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In This Issue | SEPTEMBER 2012



AAA offers travel services, automotive, financial services, insurance, and discounts on restaurants, hotels, entertainment, transportation, retail, medical services and more.

(L to R) Theresa K. Podguski, Director of Public Affairs, John T. Rice, District Manager Lansdale/Royersford, and Victoria Butler, PA State Insurance Manager.



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Pop quiz. What's the first thing that comes to mind when you hear the name "Triple A?" Most likely, it's the vision of a tow truck coming to the rescue of a disabled vehicle on the side of the road. "Roadside assistance is really the number one reason why people join AAA," says John T. Rice, District Manager, of AAA's Lansdale and Royersford retail stores.

But AAA offers so much more. In addition to its extremely popular roadside assistance and automotive services, AAA is nearly as well known as a full service travel agency and retail travel store. Perhaps not so well known is the fact that AAA also offers members some very useful financial services, insurance services, and a surprisingly expansive array of available discount savings through affiliations with everything from restaurants, hotels, and entertainment facilities, to transportation, retail, business and prescription services.

"Our membership dues are so reasonable," John Rice points out, explaining that the first year, for the first person in the household, membership dues are only \$59.00, with an annual renewal of \$49.00. "So many times people come in, and when we tell them the cost, they ask if that's for the whole year? Not per month?" Rice said, emphasizing the tremendous value members receive for the amount invested.

"If your car breaks down once on the road, you can more than pay for your membership," adds Theresa K. Podguski, AAA Director of Public Affairs. "Even if you don't break down, by taking advantage of available member discounts, you can easily more than pay for your membership in cost savings," she said.

Rice and Podguski were recently interviewed inside the sprawling, still new AAA Royersford retail store located at





70 Buckwalter Road— space previously occupied by Gold's Gym. The AAA store moved here about a year and a half ago from its previous long-term location at 95 South Hanover Street in Pottstown. That building has since been acquired by developer Gary Silvi, and currently houses Montgomery County Community College's new University Center.

"All of our business lines have enjoyed a lift in activity since we moved to this Royersford location," Rice said. "Number one, we're right in the middle of our territory— we cover from Pottstown, all the way to Audubon and Oaks along the 422 corridor. And number two, we have a visual line of sight right to Route 422. We find that our afternoons, from 3:00-6:00 PM are busier than they ever were in the past, because there are a lot of people traveling that corridor, who see our sign and know that we're here now. We offer easy access from the Royersford exit. I think that has made a terrific difference. We hear it every day, how pleased people are that we are so easily accessible to them."

The busy Royersford location just got a little busier with the addition of a new program offering convenient access to Pennsylvania driver services. "We are an online messenger for PennDOT, and we actually, in real time, have access to

PennDOT's system," John Rice said. "So if someone wants to change their address, we can do it right away. They get an updated card. If they want to renew their driver's license, they get the camera card right away. If they want to renew their registration, they get the registration card and the sticker right away. This is a new program that we've had since June and it's been phenomenal. The fact that you can do these transactions and have it right away is just a huge benefit for members and non-members," he said.

The AAA Royersford store even offers after-hours access to documents and travel information. "We provide 24-hour access to our lobby and our members can come in and we have a map and tour book vending machine where they can insert their card and obtain the most popular maps and our TourBooks®," Rice said. "In addition to that, we have folks who are doing business with us who can't stop by during the day because of their work schedule. If they need to pick up documents from us, they provide us with a four-digit code. We set one of four available hotel safes in the lobby to their code, and tell them which one they can enter. We put their documents right inside, and that way they can come in whenever it's convenient to pick up their documents. It's worked out great," he said.

(See "Cover Story" on page 6)



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COVER STORY

(Continued from page 5)

Travel Services

AAA provides a complete line of travel services which include research and planning; AAA TripTiks; all types of assistance with domestic and international travel, including maps and directions, rental cars and flight information; TourBook guides; travel insurance; and, of course, discounted vacation package deals.

"Our travel agency is open to the public," Rice said. "Anybody can use our services, but AAA members do get preferred rates for many of the packages and tours and cruises that we offer. So if a non-member wants to come in and use our services, no problem, we're happy to help them, but we will tell them about the difference in prices, and the difference in price often pays for the membership," he said.

Whether you are taking a weekend trip from home, or visiting one of North America's major destination areas, AAA TripTiks will lead the way. Each trip features an overview map of your route, estimated driving time, mileage count, and photos. Each trip includes a detailed narrative to ensure you stay on course and a link to the online TourBook. Use the online TourBook to view AAA-approved and Diamond-Rated lodgings, book accommodations at some of the lowest online rates, and get additional information on cities, attractions, and events in your TripTik destination areas.

"It's very common for members to come in and say, we want to go on vacation but we're not sure where," Rice said. "That's where our travel counselors will sit down with them and start discussing what their dream is. Where have you traveled before? What did you enjoy most? Do you like theme parks? Do you like historical locations?"

"Our travel agents help with cruises and tours," Rice explains. "They will handle arrangements from accommodations, to the airfare to get here. They'll research to find the best deals as well as the best location for the traveler, talk to them about attractions and things to see and do in the area, and they'll also talk about discounts as well."

"Every day we have folks coming in and asking where are the most popular places to go," Rice continued. "In our arsenal, we have lots of options for them," he said. "We have a wide selection of TourBooks, full of information on certain destinations, including things to see and do, as well as accommodations and dining. Generally the TourBooks are broken up by states, or groups of states," he said.

"People see the advantage and the value in dealing with a travel agent when the travel agents are knowledgeable and they offer suggestions and options for you on your trip and find you good deals," Rice continued. "And that's what our agents do here. They're familiar with destinations. They're familiar with the tour operators. And we will search for the best deals."

"Many of our members like historical trips, visiting battlefields," adds Podguski. "There are many out there who like to visit the ball parks across the country. Depending on the person's interest, how many days they want to travel, and whether they are driving or flying, we can help in a number of ways," she said, adding "We have our own website, www.AAA.com, where people can go and book an airline ticket, just like they can do with other travel websites." Podguski points out another advantage of booking through AAA — "Our agents can help in

(See "Cover Story" on page 8)



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Outsourcing Your Payroll Just Makes Sense

"A good system shortens the road to the goal."

— ORISON SWETT MARDEN, AMERICAN WRITER AND PHYSICIAN

**By Teresa Kearney, Sales Director,
 Express Data Systems, Inc**

It is always wise to have a good system in place to ensure that your business is proceeding smoothly. One of the obstacles to this well-oiled machine can be found in companies who opt to process their own payroll and payroll taxes. Business owners cite many reasons to process their own payroll. Some have always had their wife, cousin or brother-in-law do it for them. They certainly don't want to deprive their friend or family member of this thrilling task! Some business owners are not comfortable with the idea of giving an outside individual access to their bookkeeping and their money. Or when money is tight, they do not want to pay someone else to complete a task that they can do themselves. Some business owners are simply resistant to change. If this is the way it's always been done, then it's good enough!

The problem with any of these arguments is that the tax laws change on a fairly regular basis. Keeping up with all of the changes can be akin to a full time job. Even if a business has only one or two employees, the government still wants their quarterly reports and payments on time. Even the phrase 'quarterly report' can be misleading. In the past, all payroll taxes were due at the end of each quarter. Now, some taxes are due at the end of the quarter, some are due once a month and some are due when a pre-set dollar amount has been withheld from a company's payroll. Which taxes

are due at which time is determined, in part, by where the business is located and where the employee lives. Quite a bit to keep track of, right?

A more compelling reason to enlist the expertise of a payroll service is the cost of the business owner's time. How much is your time worth? If you are the owner of a company and you break your income down to an hourly rate, how much do you end up paying yourself each and every payday, to process the payroll? Even more so, at the end of each quarter when it's time to prepare the quarterly taxes, how much is **that** costing you? Wouldn't you say, as the owner of the company, that your time is better spent actually working on your business? Whether you spend your time trying to grow your business by finding new customers or running the day-to-day operations, there are many ways to better utilize your efforts. Or perhaps you would prefer to be at home with your spouse, your kids, your dog, instead of at your desk, trying to make sure the local tax withholding percentage is correct for each of your employees.

When running a small business, you obviously can't outsource everything. But in order to help the business to run smoothly and in an effort to make a profit, sometimes hiring a professional to take over one of the more time-consuming tasks is a great way to optimize company resources. Since it is intertwined with such a variety of government entities, payroll is an excellent place to start. 📌

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COVER STORY

(Continued from page 6)

the event of a canceled flight due to a hurricane, for example," she said. "Your AAA travel agent can work on an alternate flight for you. You don't have to wait in line at the airport to have the airline re-book you. It will be taken care of with a phone call. That's the personal touch we offer."

In terms of international travel, there are numerous issues that people need to be aware of which the friendly staff at AAA can help with as well. "There are health and security issues," Rice points out. "Also documentation. Even traveling to Canada, there are details that not everyone is aware of—that you now need a passport. There are a lot of changes that have taken place over the years. We're on top of all those changes, so we can help travelers with those details as well," he said.

AAA also provides trip insurance and a variety of package deals. "We have all kinds of offers," Rice said. "One of our largest vendors is Disney. Disney is a huge product for this area. Everybody likes Disney. Disney is a great partner for AAA and it's been phenomenal."

Walk into the AAA travel store at 70 Buckwalter Road in Royersford, and you can find everything from travel books, to travel accessories, including luggage and a 3-1-1 pack (three, 3 oz. bottles) to comply with TSA regulations limiting less than three ounces of liquid in your carry-on luggage. "We sell electrical adapters and converters for electricity conversion when you're overseas," Rice said. "In addition to what you see on the floor of our travel store, we also carry discounted theme park tickets. That's part of our travel store as well," he said. "We have discounted tickets for Dorney Park, HersheyPark, Great Adventure, Six Flags, Busch Gardens, Sesame Place and other theme parks, as well as discounted movie passes for the Regal Cinema or

Movie Tavern right down the street," he said. One of the most popular items that we recently started carrying is the Pennsylvania E-ZPass," he said. "We actually sell the E-ZPass here. It's a new program. You can come in and purchase today, and head right out the door to the turnpike. You do have to register it at a later date, but it's ready to go right away, and it's been extremely popular. This (Royersford) store has been one of the number one sites in the state for selling the E-ZPass," he said. AAA also offers passport photo service for members, including applications for first time and renewal passports.

The AAA travel store has seen an increase in travel activity over the last year, in spite of a persistently sluggish economy. "AAA National surveys have found some pent-up demand for travel," Theresa Podguski points out. "Many people may not have taken a trip for a couple of years and feel like now is the time to go ahead and travel, although the economy has affected travel for some in different ways," she said. "Some people are taking shorter trips. They're not going away for as long as they may have done before the economy took a downturn. We're also finding they're staying a little bit closer to home. But there is still some of that pent-up demand that we're finding in some of the recent travel intention surveys we've done. And we still see some of those higher-end trips that people are taking due to the U.S. currency gaining on some of the foreign currencies, of late. We've gained against the Euro and the British Pound."

Automotive

In addition to invaluable roadside assistance, AAA members also receive discounts on NAPA auto parts, and on auto repairs at AAA approved service

(See "Cover Story" on page 10)

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TO LEAVE OR NOT TO LEAVE YOUR RETIREMENT PLAN WHEN YOU LEAVE YOUR EMPLOYER



INVESTMENT IDEAS

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

When you leave a job — whether due to layoff or for any reason — you are often faced with a decision about your 401(k) or other retirement plans. The decision is whether to keep your 401(k) funds with your former employer, roll them over to an IRA, or pay the taxes and cash out. Over time, many employees have accumulated substantial balances in these employer plans which are designed for tax-advantaged retirement savings.

For this reason, it is wise to understand the implications of each option. Some employers offer the opportunity to maintain your retirement account at the company. On the other hand, by rolling over your funds to an IRA, you can maintain control, manage the funds any way you want, and remain subject to IRA rules alone rather than the limited investment selection and perhaps restrictive distribution policies of your former employer. Note, however, that while you are permitted to take loans from your 401(k) plan, this is not possible in an IRA, and depending on the investments used to fund the IRA, charges and expenses could be higher or lower than those you would incur inside your 401(k) plan.

At your direction, your employer can transfer your distribution directly to another qualified plan or to a rollover IRA. A rollover occurs when you withdraw cash or other assets from one eligible retirement plan and contribute all or part of it within 60 days to another eligible retirement plan. Under this option, you would direct your plan administrator to make a direct and tax-free transfer of funds from your former employer's plan to a rollover IRA at a financial institution of your choice. That way you maintain the tax-deferred status of your retirement account, consolidate all retirement accounts for easier management, and benefit from increased investment flexibility.

When you roll over a retirement plan distribution, you generally don't have to pay tax on it until later when you take cash withdrawals. By rolling over, your funds have the potential to continue to grow tax-deferred.

Job changers should resist the temptation to spend down their retirement savings, whether they are moving to a new job or plan a hiatus from work. When you fail to roll over, you not only pay tax on the amount you receive, but you may, if you are under age 59 1/2, be subject to an additional 10% penalty on the early distribution you receive. Sound financial planning dictates that you would draw on other funds first, leaving retirement plan spending as a last resort.

If you are simply moving your IRA from one institution to another and you do not plan to use the funds, you should consider making an IRA transfer and not a rollover. This is a simple direct transfer from IRA to IRA between financial institutions to better manage and grow your retirement assets. 🏠

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COVER STORY

(Continued from page 8)

centers. "To enhance our road service program, we've come up with some enhanced membership programs to accommodate folks," Rice said. "We have a Basic membership, and a AAA Plus membership. And then we have a Premier membership as well. The Plus and Premier plans enhance the roadside assistance, increasing the towing mileage that's available per membership. Another part of our road service program is our battery program. If your battery is dead, we can bring a battery to you," he said. "We can test your old battery. If you definitely need a new battery, we can replace it right on the spot. It's a AAA branded battery that has a nice 72-month warranty with it."

"We also have a AAA Approved Auto Repair program where we have partnered with selected repair shops so that our members can utilize their services," Podguski added. "AAA also acts as an intermediary in the event that there is a question about a certain repair. You can see the AAA Approved Auto Repair sign throughout the country, so as a AAA member, when you're traveling outside

of your local region and you see that AAA sign, you know that AAA has inspected the facility and is working with that repair facility. It gives you some comfort level whether you're traveling locally or far away from home," she said.

AAA also provides assistance with buying a car, including buying tips and tools.

Discounts

AAA members enjoy a multitude of discount opportunities. In addition to discounts on items in the travel store, theme park and attraction tickets, Broadway theater tickets, automotive parts and services, and car rentals, AAA has partnered with scores of restaurants and retail and service providers to give members access to a multitude of discounts. "We have a lot of retail partners where you show your AAA card when you go into a store, and then we also have online partners, many of them major retailers, where when you're shopping online, you just put in your AAA information and you're going to get a nice discount," Rice said.

(See "Cover Story" on page 12)



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BUZZ AROUND THE BLOCK

The Phoenixville and Collegeville areas are full of local products and services to help you get your errands done without going far from home. With a variety of restaurants, offices, stores, and businesses small and large, Phoenixville and Collegeville are great places to live, work and shop. This month's Buzz column focuses on some of the leading businesses serving these two up and coming communities.

Phoenixville Federal Bank & Trust — 100 Years of Serving the Community

Phoenixville Federal Bank & Trust is celebrating its 100th Anniversary throughout 2012 with a variety of events planned for the staff, customers and the community. The community bank will be featured in an exhibit entitled "Phoenixville Federal: 100 Years of Community Service" at the Historical Society of Phoenixville throughout the months of August and September.

Phoenixville Federal Bank & Trust traces its origin to the tiny village of Oaks, Pennsylvania in 1911. A group of gentlemen concerned about the inability of people to secure mortgages for the purchase of homes formed the Oaks Building & Loan Association. At that time monthly meetings were held in the homes of the individuals involved and the Oaks Fire Company. The Building & Loan received a state charter, officially organizing in March of 1912. They accepted deposits from the general public to fund mortgages, and they continued to operate in this manner through 1938.

As a result of its growing business, the Building & Loan located its first office building at 27 South Main Street, Phoenixville. In 1939, a charter was granted by the federal government and the name was changed to Phoenixville Federal Savings & Loan Association.

In 1953, the bank relocated its office to the current location at the corner of Main and Hall Streets, which boasted the first drive-thru banking window in the Phoenixville area. The bank's first branch was established in Royersford (See "Phoenixville, Collegeville and Oaks" on page 13)

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COVER STORY

(Continued from page 10)

"Even at the Philadelphia Premium Outlets," Podguski adds. "We have a partnership with them. We have AAA Days five or six times a year where we have a table and give out AAA materials, draw names for prizes, and special discounts are offered at the stores exclusively to AAA members."

