

422business.com



Business Advisor

Serving the Route 422, 100, 202, and Route 30 Corridors in Montgomery, Chester and Berks Counties.

phoenixville • pottstown • reading • royersford • spring city • collegeville • limerick



TransAmerican

OFFICE FURNITURE INC.

wyomissing • west reading • douglassville • king of prussia • oaks • valley forge

Visit 422business.com for...

- Our Current Issue Online
- Archives with Hundreds of Useful Articles
- Video Interviews
- Federal, State, County & Local Resource Links
- Advertiser Links

P.O. Box 334
Pottstown, PA
19464-0334

CHANGE SERVICE REQUESTED

Presorted
U.S. Postage
PAID
Pottstown, PA
Permit No. 95

Caring for your employees for over twenty years.

Our comprehensive health programs protect, promote and restore employee health. Our expertise in Occupational Health insures quality medical services, minimal treatment time for work injuries and proactive return to work strategies. Our team of specialists can meet all of your occupational health needs.

- Work Injury Medical Care
X-ray, Lab Services
& Suturing as needed
- Occupational & Physical
Therapy
- Physical Capability
Screenings
- Ergonomic Services
- Employment Physicals
- DOT Driver Medical
Certification Exams
- OSHA Required Medical
Surveillance Exams
- Drug & Alcohol Screening
& MRO Services
- Immunizations
- TB Skin Testing
- Respirator Clearances &
Fit Testing
- Hearing & Vision Testing
- Training
CPR, First Aid, AED, BPP
- OSHA & DOT Regulatory
Compliance Assistance
- Travel Medicine Clinic
- Onsite Health Services
Available



Occupational Health
of Pottstown Memorial Medical Center
of CarePlex

610-326-2300 • PottstownMemorial.com

Tri-County Area Business Campus • 81 Robinson Street, Pottstown
Convenient Hours Monday-Friday

WORK INJURY CARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

Work injuries (non-life threatening) should be treated at CarePlex. After-hour injury care provided by PMMC's Emergency Dept. Employee will be referred to CarePlex for follow-up medical care.



Business Advisor

Serving the Route 422, 100, 202, and Route 30 Corridors in Montgomery, Chester and Berks Counties.

In This Issue | DECEMBER 2012



From factory floors to executive boardrooms, TransAmerican Office Furniture addresses technology while meeting ergonomic and economic needs with style.

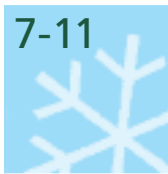
ONLINE CONTENT

Watch our informative half-hour interview with Steve Bamford, Executive Director of Pottstown Area Industrial Development Corporation (PAID, Inc.) during the month of December on PCTV (check your local listings for dates and times) or view any time at www.422business.com.



A variety of gift giving options, dining, and services to help make your holiday unique and special.

7-11



27

With its perplexing ups and downs, the stock market affects us all, no matter what business we're in.

Browse the Business Marketplace to grow your business, network, and keep your money local.

23-26



Contents

- 4 | **Cover Story**
TransAmerican Office Furniture, INC.
- 7 | **Buzz Around the Block**
Route 422 Holiday Gifts and Services Guide
- 12 | **Legal Perspectives**
Estate Planning for the "Fiscal Cliff"
- 27 | **Leadership and Success**
The Mysterious Stock Market – As Psychological as it is Financial
- 34 | **Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 37 | **TriCounty Area Chamber of Commerce**
News and Events
- 47 | **Downtown Marketing And Development**
Why Main Street Still Works
- 49 | **Medicare Moment**
Shall I Stay or Shall I Go?

... AND MORE!

Published by: MACnificent Pages, P.O. Box 334, Pottstown PA 19464-0334

Editor & Publisher – Bill Haley
Advertising Manager – Patti Seigel

Advertising Representative – David Green
Advertising Representative – Allison Lunn

To contact the Route 422 Business Advisor: phone: 610.323.6253 fax: 610.970.6194
email: 422business@comcast.net Subscribe online! www.422business.com

The Route 422 Business Advisor is a proud member of:



TRICOUNTY AREA
CHAMBER OF COMMERCE



www.422business.com

TransAmerican

OFFICE FURNITURE INC.

Our Job is to Make



Your Job EASIER!

PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



ABOVE: Manayunk Showroom & Corporate Headquarters, located at 3800 Main Street, Philadelphia, PA 19127.

TOP: (L to R) Ashlee Capellupo, Business Development Representative; Eric J. Elliott, Sr. Account Executive; Eugene T. Kriebel, Vice President of Sales.

Eugene T. “Gene” Kriebel covers a lot of ground in his job as regional sales manager for TransAmerican Office Furniture, frequently scuttling between the company showroom and corporate headquarters in the Manayunk section of Philadelphia, to field locations in Reading, Allentown, and Harrisburg, PA.

Kriebel is also a familiar face at many of the frequent local chamber of commerce events throughout the region, always smartly dressed, loquacious, and affable. “Shoe leather and cold calls,” is how Kriebel describes his formula for success in building his customer base, and his print and digital ads in *Route 422 Business Advisor* and *422business.com* afford name recognition which helps to open doors and initiate conversations with potential clients for Gene and his regional sales team— Ashlee Capellupo, Business Development Representative covering the Lehigh Valley and

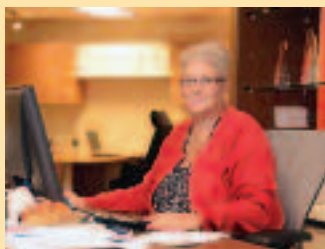
Reading markets, Eric J. Elliott, Sr. Account Executive in the King of Prussia territory and Michael DiGiesi, Business Development Representative covering the State of PA, Harrisburg and Lancaster.

As one of the top dealers in the contract furniture industry, TransAmerican Office Furniture has been providing effective workplace environments since 1976. Today, TransAmerican Office Furniture, and its retail affiliate AAA Affordable Office Furniture, is especially concerned with building environments that are sustainable and cost effective with a focus on the integration of the most current technology.

Recognized as one of the top furniture dealers in the United States, TransAmerican Office Furniture sets the standard as the ultimate resource for high quality furniture and dependable service. "Technology drives the style and types of furniture," Kriebel notes.

"Right now technology is allowing networking and conferencing in multiple areas, and not necessarily having one desk for each person," Ashlee Capellupo points out. "A collaborative environment is the driving force right now. Especially for sales people on the road... There's a product now where you can link in and do conferencing and things of that nature via satellite. That's actually a really big driving force in the corporate world," she said.

TransAmerican Office Furniture represents hundreds of quality furniture manufacturers from around the world. From rich traditional styling to a dramatic contemporary look, they offer a large portfolio of furnishings and accessories provid-



Maria Ciammetti, Customer Service Representative.

ing the ultimate in selection. "Our leading line is Haworth," Kriebel notes, adding that 75 percent of customers prefer that manufacturer. "We of course offer other, more economical options as well," he said, adding that due to a high sales volume TransAmerican Office Furniture can offer very competitive prices.

Executive suites, open space work environments, video conference rooms, storage and files areas — all become unified through an array of appropriate choices strategically combined to meet client's specific needs. From factory floors to executive boardrooms, TransAmerican Office Furniture addresses technology while meeting ergonomic and economic needs. "We work with major manufacturers who are on the leading edge of ergonomics," Kriebel explained.

"We always have that in mind for the client's best interest," he said, pointing out that by offering ergonomically optimal office furniture, employers can help prevent medical risks like carpal tunnel syndrome and

(See "Cover Story" on page 17)

Commercial Properties Offered by **Glocker & Co.**

On the WEB at www.glocker.com



#916-Pottstown

-along Route 100 corridor 7200 sq ft metal building currently used as body shop with 22 ft ceilings, 12 ft garage doors, municipal gas available on acre lot that's fenced, superb facility in good condition and ready for new owner.

\$358,500



#246-Amity Township

-ranch home on 1.4 acres with 1,168 sq ft in mint condition with large 2 bay garage and carport used for small truck company and residential use, excellent commercial location, great exposure at Route 422 and Old Airport Road.

\$189,900



#9E

-on Sanatoga Road, 23 open acres with exposure to Route 724 currently used as agricultural ground, but zoned Limited Industrial, fairly level site.

\$450,000



#990-East Vincent

-adjacent to former Jones Motor Co. across the street from Wawa and close to intersection of Route 724 and Bridge St, 2 story stone dwelling w/oversized 2 car detached gar 20 x 30, property zoned industrial good for law office, service location etc.

\$249,900

GLOCKER
AND CO. INC.

Glocker & Co.
Commercial and Residential Real Estate

Pottstown
(610) 326-0181

Boyertown
(610) 367-2058

Over 20 Years Experience

- 24-Hour Emergency Response
- Waste Management
- Remediation
- Field Services & Industrial Cleaning
- Tank Management
- Lab Packing
- Training

www.elkeny.com 1420 Clarion Street Reading, Pa 19681 (800) 851-7156



Treat Every Day Like It's Friday!



5 BONUS BITES

5 BONUS BITES

OUR GIFT CARDS COME WITH A THANK YOU CARD.

Buy Friday's® Gift Cards at participating restaurants and get a \$5 Bonus Bites card for every \$25 you spend.

Bonus Bites card offer available for in-store or online purchases only.

Stylish Images photography

Are you trusting Your Business' image to poor snapshots?

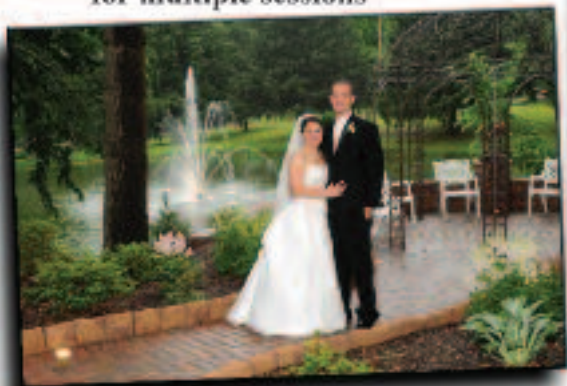
We fix bad photography with Great Portraits.....Call Today!

Business and Commercial Portraiture * Weddings * Families
Seniors * Sports Action * Same Day Digital Portraits and Events

Photos for: Business Cards, Annual Reports, Websites and Newsletters

Visit us: www.stylishimages.com

**Business Discounts available
for multiple sessions**



610-792-9956

ROUTE 422 HOLIDAY GIFT AND SERVICES GUIDE

Buzz Around the Block

This year's guide offers a wide variety of great gift, dining, and service providers to help make your holiday party planning, shopping and preparations unique and special this year. From jewelry, clothing, and fine art, to antiques, unusual gifts, delicious food and specialty services, this year's guide offers something for everyone on your gift list.

Weitzenkorn's Menswear

Weitzenkorn's men's store, located at 145 E. High Street, Pottstown, PA is a fifth generation family owned business opened in 1864. We continue to carry on the proud tradition of distinctive men's wear for all sized men and all occasions.

In addition to our fine lines of clothing we also offer expert tailoring. We are truly a full-line men's store — carrying everything from hats to shoes and jeans to tuxedos. Also offering formalwear for rental and sale.

At Weitzenkorn's men's store, we carry only the most respected brands. With a

wide selection of suits, sports coats, slacks, denim, sportswear, furnishings, ties, belts, outerwear and shoes, we offer you style and comfort. For Big and Tall clothing, you will find the same high quality and service along with the largest selection of sizes in the area.

For more information, please call 610.323.8810 and visit www.weitzenkorns-menswear.com. **HOLIDAY HOURS:** Monday through Thursday 9:30 AM – 8:00 PM; Fridays 9:30 AM - 9:00 PM; Saturdays 9:30 AM - 5:30 PM; Sundays (From Thanksgiving until Christmas) 12:00 PM – 4:00 PM.

Bob Hilbert Sportswear

Bob Hilbert Sportswear Can Fill Your Year-End Needs: Screen-Printing, Embroidery, Promotional Products, Accessories & More

Looking to give out a year-end gift? Don't be left out. Contact Bob Hilbert Sportswear today. Located on Englestown Road in Boyertown, Bob Hilbert Sportswear has a 40-year history of quality workmanship and friendly service.

Bob Hilbert Sportswear offers the finest in custom screen-printing, embroidery and a diverse selection of apparel and accessories. For many specialty items, there are no minimum quantities: customers can order what they need. Bob Hilbert Sportswear offers tee shirts, sweatshirts and quality dress/sport shirts to outfit any group, company or organization. "We give you the look you want while working within your budget," said Bob Hilbert, who founded the company in 1972. "We're always working to come up with a pack-

age that works for our customers' needs."

Bob Hilbert Sportswear offers accessories including caps, scarves and bags. All are designed to work as a sharp business promotional tool. Bob Hilbert Sportswear offers a gigantic and growing line of promotional products. From conventional pens and calendars to more unique options, Bob Hilbert can get it!

"Whether you need something for the office or a trade show, we can go to work for you," Hilbert said. Bob Hilbert's team of customer service representatives and full-service art department are available to assemble a package today. Regardless of the size of a school, group or fundraiser, they can satisfy customers on every budget. Contact Bob Hilbert Sportswear by phone at 610.367.6186, e-mail at info@bobhilbert.com, or visit www.bobhilbert.com. Bob Hilbert Sportswear is located at 695 Englestown Road Boyertown, PA 19512.

(See "Buzz Around the Block" on page 8)

Celebrate This Holiday With A Company Party!

Join Us At

The Franklin Commons

Drexelbrook Catering & The Franklin Commons
Are Proud To Announce This Year's

Big Business Bash for Small Businesses

Join us on Friday, December 14th, 2012

Lunch Party.....11:30 AM to 3:30 PM (\$45 per person)

Dinner Party.....6:30 PM to 10:30 PM (\$75 per person)

This Event is All Inclusive. Featuring Hors d'oeuvres, Buffet, Dessert Station, Two Drink Tickets, DJ and Dancing.

For More Information or to Make a Reservation for Your Company
Please Contact Drexelbrook Catering at
info@drexelbrookcatering.com

Cabin Craft Snowboard and Ski Shop

Cabin Craft Snowboard and Ski Shop, located at 2 Main Street, Spring Mount, PA 19478, offers seasonal rentals on skis, boards, boots, trade-ins and used equipment. They also carry a large selection of skis, poles, boards, boots & bindings, helmets, goggles and clothing/apparel for sale.

Tom is finally retiring after 40 years, and Tom's Retirement Sale is currently going on. Packages and sales are always in progress. Stop in, Tom might have a souvenir for you!

Shop hours of operation are Wednesday, Thursday and Friday, 4:00 PM to 8:00 PM; Saturday, 10:00 AM to 5:00 PM; and Sunday, 12:00 PM to 5:00 PM. For additional information, please call 610.287.7064 and visit www.cabincraftskishop.com.

Graber Letterin' Sign Co. & Alpine Tees

Are you tired of giving money and gift cards to everyone on your holiday list? Are you unimpressed by the offerings at Walmart, Target and your normal

stomping grounds? Are you looking for a more personalized gift to give your loved ones this year?

Give Lauren or Jeff a call today! At Graber Letterin' Sign Co. & Alpine Tees, we offer screen printing, embroidery, and more. We have competitive prices and quick turn-around times. We can help you create gifts for everyone on your list this holiday season and get all your shopping needs done at once.

Don't settle for cash in a card again this year. Go above and beyond with your gift-giving this year and give them something they really want!

