always conducted himself and treated others with integrity, trust, and respect. This meshed together well with my mother's innate kindness," said Rhonda. A second business role model for Rhonda is Oprah Winfrey. Rhonda appreciates Oprah for giving her best selflessly in spite of her great fortune and that Oprah's tough childhood conveys her ability to successfully "pick ourselves up through hard times, forgive and believe in ourselves and our dreams."

The Tri-County Leadership Class has given Rhonda the opportunity to work with the Pottstown Borough to create a business and community resource guide. She feels that the Leadership Class is important for both her personal and professional life. "It is important to give back and a great opportunity to support programs that strengthen and enrich the communities we live and work in," said Rhonda. She is looking forward to expanding her leadership skills, getting to know her classmates, and increasing her knowledge of the community and resources to help drive improvement in the tri-county area.

LEADERSHIP UPDATE

The Leadership Class participated in Business Day in January. The Class toured local businesses to gain knowledge on industries in the area and what it takes to be successful in the tri-county area. The first stop was John Middleton, an Altria Company, located in Limerick. The Class was given a presentation by Kent Smith, Director Capital Projects & Facilities Infrastructure, and Cindy Young, Senior Manager, Quality Control along with a tour of their cigar packing facility.

Next, the Leadership Class headed to Lewis Environmental, Inc. for a tour of their recently remodeled office space and warehouse. Lewis Environmental acquired the property and remaining buildings of the former Buckwalter Stove Works in 2002. The tour included the wood stoves that Buckwalter produced on the property along with an overview of the services that Lewis Environmental, Inc. provides, such as planned remediation and emergency response projects.

For lunch, the Leadership Class went to Western Montgomery Career and Technology Center. The culinary students from the Center prepared and served lunch. The Leadership Class also took a tour of the facility. The class then traveled to Keller Williams Realty, where Terese Brittingham, owner, gave an overview of the business and how they have stayed successful during the economic downturn.

The last stop was the Chamber office, where Steve Bamford, Executive Director, PAID, gave a presentation around the "Future Outlook for the Pottstown Area". Bamford explained some of the ideas making headway in the community to increase economic development.

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



Tri-County Leadership Class on their tour of Lewis Environmental, Inc.

The Class of 2012 is sponsored by

John Middleton
an Altria Company

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WOW - WOMEN OF THE WORKFORCE

JANUARY WOW LUNCHEON



On January 10, 2012, the Chamber held its monthly WOW Luncheon at Spring Hollow Golf Club. Susan Krall, Director of Programming, YWCA Tri-County Area, discussed the topic "Managing Stress Wisely". Attendees learned about different coping strategies to manage stress. These stress handling strategies included asking yourself if there is anything you can control. Krall sug-

gested that if there is something you cannot control, chances are it is not worth stressing over. Another strategy is to set small goals for yourself in order to stay focused on your overall objective.

In addition to coping strategies, Krall pointed out that there are both good and bad kinds of stress. Good stress can help you achieve your goals and buckle down and focus. Bad stress causes anxiety, sleeplessness, fatigue, headaches, back pain and much more.

Participants learned how to not let stress run their life by doing things such as being organized, avoiding procrastination, taking mini breaks, and getting plenty of rest. Those who took part in the discussion also learned some ways to lessen the effects of stress by things such as simplifying their lives, enjoying the little things, and always remembering to smile.

Thank you to our sponsors: Arnold's Family Fun Center and Maillie, Falconiero & Company, LLP. 🍷



MORE UPCOMING WOW EVENTS

MARCH WOW LUNCHEON



The next WOW Luncheon will take place on **Thursday, March 15, 2012** from 11:30 AM to 1:30 PM at **Brookside Country Club**, Adams and Prospect Streets, Pottstown, PA 19464. The Chamber is partnering with SHRM to bring you Jonathan Segal, Partner, Duane Morris LLP, who will present "Dancing on the Edge of a Volcano: Social Media". Get the latest and most up-to-date data on social media and the HR field. Find out how to stay out of the hot lava! **This program has been approved for 1 HR CI credit.**

Go to the Chamber Events Calendar at www.tricountyareachamber.com or call 610.326.5158 to register.

