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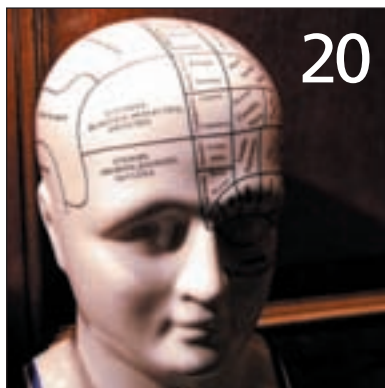
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In This Issue | JUNE 2012



Valley Forge Casino Resort opened its doors to the public on March 31, 2012, becoming the region's only full-amenity gaming resort.



The keys to success lie in the conscious, deliberate, and continual effort to improve one's own thought processes.

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A look inside the region's only full-amenity gaming resort



VALLEY FORGE CASINO RESORT



The exciting transformation is now complete. Valley Forge Casino Resort opened its doors to the public on March 31, 2012, becoming the region's only full-amenity gaming resort. Leisure and business travelers alike are pampered with nearly 500 guest rooms and suites, 100,000 square feet of meeting and convention facilities, top-notch amenities, and a variety of dining options. The addition of a world-class gaming facility featuring 50 live table games and 600 of the newest slots makes Valley Forge Casino Resort a must-visit destination once found only in Atlantic City and Las Vegas.

"We believe Valley Forge is one of the finest gaming resorts on the East Coast," said President and CEO Saverio "Sal" R. Scheri. "When guests step through our doors, they step into the region's most sophisticated and intimate gaming experience."

The resort created 1,000 jobs and places an emphasis on giving back to community. Valley Forge donated the revenue it gained from its two test nights to the Upper Merion Township Foundation to help improve the quality of life for its neighbors.

(See "Cover Story" on page 6)



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COVER STORY

(Continued from page 5)

“From day one, Valley Forge has made it a top priority to give back to our community,” Scheri said. “Upper Merion Township is a great place to live, work and play. We’re proud to help our community grow and prosper in any way we can.”

Valley Forge offers its guests seven different dining options, including three micro-restaurants: Asianoodle, Italian Market and American Grill. Valley Tavern and Nosh Deli provide diners with the opportunity to relax while enjoying a casual breakfast, lunch or dinner.

At Viviano, guests take their taste buds on a flavor-filled journey with home-style culinary delights inspired by rustic Italian cuisine. An extensive wine selection, including 16 wines by the glass, is available to pair with classic Italian dishes such as chicken marsala, tortellini en brodo or fried calamari.

Pacific Prime is the ultimate, upscale dining destination for the freshest fish and finest prime beef. Guests tantalize their taste buds with a variety of menu options while receiving impeccably personalized service. Pacific Prime serves 26 wines by the glass.

“From the rustic, simply plated Italian food at Viviano to the flavorful array of seafood and prime-cut steaks at Pacific Prime, our menu selections will impress our guests with every bite,” said Valley Forge Casino Resort Vice President of Food and Beverage Martin Doyle.

Cameo Lounge, located between Pacific Prime and Viviano, offers a laid-back yet sophisticated vibe where guests will be able to comfortably kick back and enjoy the scene with their favorite cocktails and order select items from Pacific Prime and Viviano menus.

Cameo Lounge is the latest entertainment venue to open, joining the casino’s new stylish Center Bar and 7 The

Nightclub. Located at the heart of the casino floor, Center Bar allows guests to enjoy specialty cocktails and infusion drinks without missing any action. The area’s hottest spot, 7 The Nightclub, is setting a new standard for service and features the hottest DJs. The resort’s Valley Tavern is also a nightlife hotspot with live acoustic music and large flat-screen TVs to watch the latest sporting events.

A true resort experience, Valley Forge Casino Resort contains two hotels, the Casino Tower and the Radisson Hotel Valley Forge, plus the Valley Forge Convention Center. The Radisson offers 326 rooms, 28,000 square feet of meeting space, and expert wedding planners who design and plan some of the most beautiful and elegant weddings anywhere. Formerly the Scanticon Hotel, the Casino Tower is an ideal place for world-class conferences, as well as a destination for couples and families to relax and refresh. It features 160 deluxe guest rooms and suites, massage services and fitness center, and an outdoor pool. Located in the Casino Tower, the convention center provides over 100,000 square feet of meeting, convention and exhibit space.

To make a reservation to stay in the Casino Tower, please go to www.vfcasino.com or call 610.354.8118. Meetings, events, tradeshow and weddings can be professionally planned through the sales office at 610.265.1500. To make a reservation at the Radisson, go to www.vfcasino.com or phone 800.395.7046.

Creating the ultimate upscale gaming experience, Valley Forge offers affordable annual and seasonal membership plans available online at: www.vfcasino.com. Annual dining and entertainment memberships (priced at \$59 and \$69, respectively) offer a free meal or show,

(See “Cover Story” on page 8)

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PROFILE

POTTSTOWN FARMERS MARKET

Looking for fresh, local, delicious food? **Pottstown Farmers Market**, located at 300 E. High Street (High and Charlotte Streets) in downtown Pottstown, is now family owned and operated. We are committed to selling products of the highest quality, at reasonable prices. We focus on local farm food and products.

Freeland Market is your neighborhood meat shop. We stress customer service, and feature fresh cuts of meat and poultry. What sets us apart is the care we give to our handmade products, including up to 16 varieties of sausages each week. We also feature smoked sausages, Bacon, scrapple, and charcuterie items such as pâtés, terrines and other specialties. Everything is crafted with quality in mind with family-friendly prices.

J & H Produce offers a variety of locally grown fruits and vegetables, as well as quality citrus, bananas, and other specialty produce. Also available are Fresh homemade pies, cookies and other popular baked goods. Last but not least, milk

J & H now carries Trickle Springs dairy products, both organic and pasture fed.

At Mosteller's Seafood, fresh fish and seafood is our specialty. Come in and try some of our fresh gulf shrimp or tasty Atlantic salmon filets. Hungry? Order one of our famous crab cakes, paired with our delicious coleslaw or a heaping bowl of our homemade New England clam chowder. We also sell a variety of frozen seafood items to cook at home.

Wegman's Deli and Catering has been family owned and operated for over 75 years. We are a full service, off-premise catering company serving the Allentown, Lancaster, Pottstown, Reading and suburban Philadelphia communities. Wegman's Catering is committed to providing its clients with the best food, service and related components that set the standard for successful events.

For additional information on Pottstown Farmers Market, please visit www.pottstownfarmersmarket.com, or contact Elise LeBoutillier at 610.326.0900; email: elise@pottstownfarmersmarket.com. 📧



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COVER STORY

(Continued from page 6)

invitations to special events, and discounts at the resort's restaurants and entertainment venues. Seasonal dining and entertainment memberships (\$20 and \$30, respectively) are for three months and offer invitations to special events, discounts, and special privileges to some of the property's most exciting venues and headline entertainment. Significantly, all memberships provide unlimited access to the casino floor for the member and a guest during the term of the membership.

In addition to memberships, guests of Valley Forge Casino Resort can easily access the casino floor by 1) spending \$10 or more at any of the seven exciting new restaurants, bars, retail outlets or various other amenities throughout the property; 2) attending a meeting, convention, banquet, conference, wedding or other event at the resort; or 3) staying as an overnight guest at one of Valley Forge Casino Resort's two hotels.

Located in the heart of the Philadelphia suburbs, Valley Forge Casino Resort guests

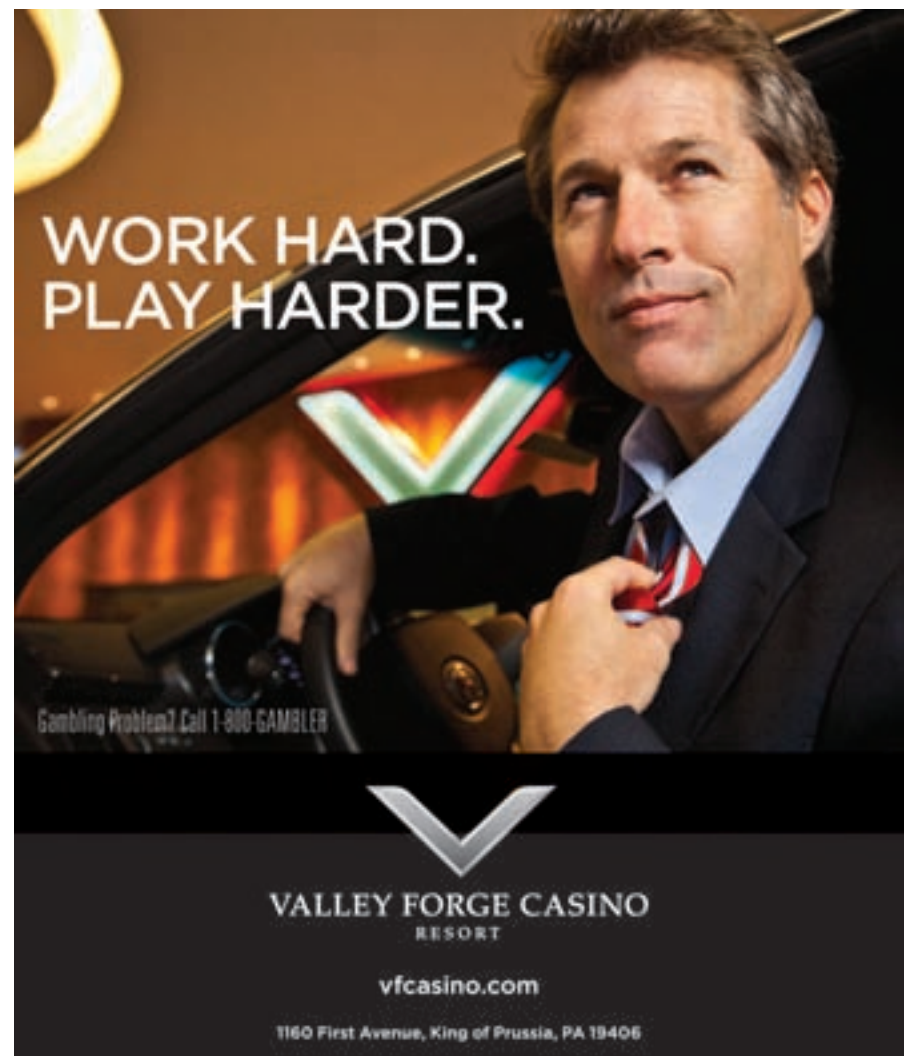
have convenient access to some of the region's greatest tourist destinations. The resort is located less than two miles away from the King of Prussia Mall, the East Coast's premier shopping destination, and sits directly across from one of America's greatest historical sites, Valley Forge National Historic Park. The park once served as the winter encampment of Gen. George Washington and his Continental Army from 1777-1778. Downtown Philadelphia is only 19 miles away, and Philadelphia International airport is a 30-minute drive from the casino resort.

"It's easy to see, Valley Forge Casino Resort is situated nicely in an area known for its shopping, rich history and exciting urban life," Scheri said. "Our guests will literally be able to walk out of their hotel rooms into some exciting experiences they won't find anywhere else."

From the table games to the nightlife and fine dining, Valley Forge Casino Resort is quickly becoming Pennsylvania's most sought-after casino. 🎰

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THE CURRENT STATE OF REAL ESTATE

AN INTERVIEW WITH



STYLISH IMAGES PHOTOGRAPHY

Karl Glocker

When it comes to the subject of real estate in the Tri-County area, few individuals have more institutional knowledge or experience than Karl Glocker, who began his career selling real estate in 1962. He became a broker and appraiser in 1966, and two years later, he started Glocker & Co., Inc., which today employs 17 agents at two locations: 4 Glocker Way, Pottstown, PA 19465; and 900 East Philadelphia Ave., Boyertown 19512.