Financial Services

Bank of America offers a AAA Member Rewards credit card with a multitude of savings. "This is a program we've had for a little over a year which has been phenomenally popular," Rice said. "It is a rewards card that allows you to earn triple points with any travel purchases and any purchases here in our AAA store. In addition to the triple points, cardholders earn double points on gas, grocery and pharmacy purchases, and then single points for all other purchases. And you can use those points to obtain products, or you can enjoy a voucher to use here at the AAA store, which is actually valued at 20 percent more than if you decided to get cash back instead. For example, 10,000 points would earn you a \$50.00 check, or a \$60.00 voucher to use in our AAA store. It's a nice benefit for AAA members. They've really responded well to this program."

The AAA store also offers currency exchange services. "We have a couple of great programs. We actually carry foreign currency here in our store," Rice said. "We carry the Euro as well as the Pound Sterling. We have a small amount to get people started when they get off the plane, called CashPax. We also have an avenue where you can actually order currency, so if you wanted a larger amount, it would be no problem. And we also have a product to handle your currency while you're on vacation. A lot

of people like to use these products for online purchases and just for budgeting in general. It's called a Visa Travel Money Card. We issue them right here in our store. They basically work similar to a debit card, but they are designed to be used anywhere Visa is accepted, as well as obtaining local currency from ATM machines. So it's a really handy product. The best part is your identity is not attached to the magnetic stripe, which a lot of people find very attractive."

AAA also offers a save-for-retirement service, Podguski said, through a bank deposit program offering rates on CDs and IRAs that have consistently exceeded the national averages.

Insurance

AAA offers automobile, homeowners, condo, renters and life insurance products, available to members and non-members. "It's a AAA branded product," said Victoria Butler, PA State Insurance Manager, adding that AAA has offered insurance in Pennsylvania for six years now and in other states for 100 years. "We are a preferred carrier, A+ rated by AM Best. We now offer this product in 22 states," she said.

"Our rates are competitive," Butler said, adding that the biggest challenge she faces is getting the word out that AAA offers lines of insurance. "We've only been in Pennsylvania for six years," she said. "It still seems new. In some of our other markets where we've been around for 100 years, AAA is known as an insurance carrier more so than for roadside service."

AAA members automatically qualify for a 10 percent discount off their auto policy, and multiple policy discounts are available. "We offer 10 percent off your

(See "Cover Story" on page 14)

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PHOENIXVILLE, COLLEGEVILLE AND OAKS

(Continued from page 11)

in 1975 with subsequent branches added in Collegeville in 1980, East Pikeland in 1988, and Limerick in 2007. The bank's services grew to include Trust & Wealth Management, and as a result, the name was changed in 2003 to Phoenixville Federal Bank & Trust. The Community Lending Center and Administrative Offices were established in 2005 at the renovated Mason Street School in Phoenixville.

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(See "Phoenixville, Collegeville and Oaks" on page 15)

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COVER STORY

(Continued from page 12)

auto if you have your home insured with us," Butler said, "and 20 percent off your homeowners insurance if you have your auto. And the discounts stack on top of each other. So you can get the membership discount, and you can get the multi-policy discount, and the multi-vehicle discount," she said.

Committed to Service

Since AAA was founded in 1902 by a group of gentlemen who got together in Chicago, and decided they wanted to fight for better roads, the member-driven organization has been committed to working for the safety and convenience of all travelers. "AAA was a forerunner in driver education and most recently, worked to get the texting ban passed in Pennsylvania," Podguski said. "When the law went into effect recently, we were the 35th state to pass the ban, and AAA is conducting a national campaign

to get all 50 states to pass texting while driving bans," she said. "We do have an agenda as an organization," she added. "We have priority issues which include teen driver safety and senior mobility. In addition, we conduct safe driving classes for mature operators at least once a month in each of our four locations, and we put over 1,600 insured drivers through our safe-driving classes last year."

For additional information, please call 610.323.6300, go to www.AAA.com, and visit the AAA store at 70 Buckwalter Road in Royersford. ■



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PHOENIXVILLE, COLLEGEVILLE AND OAKS

(Continued from page 13)

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VFP Billboard contract terms are as flexible as any in the area. With no minimum contract length, and superior customer service, the advertising options are endless. Operating with advanced programming technology, VFP Billboards can create a fresh, new advertising campaign that changes every month, every week, every day or even every hour! And the best part, there is no additional cost to customers. No hidden-fees, no uploading charges. It's all included!

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In addition to the digital offerings, VFP Billboards has included two static billboards to its inventory to complement the existing digital & tri-view billboards. Another option for those choos-

ing to advertise along one of the area's busiest travel corridors!

For more information regarding the competitive pricing, including monthly rental and in-house graphics services, please contact Marketing Director, Meg Stocking at mstocking@vfpbillboards.com, 610.823.2393. Or visit the web at www.vfpbillboards.com.

Steel City Displays

Led by 30-year exhibit solutions veteran Bob Heck, Steel City Displays is a full service exhibit house located at 660 Hollow Road, just off of Egypt Road in Phoenixville, PA. Display services include on site custom design and fabrication, a wide variety of portable and custom exhibits (located in our showroom), warehouse storage and refurbishment, exhibit and graphic design, exhibit transportation, I&D Supervision, and trade show coordination and registration services.

The Steel City Displays team consists of nine exhibit professionals including three Custom Fabrication Builders, an I&D and Warehouse Supervisor, (See "Phoenixville, Collegeville and Oaks" on page 17)

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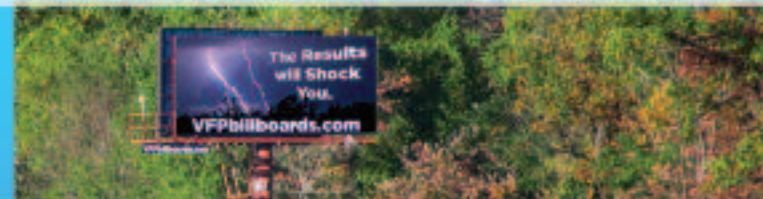
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Area Insurance Providers Offer Multiple Options

BUZZ AROUND THE BLOCK

Insurance is a necessary cost of doing business and living our lives. Everyone has some need for it at some point. Insurance helps protect your assets and your loved ones. It helps prepare you for the future, and helps you pass along what you've worked so hard to build for those you care about.

In this economy, every expense, whether business or personal, is open to scrutiny, and insurance is no exception. Due to a lack of federal or state regulatory laws, many insurance companies can raise premiums at any time for any reason.

The current trends are continuing to shift more expense to the employee via higher co-pays, deductibles and co-insurance levels. Employee payroll contributions are also rising as the cost of care increases dramatically.

More self-employed people, and other individuals and families who are paying for their own insurance are looking for options. Because employee health benefits are a major expense for businesses, owners are focused on ways to reduce costs without sacrificing important coverage.

Cutting back on insurance coverage can leave you open to risks that you can't afford to take. Raising deductibles can seem like a sensible cost-cutting measure, but only if you can afford to pay the deductible, especially during a health emergency.

A basic rule of thumb is: if you are able to pay premiums without having to change your lifestyle, then obtaining coverage will effectively transfer your risk to the insurance company.

Sitting down with an area insurance agent periodically will ensure your coverage changes with your needs. Because policy coverage and laws are constantly in flux, you may want to look at your coverage and benefits every year on the anniversary of your policy.

Whatever your insurance needs and concerns, area agencies have got you covered.

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In 2006 Benjamin Moyer and Brian Hanson founded Advantage Insurance Group, an advisement firm focusing on Retirement Planning with a special expertise in the rights and entitlements of Medicare recipients. Advantage meets the needs of its clients by developing strong associations with experts in various areas of planning from individual to business insurance needs.

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(See "Insurance Options" on page 18)




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PHOENIXVILLE, COLLEGEVILLE AND OAKS

(Continued from page 15)

a Senior Project Manager, a Show Services Manager, a Creative and Exhibit Design Director, an Operations Manager and a Business Development Director. Six of the nine-team members live in Phoenixville including President Bob Heck.

Prior to opening Steel City Displays in 2005, Bob Heck was the founder of TCB Displays in Phoenixville. While flourishing for 15 years, TCB Displays, a full service exhibit house, experienced steep decline in trade show travel and attendance due the 9/11 attack on the World Trade Center. As a result, Bob decided to sell TCB and pursued a career as a college basketball coach and business development director for an area AV organization. Throughout this two year time period, Bob missed his exhibit clients and they were inquiring when he would return. Shortly thereafter, he founded Steel City Displays. Bob began his exhibit career as a sales representative with Outline Displays and was later promoted to be the Philadelphia Office Manager. Before embarking in his trade show exhibit career, Bob was a European Pro Basketball Player.

Steel City Displays specializes in custom design and fabrication of exhibits for trade shows, branded corporate environments, museums and parks. Exhibits built in house for cost savings, the convenience of client inspection and ability to make last minute changes. Other services include Show Services Registration and Coordination, I&D Supervision, Transportation, Warehouse Storage, Exhibit Refurbishment and Exhibit and Graphic Design.

For additional information, please call: Bob Heck, President, office: 610.983.9803, mobile: 610.613.5855; or Nancy Johnson, Business Development, office: 610.983.9803, mobile: 610.592.6957; and visit www.steelcitydisplays.com — check us out!

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INSURANCE OPTIONS

(Continued from page 16)

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JAB Insurance Brokers Inc. strives to create a supportive environment where a strong agent-to-client relationship overshadows any negative or disconcerting feelings that dealing with insurance can produce. We provide total insurance solutions for businesses from large to small, as well as personal, health and life insurance for individuals in all stages of life. Insurance is a very important tool that transfers risk from you to another party. It is very important to understand as a business or an individual what risk you are retaining and what risk you are transferring.

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Ron Rothenberger, Owner of Rothenberger Insurance Services, LLC, Chosen as One of the Emerging Entrepreneurs of the Year

Ron Rothenberger, Owner of Rothenberger Insurance Services, LLC, was recognized as one of the Emerging Entrepreneurs of the Year at the Greater Reading Chamber of Commerce and Industry Annual Dinner.

Rothenberger Insurance Services, located in West Lawn, was founded in December 2007. Ron's greatest satisfaction as an insurance agent is working with his clients to provide the best coverage at an excellent value with the utmost personal service. His tagline for his business reflects exactly that, "The Insurance You Need At The Price You Want." When asked what his biggest challenge is in the insurance business, Ron shared, "Trying to help all of Berks County save on their insurance one customer at a time." It's no wonder Ron was chosen for this esteemed award.

This is the first year for the "Emerging Entrepreneur Award" which comes at the advent of Small Business Week. Those chosen were recognized for their exceptional work that entrepreneurs do and the economic impact their businesses have on our community.

This award comes at a pivotal time in the history of RIS as they announced their move to 436 Penn Avenue, West Reading to combine offices with Wenrich and Associates. Needless to say, great things

(See "Insurance Options" on page 20)

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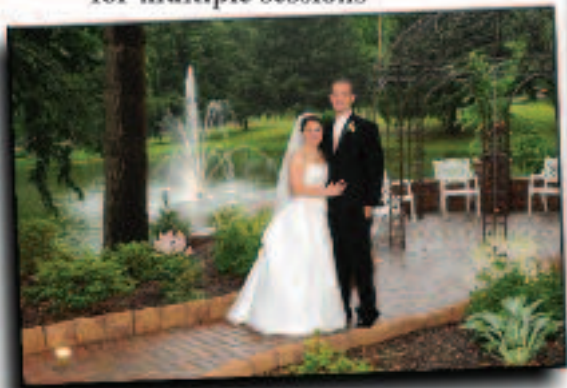
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PHOENIXVILLE, COLLEGEVILLE AND OAKS

(Continued from page 17)

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have a baby, loose the last five pounds, eat healthier, start an exercise program, transition to empty nester, say goodbye to a loved one, and evaluate the environmental healthiness of home and office.

An example of Bender Healings unique offering is a needleless allergy elimination, which works for about 75 percent of the people. It uses a combination of homeopathy, Chinese medicine and kinesiology to suggest a reprogramming of the mind to accept a specific item. For problem items, Bender Healing also offers a deeper level metaphysical healing involving releasing past trauma, which could be the basis for a specific item. It may sound very new age, but it is actually a combination very old age techniques. Since you must avoid the item for 36 hours after this half hour treatment, springtime allergies such as pollen and ragweed are treated in the fall and winter.

So if you are ready to experience a different wellness, one that gets to the spirit of the matter, then Bender Healing is the area's choice. Please call 1.800.706.1354 and visit www.BenderHealing.com for more information. 📱

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INSURANCE OPTIONS

(Continued from page 18)

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Commercial Insurance: Commercial Property Insurance is a way for business owners to protect themselves from unforeseen circumstances, such as natural disasters, fires, criminal theft and other calamities that may damage important commercial properties. Commercial Property Insurance provides coverage for property, liability, loss of income, records etc for: Contractors; Restaurants, Bars, Taverns, Pizza Shops, Delis; Small Businesses, including: Cleaning Services,

Beauty Salons, Gift Shops, etc.; and Contractors.

Contractors insurance is insurance taken out by a contractor to protect his firm from unforeseen damages. This includes general liability claims, equipment damage and workers compensation claims. Insuring contractors is a specialty of DiGiacomo & Associates, and we know what company and what coverage will properly protect you in today's world. Our staff is continually educating themselves to better understand the exposures in the world today. Currently we insure hundreds of one-man operations for liability and tool & equipment coverage for under \$1,000.00. We also cover many large accounts that include roofing and snow plow operations.

Restaurants: Restaurant Insurance protects people and businesses who own a restaurant, bar, bistro, take-out or fast food outlet. Restaurant Insurance usually includes coverage for employees, building, liquor liability insurance, and loss of business income.

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Business Auto: This policy is designed to protect a business in the event of accident, theft, injury and/or other damages involving business vehicles. Business auto insurance provides liability, medical payments, physical damage and more for: Delivery Vans, Tractor Trailers, Utility Trucks, and Private Passenger Vehicles used for Business: Realtors, Contractors, Retail, Sales

Workers Comp: Workers Comp Insurance provides payments to an employee who has been injured in the course of employment. Through our large number of markets that we carry and the close relationships we have with our carriers, we are able to offer workers compensation coverage for many different risks; from a small office exposure to a roofing contractor. Please call us if you have any questions regarding Commercial Insurance options at 610.935.8900 and visit www.digiacomoandassociates.com. ☐



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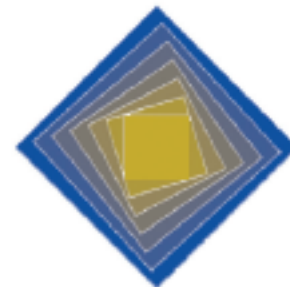
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A Wake Up Call Regarding the Relationships Between Business, Technology, and Ourselves

"In the business world, the rear view mirror is always clearer than the windshield." – WARREN BUFFETT

"A nickel ain't worth a dime anymore." –YOGI BERRA



LEADERSHIP AND SUCCESS

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

At the time of this writing (late August, 2012), Facebook was estimated to have lost over 50 BILLION dollars in market capitalization since the time it "went public" on May 18. Now barely above half of its initial value, Facebook is the worst performer among all Dow Jones, Standard & Poor's 500, and Nasdaq stocks since its IPO three months ago. This isn't just a story about a stock meltdown — it unearths some realities about the relationships between business, people, and digital technology that we'd better start paying attention to.

Comments of a young entrepreneur

When Facebook stock first became available, one young investor was asked about his rationale for putting virtually everything he had into the stock. His rationale was clear, to the point, and complete: "Facebook rocks!" That was the extent of his "analysis." As an "insider,"

he couldn't legally he unload his holdings until last week, which he did at a big loss. He's still confused as to what went wrong.

This kind of thinking is rampant in the ranks of young entrepreneurs who swear by social media, and a lot of them are staking their futures almost exclusively

(See "Leadership and Success" on page 23)



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Left to Right:
Richard Zuber, Brian Gilbert,
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Listings For SALE

FOR SALE- (ZC2088) DOUGLASS TOWNSHIP, BERKS COUNTY (3/4)-ACRE LOT IN INDUSTRIAL PARK WITH APPROVED LAND DEVELOPMENT PLAN TO CONSTRUCT UP TO 27,000SF OF FLEX SPACE. OWNER WILL ALSO CONSIDER CONSTRUCTING THE BUILDING IF A TENANT IS SECURED. CALL FOR DETAILS. **\$475,000**

FOR SALE- (ZC2114) 301 S. RAILROAD STREET, MYERSTOWN- 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- (ZC2121) BUCKWALTER ROAD, EAST VINCENT TOWNSHIP- 12 ACRES. INCOME PRODUCING HORSE FARM. 32 STALLS, 2 BUILDINGS WITH 8 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. **Reduced \$850,000**

FOR SALE- (ZC2122) 124 NORTH CHESTNUT STREET, BOYERTOWN, 3,825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. CONTAINS TWO POUWER ROOMS. MANY POSSIBILITIES. **ALSO FOR LEASE-\$2,500 PLUS UTILITIES. Reduced \$189,900**

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

FOR SALE- (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- (ZC2137) 958 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**

FOR SALE- (ZC2144) 1033 E. HIGH STREET, POTTSTOWN, BEAUTIFUL SINGLE STONE BUILDING COMPRISED OF 3 RENTAL UNITS AND A GARAGE. 1ST FLOOR OFFICE CURRENTLY VACANT OR COULD BE CONVERTED INTO AN ADDITIONAL APARTMENT. 2ND FLOOR BOASTS A 2BR APT AND 3RD FLOOR IS A 1BR APT. RESIDENTIAL UNITS & GARAGE ARE LEASED. CALL FOR INFORMATION ON INCOME & EXPENSES. **Reduced \$209,900**

FOR SALE- (ZC2148) 1001 N. HANOVER STREET, POTTSTOWN- NEVER 8 UNIT APARTMENT BUILDING. ALL UNITS ARE 2BR AND FULLY LEASED. 8 RANGES and 8 DISHWASHERS INCLUDED IN PRICE. CALL FOR INCOME & EXPENSES. **Reduced \$585,000**

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**

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

FOR SALE- (ZC2152) 320 N. CHARLOTTE ST., POTTSTOWN- (5) UNIT W/ GREAT TENANTS AND FULLY OCCUPIED. GOOD CASH FLOW & ALL RENTS ARE WAY BELOW MARKET VALUE. EACH TENANT PAYS THEIR OWN HEAT & HOT WATER. SOME NEW REPLACEMENT WINDOWS. CALL FOR DETAILS. **Reduced \$124,900**

FOR SALE- (ZC2153) 13929 KUTZTOWN ROAD, FLEETWOOD- FORMER KIRBYVILLE HOTEL, 7,000SF HISTORIC BUILDING ON 1 ACRE LOT. MANY POSSIBLE COMMERCIAL USES. CURRENT OWNERS HAVE STARTED \$400,000 IN INTERIOR IMPROVEMENTS SINCE 2003. 46 PARKING LOT ON BUSY ROUTE 222N. SEPTIC SYSTEM INSTALLED IN 1993 & IS LARGE CAPACITY. FRONTAGE ON ROUTE 222 IS 277' & 165' ON RICHMONT ROAD. VERY ANNOUS SELLERS. BUILDING IS OVER 200 YEARS OLD. WAS POSSIBLE STOPPING POINT FOR UNDERGROUND RAILROAD DURING CIVIL WAR. ORIGINAL STONE WALLS UNDER STUCCO. IN NEED OF TOTAL RE-HAB. **\$249,900**

FOR SALE- (ZC2154) BERKS COUNTY 42.8 ACRES- ROUTE 100 & MONTGOMERY AVENUE, NEW BERLINVILLE. MANY POSSIBILITIES, LOCATED ON MAIN HIGHWAY. CALL FOR ADDITIONAL INFORMATION. **\$3,500,000**

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

FOR SALE- (ZC2157) 256-260 BEN FRANKLIN HIGHWAY- BIRDSBORO- COMMERCIAL PROP. ON 2.8 ACRES OF LAND. LARGE COLONIAL HOUSE PREVIOUSLY UTILIZED AS BEAUTY SALON. 16 BANK BARN FINISHED ON UPPER AND LOWER LEVELS. OVER 30 PARKING SPACES AVAL. HEAVILY TRAVELED MAIN ARTERY. ATTRACTIVE OWNER FINANCING. **Reduced \$550,000**

FOR SALE- (ZC2158) 368 W. RIDGE PIKE, LIMERICK- LIMERICK AREA. 5 PLEX INC. COMMERCIAL STORE FRONT W/4 APARTMENT UNITS ON 1 ACRE LOT, 2 CAR GARAGE. POSSIBLE ENTRANCE ON 2 MAJOR ROADS. **\$499,900**

FOR SALE- (ZC2159) BERKS COUNTY 9.78 ACRES- WITH PUBLIC WATER AND PUBLIC SEWER. PHASE IV OF TOWNHOUSE COMMUNITY. **Reduced \$250,000**

FOR SALE- (ZC2161) 1140 RIDGE RD., POTTSTOWN- SINGLE FAMILY ZONED C1. HOME IS COMPLETELY REHABBED. FEATURES CENTRAL AIR, LAUNDRY ON 1ST FL., 2 BATHS, 3 BEDROOMS. ALL APPLIANCES INCLUDED. **Reduced \$179,900**

FOR SALE- (ZC2162) BERKS COUNTY APPROVED 19 LOT SUBDIVISION- SIZE OF LOTS RANGE FROM 1 ACRE TO 7 ACRES. CALL FOR DETAILS. **\$775,800**

FOR SALE- (ZC2163) 2001 E. HIGH STREET, POTTSTOWN- LOCATION, LOCATION, LOCATION IS WHAT THIS PROFESSIONAL OFFICE IS ABOUT. SITUATED IN LOWER POTTSGROVE 7300SF BUILDING CURRENTLY RENTED BY 4 SEPARATE TENANTS. 60+ PARKING SPOTS. LONG TERM TENANTS, GREAT RENTAL HISTORY. CALL FOR INCOME AND EXPENSES. **Reduced \$325,000**

FOR SALE- (ZC2164) 4 ASH STREET, W. POTTSGROVE- .86 ACRE COMMERCIAL VACANT LOT SITUATED CONVENIENTLY ON ROUTE 422, 724 AND 100. BRING YOUR BUILDER AND YOUR PLANS. PUBLIC WATER, SEWER AND GAS ARE AVAILABLE. **\$124,900**

FOR SALE- (ZC2165) 117-119 N. FRANKLIN STREET, POTTSTOWN- GREAT OPPORTUNITY TO OWN AN INCOME PRODUCING MULTI-UNIT PROPERTY. 2 ATTACHED BUILDINGS WITH ONE COMMON BASEMENT. EACH BUILDING HAS ITS OWN TAX ID# AND SEPARATE UTILITIES. BUILDING #117 HAS THREE (2) BEDROOM UNITS and BUILDING 119 HAS TWO (2) BEDROOM UNITS. CALL FOR DETAILS. PRICE INCLUDES PARCEL ID# 16-00-10420-004. **\$179,500**

PENDING- (ZC2166) 26 ROUTE 73, OLEY - GREAT LOCATION. WELL MAINTAINED VICTORIAN OFFICE BUILDING WITH GINGERBREAD TRIM. ACCESSIBLE TO ROUTES 222, 12 AND 73. **\$179,900**

FOR SALE- (ZC2167) 1268 Reading Rd., BOWMANVILLE - 4,800SF PROFESSIONAL OFFICE BLDG. IDEAL FOR MEDICAL OR LEGAL OFFICES. MANY OTHER POSSIBLE USES. BUILDING IS COMPLETELY UPDATED WITH ALL MODERN AMENITIES INCLUDING LUNCH ROOM, 9 PRIVATE OFFICES, CONFERENCE & 5 OTHER WORK STATIONS. OVERSIZED STORAGE SPACE FEATURES 2 OVERHEAD GARAGE DOORS. GEOTHERMAL HEAT, ROOM TO EXPAND ON LARGE REAR LOT. FRONT PARKING LOT FOR 20+ CARS. CONVENIENT LOCATION CLOSE TO TURNPIKE, READING, NEW HOLLAND, ETC. ALSO AVAILABLE FOR LEASE. CALL LISTOR FOR DETAILS. **\$365,000**

FOR SALE- (ZC2168) 2442 E. HIGH ST., POTTSTOWN- LDD ZONING AFFORDS MYRIAD OPTIONS. LARGE FARMHOUSE WITH 2 OUTBUILDINGS CONSISTING OF GARAGE BEING USED AS WORKSHOP AND ANOTHER STORAGE FACILITY. GENERAL CONTRACTOR IS THE CURRENT OWNER. HIS WIFE HAS A QUILTING OPERATION ON PROPERTY. IDEAL LOCATION FOR PROFESSIONAL OFFICES OR FOR AN OWNER OCCUPIED BUSINESS. CALL LISTOR FOR DETAILS. **\$295,000**

FOR SALE- (ZC2169) WELL MAINTAINED LONG TIME OWNED INVESTMENT PROPERTY W/ GREAT INCOME. 9 RENTAL UNITS COMPRISED OF (3) 1BR APARTMENTS & (6) ROOMS. ALSO A DETACHED 4-CAR GARAGE. CURRENTLY ALL UNITS ARE RENTED. MANY RECENT IMPROVEMENTS INCLUDING HOT AIR/CENTRAL AIR. ALL UNITS ONLY 3-5 YEARS OLD. OLD OIL STEAM HEATING UNIT STILL OPERATING AS ONLY A BACK-UP SYSTEM. OWNER CURRENTLY ALLOWS NEIGHBOR TO USE DRIVEWAY FOR \$400/yr. VERBAL AGREEMENT. CALL FOR DETAILS. **\$294,500**

FOR SALE- (ZC2170) 1012 EAST PHILADELPHIA AVENUE, GILBERTSVILLE- BOYERTOWN AREA COMMERCIAL BUILDING SUITABLE FOR OFFICES. (6) OFFICES PLUS BATH. VERY GOOD CONDITION. HEAVILY TRAVELED ROAD. **\$169,900**

FOR SALE- (ZC2171) 342 SOUTH STREET, POTTSTOWN- INVESTMENT PROPERTY CONTAINING 2 BUILDINGS. FIRST BUILDING CONSISTS OF 3 APARTMENTS W/ 1-3BR, 1-2BR AND AN EFFICIENCY. SECOND BUILDING CONSISTS OF 2BR APARTMENT, STORE FRONT AND 3 GARAGES. TENANTS PAY THEIR OWN HEAT, ELECTRIC AND TRASH. RENTS ARE BELOW CURRENT MARKET VALUE AND COULD BE RAISED. **\$180,000**

FOR SALE- (ZC2172) 56 S. ADAMS ST., POTTSTOWN- BORO OF POTTSTOWN COMMERCIAL BUILDING WITH A LARGE SHOWROOM AND PLENTY OF STORAGE SITUATED RIGHT OFF HIGH ST. IN EAST POTTSTOWN. OFFSTREET PARKING IS AVAL. CURRENTLY ZONED TTN. PRICED TO SELL @ **\$99,900**

Listings For LEASE

(ZC1012) 1200 East High Street, Office Building, Pottstown- Suites from 200-1300SF. \$12.50/SF includes all utilities.
(ZC1033) North Klein Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. 58-10/SF
(ZC1070) 1001 Parker Road, Pottstown- Professional office building situated in the IWMED vicinity of the Pottstown Memorial Medical Center. Handicapped accessible, elevator, ample parking and various size suites from 300-3,500SF. Competitive rates and flexible terms. Call for more details!

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

(ZC1088) 261 High Street, Pottstown- 2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathrooms- handicapped accessible. \$1,350/Month + heat, AC, electric and 1/2 water invoice.

(ZC1112) 833 North Charlotte Street, Pottstown- 1 office suite available. Approximately 1,000SF w/ie bathroom, internet availability and on the bottom floor. This 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 1,750SF of office area. Call for rates.

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

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

(ZC1120) Hortmansville Road, Sasamanville- Sheet Metal Shop COMPLETELY EQUIPPED and ready to go. 21,000SF stand alone building with heat and AC. Start your own business for \$1,000/Month plus utilities. All equipment usage is included with rent.

(ZC1122) 180 Mason 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. \$1,000/Month includes trash, water & sewer, snow removal. Lessor will pay yearly heater cleaning and repairs on heater/central air.

(ZC1123) 1109 South Hanover Street, Pottstown- North Coventry For Lease GARAGE REPAIR/STORAGE SPACE. 1 space available (3000SF) 24'-12' doors. Call for rates.

(ZC1125) 200 E. Main Street, New Holland- 20,000SF (N/L) 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 N/W + 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. **Will sell for 1.2 million.**

(ZC1126) 144 Hally Road, Gilbertsville- Boyertown area, approximately 5,000SF of office space with loading dock. (8) private offices, large open area, convenient location to Route 100. \$3.00/SF

(ZC1127) 1039 East High Street, Pottstown- OFFICE SPACE. Pottstown East End first floor office space. 1400+SF, large rooms, kitchenette, offstreet parking. \$375/Month + utilities.

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

(ZC1130) 1258 Reading Road, Bowmanville- 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)

(ZC1131) 415 S. Hanover St., Pottstown (2nd floor space) featuring 30x50 shop, open area; 16x20 large storage room, not heated; 20x15 office, full bath w/shower; 13x20 office. A/C and radiant heat in offices. Large overhead door. Possible uses include HVAC business, etc. \$650/mo + electric, heat & trash. Lessor pays water & sewer.

(ZC1132) Route 100, Brand NEW Office Building situated right off Route 100 in between Pottstown & Boyertown. 4,800SF available in 2 story office building. Owner will fit out space to suit. Call for details on rates and availability.

(ZC1133) 2001 E. High St, Lower Pottsgrove Twp. 1400+SF of 2nd floor space located in professional office building. Call for details.

LEASED- (ZC1063) Boyertown Professional Space-

LEASED- (ZC1128) 415 S. Hanover Street, North Coventry-

LEASED- (ZC1124) 210 East First Street, Birdsboro-

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LEADERSHIP AND SUCCESS

(Continued from page 21)

on it. Many don't realize that it's embedded in a larger context of business, a fact that must be reckoned with. The situation involving Facebook exemplifies what happens when you don't consider the big picture.

What happened with Facebook?

People were star struck by its popularity. Facebook has over 955 million users worldwide, which led many to assume that buying it at 38 bucks a share was going to make them an immediate fortune. There was only one direction it could go, and that would be up—or so they thought.

The more prudent investors hesitated to get involved. Having their doubts, they took a “wait and see” approach.

The skeptics were right

Numerous financial analysts warned us about this. It wasn't clear how Facebook was going to produce an immediate profit. The advertising revenues that were assumed to start rolling in once it went public were by no means guaranteed. Anyone with a solid grounding in market research could see what might happen, but obsessions with technology have a way of disabling people's better judgment.

Advertising is only profitable when carefully designed for specific demographic groups and then shown to be capable of stimulating buying behavior in its target audiences. This is painstaking and expensive work, and given the diversity within the population of Facebook users, this is not an enterprise from which anyone should have expected immediate gratification.

The analysts who harbored doubts about the soundness of Facebook's busi-

ness model saw its limitations, while those most enamored with it could not. Granted, Facebook will see better days as the bugs get worked out, but the current situation exemplifies the problems associated with “knee jerk” responses in the domain of business.

Another Facebook story

I recently met with another young entrepreneur (thirtyish in age) who specializes in doing customized Facebook pages for small business owners. In an attempt to boast, he described to me what he tells prospective clients who ask him to explain why he should be hired over his competition.

He seems rather proud of his stock answer, which is (and I kid you not), “One, I have a background in art, and two, they (his competition) suck!” As it turns out, his business is not doing well, which he attributes to deficiencies in the decision making of those who choose not to buy his services.

Signs of the times

I've been seeing a lot of this lately. People who themselves are avid users of social media rush into that market assuming that they can make big bucks off it, only to struggle or wash out completely. Many of them seem unable to “get outside of themselves” long enough to develop a functional business plan that would make it work. Some just don't seem to think at all.

Failures in critical thinking

Digital technology, originally designed to be the means to achieve other ends, is increasingly becoming regarded as an end in itself. As this happens, people cease to engage in the critical thinking necessary for distinguishing between

(See “Leadership and Success” on page 25)

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Currently, the practice has four convenient locations throughout the greater Philadelphia area, including: Paoli, Phoenixville, Limerick and Bala Cynwyd. Dr. Karl Rosenfeld, who is Chairman of Surgery at Phoenixville Hospital, started the practice some 30 years ago in Phoenixville, which is located near the Hospital. As well as orthopedics, podiatry and sports medicine specialties; RSZ Orthopaedics has three Physical Therapy Centers (known as Premier Rehabilitation Center) in their offices for patient's needs.

RSZ Orthopaedics focuses on serving patients in need of surgical and non-surgical orthopedic, sports medi-

cine and podiatry needs. Convenient to several hospitals, including; Phoenixville Hospital, Paoli Hospital, Limerick Surgery Center, Paoli Surgery Center and Physicians Care Hospital in Royersford, each office will accommodate the patients' needs at these institutions should they require surgical care. Having physical therapy centers on the premises allows the providers to treat their patients with the best and most sophisticated treatments available to get their patients on a fast road to recovery in order to get them back into their normal routines.

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LEADERSHIP AND SUCCESS

(Continued from page 23)

productive and unproductive courses of action. In business, operating in this mode can be very costly.

Take the case of Facebook stock. A lot of people simply did not ask themselves serious questions about its potential limiting factors. They entertained a naïve view that Facebook could dictate its own future rather than being subject to other market forces, and they got burned in the process. Facebook may “rock,” but it still has to “roll” with the market forces that determine outcomes in the real world of business.

Some very disturbing societal trends

We’re now seeing cases of people are addicted to social media. This has become a focal point for research in the behavioral sciences in recent years, and some disturbing results have begun to emerge. First, it’s very real, and it functions like many other addictions. It interferes with the ability to think critically, make sound judgments, and carry on what used to be considered “normal” (face to face) social relationships.

Second, it’s prolific, occurring on a scale large enough to be of concern to parents, educators, and employers. Some are referring to its proliferation as “alarming.” Experts on personal growth and development are warning us that it is now a common time waster, a vehicle for procrastination, and is accounting for a substantial amount of waste in work settings.

Third, it’s now coming out that social media, a domain in which being “cool” is regarded as of the utmost importance, is an ideal medium within which narcissistic tendencies can find expression, fester, and grow. Just take a look at the pictures that appear on a lot of Facebook users’ pages—you’ve got to wonder what some of them are thinking.

In a recent book called *The Narcissism Epidemic*, psychologists Jean Twenge and Keith Campbell describe a wealth of reliable research on this syndrome, which is characterized by (1) extremely high levels of self-centeredness, and (2) a sense of entitlement.

(See “Leadership and Success” on page 26)

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LEADERSHIP AND SUCCESS

(Continued from page 25)

Twenge and Campbell also tell us that measures of narcissism show that it is currently rampant in our society, and is indeed strongly concentrated in those populations that are the most avid users of social media.

Narcissism is bad for business

The sense of entitlement in particular is an exceedingly bad sign, because it predicts a lot of poor judgment and errant decision-making. This can be particularly deadly in the realm of business, as we've so frequently seen. The boys who ran Enron into the ground were highly narcissistic (Jeff Skilling, in particular), as was Bernie Madoff in his heyday.

Anything that might encourage narcissistic tendencies, whether that would be misguided "self esteem" curricula in our schools, or the self-promotion that so characterizes people's use of social media, is something we need to look at very seriously.

Using social media wisely

A lot of users of social media are neither addicts nor obsessive narcissists. Many are using it to build their businesses in constructive ways—to those who are, I would offer my heartiest endorsement. Coupled with common sense and a degree of humility, it can really help business owners to establish a presence on the Internet and get on the "radar" of prospective clients.

We have however, seen the effects of social media on people are not all good, and that it has been associated with everything from bad business decisions (e.g., Facebook stock) to "cyber-bullying" among children. We do need to take its downside seriously, and never under-

estimate its potential for making people even more callous and shortsighted than they already are.

Cultivating humility

We're in a society in which self-promotion is so prolific that we need to start admitting its potentials for contributing to dysfunctions that we already have enough of. Arrogance, cruelty, and entitlement have characterized the declines of the great civilizations of the past, and we shouldn't see ourselves as exempt from their destructive effects.

Actively acknowledging the potential contributions of social media to our own demise is just as important as touting its virtues. We need to be doing both, and there is no enforcement system outside our own good judgment that we'll be able to rely on. If we're willing to heed the warning signs and act in accord with them, the economic hardship wrought by the Great Facebook Fiasco of 2012 will not be something that happened in vain.

It presents a real opportunity to ask ourselves some serious questions about the debacle, what it tells us about ourselves, and where we're headed as a society. We're sitting on a 50 billion dollar lesson here. If we don't take advantage of it, we're only headed for more trouble. 🗑️

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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By W. John McCartin

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Preferreds have no voting rights, are senior in the capital structure to common stock, and have priority over common stock in the payment of dividends. They usually have a very long maturity of more than 20 years, but they can be called at the discretion of the issuer after five years in most circumstances. Even though it is an equity security, it does not participate in the earnings growth of the company and the resulting common stock appreciation. It is priced similarly to long-term corporate bonds with a little higher credit risk. It is a unique asset class that will see many changes over the next few years.

In today's low interest environment, preferreds make good sense. Yields of five

to six percent annually, with an investment grade rating, and a consistent income stream, is a desirable piece for any portfolio.

Call me, if you have an interest in this type of security. I've used preferreds for many years with my clients and am very satisfied with the results they provide. I'm a Registered Investment Advisor. I conduct fee only business, emphasizing a Fiduciary relationship. I meet quarterly with clients and build a relationship of trust and friendship. Just call me at 484.948.4186, and we'll set up a time for you and I to sit down and see if we're a good fit for each other. ☑

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BUSINESS PROFILE

A BETTER FINANCIAL PLAN

Dean Vagnozzi, founder and CEO of A Better Financial Plan, is not your typical independent financial advisor. The strategies that Vagnozzi has developed put his clients on a path to a better financial plan and, for many, a tax free retirement. This seemingly unconventional wisdom might include forgoing the traditional route of placing money into long-term savings options like the company sponsored 401(k), individual IRAs, or other tax qualified accounts. Most importantly, according to Vagnozzi, A Better Financial Plan will give you greater returns on your investments while decreasing investment risk.

"Most people's idea of retirement planning is maxing out a 401(k) and IRAs, because that's what they've been taught," Vagnozzi explains. "And nobody analyzes what they are doing. I thoroughly educate people on the consequences of what they are doing with their money, and what traditional planning is. And the videos on my website (www.ABetterFinancialPlan.com) do that. I give them alternatives," he said.

"I'm not saying someone shouldn't have money in a 401(k) or an IRA," Vagnozzi explains. "I'm saying it shouldn't be the automatic, default, first thing to do. We have a \$15 trillion deficit. We have Medicare and Medicaid issues. Social Security is on life support right now. We have a global financial crisis going on. If I were to ask everybody, do you think taxes are going higher or lower in the future, everybody feels taxes are going higher," he said. "How can they not go higher, because of all the financial debt we have? With that answer in mind, ask yourself, why do you put money in a 401(k), where you do not get taxed today? You're signing

up to get taxed down the road, when everybody in America thinks taxes will be higher. So taxes are on sale today. People think the 401(k) is a tax efficient vehicle. It's not. Taxes are on sale. Get them over with."

Vagnozzi also points out the lack of liquidity in traditional retirement investment vehicles. "Think of the greatest financial minds out there," Vagnozzi said. "Bill Gates. Warren Buffet. Donald Trump. There's not a business owner out there locking up money in a vehicle they can't touch for 20-30 years. Savvy business owners want access to their money so they can jump at profitable business opportunities and be nimble with their finances. Yet the American public has been bamboozled into thinking they have to lock their money up in a vehicle like a 401(k) or IRA for 20-30 years. A business owner would never take the checkbook, the assets of the business, and lock the money up for 30 years. Yet people are doing that with their own personal finances," he said.

The key to A Better Financial Plan is ensuring that your money is working for you, Vagnozzi explains. A 1990 graduate of Albright College, Vagnozzi began his career in accounting, his major field of study. After a short time a natural enthusiasm and magnetic energy eventually led him to successful sales careers at SAP, Deloitte Consulting and Anderson, which allowed him to save and explore creative investment strategies for his own personal financial security. His research lead him to the study of wealth management where he began enrolling in seminars, reading books and researching unorthodox money management strategies. Testing his

(See "A Better Financial Plan" on page 34)



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BUSINESS PROFILE

YUCHA CHIROPRACTIC & ASSOCIATES

Within the last few months, Yucha Chiropractic & Associates has seen some exciting changes come their way. In February, Dr. Rod Gabel joined the team of Dr. Randy Yucha and Dr. Theresa Burns as an associate chiropractor. Dr. Gabel, who is from the Boyertown area, returns home to help members of the community reach a healthy lifestyle. He is Titleist Performance Institute certified, and is able to help area golfers improve their game through chiropractic care.

Recently, Yucha Chiropractic & Associates also implemented a new Weight Loss and Wellness program to help the Tri-County Area combat the growing obesity epidemic. In addition to losing weight on this program, there are a multitude of health benefits, including increased energy and stamina, better cardiovascular health and reduced pain.

There are informational workshops held in the office, or private, one-on-one consultations can be scheduled with one of the doctors.

While there have been changes for the better in the office, much remains the same. They are the only office in the

Tri-County Area to offer the Pro-Adjuster technology, which is a low-force adjusting technique to prevent the twisting, cracking and popping sensations that can keep people from seeking the help they need.

Yucha Chiropractic & Associates continues to offer many therapies to assist in the healing process, including Massage Therapy, Disc Decompression Therapy, Electric Muscle Stimulation, Ultrasound Therapy and Exercise Rehabilitation. These types of therapies allow them to treat muscle, joint and nerve problems that cause pain in most cases. This strongly distinguishes Yucha Chiropractic & Associates from many of the other chiropractic offices in the area, as they are more comprehensive in their approach to healing the body.

Yucha Chiropractic & Associates do not charge up-front for long and expensive treatment plans and programs. Most insurances and Workman's Compensation and Personal Injury Cases are accepted.

Call the office today at 610.326.2706 to schedule a consultation with one of their doctors and get on the road to wellness and good health. 📞

A BETTER FINANCIAL PLAN

(Continued from page 33)

unique ideas on his own accounts proved successful and excited him in a way his previous career path had not. With a new-found passion for what he believes is his true calling, in 2004 Vagnozzi left the rigors of corporate America and struck out on his own, and A Better Financial Plan was born, allowing him to do for his client's what he was able to achieve for himself.

In 2004 the stock market was performing well, the housing and real estate markets were healthy, yet Vagnozzi passionately structured A Better Financial Plan to offer alternative safe investments to traditional investments that focus on the stock market. The result has been plans that offer investments that compete extremely well with traditional plans like 401(k)s or IRAs, but frequently outperform the stock market over the long run—Plans that offer greater liquidity and decrease tax liability on the way to what, for many, can become a tax-free retirement.

(See "A Better Financial Plan" on page 36)

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There's been a lot of anticipation over the expansion going on at Arnold's Family Fun Center over the Summer. And, this September Arnold's newly-expanded Bowling Center will feature 12 additional lanes (making a total of 20 lanes) that can easily accommodate up to 100 bowlers, a new scoring system, electrifying laser light shows with fog mists, black light bowling with glow-in-the-dark balls and shoes, and money-saving daily bowling specials. There will also be a comfortable lounge area with a mini bar, pool tables, and more space to hold exciting Corporate Events, Holiday Parties, and Adult Bowling Leagues.

Join us on Friday, September 21 from 5:00 to 7:00 p.m. for the Bowling Center's "Preview with Preston." WMMR's own Preston from the Preston and Steve Morning Show will be on hand to host the fun and festivities as Arnold's proudly "previews" the bigger, and even better, Bowling Center. There'll be lots of prizes

and surprises, including a "Backwards Bowling" Contest, giveaways of two \$100 WAWA Gift Cards and concert tickets, an appearance by Arnold's own Arnie the Alligator mascot, and Beat-the-Clock Bowling Specials from 5:00 pm. 'til we close.

Plus, Arnold's Bistro & Bar will be offering food and beverage specials that night as well. The Bistro features appetizers, soups, salads, sandwiches, and burgers, as well as steaks, seafood and pasta dishes, and is open daily for lunch and dinner.

Arnold's Family Fun Center and Arnold's Bowling, Bistro & Bar are located directly across from the Greater Philadelphia Expo Center, at V2200 West Drive, just off the Route 422 Oaks Exit in the 422 Business Center in Oaks, PA. They are both open year-round, rain or shine, and parking is free. For more info, call 610.666.0600 for the Fun Center or 610.666.0100 for the Bowling Center, or visit www.arnoldsffc.com.

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A BETTER FINANCIAL PLAN

(Continued from page 34)

The 401(k) was created by the financial industry, exploiting the tax code that provided benefits for income deferment. At the time of its introduction, the 401(k) was seen as a portion of a long-term investment strategy inclusive of social security and company pensions. By the end of the 1980s, however, the company pension was nearly extinct and social security began to show signs of weakness. The 2008 global economic collapse left Americans, who had retirement in sight and had been depending upon their 401(k) investments, in dire financial straits. For many in this situation, the 401(k) plan is simply falling short.

A Better Financial Plan looks at the best way to invest money from a very specific perspective, developed by Vagnozzi after reading the personal finance classic *The Richest Man in Babylon* by George Clason. The book offers seven rules or principles to follow to accumulate and keep your wealth. Rule #1 is: Pay yourself first, before you pay any other bill. Rule #2 is: Live within your means. "Stay off of credit cards. Don't spend more than you make," Vagnozzi

said. Rule #3 is: Your money has to make a fair rate of return. "The book doesn't talk about huge or exuberant rates of return. Get a fair rate of return," Vagnozzi explains. Rule #4 is: Don't lose money. Rule #5 is: Own your own real estate. Rule #6 is: Protect your family with the proper kinds and proper amounts of insurance. And Rule #7 is: "You always have to increase your ability to earn," Vagnozzi said. "The more money you make, the easier it is to accumulate wealth."

The "1346 Savings Plan" is named as such because "We help clients with numbers 1, 3, 4 and 6," Vagnozzi explains. "We show them how to save their money religiously. We show them how to get a fair rate of return. We show them how to prevent losing money, and we show them how to properly protect their family with the proper kinds and amounts of insurance."

A better financial plan focuses on investments that aggressively balance out a long-term savings portfolio that is highly dependent upon the 401(k). These investments consistently deliver six to eight percent actual rate of return and eliminate nearly all risk of loss. In addition the investments provide tax-free access to assets in retirement years and the assets are liquid before retirement age.

While the 1346 Savings Plan is simple and easy to follow, it does challenge the wisdom of today's prevailing investment strategies. The plan offers that the best way to invest money does not necessarily mean huge investment returns, a method that exposes investors to huge losses, but instead suggests an approach that focuses on consistent, fair and safe wealth accumulation that virtually eliminates risk of loss.

"I present alternatives," Vagnozzi said. "I think outside the box. I show clients safer places to put their money that are more liquid, that are more tax efficient, that are going to be less volatile. The tortoise wins the race when it comes to financial planning. How many people thought they were going to get rich on Facebook? At the time of this interview, Facebook is half the value of its IPO. People try to get rich quick. I show people how to get rich slowly, with less stress," he said.

For additional information, please view the videos at www.ABetterFinancialPlan.com and call 855.999.1346. ■



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PRESIDENT'S MESSAGE –



The TriCounty Chamber Board of Directors held a follow up meeting to their strategic planning retreat that was held in June. The Board reconvened again on August 1 to continue to develop strategic goals for the organization.

The goals will be crafted around three supporting *values* that the Board agreed to promote when they met in June. **Building Community, Creating Connections, and Supporting Commerce** will help the Board define the focus of programs, events, member benefits and services the Chamber offers. The Board has been divided into three groups, with each group focusing on one of the three values mentioned above; those groups will meet independently and determine the goals for their value, returning to the full Board this month to finalize the strategic initiatives that will be shared with the Membership and the community.

I will continue to provide updates on this process and please do not hesitate to reach out to myself or one of the Board Members (complete list is provided on the far left of this page) if there is a priority for you and your business that you would like to see addressed by our Chamber.

September is a busy month; don't miss the event opportunities we have scheduled:

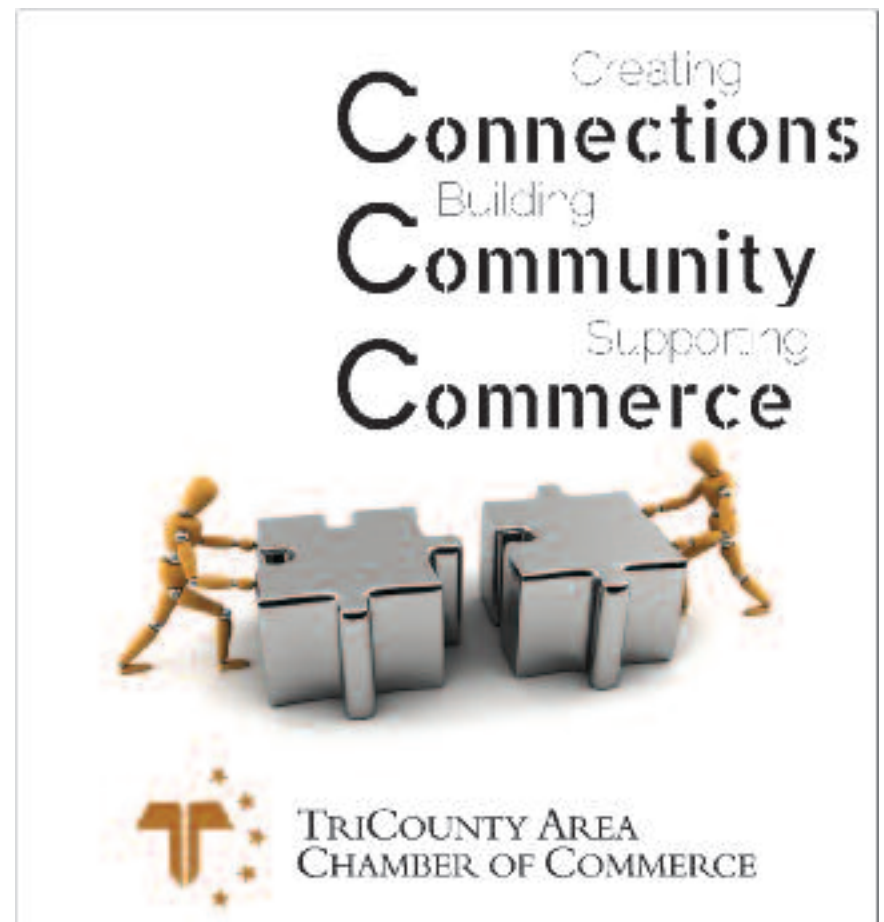
BUILDING COMMUNITY –

Join us for Dr. Karen Stout's presentation at the Membership Breakfast

CREATING CONNECTIONS –

September's Business Card Exchange will be held at The Victory Bank

SUPPORTING COMMERCE – Power Networking is scheduled for September 19



"Pottstown Memorial Medical Center is proud to be a long-standing member of the TCACC. Our Occupational Health program has a tremendous cross-over with Chamber membership. Attending Chamber events allows us to know the local business community and introduce them to Pottstown Memorial Medical Center."

– SHARIF OMAR, CEO, POTTSTOWN MEMORIAL MEDICAL CENTER

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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!**

Express Quality Services, Inc.
101 E. Baumstown Rd.
Birdsboro, PA 19508
610.575.0452

www.expressqualityservices.com
Carpet / Rug / Upholstery Cleaners; Cleaning Contractors; Hazardous Waste Disposal
Express Quality Services, Inc. is a full service maintenance and cleaning company providing services for all aspects of facility maintenance, including decontamination and removal of biological hazards.

Jeffrey Jackson Enterprises, Inc.
205 E. High St.
Pottstown, PA 19464
484.948.3280

Amusement and Entertainment; Caterers / Banquet Services; Event Planners; Rental Services; Wedding Consultants / Planners
Jeffrey Jackson Enterprises is your first stop for bridal and party planning, encompassing everything you need to make your event a success. Whether it is entertainment, catering, motivational speaking, or rental supplies they are sure to have just what you need.

Razor Construction, LLC
162 Sunny Brook Rd.
Royersford, PA 19468
267.644.7370

Asphalt / Concrete Maintenance; Building Contractors; Excavation Contractors; General Contractors; Paving Contractors
Razor Construction, LLC is a general contractor/design-build firm focused on providing the best possible service for their clients. They have over 25 years of combined experience in design-build, construction in the healthcare facilities, retail development, educational institutions and government projects.

Reading Art Works
715 Clinton St.
Reading, PA 19601
610.236.0680

www.readingartworks.com
Caterers / Banquet Services; Conference & Convention Centers; Art Galleries
RAW is the most eclectic and one of the largest event spaces in Berks County. Their renovated factory is a fusion of dynamic space, innovative food, and unique art and they host everything from corporate events to weddings.

Spring-Ford Area School District
857 S. Lewis Rd.
Royersford, PA 19468
610.705.6000

www.spring-ford.net
Schools / Colleges / Education
The Spring-Ford Area School District is comprised of seven Grade K-4 Elementary Learning Centers, one Grade 5-7 Intermediate Learning Center, one Grade 8 Center, one Grade 9 Center, and one 10-12 Center.

VideoRay LLC
580 Wall St.
Phoenixville, PA 19460
610.458.3000

www.videoray.com
Manufacturers and Processors
VideoRay is the largest volume producer of Underwater Remotely Operated Vehicles (ROVs) in the world. Established in 1999, VideoRay has worked with technology and mission partners throughout the world to develop and prove the small ROV tool for a wide and growing range of applications.

SEPTEMBER FREE EVENTS: CHAMBER 101

Thursday, September 6, 3:30 PM & Tuesday, September 18, 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 MEMBER UPDATES

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

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



CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

34 YEARS

C.S. Garber & Sons, Inc.
Universal Machine Co.

25 YEARS

Orlando Law Offices, P.C.

20 YEARS

Lower Pottsgrove Township

15 YEARS

Appraisal Services Group

Walnut Woods of Boyertown

10 YEARS

Mike Evangelist Roof Leak Detection

5 YEARS

RedGo Development

1 YEAR

Financial Independence Planning, LLC

Member Renewals

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

B & S Self Storage
Boyertown Area Youth Baseball, Ltd.
Borough of Boyertown
CEI - Douglassville, Inc.

Creative Health Services, Inc.
Economy League of Greater Philadelphia
Gilbertsville Area Community Ambulance Service
H & H Systems
Hickory Valley Golf Club

Keystone Green Building Services, LLC
Limerick Bowl
Limerick Golf Club
Live the Dream Foundation
The Longacre Co.
McGee Electric, LLC

New Hanover Township
Occupational Health - CarePlex
Michael G. Paat, DMD, PC

The Perkiomen School
The Post Publications
RiverCrest Golf Club and Preserve
Sawchuk's Garage, Inc.
Sealstrip Corporation

Spring Ford Country Club
Superior Tube Company
The Twin Turrets Inn
Virtual Farm Creative, Inc.
Visiting Angels
Wanner Associates
West-Mont Christian Academy, Inc.

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

MEMBERSHIP REFERRAL INCENTIVE

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

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!

CALENDAR OF EVENTS



TRICOUNTY AREA CHAMBER OF COMMERCE

BE SEEN. BE HEARD. BELONG.

EVENTS

Thurs., Sept. 6 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., Sept. 18 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
Thurs., Sept. 27 8 – 10 AM	WORKSHOP: "ENGAGEMENT RULES!" <i>TriCounty Area Chamber of Commerce, 152 E. High St., Suite 360, Pottstown, PA 19464</i> David Yunghans, Regional Development Director, Philadelphia Metro, for Constant Contact, will facilitate the "Engagement Rules!" workshop. Attend and learn how to generate more repeat business from existing customers and how to get your customers to refer your business to others. Learn how to inform, inspire, and create long-term meaningful connections with engagement marketing. \$25 per Member; \$35 per non-member

NETWORKING

Tues., Sept. 11 12 Noon 4:30 PM	GOLF OUTING <i>Hickory Valley Golf Club, 1921 Ludwig Rd., Gilbertsville, PA 19525</i> Shotgun Start - Lunch, Golf, and Clambake \$150 Clambake – Clambake only \$40 Putt for Cash Sponsor: Exelon Nuclear ; 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 Goodie Bag Sponsor: Last Call By Neiman Marcus More Sponsorship Opportunities Available
Thurs., Sept. 13 7 – 9 AM	MEMBERSHIP BREAKFAST <i>Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468</i> Dr. Karen Stout, President, Montgomery County Community College, will be discussing why community involvement in education is essential to our region's future and how more help from the community can impact business development and the entrepreneurial spirit of today's students. \$25 per Member (if prepaid by 09/12/12); \$30 per Member (if invoiced); \$50 per non-member Sponsored By: Coventry Christian Schools; Schultz Technology Solutions, LLC; West-Mont Christian Academy
Wed., Sept. 19 12 – 1:30 PM	POWER NETWORKING LUNCHEON <i>Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464</i> Expand your professional relationships, build alliances and share knowledge. NETWORK full speed ahead while rotating from table to table and presenting your elevator speech one-on-one to other members. Bring plenty of business cards. Limited to 2 Members per company. Members Only; \$15.00 per Person
Tues., Sept. 25 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>The Victory Bank, 548 N. Lewis Rd., Limerick, PA 19468</i> Enjoy refreshments and networking with fellow Chamber Members. Members Only; No Charge; Reservations Appreciated Sponsored By: The Victory Bank

SAVE THE DATES

Thurs., Oct. 4 8:30 – 10:30 AM	25TH ANNUAL COLLEGE FAIR <i>Gilbertsville Fire Company No. 1, 1454 E. Philadelphia Ave., Gilbertsville, PA 19525</i> We have invited over 250 colleges, universities, and schools of higher education to exhibit at this event, supplying valuable information to aid students in making the right choices for their futures. FREE for students and the general public.
Tues., Oct. 9 11:30 AM – 1:30 PM	CHICK-FIL-A LUNCH & LEARN SERIES <i>Chamber Conference Room, * 152 E. High Street, Suite 360, Pottstown, PA 19464</i> From off the screen of the 2012 Chick-fil-A Leadercast, we are putting into action a five month series of workshops to provide leadership training and help guide you in your personal growth to become better leaders in all industries. The first session will be led by Kayte Connelly, Best Principled Solutions LLC, focused on Crafting & Following a Personal Leadership Growth Plan, topics discusses by John Maxwell and Roland Fryer at the 2012 Chick-fil-A Leadercast. \$45 per Workshop. To find out how to receive a free ticket to the 2013 Chick-fil-A Leadercast, see page 42.
Wed., Oct. 10 11:30 AM – 1:30 PM	WOW LUNCHEON <i>Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464</i> As we did last October, the Chamber's Women of the Workforce Group and the YWCA Tri-County Area's Excel Group are bringing our two groups together for this special event. Ellen Nelson will give a brief outline of the "her-story" of The Women of The Hill, Amy Lehman, The Hill School's new headmaster's wife, will share some of her experiences working with community organizations, and Mrs. Pat McLaughlin, owner of Coventry Corners and guest speaker at our first ever WOW Luncheon in 1998, will share her story of success as Coventry Corners celebrates its 30th Anniversary. \$28 Pre-Paid; \$36 Invoiced Sponsored By: Best Principled Solutions LLC and Coventry Corners
Mon., Oct. 15 8-11 AM	BUSINESS EQUIPMENT RECYCLING DAY <i>Pottstown Industrial Complex, Keim Street, Pottstown, PA 19464</i> See page 41 for more information.
Tues., Oct. 23 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>Wyndcroft School, 1395 Wilson St., Pottstown, PA 19464</i> Party like a Preschooler! Check out Wyndcroft's new early education center while networking with fellow Chamber Members and enjoying refreshments. Members Only; No Charge; Reservations Appreciated Sponsored By: Wyndcroft School
Tues., Oct. 30 11:30 AM – 1:30 PM	ECONOMIC DEVELOPMENT LUNCHEON Location TBD Featured Speaker: Julia K. Hearthway, Secretary, Pennsylvania Department of Labor \$55 per Member; \$70 per non-member; Table of 8 \$400 Sponsorship Opportunities Available
Thurs., Nov. 8 7 – 9 AM	MEMBERSHIP BREAKFAST <i>Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464</i> The health of our community – a panel on different aspects tied to the topic. \$25 per Member (if prepaid by 11/07/12); \$30 per Member (if invoiced); \$50 per non-member
Tues., Nov. 13 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>FASTSIGNS, 180 Shoemaker Rd., Unit B, Pottstown, PA 19464</i> Enjoy refreshments and networking with fellow Chamber Members. Members Only; No Charge; Reservations Appreciated Sponsored By: FASTSIGNS

***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.

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



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:

TRICOUNTY AREA COMMUNITY GUIDE AND BUSINESS DIRECTORY

FEATURED MEMBER BENEFIT OF THE MONTH

The Chamber is highlighting you in the 2013 edition of the TriCounty Area Community Guide and Business Directory. Each Member of the Chamber will be listed in the book twice! There is an alphabetical listing and a listing by primary business category in the book. The Chamber will also be showcasing the winners of the 2012 "Chamber Stars" awards announced at the Annual Dinner.

We also recently announced a cover contest for the 2013 book. Chamber Members have submitted images representing the tri-county area. The covers will be voted on at the September Membership Breakfast.

If you would like to know more about the TriCounty Area Community Guide and Business Directory and how to highlight your business, contact Bob Sadoski at 610.326.2900 or bob.sadoski@atlantic4us.com

BENEFITS

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 – Non-Profit Management, Contractor, Administrative Assistant, Office Manager

JOB POSTINGS

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!

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 the coupons, contact Jeff Dentler at jeff@tricityareachamber.com or 610.326.2900.

CONSIGNMENT TICKETS FOR GREAT FALL ATTRACTIONS!

Looking for something to do this fall? We offer discounted tickets to Adventure Aquarium, Carmike Cinema, Movie Tavern, Pennsylvania Renaissance Faire, Philadelphia Zoo, Please Touch Museum, 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.

SPONSORSHIP OPPORTUNITIES

Did you know that if you package sponsorship opportunities, you can get a discount? Choose 3 of the opportunities listed here and get 10% off, choose 4, get 20% off, choose 5 sponsorship opportunities and get 30% off.

Contact Jeff at 610.326.2900 or email him at jeff@tricityareachamber.com for more information.

Be Seen by the Membership Twice in One Month

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

SPONSOR - \$50 PER MONTH

BENEFITS: Included in two separate emails in one month, your Company Information located in the top half of the email with the Company Logo, a 75 Word Teaser, and a Link to your Website.

Please confirm available months and submit questions to the Chamber at 610.326.2900 or ashley@tricityareachamber.com.

Get Noticed in the Chamber's Conference Room

Coffee Sponsors are provided an outlet for exposure to post their marketing materials and "take-aways" on the coffee carts throughout the Chamber's Conference Center and in the lobby for visitors to view. This sponsorship opportunity is available each month.

SPONSOR - \$50.00 PER MONTH

BENEFITS: Place your promotional materials on the coffee stations; materials (from you) must be dropped off at least one (1) week prior to the month of your sponsorship (framed signs, flyers, brochures, business cards, pens, and other promotional items). Chamber staff will announce your company as the Coffee Station Sponsor at all meetings, seminars, & other events which might take place in the Chamber's boardroom, where coffee and other condiments are provided.

Please confirm available months and submit questions to the Chamber at 610.326.2900 or kitty@tricityareachamber.com.



Have 1,000 Businesses View Your Flyer

The Chamber distributes a monthly newsmagazine, the *Route 422 Business Advisor*. Approximately 1,000 newsmagazines are sent to Chamber Members each month.

SPONSORS - \$275.00 PER MONTH, PER INSERT

BENEFITS: Your flyers are distributed to Chamber Members in the newsmagazine; cost is lower than doing your own direct mail piece via first class mail.

Please confirm available months and submit questions to the Chamber at 610.326.2900 or kitty@tricityareachamber.com.

Want to Showcase Your Facility and Invite Members for a Visit?

Business Card Exchange Events are held monthly at a Chamber Member business location. While highlighting the sponsor's business, this event provides a venue for Chamber Members to network with one another.

SPONSOR - \$300.00 PER BUSINESS CARD EXCHANGE

BENEFITS: Your company is highlighted at the Business Card Exchange, listed on flyer, your company name used in all promotions for the event (email to Members, etc.).

Please confirm available months and submit questions to the Chamber at 610.326.2900 or kitty@tricityareachamber.com.

WOMEN OF THE WORKFORCE

Women of the Workforce (WOW) Events will be held every other month starting in October and feature a speaker of interest to women in business. Events are held at a Chamber Member venue and provide a great networking opportunity for all Members.

Co-Sponsors - \$150.00 per sponsorship, per Event *2 sponsorships available per event

BENEFITS: 3 minutes to speak at WOW, complimentary ticket, giveaways on the tables at the event, display table at WOW, your company name used in all promotions for the event (email to Members, etc.), and company logo on appropriate promotional materials.

Please confirm available months and submit questions to the Chamber at 610.326.2900 or kitty@tricityareachamber.com.

Have Members and the Community Access Your Website

The Chamber's Mobile App allows users to find Members in the Chamber's directory, search and register for events, stay up-to-date on community events and news, and search and review the latest Chamber News. The App is free to users and available on iPhone, iPad, Android, and Blackberry platforms.



SPONSOR - \$50 PER MONTH

BENEFITS: Company logo on Home Page of App (5 total in rotation) and a link to your website.

Please confirm available months and submit questions to the Chamber at 610.326.2900 or jeff@tricityareachamber.com.

Want the Attention of 100 Business Professionals?

Membership Breakfasts are held 6 times a year and feature a keynote speaker of interest to the business community.

CO-SPONSOR - \$300.00 PER SPONSORSHIP, PER BREAKFAST *3 sponsorship opportunities available per breakfast

BENEFITS: 3 minutes to speak at the Breakfast, two complimentary tickets, listing on Breakfast flyer, giveaways on the tables at the Breakfast, display table at the Breakfast, and your company name used in all promotions for the event (email to Members, etc.).

Please confirm available months and submit questions to the Chamber at 610.326.2900 or kitty@tricityareachamber.com.

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

WOW - WOMEN OF THE WORKFORCE

WOW EVENTS ARE HELD AT A CHAMBER MEMBER VENUE AND FEATURE A SPEAKER OF INTEREST TO WOMEN IN BUSINESS, PROVIDING A GREAT NETWORKING OPPORTUNITY FOR ALL MEMBERS.



OCTOBER WOW LUNCHEON

The October WOW Luncheon will take place on October 10, 2012 from 11:30 AM to 1:30 PM at Brookside Country Club. As we did last October, the Chamber's Women of the Workforce Group and the YWCA Tri-County Area's Excel Group are bringing our two groups together for this special event. The program will include Ellen Nelson giving a brief outline of the "her-story" of The Women of The Hill, providing insight into the ways in which the women, associated with The Hill School, have continued to support one another and those in the greater Pottstown community. Ellen will also have the pleasure of introducing Amy Lehman, The Hill School's new headmaster's wife. Amy will share some of her experiences working with community organizations.

In addition, join us in welcoming back the first WOW speaker at the kick-off Luncheon held in March of 1998, Mrs. Pat McLaughlin, owner of Coventry Corners. As Coventry Corners celebrates its 30th Anniversary, we have invited Pat back to share her story of success. Sponsored By: **Best Principled Solutions LLC** and **Coventry Corners**

To register for this event go to www.tricountyareachamber.com, call 610.326.5158, or email kitty@tricountyareachamber.com.

PENNSYLVANIA CONFERENCE FOR WOMEN



The TriCounty Area Chamber of Commerce is a supporting organization for the Pennsylvania Conference for Women. Join us for the conference on October 2, 2012 in Philadelphia.

Learn more and register at www.paconferenceforwomen.org.



Barbara Bradley Baekgaard, co-founder of Vera Bradley, which quickly grew into an internationally recognized organization. Vera Bradley designs, markets and manufactures handbags, luggage, accessories, paper and gift items and eyewear.



Tory Johnson, founder and CEO of Women For Hire, is a weekly contributor on ABC's Good Morning America and is a New York Times bestselling author. Her sixth book is, "Spark & Hustle: Launch and Grow Your Small Business Now."



Arianna Huffington, one of TIME magazine's 100 most influential people in 2011, is president and editor-in-chief of the Pulitzer Prize winning Huffington Post Media Group.

**Thank you to
the August WOW
Email Sponsor:
YWCA Tri-County Area**

**eliminating racism
empowering women
ywca**

tri-county area

SPONSOR A WOW EMAIL

Have products or services that the WOW audience may be interested in? Use our monthly WOW email to let other Women of the Workforce know about what you have to offer.

For more information on this email sponsorship opportunity, contact Ashley at ashley@tricountyareachamber.com or 610.326.2900.

UNEMPLOYMENT COMPENSATION REFORM

The TriCounty Area Chamber of Commerce would like to thank Representatives Hennessey, Kampf, Mackenzie, Maloney, Quigley, Toepel, Vereb and Senators Mensch and Rafferty for supporting SB1310 during the 2012 Spring Session. SB1310 was a comprehensive Unemployment Compensation reform plan that helped to restore solvency to a system in debt to the federal government to the tune of nearly \$4 billion.

Pennsylvania is third nationally in UC payouts annually, despite unemployment rate that has been well below the national average for several years, and has a UC tax rate that is among the highest in the country and this effort will go a long way to solve this discrepancy. By making eligibility requirements more unyielding, the system will

continue as it had been intended. This will ensure a safety net for those with a legitimate attachment to the workforce who are out of work through no fault of their own.

In fact, SB1310 will save approximately \$2.34 billion between 2013 and 2019, and these reforms are necessary to restore long-term solvency to the system. Lawmakers are encouraged to address additional concerns that consume the Unemployment Compensation system.

The TriCounty Area Chamber supports these steps to shore up the UC safety net for those most in need in a responsible manner that will not jeopardize economic growth. This is critical to getting Pennsylvanians back to work, as well as making Pennsylvania a better place to live, work, and raise a family.

This article was provided by Alex Rahn, Wanner Associates, 717.236.2050, www.wannerassoc.com.

Monday, October 15, 2012
8-11 AM

Pottstown Industrial Complex
Keim Street, Pottstown, PA 19484

Use this QR Code to register on your Smartphone!

Or go to www.tricountyareachamber.com, call 610.326.5158, or email kitty@tricountyareachamber.com to register.

Recycling Day

Business Equipment

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

BUSINESS OF THE MONTH

Business of the Month is chosen at random through a business card drawing at Chamber events, or by participating in other Chamber programs, such as surveys. August's Business of the Month was chosen from a business card drawing at July's Business Card Exchange.

HOLLENBACH CONSTRUCTION, INC. STRATEGICALLY BUILDS & ENHANCES ITS BRAND

Hollenbach Construction, Inc. (HCI) is an award winning professional general contractor and construction management organization. The HCI mission is to develop and deliver strategic client-focused solutions to meet facility needs and go ONE STEP BEYOND for their clients. HCI has deep roots in the Boyertown and Pottstown area and has been headquartered in Boyertown since 1968. "Hollenbach Construction Company offers professional construction management, general contracting and development services for a wide variety of projects in seven vertical markets, that include senior living, healthcare, religious, commercial, retail, educational and industrial," according to owner and President Tim Little.

"Since 1968, Hollenbach Construction, Inc. has successfully built a wide range of projects throughout Pennsylvania, with a very significant concentration of those projects within a 50-mile radius of Boyertown," says Stephanie Hollenbach, Vice President and Secretary/Treasurer. Stephanie represents the third generation of owners of HCI in the Hollenbach family as she is the granddaughter of founder William "Bill" Hollenbach and the daughter of Jim Hollenbach, Chairman of the Board.

Some current projects in the local area include: renovation and addition to a manufacturing facility in East Greenville for nationally recognized ice manufacturer, Home City Ice; renovation and reconstruction of the National Penn Bank's New Hanover Township branch bank to meet the vision of a new branch bank model; and multiple projects for "Creating a Campus" at The Wyndcroft School including addition and



Stephanie Hollenbach and Tim Little accepting an award from VP Builders.

renovation of a 91 year old Manor house for administrative offices and classrooms, and renovations to the existing school buildings.

HCI has embraced a strategic thinking and planning approach to build and enhance the Hollenbach Construction, Inc. brand and to grow and build a sustainable and vibrant company for the future. Glenn Ebersole, Director of Strategic Business Development said "our HCI strategic leadership team is focusing on the strategic thinking, planning and implementation of a vision and mission with strategic objectives for building

and enhancing the brand and the long term future of HCI. There is a continuous intentional effort to strategically look at demographics of our population and market trends to define market opportunities, as well as developing and implementing strategic approaches to communications, project management, business development, marketing, client relations and business operations."

When asked about major benefits of working with Hollenbach Construction Ebersole replies: "As a member of your team, we provide four key benefits:

1. We Help Control Your Total Project Costs!
2. We Answer The Question of Who Is Responsible!
3. We Save You Time To Focus On What Matters Most—Your Business!
4. We Reduce Your Risk!

From constructability review to real-time budget pricing all the way through building occupancy, we manage your project from concept to completion."



Glenn Ebersole, Director of Strategic Business Development

For additional information, please visit www.hollenbach.com and contact Glenn Ebersole at 610.367.4200 or gebersole@hollenbach.com



HOLLENBACH
Construction Inc.

"ONE STEP BEYOND"



LEADERCAST™

Lunch & Learn

From off the screen of the 2012 Chick-fil-A Leadercast, we are putting into action a five month series of workshops to provide leadership training and help guide you in your personal growth to become better leaders in all industries.

Scan this QR Code with your smart phone or mobile device and register on the Chamber's mobile app!



Or go to www.tricountyareachamber.com, call 610.326.5153, or email info@tricountyareachamber.com to register

Session 1:

Tuesday, October 9, 2012

Crafting & Following a Personal Leadership Growth Plan

(John Maxwell & Roland Fryer)
Session Led By: Kayte Connelly,
Best Principled Solutions LLC

Session 2 :

Tuesday, November 13, 2012

Realizing that Leadership is Influence
(Tim Tebow)
Bringing a Leader's Life into Balance
(Urban Meyer)

Session Led By: Jeff Kofsky,
Higher Vision
Coaching & Consulting

Session 3 :

Tuesday, January 8, 2013

Understanding a Leader's Strengths
(Marcus Buckingham)
Creating Leadership Balances
(Soledad O'Brien)
Session Led By:
Ken Richardson,
Tedwood Enterprises

Session 4:

Tuesday, February 12, 2013

Critical Leadership Decision Making
(Andy Stanley)
Developing a Leader's Choices
(Sheena Iyengar)
Session Led By: Ross DeSimone,
Corporate Psychological
Resource Center

Session 5 :

Tuesday, March 12, 2013

Constructing Your Team and Building a Leader's Legacy
(Angela Ahrendts & Patrick Lencioni)
Session Led By: Kayte Connelly,
Best Principled Solutions



TRICOUNTY AREA
CHAMBER OF COMMERCE

TIME OF WORKSHOPS:
11:30 AM - 1:30 PM

LOCATION: Chamber Conference Room
COST: \$45 Per Workshop

Register for all 5 workshops and receive a complimentary ticket to the 2013 Chick-fil-A Leadercast scheduled for Friday, May 10, 2013

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 39

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

The TriCounty Area Chamber's 2012 Golf Outing

September 11, 2012

Hickory Valley Golf Club

1921 Ludwig Road, Gilbertsville

Lunch, Golf, and Clambake \$150

To register, scan the QR
Code with your smart phone
or mobile device or call
610.326.5153.

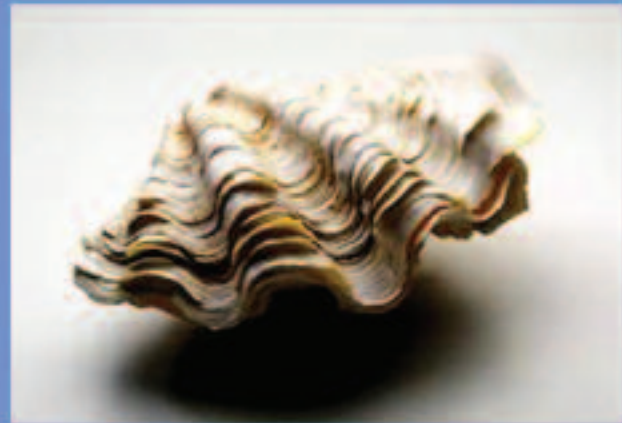


Not a golfer?

CLAMBAKE

Spend time networking
with attendees the evening
of the outing.
Enjoy a delicious Clambake from
Moyer's Catering!

Clambake \$40



POTTSTOWN STUDENTS WORKFORCE READY



Graduating seniors from Pottstown High School Career Technical Education Program have demonstrated they are ready to enter the workforce with an array of valuable, technical skills. Each year the National Occupation Competency Testing Institute administers a written and practical test to all seniors who have been in a career technical program for a minimum of two years.

The results this year show that 85% of all Pottstown students scored in the Advanced category and overall 98% achieved Advanced or Competent recognition. Each test consists of a written test and a practical test where students must demonstrate mastery of specific skills in their program area. NOCTI tests are high quality occupational competency assessments designed for secondary and post-secondary educational institutions in the United States and around the world.

Pottstown High School is one of only a dozen "comprehensive high schools" in the state where students can attend both their academic and career technical classes in the same building.

Mrs. Danielle McCoy, Pottstown High School Director of Career Technical Education, expressed, "As a comprehensive high school where students have the opportunity to take part in all extracurricular activities and can combine vocational training with advanced academic training like the dual enrollment program with Montgomery County Community College and advanced placement courses, Pottstown students are afforded the opportunity for an optimal education. Our scores this year are so exciting because it tells us that students are taking advantage of what the district offers and also that what we are doing in Career Technical Education at

Pottstown is really benefitting our students and preparing them to play a role in the 21st century workplace. My hat is off to the Career and Technical teachers, as well, because these scores indicate they are doing a great job of relating to the students while teaching them the skills needed to be successful in the job market."

Mrs. McCoy is excited about the rollout this year of a program that was developed in partnership with the TriCounty Chamber of Commerce Leadership Team called PASS21 (Pottstown Alliance for Student Success 21). The program will connect students with real life business opportunities that allow them opportunity to put 21st century workforce skills into practical practice utilizing critical thinking, problem solving, communications, collaboration, creativity, and innovation. The program

(See "Pottstown Students" on page 45)



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CAN YOU AFFORD \$1 MILLION PER DAY?

One year has passed since the Transportation Funding Advisory Commission (TFAC) issued their report to Governor Tom Corbett. The commission and the report were initiated in April of 2011 with the purpose of evaluating options to modernize and fund transportation infrastructure and providing recommendations on which options will work best for the Commonwealth. The report was delivered to Governor Corbett on August 1, 2011. The expectation was that the governor would endorse the recommendations, and work with the state House and Senate to pass a comprehensive transportation funding package.

Since the report has been released, Governor Corbett has not publicly endorsed the recommendations and has given little indication to legislators which elements he would support in a funding package. The House and the Senate introduced legislation that would make law of the recommendations in the report, but without input from the governor, the bills have not advanced out of committee.

What was in the report? The TFAC report can be broken in to two broad categories: modernization and revenue. Modernization focused on PennDOT operations. Proposals such as eliminating safety inspections on new cars, implementing two year vehicle registrations, consolidating licensing centers, allowing third parties to administer driving tests, and reforming the permitting and project approval process. These proposals all save PennDOT time and money, making it easier for residents to access the services of PennDOT, and making it faster for infrastructure projects to move to construction. Revenue recommendations addressed the need to fund our infrastructure at levels that provide for consistent maintenance and



Shayne Trimbell,
Project Coordinator,
GVF Transportation



improvements. Proposals for revenue included moving the State Police from the transportation budget to the general fund, removing the sales tax cap on wholesale fuel, increased fees for registration and licensing, increasing penalties for moving violations, and leasing advertising space in PennDOT owned right of way.

It should come as no surprise that we are underfunding our infrastructure. Estimates show

that the funding gap between what we can currently afford and what we need to be spending to maintain our infrastructure is in excess of \$320 million per year, or almost \$1 million per day. That is money we do not have but need to spend. Infrastructure is the backbone of our economy. Without good roads, safe bridges, and well maintained transit and freight rail systems, the economy cannot grow. Issues like traffic congestion, detoured roads and bridges, and delayed freight shipments all add to the cost of doing business; a cost that is passed onto the consumer. When workers are stuck in traffic, or do not have options for commuting, it limits a region's ability to grow the workforce and attract new companies and industry.

Over the past year, we have underfunded our infrastructure by \$320 million. Acting on the TFAC report will mean we all have to pay more for our transportation infrastructure; not acting also means we will have to pay more in additional fuel costs and vehicle maintenance. Investing in our infrastructure is the best way to ensure growth in our economy. When delaying the issue carries a greater cost than addressing the issue, we have to ask, which is better for the long term prosperity of Pennsylvania?

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



James Lennon, retired board member; Sharon Weaver, board president; Dick Frantz, retired board member. Missing from picture: Rev. Burlington Latshaw, III and Kay Dougherty, retired board members.

Pottstown Area Health & Wellness Foundation Board Announces Changes in Leadership

The Pottstown Area Health & Wellness Foundation recently appointed three new directors to its board to fill the roles of retiring board members.

Matthew Cappelletti, Jr., CPA is the President of Cappelletti, Pinter & Co., P.C. He is also a licensed securities representative for LPL Financial. Cappelletti received his bachelor's degree in accounting from Strayer University.

Dr. Philip I. Cook specializes in primary care and inpatient medicine for newborn, pediatric and adolescent patients with Coventry Pediatrics. He is the Chief of the Pediatrics Department at Pottstown Memorial Medical Center. Dr. Cook earned his JD from the University of Pennsylvania Law School and his MD from Jefferson Medical College.

Ashia Cooper, a school counselor in the Owen J. Roberts School District, facilitates counseling sessions for students, and provides guidance, educational and instructional support. Cooper is involved with the school leadership wellness committees. She earned her master's degree in counseling and personnel services, and her bachelor's degree in psychology from the University of Maryland College Park.

"Each of these individuals brings a unique talent to the Foundation board," remarks Dave Kraybill, Executive Director of the Foundation. "We are looking forward to their opinions and expertise as we work toward moving the dial to improve health and wellness in our community."

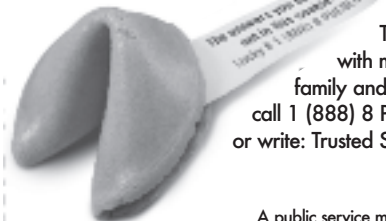
Kraybill also announced the retirement of several board members. Dick Frantz, James Lennon and Rev. Burlington Latshaw III have all served on the Foundation board since its inception in July 2003. Kraybill comments, "These three gentlemen have volunteered endless hours throughout their tenure and have been instrumental in providing leadership through their strategic and progressive thinking."

Kay Dougherty, also retiring, served on the board since June 2010. She fulfilled her role as a board member by keeping her finger on the pulse of the community.

As of July 1, 2012, Kenneth Picardi has assumed the role of board president and Charles Palladino will serve as vice president. Robert W. Boyce, treasurer, will continue in his current roles. Art Green will assume the role of secretary, and Dr. Myra Forrest has accepted the position of "member-at-large" of the executive committee.

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.mission-healthyliving.org to learn and share great information on how to lead a healthier life. You can also follow Mission Healthy Living on Facebook and Twitter.

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A public service message from the U.S. General Services Administration

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POTTSTOWN STUDENTS

(Continued from page 43)

will see the school district working hand-in-hand with the businesses in the Borough of Pottstown to create real life learning experiences through internships, job shadowing, work study, and cooperative education opportunities.

Pottstown offers a wide variety of career technical programs which include: Automotive Technology, Construction Technology, Health Technology, Childcare, Accounting, Retail Sales and Marketing, Cosmetology, Culinary Arts, and Business/Entrepreneurship.

The success of Pottstown High School's Career Technical students is also evident in the fact that 100% of all career and technical students graduate from high school and this past year those students scored 15% higher in reading and 20% higher in math on the state assessment test than other career and technical students in Pennsylvania.

This year's list of students scoring Advanced on the NOCTI Test include:

- In the Childcare program - Angela Cruz, Taylor Shainline, Victoria Corum, and Lina Saenz, and Caitlin Callahan.
- In the Cosmetology program - Shayonna Kelly, Brittney Pritchard, Shannon Kabilko, Ashlee Norris, Ciara Shore, Christine Frazier, Ashley Senn, and Ashley Baldassari.
- In the Construction Technology program - Joey Stasik, Dante Auman, Zachary Magyar, Mark Ames, A.J. Moll, Chase Adamski, James Williams, Nick Zipay, and Evan Downie.
- In the Retail Trades program - Rosalie Nodolski, Davenia McKim, and Zachary Haines
- In the Auto Technology program - Cody Christman and Zachary Moore.
- In the Culinary Arts program - Richard Gibson, Brittnee Epps, Brianna Mayberry, Jacob Watt, and Janisia Brinkley.
- In the Health Technology program - Madison Camacho, Chasity Rodriguez, Dominick Rodriguez, Christian Morant, Janise Williams, Dawn Henderson, Daisy Miller, and Anika Watkins Frazier.

The Career Technical Education teaching staff includes:

- Automotive Technology - William Bertoti
- Construction Technology - James Brazill
- Health Technology - Michaela Johnson
- Childcare - Marilyn Bainbridge
- Accounting - Justin Detweiler
- Retail Sales and Marketing - Kevin Pascal
- Cosmetology - Diane Shoffstall
- Culinary Arts - Mary Jo Kuhwald
- Business/Entrepreneurship - Dennis Arms, Dave Todd, Rebecca Hesier, Brett Myers

For more information contact John J. Armato, CAA, Director of Community Relations at 610.323.6274 or jarmato@pottstownsd.org.

RIBBON CUTTING



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TriCounty Chamber Ambassadors, Members of the Borough Council, and the Giannopoulos family cut the ribbon at the opening of Sly Fox Brewery's Tastin' Room. Managing Partners: Front row, second from left – John Giannopoulos and cutting the ribbon with scissors – Pete Giannopoulos



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BUSINESS CARD EXCHANGE

On July 31st, Chamber Members gathered at the Chamber office for a Business Card Exchange. Attendees were able to network and enjoy a continental breakfast on the Chamber's rooftop deck.



Above: Networking on the rooftop deck at the Chamber Office!



Below: Networking at the July Business Card Exchange.

Above: Cathy Paretti, The Gallery School; Steve Bamford, PAID, Inc.; Andreina Erwin, AE Solutions, LLC; David Telstar, Reading Art Works



Below: Steve Bamford, PAID, Inc.; Tom Gugerty, Citadel Federal Credit Union



Below: Janice Tyson, Community Health & Dental Care; Paula Kamp, Community Health & Dental Care



Left: Bill Haley, Route 422 Business Advisor; David Green, Sound Marketing Resources



Right: Dawn Carrion, Comfort Inn & Suites of Pottstown; Al Patel, Comfort Inn & Suites of Pottstown; Bill Wellen, FASTSIGNS; K.J. Anderson



TRICOUNTY AREA
CHAMBER OF COMMERCE

Economic Development Luncheon

SAVE THE DATE

Tuesday,
October 30, 2012

FEATURED SPEAKER

Julia K.
Hearthway

Secretary
Pennsylvania
Department of Labor
& Industry



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MUNICIPAL MANAGERS. Do You Get What You Pay For?



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

People employed in the public sector have to put up with a lot because they are always under the scrutiny of the taxpayers. Taxpayers pay the salary of public employees like a borough manager, main street manager or any number of full time officials administering departments and crews.

I watched with a little bit of amusement recent developments in Pottstown about the salary range for the prospective new borough manager. The question is "Do You Get What You Pay For"??

The answer from my perspective is that yes you do. There is the chance that you make a mistake and misinterpret someone's credentials or simply choose the wrong person. If the wrong person is selected, at least you did bring qualified candidates to the table and chose not to accept them.

When I was younger, I changed jobs every year or two even if I did not have to change. I wanted to do different things and go to different places. I did

not care about the salary I cared about the challenge. I took a \$25,000 cut in pay to take the Phoenixville Main Street position. The fact that I had a settlement from the South Street Headhouse district had a lot to do with my decision. I could have pocketed the extra dough and took a job of equal pay.

I chose Phoenixville because of the challenge, and I knew I would have them swimming in cash in no time and my salary could be adjusted. Later my time in Phoenixville was well compensated as they appreciated what I did and tried not to lose me to another town. They felt that my presence in downtown was beneficial.

(See "Downtown Marketing And Development" on page 49)



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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

Most people are not like me and seek the security of a long-term position and seek a salary that will enable them and their family to live decently. I see a lot of ads and I think about who is going to apply. I get a chuckle out of some of the salaries that are offered, particularly for Main Street positions. In Main Street you put all your best people forward to form a board, and place all your hopes and dreams for your downtown in the hands of the paid professional. Then when it comes time to hire the professional, the amount paid is not near the going rate. The program fails or the manager decides to go to grad school so they can make some real money and all the hopes... and all the dreams take a fall and will be brought up again in ten years.

Pottstown has been through a few borough managers. According to my memory they last two or three years. Now a consultant comes in and tells Pottstown Council they need to pay more to stay competitive. \$110,000 to \$130,000 is a lot of money. It is more money than the City of Coatesville was willing to pay. When I applied for that

job I was willing to take a \$20,000 cut. I asked \$120,000 and that was too much. They eventually hired someone for \$95,000 and he was fired one year later. Did they get what they paid for? I do not know. Would I have done better at \$25,000 more? Not sure. It could have been me being fired I suppose.

A salary of \$110,000 - \$130,000 seems in line when you want to bring a higher caliber person to the table. It may not be in line with the populous that makes less than that per annum. Comments like "what does he manage?" posted under newspaper articles show a total lack of understanding of the complexities of municipal management. Towns that hire talented people do better than towns that hire people who have little or no talent.

In one of my management positions, I was in a situation where I had a great borough manager who quit, citing integrity issues. Then I had... in my professional opinion... a less than stellar borough manager who set back

(See "Downtown Marketing And Development" on page 51)

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Schultz Technology Refreshes and Simplifies Brand Identity

Welcome to the new Schultz Technology! For the past 12 years, Schultz Technology, operating as Schultz Technology Solutions, has served as a one-stop shop for both residential and commercial information technology needs. CEO Baran Schultz and his superlative staff are tremendously grateful for the clients and increasing opportunities that have helped the company grow. They are also fortunate to be able to call their clients friends.

The company is evolving, and as such, has refreshed and simplified their brand identity to "Schultz Technology." This new look signifies a renewed commitment to the business and to exceeding clients' expectations. The company's primary goal remains to add value to current offerings by providing new, innovative options including training and consulting.

Schultz Technology continues to provide expertise in: Computer Network Design and Support; Email Hosting; Phone Systems (IP, Digital, Analog); CCTV, IP Security Cameras; Access Control; Fire Systems; Security Systems; Voice and Data Cabling; Home Theaters; Smart House Technology; and Offsite Data Storage.

Baran Schultz explains that much of the inspiration for the new brand comes from his company's service-minded mission and commitment to client relation-

ships. That idea was also the inspiration for the company's new tagline, "I.T.'s Best Friend." As a trusted and reliable source for all of your technology needs, the staff at Schultz Technology often think of themselves as an extension of your internal team.

"These exciting changes would not be possible without our clients," Baran Schultz said. "Thank you, on behalf of everyone at Schultz Technology, for your continued support and endorsement. We look forward to continuing all you have come to expect from Schultz Technology and more."

Beyond being able to handle just about anything related to technology, and never saying "no," Baran Schultz attributes the growth of his business to setting the highest standards of customer service as a priority for himself and his skilled staff. "There are other companies out there who do the things we do, but what sets us apart is our attention customer service. We always answer our phones. If it's after hours, someone will return your call within 10-15 minutes. We pride ourselves on making sure that our customers will get a call back and quick response and resolution," he said.

For additional information about Schultz Technology, please contact Baran Schultz at baran@schultztechnology.com or 877.435.6204, and visit www.schultztechnology.com. 🗑

NAI Keystone Commercial & Industrial, LLC Announces Recent Transactions

NAI Keystone's Bryan Cole handled a lease renewal for The Reading Hospital & Medical Center at 2101 State Hill Road in Wyomissing. The total leased space was 16,554 SF and is utilized for their Physical Therapy Operations. Bryan Cole assisted the hospital in renegotiating the terms and the economics which ultimately ending in a savings of over \$250,000, over the term of the lease or approximately 12 percent savings annually. Bryan utilized his detailed market knowledge to help get the best pricing possible while maximizing the incentives.

The property is owned and operated by Interstate Commercial of New Jersey. Some of the co-tenants in the center are Starbucks, Metro Bank, Salad Works, and a former Rite Aid Suite. Bryan recommended to the Hospital and all of his clients to start renegotiating leases well within one year in advance to ensure they have the most leverage possible. If a client waits to long to start the process it may be placed in a position to renew at unfavorable conditions.

NAI Keystone's Bryan Cole and Steve Willems handled the sale of 330 N. Wyomissing Ave in Shillington, a 28,000 square-foot Flex facility owned and operated by Goodwill Keystone for over 10 years. The facility was vacated in 2012 due to Goodwill purchasing a larger facility for its use in St. Lawrence Twp. Berks County.

The property which was situated on 1.76 acres and included 28,000 sf of build-

ing spread-out over two floors was purchased by Lausch's Moving Company, which intends on utilizing the facility for its operations. The building was in good condition and provided ample parking for Lausch's operations. NAI Keystone was the sole broker in the transaction.

NAI Keystone's Bryan Cole & Steve Willems also assisted Muhlenberg Township in purchasing their new facility along 5th Highway at 210 George Street. The building was formally owned by a real estate investment company and then by Beneficial Savings Bank who sold it to the township. The property was originally listed at \$2,750,000.00 due to the extensive amount of improvements completed by the investment group; and after negotiations and utilizing the detailed market knowledge along with taking advantage of the current market conditions, NAI assisted the township is finalizing a deal at \$1,150,000 which equates to \$27.38 per square foot. The total building size was 42,500 sf, which includes the lower level.

NAI Keystone is a full service commercial and industrial real estate firm. NAI Keystone maintains a prominent market share in Berks and Schuylkill Counties. NAI offers various services including but not limited to; Landlord representation, tenant representation, consulting services, site development, site selection, and property management. For additional information, please call 610.779.1400. 🗑





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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 49)

the borough as many years as the first one had pushed it forward. Then I had a so-so manager who went through the motions to consolidate power and failed to execute. All of these people made approximately the same amount of money.

Therefore, it leads me back to the question that is before us. Do you get what you pay for or is this a big waste of money and time? The answer is that it will depend on the qualities and traits that they seek in a manager and whether or not it is a good fit with the Borough. By offering more money, they will have presented to themselves with an array of candidates that can do the job. Each of the candidates will need a "price," but it will depend upon whether or not he or she wants to undertake the challenge and do it for less money than they could normally make. I know I would take a cut to work in Coatesville but could not entertain that in Pottstown because it is not bad enough to warrant that kind of challenge (it is not calling my name). That place can be revitalized in a heartbeat if they had a leader.

Could you get a manager for less and have them be successful? Depends on the person, but I believe you will do better with a wider array of candidates to expand the choices. There is no rule that you have to award the high end of the salary scale. Maybe someone will recognize that Pottstown is the challenge that they have been waiting for, and do it for less.

My conclusion is that the consultant hired to do the search knows what he is talking about, and borough council should listen to him. The amount stated by no means is an inordinate sum and could mean good things happening for years to come. 🗑

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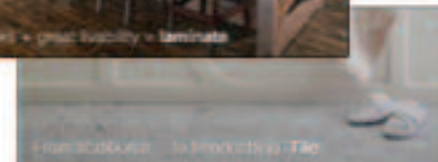


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LEGAL PERSPECTIVES

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

A marriage means many things: often thoughts go to the ceremony, the ring, kids and the house with the white picket fence. While on the surface that is what marriage is, under the umbrella of the law it means much more.

As same sex partners are aware, the majority of our states, 45 to be exact, prohibit same sex marriage. Five states currently allow same-sex couples to marry. In date order, those states are: Massachusetts, Connecticut, Iowa, Vermont and New Hampshire. The District of Columbia also now recognizes gay marriages as of March 3, 2010 ("Which States Allow Gay Marriage?" by Steve Williams, January 17, 2010). The inability to marry or the decision not to marry precludes a couple from many rights, protection and benefits. It should also be noted that not only does Pennsylvania no longer recognize "common law marriage," it specifically defines marriage as between one man and one woman.

The Commonwealth has enacted Pennsylvania's version of the *Defense of Marriage Act*, 23 Pa.C.S. § 1704, which reads "It is hereby declared to be the strong and longstanding public policy of this Commonwealth that marriage shall be between one man and one woman. A marriage between persons of the same sex which was entered into in another state or foreign jurisdiction, even if valid where entered into, shall be void in this Commonwealth."

The institution of marriage carries with it many legal rights, protections and ben-

efits which derive from common law or have been codified into statutory law over the years. These include:

Estate Planning Benefits: If you die without a Will, your spouse will automatically inherit a share of your estate assets under the intestacy law. The law of intestate estates prescribes how your estate assets will be distributed upon your death, but those assets will only go to close family members, not same sex domestic partners.

Tax Benefits: Married couples can file joint income returns, allowing for many tax deductions and offsets. In Pennsylvania, the inheritance tax for property passing to the surviving spouse is zero, whereas the tax on property passing to non-family members is 15 percent.

Medical and Funeral Decisions: Most hospitals will allow a spouse to visit his or her husband or wife without the need for a power of attorney or other documentation, and may not seek other authority to make medical decisions the spouse's behalf if he or she becomes incapacitated or in a permanent state of unconsciousness. A domestic partner, on the other hand, cannot make medical decisions and may not even be allowed access to the hospital to visit. Funeral homes will typically

(See "Legal Perspectives" on page 55)

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PROTECTING YOUR PARTNER AND FAMILY (LGBT) COMMUNITY



INSIDE LOOK: EXTENDED CARE

Provided by Bonnie Heath, CLTC, Extended Care Specialist

Thanks to advances in healthcare and a healthier lifestyle, chances are you will live a long life. At least 70 percent of people over 65 will require some long term care services at some point in their lives. And according to a study by the U.S. Department of Health and Human Services, those who reach 65 will likely have 40 percent chance of entering a nursing home.

Reaching financial goals and protecting retirement assets requires careful planning for all of us, but it is especially true for the lesbian, gay, bisexual and transgender (LGBT) community. Many laws, programs and services do not provide equal protection and support for LGBT Americans. Despite paying into the Social Security system, same-sex couples do not receive the same spousal or survivor benefits as straight married couples this may cost LGBT elders an estimated \$5,700 a year in unavailable benefits.

IRA's and other retirement plan benefits as well as certain employee pension plans, do not offer the same financial protection that are offered to straight couples. Due to these inequities, if a long term care event happens, you or your partner may have less money in your retirement savings to cover the cost of care.

Another concern for the LGBT community is having a more limited support network. Today, about 80 percent of long term care in the U.S. is provided by family members. With fewer children than heterosexuals, and a potential lack of acceptance by biological family members, the LGBT community may have a smaller number of family members available to provide emotional, financial and care giving support. In addition, nearly 80 percent live without a life partner or significant other.

Charges for long-term care may be among the most expensive care a person may ever need regardless where the care is received. Many people are struggling to pay for long term care services out of their personal savings. This could change the outlook you have for the future. The national medium annual cost for a private room in a nursing home is \$77,745 per year or \$213 per day. The medium cost of in-home assistance is \$19 an hour or \$43,472 per year for 40 hours per week. Consider having to pay this on top of normal mortgage and utility monthly expenses. Even if you only need help for a short period of time, the cost of long-term care can seriously reduce personal and retirement savings.

Many of us believe the government will take care of us. Generally, Medicare is not designed to adequately cover long term care costs. Medicaid is a program for those with limited resources and generally requires an individual to "spend down" assets prior to becoming eligible for benefits. What's more since long term care is not considered medical care; many traditional health insurance programs won't pay for it. The U.S. Department of Veterans Affairs provides many benefits to veteran's straight spouses which may include pensions, medical; care and home loan guarantees. These benefits are not currently available to same sex partners. Finally, disability insurance may replace a portion of income if you are unable to work due to injury or illness—but it does not pay for long-term care.

Long term insurance may be an affordable way to pay for long-term care services without exhausting your retirement assets or personal savings and becoming a burden to your partner, family or friends. It may cover a wide range of options including choices of where you want services administered from home health care to assisted living facilities to nursing homes. Some policies will even pay for caregiving performed by friends and neighbors.

Having a say in who provides care is important. This is especially true for the LGBT community who may experience care providers who have social stigmas and prejudices, as well as, limited training on how to appropriately treat and serve them. Unfortunately, many assume that all elders are straight. Although we all face challenges as we age, the LGBT communities faces unique barriers that stem from programs and laws that treat same-sex couples differently from married straight couples. For this reason, it is particularly critical for those in the LGBT community to learn more about long term care insurance and how it can help assets and independence. 🗑️

For additional information, please call Bonnie Heath, CLTC at 610.326.6374 or email LTCSource@yahoo.com.

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LEGAL PERSPECTIVES

(Continued from page 53)

not seek authority from a surviving spouse to determine funeral, body disposition, or burial arrangements.

Receipt of Benefits/Death Benefits:

Married couples may take for granted their right to be the beneficiary of various forms of benefits, including medical insurance, retirement benefits, Social Security, and workers' compensation fatal claim benefits.

Family Law Rights: Our law is replete with protections for married couples who want to dissolve their relationship, including spousal support, child support, provisions for child custody, and the ability of the court to equitably divide marital property. Domestic partners cannot take advantage of these opportunities and protections.

The above list sets forth only a few of the rights afforded to married couples and consequently illustrates just some of the rights which domestic partners cannot enjoy. However, it does not mean that there is nothing that can be done to protect domestic partners. The law in this area is rapidly evolving. For example, many large companies now provide health insurance to domestic partners.

Family law attorneys are becoming increasingly savvy in their attempts to construct, by contract law or otherwise, some of the same rights which married couples enjoy.

People involved in domestic partnerships would be well advised to consult with a qualified family law or estate planning attorney to discuss their options. There are a multitude of ways in which the law can protect same sex partners absent marriage. If nothing else, at a minimum same sex partners should consider drafting a Will, Power of Attorney, and Living Will/Advance Healthcare Directive. They should also consider entering into a Domestic Partnership or Cohabitation Agreement. Same sex couples that have married legally in another state may not be afforded the protections of that institution in Pennsylvania. ▀

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

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Security Deposits: What Are the Landlord's Responsibilities?



REAL ESTATE LAW

By Andrew J. Monastra

A frequent question I receive from my investor clients is: What can I hold as a security deposit? This question is pretty well settled under Pennsylvania Law.

First, let's review the well-settled requirements of security deposits under the *Landlord Tenant Act of 1951*. A security deposit is a deposit in escrow in case of damages to the leasehold and/or default in payment of rent. *The Landlord Tenant Act 68 P.S. Sections 250.511.1 to 512* states the rules regarding security deposits, which apply only to residential leases. The tenant cannot waive the benefit of the security deposit

rules in a lease; any attempt to do so is void and unenforceable.

Deposits may not exceed two (2) months of the rent for the first year of the rental. During the second and subsequent years and renewals, a security deposit greater than one (1) month rent may not be collected. After five (5) years, the landlord cannot increase the deposit due to an increase in rent. For the first two years, the security deposit must be held in escrow, but not necessarily in an interest bearing account. After two years, the deposit must be placed in an interest bearing account of a federally or state regulated bank. The landlord must provide the name and address of the bank to the tenant, as well as the amount of the deposit. This interest must be paid annually to the tenant on the anniversary date of the lease; however, the landlord is entitled to deduct an administrative fee of one (1.00%) percent as an administrative fee.

After the lease has expired, a landlord who desires to keep all or a portion of the security deposit to compensate him/her for physical damage to the property is required to provide written notice of the

(See "Real Estate Law" on page 58)

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MEDICARE MOMENT

By Elizabeth Snyder, Main Street Financial Partners

Big deal. What difference does it make? IT MIGHT JUST BE ONE OF BIGGEST DECISIONS OF YOUR LIFE THAT COULD CHANGE NOT ONLY YOUR HEALTH, BUT YOUR FINANCIAL FUTURE FOR BETTER OR WORSE.

We are getting closer to the time of year when Medicare beneficiaries are faced with the decision to keep their current insurance or to make a change. The Annual Election Period, or AEP, will start in mid October and run through December 7th. This is the time when beneficiaries are allowed to change their drug plans or Medicare Advantage Plans that include drug coverage.

As the economy has been in a steady downfall, senior citizens have felt the pain in the form of lost money in the stock market and measly or no increases in their social security checks. It makes sense that people would want to cut costs where they can. What I'm going to explain to you is how cutting your costs for insurance may actually put you in the hole.

As you do your research on the types of plans available, you will come across Medicare Advantage, Medicare Supplement and Medicare Part D. First thing I want to tell you is that Medicare Advantage Plans are the types of plans insurance companies are pushing their agents to sell. Of course, it is illegal for an agent to bully a customer into a certain plan but companies are finding ways to make you, the consumer, believe that this is always the best option for you. For

some it very well may be the best option, but for many it is not and unfortunately they regret their decision as soon as something serious comes up with their health.

The reason insurance companies want you to get a Medicare Advantage Plan is because they receive a huge monthly payment from the federal government for each person that enrolls into the plan.

They claim to be looking out for your best interest, but the almighty dollar is what is driving their sales pitch. My advice: if you are looking at an Advantage plan then do so very carefully. Make sure you ask if your doctor accepts the plan. And, don't just ask the agent selling the plan, ask your doctor too! Make sure to ask for hospital co-pay amounts, outpatient co-pay amounts, lab work co-pay amounts and out of network charges if the plan allows it. Many agents do not disclose this information, or they skim over it very quickly so that the customer doesn't get a chance to ask questions which leaves them confused.

In my personal and professional opinion, if you can afford a Medicare Supplement policy — get it. We are all getting older; with age comes health complications for many.

(See "Medicare Moment" on page 59)



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REAL ESTATE LAW

(Continued from page 56)

damage to the tenant within thirty (30) days of termination of the lease or upon surrender and acceptance, whichever occurs first. This notice has to provide an accounting of the reasons for keeping the deposit for damages to the leasehold. The letter must also be accompanied with payment of the difference between the security deposit and the damages, if the damages listed are less than the security deposit. Failure to provide the list within thirty days forfeits landlord's rights to withhold the deposit or bring suit in court for damages to the leasehold. Even worse for the landlord, if he/she failed to pay the tenant the difference between the security deposit and the actual damages within thirty (30) days, the landlord is liable *in assumptis* for double the amount that the security deposit exceeds the actual damages. If the landlord receives the forwarding address and keeps the deposit without providing the written list of damages, the landlord 1) forfeits his rights to keep the deposit unless the deposit amount is equal or less than any rent owed; 2) forfeits his right to sue the tenant for damages to the property and 3) is liable

for double damages, assuming no back rent is owed.

Wait a minute, you say. What if the tenant just skipped out? The tenant must provide the landlord with a new address in writing or the penalty provisions (double damages) are waived. Tenant could still sue for the return of the deposit, though. The only known Pennsylvania appellate case held that providing a return address on an envelope sent to the landlord is sufficient notice (*Adamsky v. Picknick*, 412 Pa. Super. 544, 603 A.2d 1069 (1993)). A telephone call is not "written" notice, either. Therefore, it is important to send out that list of damages as soon as you find out the tenant's address. The absence of written notice of the new address does not insulate a landlord from the tenant attempting to recover the deposit itself, but only prevents the tenant from seeking double the amount of the security deposit as damages.

As in all things, it's best to know the rules of the game before you play. You'll come out a winner more frequently that way. ☐

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

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MEDICARE MOMENT

(Continued from page 57)

A Medicare Supplement policy is going to give you the peace of mind that if something catastrophic happens (such as a heart attack needing open heart surgery):

- You will be covered with little to no out of pocket expenses other than your premium (depending on the type of plan you choose and if you choose a plan with a deductible).

- You have the freedom to choose any doctor that accepts Medicare and don't have to worry about networks and searching for a specialist that takes your plan.

- You don't have to worry about claim forms or multiple bills showing up in the mail at home after a procedure.

Typically, a Medicare Supplement plan will run from just under \$100 to as high as \$400 depending on your age and which plan you choose. The earlier you get one the cheaper it will be. There are also discounts available for having the premium automatically drafted from a checking or savings account, for early enrollment and for having someone in the same household with the same plan.

When it comes to Medicare Advantage plans things get more complicated. They can have a pretty low or even no monthly premium. However, in lieu of this premium, you will be paying a co-pay for each service you receive from a healthcare provider. For example, my last clients I sat down with have a Medicare Advantage plan and have had it since 2009. If they go to a primary care physician that is in the network they have to pay a \$30 co-pay for each visit. My client was recently diagnosed with Coronary Artery Disease. He went to his primary doctor for his regular check up, which is a \$0 co-pay because you get one free one each year. He mentioned to his primary physician that he was having chest pains when he worked out or was working in the yard.

She immediately ordered an EKG which showed that there could be problems and she had to request approval for a stress test to be done. The insurance company denied the request. She had to request another type of stress test and it was finally approved. My client ended up having to pay \$200 of the outpatient bill for the stress test, a \$30 co-pay for the

(See "Medicare Moment" on page 61)

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Local Law Firm Moves Across Town Restores Spanish-mission style home for new office

Wolf, Baldwin & Associates, P.C. recently announced their new office location at 800 East High Street in Pottstown. The firm, founded by Jack F. Wolf, had been previously located on North Hanover Street since 1973. The new building gives the firm approximately 50 percent more office space.

"We are pleased and excited to stay in Pottstown" said Mr. Wolf. "We engaged in an extensive search throughout the surrounding area, but we remain committed to the Borough. We completed a significant amount of work on the new building, and are proud that it has been restored to its former grandeur."

The building was built in 1909 by Joshua Lessig as a home for himself and

his new wife, Florence. He was one of the original stockholders of Citizens National Bank as well as its president for a few years, and was an officer of the Pottstown Gas and Water Co. After his passing, the home was occupied by his son, Brooke Montgomery Lessig, who resided there until his death in 1980.

The firm used The Whitegate Contracting Company, Inc., of Douglassville as general contractor for the project. "We have enjoyed the opportunity to work on the recent, complete renovation of 800 East High Street, Pottstown," said Christine Elliot of Whitegate. "We appreciate being trusted with the task of bringing back

(See "Wolf, Baldwin & Associates" on page 62)



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MEDICARE MOMENT

(Continued from page 59)

doctor, a \$15 co-pay for lab work and then he had to go back to his primary physician two more times within the course of two weeks costing him another two \$30 co-pays and another \$15 in lab work. Yes, the total bill would've been higher if he had not had insurance in addition to Medicare, but if he had gone with a Supplement plan he wouldn't have had these co-pays to worry about and he wouldn't have had to worry about the stress test not being approved by insurance because the Supplement plan does not require approval for diagnostic testing.

What is even more disturbing is if he had needed to have a stint put in then he would've had to stay in the hospital for about \$270 per day. So, in theory, a Medicare Advantage plan is a good plan, but only if you never get sick or never will have a major medical situation. It is very hard to determine what your expenses may be with an Advantage plan because you can't foresee what could possibly happen to your health in the future.

What I have personally seen in the past six years as an insurance agent is

that the people who enroll in a Medicare Supplement policy seem to be more satisfied with their plans and are not worried about their future healthcare needs. The ones that are enrolled in Medicare Advantage tend to leave the plans as soon as they can after a health issue arises because of the surprising costs they incurred while getting treatment.

Be careful while shopping, ask questions and get the answers before enrolling, and keep in mind that even though you might be healthy now it doesn't guarantee that you will be in the future. Protect yourself from financial ruin that comes with healthcare costs and the best advice you will receive is from people who have the insurance and have used it, not the ones selling it to you.

Don't hesitate to call us here at Main Street Financial so that we can help you and your loved one in deciding before the crunch of AEP is here. You can call to speak with one of our Medicare experts to get the information you need to be ready for Annual Open Enrollment or visit us on line at www.MainStreetFinancialPartners.com for the most up-to-date Medicare information. ■

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WOLF, BALDWIN & ASSOCIATES, P.C.

(Continued from page 60)

to life this striking Spanish Mission building, a vital piece of Pottstown architecture."

Mark Elliot, co-owner of Whitegate with Christine, added, "As general contractor for the project, Whitegate made every effort to do business with local suppliers and employ local trade contractors. We particularly enjoyed an exceptional working relationship forged with both the Wolf family and their architect, Julia Metcalf, of Julia Metcalf Architecture & Interior Design LLC. Christine and I would also like to thank our right-hand man, Tracey Pethel of Stowe for his excellent craftsmanship and assistance."

"Working with both Whitegate and Julia has been a pleasure," said Levi Wolf, who joined his father in practice in 1996. "Julia is a fully licensed architect with 12 years of professional experience in both architecture & interior design. She handled the aesthetic design of the interior space to create a warm and inviting, yet professional and functional

workspace, as well as the tricky architectural aspects of making sure we were in full ADA and IBC compliance."

"We are particularly proud to offer full handicap accessibility," added Mr. Wolf. "We have a dedicated handicap spot in our private parking lot, a fully compliant ramp in the front of the building, wheelchair seating space in our waiting room and an ADA restroom."

Shortly after the office relocation, the firm will be joined by Charles D. Garner, Jr., Esq., formerly of Garner and Bauer. Mr. Garner brings with him an extensive Municipal, Real Estate and Zoning Law practice.

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

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