Sponsored By: **Pottstown Memorial Medical Center**

**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 Living
Special Opportunity
to Network!

BOYERTOWN AREA PROGRESS DINNER SOLD OUT

On January 18, 2012, the TriCounty Area Chamber of Commerce held its annual Boyertown Area Progress Dinner. This sold out event was a huge success with over 200 attendees. Special thanks to Greg Herb,



Owner, Herb Real Estate, Inc., for his role as Master of Ceremonies. This event featured musical selections from the Boyertown Area High School String Ensemble and a progress video from BASD telecommunications students featuring: The State Theatre of Boyertown, Hutt's Glass Company, Graber Letterin' Signs Co., and Bally Savings Bank.

Each year, the Chamber presents the James K. Boyer Quality of Life Award to a deserving group making a difference in the community. This year's recipient was the Boyertown Alumni Marching Unit for their civic and volunteer efforts in the Boyertown community. Berks County Commissioner, Christian Leinbach, attended the event and presented a resolution to the Marching Unit at the event.

**The Chamber would like
to thank Platinum
Sponsors of this event:**



PRIORITIES

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

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

A prosperous community means prosperous business.

**Be a part of the TriCounty Area Chamber of Commerce!
Visit tricountyareachamber.com for more information**



TRICOUNTY AREA
CHAMBER OF COMMERCE

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BUSINESS CARD EXCHANGE



Andrea Primas, YWCA Tri-County Area; Sylvia Landis, Pottstown SCORE; Richard Thiel, University Services

On Tuesday, January 24th, Chamber Members gathered at University Services Sleep Diagnostic & Treatment Center for the month's Business Card Exchange. Attendees had the chance to **network** with fellow Chamber Members, enjoy refreshments, and tour the facility. A drawing was held and David Green, Sound Resource Marketing, won an Apple iPad.

Join us for our next Business Card Exchange on Tuesday, March 27 from 4:30 to 6:30 PM at **Sunnybrook Ballroom & Restaurant**. Go online to tricountyareachamber.com to register or call 610.326.5158.

*Thank you to
University
Services
Sleep Diagnostic
& Treatment
Center
for hosting
this event.*



David Green, Sound Marketing Resources and Ken Kilpatrick, Sylvia Marketing and Public Relations



Sandy Schwoyer, Family Caregivers Network, Inc.; Glenn Ebersole, Hollenbach Construction, Inc.; Judith Byrd, JByrd Production; Mary Ann Harple, University Services.

FEBRUARY COFFEE SPONSOR

*Thank you to
February's Coffee
Sponsor Fulton Bank*

Fulton Bank
LISTENING IS JUST THE BEGINNING.®



POTTSTOWN MARKETING STUDENTS EARN CONFERENCE HONORS

Under the direction of marketing teacher Kevin Pascal, 23 students, who are members of DECA (an association of marketing students) at Pottstown High School, participated in the 61st Annual District 8 Career Development Conference in King of Prussia. The competition involved students taking a 100 question content test and situational role playing. Mr. Pascal highlighted the value of DECA competitions, "Our students gain valuable experience in developing self-confidence and real life work situations."

The top four contestants in each category move on to the state competition held in Hershey, Pennsylvania. Students' role playing is judged on how well they adjust to the various business situations that are presented to them. Pascal noted, "Our students have gained a better sense of presentation skills in front of a group of strangers who are industry professionals. This competition affords our students the opportunity to set themselves apart from the rest of the competition." 🏆

Award winners included:

Emily Griffin	Principles of Finance	4th Place
Zach Haines	Marketing Management Series	Highest Role Play Score
Megan O'Donnell	Accounting Applications Series	2nd Place
Cameron Haines	Accounting Applications Series	5th Place
Keela Wise	Apparel and Accessories Marketing	4th Place Modeling
Sierra Lee	Food Marketing Series	6th place in the event and 5th place in Modeling
Tyler Hallenbeck	Hotel Lodging Management	5th Place
Madison Camacho	Retail Merchandising Series	4th Place
Timmy Renninger	Sports and Entertainment Marketing	7th Place
Megan Schmidt	Buying and Merchandising Management Team	3rd Place
Miranda Somich	Buying and Merchandising Management Team	3rd Place

DECA is the only Career and Technical Student Organization operating through the nation's schools to attract young people to careers in marketing management and entrepreneurship. Its purpose is to develop respect for education which will contribute to occupational competency and to promote understanding and appreciation for the responsibilities of citizenship in our free enterprise system.