Graber Letterin' Sign Co. & Alpine Tees is located at 58 Schoolhouse Road, Boyertown, PA 19512. For additional information, please call 610.369.1112 and visit www.graberletterin.com.

Holidays... and After at the Franklin Commons

With the holiday season just around the corner, now is the perfect time to plan the year-end party. Drexelbrook Catering and the Franklin Commons in Phoenixville is hosting a "Big Bash for Small Offices" on Friday, December 14th, 2012. Instead of going to lunch or dinner, go to a party.

Reserve a table of two, four, six or more and enjoy hors d'oeuvres, dinner buffet, two drink tickets, DJ, dancing and socialize with other businesses in the community in a fun atmosphere. Email us at info@drexelbrookcatering.com to reserve your table today!

Too busy for a holiday celebration? Then consider the Franklin Commons for your "after holiday" party. Drexelbrook Catering offers many menus ranging from cocktail to buffet to full serve. The Art Gallery, Franklin Hall and the Bistro are available for parties of 20 or more. There is ample complimentary parking on-site.

The holidays are a perfect time to get engaged. Drexelbrook Catering at the Franklin Commons are wedding experts. We will put our years of experience to work for you. Planning a summer wedding? Visit our new courtyard, a perfect setting for your ceremony or cocktail hour. All-inclusive wedding experiences are available or we can customize an experience just for you. Contact Drexelbrook Catering today at 610.983.4640 or fc@drexelbrookcatering.com

(See "Buzz Around the Block" on page 10)








Team Up With Arnold's For a Most Memorable Event!

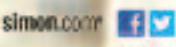
As a **FUN** alternative to business as usual, Arnold's is the perfect venue for:

- Team-Building
- Company Olympics
- Sales Meetings
- Staff Meetings
- Training Sessions
- Office Parties
- Holiday Parties
- Awards Ceremonies
- Client & Employee Appreciation
- FUN-raising Events

More food choices:

- On-Site Catering
- Themed Food Choices
- Bistro & Bar
- Pizza & Salad Buffet

Mention this ad and get **10% OFF** your next Corporate Event!



DUCHESS OF PRUSSIA



KING OF PRUSSIA

Your Kingdom Awaits

Neiman Marcus / Lord & Taylor / Nordstrom / Bloomingdale's
TAG Heuer / Burberry / Tommy Bahama / Longchamp
Athleta / Forever 21 / Burton / Marnot

610-495-1730 Monday - Saturday 8-5
Sunday 9-3

LIMERICK
CAR WASH



838 N. Lewis Road Limerick, PA 19468

Gift Certificates
Pre-Pay Cards

Buy 9 washes,
10th wash FREE



We understand why you can't wait to see the Holiday Parties begin.
Please meet!
Call 484-949-3280

Everyday is a party at
The Party ReduX Showcase
Event Planning
Party Rentals & More At
205 E. High St. Pottstown
www.thepartyredux.com
As For The SPECIAL In Special Events!



Buzz AROUND THE BLOCK

(Continued from page 9)

Village Peddler — Come in and Check Us Out!

Village Peddler is now under new ownership and located at 3809 Penn Avenue, Sinking Spring, PA! The shop came under our creative and loving control of Bob and Genie Barlow on June 8, 2012, after they bought the business name from the previous owner. Bob and Genie kept the name of "Village Peddler" because it's the perfect name for the type of shop they wanted to create, and because they do, in fact, peddle anything and everything!

Village Peddler offers a wonderful mix of antique and vintage furniture, collectibles, primitives and a little country decor, creating an eclectic blend of home furnishings all set in a relaxed, friendly place to shop. You are welcome to be the Barlow's guest and bring your family and friends. With a cup of complimentary coffee in hand, you may casually browse through their ten rooms of the old farmhouse to find items to make your house into a comfy home. Walk around the outside of the farmhouse on the

wrap-around porch and along the stone walkway to find even more wonderful items creatively displayed to entice and inspire you in your own home decor.

Village Peddler is open Wednesdays 10-6, Thursdays 10-7, Fridays 10-6, Saturdays 10-5, and Sundays 10-4. Call 610.670.5176 and visit www.villagepeddler.org for additional information.

The Party ReduX Showcase

Holiday Planning? Save the date now! Now is the time to plan those holiday parties and other social gatherings. So get out your calendars and pick the dates for the small or large events or simpler meet ups you'll host. Whether for those business clients you want to entertain or family members send a semi-formal invitation or quick e-mail save-the-date alert today. In today's hyper-paced environment, people are more challenged than ever to deliver on customer engagements or family plans. It has never been clearer that in order for your event to succeed, you must be prepared to give them advanced notice so as to participate.

Party Planning? Renting Is Common Sense Idea!

When it comes time to party, remember The Party ReduX Showcase brand

Village Peddler
3809 Penn Avenue,
Sinking Spring, PA 19608

610.670.5176
www.villagepeddler.org

*Under new ownership
Bob and Genie Barlow*

- Antique and Vintage Furniture
- Collectibles
- Primitives
- Country Decor

Hours:
Wednesdays 10 AM - 6 PM
Thursdays 10 AM - 7 PM
Fridays 10 AM - 6 PM
Saturdays 10 AM - 5 PM
Sundays 10 AM - 4 PM

 **SPRING HOLLOW**
GOLF CLUB
Grille & Banquet Room

610-948-5566
3350 Schuylkill Road (Rt. 724) Spring City

www.springhollowgolf.com



Gift Cards Available — Redeemable at our Golf Shop and Grille Room!

The term **Science**, properly understood, refers only to the **laws of God** and to His government of the universe, inclusive of man. From this it follows that **business men** and cultured scholars have found that Christian Science **enhances** their **endurance** and mental powers, enlarges their **perception** of character, gives them **acuteness** and comprehensiveness and an **ability** to **exceed** their ordinary capacity."

— Science and Health with Key to the Scriptures



Available at the
Christian Science Reading Room
109 1/2 E. High Street
Pottstown, PA 19464
610-323-7388
www.spirituality.com

brings together know-how, and know-who. Our Best Party Stars can be your party planners. They'll put together the team of caterers, and other event professionals with our sales and rentals of party décor and accessories. Together, in one space, we'll help you to deliver upon both your own personal engagements, as well as that of your company. Most importantly, The Party ReduX Showcase brand provides the platform of event services that will help you retain or develop increased business in your markets, and provide the event resources you need to drive deep engagement with your customers and family.

Call us at 484.948.3280 or visit us at 205 East High Street, Pottstown, PA. From a few extra tables and chairs, to the complete event, We put The SPECIAL in Special Events!

Limerick Car Wash

Limerick Car Wash, located at 838 N. Lewis Road in Limerick, is open Monday through Saturday from 8 AM to 5 PM, and Sundays 9 AM to 3 PM. Gift certificates and Pre-paid Discount Cards are available. Fleet accounts are welcome.

The #1 Exterior Basic wash is only \$8.00. The #2 Exterior Plus wash for \$10.00 includes Wheel Brite, Undercarriage Wash and Clearcoat Protectant. The \$12.00 #3 Exterior Complete wash includes Rain-X Complete Surface Protectant, Clear Coat Polish, Wheel Brite, and Undercarriage Wash.

Interior Detailing is available for \$90.00 for cars and \$130.00 for SUVs. Exterior Detailing is available for \$100.00 for cars and \$120.00 for SUVs. Full Detail (interior and exterior) is \$170.00 for cars and \$220.00 for SUVs. Available extras include: Engine detailing; Removal of road line painting in vehicle; Pinstriping; Leather conditioning; Compounding; and Scratch removal. Prices will vary

due to vehicle size and condition. Weather conditions may cause the car was to be closed.

For additional information, please call 610.495.1730 and visit www.limerickcarwash.com.

Christian Science Reading Room

Try the Christian Science Reading Room at 109-1/2 East High Street in Pottstown if you would enjoy seeing books and periodicals, and music CDs that will lift your spirits. We have been told that it is a real "oasis." The shop was moved here from King and Charlotte Streets. Hours are Monday, Wednesday, and Thursday from 12 Noon to 4 p.m. (We will be closed Thanksgiving Week, but would open by appointment—please call 267.644.8045). The number at the Reading Room is 610.323.7388.

Christian Science Reading Room is giving out Thanksgiving Bible Lesson booklets with a pair of socks at www.spirituality.com. For more information please call 267.644.8045

The weekly International Magazine, *THE CHRISTIAN SCIENCE MONITOR*, is available here. The *Daily Christian Science Monitor* which replaced the paper edition, is available online and at the Reading Room when it is open. Gently used Monitors are in the self-serve box on the sidewalk in front of the shop.

Many BIBLES and *Science and Health with Key to the Scriptures*, the healing book by Mary Baker Eddy, are available to borrow or buy. Make it your destination or come in spontaneously from the street. You will find a place for study and prayer or find answers to your questions about God and Christ Jesus.

The Christian Science Reading Room is under the auspices of First Church of Christ, Scientist, 1200 Main Street, Phoenixville. ☑

Searching for the perfect holiday gift for your employees or customers?



For a complete line of gift and recognition products, visit us at
www.BOBHILBERT.com
 Boyertown, PA - 610-367-6186

The Inn at St. Peter's Village

610-469-2600

3471 St. Peter's Road, St. Peter's Village

THURS. 4-9pm, FRI. 4-10pm, SAT. 4-10pm

Sunday Brunch: 11:30am - 2:30pm, Sunday Dinner: 3-8pm

December 7th Clam Night 4-10pm

Open New Years Eve 4-10pm. Reservations recommended.

www.theinnatsaintpeters.com

BANQUETS • PRIVATE PARTIES • WEDDINGS

Discover the NEW Pottstown Farmers Market



**FEATURING THE TASTIEST,
FRESH AND SMOKED MEATS**

- Beef
- Pork
- Chicken
- Turkey
- Hand-made sausages
- Charcuterie
- Specialty items
- Fresh made scrapple



Fresh fruits,
vegetables, and a variety
of baked goods and
specialty breads

Order Your Holiday Pies NOW!



Serving sandwiches, salads, and
soups. Featuring Café Excellence
local roasted coffee, espresso,
cappuccino, chai, and more...

300 High Street
Pottstown, PA 19464
Phone: 610-326-0900



**Indoor Market
Open Year-round**

Open Thurs & Fri 8-5:30, Sat 8-3:30

Cabin Craft Ski & Snowboard Shop

**New & Used, Trade-ins Accepted, Daily Rentals, Service
Many Items on Sale!**

**2 Main Street, Spring Mount, PA
610-287-7064**

www.cabincraftskishop.com

Estate Planning for the "Fiscal Cliff"



LEGAL PERSPECTIVES

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

The *United States Revenue Act of 1916* instituted the federal estate tax. Since then, the rates and exemptions granted to taxpayers have changed significantly.

From 2001 to 2010, the *Economic Growth and Tax Relief Reconciliation Act of 2001* (EGTRRA) gradually increased the estate tax exemption, while lowering the top taxable rates. By 2009 the estate tax exemption had risen to \$3,500,000 with a top tax rate of 45 percent. In 2010 the estate tax was scheduled to be eliminated under the terms of EGTRRA; however, the *2010 Tax Relief Act* extended the Bush era tax cuts until the end of 2012, raising the estate, gift, and generation-skipping transfer tax exemption to \$5,000,000 (\$5,120,000 in 2012 when adjusted for inflation) and lowering the top tax rate to 35 percent. The 2010 Act also estab-

lished spousal portability, which allowed surviving spouses to "inherit" any exclusion amount not used by the estate of the deceased spouse. Now, as we approach 2013, without Congressional action, these tax cuts are scheduled to expire, and we are facing what has been widely referred to as the "fiscal cliff," which has the potential to have far-reaching implications for many individuals.

As of January 1, 2013 the \$5,000,000 estate tax exemption is reduced to \$1,000,000, and the top estate tax rate rises to 55 percent. Taxable estates over \$1,000,000 will begin to be taxed at a graduated scale, beginning at 41 percent, with the top tax rate applying to taxable transfers over \$3,000,000. An additional five percent surcharge will apply to taxable estates of \$10,000,000 to \$17,184,000. The gift tax exemption and generation-skipping transfer tax exemption will also be reduced to \$1,000,000.

Considering that life insurance proceeds on a policy owned on one's own life are includable in the gross estate for federal estate tax purposes, under this structure, even modest estates will feel the sting of this new tax structure unless Congress acts to change it. As Congress returns from its pre-election recess, it has only 54 days (less "legislative days" and holiday recesses) in which to come to an agreement. The likelihood that this will be resolved before the end of the year does not look promising.

The recent election results will likely weigh in on what Congress ultimately decides to do. With the re-election of President Obama, if the Congressional majority votes in his favor, the transfer tax structure will likely resemble the parameters of 2009. The estate tax and generation-skipping transfer tax exemption is proposed to be lowered to \$3,500,000, with a lifetime gift exemption of \$1,000,000. The top estate tax rate of 45 percent would apply to taxable transfers over \$1,500,000, and the portable spousal exclusions would be made permanent. What will actually

(See "Legal Perspectives" on page 15)



Jump Start Your Holiday Gift Giving

Only \$49

To avoid delay,
visit us in Royersford at
70 Buckwalter Road



8
Year Member

EMERGENCY ROAD SERVICE
(800) AAA-HELP
(800) 222-4367

LOCAL BRANCH OFFICE
610-434-5141

CLUB CODE: 438 215 197147430 0

MEMBER SINCE: 2005 VALID THRU: FEB 28 2013

JOHN Q MEMBER

Save \$10* on each new
AAA Primary Gift Membership
purchased through
December 31, 2012.

*Regular New Primary Membership
with enrollment fee is \$59

24-HOUR ROADSIDE ASSISTANCE • EXPERT TRAVEL PLANNING
SHOPPING DISCOUNTS • AUTO & HOME INSURANCE SAVINGS • PLUS MUCH MORE!

ROYERSFORD • 70 Buckwalter Road • 610-323-6300



RIDGE
PHYSICAL THERAPY

*Personalized care,
getting you back
to being you!*

2525 W Main Street
Jeffersonville Professional Building
Norristown, PA 19403

Give us a call!

610-630-8878

www.ridgept.com

 Find us on Facebook

Put yourself in our hands.



MCCORMICK
chiropractic
SPINE HEALTH LIFE
www.mccormickchiro.com

Visit us at these locations:

83 W. Main St., Elverson, PA 19520
610-286-7000

92 Kemp Road, Pottstown, PA 19465
610-705-0201

Three Straight \$ Million Quarters for Meridian

Meridian Bank Chairman and CEO Chris Annas recently reported that the Bank has earned more than a \$1 million during each of the first three quarters of 2012. This follows on the heels of 2011, also a record year for Devon-based Meridian, which serves commercial customers in Montgomery, Chester and Delaware Counties.

"I hope," says Annas, "that this good news for us is interpreted properly. What it really means is that we have been able to serve our business banking customers well and that they have been prospering, despite all the doom and gloom."

Annas attributes Meridian's success to operating like a business instead of having an institutional mentality. "By having a P&L focus instead of a balance sheet obsession, we're able to think like our customers. We don't own a lot of bricks and mortar, preferring to bring our high-touch, personal service to our business customers and provide them with useful technology to make their banking easy. That's been our philosophy since our inception, in 2004. We are unencumbered by a lot of the legacy banking anchors which have constrained both the banking industry and its customers."

Examples of this include Meridian's pioneering efforts in the remote deposit capture area. Its early adoption and promotion of check scanning technology freed Meridian's business customers from costly trips to the branch to make deposits. "Now," reports Annas, "we're about to



Christopher J. Annas



Erwin Wenner

deploy a robust mobile banking platform that takes our customers even farther along the road to business banking ease and efficiency."