For half a century, Glocker has been active in all types of country and small-town real estate, putting particular emphasis on land development and small commercial real estate projects. He has been involved in the acquisition of Town Square Plaza in North Coventry Township, the expansion of Coventry Mall in 1991, and the development of the Suburbia Shopping Center, both as an agent and a partner. He has also been involved many other projects in the Tri-County area. Likewise, he has an excellent understanding of the residential markets in the greater Northern Chester County, Pottstown, and Boyertown areas. In addition, he is a certified residential appraiser and a licensed appraiser in the Commonwealth of Pennsylvania. His personal interests, outside of his family, include hiking in the White Mountains of New Hampshire and skiing in the United States and Western Europe. He has climbed Mount Washington 16 times, once, he said, through "the deepest fog you have ever seen."

At the age of 75, Glocker is as vigorous and proactive as ever. His handshake is firm and strong. His eyes are clear and

bright. His mind is sharp and focused. His energy is boundless. His smile is radiant. His laugh is hardy, and his legendary personality shines like a brilliant sun. Of course, his up-to-the-minute knowledge and understanding of the real estate industry is unsurpassed.



Glocker recently sat down with *Route 422 Business Advisor* to share some of his observations about the current state of the real estate market in our region.

Route 422 Business Advisor: Where is the market right now— Both residential and commercial?

Karl Glocker: The real estate sales volume of commercial sales is up. Residential appears to be up as well. Prices are sort of flat for the most part. Once in a while you'll see something that surprises you, but not in general.

Route 422 Business Advisor: Has the long, downward spiral in prices leveled off?

Karl Glocker: It leveled off just this year. The *S&P Case-Shiller Index of Home Price Indices* fell four percent last year. The *Wall Street Journal* today (5/14/12) shows values are down as much as 32-33 percent nationwide, but around here you're talking 20-23 percent (from January 2006). But I think the article in the *Journal* also shows that values

(See "Karl Glocker" on page 11)



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Fortunately, no one was hurt, but the blaze was a game-changer for Lomanto who started Innovative Machining Technology (IMT) — a full service machining and fabrication facility of original equipment manufacturer (OEM) components for the power industries — 23 years earlier in a two-car garage.

“Our small business was and still is made up of a tight-knit and very skilled group of guys,” said Lomanto. “After the



fire, we intended to become operational as quickly as possible and to get our operations moving forward again.”

Lomanto's loyalty

The three-alarm blaze, deemed accidental by fire officials, not only destroyed the 150 year-old landmark building at the corner of Keim and Cross Streets in Pottstown, it displaced around 30 IMT employees who now worried about the fate of their jobs.

But Lomanto, who already lost virtually all of his valuable equipment in the fire, was not about to lose his highly trained machinists, welders, and technical personnel. So, instead of hiring a salvage crew to clean up the fire's sooty aftermath, he offered his staff the chance to do the work (See “Innovative Machining Technology” on page 12)



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---	---

KARL GLOCKER

(Continued from page 9)

have dropped, since 2009, nine percent. There's no doubt that sales are up certainly, the first quarter of this year, versus the first quarter of last year.

Route 422 Business Advisor: Do you attribute that to the fact that there's just great value out there, or that people are starting to have more confidence in the economy?

Karl Glocker: Supposedly you have the most affordability in real estate in 30 years, with values—prices in relation to what people make, and four percent interest rates. So that is driving the market a little bit. And then the third thing is, there's more economic confidence today than there was two or three years ago. Unemployment is coming down, incrementally, but it's not going up. It's 8.1 percent now and was at 9 percent a year ago. So people are getting jobs. More people. And there are people dropping out of the market, but they are older people, like me (laughs). In general, it's a better economy. Look at car sales. Car sales are up. That's a good indicator of the economy. The stock market has been good up until about a week ago. Europe is hurting us.

Route 422 Business Advisor: It was reported that the home improvement stores saw improved sales because of the mild winter and early spring.

Karl Glocker: Yesterday's real estate section of the *Philadelphia Inquirer* reported that a lot

of remodelers are not as busy as you'd think they are. People still don't have the money and the confidence. There is some of that going on. But the article in the *Inquirer* downplayed it a little bit. They say the weather made the economy go, but real estate sales are up this year. Values are still pretty good.

Route 422 Business Advisor: Are there any more government home-buyer stimulus programs on the horizon?

Karl Glocker: Not that I can see. The government is still allowing the six percent seller assist with FHA and VA loans, which they were going to cut to three percent, but they didn't. So there is some stimulus, you might as well say, but there are no longer any tax breaks to buy real estate, and that's not going to happen. It's over with.

Route 422 Business Advisor: What was the fallout of the recent foreclosure fiasco, where some mortgage holders failed to properly execute the due diligence on the paperwork?

Karl Glocker: The Bank of America settlement. If you are two months late on your payment, and you're with Bank of America, you are eligible to get (a reduction) anywhere from \$1 to \$100,000, based on your ability to pay back this mortgage, through your job. Let's say your house is under water by \$30,000. As I read the situation, they reduce

(See "Karl Glocker" on page 13)



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INNOVATIVE MACHINING TECHNOLOGY

(Continued from page 10)

themselves, staying on as employees of the company.

"Joe makes us feel like we are part of a family — like this is our business as much as it is his business," said Jason Morgan, IMT general manager. "And so we began IMT's next chapter."

Moving forward

While the IMT staff began cleaning up the fire debris, Joe met with Frank Strunk, Montgomery County Business Center Manager (Montgomery County) for National Penn Bank, to discuss his sudden financial needs. Strunk, who years earlier assisted Joe with financing the start up costs of IMT, was now eager to provide his client with financial assistance to get his business operating again.

Lomanto soon rented a facility in Boyertown, PA to house all the required replacement equipment and start manufacturing in order to complete the contracted orders.

The following year, IMT found its new home — the 37,000 square-foot facility on Rowell Road in Boyertown, when it became available for purchase. "Growth of the company started and we were once again able to help Joe purchase the newly rented facility that provided enough space for him to expand his business," said Strunk. "The company and its ownership are a full client of National Penn and, together, we continually look for bank products and services that are beneficial to the operation of IMT."

We are back!

Today IMT and its 50 employees are back in full swing as a quality supplier for the power industry, manufacturing gas turbine, nuclear, and hydrogen generator components that are in service around the globe. IMT's growth over the past couple of years has allowed Lomanto to start a sister company, Industrial Thermal

Coating, Inc. (ITC), which is a full service spray coating facility.

Lomanto credits his employees and their hard work for the company's perseverance through a very difficult period. "IMT's employees are skilled at what they do — each brings tremendous value to the company," said Joe. "We are also a family — we still have good days and bad days, but it's a team atmosphere and you can't beat that!" 📌



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KARL GLOCKER

(Continued from page 11)

the mortgage by \$30,000, and they refinance it at a lower rate. Now, if Bank of America sold that to Freddie Mac or Fannie May, you don't get the break. Bank of America has to be holding the actual mortgage. Now you have to have missed two payments. If you only missed one payment, you don't qualify. That's the first settlement that I read about. There are probably other banks negotiating the same issue.

Route 422 Business Advisor: So we're going to see some stability now in the housing market?

Karl Glocker: Well, the other flip side to this is there are a lot of legal skirmishes over the mortgages, and now the banks are free to foreclose on more properties. So the real estate experts say that's going to throw more foreclosed properties on the market in the next year. There's a great article on that in the *Wall Street Journal* today. They say that a foreclosed property sells for 19 percent less than your house, that's not foreclosed, next door, despite the fact that they might be in the same condition. It's hurting the person who's selling the house next door. Which one are you going to buy? You're going to buy the foreclosed one.

What's really hurting is the building lot market. It's almost non-existent. I'll give you an example. I noticed two sales over in Raven's

Claw (Pottstown). The homes sold for around \$360,000-365,000. I looked up what they sold for before— \$495,000. So a person goes in and buys that house. They can put \$50,000 in it, make it what they want, and it's a lot cheaper than building a new home. That's what's hurting new home sales. And what's hurting the lot sales. It's cheaper to buy an existing home and improve it, because to buy a lot and build a new home is going to cost a lot more. A lot, lot more!

Route 422 Business Advisor: Plus there is an abundance of available homes out there.

Karl Glocker: Right. Now supposedly the housing inventory is down to six months. We were at one year. So it has come down a bit. But that's because there have been fewer foreclosures (pending the lawsuit settlements). As more foreclosures come in over the next six to eight months, we'll have to see how that plays out.

Route 422 Business Advisor: How about the commercial real estate market?

Karl Glocker: The commercial market has been hurt because of a bad economy— you don't have as many people going in business. People don't want to expand.

Route 422 Business Advisor: Wasn't that market overbuilt for years?

(See "Karl Glocker" on page 15)



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KARL GLOCKER

(Continued from page 13)

Karl Glocker: Probably. A lot of that market, developers just built, and waited for people to come. Now you don't do that any longer. Not enough people came. The interesting thing, you go to (2000 block of E. High Street) Lower Pottsgrove Township, next to the auto dealer there, that little shopping center, you have four or five vacancies there. And then (heading east) you've got the vacant Rite Aid drug store across the street. As you go down the hill toward Sanatoga you've got a lot of office space available. Now we go into

Limerick and we have another Rite Aid on your right, available, and we go a little further down where we hit Upper Providence Township and we have the Acme closed. Several other stores there closed. Then, Gambone's shopping center there at Ridge Pike and Township Line Road looks prosperous. Then the next group of commercial buildings you come to, 17 or 18 are on the market, for rent. They've been on the market for four years. Never been rented. Just sitting there. In Collegeville, the Trappe Center has been devastated to a degree. No grocery store is left. Down on Main Street Collegeville, Second Avenue, Acme moved out. Then you have, in Royersford, Genuardi's moved out. And then you have the Acme center, only MacDonald's is open and a few other stores. Then you look at the new center on Route 29 at Arcola Road. The big box stores are there, but you still have probably 250,000 square feet still available. That's not good.

Route 422 Business Advisor: What's happening with these grocery stores? People eat more than ever. Obesity is a national epidemic.

Karl Glocker: The three big players are Redner's on the lower end, Giant in the middle, and Wegman's on the high end. I saw where Weiss was going to expand some, not in this area, and then you have Wal Mart and Cosco, and Sam's Club. So we're changing players.

Route 422 Business Advisor: Staying with retail, the Coventry Mall has many vacancies.

Karl Glocker: What's hurt them is the Philadelphia Premium Outlets. That's also hurt Reading. Coventry Mall, Boscov's is a good store. They have some other good stores in there. It's old. I remember in the late '80s, they used to be our client. Goodman's put about \$6 million in improvements there. That's like putting \$12 million in today. I guess it needs some fresh capital and upgrades that you're always doing on commercial properties. It's a tough thing.

Route 422 Business Advisor: King of Prussia Mall is bringing in some new retailers.