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



The TriCounty Area Chamber of Commerce (TCACC) Capital Campaign Review Board endorsed the Schuylkill Riverfront Academic and Heritage Center project submitted by the Montgomery County Community College (MCCC) Foundation to renovate the local brownfield site into a state of the art environmental science center in January of 2010. The project was a success and now the TCACC Capital Campaign Review Board is endorsing the Pottstown Area Senior Center.

TCACC Capital Campaign Review Board Endorses The Pottstown Area Seniors' Center Project

The TriCounty Area Chamber of Commerce (TCACC) Capital Campaign Review Board endorsed the Pottstown Area Seniors' Center acquisition and renovation of a new permanent home for the organization.

The Pottstown Area Seniors' Center is scheduled to purchase the property formerly known as the Pottstown Health Club at 288 Moser Road by the end of February. Designs for renovating the property have been drafted. The property has a substantial parking lot providing the necessary accessibility for visitors as the Center expands its programming at the new location. The main entrance for the Senior Center would be moved to the north side of the building and the existing entrance on the front of the Moser Road side of the building would provide an expansive entrance for a future tenant in the building.

The new building opens up the possibility for new programs and services in the community. The Senior Center, whose mission is to enhance the well being of its members by providing serv-

ices and activities that promote an independent and healthy lifestyle, will expand its programming with the additional space the 288 Moser Road facility will provide. Future plans for the facility include renting the facility for community events. The Senior Center looks forward to expanding their membership with the allure of a renovated, attractive facility and its easy access to major transportation routes. The Senior Center, in its expanded facility, will also seek partner organizations and companies to provide information to the members of the Center – providing them easy access to valuable resources.

The TCACC Capital Campaign Review Board works on behalf of the business community to identify and endorse non-profit capital campaigns in the tri-county area. The Board assures businesses that would contribute financially that the efforts of the non-profit to build and renovate facilities have been well thought out and will be executed.

If you are a Chamber Member non-profit organization seeking an endorsement from the TCACC Capital Campaign Review Board for your upcoming building project, please contact the Chamber Office at 610.326.2900 to request an application. 📄



Cutting the ribbon on phase II of the Riverfront Academic and Heritage Center are (from left) MCCC Foundation Board Member Jack Koury, MCCC Board of Trustees Chairman Michael D'Aniello, MCCC President Dr. Karen Stout, and Pennsylvania Senator John Rafferty.

MCCC Dedicates Phase II, Gears Up for Phase III of Riverfront Academic and Heritage Center Renovation in Pottstown

Montgomery County Community College held a celebration on Feb. 2 to mark the completion of phase two in the transformation of the former brownfield site at 140 College Drive, Pottstown, into a thriving community resource.

Through a unique partnership between MCCC and the Schuylkill River National and State Heritage Area (SRHA) the Riverfront Academic and Heritage Center will help to support local and regional revitalization plans by serving as a hub for education, culture, recreation and conservation.

"We're proud of the College's unique partnership with the Schuylkill River Heritage Area – a partnership that we believe to be the first of its kind in the nation," said MCCC President Dr. Karen A. Stout. "We're already exploring the joint programming possibilities

between our two organizations – such as non-credit courses that run the gamut from historical perspectives of the region, to lessons in kayaking and bicycle maintenance."

For MCCC, the expansion is necessary to support unprecedented enrollment growth at its West Campus, which has increased by more than 60 percent over the past five years. Recently, *Community College Week* ranked the West Campus as 15th among the fastest growing community college campuses of similar size in the country.

The Center also advances MCCC's strategic commitment to sustainability, symbolized during the celebration by cutting a green ribbon.

"The ribbon is a symbol of the sustainable nature of this project — its construction, programming and ties to the river. Inside, students will learn in high-tech classrooms, while outside the river and its surroundings will serve as a

(See "MCCC and SRHA" on page 45)

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RIBBON CUTTINGS

The Kitchen Door

The Kitchen Door held a ribbon cutting on January 26th. It is located at 48 North Reading Avenue in Boyertown.



From left to right: Adrienne Blank, BBB; Brian (partner with Cynthia); Cynthia Wood (owner); Charles Haddad, BBB; Peggy Brendlinger, Tri County Area Federal Credit Union (Chamber Ambassador)

Walnut Woods



Chamber Ambassadors Katrina Belcher (far right), Susquehanna Bank, and Jackie Gofus (far left), Janney Montgomery Scott, participating in the ribbon cutting at Walnut Woods in January.

Pottstown Memorial Medical Center Pediatric Unit

The Pottstown Memorial Medical Center held a ribbon cutting for their newly renovated 5th floor on February 2nd. This ten-bed inpatient pediatric unit will be staffed by two full-time pediatric hospitalists provided from a partnership with Lehigh Valley Health Network.



From right to left: Dr. John Van Brakle, LVHN; Sharif Omar, CEO, PMMC; Dr. Claire Olstad, PMMC; Dr. Melanie DeGroot, PMMC; Dr. Richard Whittaker, Board Chair, PMMC; Dr. David Perlman, PMMC; Scott Brenner, LVHN; Cynthia Harris, PMMC

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 February's WOW Luncheon.



Zumba Class at the Boyertown Wellness Fair.

BOYERTOWN AREA COMMUNITY WELLNESS COUNCIL

The Boyertown Area Community Wellness Council (BACWC) is a local non-profit that promotes healthy lifestyles for all in our greater Boyertown community. Through community events and programs, the council encourages people of all ages to eat healthy, exercise and live a tobacco free lifestyle.

Founded in 2005, the BACWC (an offshoot of the Victory Mile Committee) was instrumental in raising money to replace the cinder track at the Boyertown Area Sr. High School Memorial Stadium with a state-of-the-art all weather track to make it a track of distinction in the state of Pennsylvania. This track is open to the public from dawn until dusk and can be accessed through a community use gate located under the school-side bleachers.

The 7th Annual Boyertown Wellness Fair is one event the council hosts that is not to be missed. Hosted this year in March, it is a free, fun event that gives families the opportunity to become familiar with healthy organizations located in their back yard such as holistic centers, chiropractors, massage therapists, life coaches and more. During the fair, a host of demonstrations from groups such as the Boyertown YMCA and Master Kim's Black Belt Academy give our attendees a taste of what these businesses offer. Approximately 600 people attend this fair yearly and take advantage of the healthy snacks, kid fun activities and lots of door prizes. This year's event takes place on Saturday, March 31st from 10 am - 1 pm in the Boyertown Area Senior High School Bear and Cub gyms.



The spring also brings back the "Living Healthy" documentary series which the BACWC hosts in cooperation with Frecon's Hard Bean Cafe in Boyertown. On the 4th Tuesday of each month (March - October) we will bring free documentaries to our community.

Movies will include *A Beautiful Life*, *Gasland*, and *The 11th hour* to name a few. This free event encourages our community to better understand the world around us and encourages us to live the best life we can live.

Other events the council hosts include: Bingo Walking for Seniors - a free event that invites all seniors to come out, walk and win prizes at the state-of-the-art cushioned track at the Boyertown Area Sr. High School Memorial Stadium; a new 8 week fitness walking program; "Boyertown and Burbank; Walking for a Healthier You" where teams will work together to increase their daily physical fitness by logging miles on pedometers and competing against each other and other teams to see which team can walk the farthest; a kids' Celebrity Chef competition which encourages our youth to get into the kitchen where they learn to cook and eat healthy foods. The Council offers many other programs and events throughout the year.

To participate in any of our events or for more information about all of the BACWC upcoming events and programs, please check out the website at www.boyertownwellness.org or contact Carla Haydt at boyertownwellness@yahoo.com

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MCCC AND SRHA

(Continued from page 43)

natural tool to enhance teaching and learning," said Dr. Stout.

When completed, the Center will house College's growing Environmental Science degree program, which will utilize outdoor learning spaces in addition to the facility's four SMART classrooms and state-of-the-art science laboratory. It will also support expanded courses in geology, geography and geographic information systems at a time when industry demand for these skills continues to grow.

The Center will also include an Interpretative Center, facilitated by the SRHA. Here, guests can learn about the history of the Schuylkill River – from its significance in Colonial times and during the Industrial Revolution, to the more recent development of its trail systems. Interpretative Center installation will begin in March, and has been funded, to date, by the National Park Service, the Pennsylvania Department of Conservation and Natural Resources, The Martin Foundation, National Penn Bank, and members of the SRHA Board of Directors.