Meridian has thrived by bringing together the best business bankers and giving them the tools and decision-making power they need to make the Bank/Customer relationship optimal for business owners. A good example is Erwin Wenner, a banking legend in Montgomery County. "Erwin's joining us gave us instant credibility with the important Route 422 corridor business community. He has done a superb job of taking the Meridian commercial lending tool kit and building a solid presence for us in this key banking area."

Says Wenner, "My banking experience spans 35 years and I'm convinced that the way Meridian combines technology and customer service represents, today, the way most businesses will be banking within the next five years. Cutting edge technology coupled with banking knowhow are the keys to success, both for us and for our customers." Erwin Wenner can be reached at 484.568.5020 or at ewenner@meridianbanker.com.

+ Innovative Businesses Need Innovative Bankers.

Erwin Wenner is a familiar figure in Tri-County business circles. For more than 30 years, his commitment to delivering "Main Street" banking to local businesses has been helping area companies and owners to grow.

Meridian is a strong, locally-based bank which has continued to increase its lending to growing local companies. These customers have found that Meridian means banking efficiency through user-friendly technology and banking satisfaction through high-touch, personal service.

Erwin, and Meridian, want to help your business grow. Call him today at 484-568-5020 or email him at Erwin.Wenner@MeridianBanker.com.



MeridianBanker.com

MB MeridianBank
INNOVATIVE. LIKE YOU.



King of Prussia District welcomes & thanks the following companies who have recently signed or renewed leases in King of Prussia.

Allergy & Asthma Specialists, PC	Five Star Foods, Inc.
Aspire Bariatrics	NurseEnders
By Design Dental Implant Center, Inc.	Quality Data Services, Inc.
FastSigns	Tetra Tech
First Savings Retirement Services, Inc.	UNUM Life Insurance Company of America

King of Prussia has 'Simply Everything' your business needs!

- Nearly 180,000 sq. ft. of state-of-the-art convention & meeting space.
- Easy accessibility to all of Southeastern Pa.'s major highways.
- Convenient access to Amtrak's 30th Street Station & the Philadelphia International Airport.
- Luxurious hotels & fine dining at your fingertips.
- Access to a highly educated workforce.

Join the thousands of companies who call King of Prussia 'home', and see why King of Prussia is the suburban Philadelphia commercial office leader!

*Not a complete listing of all leases. Leases signed/renewed before 12/31/12.

FOR MORE INFORMATION, CONTACT KING OF PRUSSIA DISTRICT AT
KOPBD.COM • P: 484.681.9452 • INFO@KOPBD.COM

KLEIN
transportation

Corporate Entertainment Made Easy!
We plan the perfect event for those you care about!

Special Corporate Offer: New York City - \$34 per person

Deluxe Motorcoach Transportation with Broadway Show Tickets option
"You pick the show...we get you the tickets!"
Call us now at 800-451-6700 or visit www.kleintransportation.com

PLUS MANY MORE TO CHOOSE FROM!

BUSINESS PROFILE

SPRING HOLLOW GOLF CLUB

Spring Hollow Golf Club is the perfect place to relax with friends, plan your next big golf outing, have a party or even get married! The club is open to the public year 'round and includes not only a golf course, but a fully functioning restaurant, banquet and wedding facility.

Spring Hollow Golf Club is an 18-hole championship golf course. The Course opened in 1994 in the hills of Northern Chester County. The architect created a layout that blends in the features of this once dairy farm on the grounds of the state owned hospital, Pennhurst. The frequent and often dramatic elevation change affords the players not only challenging shot selections, but also beautiful views of the surrounding area.

Spring Hollow Golf Club has been recently named "Best Banquet Facility in the Tri-County Area for 2012." After years of hard work and dedication from the staff, over ten thousand people voted because



SPRING HOLLOW
GOLF CLUB

they believed that this facility will give you the best experience possible. With over-the-top service, dedicated professional coordinators, a beautiful facility and the exquisite cuisine, your day will be unforgettable at Spring Hollow.

Spring Hollow Golf Club takes pride in everything they do. With its rustic charm, sheer elegance and comfortable setting, it is the hidden treasure of Spring City. Come see what all the talk is about, we would love to meet you. For additional information, please call 610.948.5566 and visit www.springhollowgolf.com. 🏌️



Limerick Generating Station

Powering the community for the future



Exelon Nuclear submitted a license renewal application to the U.S. Nuclear Regulatory Commission seeking approval to operate Limerick for an additional 20 years. It is important for Limerick to receive license renewal and remain in the community.

Good for Our Power Supply

License renewal is good for the regional power supply. Limerick is a reliable, always-on, inexpensive energy source providing electricity to the power grid.

Good for Our Community

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

Good for Our Environment

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

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



Like us on Facebook
www.facebook.com/limerickgeneratingstation

©Exelon Corporation, 2010

Exelon
Nuclear

The CARBONE Associates
"Design, Printing, & Promotional Solutions"

Graphic Design • Offset Printing
Digital Printing • Variable Printing
Direct Mail Services • Large Format Printing
Fulfillment Services • Promotional Marketing Items
Online Marketing Store

P.O. Box 203 • Gilbertsville, PA 19525
610-246-9141 • Fax: 484-415-0727

www.thecarbhoneassociates.com

LEGAL PERSPECTIVES

(Continued from page 12)

happen is anyone's guess. What is certain, though, is that if nothing is done to change the potential "fiscal cliff," estate taxes will rise, and not just for the wealthy.

With all of this uncertainty in sight, there is still time to review your estate plan in light of the changing tax laws, and make sure that the techniques you have in place today still make sense for what may happen in the future.

There is also time to consider taking advantage of the favorable tax laws still in force this year. For example, a married couple may still transfer up to \$10,000,000 of assets out of their estate this year, despite the potential decrease in the estate and gift tax exemption in the future. Grantor Retained Annuity Trusts, and their accompanying discount transfer valuations, currently receive favorable tax treatment, but are rumored to potentially be restricted or repealed. Irrevocable life insurance trusts can provide a means of replacing the value of the estate consumed by the estate tax, while sheltering the death benefits from the taxable estate.

No matter what your net worth, it is important to review your estate plan periodically, and make sure it is still applicable to your current circumstances. There may

have been births, deaths, marriages or divorces. Somebody else may have come in to your favor whom you wish to remember. You may wish to delete somebody who is currently remembered in your Will. There may be a need to appoint a different executor, guardian or trustee. You may have left an item of property that you no longer own. There may be changes in your own financial circumstances that make a revision of your estate plan desirable.

The impending tax changes in 2013 will certainly impact many people. The "perfect storm" of wealth planning that we have seen for the past two years may be about to end, but there is still time to take advantage of the opportunity to reduce the impact of the Federal Estate Tax. ■

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

We make it EASY to talk with a lawyer.



Workers' Compensation
Estate Planning and Administration
Family Law • Business Law • Municipal Law
Real Estate, Land Use & Zoning • Civil Litigation
Business & Family Mediation Services



Serving Montgomery, Berks and Chester Counties Since 1973

Pottstown
610-323-7436
800 East High Street
Pottstown, PA 19464

West Chester
610-436-8300
17 Wilmont Mews, Suite 305
West Chester, PA 19380

Reading
610-374-2400
606 Court Street, Suite 203
Reading, PA 19601



www.wolfbaldwin.com



Physicians Care Specialty Hospital specializes in diagnosing and treating joint pain. Our experienced team explores the least invasive treatments first, such as physical therapy, medications and pain management. However should you need surgery, you can take comfort knowing that Physicians Care Specialty is a leader in joint replacement surgery.

- Our **world-class team of physicians** are pioneers in their field bringing you the most advanced medical treatment available
- A **personalized approach** to care means the area's finest physicians and support staff will ensure you are our highest priority
- Our comfortable atmosphere ensures the highest level of **compassionate care** in a family-centered environment



**Physicians Care
Surgical Hospital**

Why wait?

Get back to the life you love.
Call 610-495-3330
Visit www.phycarehospital.com

Don't let joint pain slow you down.

QUALITY COMMERCIAL LENDING FOR SMALL BUSINESSES WITH DIAMOND CREDIT UNION

More people than ever before are finding value in membership with Diamond and we pride ourselves on providing top quality service. We make lending affordable and we make getting the financing you need as easy as possible. But being a part of Diamond Credit Union doesn't just mean having access to leading loan products, superior credit card options, and checking accounts with extras not found elsewhere. It means solutions for all financial needs, from everyday personal finances to long-term planning, including a full-range of Business Services products.

As a local business ourselves and knowing the challenges involved, Diamond Credit Union recognized the need to expand our full-service commitment to the community by developing a separate department dedicated specifically to taking care of business loan and deposit needs. The Business Services division was officially launched in 2009, and today, we continue to expand on the solid foundation we established in providing commercial services for small businesses. The people behind the Business Services division have over 20 years of experience in the commercial business environment.

Unlike the big banks in our area, Diamond is a local, member-owned financial institution, where our goal is to provide better service and products, and where financial decisions are made locally by people you can trust. The success of the credit union is returned to the members through better rates and better products. Helping you and your business succeed, helps Diamond Credit Union succeed.

In 2012, over 100 new clients came to Diamond for their business needs because they saw the strength and value of our

products. Customized specifically for local, small businesses, Diamond offers: Commercial Lending with flexible terms and competitive rates, including small business loans (for vehicles, equipment, expansion), commercial real estate financing, and business lines of credit; Business Checking which makes managing business finances easy, and Diamond's Interest-bearing Checking gives you the opportunity to earn interest; and our Business MasterCard® provides the flexibility to operate your business as needed, when needed. Local non-profit organizations are welcome, as well, for both deposit and loan services.

With the construction of a third, free-standing branch in Exeter Township completed, Diamond has positioned itself with convenience and growth opportunities for members and their businesses. Come sit down with us and discuss your business plans. Whether you're a business of one or one hundred employees, the Business Services experts at Diamond can analyze, develop and institute a financial program best suited for your business's short- and long-term goals.

Diamond Business Services division: 610.326.5490, ext. 2121; Toll-free Phone: 800.593.1000. Locations: Pottstown: 1600 Medical Dr., Pottstown; Wyomissing: Broadcasting & Paper Mill Rds., Wyomissing; and Exeter: Rte. 422 at Pineland Rd., Birdsboro. Diamond Credit Union...Earning Your Trust, One Dollar at a Time™. 



Finding the Right Path with

Diamond Business Services

At Diamond Credit Union, we combine local spirit and values with the products that small businesses need, in order to succeed **every step of the way.**

From basic financial needs through long-term plans, Diamond has proven to be an integral component of local businesses.

Contact our dedicated **Business Services** Professionals for more information.

» Commercial Loans

Flexible Terms, Competitive Rates

» Checking Accounts

Easy Account Management, No Fees

» Investment Accounts

High Returns, Flexible Terms



800-593-1000 • diamondcu.org

Earning Your Trust One Dollar at a Time™



H&H SYSTEMS INC

**53 Airport Road, Suite B
Pottstown, PA 19464**

**Fire Alarm/Supression Systems
Sprinkler Systems
Fire Extinguishers
Card Access
CCTV
Security Systems**

Rob Hicks

T: 610.495.5688

F: 610.495.5968

rhicks@hhsystems.net

MAYER POLLOCK STEEL

Voted Best Scrap Metal Recycler in PA

Highest \$ Paid For All Metal Scrap:

**Cars, Appliances, Cast, Structural,
Copper, Brass, Stainless, Aluminum, Etc.**



*Recycling America's
Resources Since 1959*

*Servicing Industrial Accounts
is Our Specialty!*

**Free Container Service Provided
Industrial Demolition**

www.mayerpollock.com

Three Locations in PA:

Temple 610-926-1387 • Pottstown 610-323-5500 • Phoenixville 610-935-9363

REFERENCES AVAILABLE

DE MEDIO'S
BUILDING MAINTENANCE

25+ Years of Service!

A Complete Janitorial Service for Commercial & Office Accounts

- Owner Supervised Staff
- No Job Too Small or Large
- Affordable Rates/Great Value
- Floor Waxing & Refinishing
- Carpet Cleaning - Upholstery Cleaning
- Weekly-Monthly-Yearly-Contracts

FULLY INSURED • FREE ESTIMATES

610-454-1450

Based in Collegeville - Serving the Route 422 Corridor

www.JDeMedio.com



COVER STORY

(Continued from page 5)

low back pain. In terms of health-related employee down time, there's potential cost savings in choosing the right furniture, he said.

TransAmerican Office Furniture's client base is varied. "Federal, state and local government clients make up about 40 percent of our business," Kriebel said. As a specialist in the General Services Administration Federal Supply Schedule (GSA/FSS) programs, TransAmerican Office Furniture provides the most responsive procurement resource available. Multiple GSA contracts provide government customers the ability to select the contract that best supports individual project requirements, maximize simplified procurement, and establish assurance of best value.

Non-government clients include education-related institutions, large and small commercial accounts, banks and other financial institutions, car dealerships, health care facilities, and individual office and remote learning environments . . . "Anything furniture related," Capellupo said. "It could be anything. Any size. If you need one chair or one desk, all the way up to furnishing a corporate headquarters."

Products offered include: Panel Systems; Case goods; Seating; Home Office; Conference/Training Room Furniture; Architectural Interiors; Filing/Storage; Raised Floors; Carpet and Hard Surface Floor Coverings; Window Treatments; Wall Coverings; Energy-Efficient Task Lighting; Accessories; and a large inventory of refurbished or Pre-Owned Systems, Refurbished Products & Upholstery, and Free-Standing Furniture available at the AAA Affordable Office Furniture Superstore adjacent to the Manayunk Showroom & Corporate Headquarters.

The AAA Affordable Office Furniture Superstore, open six days a week, has the unique ability to offer creative solutions by providing a blend of new, recycled and remanufactured office furnishings. The combination of these products results in a striking office environment, while minimizing the financial investment typically associated with purchasing office furniture.

TransAmerican Office Furniture's experts blend client needs and style to achieve a multi-sensory experience and create a visible expression that helps define

(See "Cover Story" on page 19)

Local and accessible. Just like your small business.

Multitasking is a way of life for small business owners. That's why you'll appreciate the multiple ways Fulton Bank can help. Our small business managers are empowered with comprehensive financial tools and local decision making to provide focused solutions. From checking, lines of credit and online services to credit and debit card options, we're around the corner and ready to serve. A local business partner focused on your needs with powerful resources – a little help that goes a long way.

Find your local branch partner by calling or visiting our website.

Fulton Bank

LISTENING IS JUST THE BEGINNING.™

Michelle Catrambone, Branch Manager

Pottstown Office | 799 State Street
610.970.9935 | fultonbank.com



Fulton Bank, N.A. Member FDIC
Member of the Fulton Financial Family





BS Self Storage
"The Storage Solution"

www.BandSStorage.com

Inside & Outside Storage - U Lock
Boxes & Moving Supplies
Unit Sizes - From Closet to Garage
Fenced - Lighted - Safe - Secure
Controlled Gate Access
24-Hour Surveillance
Computerized Gate Access
All Major credit Cards - No Deposits



Budget Truck Rental

Two Locations

Douglasville
604 Ben Franklin Hwy
Rt 422 & Hillview Rd.
610-385-7200

Pottstown
175 S. Pleasantview
(Behind K Mart)
610-970-9902

3800 Main Street, Manayunk, PA
1800 North 12th Street, Reading, PA

877.880.3222
www.Transamfurn.com

Specializing in **OFFICE INTERIORS**
for Corporate, Small Businesses,
Healthcare, Education and Government

TransAmerican
OFFICE FURNITURE INC

- Office Cubicles
- Refurbished Cubicles
- Modular Walls
- Casegoods
- Executive / Task Seating
- Conference Room
- Lounge / Lobby Furniture
- Filing/Storage
- Ergonomic Products
- Space Planning / Design
- Reconfiguration/Installation





BANK WISELY.

PENN LIBERTY BANK
CASH WISE
CASH MANAGEMENT TOOLS

**KEEP YOUR BUSINESS RUNNING
WISELY WITH PENN LIBERTY BANK'S
CASH FLOW OPTIONS.**

- Earn More on Excess Cash
- Remote Check Capture
- Courier Services
- Business Lending Expertise
- Business Check Card
- Lockbox Services
- with Scorecard® Rewards
- Mobile Banking
- Credit/Debit Card processing
- Business Online
- with next day availability



PENN LIBERTY BANK
FRIENDLY • SMART • LOYAL



**TO LEARN MORE, CALL PENN LIBERTY BANK AT 888-795-7366,
VISIT WWW.PENNLIBERTYBANK.COM OR EMAIL US
AT CASHWISE@PENNLIBERTYBANK.COM.**

Penn Liberty Bank Opens in Downingtown

Penn Liberty Bank opened its tenth full service branch in Downingtown, Chester County, Pennsylvania on Monday, October 22, 2012. Conveniently located at 1201 E. Lancaster Avenue, the branch building incorporates the bank's standard design elements including the familiar clock tower.



The new branch features all of the standard Penn Liberty amenities including a customer friendly environment with comfortable seating, wide screen TV, complimentary coffee and pastry, and PENN-E-LANE, a free self-service coin counter. Drive up banking is also available at this location including the Penn Liberty Bank standard no-surcharge automated teller machine. A welcome addition to this branch is a new sit-down teller design providing extra comfort during your banking experience.

The new Downingtown branch is led by Steve Groening who is supported by an expert branch staff. Mr. Groening has

been active in Penn Liberty's temporary Downingtown branch in the Commons at Oaklands since 2010 and is excited to welcome existing and new consumer and business customers to the new branch location. Contact the Penn Liberty Bank team in Downingtown at 610.535.6820 or visit www.pennlibertybank.com.



It's Here! Your Comprehensive Women's Health Program!

- Minimally Invasive Stereotactic Breast Biopsy
- No hospital co-pays
- No hospital environment
- Ultrasound guided biopsies
- Cryoablation for benign breast tumors
- Performed in the comfort of our office
- Save time and money and keep your peace of mind
- Only local office performing this procedure
- Provided by experienced health care professionals
- Leading technology and equipment
- Conveniently located
- Breast ultrasound and cyst aspirations

Pottstown Surgical Associates, LTD

1590 Medical Drive, Suite A, Pottstown, PA 19464

610-326-8400

www.pottstownsurgical.com



Hemorrhoid Sufferers: Toss your Donuts

Get your life back quickly

- Revolutionary new procedure
- Reduces recovery time to as little as **24 hours!**
- **NEW** breakthrough procedure outpatient treatment called THD
- Ensures maximum effectiveness of results
- Minimizes the levels of invasiveness
- Minimizes pain and stress for patients
- Colonoscopies
- Fissures
- Hernias
- Gallbladders
- Pilonidal cysts

FREE \$10 Wawa gas card
with any consultation!

Pottstown Surgical Associates, LTD
Pottstown • 610-326-8400

With this coupon. Not valid with other offers or prior services.
Offer expires 12-14-12.

COVER STORY

(Continued from page 17)

each customer's image. Experienced sales professionals assist in selecting and coordinating furniture, accessories, colors and fabrics to achieve attractive and functional workspaces. For customer convenience TransAmerican Office Furniture professionals work in concert with architects, designers, and space planners. Clients benefit from the expertise of a special team assigned to follow projects from start to finish. TransAmerican Office Furniture's sales, service, delivery and installation representatives are the keys to customer satisfaction.

"It could be done several different ways," Capellupo explains. "If it's a larger scope project that is usually starting from ground zero, building it, the client will have an architect involved. We utilize the architect's floor plan and put our furniture into that drawing, and we all integrate off of that. The other way is working with an existing space. Say you have three or four different areas that you'd like to renovate. We would bring our designers and account representatives in together, to measure, and determine the client's wants and needs and what's most important to them."

Project management specialists and factory certified installers ensure that deliveries

and installations are handled to the customer's satisfaction. Special teams are assigned to follow a project from start to finish. "Once the product is ordered, then that moves on to a different group of individuals," Capellupo said. "We have our inside customer support and project management professionals who see to how we're getting the product in, when we're scheduling that delivery, all the way down to once it's delivered and installed, if there's any punch list items that we need to check out. There are a whole line of people who will touch that project from start to finish," she said.

TransAmerican Office Furniture also offers a variety of services, including: Furniture and Systems Rentals; Lease/Purchase Options; Maintenance Contracts; Move Management; and Buy-Back of Existing Furniture. Old doesn't have to mean obsolete. The experts at TransAmerican Office Furniture can paint, re-upholster, and shine up your furniture — or offer you good prices on your trade-ins. You decide how to make your investment last.

Move management includes not only furniture purchased from TransAmerican Office Furniture, but also everything else that must be transported and set up. "If it's an existing

(See "Cover Story" on page 21)

"The capacity to care
gives life its deepest
significance"



"We ensure the safe living of your loved one"

For Elders who wish to
Maintain Independence
at home.

215-541-9030

1 hr to 24 hr care
Nurses • Homemakers
Certified Aides • Live-In Help
Geriatric Care Managers
Caregiver Support Groups
Lifeline Emergency Systems
Educational Programs

Bathing • Dressing • Meals
Laundry • Errands
Transportation • Housekeeping
Medication Reminders
Companionship • Respite

We are a provider for Montgomery, Berks, &
Bucks Counties Office on Aging

Free Resource Information Available

Everybody Knows Your Name.

No, they don't.

So if your name isn't coming up
when they Google your product
or service, isn't it time it does?

Reach your
target audience...
Faster and better
than ever before.



SEO • PPC • LOCAL SEARCH

Call for a FREE SEO Site Assessment!



search Strategies

104 E. PHILADELPHIA AVE, BOYERTOWN
888-373-7260 • BALDYDOG.COM
INFO@BALDYDOG.COM

what do you expect?

expect support!

DID YOU KNOW that Express Data is continually
updating our custom payroll software to comply with the
latest regulations and codes?

It can be costly for your bookkeeper to stay current with payroll issues,
and even accountants frequently outsource to Express Data.

- Our central function is providing **accurate PAYROLL services** to companies just like yours.
- Prepared to handle **all of the time consuming details**— **PROTECTING** you from IRS penalties.
- We have succeeded in this business, in this region
for **more than TWENTY YEARS**. It's easier than
you'd think to switch!

express
DATA SYSTEMS, INC.
COMPREHENSIVE PAYROLL PROCESSING

610.495.7166 | WWW.EXPRESSDATASYS.COM

2 NAMES that Raise the Standards in Material Handling.



CM Hoists & Trolleys
used in every industry from A to Z:

- | | | |
|---------------------------|-----------------------------------|-------------------------------|
| A - Aerospace | N - Nuclear Industry | X - X-ray Technology & Manuf. |
| B - Body Shops | O - Oil Industry | Y - Yachting |
| C - Coal Mining | P - Paint | Z - Zoo |
| D - Dams | Q - Quake Recovery | |
| E - Entertainment | R - Rigging | |
| F - Forestry | S - Schools (Buses / Aerial) | |
| G - Glass Industry | T - Transportation | |
| H - Hospitals | U - Urban Transit Systems | |
| I - Iron & Steel Mills | V - Ventilation, Heating & Manuf. | |
| J - Job Sites | W - Waste, Water Treatment | |
| K - Kitchen & Bath Manuf. | | |
| L - Logging | | |
| M - Machine Shops | | |

CM Lifting Equipment includes:

- Jib Cranes (The Beam)
- Trolleys & Beam Clamps (Anchor Mechanisms)
- Hoists from 250 lb. to 10 ton capacity (Lifting Devices)
- Slings, Clamps, Spreader, Beams & Hooks (Below the Hook Attachments)

Choosing the appropriate equipment for each specific lifting application ensures a successful and safe experience.

Visit us at: **AmericanCrane.com/CMCO**
to see our Entire Line of CM Products.



Laurie E. Harvey



William Breslawski, Jr.



Shawn M. Cahill



Kathleen Wileczek

Promotions Announced at Maillie Falconiero & Company

Maillie Falconiero & Company, LLP, has announced the promotions of **Laurie E. Harvey**, **William Breslawski, Jr.**, **Shawn M. Cahill**, and **Kathleen Wileczek**. Maillie is a certified public accounting and business counseling firm headquartered in Oaks, PA.

Laurie E. Harvey, CPA, has been promoted to partner. She previously served as a Maillie principal. In her new position, Harvey will be responsible for the overall Quality Control of the firm, professional development of staff, and working with other partners in guiding the growth of the firm. A Maillie employee since 2006, Harvey previously served as director of professional and technical services of the Pennsylvania Institute of Certified Public Accountants (PICPA), and as an audit manager for Grant Thornton, LLP. A member of the American Institute of Certified Public Accountants (AICPA) and PICPA, Harvey earned her B.S. in Accounting from Villanova University.

Certified Public Accountants William Breslawski, Jr., Shawn M. Cahill and

Kathleen Wileczek, have all been promoted from manager to principal with the firm, in recognition of superior performance in critical functions and a demonstrated high level of proficiency in accounting and business consulting practices.

Breslawski joined Maillie in 1995, and has extensive experience with clients in the areas of construction, real estate, manufacturing, not-for-profits and government organizations, with specialized expertise in tax and auditing. A member of the AICPA and PICPA, Breslawski is also the past president and current treasurer of the Rotary Club of Spring-Ford. He received his B.S. in Accounting from DeSales University.

A Maillie employee for twelve years, Cahill has specialized in federal, state and local taxation for corporations, limited liability companies, partnerships, individuals, trusts, estates and tax-exempt organizations. His expertise also includes multi-state taxation, sales and use tax, international tax issues and employer taxes.

(See "Maillie Falconiero & Company" on page 22)

MOVE YOUR OFFICE CLOSER TO HOME!



LIMERICK PROFESSIONAL CENTER Route 422 at the Limerick Interchange

- * Suites from 1,100 SF
- * Contemporary Entrance & Lobby
- * Picturesque Setting
- * Nearby Wawa, Holiday Inn Express, Kiddie Academy
- * Prime Location
- * Includes Medical Suites
- * Abundant Parking
- * 38,729 Sq. Ft. Bldg.



For complete details and leasing information contact:

Adam Dytko

adytko@pennmarkproperties.com

610-272-6500, ext. 138

www.pennmarkproperties.com

*Certified Public Accountants and Counselors to Municipal Governments, Authorities
and School Districts*

MAILLIE, FALCONIERO & COMPANY, LLP

Counselors to the Closely Held Business Since 1946



**"PROVIDING INNOVATIVE
SOLUTIONS TO COMPLEX BUSINESS
PROBLEMS"**

Maillie, Falconiero & Company, LLP

and its Affiliated Companies

National Management Associates, Ltd.

Oak Financial Services Group, Ltd.

D. Scott Detar, Managing Partner

Offices in Oaks, Pottstown and
West Chester, PA

Phone: 610-935-1420

Fax: 610-935-1632

E-mail: firm@maillie.com



FAMILY OWNED & OPERATED SINCE 1967

H&F TIRE SERVICE

Bridgestone • Firestone • Fuzion
Goodyear • Kelly • Dunlop • Michelin
Uniroyal • B.F. Goodrich • Carlisle
Continental • General • National

**Performance
Touring
All Season Radial Tires**

- Computerized Wheel Alignment / Balancing
- Full Brake Service
- Struts/Shocks
- Batteries
- Tire Repair / Wheels
- Emission Inspections
- Front End Specialists

SAME DAY SERVICE
POTTSTOWN
610-326-2326

1379 E. Schuylkill Rd.
Pottstown, PA 19465
MON-FRI 8-5 • SAT 8-12

COMPLETE AUTO & LIGHT TRUCK REPAIR

- Oil & Lube
- Inspection Station
- Exhaust Systems
- Fleet Service
- National Accounts Welcome

Visit Us At www.hftire.com

Why Choose Wellness Delivered?

Employee wellness programs from Wellness Delivered provide quality assessment, education and motivation for employees toward more optimal health, which results in high returns for businesses.



Wellness Delivered
Adventist WholeHealth

1025 Berkshire Boulevard
Suite 700
Wyomissing, PA 19610
610-685-9900
www.wellness-delivered.com

COVER STORY

(Continued from page 19)

customer, we'll already have a floor plan of their furniture and where it's at," Capellupo said. "If they want to incorporate that furniture in their next place we'll device a space plan to fit in the new place and we'll have our installers break the furniture down, move it, and build it in the new site." If the client is moving to a larger space they'll generally purchase additional items. If they're moving to a smaller space, TransAmerican Office Furniture will buy back furniture that is no longer needed.

While not immune to a sluggish economy, particularly as it relates to a downturn in the commercial real estate market, TransAmerican Office Furniture has weathered the recent economic storm well. "The commercial business was down, but our higher education and government business increased or stayed the same," Kriebel explains.

"I found that a lot of people were actually going back to school," Capellupo added. "Enrollment rates for higher education ballooned. So therefore they needed more fur-

niture." Kriebel also points out that because higher education institutions are competing for students, trying to get their student enrollment to capacity, and to do that they offer nicer facilities. "We benefit from that," he said.

Asked what sets TransAmerican Office Furniture apart from its competition, Kriebel responded, "Product, service, and response. People like that. When they call, they want someone to get back to them within 24 hours. The relationship is based on response and service." Excellent service includes checking in with customers periodically, "Because their needs, and product lines are always changing," Kriebel said.

TransAmerican Office Furniture's Manayunk Showroom, Corporate Headquarters and AAA Affordable Office Furniture Showroom are located at 3800 Main Street, Philadelphia, PA 19127; Satellite locations include: 1800 N. 12th Street, Reading, PA 19604 (Phone 877-880-3222); and 1275 Glenlivet Drive, Suite 100, Allentown, PA 18106. ■

For additional information, please visit
www.TransAmFurn.com



Business Banking for the way you do business.

Our **hands-on** approach
helps your **business succeed.**

Discovery's business banking services are designed with one thing in mind - helping your business experience long-lasting growth. Discovery partners with you to maximize the earning potential of your business and can serve as a valuable and vital extension of your business. Discover how credit union business banking can help you today.

Flexible Financial Options - Local Decision-Making

Lines of Credit | Credit Cards | Working Capital Term Loans

Commercial Mortgage & Construction Loans

Equipment Financing | Remote Deposit Capture

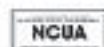
Merchant Services | Checking | Savings | Money Market

To learn how Discovery can make your business prosper stop by and visit us or call the credit union at **610.372.8010** or **800.563.9383**.

2744 Century Blvd.
Wyomissing, PA 19610

610.372.8010 | 800.563.9383

www.discoveryfcu.org



MAILLIE FALCONIERO & COMPANY

(Continued from page 20)

An AICPA member, Cahill is also a member of the PICPA's Federal Tax Committee, and is an alumnus of the PICPA's annual 40 Under 40 CPA's to Watch. He serves on the board and on the budget and audit committee for the nonprofit organization, The Good Samaritan Shelter. He is also active in the Phoenixville and TriCounty Area Chambers of Commerce. Cahill received his B.S. in Accounting from West Chester University.

Wileczek joined Maillie in 2002, and has over 24 years experience in public accounting. Her expertise includes extensive work with clients in manufacturing, construction, real estate, professional services and not-for-profit entities. A member of the AICPA and PICPA, Wileczek is active in community service with a focus on supporting the growth and stability of the West Chester area. She is currently a board member of the West Chester Business Improvement District, and treasurer of the West Chester Downtown Foundation. In addition, Wileczek is active in the Greater West Chester Area Chamber of Commerce and serves as a

committee member of the March of Dimes — Chester County Women of Achievement. She received her B.S. in Accounting from St. Joseph's University.

Headquartered in Oaks, PA, Maillie Falconiero & Company, LLP, is a full-service accounting, business, tax and financial consulting firm with more than 60 years of experience. The company serves closely held private businesses, non-profit organizations, government entities, pension plans, individuals, estates and trusts. Maillie serves clients throughout Southeastern Pennsylvania, Philadelphia, New Jersey, Delaware and Maryland through offices located in Oaks, West Chester and Pottstown, PA and Wilmington, Delaware. The company also operates two affiliate companies: National Management Associates, Ltd., specializing in government operations; and Oak Financial Services, a firm focused on financial planning for business owners.

For additional information, contact Scott Detar at 610.935.1420 or sdetar@maillie.com or visit www.maillie.com. ☐

422business.com



Business Advisor

*Visit us online to view
valuable supplemental content
— its FREE!*



422business.com

LIMOS • TROLLEYS • COACH BUSES • NAVIGATORS • STRETCH HUMMERS • VINTAGE CARS • VANS

RHOADS
limousine

610.689.4600 | 800.528.3569
www.rhoadslimos.com

EXECUTIVE SERIES LINCOLN TOWN CARS • SCHOOL BUSES • STRETCH LINCOLNS • MINI COACHES

*Call Us or Visit our Website
to See How
We Can Serve Your
Transportation Needs . . .*

www.rhoadslimos.com

TOLL FREE 800.528.3569

610.689.4600

Fax: 610.689.4906

**96 Weavertown Lane,
Douglassville, PA 19518**

Additional Services we offer:

- 24-Hour service • Airport service
- Corporate accounts available

All Vehicles Are Non-Smoking. Fully Insured.

**We accept credit cards—
Visa, Mastercard, American Express, Discover**

ADVERTISING/PRINTING

Copy Writing
DIRECT MAIL
STRATEGY
EVENTS
GRAPHIC
Design

epps

Yep. We do that.

EFPSADVERTISING.COM

BOOKKEEPING/ACCOUNTING

Bernadette J. "Butsy" McElroy • bjmcelroy7@aol.com

Bookkeeping Services, LLC

- Over 35 Years of Experience
- No Contracts to Sign
- Bookkeeping, Payroll, Payroll Taxes
- Preparation work for Tax Filing
- We act as a Liaison between Accountants and Companies
- QuickBooks Pro Advisor

610-323-3230 • 610-323-3532 (Fax)

2151 E. High Street, Suite C, Pottstown, PA 19464

AUTOMOTIVE / SERVICE

AAMCO of Pottstown
www.AAMCO.com
610-970-1844
401 W. High St.
(W. High St. & Berks)

Open Mon - Fri 8 - 5
Saturday 8 - Noon
Michael J. Fox, Owner

- Fleet Services Provided
- Flat Rate Pricing for General & Transmission Repairs
- 3-Day Turn Around for Major Repairs
- 3-Year / 50,000 Mile Transmission Warranties for Fleet Accounts
- Discounts to Employees of Fleet Customers

Red Kieffer's Auto Repairs, Inc.
Specializing in
Mercedes-Benz since 1961!

1404 Ben Franklin Highway
Douglassville, PA 19518
610-326-5754
www.kieffersauto.com

Karlene's Consulting
Karlene A. Novotny
Professional Accountant/Owner

Specializing in Tax Preparation, Accounting
and Bookkeeping Services

560 Baptist Church Road, Spring City, PA 19475
610-745-2350
k_consulting@comcast.net

CATERING

JAVELIN CATERERS

Planning your next event?

From finding your ideal location, to planning activities and entertainment, Javelin Caterers will handle all your event needs. Javelin Caterers specializes in the following events.

Private Parties	Outdoor Weddings
Fund Raising	BBQ Events
Picnics	Corporate Events
Clam Bakes	Pig Roasts

ph- 610-323-9495
fax- 610-323-8098
everything tastes better outdoors

Javelin Caterers has been handling companies and Group outings of 100 to 10,000 since 1971 and our experience shows!!

BATTERIES

When you need a battery, think of

A2ZBATTERIES

515 Old Swede Road (RT 662) Suite B-5
Douglassville, PA 19518
610-385-1111
408 Ford Street,
Bridgeport, PA 19405
610-279-6959
www.A2ZBatteriesShop.com

Battery Back-up
Emergency Lighting
Two-Way Radio
Defibrillators
Bar Code Scanners
Cordless Phones
Cell Phone/Alarm Batteries
Laptop, Watch, Scooter Batteries
Automotive, Car Remotes
And many other battery applications
We rebuild cordless tool batteries

Panera Catering

Let Panera Bread help with all of your catering needs!

Contact a dedicated Catering Coordinator at any of our locations in PA, NJ and DE.

Audubon	(610)631-7733
East Norriton	(610)277-6550
King of Prussia	(610)265-1498
Wayne -Gateway	(610)688-4978
Wayne - Lancaster Ave	(610)688-2105

www.paneracatering.com

Call 610.323.6253 to place your ad in Business Marketplace

CONTRACTOR / CONSTRUCTION

A Home For Everyone...
contemporary, traditional, old world, historic, sustainable.



- Custom Builder
- General Contractor
- New Homes
- Renovations
- Additions

William C. Felton Builder, Inc. is a second generation builder whose roots go back over 60 years in the Tri-County and surrounding areas. Bill and his experienced team collaborate to come up with ideal designs that match your lifestyle as well as your budget, from lavish custom homes to small additions.

William C. Felton Builder, Inc. | 610.999.7709
www.williamfeltonbuilder.com

Custom home sites available on Valley Forge Mountain
CALL TODAY FOR MORE INFO

CSBA
certified sustainable building advisor

GYMNASIICS

Berk's East Gymnastics Fun Flare Friends Flamingo

"Where Kids Can Grow!"
610-455-3214
2490 Schuylkill Rd.
Parkersford, PA 19457
www.berksongymnastics.com

Program offerings include more than just Gymnastics! Join us for clinics, Cheer classes, Birthday Parties, Field Trips and MORE!

We have amazing classes for children ages 18 months and up!
Call to find out more and schedule your child's **FREE TRIAL!**

HEALTH / HEALTHCARE

Take Shape For Life.
Life in Motion

Helps to Eliminate/Lower Medication for Type II Diabetes, Blood Pressure and Cholesterol

TIRED OF DIETS THAT DON'T WORK?
-TRANSFORM YOURSELF-
We make it easy to be free of excess weight, low energy, and poor health.

Donna Nager
Certified Health Coach
#19185701

Call: 610-457-9245 Email: dennanager@yahoo.com
Ask about the BUSINESS OPPORTUNITY

www.Passion4Health.TSFL.com/explore

COOKING CLASSES

1 East Philadelphia Ave., Boyertown, PA 19512 • 215.307.6202
email: thekitchendoor48@gmail.com

The Kitchen Door

- Cooking Studio offering Classes for Children, Teens and Adults.
- Children's Birthday Parties.
- Private Group Classes.
- New & Vintage Kitchen Wares.
- Gifts and Gift Certificates for the Holidays!

"Be Open to the Flavors of Life"

HEALTH / MEDICAL SUPPLIES

"Providing you with your home medical equipment needs... 100% of the time"

ROYAL MEDICAL SUPPLY

- Oxygen
- Nebulizers
- Medications
- CPAPs / BiPAPs
- Lightweight Oxygen
- Hospital Beds
- Wheelchairs
- CPM's
- Scooters
- Stairglides

"YES WE WILL, 100% OF THE TIME"

34 E. High Street, Pottstown, PA 19464
• Telephone: **610-705-9292** • Fax: **610-705-9777**
www.RoyalMedicalCo.com

Monday through Friday 9:00 a.m. to 6:00 p.m. • 24 Hour Emergency Service • 365 Days A Year
Serving Berks, Berks, Chester, Delaware, Lancaster, Lehigh, Montgomery & Philadelphia Counties

DIGITAL PRINT/COPY CENTER

Digital Print and Copy Center
Same Day and Next Day Turnaround

- High Speed B/W
- Wide Format
- Quality Color
- Binding & Finishing

EVERYTHING POSTAL & PRINTING

828A Route 100 • Bechtelsville • Cornerstone Plaza
EverythingPostal.com • (610) 367-7444

HEATING/AIR CONDITIONING

CHECK-UP
HEATING & AIR CONDITIONING
267-329-9070

2012 BUY A COMPLETE HEAT PUMP SYSTEM & GET A WHOLE HOUSE HUMIDIFIER FREE

PLEASE SUPPORT LOCAL BUSINESS CALL TODAY
WE SERVICE ALL MAKES & MODELS
SALES & SERVICE RESIDENTIAL & COMMERCIAL
WWW.CHECKUPHVAC.COM

LICENSED & INSURED HOME IMPROVEMENT CONTRACTOR #: PA083781

FINANCIAL SERVICES

It's tax season.
You're confident.

There are a lot of accounting firms out there, but you only have one objective—equitable and accurate filing for you and your business. One seasoned accounting firm integrates financial planning and all of the resources to help you reach your goals because... *Your Future is Worth it.*

MAINLINE FINANCIAL ADVISORS LLC
211 Lee High Street, Pottstown, PA 19464 • 610.323.0800 • 610.323.0801 • www.mfls.com

INSURANCE SERVICES

**Extended Care Planning
for Businesses and Individuals**
*(I WISH I HAD DONE IT EARLIER!
You will not always qualify,
health-wise, for long-term care.)*

LET'S TALK!
610-326-6374
LTCSource@yahoo.com

*Extended Care Specialist, Life Insurance,
Annuities, Disability, Medicare Supplement*



Bonnie Heath, CLTC

IT/SEARCH ENGINE OPTIMIZATION



✓ **Get Your Business Found Online!**
✓ **Engage Prospects on "Their Turf"**
✓ **Follow Up... Automatically**

**Websites, Social Media, Internet, Online Video
& Mobile Marketing Systems For Local Business**

Claim your FREE online marketing white paper and internet strategy assessment for your business:

- visit our website,
- text your first name, last name and e-mail address to (610) 400-8767, or
- call Jason Meyers at (484) 948-1363

www.MyBusinessOnPage1.com

LIMOUSINE SERVICE



**MICHAEL'S
Classic Limousine**

*Corporate Accounts,
Airport Service, Special Events,
Weddings, Proms*

We Offer: Sedans, Stretch
Limousines, SUVs, Stretch SUVs,
Stretch Hummer, Limousine Coach

"Friendly People ... Friendly Service"
610.929.4919

We Accept Visa, Mastercard, American Express, Discover
Route 61, Reading • **www.michaelsclassiclimo.com**

INTERIOR DECORATING



Decorating Den
Gift Certificates Available

Furniture • Lighting
Window Treatments
Accessories
Wall, Floor & Bed Coverings

484-824-4787
Barbara McInnis-Hayman
barbara@decoratingden.com
www.barbara.decoratingden.com



WANISH LIMOUSINE
Pottstown 610.326.1226
Reading 610.372.6363

"Family Owned & Operated Since 1984"



ASK ABOUT OUR NEW
14 PASSENGER
LUXURY LIMO
BUS!

- All Airports
- Corporate
- Weddings
- Bachelorette Parties
- Sporting Events
- Concerts
- Casinos
- Proms
- Anniversaries
- All Social Occasions

WWW.WANISHLIMO.COM
PUC# A-001067102 • ICC# MC-10492

INTERNET CAFÉ/IT TRAINING



iCreate CAFE
Computer Training Center & Café
www.iCreateCafe.org
484-312-0404

iCreate Cafe offers Classes, Work-shops & Tutoring
in computer software, programming and Languages
for all ages and all levels. Call now: 484-312-0404

**iMenu: Very Healthy
Delicious Mediterranean Dishes**
www.facebook.com/iCreateCafe
www.iCreateCafe.org
130 King St. Pottstown, Pa
Like Us On **facebook**

Computer Training Center & Café

LODGING



Hampton

New Hotel
610-495-6999
www.hamptoninnlimerick.com

- 95 Rooms
- Corporate Amenities
- Indoor Pool / Fitness Center
- Meeting Space Available
- Free Continental Breakfast
- Free WIFI

Call 610.323.6253 to place your ad in Business Marketplace

LOGGING/FIREWOOD/TREE SERVICE

WoodchoppertownLogging.com

Our Trademark — Honest!!

4 Generations of Family Business

• Logging • Tree Work • Firewood

610.987.0776

SAFETY & COMPLIANCE CONSULTING

BRODBECK'S SAFETY SOLUTIONS, LLC

"YOUR PARTNER IN SAFETY"
Safety & Compliance Consulting

610-970-9213

- Safety Audit (DOT) or (OSHA) to Identify and Strengthen Weak Areas.
- Risk Management Assessment to Decrease Accidents, Exposure, and Minimize Insurance Premiums.
- Work Comp Review and Develop Safety Committee to Earn (5% Reduction in Work Comp Premiums).
- Log Audit Services Available.

Carla Brodbeck, President
1422 North Valley Road
Pottstown, PA 19464
Mobile: 610-745-9350
safetysolutions@bee.net

REAL ESTATE / FOR SALE/LEASE

Chris James Hector
ABR, GRI, CRS
Broker/Owner
Broker Appraiser
Cell: 610-316-3678
ChrisJamesHector@verizon.net

Chris James Hector Realty

Andrea Lynn Burns
Realtor
Cell: 610-329-1622
AndreaBurns317@gmail.com

610-933-7592
Fax: 610-933-2888

Office: 213 Sherwood Ln., Phoenixville, PA 19460

SIGNS/BANNERS/GRAPHICS

Let us solve your visual communications challenges

- Custom Banners
- Large Format Graphics
- Exhibits and Displays
- Full Color Posters
- Window Lettering
- Labels and Decals
- Vehicle Graphics
- Much more!

(484) 624-4874
180 Shoemaker Rd Unit B
Pottstown, Pennsylvania 19464
www.fastsigns.com/566

FASTSIGNS

Shop / Office Space

- 2,800 square feet • Air Conditioned / Heated
- Loading dock available!

1000 Hollingsworth Drive, Phoenixville
Available January 2013

Contact: Robert Sher 610-705-0515
rsher@sherproperties.com www.sherproperties.com

KAY DESIGNS *Let's Keep it Simple...*

Signs & Graphics

Budget Minded, Forward Thinking, Creative. Call Us if you need help with anything sign related. This is a good place to start your new business, or freshen up your existing signage...keep us in mind, we'll make it simple.

57 schuylkill Ave., pottstown, pa., 19465, phone 484-824-1165

RECREATION / ENTERTAINMENT

Boost Your Team's Morale!

LIMERICK BOWL
bowling • billiards • lounge

Team Building Fun for your entire staff of all ages and abilities!

Affordable Corporate/Holiday Party Packages with Private Lanes & Room

CALL 610.495.7143 FAX 610.495.1049
Located at 653 West Ridge Pike, Limerick PA 19468
Check us out at www.LimerickBowl.com

New Light & Sound System to bring it all together!

WELLNESS/LIFE COACHING

Bender Healing

Bodyworks & Life Coaching including Nutrition & Fitness

25% off coupon for Winter 2012

Hot Stones Healing or Chronic Fatigue/Pain session

Bender Healing
239 Church Street, Phoenixville, PA 19460
By Appointment only

Healthy Body Happy Mind
Whole Spirit

Holistic Wellness
800-706-1354
www.BenderHealing.com

Call 610.323.6253 to place your ad in Business Marketplace

THE MYSTERIOUS STOCK MARKET—AS PSYCHOLOGICAL AS IT IS FINANCIAL

"The dumbest reason in the world to buy a stock is because it's going up." – WARREN BUFFETT



LEADERSHIP AND SUCCESS

By Kenneth D. Richardson PhD, CEO, Redwood Enterprises

Action, intrigue, uncertainty, elation, and exasperation. I'm not talking about the latest box office thriller; I'm referring to the stock market. Despite its perplexing ups and downs, it affects us all, no matter what business we're in. For that reason, improving our understanding of what drives it is essential. And what drives "the market" is that which drives all business — human psychology.

We all watched it happen last month. The stock market bounced up prior to Election Day, only to dramatically plummet the day after. The upswing reflected investors' anticipation of a more "business friendly" Republican administration, while the drop reflected their disappointment with the reelection of President Obama. Both of these effects convey lessons regarding the kinds of forces that drive market activity, and they're lessons well worth learning.

It's all about expectations

It didn't take a financial genius to predict the market's reaction to the election. What I found most interesting however, was the array of explanations offered for why. They're too numerous and diverse to elaborate on here, but among those cited were policies associated with energy, healthcare, taxes, the federal government's approach-

ing "fiscal cliff", and a whole host of other issues on which the two candidates' thinking differed.

As diverse as these explanations were, they all shared a common element—they were all based on expectations. Expectations are psychological variables, which are themselves affected by factors that range from the tangible to the imaginary. Those who do well in the market are those who have the best understandings of the interface between human psychology and financial matters.

Take your cue from Warren Buffett

Financial genius Warren Buffett's exploits as an investor are well known (that's putting it mildly). Interestingly enough, he is a big fan of psychological

(See "Leadership and Success" on page 29)



*Your One-Stop Technology Shop
For Both Residential &
Commercial Technology Needs*

access control	off-site systems
cctv	paging systems
computer networks	smart house
data back-ups/storage	telephone systems
direct tv	virtualization
fire/ security systems	voice & data cabling
home theaters	web hosting
monitoring	wireless communications

We are committed to delivering the highest level of service. Call us today for a free evaluation!

Phone 610.495.6204 • Fax 610.495.6205
3117 W. Ridge Pike, Pottstown, PA 19464
sales@schultztechnology.com

Andrew J. Monastra, P.C.

Real Estate Law — All the Time

Residential & Commercial Real Estate Transactions
Resolving Complex Title Issues
Underwriting Counsel to Federal Credit Unions
Serving All of Eastern PA

We can help you . . .

- Be a better realtor
 - Keep current on new laws and ideas
 - Grow your business
- . . . Succeed!*



Mr. Monastra brings real world experience to his clients and translates complex transactions into a language his clients can understand.

Cris Tibert, Chief Operating Officer, Gannett, Inc.

740 East High Street
Pottstown, PA 19464
www.monastralaw.com

Phone 484-941-0912
Phone 484-941-0913
Fax 610-326-7287

OWNER - OPERATED

OVER 40 YEARS' EXPERIENCE



EMBODY'S SUNOCO SERVICE STATION

1435 E. High Street, Pottstown, PA 19464

Only Full Service Station in the Area!

Phone (610) 326-2250 Fax (610) 326-0132

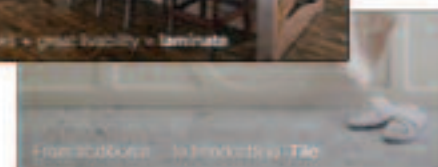
- | | |
|----------------------------|------------------------|
| • STATE INSPECTION | • GENERAL REPAIRS |
| • AIR-CONDITIONING SERVICE | • PA EMISSIONS TESTING |



Thank you for considering my store as a source for all of your flooring needs. Please pay us a visit. New floors can completely transform a room and we have many of the best products available! Whether for your home or business, we have a professional staff dedicated to helping you find the floor solutions that will work for you. Of course, please feel free to call us at our number below, and visit www.ches-montcarpetoneparkerford.com.



Barry Peronteau, Owner, Ches-Mont Carpet One Floor & Home



CHES-MONT CARPET ONE FLOOR & HOME

Route 724, Parker Ford, PA 19457

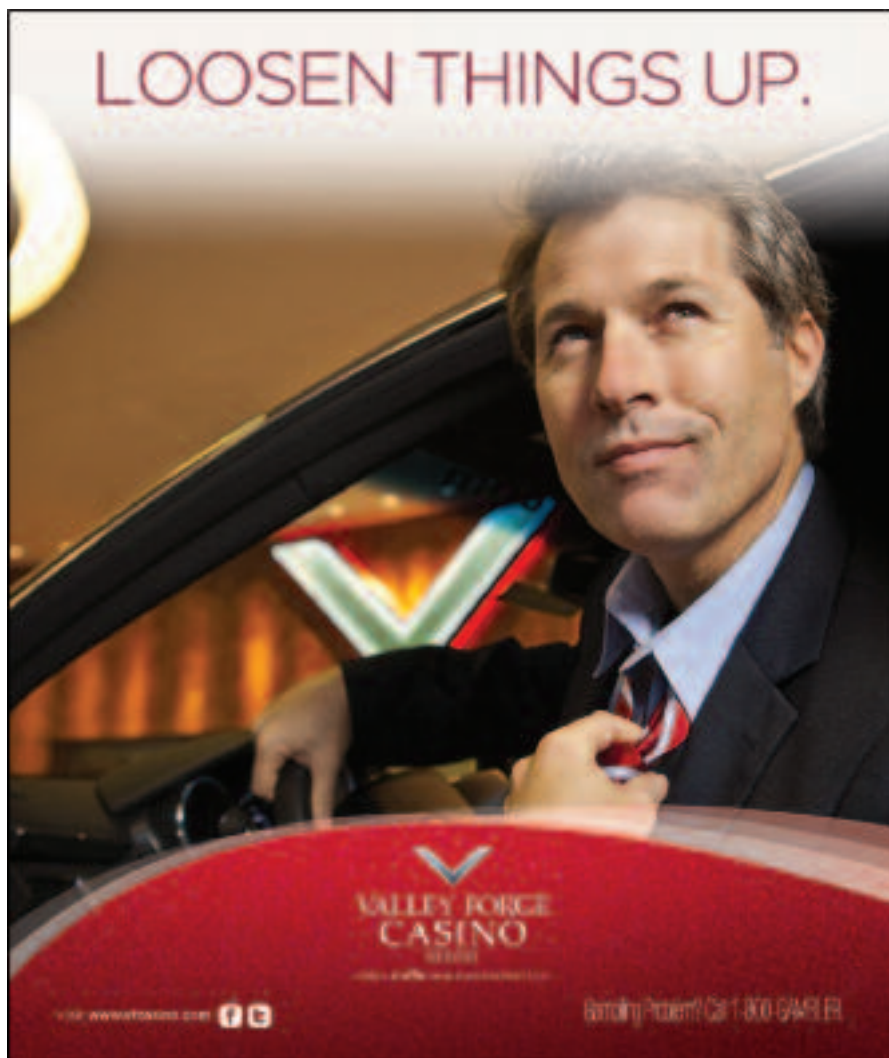
5 minutes from the Limerick exit of Route 422

610-495-6211

www.ches-montcarpetoneparkerford.com

LIC# PA0081672





LEADERSHIP AND SUCCESS

(Continued from page 27)

research on expectancies and decision making, and actively makes use of consultants who specialize in that area.

It works very well—Buffett's accomplishments speak for themselves. His holding company, Berkshire Hathaway, thrives in spite of what appears to outsiders to be utterly chaotic and unpredictable market activity. It's an astounding economic machine that displays incredible immunity to the volatility that stymies other investors.

At the time of this writing, a single share of Berkshire Hathaway preferred stock was \$128,925.00 (up \$765.00 since the opening bell). While most people associate the field of psychology with psychoanalysis, therapy, and Dr. Phil, Mr. Buffett and other successful entrepreneurs are putting the "business end" of the field to good use and banking the benefits.

Expectancies, risk, and reward: The stuff of business

In 2002, the interface between the field of psychology and the world of business really came to the fore. A Nobel Prize for Economic Science was awarded to Israeli-American psychologist Daniel Kahneman

for his research on human decision making in situations involving risk and reward.

Economics as a field has traditionally emphasized rational thought as the basis for economic decisions. But rational thinking in and of itself is a poor predictor of many of the peculiar and seemingly irrational aspects of market activity.

In contrast, Kahneman's research in cognitive psychology explored the role of non-rational influences on decision-making. By doing so, he was able to account for peculiar effects in market activity in ways that are not only understandable, but are also predictive of many of the trends that otherwise appear to be inexplicable.

Ordering your thinking own about the market

If you really want to get a handle on what drives the stock market, think a little less in terms of dollars and cents and lot more about human life in general. What determines market activity may be reflected in all those charts and graphs, but it really resides in the heads and hearts of human beings. And human beings are driven as much by passions and fears as we are by logic.

(See "Leadership and Success" on page 30)



Services We Offer:

Immunizations, Flu Shots, Allergy Shots
Physicals for Work, Camp, Sports and School
Splints and Stitches • IV Fluids • Digital X-rays and EKGs
Lab Work (Including Drug and Alcohol Screening)
Other Minor Procedures

Conditions We Treat:

Abrasions, Cuts and Burns
Sprains, Strains and Broken Bones
Colds and Viruses (Including Flu)
Asthma and Allergies (Including Attacks and Reactions)
Other Common Illnesses

PriorityCare
Urgent Care Centers

Hours: Open 7 days, 8 a.m. - 8 p.m.

Phone: 610-898-0100

Address: 5001 Perkiomen Ave., Reading, PA 19606



Scan here for directions

PriorityCare.net



Baird's Catering, LLC

The Best in On & Off Premise Catering

William Baird
Chef Owner

Distinguished Taste, Presentation & Value

- | | |
|----------------------------|-----------------------|
| Δ Anniversary Celebrations | Δ Birthday Parties |
| Δ Wedding Reception | Δ Corporate Functions |
| Δ Graduation Party | Δ Fundraiser Dinners |
| Δ Super Bowl Party | Δ Bridal Shower |
| Δ Reunions | Δ Holiday Parties |
| Δ School Semi-Formals | Δ Dessert Reception |
| Δ Picnics | Δ Golf Outings |
| Δ Clam & Lobster Bakes | Δ Christenings |
| Δ All Types of Banquets | Δ Club Meetings |

610-781-3534
www.Bairdscatering.com
BairdsCatering@verizon.net

5% off for Chamber members

LEADERSHIP AND SUCCESS

(Continued from page 29)

Explaining mysterious market activity

The realities of psychological forces in the market were exemplified in recent history by the behavior of a couple of well known Internet based stocks. Both of these are in the potentially lucrative field of social media, and both stocks' "IPOs" (initial public offerings) were announced with great fanfare and anticipation.

In 2011, LinkedIn stock went on sale in May at a cost of \$45.00 a share. It was followed about a year later by Facebook, which went on sale at \$38.00 a share. The buzz surrounding each offering was intense, with investors poised to get in on the ground floor of what could become the next Google or Priceline. The performances of these two stocks however, have been as different as night and day.

LinkedIn & Facebook: One boom, one bust

The value of LinkedIn stock took off the day it was offered, climbing from \$45.00 a share to a closing price over \$94.00. With all the ups and downs in the market since that time, LinkedIn has maintained a high value relative to its IPO, currently in the neighborhood of \$100.00 a share. Those that got

in on the ground floor were beneficiaries of the best that the market has to offer and exemplified the potential benefits of investing in social media based companies.

The performance of Facebook stock however, presents a stark contrast to that of LinkedIn. Initially priced at \$38.00 a share, on its first day on the market it sputtered, closing at \$38.23. In subsequent months the stock dropped well below half its initial price. Between May and August 2012, Facebook, darling of the digital generation, had lost over 50 billion dollars in market capitalization.

A lesson about how the market works

Taken together, these two cases present good illustrations of how market activity can appear irrational on the one hand and yet be perfectly understandable on the other. To understand what happened, one must (1) have the proper information and (2) understand the psychology of the participants.

An explanation then emerges as a variation on the simple idea of supply and demand. LinkedIn's initial offering was \$45.00, but fewer than 8 million shares were available for purchase. It was both a

(See "Leadership and Success" on page 33)



The people you know and trust for all of your personal and business banking needs.

610-933-1000
www.phoenixfed.com



Celebrating 100 Years of Serving Our Community

We Work For You!



Left to Right:
Richard Zuber, Brian Gilbert,
Craig Kriebel, Barbara Wagner
and Ken Szyer

Call Today... Toll Free: 1-866-948-2255

Listings For SALE

FOR SALE- (ZC2083) 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, MYERSTOWN-FORMER PERSONAL CARE FACILITY. 15 BRs IN MAIN BLD. 3RD FL. FEATURES 1BR OWNERS APT. 1BR UNIT AT REAR OF PROPERTY. POSSIBLE APARTMENT CONVERSION AND OWNER FINANCING. LARGE 7,346SF PROPERTY ON CORNER LOT IN QUIET NEIGHBORHOOD. **Reduced \$188,000**

FOR SALE- (ZC2122) 124 NORTH CHESTNUT STREET, BOYERTOWN-3,825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. CONTAINS TWO POWDER ROOMS. MANY POSSIBILITIES. ALSO FOR LEASE-\$2,500 PLUS UTILITIES. **Reduced \$188,900**

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. **\$174,800**

FOR SALE- (ZC2132) 3575 SCHUYLKILL ROAD, SPRING CITY-EAST VINCENT TOWNSHIP COMMERCIAL PROPERTY. HIGHWAY EXPOSURE. FEATURES INCLUDE PUBLIC SEWER, ONSITE WELL, GAS HOT WATER, ONSITE GAS, 200AMP ELECTRIC SERVICE. **\$650,000**

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

FOR SALE- (ZC2137) 958 POTTSTOWN PIKE, CHESTER SPRINGS-10 ACRES PRIME COMMERCIAL LAND. 1,000 FOOT FRONTAGE ON ROUTE 100. 9 ACRES RESIDENTIAL LAND ADJACENT ON BLACK HORSE ROAD IS INCLUDED IN PRICE. **\$2,500,000**

FOR SALE- (ZC2140) 1530 S. HAMMER 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 COMPOSED OF 3 RENTAL UNITS AND A GARAGE. 1ST FLOOR OFFICE. 2ND FLOOR BOASTS A 2BR APT AND 3RD FLOOR IS A 1BR APT. ALL UNITS & GARAGE ARE LEASED. CALL FOR INFORMATION ON INCOME & EXPENSES. **Reduced \$209,990**

FOR SALE- (ZC2146) 1001 N. HAMMER ST., 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- (ZC2148) 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. **\$175,000**

SOLD- (ZC2165) 26 ROUTE 73, OLEY

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 \$114,500**

FOR SALE- (ZC2153) 13929 KUTZTOWN RD, FLEETWOOD-FORMER KIRBYVILLE HOTEL. STRUCTURALLY SOUND BUILDING ON 1 ACRE WITH 50 CAR PAVED PARKING LOT ON BUSY ROUTE 222. INTERIOR NEEDS COMPLETE RENOVATION. **CRASH PRICE REDUCTION TO \$249,000**
SELLER WILL CONSIDER ANY REASONABLE OFFER

**Call Today... Toll Free:
1-866-948-2255**

FOR SALE- (ZC2164) BERKS COUNTY 42.8 ACRES- Rt. 100 & MONTGOMERY AVE., NEW BERLINVILLE. MANY POSSIBILITIES. LOCATED ON MAIN HIGHWAY. CALL FOR DETAILS. **\$3,500,000**

FOR SALE- (ZC2165) BERKS COUNTY 27.43 ACRES-MONTGOMERY AVENUE & ROUTE 100, NEW BERLINVILLE. POTENTIAL DEVELOPMENT. PREVIOUS PLANS AVAILABLE. CALL FOR DETAILS. **\$1,000,000**

FOR SALE- (ZC2167) 256-260 BEN FRANKLIN HIGHWAY-BIRDSBORO-COMMERCIAL PROP. ON 2.6 ACRES OF LAND. LARGE COLONIAL HOUSE PREVIOUSLY UTILIZED AS BEAUTY SALON. LG BANK BARN FIM-SHED ON UPPER AND LOWER LEVELS. OVER 30 PARKING SPACES AVAIL. HEAVILY TRAVELED MAIN ARTERY. ATTRACTIVE OWNER FINANCING. **Reduced \$325,000**

FOR SALE- (ZC2168) 369 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. **\$499,000**

FOR SALE- (ZC2169) BERKS COUNTY 9.78 ACRES-WITH PUBLIC WATER AND PUBLIC SEWER. PHASE IV OF TOWNHOUSE COMMUNITY. **Reduced \$258,000**

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

FOR SALE- (ZC2164) 4 ASH ST., W. POTTSGROVE-.90 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 (3) BEDROOM UNITS AND BUILDING #119 HAS TWO (2) BEDROOM UNITS. CALL FOR DETAILS. PRICE INCLUDES PARCEL ID# 16-00-10420-004. **\$179,500**

FOR SALE- (ZC2167) 1268 Reading Rd., Downersville-4,800SF OFFICE BUILDING-9 PRIVATE OFFICES AND 5 WORK STATIONS ON LARGE MACADAM PARKING LOT IN LANCASTER COUNTY CLOSE TO TURNPIKE, READING AND NEW HOLLAND. MINT CONDITION USES INCLUDE MEDICAL, LEGAL, INSURANCE OR RETAIL. **\$365,000**

FOR SALE- (ZC2168) 2442 E. HIGH ST., POTTSTOWN-LCO 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**

SOLD- (ZC2161) 1140 RIDGE ROAD, POTTSTOWN-

FOR SALE- (ZC2168) 110 KING ST., POTTSTOWN-WELL MAINTAINED LONG TIME OWNED INVESTMENT PROP. 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. CALL FOR DETAILS. **\$294,500**

FOR SALE- (ZC2171) 342 S. STREET, POTTSTOWN-INVESTMENT PROP. CONTAINING 2 BUILDINGS. FIRST BLDG. CONSISTS OF 3 APARTMENTS W/ 1-3BR, 1-2BR AND AN EFFICIENCY. SECOND BLDG. 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. **\$168,000**

FOR SALE- (ZC2172) 58 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 AVAIL. CURRENTLY ZONED TTN. PRICED TO SELL. @ **\$89,900**

FOR SALE- (ZC2174) 685 SWEINHART ROAD, BOYERTOWN-MONTGOMERY CO. 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. **\$685,000**

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. **\$950,000**

FOR SALE- (ZC2177) 2103 EAST HIGH STREET, POTTSTOWN-MEDICAL OFFICE BUILDING- SITUATED WITH GREAT EXPOSURE ON HIGH ST. IN LOWER POTTSGROVE TWP. 4,300SF 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**

FOR SALE- (ZC2178) 920 E. LINCOLN AVENUE, MYERSTOWN-15 ROOM IMMACULATE MOTEL ON 3.3 ACRES INCLUDES SEPARATE HOUSE/OFFICE IN MOVE-IN CONDITION. **\$695,000**

FOR SALE- (ZC2179) 58 N. FRANKLIN STREET, POTTSTOWN-GARAGE AND AUTO REPAIR BUSINESS. THIS BUSINESS HAS BEEN ESTABLISHED ALREADY & VERY SUCCESSFUL. THE PRICE INCLUDES BUILDING & BUSINESS. THIS GARAGE HAS BEEN UPDATED & MAINTAINED WITH NEW OFFICE, TILE FLOORS, NEW WINDOW & DOOR, REFRESHLY PAINTED & CLEAN. NEW ALUMINUM FENCING SURROUNDING THE ENTIRE PARKING LOT. LOT HOLDS UP TO 50 CARS. 2 LARGE BAYS WITH LIFTS. **\$275,000**

FOR SALE- (ZC2180) 981 COMPASS ROAD, HONEY BROOK-CHESTER COUNTY- BARN/WAREHOUSE ON 3 ACRES M/L INCLUDES 3BR BRICK HOME ON SEPARATE DEED. PROPERTIES CAN BE SOLD SEPARATELY. **\$500,000**

FOR SALE- (ZC2181) 981 COMPASS ROAD, HONEY BROOK-LARGE STEEL & BLOCK WAREHOUSE WITH OFFICE ON 2 ACRES M/L, WITH FENCED. PAVED PARKING AREA FOR 25 CARS. OWNER PREFERS TO SELL AS A PACKAGE WITH 3BR HOME BUT WILL SELL SEPARATELY FOR **\$205,000**

FOR SALE- (ZC2182) N. YORK STREET, POTTSTOWN-MACADAM PARKING LOT ON CORNER FOR 6 CARS NEAR BUSINESS DISTRICT. NO UTILITIES ON SITE. **\$13,000**



Listings For LEASE

(ZC1012) 1200 East High Street, Office Building, Pottstown-Suites from 200-1,000SF. \$12,500SF includes all utilities.

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

(ZC1070) 100 Puffer Road, Pottstown-Professional office building situated in the IMMED vicinity of PMMC. Handicapped accessible, elevator, ample parking and various size suites from 300-1,000SF. Competitive rates and flexible terms. Call for more details!

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

(ZC1095) 251 High Street, Pottstown-2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathroom-handicapped accessible. \$1,350/Month + heat, AC, elec. & 1/2 water invoice.

(ZC1112) 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.

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

(ZC1115) 135 Walnut Street, Pottstown-West End 1,750SF of office area. Call for rates.

(ZC1116) Mandaway Road, Boyertown-1,200SF retail/office space w/ powder room. Possible storage space behind office/retail area. \$900/Month + heat & electric. Call for details.

(ZC1118) 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 AC, \$1,000/Month. **Rear portion**, 1,700SF on 2 levels, gas hot air heat w/ central air, w/ carpeting, \$500/Month.

(ZC1120) Hollmansville Road, Sossamonville-(Sheet Metal Shop) COMPLETELY EQUIPPED and ready to go. 2,100SF stand alone building with heat and AC. Start your own business for \$1,000/Month plus utilities. All equip. usage is included with rent.

(ZC1122) 190 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.

(ZC1125) 208 E. Main Street, New Holland-20,000SF (M/L) building on Main Street in New Holland. Lower level is currently leased by M & T Bank with a long term lease. Main level consisting of 9,250SF now available for lease at \$9,000SF M/LN + CANV. 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 1.5 million.**

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

(ZC1129) 2905 East High Street, Sossamonville, Lower Pottsgrove-CCMIL office building situated in Sossamonville Village District. 1,800SF w/ finished lower level and 2 car garage. Great location. \$1,500/Month + utilities.

(ZC1130) 1268 Reading Road, Downersville-4,300SF Prof. Office Bldg. Ideal for medical or legal offices. Many other possible uses. Bldg. is completely updated w/ all modern amenities including lunch room, 3 private offices, conference room & 5 other work stations. Over sized 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)**

(ZC1132) 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.

(ZC1133) 1033 South Hanover Street, North Coventry-Approximately 2,900SF zoned Village commercial. Could be used as office, retail or commercial space. \$2,395/Month M/LN.

(ZC1134) 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.

(ZC1135) 2103 E. High St., Pottstown-Medical office bldg. situated with great exposure on High Street in Lower Pottsgrove. 4,300SF to be leased. Offstreet parking lot. Call for terms and rates.

(ZC1136) 355 Circle of Progress Drive, Pottstown-1770+/-SF at Pottstown Airport Campus office space for lease. Many possible uses. Call for details. \$1,195/Month + utilities.

A Division of Richard A. Zuber Realty • EXTENDING OUR SERVICES TO MEET YOUR NEEDS



RPK Painting Wallpaper Hanging

Bob Kroh

484.437.5636

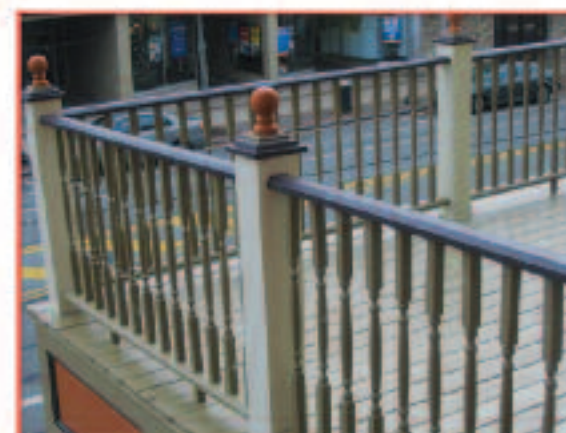
Specialties:

- Interior and Exterior Painting
- Faux Painting
- Wallpaper Removal and Installation
- Staining
- Crown Molding
- Chair Rails
- Decks and Wood Siding Treatment
- Power Washing

More than 30 years' experience.

Business built on referrals.

Extremely reasonable pricing. Fully Insured.



ROCKET CAR WASH

AND DETAIL CENTER



**FAST, EFFICIENT
CARE CARE SERVICES**



Pottstown
225 W. High St.
(Under Rt. 100 Bypass)

**THE BRIDGE IS
NOW OPEN!!!**

Free Car Wash
Ask about our
Customer
Loyalty Card

**EARLY BIRD
SPECIAL 8-9am
1/2 PRICE CAR WASH**

**Happy Holidays!
20% Off
Gift Cards**
(Offer expires 12/24/12)

**Gift Certificates
Available**

**610
323-9075**

LEADERSHIP AND SUCCESS

(Continued from page 30)

good stock and in short supply, a combination that made each share precious and valuable. The dollar value therefore shot up and continues to remain at a high level.

Facebook's executives, noting what had happened in the case of LinkedIn, got greedy, opting to make over 421 million shares available on its opening day. Epitomizing the concept of "too much of a good thing," Facebook's IPO has become a study in miscalculation.

Experienced investors saw the danger and stayed away from it altogether. Naive investors however, expecting that it would take off like a rocket, exemplified the old adage, "fools rush in." Supply was far too high relative to the demand, so the price first stalled, then fell off rapidly.

Facebook's executive team is still wrestling with the problem of how to get its stock price to grow, but its bruised reputation has been difficult to heal.

The value of doing your homework

Note that what appears on the surface to defy logic becomes predictable in light of the proper information. Note also the per-

ils of being under-informed. Those who lost big in the "Facebook fiasco" were naive investors who were operating on vague impressions and incomplete knowledge. But the lessons for those who wish to enhance their understandings of market workings are invaluable.

You can't know too much about how the market works or the details of the companies available to invest in. Skimping on research and making decisions based on the idea of a "sure thing" are the two most common causes of bad choices. What appears to be a great investment can turn into a financial Frankenstein monster on you if you only think you know what you're dealing with.

Never jump in on any of the market's frequent "feeding frenzies." Someone will make money, but it probably won't be you.

Back to Square 1: It's all psychological

The stock market is a place where both logical thought and the illogic of passion, greed, and fear operate in concert to determine the economic fates of investors.

(See "Leadership and Success" on page 34)



Where Quality & Location meet
Along the Route 422 Corridor
to form
The Premier Address East of Reading

Class A Office Building
Energy efficient Systems
State of the art Technology

Exeter Ridge Corporate Center

Hilltop Location with spectacular Views

Premier Offices Suites from 1,500 to 28,000 SF

Complimentary Space
planning available

NAI Keystone Commercial
& Industrial, LLC
Commercial Real Estate Services. Worldwide.

For more Information Call 610-779-1400
or visit
www.ExeterRidge.com





**10-TIME AWARD WINNER
2012 BEST COMMUNITY BANK**

Malvern Federal sincerely thanks all of our loyal customers,
as we continue to deliver the exceptional service and
products you have come to expect.

125th MALVERN
FEDERAL
SAVINGS BANK
Since 1887
A Rewarding Banking Experience

Berwyn	610.251.9585
Concordville	610.558.1555
Coventry	610.469.6201
Exton	610.363.1700
Lionville	610.594.6400
Malvern	610.647.7944
Paoli	610.993.6200
Westtown	610.399.8000

www.malvernfederal.com



graphiOrchard

professional, affordable & effective *graphic design*

• Ads	• Envelopes	• Labels	• Note Pads	• Stickers
• Banners	• Flyers	• Letterhead	• Pocket Folders	• Table Tents
• Brochures	• Folders	• Magnets	• Postcards	• Trade Shows
• Business Cards	• Greeting Cards	• Menus	• Posters	• Wall Graphics
• Catalogs	• Hang Tags	• Newsletters	• Rack Cards	• Web Sites
• Door Hangers	• Invitations	• Note Cards	• Sales Sheets	...and more!

GraphicOrchard.com **Let us quote your next project!** GraphicOrchard@gmail.com

ADVERTISED SERVICES DIRECTORY

ACCOUNTANTS	
MAILLIE FALCONIERO & CO.	20
ADVERTISING/PRINTING	
THE CARBONE ASSOCIATES	14
APPAREL	
BOB HILBERT SPORTSWEAR	11
ATTORNEYS	
WOLF BALDWIN & ASSOC. PC	15
AUTOMOTIVE / CAR WASH	
LIMERICK CAR WASH	10
ROCKET CAR WASH	33
AUTOMOTIVE / SERVICE	
EMBODY'S SUNOCO	27
H & F TIRE SERVICE	20
BANKING / FINANCES	
AMERICAN HERITAGE FEDERAL CREDIT UNION	53
BALLY SAVINGS BANK	47
DIAMOND CREDIT UNION	16
DISCOVERY FEDERAL CREDIT UNION	21
FULTON BANK	17
MALYERN FEDERAL SAVINGS BANK	33
MERIDIAN BANK	13
NATIONAL PENN BANK	34
PENN LIBERTY BANK	18
PHOENIXVILLE FEDERAL BANK & TRUST	30
SUN FEDERAL CREDIT UNION	48
THE VICTORY BANK	36
BEVERAGES	
PAT'S BEVERAGES	54
BEVERAGES/BREWERY	
SLY FOX BREWERY	50
BUILDING MAINTENANCE/JANITORIAL SERVICE	
DE MEDIO'S BUILDING MAINTENANCE	17
BUSINESS SOLUTIONS	
BUSINESS MARKETPLACE	23-26
JWM DIRECT	53
SCORE	50
CATERING	
BAIRD'S CATERING	30
DREXELBROOK CATERING	7
CONTRACTOR EQUIPMENT	
AMERICAN CRANE & EQUIPMENT CORPORATION	19
CONTRACTOR SERVICES/CONSTRUCTION	
DOLAN CONSTRUCTION, INC.	53
GENARD GROUP, INC.	34
PATTEN CONSTRUCTION	52
ECONOMIC DEVELOPMENT ORGANIZATION	
KING OF PRUSSIA BUSINESS IMPROVEMENT DISTRICT	13
EDUCATION / CONTINUING EDUCATION	
MCCC WEST CAMPUS	35
ENERGY	
EXELON NUCLEAR LIMERICK	14
ENVIRONMENTAL SERVICES	
ELK ENVIRONMENTAL SERVICES, INC.	5
EVENT PLANNING	
THE PARTY REDUX SHOWCASE	10
FINANCIAL SERVICES	
FIRST FINANCIAL SECURITY, LLC	52
MESSMER FINANCIAL	48
FIRE AND SECURITY SYSTEMS	
H & H SYSTEMS, INC.	16

(Continued on page 36)

The Route 422 Business Advisor (ISSN 1524-1254) is published monthly, twelve times per year by MACnificent Pages, P.O. Box 334, Pottstown, PA 19464-0334, and is mailed free to qualified business owners and operators throughout the Route 422 and Route 100 Business Corridors in Pennsylvania, USA, and is available in digital format at www.422business.com. Copyright © 2012 by MACnificent Pages. All rights reserved. Reproduction in any form is forbidden without written permission of the publisher. Views expressed in articles published in the Route 422 Business Advisor are the views of authors and individual contributors and are not to be attributed to the Route 422 Business Advisor, its editorial advisors, or its advertisers, unless expressly stated. The Route 422 Business Advisor does not verify the accuracy of claims made in advertisements, and publication of an ad does not imply endorsement by the magazine or MACnificent Pages. All ads are non-cancellable. ERRORS—It is the Route 422 Business Advisor's policy to review all ads set in-house with the advertiser regarding content, spelling, prices, and contact information PRIOR to publication. In ALL cases, including camera-ready ads, the advertiser assumes complete responsibility for the accuracy of information presented in ads. In any case where an error is clearly the fault of the Route 422 Business Advisor, and which would prevent a reader from contacting an advertiser or in which incorrect pricing is involved, Route 422 Business Advisor's liability will be limited to granting a FREE ad run to the advertiser or a correction announcement, whichever the advertiser prefers, provided the Route 422 Business Advisor is notified PRIOR to the next edition's deadline. Placing an advertisement in the Route 422 Business Advisor constitutes acknowledgment and acceptance of these terms.

We specialize in building churches. And strip malls. And schools. And community centers. And....



When it comes to building capabilities, we refuse to be put into a box. As your local Butler Builder®, we have the flexibility to provide a beautiful new facility of virtually any size, shape, and end use—with unmatched efficiency and value. The fact is, we've helped a wide variety of local business and organizations meet their facility needs for years. What can we build for you?



Contact us at 610-495-5506 or visit us on the web www.GenardGroupLTD.com

©2012 BlueScope Buildings North America, Inc. All rights reserved. Butler Manufacturing™ is a division of BlueScope Buildings North America, Inc.

LEADERSHIP AND SUCCESS

(Continued from page 33)

Understanding financial factors is essential, but it's not enough—you also need to be a functional market psychologist.

Like chess, where you win by anticipating the moves of the other participant, the stock market is not for those who don't like rules and don't care how other people think. It requires what psychologist Daniel Goleman refers to as “emotional intelligence”—a good understanding of yourself as well as a keen awareness of the thinking of others.

Loving the “business of business”

If you just want money, the stock market is probably not for you. If, on the other hand, you are genuinely fascinated with organizations, people, the drama of real life, and have a love of learning, then maybe it is. I would also recommend that you have some appreciation for math. Above all however, you have to love business in its own right and for its own sake.

(See “Leadership and Success” on page 36)

Route 422 Business Advisor Dining Guide

Seven Stars Inn

"The Original Chester County Steak House"

Route 23 and Hofferker Road, Phoenixville, PA



610-495-5205

www.sevenstarsinn.com

Serving Dinners Tuesday through Sunday

*Featuring overly generous portions
of the finest beef, veal and seafood*

Gracie's
21st Century Cafe' & Catering

610-323-4004

CIVILIZED DINING
in the Country

Weekend Wine Pairings
Special Event & Holiday Catering

Find us on [facebook](#) at Gracies 21 Century Cafe and Catering

1534 Manatawny Road, Pine Forge, PA 19548

Open Daily

Get Lost
in the

WOODS PUB

1636 West Phila. Ave
Boyertown, Pa 19512

610-369-7832

Creekside Pleasantville Diner

Route 73 Oley, PA 19547

610-689-4300

Open Daily 6 AM - 8 PM
Sunday 7 AM - 6 PM

*Nothing is Finer Than
Eating at our Diner!!*

blacklabbistro.net

BLACK LAB BISTRO

American Casual Contemporary



248 Bridge Street
Phoenixville, PA 19460

610.935.5988

think Bigger



Earn your advanced degree close to home. At The University Center of Montgomery County Community College, you can choose from two master's and various bachelor's degree programs from some of the best four-year institutions in the region. Learn more about The University Center online at mc3.edu or call 610-718-1850.

The University Center Pottstown

ALBRIGHT COLLEGE • CHESTNUT HILL COLLEGE • TEMPLE UNIVERSITY • VILLANOVA UNIVERSITY

Albright
COLLEGE

- Bachelor of science in accounting
- Bachelor of science in business administration
- Bachelor of science in crime and justice
- Bachelor of science in applied psychology and organizational behavior
- Bachelor of science in information systems



- Bachelor of science in human services
- Master of science in administration of human services



- Master of science in education
- Certificate and bachelor of science in career and technical education
- Graduate certificate in teaching in higher education



- Bachelor of interdisciplinary studies in leadership studies



Montgomery County
Community College

mc3.edu

ROUTE 422 BUSINESS ADVISOR 422business.com



TRICOUNTY AREA CHAMBER OF COMMERCE

2012-2013 TCACC EXECUTIVE COMMITTEE & BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

CHAIRMAN OF THE BOARD

Rod Martin, Owner,
Martin Stone Quarries, Inc.

CHAIRMAN ELECT

Heather Chandler, President,
Sealstrip Corporation

TREASURER

Sharif Omar, Pottstown
Memorial Medical Center

IMMEDIATE PAST CHAIRMAN

Terese Brittingham, Broker/Owner,
Keller Williams Realty Group

SOLICITOR

Joseph K. Koury,
O'Donnell, Weiss & Mattei, P.C.

SECRETARY

Eileen Dautrich, President, TCACC

BOARD OF DIRECTORS

Brad Borneman,

The Body-Borneman Companies

Matt Campbell, Global Advanced Metals

Ross DeSimone,

Corporate Psychological Resource Center

Tom Dougherty, Exelon Corporation

Joe Fava, Clothes to Home Dry Cleaning

Richard Graver, Victory Bank

Evan Hand, National Penn

David Kraybill, Pottstown Area Health &
Wellness Foundation

Rick Lewis, Lewis Environmental, Inc.

Al Matarazzo, Main Line Financial Advisors

Steady Moono, Montgomery County
Community College

Baran Schultz,

Schultz Technology Solutions, LLC

PRESIDENT'S MESSAGE –



As the Thanksgiving holiday passes, the Board of Directors and staff of the TriCounty Area Chamber of Commerce thank you for your support in 2012.

We wish you and yours a happy, healthy, and safe holiday season this month.

You are invited to join us on Tuesday, December 11, from 5 to 6:30 PM for the annual Holiday Open House. This event provides us the opportunity to showcase our Chamber Member restaurants and caterers. Most important, the Open House provides you the opportunity to meet and exchange business cards with fellow Members as we all promote Always Buying Chamber. See you on the 11th.

In 2013, you can look forward to the new edition of the Tri-County Area Community Guide and Business Directory featuring all active Chamber Members in two listings. This book will be distributed throughout the community. New Members continue to be added to the Membership every month but will not be listed in the publication - don't forget to check the New Member listings in this newsmagazine monthly to add them to your contacts. Additional Members needing your support include those that have recently opened; review our recent ribbon cuttings and help these small businesses celebrate their grand opening.

During the next six months we will continue to review and endorse Member Benefits that will provide cost savings to you and your employees. You can also mark your calendar for several upcoming events that have already been scheduled.

Economic Forecast Breakfast – Thursday, January 10

Boyertown Area Progress Dinner – Wednesday, January 16

Workshop: Hit the "Campaign" Trail – Thursday, January 24

March Membership Breakfast – Thursday, March 14

Chick-fil-A Leadercast – Friday, May 10

As always, the contact information for the Chamber staff is listed below. You should feel free to contact the Chamber Office to discuss any concerns you may have or for Staff to assist you and answer any questions you may have. Your positive experiences as a Member are also appreciated and we would love to showcase your testimonial on the Chamber website and in our marketing materials.

We cannot thank you enough for your ongoing support of your Chamber. We enjoy what we do and enjoy the opportunity to continue having our Members realize the value in their membership.

THE TRICOUNTY AREA CHAMBER OF COMMERCE
CORDIALLY INVITES YOU TO THE
2012

HOLIDAY MIXER

TUESDAY, DECEMBER 11, 2012
5:00 TO 6:30 PM

TRICOUNTY AREA CHAMBER
CONFERENCE CENTER

152 E. HIGH STREET, SUITE 360, POTTSTOWN, PA 19464

ENJOY REFRESHMENTS AND
NETWORKING WITH FELLOW
CHAMBER MEMBERS.

MEMBERS ONLY: NO CHARGE;
RESERVATIONS APPRECIATED

TO REGISTER: SCAN THIS QR CODE WITH
YOUR SMART PHONE.
CALL 610.326.2900, OR
KITTY@TRICOUNTYAREACHAMBER.COM
OR GO TO
TRICOUNTYAREACHAMBER.COM



TRICOUNTY AREA
CHAMBER OF COMMERCE

A Non-Profit Organization of Local Businesses Supporting Progress

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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

Betsy Chapman, Sales Associate, betsy@tricountyareachamber.com

Melissa Shainline, Administrative Assistant, melissa@tricountyareachamber.com

“The Victory Bank was opened in December 2008. As a new organization, the Chamber has been an excellent way for our bank to network and increase our visibility in the community. We have attended a number of networking events and have been pleased with the number of people participating in these well run events. We value our association with the chamber.” – RICHARD GRAVER OF VICTORY BANK

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!**

Hand & Stone Massage and Facial Spa
1844 E. Ridge Pike
Royersford, PA 19468
610.792.0772

www.handandstone.com

Massage Therapy

Hand and Stone offers expert massage, facial, and waxing services seven days a week for your convenience. Their massage therapists and estheticians will be delighted to customize all of your massage, facial, and waxing services to meet your specific needs.

State Farm Insurance
2500 E. High St., Suite 620
Sanatoga, PA 19464
610.323.2288

www.riccoinsurance.com

Insurance Companies

State Farm agent Christan Ricco's office opened in Sanatoga August 1, 2012. Christan offers over 14 years of experience working in a State Farm agency. In addition to remarkable service, the agency is here to help with all of your insurance and financial service needs.

Referred By: Linda Powell, Steel River Playhouse

Zimmerman Law
1551 Wilson St.
Pottstown, PA 19464
717.808.2193

*1031 Qualified Intermediary;
Accounting / Bookkeeping Services;
Attorneys; Tax Preparation Services*
Zimmerman Law provides tax planning, tax preparation, estate planning and administration, and business representation. They also provide representation for other matters, including family law, Social Security disability, personal injury, and DUI offenses.

MEMBER UPDATES

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

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



Members, it's simple.

REFER a business & if they **JOIN TCACC**, you will receive a **\$50 Referral Incentive**.

As a Member, all you have to do is tell others why you **VALUE** your Chamber Membership. If the business **JOINS**, you will receive a \$50 credit towards your Chamber participation as our thank you for making your Chamber a **PRIORITY**. See, it's simple.

Call 610.326.2900
or visit us on the web at
tricityareachamber.com.



TRICOUNTY AREA
CHAMBER OF COMMERCE

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

34 YEARS

Pottsgrove School District

A. Weitzenkorn's Sons, Inc.

27 YEARS

JL Machine & Tool, Inc.

Wendy's Flowers

25 YEARS

Western Montgomery Career and Technology Center

10 YEARS

Carina Hatfield Massage Therapy

5 YEARS

Spring Valley YMCA

1 YEAR

JByrd Productions

K. Hovnanian Homes

Patriot Pest Solutions

Member Renewals

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

A. C. Miller Concrete Products Inc.

American Crane & Equipment Corp.

Michael L. Cross & Co. Ltd.

East Coast Seed Connection, LLC

Emmanuel Evangelical Lutheran Church

Hollenbach Home Center

Kelly Real Estate, Inc.

Manatawny Creek Winery, Inc.

Media Fusion Technologies, Inc.

Meridian Bank

New Hanover United Methodist Church

Oletowne Jewelers

PeopleShare, Inc.

Physician's Care Surgical Hospital

Pottstown School District

Schumacher & Benner Funeral Home

Pottstown SCORE Chapter 594

SMJ, Inc.

Construction Services

Specht Realty, Inc.

The SunnyBrook Foundation

Tornetta Realty Corp.

Walnut Woods

Are you Celebrating 25, 50, 75 Years?

If your Chamber Member company is celebrating a significant anniversary then the Chamber needs to know! The Chamber strives to recognize their Members for their success. Contact **Kitty Papp** at 610.326.2900 or kitty@tricityareachamber.com



TRICOUNTY AREA
CHAMBER OF COMMERCE

DECEMBER FREE EVENTS: CHAMBER 101

Thursday, December 6, 3:30PM & Tuesday, December 18, 8AM

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.

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

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



CALENDAR OF EVENTS

BUILDING COMMUNITY, CREATING CONNECTIONS, SUPPORTING COMMERCE



TRICOUNTY AREA
CHAMBER OF COMMERCE

EVENTS

Thurs., Dec. 6 3:30 PM	CHAMBER 101 <i>Chamber's Conference Room,* 152 E. High St., Suite 360, Pottstown, PA 19464</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge; Reservation Required
Tues., Dec. 18 8 AM	CHAMBER 101 <i>Chamber's Conference Room,* 152 E. High St., Suite 360, Pottstown, PA 19464</i> A no-obligation orientation for prospective members to learn what the Chamber has to offer. Also open to current Members seeking information about the Chamber. No Charge; Reservation Required

NETWORKING

Tues., Dec. 4 11:30 AM – 1:30 PM	WOW LUNCHEON <i>Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468</i> Dr. Laurie Betts of the Pottstown Area Health and Wellness Foundation will discuss what happens in our brains when we exercise... improved attention and information processing, storage and retrieval – and so many more benefits! Her discussion will be based on the book Spark: The Revolutionary New Science of Exercise and the Brain written by John J. Ratey, M.D. Members Only; \$28 per Member (if prepaid); \$36 per Member (if invoiced) Sponsored By: Freedom Valley YMCA of Pottstown
Tues., Dec. 11 5 – 6:30 PM	ANNUAL HOLIDAY MIXER <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> Celebrate the holidays with us while enjoying food and beverages donated by Chamber Members! