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## In This Issue | OCTOBER 2012



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*“We don’t try to be everything to all people; we make it our business to be experts in Medicare and the products that fit the needs of 65 plus.”*

**By Elizabeth Snyder, Broker / Owner**

‘Main Street’ is not your typical insurance and financial firm. When I founded the company several years ago, we set out to achieve extraordinary goals and gain recognition as the foremost knowledgeable, service-oriented senior insurance and financial services firm in Eastern Pennsylvania and surrounding areas. We believe that our clients deserve counsel that is in their best interest — not the pockets of their advisers.

As a woman and self-defined entrepreneur, I have always loved sales. Finding a specialty niche in any business is rewarding, but finding a niche in Medicare has been extremely satisfying for me personally. It is not just a business, but being an advocate that can truly help people live better lives.







One third of our population is on Medicare. With our country's passion for youthfulness and longevity, there is no lack of quest for finding someone who can explain Medicare in simple understandable terms. Is that possible? *Is that even possible?* As complicated as Medicare can be, the overall foundation and offerings are quite simple to grasp if presented properly.

Frankly, why should anyone pay attention to the government-sponsored, confusing, poorly communicated site known as Medicare.gov, an agency known as CMS, "Centers for Medicare and Medicaid Services"? They utilize yet another complicated and confusing Government agency, Social Security Administration to implement Medicare enrollment. Social Security, in turn, gives beneficiaries a card and a book ("Medicare and You") and calls it a day.

With that said, here are two good reasons why you should understand Medicare and do a little more research:

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(See "Cover Story" on page 6)



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## COVER STORY

(Continued from page 5)



**Elizabeth Snyder, Broker/Owner,  
Main Street Financial Partners, LLC**

For the past twelve months, I have been writing the “Medicare Moment” articles within this publication hoping not only to catch the attention of Medicare beneficiaries, but to truly shed light on a very dark hole of critically important information concerning one-third of our nation’s population. I personally have a passion for life in general and especially for the time I spend professionally.

Donald Trump once said: “The most important thing in life is to love what you’re doing, because that’s the only way you’ll ever be really good at it.” This is at the heart of my passion for educating seniors and being on that watchful wall of advocacy for my clients.

This cover story is dedicated to drawing attention to what Main Street Financial Partners offers, but more importantly to bring attention to the start of AEP.

AEP is an acronym for Annual Enrollment Period — a critical period of time in the Medicare world where people 65+ can change their Medicare Advantage Plans to another company or simply back

to Original Medicare. More importantly, it is the time when one can evaluate their plan’s coverage — or lack thereof — and get serious about understanding Medicare and how they can stop the torrent of cash flowing from their wallets to pay absorbent premiums, co-pays, and deductibles.

Believe it or not, the federal agency, CMS, *aka*, Medicare, has provided since the beginning of Medicare (in 1965) the most wonderful Medicare Supplemental Plans known as Medigap Plans or Policies. Yes, our Federal Government has provided, and still provides, the best coverage for Medicare beneficiaries. If I did not specialize in this field I would be hesitant to believe it too. For additional insight, feel free to review our past publications or simply call us at our office for a free no-obligation consultation.

I could tell story after story about all the wonderful people I have met and helped, but today I’ll share just one that will illustrate why Medicare is so important to keeping your “financial house” in order.

(See “Cover Story” on page 56)

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# POTTSTOWN... POISED FOR REVITALIZATION

*A Conversation with  
Andrew J. Monastra, P.C.*



By Bill Haley

As Pottstown borough council completes the process of hiring a new manager, the signs of progress on the road toward the revitalization of this once-thriving post-industrial town are unmistakable. The recent opening of the Montgomery County Community College University Center at 95 South Hanover Street now extends MCCC's West Campus to within clear view of the downtown. Across the street, at Hanover Square, the next phase of new town homes are springing to completion and new residents are moving in who will surely take advantage of the convenience of eating and shopping locally for goods and services.

The Sly Fox Brewery chose Pottstown as the home of its 30,000 square-foot production facility and Tastin' Room, now open at 331 Circle of Progress. Sly Fox recently treated borough residents and visitors to its "Can Jam Festival 2012" on September 22. A solid core of established local businesses have weathered the recent economic storm and continue to operate successfully in the borough.

Weitzenkorn's Men's Store, situated in the heart of downtown at 145 East High Street, has been in operation since the Civil War ended in 1864. Pottstown Roller Mills, at 621 Industrial Highway, just down the street from Hanover Square, has been serving Pottstown since 1725 and is one of the oldest continuously running businesses in Montgomery County.

(See "Pottstown Revitalization" on page 8)

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## POTTSTOWN REVITALIZATION

(Continued from page 7)

Encouragingly, additional new businesses are beginning to spring up in town as well. Pottstown's arts and culture organizations and venues, like the Steel River Playhouse and Art Fusion 19464, are gaining momentum, drawing more visitors and foot traffic to East High Street, and spreading a positive and inviting image of the borough throughout the region. Most important, an increasing number of energetic and committed individuals, perhaps none more so than local real estate attorney Andrew J. Monastra, are making a huge difference in efforts toward the revitalization of Pottstown, propelling the borough forward through their collective ongoing efforts.

Monastra's law practice, located at 740 E. High Street in Pottstown, centers around residential and commercial real estate transactions, business formation, resolving complex title issues and serving as underwriting counsel to many federal credit unions.

Monastra is also the owner of Heartland Abstract, Inc., a title insurance agency, and the managing partner of Venture Settlement Services, LP, another affiliated business title agency whose limited partners include banking institutions, mortgage brokers, individual realtors and real estate agencies.

Over the years, Monastra has carved a niche in the representation of federally chartered credit unions, assisting them in mortgage underwriting, title review, document preparation and post closing compliance issues.

Monastra is passionate about his work, and equally passionate about the revitalization of Pottstown. He looks at the borough and sees the proverbial glass as more than half full, pointing out some of the town's unique and obvious assets — the college, The Hill School, proximity to the Schuylkill River and Riverfront Park, the Steel River Playhouse, the Carousel at

Pottstown, an airport, a hospital, some excellent restaurants and a growing number of recreation facilities. He points to the hiring last year of Steve Bamford, executive director of PAID, Inc. (Pottstown Area Industrial Development Corp.) as a step forward for the borough. Bamford was hired to facilitate the process of bringing new businesses into town, and along with ex-borough manager Jason Bobst, is credited with assisting and encouraging technology company VideoRay, LLC to buy a building at 212 E. High Street and relocate to downtown Pottstown, bringing 35 employees working in management, corporate administration, marketing, engineering, assembly, and repair functions. The rapidly growing manufacturer of small underwater video equipment expects to increase the size of its workforce over the next several years.

As a member of the board of directors of several organizations working to improve Pottstown, including Pottstown Downtown Improvement District Authority (PDIDA), Art Fusion 19464 (formerly Gallery on High), Carousel at Pottstown, and an advisor to Mosaic Community Land Trust, Monastra not only contributes time, energy and ideas to these organizations, but also gives them much needed financial support as well.

It had troubled Monastra to see these and other non-profits, all trying to do good things for the town, complete against one another for dwindling grant monies available from cash-strapped government entities, and ultimately working against each other instead of together towards common goals. "Sometimes that can have a really negative effect on Pottstown," Monastra said. He recalled how, as a teen, his father encouraged him to save \$5.00 from each paycheck and how he never missed the

(See "Pottstown Revitalization" on page 11)

Andrew J. Monastra, P.C.

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## POTTSTOWN REVITALIZATION

(Continued from page 8)

money, prompting his decision to donate a small portion of some of his professional fees, divided evenly among his four designated beneficiaries. "I decided to take a little bit of my fee, and put it aside on a rotating basis, to assist these organizations," Monastra said. "It keeps rolling. And every month I walk over to the various agencies and give them checks. They're happy and excited. But I'd like other people to do it also," he added, challenging other attorneys and professionals to contribute one consultation fee per week to some organization working to improve the town. "You'd never miss it," he said. "It doesn't have to go to my four beneficiaries. It could go to the Senior Center or the Steel River Playhouse. Anybody. But give it to somebody," he urged.

Monastra explains that contributing to these organizations enhances the economic vitality of the town as a whole, which benefits everyone in the long run. It's not just giving money away. It's investing money in the community that will return to you by ultimately growing your potential customer base, he points out.

The concept of collective effort, on even a small scale, making a big difference, extends to a directive to buy local as well, Monastra said. "You need to keep the money in the community. You've got to keep passing that same dollar bill around, because then you will have done something good for the town. If you use local contractors to renovate a building, they will patronize the local restaurants and stores."

Speaking of the impending VideoRay move to the downtown, he said, "Every time you put some sort of business downtown, whether it's five, 10, or 100 people . . . maybe that means five extra sandwiches a week for Grumpy's or the Brickhouse, or Positively Pasta, or Argento's or the other restaurants. And a couple extra newspapers and packs of cigarettes for Cindy Brower at Cole's Tobacco. And extra hot dogs at Very Best. We've got to keep these people downtown," he said.

"I believe in this. I think it could work," Monastra says enthusiastically. "What we have to do is not give up, and

(See "Pottstown Revitalization" on page 12)

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## POTTSTOWN REVITALIZATION

(Continued from page 11)

not get frustrated and angry with ourselves, and compete against ourselves. We need to work amongst ourselves to create that which we want, which isn't going to be what it was like back in 1955, 1963. That is gone forever. We have to do something else with these buildings."

Even so, Monastra suggests that perhaps retail trends may be coming a bit full circle, and that could be a good thing for traditional towns like Pottstown. "I know people who work with the development of malls," he explains. "Malls are dying. Malls killed the downtown. Now everybody wants to go to Main Street at Exton and the stores at Upland Square, where you walk around, and it's kind of like a town. Well Pottstown isn't like a town. This is a town! This is Main Street!" he said, referring metaphorically to High Street.

"It's going to get better," Monastra said. "It's getting better a little bit every day. I refuse to give up. I refuse to quit. I refuse to stop working with people. I want to hear what you have to say. Let's go. Let's fix this. This is not an impossible problem."

Monastra gratefully acknowledges the efforts of scores of individuals who have contributed to the slow steady progress of revitalization in the downtown over the past ten years, and even before that— some who have moved on, and some who continue to participate in the process. "There has been a new group of people who have gotten involved, who are not worn down," Monastra said. "Some of the old guys are worn down, and I get it. I understand and do appreciate that. But thankfully we've got people like Sheila Dugan, Cindy Brower, Erica Hornberg Cooper, Cathy Paretti. We currently have an incredible art show in town from a nationally recognized artist (Charlotta Janssen) called *Threads of a Story: Continued* (paintings of the mug shot photos of the Civil Rights icons, the Freedom Riders, runs through October 20) at Art Fusion 19464. It's been to major galleries, and after Pottstown, the next stop is the Smithsonian. This stuff is happening. We have people who are excited!" Monastra said.

(See "Pottstown Revitalization" on page 14)

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## POTTSTOWN REVITALIZATION

(Continued from page 12)

"I've always had the concept of using what I do to benefit the businesses," Monastra continued. "The merchants downtown who hump every day to try to make a living. When people buy a house, they come in to my office and I do the settlement, and the deed comes. Wouldn't it be great if I could also hand them something like a welcome wagon coupon booklet? What do you need when you buy a house? You need paint, furniture, window coverings. You might need a new dentist. A new doctor or chiropractor. I would love to give the businesses in this town the opportunity, by virtue of some sort of package of incentives, to benefit from new residents shopping downtown or within the borough," he said, indicating he's enlisting the participation of local merchants to produce such a booklet.

Monastra applauds entrepreneurs like Dave Walsh, owner of the popular Brick House Restaurant at the intersection High and Hanover Streets, who has made a considerable investment in the town, as well as the efforts of Steve

Bamford in his role with PAID Inc. Regarding the possibility of luring a potential "anchor" store for the downtown, Monastra offered, "They need to make somebody an offer they can't refuse. Not just anybody. Somebody who is going to make a difference. Whatever you want, we'll give it to you, but only once. Whether it's Trader Joe's or somebody who's going to come in and put significant dollars into the town," he said, mentioning the former Dames Chevrolet building on East High Street as one possible site for such an anchor.

"One of the things that I think we'll get better at is working together," Monastra says, looking forward to what is possible. "Respecting each other's differing views. I preach this constantly. I don't want you to tell me that you agree with me. I want you to tell me that you disagree with me. I don't learn anything if you just tell me I'm right. I want you to challenge me and ask, did you think of this? Instead of being upset when someone doesn't automatically agree with me, I want to

(See "Pottstown Revitalization" on page 16)

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## BUSINESS PROFILES – POTTSTOWN

### THE BRICK HOUSE

Celebrating our fifth year in business, The Brick House, located at 152 E. High Street, Pottstown, continues to work diligently to remain a local staple establishment in the community. Our intentions remain to work in parallel with other community events, functions, and associations to mutually support growth and prosperity in Pottstown. While our staff of 53 has a primary concern in creating a good customer experience, they also share a personal commitment to Pottstown's revitalization.