Completed in January, phase two of the project focused on renovations to the building's deteriorating infrastructure. The building's aged, leaking roof was replaced with an eco-friendly green roof; a new entrance and handicap-accessible ramp were constructed; and energy efficient windows were installed. Other Phase II work included updating water and sewer service and the cleaning and abatement of asbestos.

Phase one of the project was completed in March 2010 and included the decontamination and renovation of the Center's 202-vehicle parking lot, which is currently used by the College's students and by visitors to Riverfront Park. The lot features LED lighting and more than 130 trees, shrubs and bushes, making the area both aesthetically pleasing and sustainable.

Phases one and two were generously funded through a combination of public and private support, including the Commonwealth of Pennsylvania Redevelopment Capital Program, the Environmental Protection Agency, the U.S. Department of Housing and Urban Development, Community Block Development Grants, National Penn Bank, and private contributions made to the College's Foundation.

MCCC is ready to begin work on the third and final phase of the project as soon as funding becomes available. These renovations will focus on the building's interior, including the designing and furnishing the Interpretative Center, laboratory, classrooms, offices and student spaces.

A variety of sponsorship and funding opportunities are available to help bring the Riverfront Academic and Heritage Center project to fruition. To learn more, visit www.mc3.edu/giving or call the College's Foundation at 215-641-6535.

"By investing in the Riverfront Academic and Heritage Center, you are investing in the economic prosperity of our community; in the education of future scientists, geologists, historians, and geographers; and in the transformative impact that nature has on thousands of children and adults for generations to come," Dr. Stout encouraged. ■

2012 PROPOSED BUDGET FROM GOVERNOR

Governor Tom Corbett presented his 2012-13 budget to the General Assembly the first week of February. He highlighted a path of fiscal restraint and the encouragement of free enterprise for his goals of a more prosperous Pennsylvania.

"Today I bring before you a budget grounded in difficult realities but framed in the optimism that we are solving our problems," Corbett said. "Once again, revenues do not match mandated, escalating costs. That means we must continue the course bravely charted by this assembly in the year just passed."

The Governor's Budget Address also brought to light the JobsFirst PA program which hopes to more directly address the economic recovery of the state. The program suggests a strictly private-sector approach and job creation, encouraging investment in small and growing businesses in the Commonwealth. Corbett also introduced a notion of "Pennsylvania Inc." a partnership with state government and the Governor's Advisory Council on Privatization and Innovation. This creates tax reform while monitoring tax incentives for businesses and hopes to

foster entrepreneurial connections to develop infrastructure with the innovations created by companies "Discovered in PA, Developed in PA."

Ultimately these fostered businesses will have to compete on a national and possibly international level. Corbett's aim is to develop strong local enterprise to grow with the credit of the Commonwealth. Economic development also requires workforce training that requires continuing education programs aimed to work with new job creation that is hoped to be generated statewide. Thus, while under the Governor's proposed budget state universities take budget cuts, career and technical center social security funding and community college funding will be offered \$12.5 million for career and technical centers and \$20.4 million for community colleges. These proposals will follow the Governor's preference towards low-cost education and employment training over welfare funding; broadening the workplace and improving access to employment opportunities. ■

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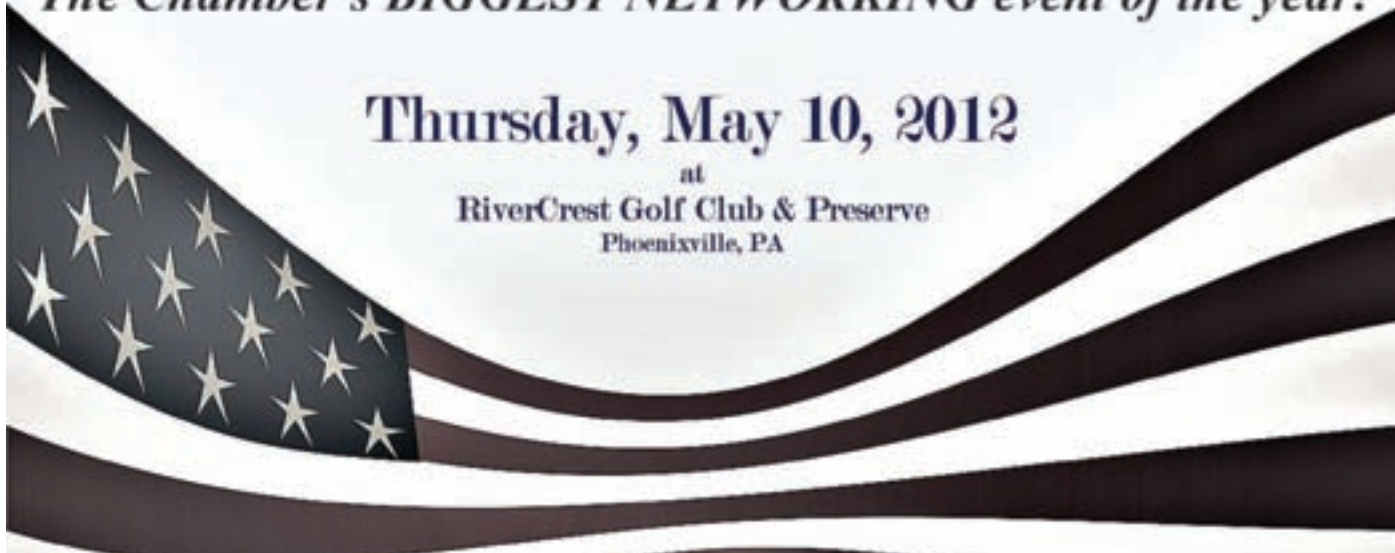
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POWER NETWORKING LUNCHEON

On January 26th, the Chamber held the Power Networking Luncheon at Western Montgomery Career and Technology Center. Here are few photos from the event of networking in action!

Thank you to Judith Byrd, JByrd Production, for providing photos from the event.

The next Power Networking Luncheon will take place on March 13th from 11:30 AM to 1:30 PM at the Loft at Limerick Golf Club.



“At one of the recent Power Networking Luncheons, I was able to gain new contacts and use the event as a one stop shopping location. I highly recommend the TriCounty Area Chamber of Commerce to anyone planning to grow their business.”

— JUDITH BYRD-WILLIAMS, J.BYRD PRODUCTION

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. 📧

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WHEN TO ENROLL INTO MEDICARE AND HOW TO AVOID PENALTIES



MEDICARE MOMENT

By Elizabeth Snyder, Main Street Financial Partners

As most Medicare eligible beneficiaries will attest, Medicare is confusing, especially concerning the time frames when a beneficiary is eligible to enroll, and most definitely when they can move between the various Medicare products available.

My goal this month is to try and shed light on the importance of signing up early for Medicare; the do's and don'ts to avoid unnecessary penalties; and lastly, to make people aware of how to use the *SEP*, (*SPECIAL ENROLLMENT PERIOD*) *STATUS TO ENROLL ANY TIME THROUGHOUT THE YEAR*. If you retain nothing else from this tutorial but this point, it is simply the "get out of jail free" card from Medicare!

DO sign up for Medicare before you turn 65. Even if you're still working and have health benefits, you need to sign up for Medicare Part A, which covers hospital expenses. If you or your spouse have worked and paid Medicare taxes for the last ten years, this wonderful benefit costs you nothing to activate. The initial enrollment

period spans the three months before, the month of, and the three months after your 65th birthday. If you are already taking your Social Security income you will automatically be enrolled three months prior to your 65th birthday in both Part A and Part B. The beneficiary must deny Part B **IF** they have credible health insurance coverage from their employers, or are covered by a spouse's health insurance plan.

If you are **NOT** taking your Social Security income benefit yet, neither Social Security, nor Medicare will contact you. It is your responsibility to reach out to Social Security and get enrolled in Parts A and B. Otherwise you will face a 10% Part B penalty for each year that you do not file and you

(See "Medicare Moment" on page 53)

The Lives We've Touched...

Paul Kuszyk, feeding Chestnut Knoll's resident cockatiel, Tweety.

"I wanted to tell all of you how great I think Dad looks! I cannot tell you how much he loves it there. It is a testimony to all of your staff how well he is doing and how happy he is! So, many thanks to everyone there for everything you guys do, and I know things will continue to go well for Dad. See you soon!"

– Sandi Mauger,
Daughter of Paul Kuszyk,
Resident at Chestnut Knoll

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DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

The funding for downtown programs has changed as some of the new regulations continue to emerge. Every time a Governor changes the rules on the housing and development money change a little bit. Each Governor puts his or her own spin on things and tries to tailor funding toward their philosophy.

Changes in the funding streams create new opportunities for communities to participate in the vision that the Governor and his staff have formulated. This is the fourth change I have seen. I started doing this work in the Thornburgh administration and saw the changes of the Casey Administration, to the Ridge Administration, the Rendell Administration and Now the fourth change... the Corbett administration. Through the five Governors, there were and are subtle differences, as the programs always changed names. There is sometimes a difference in focus.

The projects were initially defined by the Main Street project goals and objectives. The addition of homeowner-housing programs has been a big help to communities. That initiative was through the legislature and showed up programmatically as the Elm Street program. This program is particularly popular with residents because it brings community oriented projects to the table.

I have found that creating a Community Development Corporation is the best way to

work through the difficulties of defining task and mission for an organization. Although there is "economic development" that tends to take place in many communities it is the "community development" that is the straw that stirs the drink.

I may have been a little ahead of the curve as I initiated a program that combined homeowner-housing rehabilitation with the Main Street program in 1990 in DuBois, PA. I thought it was a good economy of scale for the housing to be handled in the same organization as the main street. In the rural areas, it is hard to find housing initiatives on the local level. There are regional programs that, at times, will offer programs for housing like the Appalachian Regional Commission that are normally directed through the Local Development District (LLD).

The new plans from the current administration seem to offer the opportunity to provide both housing and commercial development in one package. This is somewhat of a

(See "Downtown Marketing And Development" on page 54)

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MEDICARE MOMENT

(Continued from page 51)

should have. The penalty is permanent and can translate into thousands of dollars in unnecessary penalty charges.

Another area of confusion among beneficiaries is the uncertainty concerning enrolling in Part B. The fact is, if you (or your spouse from whom you are getting your coverage) are employed by a company with more than 20 employees, the government does Not require activation of Medicare Part B. If you or your spouse works for an employer who employs fewer than 20 employees, the Federal Government mandates that each employee 65 and older activate their Part B benefit. Seniors should also be aware that there are surcharges on those with high incomes. Currently, this affects only 5% of seniors, however those still in the workforce are more likely than those retired to fall into the higher income bracket. The extra charges can be applied not only to Part B, but also to Medicare Advantage and Part D coverage.

I have seen many things go wrong over the years. So when in doubt, call your Social Security field office, or find someone like me who specializes in this particular sector of Senior Insurance. If you avoid pit falls, you can often avoid unnecessary penalties later.

NOTE: You can sign up on line at www.Medicare.gov. Too many times, how-

ever, I have seen beneficiaries' start date get incorrectly entered, or other complications arise. Beneficiaries should take the time to go to their *respective field office of Social Security* to properly enroll and make sure something as important as your Medicare start date is entered correctly the first time!

DONT delay Medicare Part B signup after you stop working.

When your employment ends, 3 things happen:

You have 8 months to sign up for Part B without a penalty. This period will run whether or not you choose COBRA. If you choose COBRA, don't wait until your COBRA ends to enroll in Part B. If you don't enroll in Part B during the 8 months, you may have to pay a penalty; you won't be able to enroll until the next General Enrollment Period; and you'll have to wait before your coverage begins.

You may be able to get COBRA coverage, which continues your health insurance through the employer's plan (in most cases for only 18 months), and probably at a higher cost to you.

If you already have COBRA coverage when you enroll in Medicare, your COBRA

(See "Medicare Moment" on page 55)

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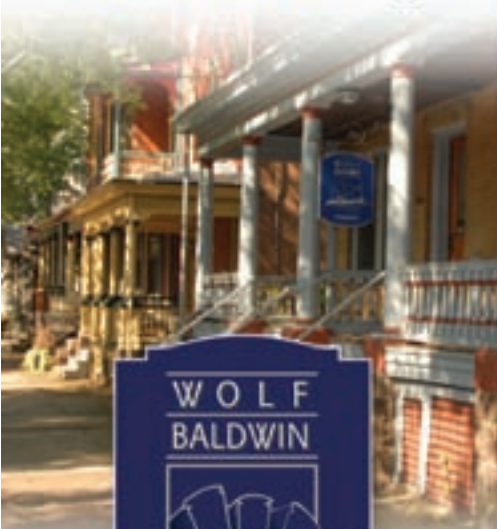
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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 52)

reversal of previous administrations. When the administrative funding was part of the Main Street and Elm Street programs they tended to want to keep the projects separate. Now with the advent of no administrative funding for the programs, there is less emphasis on keeping the projects separate.

So you ask "what does this mean to my community?" Well I guess it means a couple of things. Number one is that you do not have to be a designated community to deal with some of the funding opportunities as they present themselves, and number two, if you have an existing organization, it is now okay to do both through the one organization. It does not waive the public participation portion of the program. The programs still has to be "of you," not "at you." The program still needs to make sense, but the caveats as to why you cannot get funding have lessened.

Planning for the future it would seem like the Community Development Corporation (CDC) model would be viable for at least the next couple of years. One

could set up the organization to be able to deal with the commercial business district and the areas surrounding the district.

Very rarely do you find a bombed out central business district that has nice housing surrounding the district. In most cases, it is a fact that if the housing is bad in the area that has had an affect of the viability of the central business district. By creating one entity to deal with the programs, it can target aid to the areas that need it in a symbiotic way.

The CDC could be structured in a number of ways with sub-committee structures, which will not dilute the main board. Of course, you will need a 501 C-3 organization status and all of the paperwork and restrictions that go with the designation. I think it is worth it. To concentrate all of the efforts into one project would enable people to move faster and not worry about overlapping jurisdictions and other organizations goals that may or may not conflict.

It was the strategy I used in Phoenixville and it worked. It can work for you too! 📁

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MEDICARE MOMENT

(Continued from page 53)

will probably end. If you become eligible for COBRA coverage after you're already enrolled in Medicare, you must be allowed to take the COBRA coverage. It will always be secondary to Medicare (unless you have ESRD – End Stage Renal Disease).

There are basically two types of enrolling Periods in Medicare

Activating the Part B benefit in Medicare is defined by two separate enrollment periods. The first enrollment period is known as *IEP, Initial Enrollment Period*. In layman's terms, this means just activating your Part B benefit for the first time. This period of time in Medicare is magical for two reasons: One, because you are guaranteed any Plan or coverage without answering any health questions; Two, because individual rates for those under 65 years of age are usually very expensive. In the Medicare world turning 65 is like being at the bottom of ladder again in pricing for health insurance. This guaranteed issue time in Medicare, as Insurance Company's call it, is why it is so important to choose the right coverage the first time.

The second enrollment period is known as the *SEP, Special Enrollment Period*. Usually this means you have 63 days to enroll into a plan after coming off, or being involuntarily forced off some group retirement plan or Advantage Plan that is dropping your current coverage.

ping your current coverage.

The *Special Enrollment Period*, is triggered by an event such as moving from one county or geographic area to another, or perhaps by a health care carrier dropping one of their senior HMO or PPO plans in a specific area. Most importantly, there are other events such as qualifying for any low-income subsidy help, such as Pace, or Pace Net, Medicaid, or even moving into an assisted living, or skilled nursing facility that set off set a *Special Enrollment Period*!

It cannot be emphasized enough that a *Special Enrollment Period* is triggered by the events I have described, and when a beneficiary has one of these events occur, it does not matter what day, month, or time of year it is, a beneficiary is able to move from any coverage they already have to a plan that with guaranteed issue or acceptance. Often beneficiaries cannot move around as they get older because of health problems, but the *Special Enrollment Period* allows you to move regardless of any health problems that exist.

There are other important time frames and penalties that I will be writing about in next month's Medicare Moment, so be sure to look for our next tutorial. Contact us today to discuss your options. For additional information, please call Elizabeth Snyder at 1.800.862.7364. ☒

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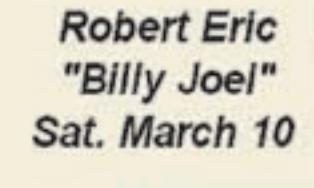


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