(See "Karl Glocker" on page 17)

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#990-East Vincent

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PENDING- (ZC2080) 3208 SANATOGA RD., POTTSTOWN, RURAL SETTING YET CLOSE TO 422 & ALL MAJOR ARTERIES. 2-3 BEDROOM STONE FARMHOUSE WITH LARGE STONE BARN. INCLUDES STORAGE SHEDS, OUTBUILDINGS AND A SPRING HOUSE. LOTS OF STORAGE. ZONED LL1 BUT USED AS A HORSE FARM-RESIDENTIAL. **Reduced \$198,000**

FOR SALE- (ZC2083) DOUGLASS TOWNSHIP, BERKS COUNTY (3+/-) ACRE LOT IN INDUSTRIAL PARK WITH APPROVED LAND DEVELOPMENT PLAN TO CONSTRUCT UP TO 27,000SF OF FLEX SPACE. OWNER WILL ALSO CONSIDER CONSTRUCTING THE BUILDING IF A TENANT IS SECURED. CALL FOR DETAILS. **\$475,000**

FOR SALE- (ZC2114) 301 S. RAILROAD STREET, MYERTOWN- FORMER PERSONAL CARE FACILITY. 15 BRs IN MAIN BLD. 3RD FL. FEATURES 1BR OWNERS APT. 1BR UNIT AT REAR OF PROPERTY. POSSIBLE APARTMENT CONVERSION AND OWNER FINANCING. LARGE 7,348SF PROPERTY ON CORNER LOT IN QUIET NEIGHBORHOOD. **Reduced \$250,000**

FOR SALE- (ZC2120) 1178 COMMERCE DRIVE, POTTSTOWN (POTTSTOWN RECYCLING MATERIAL COMPANY). INCOME PRODUCING PROPERTY SPECIALIZING IN LUCRATIVE RECYCLING OF BRICK, ASPHALT, CONCRETE AND TREE WASTE. 6 WORKING WELLS ON PROPERTY. EASILY ACCESSIBLE TO MAJOR HIGHWAYS. LIGHT INDUSTRIAL ZONING ALLOWS FOR MANY USES. MECHANICAL CRUSHER AND OTHER EQUIPMENT INCLUDED IN OFFERING. **\$1,200,000**

FOR SALE- (ZC2121) BUCKWALTER ROAD, EAST VINCENT TOWNSHIP- 12 ACRES. INCOME PRODUCING HORSE FARM. 32 STALLS, 2 BUILDINGS WITH (8) total RENTAL UNITS. EXTRA INCOME FROM HORSE BOARDING. BEAUTIFUL FENCED PROPERTY WITH ADJACENT PROPERTY CONSISTING OF ADDITIONAL 2.5 ACRES & PRIVATE RESIDENCE ALSO AVAILABLE IN THE PACKAGE. POSSIBLE OWNER FINANCING! **\$1,200,000**

FOR SALE- (ZC2122) 124 N. CHESTNUT STREET, BOYERTOWN, 3825SF PLUS LOWER LEVEL (BASEMENT)- 50% FINISHED. LOWER LEVEL (BASEMENT) CONTAINS TWO POWDER ROOMS. MANY POSSIBILITIES. ALSO FOR LEASE-\$2,500 PLUS UTILITIES. **Reduced \$189,000**

FOR SALE- (ZC2124) 115 HIGH STREET, POTTSTOWN, DOWNTOWN RESTAURANT WITH SOLID FINANCIAL RECORDS. SALE PRICE INCLUDES FURNISHINGS AND SOME EQUIPMENT, AS WELL AS BUSINESS NAME. SELLERS WILL CONSIDER SOME OWNER FINANCING AS WELL AS HELPING TO TRAIN NEW OWNER. CALL FOR DETAILS ON FINANCIALS, FURNISHINGS AND EQUIPMENT LIST. **\$174,900**

FOR SALE- (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. **\$650,000**

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- (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- (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 THAT CURRENTLY HOUSES THE PINE FORGE POST OFFICE AND A 1BR APT UNIT. ALL UNITS ARE CURRENTLY OCCUPIED. **\$749,900**

FOR SALE- (ZC2144) 1033 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. **Reduced \$395,000**

FOR SALE- (ZC2149) 302 STATE STREET, HAMBURG- LARGE MASONRY/SIDING BUILDING IN MIDDLE OF BORO OF HAMBURG. CONTAINS 4,800SF ON 2 LEVELS. (2) HEATING SYSTEMS, NEW GAS STEAM HEATER, GAS HOT AIR HEAT AND CENTRAL A/C. WALL TO WALL CARPETING. VARIOUS POSSIBILITIES. PRICED REASONABLE AT **Reduced \$129,900**

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

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

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

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

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(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 space for LEASE - 1100 S. Hanover St., Pottstown - GARAGE REPAIR / STORAGE SPACE: (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. Or will sell for 1.2 million.

(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

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(ZC1129) 2905 E. High St., Sanatoga, Lower Pottsgrove- COMMERCIAL office building situated in Sanatoga Village District. 1,900SF finished lower level and 2 car garage. Great location. \$1,500/Month + utilities.

(ZC1130) 1268 Reading Road, Bowmansville- 4,380SF Professional Office Building. Ideal for medical or legal offices. Many other possible uses. Building is completely updated w/all modern amenities including lunch room, 9 private offices, conference room & 5 other work stations. Oversized storage space. Geothermal heat, room to expand. Convenient location close to turnpike, Reading, New Holland, etc. Also avail. for sale. \$3,600/Month (Gross Lease)

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KARL GLOCKER

(Continued from page 15)

Karl Glocker: And the old Valley Forge Golf Course. There's new retail going in there. Everybody's competition.

Route 422 Business Advisor: What about office space. I see a lot of small businesses, with ten or so employees, buying houses and converting them.

Karl Glocker: They are in a commercial area. Take Lewis Road as a good example, from Royersford out to Linfield-Trappe Road. You see a lot of conversions in there, houses where you can put offices in there by conditional use. You have an insurance agency, a dentist office, and other uses there that are compatible because a lot of people don't want to live on a busy road. So that area has changed. It's cheaper to do than go out and build something. Get a house/office and convert it.

Route 422 Business Advisor: And townships are aligning their zoning so it's favorable for growth.

Karl Glocker: I think the townships are being realistic in what they are doing. Limerick is doing the right thing. And Upper Pottsgrove has done the same thing—that stretch down East High Street past the hospital and down to where the Rite Aid used to be. There are a lot of offices along there. That's not really residential any more. The hos-

pital changed that whole market there.

Route 422 Business Advisor: Until recently Limerick Township was one of the fastest growing townships in the country.

Karl Glocker: We have one large land deal pending in Limerick, for commercial use. It looks to be all right. Limerick's a good area. You have roads, sewer and water. It's got a growing population, maybe up towards 19,000. In 1982 Limerick had a population of 3,000 people. The roads and sewer just changed that.

Route 422 Business Advisor: Residential mortgages are at historically low rates (3.9 percent). Is it still hard to get a commercial property loan?

Karl Glocker: Commercial financing, in general, banks want 20 percent down. But housing, you can get 96.5 percent. So housing still has pretty easy financing. But the commercial, you've got to have some real money. Even if you go into an SBA loan, you still have to have some money.

Route 422 Business Advisor: But when the economy went sour and the real estate market turned, in part due to loose lending practices, banks tightened up on commercial lending.

(See "Karl Glocker" on page 19)

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With the growth in businesses along the 422 corridor, DeMedio's Building Maintenance has expanded. They used to mainly work in the Plymouth Meeting and Conshohocken areas, but now they reach as far as Phoenixville, Collegeville, Royersford, Lansdale, and Hatfield. They are excited about the growth in the area, which they see as not only good for their business, but also for the community.

DeMedio's Building Maintenance believes it is important to give back to their community. They are a member of the Perkiomen Valley Chamber of Commerce and the Optimist Club. They volunteer at St. Eleanor's church and donate to various local school programs.

Most businesses simply want to hire someone reliable to take care of their building cleaning and maintenance. Susan says that many companies come to them because they are not happy with their current providers.

"I have heard from businesses that companies either don't do what they say they are going to do," she says, "or sometimes they don't even bother showing up!"

Another common issue in the cleaning business is subcontracting. Often the person you meet will not be the one cleaning or supervising your particular location. With DeMedio's Building Maintenance they never subcontract work to other companies. Susan says that communication is key. Understanding what the customer wants and expects — and then delivering that perfectly every time — is what brings her the greatest satisfaction in her work.



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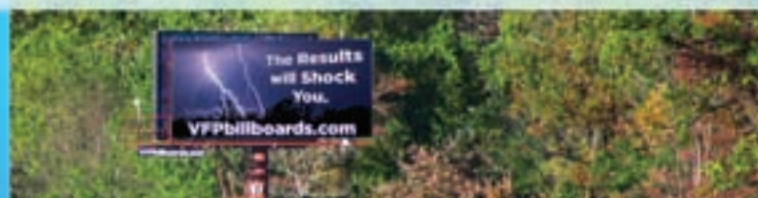
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KARL GLOCKER

(Continued from page 17)

Karl Glocker: We can say they tightened up by 2005 standards. They didn't tighten up by 1995 standards. By 2005, they were lending money to anybody, and that's how we got in the crisis we're in.

Route 422 Business Advisor: What about availability of funds to lend?

Karl Glocker: We did have some problem here, for a while. Harleysville was out with commercial lending. National Penn was very low on it. Now with First Niagara, they're back. And with the money put into National Penn Bank by New York investors, they are back. The Victory Bank, we're in (Ed. Note: Glocker is on the board of The Victory Bank). All banks are looking for good quality borrowers. The quality isn't there. The big companies, they can go to the bond market and things of that nature. Small businesses like you see generally around here, they rely on bank lending. And banks are looking for good projects. Good borrowers. Every bank is.

Route 422 Business Advisor: And ROI is still risky in the present environment?

Karl Glocker: You've got to be careful. Residential values fell, but so did commercial values. And you have a lot of vacancies. You take a shopping center, and they lose an anchor tenant, that shopping center's in trouble. That's not saying you won't survive.

Route 422 Business Advisor: Where do you see the real estate market going the next one to five years?

Karl Glocker: I think what you're going to see is a slow appreciation in the value of real estate, probably starting next year, one to two percent, and you'll get rid of some of your inventory, and that's about the best I suspect you're going to see for the next couple of years. I think it will be improved 2013, 2014, 2015. But certainly 2012 is a better year than 2011. Now 2010 was a good year because you had the first time home-buyers stimulus. That spurred a lot of sales. The government is smart. I think what they did there was right. In spite of all the political criticism, I still think they did the right thing. People can say we shouldn't have bailed out the big banks. They're wrong. This whole society could have collapsed. And we shouldn't bail out General Motors. We should have. As former Secretary of the Treasury Henry Paulsen said in his book, *On The Edge*, it wasn't about being a Republican or Democrat, about being socialist or being this, it was about survival. And he was right. 🗳️

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LEADERSHIP AND SUCCESS

By Kenneth D. Richardson, PhD, Redwood Enterprises

Consider for a second the titles of two bestselling books on success in business: Napoleon Hill's *Think and Grow Rich*, and John C. Maxwell's *How Successful People Think: Change Your Thinking, Change Your Life*. It's impossible to overlook the common theme: That the keys to success lie in the conscious, deliberate, and continual effort to improve one's own thought processes. Let's examine this theme and its implications for anyone who would wish to improve their business results as well as their lot in life.

Both works are the results of their authors studying and working with people who were highly successful over the long run, many of whom had to overcome innumerable obstacles to accomplish what they did. Another thing they have in common is that they both delineate identifiable principles that, when applied diligently, can help most folks to become more prosperous.

Fewer people succeed than are able to

These authors have been quick to point out that the principles they discuss tend to be overlooked by the vast majority of people and are therefore underutilized. The result is that there is an excessive rate of "underachievement" in our society.

John Maxwell, for example, argues strongly that if one truly wants to succeed, he or she first must devote time and effort to becoming what he very simply calls a "good thinker." He further stipulates that most people can learn to be better "thinkers" if they are willing to humble themselves and put in the effort to do so. Many however, will not.

He applies these principles to himself, devoting considerable time and energy to understanding and improving his own thought processes. It's difficult, it's humbling, but it pays off. This practice has led to his becoming an incredibly effective

professional in his own right, and has also enabled him to help innumerable clients increase their own ability to prosper.

It's not about IQ

Psychologists have long warned us that raw, God given "mental ability," as measured by IQ tests, is not that good a predictor of success in professionals. Granted, ability is a nice thing to have, but a lot of research shows that it's what you do with what you've got that counts. All the natural ability in the world won't do you much good if you lack diligence and discipline.

It's a matter of will

While it's not about IQ *per se*, it is about how you think, and more importantly, what you're willing to do about how you think. According to Napoleon Hill, "Thoughts are things." If we're willing to treat them as such, this gives us access to the means to improve our thinking.

Support from the area of cognitive science

For over thirty years my work has involved applications of cognitive psychology (the scientific study of how people construe situations and make decisions) to problems in industrial, organizational, and educational settings. The principles discussed by authors such as

(See "Leadership and Success" on page 22)

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Springtime, a time of growth and renewal, is also the time Richard A. Zuber, broker and owner of Zuber Realty, gathers together each agent, broker, and staff member of his five real estate offices and those who operate Zuber Insurance, TriCounty+ Appraisal, Manatawny Land Transfer, Zuber Commercial, and the Property Management division for a “state of the union” celebration.

Zuber congratulated top performers: Brian Gilbert for the 17th year in a row, Karl Stauffer, Carol Wozniak, Carol Corbo, Betsy Bellantoni, Lew Deery, and Sandy Zentz.

“Brian has earned every compliment,” noted Zuber as he announced Gilbert’s 17 years of being the top producer. Zuber credited Gilbert’s caring, thoroughness, and conscientiousness in dealing with his customers and clients as the ingredients for his success. Zuber said, “He is phenomenal; he is the most successful realtor in the area.”

Karl Stauffer brings long-time experience and tenacity in follow up as the qualities contributing to his success.

Zuber applauded Wozniak’s personal service to each and every one of her clients as the reasons for her continued success. Her returning clients come back to her for her professional approach.

Corbo has built her clientele with her dedicated service. Zuber, notes, “She always goes the extra mile to please them.”

Zuber noted that Bellantoni’s success has come from new construction, but her expertise reaches out into resale of existing houses. Zuber added that Deery and Zentz have worked together for many years; their experience and thoroughness have led to continuous success.

(See “Zuber Realty” on page 23)

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LEADERSHIP AND SUCCESS

(Continued from page 20)

Maxwell and Hill actually do have the full weight of science behind them.

For example, research demonstrates that on the average, about 88 percent of people's daily activities are regulated largely by mental processes of which they have little to no awareness. It's often said that people are creatures of habit, and this applies to our thinking as well as our behavior. We spend much more time on "autopilot" than we think, which leads to many more oversights and errors than we are ever aware of.

A simple demonstration

Assuming that you wear a watch, try this one on yourself. Without looking at it, take it off right now, place it face down, take a sheet of paper, and try to draw its face. The vast majority of people cannot perform this task with any degree of accuracy. It's a shocking thing to discover, but it's true.

Now stop and think of how often during any given day that you look at it to check the time, which for most people is dozens, if not scores of times. It's amazing how often we manage to look without actually "seeing" what it is we're looking at. And yet we manage to extract the information we're after regardless of that fact. Consider the implications of consistently overlooking what is right in front of our very noses. This is true of thousands of situations we operate in on a daily basis.

Hindsight is 20/20

This can help to explain many of the failures in business that we've seen over the years, which often seem to stem from a lack of awareness of what should be obvious connections between actions and likely consequences. After the fact, we usually attribute these failures to either "poor planning" or "poor execution," which are not recognized as such until significant damage is done. Operating in "autopilot" mode so frequently breeds little oversights that seem insignificant, but which often aggregate and become major oversights with serious consequences.

The role of metacognition

Both Maxwell's call for us to "become better thinkers" and Hill's suggestion that "thoughts are things" refer to what cognitive scientists call metacognition—summarized simply as the process of thinking about thinking.

It is well understood that people who choose to develop their capacities for metacognition reap a number of benefits from doing so. When actively attending to their thinking, people notice more details, learn more quickly, and are better able to detect and correct their own errors. This can lead to vast improvements in their abilities to address and solve problems.

It can also translate into a sharper awareness and understanding of the thoughts of others, which makes people more socially astute. Becoming a "good thinker" can pay off in any number of ways.

Metacognition, mindfulness, and intentionality

One of the primary characteristics of people who succeed in business is that they are very conscious, disciplined, and intentional regarding their conduct of themselves and their business activities. This means that they override the "normal" human tendency to function in the semi-conscious mode that research has identified as common. In everyday terms, they "don't miss a trick."

Maxwell claims that becoming a "good thinker" is neither automatic nor easy. It is however, well worth the investment.

(See "Leadership and Success" on page 24)



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ZUBER REALTY

(Continued from page 21)

Zuber's 2012 message reinforced the concept of teamwork, central to his business strategy; credited the depth of experience that his staff bring to the agency; and urged unyielding patience as the survival tools that have kept the company intact.

Zuber acknowledged the state of the current economy by noting, "We're just lucky to be here, to have survived the challenges of the past four years. I've seen tough real estate markets over the years, but there is no comparison to what we're experiencing today."

"As the largest independent real estate company in the area, we recognize the struggle that even national franchises are experiencing," he continued. "Patience in these times is difficult to maintain; but, because of the support we lend one another and the depth of experience we bring to the table, we get deals together that no one else can."

"Remember, the old adage applies: whatever you think becomes reality—if you think you can, or if you think you can't, you will be right either way," he noted. "So, persevere, compliment others' efforts and thank them whenever possible,

and continue to show the tolerance and understanding and caring for one another that we witness in our offices everyday."

Zuber noted how thankful he is for being able to rely on the people in his organization, giving special thanks to his Office Coordinator and Associate Broker, Connie Dolansky. Zuber acknowledged that her flexibility and undaunted work ethic provide her the necessary resilience in handling overwhelmingly challenging situations.

Zuber offered gratitude to JoCarol Zuber who manages the Zuber Insurance division. Zuber noted that JoCarol services her clientele by providing them with the best coverage at the best prices.

Zuber lauded Randy Hughes, who manages the TriCounty+ Appraisal Division. Zuber noted that Hughes's work ethic is impeccable, stating, "You can find him doing an appraisal any day of the week at any time."

Tricia Harris, the force behind Manatawny Land Transfer, allows the division to grow through her efforts in reaching out and seeking new business through refinancing and resale. 🏠



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LEADERSHIP AND SUCCESS

(Continued from page 22)

You become better at planning and execution, which translates into success and prosperity. It pays dividends both in terms of life satisfaction as well as monetary wealth.

Continuous improvement is the key

Virtually every study of success among business professionals shows it to be tied to a strong commitment to continuous personal improvement. The question is, how does one get the process started? Actually, there are a number of things that an individual interested in developing themselves as a "thinker" can do, provided that their desire to do so is genuine.

Choosing to improve ourselves

First off, there are two things that anyone who wants to "mine the gold" in themselves cannot do too much of: Reading and writing. Many people do not do enough of either of these, much to their own detriment. If used strategically, these two common activities can convey enormous benefits.

The programs for change that I offer my clients require a certain amount of both of these, and if they're willing to take the initial steps toward change required by the materials I use, their prognosis for business improvement is usually quite good. If they are not, I typically excuse myself and move on to clients who realize that the first thing that they'll have to do is to get themselves out of the ruts that they spend so much time in. A few notes on these two "essentials" appear below:

Reading: This is a great vehicle for developing mental discipline. Anyone who intends to improve their approach to doing business will have to start by becoming more mindful. What they need to read will vary according to their interests and their business, but what is important is that they begin to use reading systematically as part of program of personal growth. The old adage, "leaders are readers," is true and will continue to be applicable in the foreseeable future.

Writing: By this I do not mean texting and tweeting, both of which are typically done quite mindlessly. I am referring to

(See "Leadership and Success" on page 26)

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LEADERSHIP AND SUCCESS

(Continued from page 24)

writing coherent sentences, organized into paragraphs that express carefully thought out ideas and intentions ("lol" doesn't count). People who are highly successful invariably monitor and manage their activities with the help of tools such as written goals and plans, as well as the active use of personal journals. These enable us to track our progress, evaluate where we stand relative to where we'd like to be, and keep ourselves organized. Carefully writing things out helps to develop the discipline and mindfulness that characterize the mentality of "good thinkers."

When I work with clients, I always introduce these two vehicles for self-improvement immediately. If they are unwilling to use either of these tools for change, there is not much we'll be able to accomplish together. You can't improve your lot in life if you don't use your time differently.

Removing the blinders

There are lots of factors that conspire against us changing the ways that we habitually think. John Maxwell warns that changing the ways that we think is

neither automatic nor easy. It will take a degree of effort, and will also often involve a degree of discomfort. Old ways are never easy to shed.

But in a changing world, we must arrange the conditions that will be most conducive to using our minds more creatively and effectively. The means are available to us, if we're only willing to take advantage of them and put them to use. Doing so can help us to become much more aware of what what's happening around us, and to enable us to discover possibilities and options that are "hiding in plain sight." Errors and oversights are inevitable, but we can vastly reduce their occurrence at minimal cost to ourselves—if we're willing to make the necessary changes. 🗑️

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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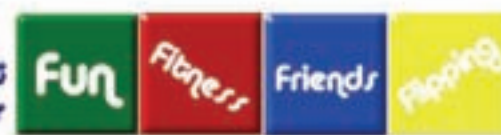
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The Wonderful World of GRANTS



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

I have been exploring what grants are out there on a federal level, and I will tell you there are many. The federal government funds all kinds of stuff. I have seen grants to fix things in foreign countries and to fund research for all kinds of things.

The other day I came upon a grant for people to drill wells, it goes like this:

The Rural Utilities Service will make grants to qualified private non-profit organizations to establish lending programs for household water wells. The approved organizations must set up a revolving loan program and provide low-interest loans to eligible individuals who own or will own and occupy an existing home that uses a private well system. The applicant organizations must contribute at least ten percent of the HWWS grant to capitalize the revolving loan fund. In-kind contributions will not be considered.

So okay... I see this announcement. What is not to like about giving low interest loans to a guy who needs to fix his well. I lived in DuBois, PA one time and had a well problem. I know all about the "rotating shower schedule." Along with a ten percent match requirement, the program is a gift.

However, as you read further down in the announcement you will see that:

An applicant organization must have DUNS number and an active registration (See "Downtown Marketing And Development" on page 32)

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 31)

with current information in the Central Contractor Registration (CCR) database. The organization must demonstrate that it has (a) the legal capacity and authority to carry out the grant purpose and (b) sufficient expertise and experience in lending activities.

By now, you are wondering what is all of this? It is the reason many people that need a grant cannot get a grant. There will need to be a local agency willing to take on the project. The local agency will also have to have a DUNS number and have a CCR. The DUNS number is easy, perhaps a phone call away. The CCR will take a little bit of time.

If you do not have both of those, ready to go, the grant deadline might slip away before you even realize it is gone.

There are criteria for the grant and say, your area meets all the criteria, you still have to have an agency apply for the grant. A couple of things come up for an agency: (1) is it within the mission of the organization and (2) who will administer the program? Many times the agencies pass on an opportunity for funding based upon no administration money and it is just more work for no dollar amount.

If it is a stretch for an organization, rarely will they apply. If you have someone who has a career rather than a job there, is an opportunity to move forward no matter how heavy the workload.

There would be a need to do outreach for this program to enable a case statement for the need of the money to be spent in a particular location. There is a need for someone to administratively write the grant to ensure it is funded. These real costs associated with these tasks may take away from the mission of the organization, or add to it, depending upon your perspective.

Then there is the real wild card, the people who will benefit. This grant is liberal, it eventually will provide for a 20-year loan at one percent interest for people at 100 percent of median income. This is a "no rich guys" grant because it includes everyone else.

This is a general population grant, which not many people have as their target population. When you deal with the general population, there are all kinds of skill levels and all kinds of opinions. The question is how do you find the people and how are they going to act.

I did façade grants in a number of communities and know that "after the fact" funding is a no-no. Many times people who have done work in the past want to be reimbursed for past improvements completed sometimes years before. There are times people will not take no for an answer and cause a problem for the agency.

(See "Downtown Marketing And Development" on page 34)

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Noon - 7 pm, Vasey Hall, Room 107

On-the-spot transcript evaluation

Register for the Open House and we'll waive your application fee! Apply now for fall.

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UNIVERSITY

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Don't let joint pain slow you down.

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 32)

In these days, I could easily imagine a hate campaign developing via Facebook or some on line rag that lives off controversy. Perilous waters could lurk ahead. There could be such a demand that you cannot fill all of the requests. There could be issues with people who do not get the grant money. It is really a chance to have everything go wrong just by trying to do the right thing.

If a community can get past all of that and they have good people doing good things, it could be a real win for the community. The winner of the grant will be one of ten or so across the United States who enjoy the opportunity to engage and help their client base.

So many things can go awry, that grants like this sometimes just pass by no matter what the upside of the grant may offer. 🗑

To learn more about the grants available, visit me at www.grantfundingjournal.blogspot.com.

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HOURS:
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Wed. 10-1
Sat. 10-1

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Pottstown, PA 19464

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TRICOUNTY AREA CHAMBER OF COMMERCE

2011-2012 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

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Sharif Omar, Pottstown

Memorial Medical Center

Baran Schultz,

Schultz Technology Solutions, LLC

Rick Storms, St. Pedro & Associates

PRESIDENT'S MESSAGE –

A LOT TO BE PROUD OF...

In my message in the July 2011 edition of the *Rt. 422 Business Advisor* I stated "change occurs daily and yet the results of change can often take so long to be measurable."

My term as Chairman of the Board for the Chamber began in July of 2010 and by November of 2010 we made the tough decision to change the organization. Today, as I serve my final month as Chairman of the Board, we are measuring our accomplishments that resulted from change and are proud of the success that the organization has realized.

New programs, member benefits and services have been shared with you through email, announcements at Chamber events, and this publication. We hope you are using the QR code to access the website, and the mobile app when you are on the go, taking advantage of the quick access it provides to you for important information. Our technology has been expanded with your busy schedule in mind.

We have focused on professional development with seminars that have been added during the program year. We have finished out the last quarter of this program year with several informative and successful events.

On March 29, 2012 we held a sold out Membership Breakfast featuring the US Chamber of Commerce as the keynote presentation. That morning was also the first meeting of the reorganized Pro Business Council (formerly Governmental Affairs Council); if you would like to get more involved with this Committee we would welcome your participation and you can contact Eileen to be added to the roster. Your

input and participation would be a great asset to this group.

On May 4th, the TriCounty Chamber hosted its first Chick-fil-A Leadercast. This was a great day themed on the choices we make in our business and personal lives every day. The speaker line up was top rate with John Maxwell, Marcus Buckingham, Andy Stanley, Tim Tebow and Patrick Lencioni to name a few. The day was well received and I would recommend that everyone buy their tickets early for next year.

The Chamber's Annual Dinner on May 10th was attended by 280 of our Members. We were enlightened about the upcoming Presidential election by Chamber favorite – Dr. Terry Madonna. This fantastic evening included a perfect opportunity to network during the cocktail reception and dinner. We had several featured award presentations prior to dinner followed by Madonna's presentation. The evening did not end there; many dinner attendees stayed at RiverCrest to participate in our 2nd Annual Casino Night. The 2012 Dinner lived up to being known as the "event of the year" for the Chamber! See page 44 for the wrap up and photos of the evening.

Please join us for our final Breakfast of the 2011-2012 Chamber program year. The June 14th Breakfast will feature the Leadership Tri-County Class and the presentation of their class projects to the Chamber Membership.

I sit here finding it hard to believe another year has passed; I am so proud of the Chamber Staff and Board for their dedication and hard work to carry us through the

economic down turn. It was only through your dedication and commitment that we have been able to progress and strengthen. You should all take pride in the part that you played to stabilize this organization. While our work is not done, I am excited that Rod will be leading us through our next phase which is all about Growth and Member support.

It has been my pleasure serving as your Chairman. On behalf of the board I would like to send a special thank you to two board Members that will be leaving the Board as of July 1: Joe Dufner of Windstream Communications and David Leinbach of Kaiser Construction.

Richard Linderman will also be stepping down as Solicitor. Dick's service to this organization will be missed. I have personally looked up to him as a mentor and a friend.

I would like to dedicate the following quote by Jeremie Kubicek, to Dick.

"When you choose to benefit others before yourself, you are choosing to impact the trajectory of others. When you choose to empower others, you are choosing to increase your own influence and ultimately make your leadership come alive. When you choose to lead others with the right intent, you are giving others a great example of proper leadership."

Lastly, I would like to thank all the members for your support and participation over the last two years; you are all responsible for the success we have experienced. I have enjoyed meeting and getting to know each of you.

Terese Brittingham

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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

Betsy Chapman, Sales Associate

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

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



COMMITTING TO EACH OTHER'S SUCCESS!

WELCOME NEW MEMBERS!

Look who's joined... The following businesses have invested in YOUR Chamber. When purchasing goods and services, please keep these businesses as well as other TriCounty Area Chamber of Commerce Members in mind while you Always Buy Chamber!

AE Solutions, LLC
70 Buckwalter Rd., Suite 900 #415
Royersford, PA 19468
610.427.4449
www.aesolu.com

Business Consultants; Training and Development Centers / Services

AE Solutions is a woman-owned company offering business consulting and training in the tri-county area. They can facilitate in establishing your own business or bring changes to an existing one. They also offer ServSafe classes in English and Spanish.

The Krill Group
1250 Bethlehem Pike, Suite S-260
Hatfield, PA 19440
484.776.3487
www.TheKrillGroup.com

Business Consultants; Consultants; Membership Organizations; Organizational Management Consultants; Public Speaking Consultants

The Krill Group specializes in creating profitable businesses. They do not just cut people and expenses. Your business is reviewed and your business problems are solved to substantially increase profitability. They make companies profitable again.

Mishock Physical Therapy & Associates, LLC
1806 Swamp Pike, Suite 100
Gilbertsville, PA 19525
610.327.2600
www.mishockpt.com

Chiropractors; Physical Therapy / Rehabilitation

Mishock Physical Therapy & Associates is a privately owned outpatient PT practice with four convenient locations in Gilbertsville, Barto, Skippack, and Phoenixville. They provide Physical Therapy, Chiropractic, and Aquatic Therapy services to relieve pain, restore function, and return their patients to the highest quality of life possible.

"TriCounty Chamber has been the perfect vehicle to connect with other business professionals looking to make long lasting relationships."

- Jeff Osborne - Kinetic Web Solutions
- Member since 2005

CHAMBER MEMBER UPDATES

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

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



JUNE FREE EVENTS: CHAMBER 101

Thursday, June 7, 3:30 PM & Tuesday, June 19, 8 AM

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

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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

34 Years

McDonald's - Pottstown
Sawchuk's Garage, Inc.
Smale's Printery

28 Years

Boyertown Supply, Inc.
Larry E. Hoffa & Company, P.C.
Kutz Builders, Inc.
E.G. Landis Jewelers
The Longacre Co.
Martin Stone Quarries, Inc.
Pennsylvania American Water
Reinhart & Co., CPA's
SMJ, Inc.
Construction Services
Tri County Area Federal Credit Union

20 Years

West-Mont Christian Academy

5 Years

Baird's Catering
Moms House, Inc. of Greater Philadelphia

1 Year

Last Call by Neiman Marcus
The Loft at Limerick Golf Club
Right at Home
Visiting Angels

Member Renewals

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

Abetterfinancialplan.com, LLC

American Credit Counseling Institute

Arnold's Family Fun Center

Barry Isett & Associates, Inc.

The Body-Borneman Companies

Buchert Ridge Community, Inc.

Canteen Berks County

Marvin J. Cohen, D.M.D.

Collegeville Financial Group

Corporate Psychological Resource Center

Coventry Corners

Edwards Business Systems

FastPro Restoration

First Baptist Church

Fraser Advanced Information Systems

French & Pickering Creeks Conservation Trust

Gilmore & Associates, Inc.

Hallman Retirement Neighborhoods

Harris Videotek

Tom Kelly Photographer

KenCrest EmployNet

Little Bitts Services, Inc.

Montgomery County Lands Trust

Linwood W. Ott Funeral Home, Inc.

Patriot Environmental Management, LLC

Penn Liberty Bank

PNC Bank

Pottstown Cluster of Religious Communities

Radisson Hotel Valley Forge

Rhoads Limousine Services, Inc.

Ridge Support Technologies

RMS Management Co., Inc.

Stanley Steamer Staples Inc. #0329

Valley Forge Convention Center and Visitors Bureau, Ltd.

Wendy's Flowers

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

FOR MORE INFO ON MEMBERSHIP, CALL 610.326.2900 OR VISIT US ON THE WEB AT TRICOUNTYAREACHAMBER.COM TO APPLY ONLINE

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

BE SEEN. BE HEARD. BELONG.

CALENDAR OF EVENTS



TRICOUNTY AREA CHAMBER OF COMMERCE

EVENTS

Thurs., June 7 3:30 PM	CHAMBER 101 <i>Chamber's Conference Center,* 152 E. High St., Suite 360, Pottstown, PA 19464</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge; Reservation required
Tues., June 19 8 AM	CHAMBER 101 <i>Chamber's Conference Center,* 152 E. High St., Suite 360, Pottstown, PA 19464</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge; Reservation required

NETWORKING

Thurs., June 14 7 – 9 AM	MEMBERSHIP BREAKFAST <i>Brookside Country Club, Prospect & Adams Streets, Pottstown, PA 19464</i> Tri-County Leadership Class of 2012 will present their projects benefiting the non-profit community: • Marketing plan for entrepreneurial program for the Pottstown School District • Recruiting ad for the Pottstown Salvation Army • Brochure of services for the Borough of Pottstown \$25 per Member prepaid; \$30 per Member invoiced; \$50 per non-member Sponsored By: Yucha Chiropractic & Wellness and Best Principled Solutions, LLC
Tues., June 19 11:30 AM – 1:30 PM	WOW LUNCHEON <i>Frederick Living, 2849 Big Rd. (Rt. 73), Frederick, PA 19435</i> NETWORK with other WOW attendees. Members only; \$28 per Member prepaid; \$36 per Member invoiced Sponsored By: Frederick Living and Diamond Credit Union
Tues., June 26 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>Quality Inn, 61 W. King St., Pottstown, PA 19464</i> Enjoy refreshments and networking with fellow Chamber Members on the deck, and meet the new staff. Members only; No Charge Sponsored By: Quality Inn

SAVE THE DATE: GOLF OUTING

Tues., Sept 11 12 Noon 5:30 PM	GOLF OUTING <i>Hickory Valley Golf Club, 1921 Ludwig Rd., Gilbertsville, PA 19525</i> Shotgun Start Dinner EARLY BIRD SPECIAL: Register by 7/1/2012 and pay \$140 per person for Lunch, Golf, and Dinner or \$550 for a Foursome! A \$50 savings for a Foursome! After 7/1/2012 regular pricing applies: Lunch, Golf, and Dinner \$150; Dinner only \$40 Dinner Sponsor: Pottstown Memorial Medical Center; Cart Sponsor: Main Line Financial Advisors, LLC; Trophy Sponsor: Keller Williams Realty Group; On Course Snack Sponsor: Lewis Environmental, Inc.; Lunch Sponsor: National Penn More Sponsorship Opportunities Available
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Call Kitty Papp,
Special Events Director,
for more information
or to sponsor an event.
610.326.2900



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

The TriCounty Area Chamber's 2012 Golf Outing

SAVE THE DATE

September 11, 2012



EARLY BIRD SPECIAL:

Register by 7/1/2012 and pay \$140 per person for Lunch, Golf, and Dinner or \$550 for a Foursome!
A \$50 savings for a Foursome!

After 7/1/2012 regular pricing applies: Lunch, Golf, and Dinner \$150;
Dinner only \$40



TRICOUNTY AREA CHAMBER OF COMMERCE

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

BECAUSE YOU *Belong...* MEMBER BENEFITS

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

Membership Referral Incentive

FEATURED MEMBER BENEFIT OF THE MONTH

You refer a business to us, they join, and you receive a \$50 Referral Reward. All you need to do is tell others how the Chamber has benefited your business. Once they hear your story, they will know what the Chamber has to offer. It's that simple. The \$50 can be designated toward many Chamber programs and events, including your dues.

BENEFITS

TICKETS TO SUMMER ATTRACTIONS

If you are planning your summer excursions, remember YOUR Chamber offers consignment tickets to many summer attractions including: Adventure Aquarium, Carmike Cinema, National Aquarium, CamelBeach, Dorney Park, Dutch Wonderland, Hersheypark, Morey's Pier, Movie Tavern, Pennsylvania Renaissance Festival, Philadelphia Zoo, and Regal Cinema!

Tickets are for Chamber Members only. Visit the Members Only section on tricityareachamber.com or call 610.326.2900 for more information and availability. Also, see the flyer in the front of this news-magazine for more information.

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 – Administrative Assistant (2); Customer Service/Office Manager; Retail Associate; Graphic Design/Video Production; Finance.

OSHA COMPLIANCE April 30th Deadline for Federal NLRA Posting Postponed Due to Court Action

As of April 17, 2012, the deadline for posting National Labor Relations Act (NLRA) information has been postponed due to legal action. **The April 30 deadline is now on hold pending appeal by the National Labor Relations Board (NLRB).** This is the third time the NLRA posting deadline has been set and then delayed!

MyOSHASTore works to keep customers compliant and has been shipping federal posters updated with the NLRA notice.

Rest assured that if you have purchased the membership kit, you remain in compliance with the NLRB requirements at this time, as this posting rule has not



been repealed, just delayed. The NLRB encourages employers to have the poster displayed as a best practice regardless of the final decision. The final decision is expected on or before September 2012.

MyOSHASTore has a team of Labor Law researchers monitoring this situation non-stop. The Chamber will keep you posted via the services of MyOSHASTore to make sure you have what is required.

MyOSHASTore is a Chamber Member benefit. For discounts on compliance products such as labor law posters, first aid products, signage, training manuals, etc. visit www.tricityposters.com or call 484.323.1114

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.

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@tricityareachamber.com. It's that easy!

STAY CONNECTED

MOBILE APP

We know how busy you are! Have you downloaded 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.tricityareachamber.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@tricityareachamber.com or call 610.326.2900 to take advantage of this new way to showcase your business.

**Like us on
Facebook and
join our group
on LinkedIn.**



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 tricityareachamber.com. Send press releases as attachments (in Word or PDF format) to jeff@tricityareachamber.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 when it is approved by Chamber staff, your event will appear on the calendar. Bookmark it and use it as often as you like!

ALWAYS BUY CHAMBER



Go to the **Business Directory** at
www.tricityareachamber.com
to choose from approximately
500 businesses!

STAY OPEN: BE SEEN. BE HEARD. BELONG.

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

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

Take part in the events on page 37

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

MARKETING & ADVERTISING



NEWSMAGAZINE INSERT SPONSOR

Each month Member businesses are sent the Chamber's official news-magazine, *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@tricityareachamber.com or call 610.326.2900.

COFFEE SPONSORSHIP

Various Chamber and community meetings are held monthly in the Chamber's boardroom. By sponsoring the coffee station, your promotional materials are prominently displayed at the coffee stations. The cost of the coffee station sponsorship is \$50 per month. For more information, please email Kitty Papp at kitty@tricityareachamber.com or call 610.326.2900.



RADIO

The Chamber has a show on WBZ – 1370 that airs every Monday at 12:45 PM. Chamber Members who have recently renewed their membership are invited to talk about what products and services their business has to offer on the radio. When your renewal time comes around, be on the look out for an invitation from TCACC President, Eileen Dautrich to be a guest on the show!

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!

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

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 tricityareachamber.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.

SPONSOR AN INTERNAL BANNER ON ONE OF OUR MOST VISITED WEB PAGES

TOP WEBSITE PAGES

These most visited pages on the Chamber's website are available for sponsorship for

\$500 per year or \$150 per quarter.

- #2 Tickets to Attractions Page
- #4 Business Resource Page
- #5 Board of Directors Page
- #6 Staff Directory Page
- #7 Photo Gallery Page
- #8 Membership Application Page
- #9 Business Resources/Networking Page
- #10 Contact Us Page
- #11 Member Benefits Page

COUPONS

Visit the **Business Directory** at tricityareachamber.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 tricityareachamber.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).

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

WOW - WOMEN OF THE WORKFORCE

WOW events are held monthly at a Chamber Member venue and feature a speaker of interest to women in business, providing a great networking opportunity for all Members.



From left to right: Dr. Rod Gabel, WOW Sponsor, Yucha Chiropractic Health Center; Carrie Robinson, WOW Sponsor, Schultz Technology Solutions; Donald Federico, WOW Breakfast Host, Last Call By Neiman Marcus; Speaker, Karen Varkony.

APRIL WOW BREAKFAST



The TriCounty Chamber of Commerce held a WOW Breakfast on April 17th at Last Call by Neiman Marcus for a presentation on "Power of Women – Courage, Character, and Commitment" by Pamela Varkony, nationally recognized writer, commentator, and speaker whose stories

appear in national and regional publications as well as on NPR and PBS. Her writing covers subjects from business ethics to the status of women in the third world. Pam is a true "citizen of the world", having worked on four continents as a journalist and women's advocate. She has twice traveled to Afghanistan on fact-finding missions. Her passion is women's empowerment and she speaks frequently on the subject of gender diversity and its impact on business and government cultures. Pam is the founder of "Power of Women", a networking and mentoring initiative that last year formed a partnership with Cedar Crest College to provide support for professional and entrepreneurial women. She is a recipient of the Athena Award for business achievement, the American Association of University Women's "Gateway Award" for leadership in women's issues, and the Business Council for Peace, VERA Award for her work in Afghanistan. Pam is a member of Alliance for Women in Media and the PA Women's Press Assoc. who recognized her in 2008 with an "Excellence in Journalism Award".

MORE UPCOMING WOW EVENTS

JUNE WOW LUNCHEON

The next WOW event will take place on **Tuesday, June 19, 2012 from 11:30 AM to 1:30 PM** at **Frederick Living**, 2849 Big Rd. (Rt. 73), Frederick, PA 19435. Join other WOW attendees for an afternoon of **NETWORKING!**

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

Sponsored By: **Frederick Living and Diamond Credit Union**

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BUSINESS CARD EXCHANGE

On Tuesday, April 24th, Chamber Members gathered to network with fellow Chamber Members and enjoy refreshments provided by the host and sponsor of the event, the Visiting Nurse Association of Pottstown & Vicinity and Janney Montgomery Scott.

Thank you to Visiting Nurse Association of Pottstown & Vicinity and Janney Montgomery Scott for sponsoring this event!

Join us for our next **Business Card Exchange** on **Tuesday, June 26th** from **4:30 to 6:30 PM** at **Quality Inn**, 61 W. King St., Pottstown, PA 19464. Go online to tricountyareachamber.com to register or call 610.326.5158.

RENEWAL LUNCHEON

As part of the Chamber's new retention timeline, the Chamber hosted its first of an ongoing set of scheduled Renewal Luncheons. Shortly after you renew your membership, the Chamber will invite you to be a guest on its radio show on WBZH – 1370 AM. Next, you will receive a survey with questions regarding your participation in the Chamber as well as your satisfaction. The next month, you will be invited to an informal luncheon at the Chamber office to network and review survey responses. As you renew your membership, stay alert to these new opportunities to be involved in the Chamber.

Thank you to those who attended: Joe Fava, Clothes to Home Dry Cleaning; Daniel Kerr, Limerick Township; John Mast, Reading Site Contractors; Brian Loughnane, Synergy Environmental, Inc.; Sherry Frech, Pottstown Memorial Medical Center.

TRICOUNTY AREA CHAMBER OF COMMERCE FOUNDATION JUNE MEMBERSHIP BREAKFAST

LEADERSHIP PROJECT PRESENTATIONS

A requirement to graduate from the Leadership Tri-County program is to complete a project for an area non-profit. The class has taken on three projects and those projects will be presented at the June Membership Breakfast. Attend and learn about the projects that the class worked on during the last ten months to benefit the Pottstown School District, Borough of Pottstown, and the Pottstown Salvation Army.

The Membership Breakfast will take place on **June 14th** from **7 to 9 AM** at **Brookside Country Club**, Prospect & Adams Sts., Pottstown, PA 19464. Go to www.tricountyareachamber.com to register for this event.



Leadership Class with George Wausnock at the Carousel at Pottstown.

LEADERSHIP UPDATE

In April, the Leadership Class of 2012 toured the tri-county area's arts and culture attractions. First stop was a tour of the Tri-County Performing Arts Center with Marta Kiesling. Next, the class walked to the Carousel at Pottstown where they had the opportunity to see the progress made at the site as well as hear from George Wausnock, Board President of Carousel at Pottstown, about the origins of the project and the work that has been put into this idea and space. Jason Bobst, Pottstown Borough Manager, also spoke to the class about an upcoming project to create a recreation area outside of the Carousel building, which will include mini-golf. Susan Storb presented the class with information on the Colebrookdale Railroad project, a rail line that spans from Boyertown to Pottstown. This railroad would be used as a tourist attraction; it is said to be a spectacular scenic train ride. Lastly, Sue Repko, Executive Director, Mosaic Community Land Trust, gave an overview of the Land Trust's mission as well as highlights of some of its current projects, including the community garden in Pottstown.

The group then traveled to Global Advanced Metals (GAM) in Boyertown for a synopsis of the company and information on its transition from Cabot Supermetals to GAM. Next, the class visited State Theatre in Boyertown for Kevin Rhude's story on how he acquired the property and his vision for the theater. Just down the street in Boyertown, the class walked to Twin Turrets for an overview of the bed and breakfast from Marianne Deery, Mayor of Boyertown. Next on the agenda was a trip to the Boyertown Museum of Historic Vehicles followed by a visit and summary of Taylor Backes and the glass blowing business.

Stay tuned for details of the final session and graduation of the Leadership Tri-County Class of 2012!



Leadership Class at the Boyertown Museum of Historic Vehicles.

The Leadership Class of 2012 is sponsored by

John Middleton
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ANOTHER SUCCESSFUL NIGHT AT THE READING PHILLIES!

Thanks to all the Chamber Members who attended this event! More than 4,000 tickets were turned in at the game held Friday, May 4th. This night brought in a great crowd for the Reading Phillies game against the Erie SeaWolves. The event would not have been possible without the help of our Chamber Member sponsors and the support of the Reading Phillies!

Thank you to the following sponsors who participated in making this event successful:

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.

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BUSINESS OF THE MONTH

Business of the Month is chosen at random through a business card drawing at Chamber events, or by participating in other Chamber programs, such as surveys. April's Business of the Month was chosen from a business card drawing at March's Membership Breakfast.



SEALSTRIP CORPORATION

Sealstrip Corporation in Gilbertsville counts the world's largest consumer goods companies among its customers and some of the best people in the area among its employees. Sealstrip, in business for over 40 years, invents easy-open and resealable features for packages like Fresh Express Salad, Pillsbury Frozen biscuits, Wal-Mart frozen Meatballs, and Gillette disposable razors, to name a few. This small but mighty company of 40 employees invents, designs, machines, programs, manufactures, sells, installs, and services hundreds of their applicators all over the world - including Australia, Egypt, and Ireland, from their local headquarters. They manufacture, inspect, pack, and ship millions of feet of their specialty tapes for use on their applicators, every day.

This is a formidable task for a company this size, but with a committed and dedicated group of co-workers, they make it happen. They employ engineers; technicians; designers-mechanical and electrical; machinists; sales, marketing, and customer service people; machine operators; and office staff. The company weathered the recession with fiscal discipline and loyal employees. With the economy now growing,



Sealstrip's business is booming. They're excited and looking forward to these new challenges. Sealstrip relies on every single person's contribution to keep them globally competitive and in return, the company aims to create a great place to work. Named to the 2010 and 2011 Best Places to Work in PA, Sealstrip focuses on keeping everyone informed and engaged. Monthly company meetings are a compliment to fun events like Phillies Fridays when everyone can donate \$1 and wear a baseball T-shirt every Friday all summer. The collected money goes toward sports equipment for kids in need. Among many other perks, Sealstrip offers flexible hours, working to meet the needs of every individual - knowing that valued employees will provide the best service to their customers!

The philosophy is paying off - their growth will be over 25% this year and they are the recipient of the prestigious 2012 Dupont Global Packaging Award for Sustainability and the Institute of Packaging Professionals 2012 Ameristar award for their resealable Pepperidge Farms Deli Flats and Goldfish bread package. You can learn more about Sealstrip at www.sealstrip.com.

MAY COFFEE SPONSOR

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POWER NETWORKING LUNCHEON



On May 2nd, Chamber Members met at Brookside Country Club in Pottstown for a Power Networking Luncheon. Members were able to expand their professional relationships, build alliances, and share knowledge as they rotated from table to table presenting their elevator speech one-on-one to other Members.

Go to Chamber Event Calendar at www.tricountyareachamber.com for information on more upcoming events.



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P3 IS ONLY A START

In early April, the Pennsylvania House of Representatives passed a landmark legislation that may pave the way for a radical rethink in how transportation infrastructure is delivered in Pennsylvania. House Bill 3 allows for Public Private Partnerships as they relate to transportation infrastructure. Although new to Pennsylvania, many states have been utilizing public private partnerships to deliver a host of public services. What is a public private partnership, and how will it benefit the Commonwealth?

Public Private Partnerships, also referred to as P3, is an agreement between a public agency and a private firm to deliver a service. In many ways, we have had P3 for years in the form of contracted services. For example, PennDOT does not own road and bridge construction equipment nor do they employ teams of road and bridge construction crews. To build roads and bridges, they hire a road and bridge contractor for a negotiated price. The work is completed by the contractor, to the specifications provided by PennDOT, in the time frame determined by PennDOT. When the project is completed, the contractor is no longer responsible for the road or bridge; it becomes the responsibility of PennDOT.

A P3 is a twist to the current arrangement in that more responsibility is transferred from PennDOT to the contractor. In turn, the contractor has a greater opportunity to profit from their work. P3 deals are complicated, and vary greatly depending on the project. The two general types of P3 deals include design-build and design, build, operate, maintain.

Design-build projects often take on the form of an "availability payment" which essentially is the amount that PennDOT will pay when a project is completed and passes their inspection. The contractor is responsible for financing the project design and construction, designing the project, and building the project. When it is complete, they receive payment. This process can accelerate project delivery,



Shayne Trimbell,
Project Coordinator,
GVF Transportation



because it is the contractor's money, not PennDOT's that is being used to fund the project. The contractor is not paid until the job is complete.

A design-build-operate-maintain project is a more complicated deal in which the physical asset is transferred from PennDOT to a private firm, who compensates PennDOT for the asset. The private firm is then responsible for financing the project, designing the project, building the project, and operating and maintaining the asset once construction is complete. To receive compensation, the private firm generally charges a user fee; tolls in the case of highways, fares in the case of transit.

P3 has the potential to dramatically change how we think about transportation infrastructure. When the bill is signed into law, private firms will be able to approach PennDOT with proposals to take the responsibility of the infrastructure; PennDOT will have the opportunity to request proposals to remove assets from their books. Ultimately, the user will have to pay, but the product may be safer, better maintained, and less congested since there will be a financial incentive to attract users. P3, however, is not the panacea for the transportation infrastructure funding problems we have in Pennsylvania.

P3 will open the door for innovative funding for large scale projects. Major highway and transit projects are attractive as P3. What are not attractive to private firms are small scale projects on less traveled roads. Bridges that carry two lanes of traffic are not feasible for tolling, nor are rural roads.

P3 passage will be a positive development for Pennsylvania, but it is only one element of a fully funded comprehensive transportation infrastructure improvement package. P3 is just the start, and is far from being the comprehensive solution that we need to rebuild the Keystone State.

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

TO WIN, WE HAVE TO LOSE:

The Weight of a Nation

A four-part documentary series addresses the national obesity epidemic, as area Foundation focuses on educating community on health and wellness.

Pottstown, PA – With recent statistics suggesting that 42% of the United States population will be defined as obese by 2030, *The Weight of a Nation*, could not come at a more opportune time to shine the light on a national epidemic. The four-part documentary series was developed by HBO in conjunction with several of the nation's leading research and health care organizations. Three years in the making, the documentary spotlights the facts and myths of this urgent public health issue, showing how obesity affects the health of the nation and the health care system. The series also highlights how individuals, workplaces, and communities are making positive changes.

The documentary aired on HBO on May 14 (Part 1 and 2) and May 15 (Part 3 and 4). Additionally, content is available free on multiple digital platforms including YouTube and HBO.com. The full series will also be available from the Pottstown Foundation for organizations interested in hosting future screenings.

"Educating ourselves is the first step in getting our community to a healthier weight," said Dave Kraybill, Executive Director of the Pottstown Area Health and Wellness Foundation. "Helping our children make good food choices at home and creating neighborhoods and schools that enable them to eat well and be active are critical to helping the next generation live healthier, happier lives."

The Foundation also celebrates the ongoing efforts of several grantees who are dedicated to aiding the community in pursuing healthier lifestyles and combating obesity:

Boyertown Area School District's Brain Body Connection project is an effort to measure the connection between student's health, physical activity and academic performance. For instance, science teachers collaborate with physical education teachers on days when tests are to be given –

ensuring that students receive a stimulating dose of activity before heading into the classroom to take their test. The District's vision is to expand the focus on physical activity beyond the gymnasium, making it more of an integral and beneficial part of their students'.

Get Moving at the **Freedom Valley YMCA** is an exercise and health education program meant to motivate individuals to pursue healthy lifestyles. The impetus for the program came during a Relay for Life event. One team noticed others struggling to walk around the track and approached the YMCA with an idea based on community members supporting each other toward common healthy goals. The program began in January and runs through June 2012. Their goal is to see seventy-five percent of participants increase their walking/running time and distance.

Pottstown School District's Healthy Me initiative promotes healthy living through its after school programs that focus on nutrition, diet, food preparation, exercise activities and stress reduction. The program aims to decrease the proportion of obesity in both the middle school and high school levels. It is open to all students, staff and local community at no charge.



ABOUT THE FOUNDATION: The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Visit www.pottstownfoundation.org for more information about the Foundation. Discover Pottstown area's online community at www.missionhealthyliving.org to learn and share great information on how to lead a healthier life – including its series on childhood obesity. You can also follow Mission Healthy Living on Facebook and Twitter.

If your organization is interested in hosting a screening of *The Weight of the Nation*, please contact Rose Crews at rosecrews@pottstownfoundation.org for more details.

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Attendees gathered for networking and lunch as they await the second half of the Simulcast.

CHICK-FIL-A SIMULCAST

On Friday, May 4, 2012, Chamber Members gathered at the Hill School for the Chick-fil-A Leadercast. Chamber Members were able to view this event live as it was broadcast from Atlanta, GA. Speakers for this event included:

Soledad O'Brien, Anchor and special correspondent for CNN

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

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

John Maxwell, Leadership expert & best-selling author of "The 21 Irrefutable Laws of Leadership"

Angela Ahrendts, CEO, Burberry

Roland Fryer, Professor of economics at Harvard University and CEO of the Education Innovation Laboratory

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

Andy Stanley, Best-selling leadership author and communicator

Sheena Iyengar, Author of "The Art of Choosing" and world-renowned expert of choice

A special thanks to **John Middleton, an Altria Company**, for sponsoring this event, as well as the additional sponsors **Best Principled Solutions LLC** and **The Hill School**.

Stay tuned for our new event, Lunch and Learn, where we will continue to discuss what has been presented at the Chick-fil-A Leadercast.

BOARD OF DIRECTORS

Thank you to the Chamber's Board of Directors for their service to our organization. The Board will be participating in a strategic planning session on June 22nd. Watch for updates on what is accomplished through this process.



The TriCounty Area Chamber's 2012 Golf Outing

SAVE THE DATE
September 11, 2012



EARLY BIRD SPECIAL:

Register by 7/1/2012 and pay \$140 per person for Lunch, Golf, and Dinner or \$550 for a Foursome!

A \$50 savings for a Foursome!

After 7/1/2012 regular pricing applies: Lunch, Golf, and Dinner \$150;
Dinner only \$40

TAKE YOUR CHILD TO WORK DAY



April 26th was Take Your Child to Work Day. Jen Martin of PeopleShare stopped in at the Chamber office with her daughter and her co-worker's son. Jen had them greet the staff and give business cards to demonstrate how to make business contacts and network.

Kitty Papp, Special Events Director, TCACC, with Jen Martin's daughter and her co-worker's son on Take Your Child to Work Day.

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ANNUAL DINNER 2012

On Thursday, May 10th, 280 Chamber Members gathered at RiverCrest Golf Club & Preserve in Phoenixville for the Chamber's Annual Dinner. The night began with a social hour followed by a presentation of the "Chamber Stars" awards. Winners of the night's awards included:

ENTREPRENEUR OF THE YEAR Joe Fava, Clothes to Home

Clothes to Home, located in Bechtelsville, took a risk when opening their doors. Developing their business model to offer more services and become a distinctive business was the key to their success. Not long after opening their doors, they began to offer free pick up and drop off service to the local YMCAs. After seeing the success of this service, they expanded their coverage area which has gone beyond Pottstown to include the Collegeville/Phoenixville area. Their plans are to cover the entire Route 422 corridor towards and including the King of Prussia area.

The company challenged themselves once again by combining a tuxedo shop with a dry cleaner deciding that it would be a major component in the company of at least 30% or more of overall sales. They have experienced extensive growth in this part of the business and have plans to expand to offer more than even national companies can offer.

Joe Fava says, "Marketing is the key to what makes them successful." They utilize technology as reminders to customers, text message coupons at high schools to drive more business for tuxedo rentals and attend events to showcase what they have to offer.

Joe sits on many boards and is a member of numerous organizations but says this does not compare to seeing an impact you have in someone's life. He says the best things we offer come from the heart when dealing with customers.

BUSINESS OF THE YEAR Lewis Environmental, Inc.

Lewis Environmental, founded in 1996 by Thomas Lewis, Sr., moved to Royersford in 2005 after purchasing and renovating the Buckwalter Stove Property. The company was sold to Rick Lewis in 2010. The company had 48 employees at the time of its transition and has nearly doubled in size in two years. They have created over 45 full time positions in the last 18 months which represents over \$2.25 million in payroll in our local economy. During the past 12 months the company has opened a new office in Danville, PA and also New Castle, DE. Lewis has also redeveloped 17 acres of riverfront property and boasts a full set of tenants to fill two renovated factory buildings.

Lewis recognizes adherence to the Company's Core Values as the key to their success: Safety, Integrity, Quality and Accountability. Rick Lewis created the ALERT program four years ago. ALERT stands for: Activate Lewis Emergency Response Team. This program has been successful resulting in annual increases in spill response and remediation doubling from 2009 to 2010. Lewis is expected to respond to over 600 emergency events in the calendar year 2012. Lewis was one of the Environmental Companies which provided emergency response to the BP Spill in May and June of 2010.

Rick serves on the Executive Board of the Spill Control Association of America where he provides leadership to the spill industry to collaborate and ensure that spills across the country are properly cleaned up to provide a cleaner environment for all of us. He has recently collaborated with Sustainable Solutions, one of the Railroad Plaza tenants, to join efforts in building a "Food For All" garden being constructed on the Lewis property. Fifty percent of the garden's bounty will be donated to the food pantry and 50% may be kept by the tenants.



This year's Annual Dinner had 280 attendees!



Joe Fava, Clothes to Home, being presented the Entrepreneur of the Year award by Heather Chandler, Treasurer, TCACC & Chairman of Awards Committee.



Heather Chandler, Treasurer, TCACC & Chairman of Awards Committee, presenting the Business of the Year Award to Rick Lewis, Lewis Environmental, Inc.

PHOTOS BY TOM KELLY III

EXCELLENCE IN EDUCATION AND GOVERNMENT Andy Paravis

Andy has served many years as a supervisor for North Coventry Township and currently serves as Chairman of the Board of Supervisors. A major announcement of the night came during the presentation of the Excellence in Education and Government Award. This award was presented to Andy Paravis who was not able to be in attendance because of his ongoing battle with cancer. The Chamber announced that the award will be renamed and presented as the Andrew J. Paravis Excellence in Education and Government Award. Andy has been a member of the TriCounty Chamber Board since July of 2008 and prior to and during his Board service he has been an active member of the TriCounty Area Chamber of Commerce Regional

Planning Committee. Regionalism is one of the priorities Andy is known for supporting. He has been an active member of the Pottstown Metropolitan Regional Planning Committee – an intergovernmental cooperative between 8 local municipalities created for the purpose of directing growth and working together to plan for the future. He has also participated with other regional organizations like the Federation of Northern Chester County Municipalities. In promoting another of Andy's passions – he participated with the Rt. 422 Coalition and a working group of Select Greater Philadelphia that met to discuss the Rt. 422 project, involving tolling and the return of passenger rail.

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From left to right: Richard D. Linderman, Attorney with O'Donnell, Weiss & Mattei, P.C., and Chamber Solicitor, receiving the Volunteer of the year award; Terese Brittingham, Chairman of the Board, TCACC and Eileen Dautrich, President, TCACC, presenting the award.

VOLUNTEER OF THE YEAR Richard D. Linderman, Attorney with O'Donnell, Weiss & Mattei, P.C.

Dick has been the solicitor for the TriCounty Area Chamber of Commerce since 1985 and has offered his professional expertise and assistance to this organization through multiple leadership transitions, multiple moves, multiple special projects and the addition of affiliate organizations.

In addition to his consulting services to the Chamber, his company, O'Donnell, Weiss & Mattei, P.C., has maintained 25 plus years of support and participation with the Chamber. Other attorneys with O.W.M. have participated in Leadership Tri-County, and Annual Dinner and Golf Outing sponsorships are an annual commitment, as well as the Economic Development Luncheon, membership breakfasts, etc. to name a few of the ways Dick and his company have supported the Chamber. Dick has also served on various Chamber committees and most recently has assisted with the Event Committee and the planning of tonight's event. We are not the only organization to benefit from Dick's participation. A few others he has assisted include his church, the BLE, Kiwanis, and Pottstown School District.

Dick has decided to retire as solicitor for the Chamber, effective June 30, 2012, and the Chamber thanks him for his remarkable support and commitment to the Chamber.



From left to right: Eileen Dautrich, President, TCACC; Terese Brittingham, Chairman of the Board, TCACC; Dr. G. Terry Madonna, Annual Dinner Speaker; Rod Martin, Chairman Elect, TCACC.

THANK YOU TO OUR PLATINUM SPONSORS:



Brad Okoniewski, Immediate Past Chairman, TCACC, presenting the Chairman of the Year Award to Terese Brittingham, Keller Williams Realty Group.

CHAIRMAN OF THE YEAR Terese Brittingham, TCACC, Chairman of the Board

Terese is the Broker and Owner of Keller Williams Realty Group and last year received the 2010 Volunteer of the Year Award as well as the 2011 Chairman of the Board Award. Terese has been a Board member since 2006 and has been Chairman of the Board since July of 2010.

Terese was recognized for her dedication and commitment to the Chamber for her service as Chairman of the Board for the 2011-2012 program year. Terese agreed to remain Chamber Chairman of the Board for an additional year to continue to aid in reinventing the Chamber after she had led the Board in reorganizing the organization during her first year.

In addition to her support to the Chamber through her work as Chairman, Terese has also supported the Leadership Tri-County program, has served on the Annual Dinner Committee, chairs the TriCounty Area Chamber of Commerce Foundation, Inc. Advisory Board, and is a true ambassador for the Chamber.

DR. TERRY MADONNA

After dinner, keynote speaker, Dr. G. Terry Madonna, Director of the Center for Politics and Public Affairs at Franklin and Marshall College and nationally recognized political commentator, addressed attendees. Madonna helped those in attendance to understand what is important to voters when it comes to the 2012 presidential election.

Thank you to Dr. Madonna for giving such an informative presentation.

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Additional THANK YOUs

Tom Kelly for taking photos
Bill Wellen for providing the signage
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RiverCrest for hosting the event

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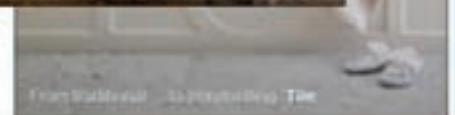
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LEGAL PERSPECTIVES

By Beth R. Silverman, Esq., Wolf, Baldwin & Associates, P.C.

Here we are again, nearly half of the way through 2012, and as the situation was in 2009, if Congress does not act with regard to the temporary provisions of the Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act of 2010 which expire December 31, 2012, taxpayers will find themselves losing \$4 Million of Federal Estate Tax Exemption (the Exemption Amount is scheduled to decrease from \$5 Million to \$1 Million), and will face a Federal Estate Tax rate of 55 percent.

With the current uncertainty surrounding the Federal Estate Tax Exemption levels, and the very real possibility that Congress will not come to an agreement by the end of the year, it is a great time to take a look at your current estate plan, and transfer some assets out of your estate before it is too late.

One powerful mechanism that can be used to transfer wealth with little or no gift tax implications is the Irrevocable Life Insurance Trust (an "ILIT"). Many people do not realize that life insurance owned on your own life is included in the value of your estate at death. A taxpayer who owns a life insurance policy on his or her own life could easily find himself or herself exceeding the \$1 Million Exemption limit, and incurring a hefty Federal Estate Tax liability on the excess. By owning life insurance in an irrevocable trust, the entire value is removed from the estate, and can be distributed to beneficiaries both Estate and Income Tax free.

The gift tax implications of creating an ILIT depend on timing. Ideally, the taxpayer would first have the Trust drafted, and then have the life insurance policy purchased by the Trustee. To do so, the trust would be assigned its own Taxpayer Identification Number, which would be used to open a bank account in the name of the Trust. The insured would transfer the funds necessary to pay premiums into that bank account, enabling the Trustee to pay the insurance premiums from the trust account. Having the Trust own the life insurance policy from its inception avoids having to transfer any value from the taxpayer to the Trust, resulting in a deemed gift from the taxpayer to the Trust.

If the policy is already in force, it may still be transferred to the Trust by using a portion of the insured's current \$5 Million lifetime Gift Tax Exemption. It is also possible that the value of the deemed gift could be transferred tax free using the

(See "Legal Perspectives" on page 49)

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Health Care Costs – A **TOP** Retirement Fear



MEDICARE MOMENT

By Elizabeth Snyder, Main Street Financial Partners

“Boomers” are the 77 million Americans born from 1946 through 1964. Beginning Jan. 1, 2011, 10,000 a day will turn 65. That will continue for the next 19 years. “The retirement of the baby boom generation will bring a tsunami of spending that will cause a severe problem for the federal government’s budget over time,” said David Walker, former U.S. comptroller general and CEO of the Comeback America Initiative.

Medicare is already under-funded by at least \$23 trillion. That’s the difference between the benefits promised and the taxes actually being paid into Medicare. It could go bankrupt as early as 2017. Yet Americans still, apparently, want it all. According to a new Associated Press/GfK poll, they don’t want to raise the age for Medicare. Sixty-one percent favor raising Medicare taxes to avoid cutting Medicare benefits, and a majority of both Democrats and Republicans, young and old, would rather raise taxes than cut

benefits. As the Boomer generation reaches retirement and Medicare eligibility, a survey done by Nationwide Financial shows not only is health care costs their top fear, but they have underestimated, much like the Government, what they will have to pay. John Carter, president of Nationwide Financial Distributors adds, “Americans — even those who have diligently saved for their golden years — are not prepared for the reality of health care

(See “Medicare Moment” on page 50)



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LEGAL PERSPECTIVES

(Continued from page 47)

insured's Annual Gift Tax Exclusion amount, which currently allows a taxpayer to make gifts of up to \$13,000 per recipient, per year.

Once the policy is owned within the Trust, the insured's annual payments of the premiums will be considered gifts; however, if no other gifts are made to the beneficiaries of the Trust, \$13,000 per beneficiary will be available as a tax-free gift. Further, if the insured is married, then up to \$26,000 per beneficiary may be used to pay the premium with no gift tax consequences. One small glitch in utilizing the Annual Gift Tax Exclusion is that it is only available if the beneficiary actually has an unrestricted opportunity to take outright ownership of the gift, rather than let it be used for payment of premiums. This is called the "present interest rule." As such, most ILITs are designed to qualify contributions to the trust for the gift tax annual exclusion by requiring the use of Crummey notices. Named after a 1968 Tax Court case approving its use, a Crummey notice is simply a written notice to a named beneficiary, which describes the gift to the ILIT and grants

the beneficiary a right to demand his or her share of the contribution. The demand right is usually limited to a number of days, often 30 or less. After the demand right expires, the beneficiary no longer has any present rights to the money. The Trustee may proceed to pay the insurance premium and keep the policy in force.

During the insured's life, he or she may want to access any cash value that has built up within the life insurance policy (assuming the use of a permanent policy, and not a term policy). Many permanent life insurance policies are purchased so that the build up of cash value can be used as supplemental retirement income. The ILIT can be drafted to permit the trustee to borrow cash from the policy and loan it to the insured person. Although a third party trustee is involved, the cash value remains accessible to the insured. Another option is to establish an ILIT with a survivorship or second-to-die policy that pays out after both spouses die. If the policy is paid for with separate funds of one spouse, the

(See "Legal Perspectives" on page 51)

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MEDICARE MOMENT

(Continued from page 48)

costs in retirement and don't really understand how Medicare works."

Half of those who have at least \$250,000 in household assets fear rising health care costs will deplete their retirement savings. The survey showed that those that fear health care costs estimate their annual payments will \$5,621, a drastic underestimate. A 2011 study done by Nationwide shows that those out of pocket expenses will be more like \$10,750

a year. One major cost most pre-retirees assume Medicare covers is Long Term Care, LTC. Also, they do not realize eye care, dental, and hearing, are not covered under traditional Medicare.

It is important to take the time to understand and prepare for future health care costs. Taking the time to sit down with someone like myself who specializes in Medicare allows you to understand the out of pocket costs that need to be covered by choosing the right supplemental coverage. Additional coverage's for dental, vision, and hearing are more affordable than one might think and are easily purchased in addition to supplemental insurance.

Last, but certainly not least is LTC, Long Term Care Coverage. Please consider the purchase of this type of insurance if you have assets including homes that have been so hard worked for in life. A simple but effective policy does not have to be out of reach financially if both planned for and designed correctly.

For more information or a personal quote on any one of these insurances, please call Elizabeth Snyder, at Main Street Financial Partners, 484.239.2836. ■



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LEGAL PERSPECTIVES

(Continued from page 49)

other spouse may remain a lifetime beneficiary, and have the same access to the cash value, if needed. This is referred to as a Survivorship Access Trust.

Upon the insured's death, the proceeds of the policy will be paid to the Trust, and distributed according to the Trust provisions. The Trust can be drafted in a variety of different ways, from making immediate distributions to the beneficiaries and terminating thereafter, to retaining the monies in trust to benefit heirs for future generations without ever being included in the estate of the insured or the beneficiary. The trust can be used to restrict access to the proceeds by the beneficiary, thus protecting the wealth both from creditors and possible bad habits of the beneficiary himself.

Another benefit upon death is that if the taxpayer's estate is mostly illiquid with a substantial Estate Tax liability, the proceeds of the life insurance can be used to satisfy the taxes, and the illiquid assets such as real estate or business interests will not be forced to be sold, or even worse, sold at a substantially reduced value or fire sale type of transaction. The Trust can purchase certain illiquid assets

from the estate, further sheltering them from creditors, isolating them from the estates of beneficiaries, while providing the estate with the necessary cash to pay liabilities and distribute inheritance to beneficiaries.

Life insurance continues to prove itself a powerful tool in the overall estate plan. Coupled with an Irrevocable Life Insurance Trust, it can become an invaluable mechanism for transferring wealth to many future generations, or simply avoiding Federal Estate Tax to the current beneficiaries of the estate. With the stalemate in Congress, and the uncertainty of the tax laws after 2012, a little bit of planning can stretch your wealth and protect your family considerably. ☐

Beth R. Silverman, Esquire is an associate in the law firm of Wolf, Baldwin and Associates, P.C., which has offices in Pottstown, Reading, and West Chester. She earned her LL.M. in Taxation and a Certificate in Estate Planning from Villanova University School of Law in 2006. Until recently she served as in-house counsel for Valley Forge Financial Group where she designed complex estate plans for high net worth and ultra high net worth clients. She may be reached by telephone at 610.323.7436 or by e-mail at bsilverman@wolfbaldwin.com.

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