The holiday season is approaching rapidly. Beginning with our annual Halloween theme party 'Superheroes' on October 27, and ending with our New Years' Eve Event. Fall cocktails, winter spirits, and pumpkin drafts are just a few of our current product features. Our holiday décor has become a local attraction;

including our large spooky accents for Halloween, a fifteen foot Christmas tree, large wreaths, and bright lights! Bring in the kids for some holiday fun.

Make a note business owners, directors, managers, and coordinators as this is a great time to plan your special event, corporate function, office party, or holiday celebration. Our discounted drink specials start at \$2, exclusive appetizer deals from \$5, and fixed-menu options can provide a cost-effective way for businesses to demonstrate appreciation and support to their employees. Feel free to contact us via phone 610.906.3527 or email [Inbox@PottstownBrickHouse.com](mailto:Inbox@PottstownBrickHouse.com) to inquire or book your event today!

We look forward to seeing you and your family soon! Thank you, The Brick House Staff. 🍷

### GRUMPY'S HANDCARVED SANDWICHES

Grumpy's Handcarved Sandwiches was started in 2010 at The Pottstown Farmer's Market. After developing a relationship with the area residents and local businesses, an opportunity came to move down the street and have their own space at 137 East High Street. It was a wonderful move and Grumpy began to flourish and show his talents to the world!

Grumpy is very involved with the community and prides himself in BUYING LOCAL as much as he can. Grumpy's vegetables are grown at the Community Garden on Chestnut Street, and what they have not grown for him, King's Produce on High Street is available. Grumpy's patronizes Hurter's Distributors, Company Cakes for our yummy fresh

morning muffins, and Twin Valley Coffee is freshly roasted for us— All keeping local dollars right here in town.

Our new location is also very much a part of the neighborhood. Friendly service is not the only thing Grumpy's has going for it. Our décor is only local photographs and newspaper ads that are all about Grumpy and the town he and his family cherish. Come in and enjoy the atmosphere, the free WIFI and a great meal of fresh turkey, roast beef and more!

Grumpy's caters seven days a week and will soon be offering rental of the shop on Saturday evening and Sundays. Need a space for a baby shower, sweet sixteen party, or surprise party? Come talk to us about GRUMPY'S! 610-323-1232. 🍷



## POTTSTOWN REVITALIZATION

(Continued from page 14)

encourage him or her to tell me what they think. Maybe we can make a better model out of differing views."

"I see The Hill School becoming more involved in the downtown," Monastra said, pointing to even more reason for optimism. "It's a great institution of learning, and they want to work with the town, partner with the town to create a vibrant area that the parents and students will want to interact with and go downtown," he said, adding, "If somebody figures out how to get Hill School students to hang out at their place, they'll be rewarded." Giuseppe's Pizzeria & Italian Restaurant, located across from The Hill at 864 E. High Street, is attempting to do just that, naming one of its signature sandwiches after a dormitory at the school.

"I think things are going in a positive direction," Monastra emphasized. "Albeit it's not as fast as people would like. Things aren't happening fast enough. And some people, unfortunately, are cheering against you because they want to say I told you so. It's easy to be unoptimistic. I get it," he said, seemingly unable to even utter the word pessimistic. "But you can't quit. In professional baseball, if you get three hits every ten at bats, you're making millions of dollars per year, and you're failing 70 percent of the time! I'm positive that five years from now, Pottstown will be a better place than it is today. Not that it's a bad place today. There are small things that we can all do. Support our local non-profits. Use local vendors. Patronize local merchants and service providers. Keep rolling that dollar over and over again."

About Andrew Monastra: Andrew J. Monastra has been practicing law since 1991, forming the current firm in 2000. Before that time he worked in the aero-

space industry while earning his *juris doctor* at night at the Widener University School of Law. Mr. Monastra earned his Masters in Business Administration from Drexel University in 1984 and earned a business degree from Villanova University in 1982.

Monastra's educational and business experience provide important cornerstones in his transactional law practice. He brings real world experience to his clients and translates complex transactions into a language his clients can understand. He assists clients with choosing a professional realtor, choosing a reputable lender, and choosing a title insurance company. Monastra can explain in plain, common sense language, the difference between what you want to hear and what you need to know, and guide you in the selection of a qualified professional realtor tailored to your specific needs. Throughout his career, Monastra has found that the formation of a cohesive team — realtor, attorney and client — is likely to produce a satisfactory result to the seller.

Over the years, Monastra has also carved a niche in the representation of federally chartered credit unions, assisting them in mortgage underwriting, title review, document preparation and post closing compliance issues. Monastra specializes in maximum accessibility to his clients, prompt response and answers crafted in common language. Monastra is always accessible to every employee at the credit union, from the president to the member service representative handling the day-to-day operations of the credit union.

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## BUSINESS PROFILE – POTTSTOWN

# MOSAIC COMMUNITY LAND TRUST

The road toward revitalization for Pottstown includes attracting and retaining businesses; promoting and supporting arts and cultural endeavors and ensuring that good housing opportunities exist for all current and future residents. With those principles in mind, the **Mosaic Community Land Trust** was established in 2011 through the repurposing of Preservation Pottstown, Inc., a 501 c3 corporation that has operated in the Borough since 1984 addressing issues relating to housing, building restoration and neighborhood stabilization. The establishment of a CLT was endorsed by a steering committee which included representatives of the Borough of Pottstown, Montgomery County (Housing and Community Development and Redevelopment Authority) and the community at large. Following a six-month evaluation process, the steering committee unanimously recommended that the CLT move forward. The mission of the organization is to provide permanently affordable housing and healthy living choices to people of modest means, and through education and participation, create a vital community with a focus on arts and culture to stabilize neighborhoods and improve the quality of life in Pottstown.

Mosaic has adopted a model for home ownership that has been successfully implemented in America since the 1970s and which has spawned over 430 CLTs across the country. The CLT acquires, renovates and constructs residential and mixed use buildings, sells or leases the buildings and permanently owns the land on which the buildings are located. The land is leased to the owner for a nominal fee. Since all subsidies remain in the building and there is no cost for the

ground, acquisition costs are lower than market rate. As the home is truly their own, it provides the homeowners with the same permanence and security as conventional buyers. The CLT model ensures that the investment that makes the building "affordable" will remain with the building and data through 2011 shows that the foreclosure rate of CLT properties is less than 1/12 the national average.

The organization's bylaws state that Mosaic is authorized to operate anywhere in the Borough, however, the initial focus will be in the neighborhoods bounded by High Street on the south, Beech Street on the north, Adams Street on the east and Charlotte Street on the west. The strategy of Mosaic is as follows: 1) Buildings will be acquired, renovated and maintained through the efforts of the CLT ensuring compliance with applicable ordinances, codes and laws using as much green technology and being as environmentally sustainable as feasible; 2) Leaseholders will be encouraged to actively participate in the efforts and operations of the CLT; 3) Partnerships will be developed with individuals, businesses, groups, corporations and governmental entities to facilitate the accomplishment of the mission and the carrying out of the purposes; 4) Programs, activities and events that generate neighborhood pride/community spirit will be developed and supported in collaboration with others. A community garden was developed and successfully operated in 2012 on land owned by the CLT (donated by the Pottstown School District) at 423 Chestnut Street; 5) Support for and collaboration with organizations that promote the arts, culture and innovation.

(See "Mosaic Community Land Trust" on page 18)

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## MOSAIC COMMUNITY LAND TRUST

(Continued from page 17)

Membership is open to any person 18 years or older who supports the purposes of the corporation, completes an application and has either paid the annual membership fee or receives a waiver. The members will elect the Board. The Board is ultimately to be comprised of nine members total, three from each of the three areas: (1) representatives of the low income community — this includes leaseholders of CLT properties, low income residents of the community or representatives of an organization serving the needs of low income residents of Pottstown; (2) representatives from the community — a resident, property owner, business owner or person employed in Pottstown meets this criteria; (3) the public sector — an elected official, appointed official or public employee from Pottstown or governmental or quasi governmental entity in which Pottstown is located fulfill this criteria.

The CLT solicits operating and capital funds from private individuals and companies, foundations, governmental sources (to include HUD, Montgomery County) and financial institutions. Soliciting for these funds will initially be carried out by volunteers, Board members and committee members. Ultimately, the function of grant writing will be a responsibility of the Executive Director. Mosaic anticipates to be led by a paid Executive Director; initially part-time but increasing to full-time as the assets and activities of the CLT expand.

Mosaic knows that partnerships will be essential to successful operation. To this point many different entities and individuals have given support in a

variety of ways. National Penn Bank provided a grant to pay for a consultant who has assisted the CLT in the organization process. Genesis Housing Corp will provide assistance and guidance regarding property acquisition and rehabilitation and education for potential homeowners. Mosaic expects to acquire some properties through donation from financial institutions. Andrew J. Monastra, P.C. facilitated the transfer of the community garden site to the CLT from the Pottstown School District. Davey Tree Experts, Lowe's of Pottstown, Colonial Gardens, Borough of Pottstown Parks and Recreation Dept., Penn State University and America Responds with Love, Inc. have rendered in-kind services, provided materials and donated planting items. A monetary grant from Susquehanna Bank to Genesis Housing Corporation through the Pottstown Neighborhood Partnership paid for the design and a generous grant from the Pottstown Area Health and Wellness Foundation funded the construction of the community garden project.

The members of Mosaic Community Land Trust are excited to take on the work that lies ahead and looks forward to continuing to form relationships, to develop partnerships and to gain supporters to assist in fulfilling the mission of the CLT. If you are interested in finding out more about Mosaic, contact Dave Garner: [dggarner1@comcast.net](mailto:dggarner1@comcast.net) or 484.945.0777. More information on Mosaic can be found at [www.mosaiccommunitylandtrust.org](http://www.mosaiccommunitylandtrust.org). See [www.burlingtonassociates.com](http://www.burlingtonassociates.com) for information on community land trusts. ■



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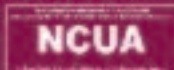
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## BUZZ AROUND THE BLOCK

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

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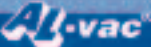
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## BUZZ AROUND THE BLOCK

(Continued from page 19)

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(See "Buzz Around the Block" on page 22)

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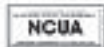
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## BUZZ AROUND THE BLOCK

(Continued from page 21)

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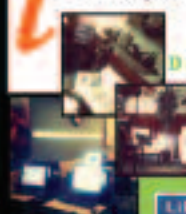


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*"Time is what we want most,  
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### LEADERSHIP AND SUCCESS

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

Two things that business owners have in common are that (1) we survive by translating our time into dollars and cents; (2) the clock is more often an enemy than a friend. There are ways, however, to rethink how we look at both our priorities and our time that can help. The rewards for those who are willing to do so include better efficiency, less stress, and last but not least, improvements on the bottom line.

Some months back, I ran a seminar on time management sponsored by a local chamber of commerce. A full contingent of participants, all professionals, had registered to attend and had paid for the session up front. All of these people were interested in discovering ways of using their time more effectively and avoiding the problems associated with falling behind in their busy schedules.

Interestingly enough, all of the attendees except two were late. The latecomers trickled in one by one, sheepishly voicing apologies and excuses for their tardiness. I found the irony of that situation to be humorous, but also informative. It sug-

gested that the inability to manage time itself can take on a life of its own, actively thwarting efforts to change it.

### Effective time management: A prerequisite for success

Success in any domain is all about using one's time in ways that are conducive to the accomplishment of one's own predetermined goals. If you closely observe people who are successful in their professional activities, you'll see that they are very attuned to the passage of time and are finicky about how they use it. To quote Ben Franklin, "Time is money."

(See "Leadership and Success" on page 29)



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## Listings For SALE

**FOR SALE-** (ZC2033) DOUGLASS TOWNSHIP, BERKS COUNTY (3) 1/4- 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, MYERTOWN- FORMER PERSONAL CARE FACILITY. 15 BRs IN MAIN BLD. 3RD FL. FEATURES 1BR OWNERS APT. 1BR UNIT AT REAR OF PROPERTY. POSSIBLE APARTMENT CONVERSION AND OWNER FINANCING. LARGE 7,346SF 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 \$350,000**

**FOR SALE-** (ZC2122) 124 NORTH CHESTNUT STREET, BOYERTOWN, 3,025SF PLUS LOWER LEVEL (BASEMENT)- 50% FINISHED. CONTAINS TWO POWDER ROOMS. MANY POSSIBILITIES. **ALSO FOR LEASE-\$2,500 PLUS UTILITIES. Reduced \$120,900**

**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. **\$950,000**

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

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

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

**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. PRICED REASONABLE AT **\$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. **\$175,800**

**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 \$114,900**

**FOR SALE-** (ZC2153) 13929 KUTZTOWN ROAD, FLEETWOOD- FORMER KIRBYVILLE HOTEL, STRUCTURALLY SOUND BUILDING ON 1 ACRE WITH 50 CAR PAVED PARKING LOT ON BUSY ROUTE 222. INTERIOR NEEDS COMPLETE RENOVATION. DRASTIC PRICE REDUCTION TO... **\$249,900**

**FOR SALE-** (ZC2154) BERKS COUNTY 42.8 ACRES- ROUTE 100 & MONTGOMERY AVENUE, NEW BERLINVILLE. MANY POSSIBILITIES. LOCATED ON MAIN HIGHWAY. CALL FOR DETAILS. **\$3,600,000**

**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**

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**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. LG BANK BARN FINISHED ON UPPER AND LOWER LEVELS. OVER 30 PARKING SPACES AVAL. HEAVILY TRAVELED MAIN ARTERY. ATTRACTIVE OWNER FINANCING. **Reduced \$650,000**

**FOR SALE-** (ZC2158) 360 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 9.75 ACRES- WITH PUBLIC WATER AND PUBLIC SEWER. PHASE IV OF TOWNHOUSE COMMUNITY. **Reduced \$250,000**

**PENDING-** (ZC2161) 1140 RIDGE ROAD, POTTSTOWN- SINGLE FAMILY ZONED CT. HOME IS COMPLETELY REHABBED. FEATURES CENTRAL A/C, LAUNDRY ON 1ST FL., 2 BA, 3 BR. ALL APPLIANCES INCLUDED. **\$179,900**

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

**FOR SALE-** (ZC2164) 4 ASH STREET, W. POTTSBORO- .96 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# 15-00-10420-004. **\$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., Bowmansville - 4,380SF 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. **\$265,000**

**FOR SALE-** (ZC2168) 2442 E. HIGH ST., POTTSTOWN- LDC 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-** (ZC2171) 342 S. 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. **\$160,000**

**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 T1H. PRICED TO SELL @ **\$93,900**

**FOR SALE-** (ZC2174) 885 SWEINHART ROAD, BOYERTOWN- MONTGOMERY COUNTY 6.42 ACRES. VARIOUS POSSIBILITIES. CALL FOR PRINT AND DETAILS. **\$150,000**

**FOR SALE-** (ZC2175) 435 MOUNTAIN HOME ROAD, SINKING SPRING- LARGE STONE BARN/RETAIL BUILDING + 25 GREENHOUSES ON 18+ ACRES ZONED LIGHT INDUSTRIAL. POSSIBLE PRIVATE CREATIVE FINANCING TO QUALIFIED BUYER. **\$895,000**

**FOR SALE-** (ZC2176) 371 CIRCLE OF PROGRESS, POTTSTOWN- SITUATED IN THE POTTSTOWN AIRPORT CAMPUS. 15,000SF OFFICE/WAREHOUSE BUILDING ON 5+ ACRES. EXPANSION TO CURRENT BUILDING IS POSSIBLE. DRIVE IN OVERHEAD DOORS AS WELL AS LOADING DOCKS. OFFICE SPACE, GARAGE SPACE AS WELL AS WAREHOUSE SPACE. MANY POSSIBLE USES IN THIS WELL CONSTRUCTED BUILDING. CALL FOR DETAILS. **\$350,000**

**FOR SALE-** (ZC2177) 2103 EAST HIGH STREET, POTTSTOWN MEDICAL OFFICE BUILDING- SITUATED WITH GREAT EXPOSURE ON HIGH STREET IN LOWER POTTSBORO TWP. 4,000+-SF OF MEDICAL USE ON TWO FLOORS. FULL BASEMENT FOR STORAGE FOR EASY ACCESS AND OFFSTREET PARKING LOT. HANDICAP ACCESSIBLE, WELL MAINTAINED AND READY FOR YOUR CLIENTS. **\$599,900**

## Listings For LEASE

(ZC2102) 1200 East High Street, Office Building, Pottstown- Suites from 200-1300SF. \$12,500SF includes all of bills.

(ZC2103) North Klein Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. \$9-10/SF (ZC2107) 100 Porter Road, Pottstown- Professional office building situated in the IMVED 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.

(ZC2108) Lamon Street, West Pottsgrove- 10,000SF to 15,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates.

(ZC2109) 251 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.

(ZC2112) 933 North Charlotte Street, Pottstown- 1 office suite available. Approximately 1,000SF w/ 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.

(ZC2114) 1153 Main Street, Littlefield- Downtown Littlefield office complex with over 8,000SF. Can be subdivided into smaller suites, great location. Call for details.

(ZC2115) 135 Walnut Street, Pottstown- West End 1,750SF of office area. Call for rates.

(ZC2118) Mantawary Road, Boyertown- 1,200SF retail/office space w/ powder room. Possible storage space behind office/retail area. \$800/month + heat & electric. Call for details.

(ZC2119) 302 State Street, Hamburg- Rent entire building or 1 of 2 portions. Front portion 3,000SF on 2 levels featuring w/ carpeting, gas hot air heat, window A/C, \$1,000/Month. Rear portion 1,700SF on 2 levels, gas hot air heat w/ central air, w/ carpeting, \$900/Month.

(ZC2120) Harrisville Road, Sissonesville- 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 equip. usage is included with rent. (ZC2122) 100 Moser Road, Pottstown- 1,500SF space for showroom office, Beauty Salon, various possibilities. New heating system, central air, powder room, ample parking in front of building. Convenient location with good visibility. Ready to move into. \$1,000/Month includes trash, water & sewer, snow removal. Lessor will pay yearly heater cleaning and repairs on heater/central air.

(ZC2123) 1100 South Hanover Street, Pottstown- North Country For Lease- GARAGE REPAIR/STORAGE SPACE. 1 space available (8000SF) 24'-12' doors. Call for rates.

(ZC2125) 208 E. Main Street, New Holland- 20,000SF (141) bldg. 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 of \$9,000SF MM + 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 only considered. **Will sell for 1.2 million.**

(ZC2126) 144 Holy Road, Gilbertsville- Boyertown area, approximately 5,000SF of office space with loading dock, (8) private offices, large open area, convenient location to Route 100. \$8,000SF (ZC2128) 2005 East High Street, Sanatoga, Lower Pottsgrove- COMMERCIAL office building situated in Sanatoga Village District. 1,900SF finished lower level and 2 car garage. Great location. \$1,500/Month + utilities.

(ZC2130) 1268 Reading Road, Bowmansville- 4,380SF Prof. Office Bldg. Ideal for medical or legal offices. Many other possible uses. Bldg. 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)**

(ZC2131) 416 S. Hanover St., Pottstown (2nd floor space)- featuring 90x30 shop, open area, 16x20 large storage room, not heated; 20x16 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.

(ZC2132) Route 100 & Farmington Avenue, Pottstown- Brand NEW Office Building situated off Rt. 100 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.

(ZC2133) 1033 South Hanover Street, North Country- Approximately 2,500SF zoned Village commercial. Could be used as office, retail or commercial space. \$2,335/Month R/M.

(ZC2134) 371 Circle of Progress, Pottstown Airport Campus- 4200SF warehouse, 2000SF attached garage area and 800+- office space. Can be leased together or separately. Loading docks and drive in overhead doors. Call for rates.

(ZC2135) 2103 E. High St., Pottstown- Medical office bldg. situated with great exposure on High Street in Lower Pottsgrove. 4,000SF 4+- SF to be leased. Offstreet parking lot. Call for terms and rates.

**LEASED-** (ZC2106) Boyertown Professional Space-

**LEASED-** (ZC2129) 416 S. Hanover Street, North Country-

**LEASED-** (ZC2124) 215 East First Street, Birdsboro-

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## LEADERSHIP AND SUCCESS

(Continued from page 27)

Even their leisure time is not squandered— it's invested. They use it to reward themselves for past successes, to relax, recharge, and to prepare themselves for future constructive efforts. In contrast, their less successful counterparts treat it as "downtime" and often squander it.

### Adherence to a clear set of values

Whether the domain is athletics, science, art, or business, high performance starts with an active awareness of one's values, and an unwavering commitment to acting in ways that are consistent with them.

Most experts agree that written mission statements, complete with specific goals and action plans are highly conducive to success. Likewise, businesses that adhere to well defined written strategic plans invariably outperform those that "fly by the seat of their pants."

### Deciding what we're not going to do

Success in any domain also means *eliminating* a lot of possibilities. In a society that has gone overboard with the concept of positive thinking and "can do" attitudes, many people have lost sight of one of the

most important foundations of success—a proper regard for the concept "can't."

Acting in accord with deeply held values means avoiding activities that are not consistent with them. Many people repeatedly fail in their attempts to manage their time better because they focus on "to do's," but then omit the important practice of clearly articulating the "don't's" that make the "do's" possible.

More often than not, it's a failure to consider the "don't's" that derails you. Procrastination is generally thought of as failing to do what one should, but it usually consists of engaging in activities of low value rather than simply doing nothing. Articulating what we're not going to be doing is something that can be highly beneficial, but is generally overlooked when we think about time management.

### Time management vs. self management

If you stop and think for just a moment, the term "time management" is probably a misnomer. The late, great Steven R. Covey, master of personal effectiveness, recommended that we get rid of it altogether and think in terms of "self management."

(See "Leadership and Success" on page 31)

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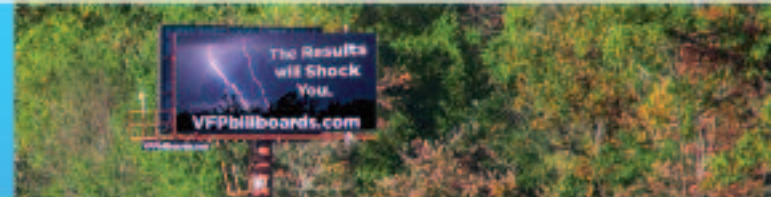
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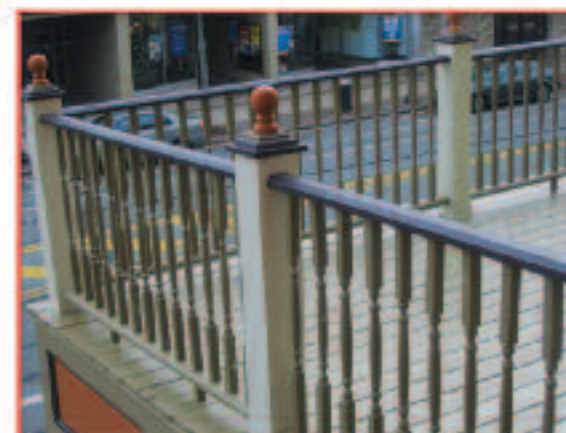
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## LEADERSHIP AND SUCCESS

(Continued from page 29)

He's right— we can't do anything to time. We can't control its passage, nor can we really create more or less of it. We can however, regulate ourselves relative to it. Not just our behavior— we can rethink how we look at ourselves, how we decide what's important, and how to prioritize our activities.

### The error of equating "urgent" with "important"

According to Steve Covey, one problem a lot of people have is that they confuse what's "urgent" with what's "important." People who make the most effective use of their time are keenly aware that these are two different dimensions along which priorities may be evaluated.

Urgent pertains to windows of opportunity— "do it now or it will be too late." An open window is closing, but does it matter? A lot of things are urgent, but not really important (e.g., "If I drop everything and leave now, I'll get home in time to watch "The Kardashians").

In contrast, some things are very important, and yet not urgent. For example, filing your income taxes is important, but if it's only January or February, it's by no means urgent—yet.

If you put it off until the second week of April however, it suddenly becomes both urgent and important, not to mention a lot more stressful than it needed to be.

### Applying this to business activities

Having a good sense of your business activities as well as what's important can be a good guide to understanding how you currently use your time and how to put it to much better use.

Try this. Start with a detailed and accurate accounting of your time during your work days. If you're like most people, such an account will shock you in terms how much time you waste and what might actually have been accomplished.

You can then use both the shock and your findings as the basis for making your days more productive and less stressful by applying the following steps:

- Clearly distinguish between the urgency and importance of each of your activities (be honest and put your 20/20 hindsight to good use— God gave it to us for a reason).

(See "Leadership and Success" on page 33)

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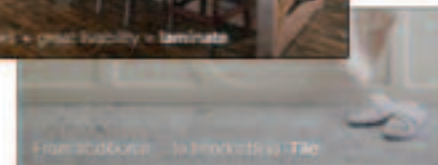


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## LEADERSHIP AND SUCCESS

(Continued from page 31)

- Prioritize your activities in terms of their importance (one way to do this is to think in terms of how much each one contributes to your bottom line. If you can convert them to dollars and cents, do so— in business, that's as good a metric as any).

- Put all "low importance" (low value) activities aside. You may have to reevaluate your use of email, social media, and a host of other indulgences, to decide what can go. Remember — *success is more often about what you decide not to do than is often thought.*

- Next, use the time you're reclaiming from the "low importance" activities that you've put aside to address the "high urgency," "high importance activities" first, but then:

- Systematically alter your plans to focus as much time as possible on activities that are characterized by "high importance" and "low urgency" (e.g., it's only January? Do your taxes now while the urgency is low—you'll be much happier later).

### Maximizing efficiency, minimizing stress

Realize an essential fact— your best business efficiency derives from those activities that are of high importance, but low urgency. These might include upgrading your strategic plan, improving customer service, expanding your skill set, focusing on new business development, etc.

Doing so will eventually reduce the time spent on high urgency, high importance activities (a.k.a. "putting out fires"), since a percentage of them are the results of procrastination and poor planning. By minimizing them, you're doing yourself as well as anyone served by your business activities a favor.

The only ones likely to be unhappy will be your competitors.

### Don't forget to delegate

Entrepreneurs tend to be people who take responsibility, often taking it to extremes. If you've got employees, it only makes sense to determine which of your activities might be safely delegated to others. Always keep in mind that there is a big difference between taking responsibility and being a "control freak." The former is fine, the latter is to be avoided at all costs.

If you do have employees, this can serve more than one function, if done prudently. Research shows that good employees frequently value increases in responsibility. It's certainly an option worth considering, in any case.

(See "Leadership and Success" on page 34)

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## BUSINESS PROFILE

# MICHAEL'S CLASSIC LIMOUSINE

Despite that fact that the economy has been less than wonderful for the past few years, some businesses have been fortunate enough to experience healthy growth, and that would include Michael's Classic Limousine.

A lot has happened since Christopher Haines purchased the business in the spring of 2008. "It has been a fast and furious four and a half years" said Haines. "I started with eight vehicles and now we have eighteen." The growth really started in the beginning of 2009 when the company acquired Q Limousine of West Reading and brought the owner, Gary Knowles, on board as the Director of Operations. During the summer of 2009, Deer Lake Limousine of Schuylkill County became part of the family. "Prior to that we didn't have much of a presence in Schuylkill County, but it has really kept us active," Haines said.

The fleet is very diverse and that has been the goal from the beginning. There are several Lincoln, Chrysler and Cadillac Sedans, an SUV, passenger vans,

stretch Lincoln Town Car Limousines, stretch Lincoln Navigator and Ford Excursions, Limo Coaches and a stretch Hummer. It has proven to be an ideal mix of vehicles and there is something for every customer.

Part of the success has been due to the quality of the chauffeurs who drive these vehicles. Each applicant must have an excellent driving record and be approved by the insurance company. Further, a criminal background check is done on each applicant along with a drug test and physical. "In the past 12 months we've completed over 3,700 trips," said Haines, "and I expect to surpass 4,000 in the next year."

For additional information, please call 610.929.4919, and visit [www.michaelsclassiclimo.com](http://www.michaelsclassiclimo.com).



## LEADERSHIP AND SUCCESS

(Continued from page 33)

### Work / life balance

One problem that plagues many professionals goes beyond their work activities. Managing family responsibilities and contributing to their communities is also important to many. By more effectively managing your time and energy at work, you've made more available for use in other domains.

There is simply no downside to being in touch with important principles and values and dedicating one's time to living in ways that are consistent with them. It pays dividends in terms of relationships, life satisfaction, and a sense of fulfillment.

If applied properly in the world of business, it can be pretty darn good for the bottom line as well. 📦

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](http://www.redwood-enterprises.com), or contact Redwood Enterprises by phone at 610.326.3670.

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## Steve Willems of NAI Keystone Leases 78,204 SF to Manufacturing Company

Route 61 Distribution Center welcomes Reitnouer Trailers new manufacturing operation. Over 75,000 square feet will host a new aluminum flat bed trailer production line at the 400,000 square foot multi tenant complex in Muhlenberg Township, Berks County PA. "In a cooperative approach, we were able to provide space matching Reitnouer's engineering needs. High ceilings and wide column bay spacing typically suited for distribution users turned out to be well positioned for cranes and 360 degree manipulation of the massive trailer bed moving through the assembly process," said Chris Brasler, CEO of Brasler Properties, who own and manage the complex.

The property is located at Route 61 and Rte 222 in Muhlenberg Township, Berks County PA. The Township has been very active in retaining and attracting new industrial tenancy resulting in the recent openings of over 300,000 square feet. Silver Springs water bottling plant, PCA's new 220,000 square foot



Corrugated operation, Sneaker Villa's new 80,000 square foot distribution center among others. The location, just 20 minutes South of the I-78 Hamburg interchange provides under one day truck turnaround to the major NE and Mid-Atlantic markets with significant skilled and unskilled labor resources available.



Steve Willems

The Route 61 Distribution Center currently has spaces ranging from

30,000 to 115,000 SF available offering an aggressive TI and commission package. Steve Willems represented both Reitnouer and Brasler as exclusive listing agent for the property.

NAI Keystone Commercial & Industrial, which maintains a prominent market share in Berks and Schuylkill Counties, specializes exclusively in commercial and industrial properties. ■

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## Rothenberger Insurance Services, LLC, Wenrich Associates Combine

Two Berks County insurance agencies, one old and one relatively new, now share the same West Reading office location.

Rothenberger Insurance Services, LLC, which had been on Penn Avenue in West Lawn since Ron Rothenberger founded it in 2007, has moved in with Wenrich Associates, Inc. at the latter's longtime home at 436 Penn Avenue in West Reading. Now owned by Charles F. Wenrich, Wenrich Associates has been in the building since Robert C. Wenrich Sr. founded the company in 1953.

"Knowing both businesses have the same philosophy, to help business and individuals in finding the right insurance

at the best value, it only seemed natural to combine the two insurance businesses," the companies said in a joint statement.

While the two will share a building, they remain separate companies. But the statement said the pair can now offer more provider choices to their customers because of the combined location.

Both are independent insurance agencies that sell residential and commercial insurance products from a range of companies.

For additional information, please call 610.406.5827 and visit www.risquote.com

## Pottstown Area PAL 2012 Food Festival Seeks Sponsors

The Pottstown Area PAL 2012 Food Festival is quickly approaching. The festival will be held on Monday, October 8, 2012 at Sunnybrook Ballroom in Pottstown. The 7th Annual Food Festival serves as a major fundraiser for PAL's programs.

Currently, PAL offers five athletic and educational programs in the Tri-County area. Thanks to volunteers and community supporters, 2011 was a great year of growth for PAL. As the organization adds more programs and serves more area youth, its needs increase. This is a challenge the organization anticipated and welcomes with excitement because the rewards are numerous.



PAL is seeking sponsors for its Food Festival Program. The program is an 8 1/2 x 11 booklet that is given to each guest as they arrive. There are several different levels of sponsorship to choose from: Platinum, Gold, & Silver as well as a business card option..

PAL is also accepting donation items to be used in their silent auction. Your donation would be considered tax deductible as we are an IRS recognized 501(c)(3) under the EIN listed above. An Auction Contributors form is attached as well. For information on sponsorship opportunities, please call Holly Kennedy, executive director, at 610.327.0527.





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### PRESIDENT'S MESSAGE –

## End of Summer Outing Fun and Fall Economic Development Focus:



The Chamber Golf Outing and Clambake was a summer success! On September 11th, the Chamber welcomed 90 golfers to the 32nd Annual Golf Outing. As an added bonus, after several years the event returned to Hickory Valley Golf Club. With the return to Hickory Valley the Chamber also decided to return to a post event Clambake – a separate event in its own right – with an additional 45 attendees joining the 90 golfers for an enjoyable dinner and networking opportunity. More details regarding the Golf Outing are featured on page 44; there was so much to share, we will be including additional information on the Clambake and our community heroes honored at the event in the November issue!

We are happy to announce the details of the Annual Economic Development Luncheon, one of the Chamber's largest networking events of the program year. On October 30, 2012 the Chamber will feature Mrs. Julia K. Hearthway, Secretary of the Pennsylvania Department of Labor & Industry. Secretary Hearthway will talk about Labor & Industry's most recent programs and the impact on Pennsylvania businesses. These programs include: Act 60 – which revamped the unemployment compensation system; Job Gateway – the department's new job-matching initiative; and Keystone Works Program – a new initiative that helps the recently unemployed receive employer-specific training.

In addition to the keynote presentation, the Chamber will be presenting the following awards as we have done in previous years:

- Economic Impact Award – presented to Sly Fox Brewery
- Economic Development Award – presented to VideoRay
- Regional Planning Award – presented to the Borough of Boyertown, Colebrookdale Township and Pike Township
- Legislator of the Year Award – Rep. Marcy Toepel
- Environmental Impact Award – Cigas Machine

We hope you can join us on October 30th to help celebrate the achievements of the companies listed above, to network with your fellow Chamber Members, to congratulate our Members celebrating anniversaries in business, and to hear our informational and timely keynote presentation.

Thank you always for your support of the Chamber and please do not hesitate to contact me if I can be of assistance to you and your business. 📧

### CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, [eileen@tricountyareachamber.com](mailto:eileen@tricountyareachamber.com)

Jeff Dentler, Vice President of Finance, [jeff@tricountyareachamber.com](mailto:jeff@tricountyareachamber.com)

Kitty Papp, Special Events Director, [kitty@tricountyareachamber.com](mailto:kitty@tricountyareachamber.com)

Ashley Slaughter, Marketing and Communications Assistant,  
[ashley@tricountyareachamber.com](mailto:ashley@tricountyareachamber.com)

Betsy Chapman, Sales Associate, [betsy@tricountyareachamber.com](mailto:betsy@tricountyareachamber.com)

*“When it comes to using the Chamber as a valuable resource for business growth are you committed to the Chamber or are you just involved? I urge you to commit to the Always Buy Chamber motto, participating in networking and educational events to grow your business, and using the Chamber as one of the greatest tools for the success of your business. It's like a ham and egg breakfast. The chicken was involved, but the pig was committed. Be a pig; be committed to the Chamber, the growth of the community, and the growth of your business.”* – JOE FAVA, CLOTHES TO HOME DRY CLEANING

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





# COMMITTING TO EACH OTHER'S SUCCESS!

## WELCOME NEW MEMBERS!

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

**The Carbone Associates**  
437 Windy Hill Rd.  
Gilbertsville, PA 19525  
610.246.9141

[www.thecarbhoneassociates.com](http://www.thecarbhoneassociates.com)  
Advertising Specialties; Copying and Duplicating Services; Direct Mail Services; Graphic Design; Printers / Publishers  
The Carbone Associates are a family owned and operated graphic communication company with 20 years of experience in design, printing and promotional material solutions. They offer graphic design, offset printing, digital printing, wide format printing, promotional marketing material and direct mailing services.

**The Kitchen Door**  
1 E. Philadelphia Ave.  
Boyertown, PA 19512  
215.307.6202

*Enrichment Activities; Gift / Specialty Shops*  
The Kitchen Door offers cooking classes for all ages in all types of cuisine in their cooking studio. They also have a retail shop offering candies, teas, retro, vintage, and new kitchen wares. Plus they do birthday parties, showers, and more.

**Milkman Lunch Co.**  
451 N. Charlotte St.  
Pottstown, PA 19464  
484.300.4488

[www.milkmanlunchco.com](http://www.milkmanlunchco.com)  
*Bakeries; Caterers / Banquet Services; Restaurants / Clubs*  
A supa-fab, cool-rockin', ultra-magical cafe and cake shoppe, offering the ultimate in specialty cakes designed for each individual, a delightful cafe featuring tasty lunches, delectable niblets and a respite from a busy day, and boxed-lunch catering designed to satisfy any group, from teams to trainings and meetings, and anytime like-minded people get together.

**Perkiomen Valley Airport**  
767 Collegeville Rd.  
Skippack, PA 19426  
610.489.6011

[www.perkiomenairport.com](http://www.perkiomenairport.com)  
*Airports; Schools / Colleges / Education; Training and Development Centers / Services; Transportation*  
Perkiomen Valley Airport is open Tuesday through Sunday. Their fleet of aircrafts for rental and instruction include Cessna 172s & Cessna 152s. Slots are available for outdoor parking and indoor hangars for both single and multi-engine aircraft. The Flight School is open with full-time staff on-site. They offer flight training for FAA Private Pilot and Commercial Pilot Licenses.

**Tri-County Emergency Physicians, LLC**  
1600 E. High St.  
Pottstown, PA 19464  
610.327.7105

[www.tricountyemergencyphysicians.com](http://www.tricountyemergencyphysicians.com)  
*Physicians / Surgeons*  
Tri-County Emergency Physicians is a unique Emergency Department Management Company. They specialize in contracting with medium sized hospitals to provide 24/7 emergency department physician management and services.

**Tyler Mooney Agency**  
109 E. High St.  
610.326.0625

*Insurance Companies*  
Tyler Mooney Agency was started in January of 2011 in Allentown, PA and moved to Pottstown in July 2012. They are a Nationwide Insurance agency providing auto, home, tenant, RV, motorcycle, commercial, and life insurance.

## CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

*HAPPY ANNIVERSARY to the following Members:*

**34 YEARS**

Windstream Communications, Inc.

**25 YEARS**

Bally Block Company  
Complete Graphics, Inc.

Pottstown Area Seniors' Center  
YWCA Tri-County Area

**15 YEARS**

Davis Bros. Scrap Co., Inc.  
Sanatoga Animal Hospital  
Tri County Toyota

**10 YEARS**

Keller Williams Realty Group

**5 YEARS**

Sher Properties, Inc.

**1 YEAR**

Carmike 12  
Cigas Machine Shop, Inc.  
Miller's Insurance Agency, Inc.  
Tango Media Management

## Member Renewals

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

Building Industries Exchange (BIE)  
Chester County Conference & Visitors Bureau

Colorworks Graphic Services, Inc.  
Complete Family Eyecare, Ltd.

Diamond Credit Union  
Friendship House  
Genworth Financial

Hollenbach Construction, Inc.  
Keystone Villa at Douglassville

Limerick Township Industrial Development Authority  
MidAtlantic Employers' Association

Norco Fire Company

Owen J. Roberts Education Foundation  
Philadelphia Premium Outlets

Pottstown Community TV  
Precision Polymer Products, Inc.

Schuylkill Valley Regional Dance Company  
Sound Marketing Resources

Tri County Area Federal Credit Union  
TriCounty Community Network, Inc.

Winning Concepts  
World Travel, 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](mailto:kitty@tricountyareachamber.com)*



TRICOUNTY AREA  
CHAMBER OF COMMERCE

## OCTOBER FREE EVENTS: CHAMBER 101

**Thursday, October 4, 3:30 PM & Tuesday, October 16, 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](mailto:jeff@tricountyareachamber.com).

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



## 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](http://www.tricountyareachamber.com)

FOR MORE INFO ON MEMBERSHIP, CALL 610.326.2900 OR VISIT US ON THE WEB AT [TRICOUNTYAREACHAMBER.COM](http://TRICOUNTYAREACHAMBER.COM) TO APPLY ONLINE

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



BE SEEN. BE HEARD. BELONG.

# CALENDAR OF EVENTS



## TRICOUNTY AREA CHAMBER OF COMMERCE

### 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.

**Register today! Visit [tricountyareachamber.com](http://tricountyareachamber.com) or call 610.326.5158**

### EVENTS

|                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Thurs., Oct. 4</b><br>8:30 – 10:30 AM   | <b>25TH ANNUAL COLLEGE FAIR</b><br><i>Gilbertsville Fire Company No. 1, 1454 E. Philadelphia Ave., Gilbertsville, PA 19525</i><br>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.<br><b>FREE</b> for students and the general public.                                                                                                                                                                                                                                                                                                                                                     |
| <b>Thurs., Oct. 4</b><br>3:30 PM           | <b>CHAMBER 101</b><br><i>Chamber's Conference Center,* 152 E. High St., Suite 360, Pottstown, PA 19464</i><br>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.<br><b>No Charge; Reservation Required</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Tues., Oct. 9</b><br>11:30 AM – 1:30 PM | <b>CHICK-FIL-A LEADERCAST LUNCH &amp; LEARN SERIES: SESSION 1</b><br><i>Chamber Conference Center,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i><br>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 discussed by John Maxwell and Roland Fryer at the 2012 Chick-fil-A Leadercast. See ad on page 42.<br><b>\$45 per Workshop</b><br>Sponsored By: John Middleton, an Altria Company |
| <b>Mon., Oct. 15</b><br>8-11 AM            | <b>BUSINESS EQUIPMENT RECYCLING DAY</b><br><i>Pottstown Industrial Complex, Keim Street, Pottstown, PA 19464</i><br>Sponsored By: Lewis Environmental, Inc.; Pottstown Industrial Complex; Beacon Container; Exelon Generation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Tues., Oct. 16</b><br>8 AM              | <b>CHAMBER 101</b><br><i>Chamber's Conference Center,* 152 E. High St., Suite 360, Pottstown, PA 19464</i><br>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.<br><b>No Charge; Reservation Required</b>                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Thurs., Oct 25</b><br>8 – 10 AM         | <b>SEMINAR: HIT THE "CAMPAIGN TRAIL"</b><br><i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i><br>It's 2012, election year... why not make this your year to let your business shine with the advertising campaign you've always wanted! Led by Linda Jacobs, Art Director at Epps Advertising, the seminar will include representative from local media sources, providing a "working journey" through all the steps of the campaign.<br><b>\$25 per Member; \$35 per non-member</b>                                                                                                                                                                                                                             |

**\*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**



### NETWORKING

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Wed., Oct. 10</b><br>11:30 AM – 1:30 PM  | <b>WOW LUNCHEON</b><br><i>Brookside Country Club, Prospect &amp; Adams Sts., Pottstown, PA 19464</i><br>As we did last October, the Chamber's Women of the Workforce Group and the YWCA Tri-County Area's Women 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, wife of the new headmaster at The Hill School, 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.<br><b>\$28 Pre-Paid; \$36 Invoiced</b><br>Sponsored By: Best Principled Solutions LLC and Coventry Corners       |
| <b>Tues., Oct. 23</b><br>4:30 – 6:30 PM     | <b>BUSINESS CARD EXCHANGE</b><br><i>Wyndcroft School, 1395 Wilson St., Pottstown, PA 19464</i><br>Enjoy refreshments and networking with fellow Chamber Members. See Wyndcroft's new early education center.<br><b>Members Only; No Charge; Reservations Appreciated</b><br>Sponsored By: Wyndcroft School                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Tues., Oct. 30</b><br>11:30 AM – 1:30 PM | <b>ECONOMIC DEVELOPMENT LUNCHEON</b><br><i>Sunnybrook Ballroom &amp; Restaurant, 50 Sunnybrook Rd., Pottstown, PA 19464</i><br>Julia K. Hearthway, Secretary, Pennsylvania Department of Labor & Industry, will talk about Labor & Industry's most recent programs and the impact on Pennsylvania businesses. These programs include:<br><ul style="list-style-type: none"> <li>• Act 60, which revamped the unemployment compensation system</li> <li>• Job Gateway, the department's new job-matching initiative</li> <li>• Keystone Works Program, a new initiative that helps the recently unemployed receive employer-specific training</li> </ul> <b>\$55 per Member; \$400 per Member table of 8; \$70 per non-member</b><br>Platinum Sponsor: John Middleton, an Altria Company<br>More Sponsorship Opportunities Available |

**Awards to be Presented:**

- Economic Impact Award
- Economic Development Award
- Environmental Impact Award
- Regional Planning Award
- Legislator of the Year Award

### SAVE THE DATES

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Thurs., Nov. 8</b><br>7 – 9 AM           | <b>MEMBERSHIP BREAKFAST</b><br><i>Brookside Country Club, Prospect &amp; Adams Sts., Pottstown, PA 19464</i><br>David Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation, and Sharif Omar, CEO, Pottstown Memorial Medical Center, will present on the health of our tri-county area community.<br><b>\$25 per Member (if prepaid by 11/07/12); \$30 per Member (if invoiced); \$50 per non-member</b><br>Sponsored By: Jeffery Jackson Enterprises, Inc.; Pottstown Area Seniors' Center; The Salvation Army of Pottstown                                                                    |
| <b>Tues., Nov. 13</b><br>11:30 AM – 1:30 PM | <b>CHICK-FIL-A LEADERCAST LUNCH &amp; LEARN SERIES: SESSION 2</b><br><i>Chamber Conference Center, 152 E. High Street, Suite 360, Pottstown, PA 19464</i><br>The second of a five month series of workshops to provide leadership training and personal growth based on the topics discussed by Tim Tebow and Urban Meyer during the 2012 Chick-fil-A Leadercast will be led by Jeff Kofsky, Higher Vision Coaching & Consulting, focused on <b>Realizing That Leadership Is Influence and Bringing A Leader's Life Into Balance.</b><br><b>\$45 per Workshop</b><br>Sponsored By: John Middleton, an Altria Company |
| <b>Tues., Nov. 13</b><br>4:30 – 6:30 PM     | <b>BUSINESS CARD EXCHANGE</b><br><i>FASTSIGNS, 180 Shoemaker Rd., Unit B, Pottstown, PA 19464</i><br>Enjoy refreshments and networking with fellow Chamber Members.<br><b>Members Only; No Charge; Reservations Appreciated</b><br>Sponsored By: FASTSIGNS                                                                                                                                                                                                                                                                                                                                                           |
| <b>Tues., Dec. 11</b><br>5 – 6:30 PM        | <b>ANNUAL HOLIDAY MIXER</b><br><i>Chamber Conference Room, 152 E. High Street, Suite 360, Pottstown, PA 19464</i><br><b>Members Only; No Charge; Reservations Appreciated</b>                                                                                                                                                                                                                                                                                                                                                                                                                                        |

**Register today; connect tomorrow. Visit [tricountyareachamber.com](http://tricountyareachamber.com) or call 610.326.5158.**



# BECAUSE YOU *Belong...* MEMBER BENEFITS

## MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

### CONSTANT CONTACT

#### FEATURED MEMBER BENEFIT OF THE MONTH

Our Chamber has partnered with Constant Contact, the leader in online marketing for small businesses like yours. Constant Contact brings you a great way to connect and engage with your customers and since we are partnered with them, all of our members can get 25% off of their accounts! Their tools include:

Email Marketing is the essential, cost-effective communications tool for online newsletters, promotions, and more

**Social Campaigns** allows you to get new and more engaged Facebook fans and create measurable business growth through social media marketing

**Event Marketing** is the best way for your business to promote events, capture registrations and payments online

**Online Survey** allows you to get deeper insight into how your customers feel about your business and make informed decisions based on the results



#### Exclusive Chamber Member Pricing

*Since you are a member of our Chamber, you qualify for a fantastic Constant Contact discount.*

If you prepay for six months you receive a 20% discount; if you prepay for a year you save 25%. There's never been a better time to try Constant Contact and we use them for all of our online marketing!

If you haven't opened an account yet you can start with a free 60-day trial to test out their products.

Already using Constant Contact? If you are already paying for Constant Contact or would like to upgrade your trial to a paid account please send an email to [chamberprogram@constantcontact.com](mailto:chamberprogram@constantcontact.com) with your user name and let them know you are our member.

### 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 – Professional Development Director; Janitor/Machine Operator; Janitor/Housekeeping; Sales Analyst

#### 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@tricityareachamber.com](mailto:jeff@tricityareachamber.com). It's that easy!

#### 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](http://tricityareachamber.com) or call 610.326.2900 for information and availability.

#### REFERRAL REWARD

You refer a business to us, 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. Go to <http://tricityareachamber.com/refer-a-business/> to refer a business now!

#### COUPONS

Visit the **Business Directory** at [tricityareachamber.com](http://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](http://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 610.326.2900 or [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com).

#### COMMUNITY CALENDAR

Post your grand opening, fundraising, or other event to our Community Calendar. Simply go to the Community Calendar page and click on Submit Your Community Event. After you fill in the details, submit the event, and it is approved by Chamber staff, your event will appear on the calendar.

#### PRESS RELEASES

We will post your submitted press releases to the Member News section of [tricityareachamber.com](http://tricityareachamber.com). Please send press releases as attachments (in Word or PDF format) to [jeff@tricityareachamber.com](mailto:jeff@tricityareachamber.com). Please note we are unable to accept press releases that are in the body of the email due to formatting issues.

## The TriCounty Area Chamber of Commerce is excited for the release of the 2013 Tri-County Area Community Guide and Business Directory

We would like to thank the Chamber Members, Paula Kamp of Community Health and Dental, and Lee Levensgood of Everything Postal and Printing, for submitting cover concepts for the directory. The directory cover concept finalists were presented to the Chamber Membership at the September Membership Breakfast and Members were asked to vote on the concept they envisioned being a good, visual representation of our values – Building Community, Creating Connections, and Supporting Commerce.

The winning cover concept was puzzle themed. As we Build Communities, Create Connections,

and Support Commerce, we are putting together a puzzle that in its final form represents the success of our community and our businesses. Stay tuned for the completed product.

We are excited to distribute the 2013 edition of this publication which will highlight each of the three counties we serve, and showcase the winners of the awards presented at the Chamber's Annual Dinner – our entrepreneur of the year – Joe Fava of Clothes to Home Dry Cleaning, Lewis Environmental, Inc. as the Small Business of the Year, and Andy Paravis as the recipient of the Excellence in Education and Local Government Award.

In the next couple of weeks you will receive your membership verification form. This is a very important form. As a Member of the Chamber you will be featured in the Tri-County Area Community Guide and Business Directory twice and we want to make sure that your information is correct. Please review your company's information documented on the verification form and return the form as directed as soon as possible. 📄



## Assist the Chamber's Pro Business Council

In March the Chamber reorganized its public policy committees and combined the Environmental Committee, Regional Planning Committee, and Governmental Affairs Council into one committee – the Pro Business Council.

The Pro Business Council continues to meet on a monthly basis. The Chamber would like to thank the volunteers currently serving on this committee – we appreciate their time and commitment to assisting the Chamber in addressing legislative matters impacting the tri-county area business community.

The Pro Business Council will be asking the TriCounty Area Chamber Membership for their assistance in establishing priorities for the committee to focus on. The responses from the Chamber Membership will assist the Chamber in scheduling presentations, programming events, and reaching out to our legislators.

Please keep an eye out for this survey and take a moment to complete the short questionnaire asking you to prioritize the legislative issues having an impact on your business. 📄

***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

**Join us for the October WOW Luncheon  
on October 10, 2012 from 11:30AM to 1:30 PM  
at Brookside Country Club.**

The Chamber's **Women of the Workforce Group** and the **YWCA Tri-County Area's Women Excel Group** are bringing our two groups together for this special event. Presenters for this event are:

**Ellen Nelson** will give 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.

**Amy Lehman**, wife of the new headmaster at The Hill School, will share some of her experiences working with community organizations.

**Pat McLaughlin**, owner of Coventry Corners, was our first ever WOW guest speaker in March of 1998 and she will share her story of success as Coventry Corners celebrates its 30th Anniversary.

Sponsored By: **Best Principled Solutions LLC** and **Coventry Corners**

**To register for this event go to [www.tricountyareachamber.com](http://www.tricountyareachamber.com),  
call 610.326.5158, or email [kitty@tricountyareachamber.com](mailto:kitty@tricountyareachamber.com).**

**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](mailto:ashley@tricountyareachamber.com) or 610.326.2900.

## BUSINESS CARD EXCHANGE

On August 28th, Chamber Members gathered at the Pottstown Regional Public Library for a Business Card Exchange. Attendees were able to network and enjoy refreshments while seeing what the local library has to offer.



Library staff giving an overview of Library hours and services available.



Attendees learning about what PRPL has to offer.



Russell Lowe, Fraser Advanced Information Systems, and Robert Heist, Barry Isett & Associates, Inc.

Monday, October 15, 2012  
8-11 AM

Pottstown Industrial Complex  
Keim Street, Pottstown, PA 19464



Go to  
[www.tricountyareachamber.com](http://www.tricountyareachamber.com),  
call 610.326.5158, or email  
[kitty@tricountyareachamber.com](mailto:kitty@tricountyareachamber.com)  
to register.

**Recycling Day**  
**Business Equipment**

The Tri-County Area  
CHAMBER OF COMMERCE

**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. October's Business of the Month was chosen from a business card drawing at the September Membership Breakfast.

# THE PARTY REDUX SHOWCASE.

We Put the **SPECIAL** in Special Events!



Local event planning and associated party decor rentals have just changed forever. Introducing **The Party ReduX Showcase**, a brand of Jeffery Jackson Enterprises Inc., an easy, integrated, and convenient planning center that will change the way you do special events and event marketing.

Call us at 484-948-3280. Visit us online at [www.ThePartyReduX.com](http://www.ThePartyReduX.com). Stop by 205 East High Street, Pottstown PA to see how you can now make your event planning more personalized, faster, more convenient and smarter than ever before. We say smarter, because in this economy, renting is smart!

## How **The Party ReduX Showcase** Will Change Your Event Planning

We're bringing you together with a whole show-room of event resources, in one safe, convenient place. Here are a few of the new features we're most excited to introduce:

### 1. **The Party ReduX**

At a difficult stage of the planning cycle? Want to customize your decor for a special event? Buy or rent, you can do it all with **The Party ReduX**. You can Buy or Rent our party accessories and décor. Can't find that special décor, we'll coordinate its' fabrication for your event!



### 2. **Best Party Stars Plan Your Events**

Make your customer engagements more personal than ever before. Our **Best Party Stars** bring with them the know-how and know-who needed to have the right conversation with your prospective vendors at the right time and the right price. You'll never have to guess who will be there for you when it's event time.

### 3. **Brassbull Catering Network**

Create the most tasteful events you've ever seen. Simple? Elegant? Cultural? Fun?. Your choice! And on top of all that, take the pain out of food and beverage planning by creating new variations within a single stop. Our independent Executive Chef can do the meal planning alongside you. He'll build the culinary team needed to execute your event menu from our network of bright and brassy chefs. Also, our showcase mixologist can bring you tasteful adult beverages.



### 3. **Talking Trumpeter and Entertainment Bureau**

Who and what are you looking for to make your event rock and roll along smoothly?! DJ? Musicians? Perhaps it's a trained speaker who you seek for your event. Our trained speaker and Toastmaster also serves as our entertainment bureau chief. He can do the entertainment planning alongside you and build the team needed for your event from our entertainment bureau.

We Put the **SPECIAL** in Special Events!

We're open Mon., Tuesday, Wednesday, Thursday, Saturday from 10:30 a.m. until 5 p.m.. Open Friday 10:30 a.m. until 4 p.m. and from 5:50 until 8:30 p.m. Monday by appointment only. Closed Sundays.

## Chick-fil-A 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!



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#### 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, Redwood 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



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11:30 AM - 1:30 PM

LOCATION: Chamber Conference Room

COST: \$45 Per Workshop

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# GOLF OUTING

On September 11, 2012, the Chamber held its 32nd Annual Golf Outing at Hickory Valley Golf Course. In the past, the Chamber's Golf Outing has taken place in early summer, however this year, the decision was made to move the event to late summer. The Chamber could not have been more pleased with the blue skies and sunshine that early September brought, while not being too warm. Some may say it was the perfect day for a Golf Outing.

The award for the longest drive went to Tom Flatley, straightest drive went to Pat Heller, and the attendee closest to the pin was Fred Reim. In 3rd place at the Golf Outing was the foursome from MacKissic, in 2nd place, the foursome from Body Borneman Companies, and in 1st place, the foursome from Limerick Golf Club.

The Chamber would like to thank all of the sponsors that helped to make this event possible:

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**

**Stay tuned next month for more on this event and the return of the Clambake!**

Visit the Chamber's website or Facebook page to view additional photos of the Golf Outing!



PHOTOS PROVIDED BY GINA STANGO



- 1 Attendees of the TriCounty Area Chamber of Commerce Golf Outing getting ready to hit the course.
- 2 1st place went to Limerick Golf Club. From left to right: Tom Flatley, Michael Flatley, Jason Hiltz, Brett Cuthbertson
- 3 2nd place went to The Body-Borneman Companies. From left to right: Tom Walls, Brad Borneman, Jeff Longacre, John Shields
- 4 3rd place went to MacKissic, Inc. From left to right: Chris Lucci, Otto Delibertis, Fred Reim, Rick Dhein

## Pottstown Area Health & Wellness Foundation Awards Over \$2.7 Million In Grant Dollars

**September 7, 2012 Pottstown, PA** – The Pottstown Area Health & Wellness Foundation has awarded \$2,751,260 in grant requests during its fiscal year 2011-2012 to 75 non-profit organizations, schools, and municipalities. "The grant applications submitted are consistent with our mission to enhance the health and wellness of area residents, and continue to be creative and innovative," comments Dave Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation. "These grant dollars provide the resources to area schools and organizations which allows them to collectively work towards moving the dial to a healthier community."

The following list identifies the 29 organizations receiving a total of \$970,625 during the Foundation's recent spring grant round:

**PRIORITY #1A: Promoting healthy living through nutrition, activities and programs in public and private schools to reduce obesity and encourage healthy living. \$532,475 awarded to support the following 11 projects:**

1. Boyertown Area School District – Brain Body Connection
2. Daniel Boone Area School District – Healthy for a Lifetime Program
3. Montgomery County Head Start – Summer Extended Program
4. Olivet Boys & Girls Club – Healthy Lifestyles: Promoting a Culture of Health & Wellness
5. Owen J. Roberts School District – Fit for Life
6. Pope John Paul II High School – Panther Pride in Motion
7. Pottsgrove School District – DRYVEfit
8. Pottstown School District – PEAK Healthy Kids
9. Pottstown School District – Healthy School Communities Initiative
10. Spring-Ford Area School District – Healthy Choices Program
11. The Wyndcroft School – Health for Life

(See "Pottstown Area Health & Wellness Foundation" on page 46)



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# SEPTEMBER MEMBERSHIP BREAKFAST



Pictured left to right: Dr. David Goodin, Spring Ford Area School District; David and Janice Telstar, Reading Art Works; Chris Longeway and Sam Rhame, Milkman Lunch Co.; Joy Bose, Perkiomen Valley Airport; Terese Brittingham, Chamber representative and owner, Keller Williams Realty Group.

On September 13, 2012, the Chamber held its first Membership Breakfast of the 2012-2013 program year at Spring Ford Country Club. Attendees heard Dr. Karen Stout, President, Montgomery County Community College talk about the importance of entrepreneurship in education as it relates to economic growth in our area. Dr. Stout warned attendees of the changing reality of higher education, as many people are starting to question whether or not a college education is a good investment anymore due to rising costs and lack of jobs. She states that "fewer and fewer Americans will go to traditional colleges." Dr. Stout believes that part of the answer to our economic problems and access to higher education issues lie in the community college. "Community colleges play a part in helping people to reclaim the American dream," she said.

Dr. Stout went on to summarize many of the past projects in which the community and the college came together in order to offer residents of Western Montgomery County the chance to develop through higher education and workforce development such as the



Pictured from left to right: Jeffrey Jackson and Mike Dee, Jeffrey Jackson Enterprises, Inc.; Barbara McInnis - Hayman, Decorating Den Interiors; Cynthia Wood, The Kitchen Door; Tyler Mooney, Tyler Mooney Agency; Terese Brittingham, Chamber representative and owner, Keller Williams Realty Group.

opening of the MCCC West Campus, the health care suite at the West Campus meant to fill a gap in the medical workforce, 16 High Street being converted into the North Hall of the college by a public/private partnership, the Schuylkill River Greenway Association at 140 College Drive, and most recently the University Center. Dr. Stout was clear that without community partnerships these projects would not have been possible.

Dr. Stout's call to action came in two parts. First, she encouraged the community to work together. Instead of similar organizations and groups competing for the same resources, they should seek to work together and share in the abundance of resources available. A shift in thinking must occur for organizations to start collaborating with entities it used to compete with. Second, was a call to help

*Thank you to the  
sponsors of this event:*



## US 422 Reconstruction to Begin this Fall



Shayne Trimbell,  
Project Coordinator,  
GVF Transportation



Beginning this fall of 2012, US 422 will undergo a major reconstruction project in the Pottstown area. The reconstruction is the first phase of a multi-phase effort to completely reconstruct US 422 from Sanatoga to Berks County. The first phase of the project, referred to as Section M1A, will replace the US 422 bridge over the Schuylkill River, reconfigure of the Armand Hammer Interchange, and some minor repairs at the PA 724 interchange. The total cost for the project is close to \$90 million and is being funded with both state and federal funds.

The largest portion of this project is the replacement of the bridge over the Schuylkill River. The existing bridge is structurally deficient, and needs to be replaced. The bridge will be replaced with a new bridge that will carry two lanes of traffic with full width shoulders. The new bridge will also carry the Schuylkill River Trail over the Schuylkill River from Chester County into Montgomery County via a fourteen foot wide path.

The project will also reconfigure the Armand Hammer Boulevard Interchange from its current configuration as a "trumpet" with tight loops and indirect connection to a diamond configuration with direct connection to Armand Hammer Boulevard. The overpass carrying Armand Hammer Boulevard over US 422 will also be replaced; it is currently listed as structurally deficient. There will also be intersection improvements at the interchange including the addition of a new traffic signal.

This is a significant project that will greatly improve safety of drivers on US 422 and improve access to the properties along Armand Hammer Boulevard. It is exciting to see a project that has been many years in development finally coming to construction. GVF will be providing commuter outreach as part of the project, and will be keeping [www.422improvements.com](http://www.422improvements.com) updated throughout the project construction. GVF will also be responsible for managing an incident management taskforce to keep drivers and workers safe during the construction. ■

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

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## POTTSTOWN AREA HEALTH & WELLNESS FOUNDATION

(Continued from page 44)

**PRIORITY #1B: Improving parks, programming and the built environment to increase access to physical activity. \$83,750 awarded to support the following four projects:**

1. Boyertown Rotary Foundation – Wellness Trail & Exercise Equipment
2. Coventry Little League, Inc. – Concessions Remediation
3. Township of Upper Pottsgrove – Enhancement of the Sprogels Run Pedestrian Trail
4. Washington Township – Barto Park Field & Playground project

**PRIORITY #1C: Creating and promoting social networks involving healthy living. \$132,000 awarded to support the following six projects:**

1. Amity Township Athletic Club – Amity AC Tennis Program
2. Boyertown Area Community Wellness Council – Fall Programming for Elementary and Junior High Students
3. Green Valleys Association – Outdoor & Environmental Education Pilot Programs with Barth Elementary School
4. The Tennis Farm Inc. – Learn Lifetime Sport of Tennis - Pottstown School District Elementary School Children
5. Tricounty Community Network Inc. – Community Collaborative to Improve Health, Social & Environmental Conditions
6. Triskeles Foundation – Food for Thought/ Green Interns Program

**PRIORITY #2: Funding programs for physical health and emotional well-being. \$140,900 awarded to support the following three projects:**

1. Accion Communal Latino Americano De Montgomery County Inc. (ACLAMO) – Conexiones por Salud – Community Health projects
2. Royersford Outreach, Inc. – Physical Health and Emotional Well-being programs
3. YWCA Tri-County Area – Healthy Pathways

**PRIORITY #3: Funding learning opportunities and strategic planning to strengthen non-profits. \$81,500 awarded to support the following five projects:**

1. Berks County Conservancy – State of the Environment in Berks – Health & The Environment
2. Growing Center, Inc. – Horticultural Therapy
3. Pottstown Karate Club – Crossfit Pottstown, Guardian Angels & Junior Guardian Angels
4. United Way of Boyertown – Matching Grant for Annual Campaign
5. United Way of Greater Philadelphia & Southern New Jersey – Matching Grant for Annual Campaign

**ABOUT THE FOUNDATION:** The Pottstown Area Health & Wellness Foundation's mission is to enhance the health and wellness of area residents, providing education, funding and programs that motivate people to adopt healthy lifestyles. Visit [www.pottstownfoundation.org](http://www.pottstownfoundation.org) for more information about the Foundation. Discover Pottstown area's online community at [www.missionhealthyliving.org](http://www.missionhealthyliving.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. 📱



## TriCounty Area Chamber's Ashley Slaughter Accepted Onto Foundation For Pottstown Education Board

In 2009, under the guidance and leadership of a new Executive Director and Board of Directors, Partners in Pottstown Public Schools (PIPPS) was reorganized and renamed as the Foundation for Pottstown Education to more accurately describe its mission and vision. With renewed focus and enthusiasm, the Foundation continues to support Pottstown while expanding its efforts by seeking additional resources such as federal, state and local grants as well as corporate and community partnerships.

In previous years, the Foundation has provided funds for scholarships, athletic equipment and facilities, award winning academic programs such as PEAK (Pottstown Early Action for Kindergarten Readiness) and Dual Enrollment at Montgomery County Community College. Generous contributions to the Foundation from individuals, alumni, faculty, community organizations, and corporations have made this progress possible.

Recently, the Foundation for Pottstown Education has taken steps to grow its Board of Directors. The Foundation would like to introduce its newest board members to the community:

**Jim Corum** is a former Pottstown School District Board Member and a current resident of Pottstown. He is highly involved in school district projects, most recently the tennis initiative.

**Doug Dilliplane** is a senior project manager for American Engineers Group, LLC, and he currently serves on the Pottstown Building Code Board of Appeals. Dilliplane was involved in supporting the development of Bobby Shantz Field, and his professional experience as a civil engineer will be a great asset to the Foundation in terms of providing input regarding capital-type projects.

**Victoria Dransoff** is a former employee of Vanguard, and a current educator at an alternative school. She is a former PEAK parent and her son is currently in kindergarten in the PSD. She spoke at the 2011 and 2012 PEAK annual meetings about her experience in the PEAK program with her son, whom she adopted from the foster system as a toddler.

**John Foster** is a retired chemist who is active in Toastmasters and SCORE, and he is on the prospect review committee for the Senior Center capital campaign. Foster understands the value and necessity of good, quality early childhood education and believes that creating a "love for learning" prior to entering school is the key to academic success.

**Anna Johnson** is a senior chemist at Arkema in King of Prussia. Johnson has coordinated dozens of local events focusing on science education, beautification, and Town Watch. She is interested in seeing

the Foundation become involved in more direct education outreach, specifically in the areas of funding for supplemental science instruction and providing science-based learning opportunities.

**Lisa Lightcap** is a VP of Private Banking for National Penn. Lightcap is enthusiastic, professional, who clearly understands the mission of the Foundation for Pottstown Education.

**Ashley Slaughter** is the Marketing and Communications Assistant for the TriCounty Area Chamber of Commerce and a recent graduate of Leadership Tri-County. Slaughter recently worked with the Pottstown School District to implement the PASS 21 program.

**George Wausnock** is retired from the insurance business and has been involved in non-profit groups in the Pottstown area for the last 40 years. He participates in many activities in the community and has knowledge of both the community and the Pottstown School District.

This year the foundation will be active in areas of it's support of the PEAK program (Pottstown Early Action For Kindergarten Readiness), outreach to alumni and seeking partners for the Education Improvement Tax Credit Program. To find out more about the foundation and how you can play a role in the future of our students contact John Armato 610-323-6674. 📱

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# CODE ENFORCEMENT AND THE PUBLIC GOOD



## DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy

One of the tools that is available to a revitalization manager is the use of the code enforcement official. Some locales will partner with the local housing group or the main street organization to deal with problem properties. I have always made it a priority to get to know these people.

In most cases code enforcement is a thankless job. A Code Enforcement official rarely is the bearer of good news. They are there to enforce the ordinances and try to make all of the property owners comply with the laws. Common good is transferred when everyone is treated the same. Code enforcement should not be a selective process but should spread pain to everyone that disregards the property maintenance law.

When you move around as much as me . . . and I do move around quiet a bit . . . you see that some communities take more pride than others. It is understood that the same is true with employees. No matter how much people want things to get done, if the employee executing that function does not work to the highest standard, there could be little progress.

I have made a living out of making people work. I am, as many say, "hard to work with." I have always taken my job

seriously and expect others to do the same. One time in DuBois, I had the code enforcement guy lock himself in the men's room and not come out for two hours to avoid me. Luckily for me, I had a book, a chair and the will to wait him out. He went in at 2:00 PM and I knew he normally leaves at 4:30 so I thought it was worth the wait.

There are occasions that the laws and the ordinances are not strong enough or lack clarity. Try to get an ordinance passed in a town not known for creating waves. People come out of the woodwork to speak against proposed legislation to further regulate property. It puts elected officials in a bad spot. People who are elected normally will listen to their constituency. There is a universal property maintenance code which can be adopted in total, but many times that code has portions of it that do not quite fit the locale. It is a good starting point.

The community perspective demands that everything looks and is nice with each housing unit. You may have had the experience of looking to rent and going into some of the places and saying, "this is a dump I would never live there." Some people do not have the luxury of turning down a "dump" because of cost, and there are those who have a lifestyle that is not impacted by the place being a "dump."

This means that a substandard property is sometimes paired with a less than stellar tenant. This is a bad combination. People with sanitation issues make a run down property look worse.

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



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# The Watermill Group Acquires Collegeville's Superior Tube Company and Fine Tubes Ltd.

The Watermill Group, a strategy-driven private investment firm, recently announced the acquisition of two manufacturers specializing in high-precision metal tubing— Collegeville-based Superior Tube Company Inc., and Fine Tubes Ltd. Located in Plymouth, United Kingdom— from Superior Group Inc., a privately owned industrial holding company. Watermill will help the two specialized metals companies combine forces to create a global leader in high-performance metal tubing.

"Watermill was attracted to the unique, high quality and highly technical capabilities of these companies," said Steven E. Karol, Founder and Managing Partner at The Watermill Group. "Our vision is to capitalize on the complementary strategic, technical and market strengths at each company to develop a thriving industry leader that can scale its production and grow alongside its customers."

In bringing Fine Tubes and Superior Tube together, Watermill will pursue a focused strategy of improving manufacturing operations at both companies to increase production capacity and enhance service levels— all the while preserving the world-class product quality on which both firms have built their long-standing customer relationships. Fine Tubes and Superior Tube will also work closely on implementing new operational efficiencies, enhancing man-

ufacturing practices and expanding distribution channels worldwide.

"We're looking forward to sharing best practices with Superior Tube and capitalizing on the natural synergies between our firms to build a stronger global presence," said Ronen Day, Managing Director of Fine Tubes, Ltd. "The Watermill Group brings resources to our company that will be key to the next phase of our growth. As Superior Tube and Fine Tubes work more closely together, customers can expect to see significant advancements in our service levels, production capacity and international reach."

"The chief aim for both our firms is to elevate the service experience for our customers," said Superior Tube CEO Anthony Jost. "Now that we're combining the resources of three strong companies— Watermill, Fine Tubes and Superior Tube— we'll be able to serve customers with a broader selection of high-performance products and improve our responsiveness, which should accelerate growth for both companies."

Both Fine Tubes and Superior Tube manufacture high-performance metal tubing for blue-chip customers in industries requiring flawless performance under extreme operating conditions. For example, the companies supply high-pressure metal tubes used in critical equipment for the energy industry;

(See "The Watermill Group" on page 50)



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## DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

Working in East Baltimore I had an area that had a significant number of properties that were bad pairings. The code people in Baltimore were very professional and they always responded to complaints from the Neighborhood Housing Service.

There were problems communicating with some of the landlords who took a classic slumlord stance . . . do nothing when asked about the condition of the building. We used code violations to convince the owner to sell the house, sometimes to the tenant if he or she was a good tenant. It was called a tenant conversion. I was good at it, as I did 40 of them in eight months.

We also started a tenant-based rental corporation where the tenant group made the decisions on who rented the house. They took into consideration how long someone had lived on the block and how they kept the house. That was successful because it was at the time of ten percent mortgages (Jimmy Carter era) and many could not begin to contemplate ownership.

So, what do you do if there is a slumlord in your town that does not respond

to repeated requests to clean up their act? You need to put them in the spotlight. The community group needs to make known to everyone who is causing the problems in the neighborhood. In this day in age where communication is almost instantaneous and people's reputations can go to hell in a hand basket in less than an hour, this method seems to bear fruit.

I remember going to people's homes in nice neighborhoods and dropping off bags of garbage on their front lawn and hanging ten with the community members hoisting placards that said the landlord was a slumlord.

Another way to address it is to go to a councilperson and protest the existence of these slum properties. Remember the people in the community are constituents too. Politicos will listen and try to do the right thing in most cases.

Primarily the community must organize and the community must be vocal. One voice with many people saying the same thing goes a long way. The result will be an increase rather than a decline in property values. 🗑️

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## THE WATERMILL GROUP

(Continued from page 48)

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Watermill will provide strong strategic guidance, expert advisors and hands-on support to both Fine Tubes and Superior Tube. Watermill investor and advisor David Robinson has been brought on to serve as Chairman of the Board for the combined company. Robinson most recently served as president of Tyco Fire and Security. He also previously held senior management positions at Motorola.

**About The Watermill Group:** The Watermill Group is a strategy-driven private investment firm that revitalizes companies to reach their full potential. For more than three decades, Watermill has been acquiring, operating and improving companies. Watermill looks for businesses at a crossroads and applies a unique combination of strategic insight and management expertise to re-imagine their future and drive growth. The firm has extensive metals industry expertise as the previous owners of Latrobe Specialty Metals Company, Sheffield Steel Corporation and Vertex Distribution, among others. Watermill Group's current portfolio includes

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**About Fine Tubes, Ltd.:** Fine Tubes Ltd., located in Plymouth, United Kingdom, is a leading European manufacturer of high-precision metal tubing in stainless steel, nickel, titanium and zirconium alloys. The company has a fully integrated facility for the manufacture, research and development of high-quality metal tubes in seamless, welded and welded-and-drawn forms. Fine Tubes' tubing solutions are designed for use in environments that endure extreme temperatures, pressure, dynamic stress and corrosion, including critical-tolerance applications in the aerospace, medical and energy industries. Incorporated in 1943, Fine Tubes' long history of success stems from its proven ability to consistently develop and manufacture complex, high-performance engineered tubing that meets the stringent quality requirements of the world's most demanding applications.

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## BUSINESS PROFILE



Standing, left to right: Doug Trainer (National Penn Bank), NAIFA State President; Carina Weigner (Nationwide), State Regional Vice-President. Seated, left to right: April Heiser, Enrolled Tax Agent, association treasurer; Patty Picardi, Independence Planning Group, association director; Dean Fox, Kalejta Financial Group, association director; Elizabeth Snyder, Main Street Financial, association director. (Missing John Ungerman, Thrivent, local President).

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Founded in 1890, National Association of Insurance and Financial Advisors (NAIFA) is one of the nation's oldest and largest associations representing the interests of insurance and financial professionals in the United States. NAIFA members assist consumers by focusing their practices on one or more of the following: life insurance and annuities, health insurance and employee benefits, multi-line (home, auto and liability insurance), and financial advising and investments. NAIFA's mission is to advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of its members.

Of the 300,000 career and independent insurance agents and financial advisors in the U.S., 65,000 belong to NAIFA. Membership in NAIFA classifies agents and advisors among an elite group of individuals who place great importance on business-related development as well as hold the best interest of their customers above all else. The association provides its members with creative marketing ideas, networking opportunities, first-rate sales and skills training, and superior political advocacy. Local NAIFA members are professionals in the industry representing all aspects of the insurance and financial services industry. By being a member in good standing with NAIFA, advisors promise to fulfill the needs of their clients while adhering to a strict

code of ethics which includes protecting confidentiality, staying abreast of current laws and regulations, professional standards of conduct, integrity, and honesty. Many local members specialize in certain fields such as life insurance, investments, business succession, professional liability insurance, group benefits, tax prep and planning, long term care planning, Medicare supplements, or comprehensive financial planning.

The Tri-County Association of Insurance and Financial Advisors is NAIFA's local presence. The organization is active and well represented at the local, state and national level. Besides offering local financial advisors and insurance agents continuing education and networking opportunities at its semi-monthly luncheons at Brookside Country Club in Pottstown, NAIFA Tri County supports the community with its "Pennies for Bears" Campaign and Golf Outing. This outreach provides teddy bears, on an ongoing basis, for PMMC, local police departments and local fire and rescue squads. Bears or financial support are also provided to the Moyer Foundation's Camp Erin, a bereavement camp for children who have lost a parent, and to the Moyer Foundation's Camp Mariposa, a camp for children of parent's fighting addiction. NAIFA Tri-County also awards a graduation local senior with a substantial college scholarship each spring.

(See "NAIFA Profile" on page 54)

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To learn more about NAIFA initiatives and membership, please call 610.970.8555.



Tri County Chapter Officers (left to right): April Heiser, Enrolled Tax Agent, association treasurer; Doug Trainer (National Penn Bank), NAIFA State President; Patty Picardi, Independence Planning Group, association director; Dean Fox, Kalejta Financial Group, association director; Carina Weigner (Nationwide), State Regional Vice-President; and Elizabeth Snyder, Main Street Financial, association director. (Missing John Ungerman, Thrivent, local President).



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# Is Charging For Wellness Programs Legal?



## LEGAL PERSPECTIVES

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

On August 20, 2012, the United States Court of Appeals for the Eleventh Circuit approved of Broward County, Florida, charging its employees if they failed to participate in the County's wellness program. The court found that imposing a \$20 charge on paychecks of employees who enrolled in the group health insurance plan but declined to participate in the wellness plan did not violate the *Americans with Disabilities Act*.

The decision, *Seff v. Broward County*, raises interesting questions amid an election season in which both political parties are debating the merits of healthcare reform.

The County offered employees a group health insurance plan and later added the wellness program. The decision spells out the background of the case:

"The employee wellness program consisted of two components: a biometric screening, which entailed a 'finger stick for glucose and cholesterol,' and an 'online Health Risk Assessment questionnaire.' [The group health insurer] used information gathered from the screening and questionnaire to identify Broward employees who had one of five disease states: asthma, hypertension, diabetes, congestive heart failure, or kidney disease. Employees suffering from any of the five disease states received the opportunity to participate in a disease management coaching program, after which they became eligible to receive co-pay waivers for certain medications.

Participation in the employee wellness program was not a condition for enrollment in Broward's group health plan. To increase participation in the employee wellness program, however, Broward imposed a \$20 charge beginning in April 2010 on each biweekly paycheck issued to employees who enrolled in the group health insurance plan but refused to participate in the employee wellness program."

Mr. Seff filed a class action lawsuit alleging that the wellness program violated the ADA. Under the ADA, a "covered entity" is prohibited from "requir[ing] a medical examination" and "mak[ing] inquiries of an employee as to whether such employee is an individual with a disability or as to the nature or severity of the disability, unless such examination or inquiry is shown to be job-related and consistent with business necessity." 42 U.S.C. § 12112(d)(4)(A); see also *Williams v. Motorola, Inc.*, 303 F.3d 1284, 1290-91 (11th Cir.2002).

(See "Legal Perspectives" on page 55)

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## NAIFA PROFILE

(Continued from page 52)

Local Advisors who are Tri County NAIFA Members include: Tianna Brewington; David Bruno, CLU, ChFC, LUTCF; Drew Carlson; Matthew Cavagnaro; Don Connors; Joseph Dicandilo; Barbara Dunn, CFP, ChFC; Dean Fox; David Grauel; John Haas, CLU; Carina Hatfield; April Heiser; Jeff Hughes, LUTCF; Tom Kalejta, ChFC, CFS; Tracy Kennedy; Michelle Kinley Stewart, CLU; Cheryl Kreger; Janet Kulp; Steve Miller; Bill Montgomery, CFP, ChFC, CLU; Patty Picardi, CLU, ChFC; Mike Polin; Greg Power, CFP; Sean Reilly; Carole Rumpola, LUTCF; Jon Roth; Scott Shaw; Andy Smith, CLU, ChFC, LUTCF; Elizabeth Snyder; Joe St. Pedro; Liz Staber, JD; Richard Storms; Jason Taylor; Doug Trainer, LUTCF; John Ungerman, CLU, CFP, ChFC; Joel Wolfrom, CLU, ChFC; Karen Wolfrom; David Wood; Dennis Wright, LUTCF, CPCU; Paul Valerio; and Robert Weigner, CLU, CFP, CFS, LUTCF.

NAIFA's advocacy, government relations and political action programs are collectively its members' most important benefit. Experienced staff and volunteers engage decision makers at every level of the legislative and regulatory system.

NAIFA's government affairs staff monitors federal legislation and regulations and mobilizes resources to achieve the most favorable outcome for its members and their clients. At the state level, the state associations work hand-in-hand with NAIFA's government relations team to positively impact state legislation and regulation. They develop lobbying strategies, comment on key issues, implement uniform policies and initiate grassroots efforts.

NAIFA membership offers its members resources to succeed at every stage of their careers. NAIFA's rich array of professional programs and products are designed to enhance knowledge and skills, provide value-added business services, and create critical networking and mentoring opportunities. From its online seminar series, to its Leadership in Life Institute, to online access to Continuing Education Credits and a Preferred Provider Network of products, services and programs, NAIFA affords a vast array of professional development opportunities for financial advisors who truly stand out in their communities and serve the unique needs of their clients and public with distinction. NAIFA also created the Young Advisors Team (YAT) for members who are 40 years of age and under, or within their first five years in the industry. YAT provides its

members with resources geared specifically to their career development needs as a novice insurance or financial advisor.

Having a sound financial plan requires knowing which insurance and investments products to buy. But there are literally tens of thousands of insurance policies, stocks, bonds, mutual funds, annuities, etc. from which to choose. That's where NAIFA can help. NAIFA is the largest financial services membership association and working with one of our members means that your advisor adheres to our strict code of ethics.

Companies that endorse NAIFA Membership include: Aflac, Allianz, Allstate, American Family, American General Life and Accident, AVIVA, Country Financial, Farmers, Guardian, Kansas City Life, MassMutual, Modern Woodmen of America, Monumental, Mutual of Omaha, New York Life, North American Company, Northwestern Mutual, OneAmerica, Penn Mutual, Principal, RBC Insurance, Security Mutual Life, Southern Farm Bureau, State Farm, Thrivent, Transamerica, UNIFI, Western & Southern Life, and Woodbury Financial.

For additional information, please contact Patty Picardi at 610.970.8555. ☐

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## LEGAL PERSPECTIVES

(Continued from page 53)

However, the ADA also has a safe harbor provision which "exempts certain insurance plans from the ADA's general prohibitions, including the prohibition on "required" medical examinations and disability-related inquiries. 42 U.S.C. § 12201(c)(2). The safe harbor provision states that the ADA 'shall not be construed' as prohibiting a covered entity 'from establishing, sponsoring, observing or administering the terms of a bona fide benefit plan that are based on underwriting risks, classifying risks, or administering such risks that are based on or not inconsistent with State law.'" *Id.*

The Court of Appeals affirmed the lower district court, which found that the employee wellness program qualified as a "term of a bona fide benefit plan" within the meaning of the safe harbor provision because the employee wellness program constituted a "term" of Broward's group health plan.

What are the implications of such a decision here in southeastern Pennsylvania? That remains to be seen. Many employers have been justifiably unsure about whether they could require wellness programs given the prohibition under the ADA from requiring medical

examinations. This decision is not binding here in the Third Circuit, but may provide some guidance to employers wishing to institute similar wellness programs.

As of this writing, the EEOC (the Equal Employment Opportunity Commission, which administers the ADA) has not issued any regulatory guidance on the issue. The Circuit Court of Appeals decision is not binding on the EEOC, and the interplay of HIPAA (the *Health Insurance Portability and Accountability Act of 1996*) and the *Patient Protection Affordable Care Act of 2010* is evolving. The upcoming election will likely cement or unhinge some of the recent healthcare laws, but employers and employees alike should consult with competent employment law and healthcare regulatory attorneys if they have questions about their rights. ■

*Levi S. Wolf, Esquire is a shareholder in the law firm of Wolf, Baldwin & Associates, P.C. with offices in Pottstown, Reading, and West Chester. He is the firm's managing attorney, and focuses his practice on workers' compensation law and family law. The firm is experienced in small business representation, municipal employment negotiation and litigation, and contracts and civil litigation. Mr. Wolf can be reached at 610.323.7436 or by e-mail to Lwolf@wolfbaldwin.com.*

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## COVER STORY

(Continued from page 6)

I was referred to a difficult case West of Pottstown, just outside of Reading, PA. I found a 62-year-old man on Social Security Disability Income who had just been able to access his Medicare benefits and eligibility. He was thrilled to finally be eligible since being forced to retire and having very expensive COBRA for his medical coverage. Unfortunately, he had three strokes and was still in the process of recovering from them. When I came to see him he had been on Advantage Plan (a well-known brand name) from the advice of a casual friend.

I find this more often than not; people blindly choose their Medicare plans coverage without taking the time to understand what it is they are trying to make sure it covers. My 62-year-old man's coverage, as he found out, became disastrous financially and limited his medical options for recovery and treatment. He was unable to change his plan (so he thought) and he became dependent on his savings to cover the increasing number of medical bills coming in each month as his medical needs forced him out of his plan's network to receive the right kind of care he needed for treatment.

When people find themselves in an inadequate Medicare health plan as in this case, it is often impossible to change to a Medigap plan (Original Medicare) *outside of the protected enrollment periods Medicare has provided*. This is why is so critical to get the right information about how Medicare works and the right plan! He also did not have Long Term Care insurance to pay for what inevitably is to come with his condition — custodial care in a facility.

At Main Street Financial Partners, our first job is to understand your whole health and financial picture. We cannot solve every problem, like not having the money or good health to buy a Long Term Care policy when needed, but we can make the road to the future less scary and use every type of available product the Insurance market has to offer to solve or reduce the problems.

Happily, I can report that in addition to moving the 62-year-old man back to Original Medicare, he was able to receive the best care available to him anywhere

(See "Cover Story" on page 58)



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By W. John McCartin

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## COVER STORY

(Continued from page 56)

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In conclusion, this sad case is a constant reminder of why it is so important to find someone who can clearly present and guide you through the deductibles and co-insurance of Medicare's two basic Parts A and B — the basic building blocks of your coverage no matter what plan you are on.

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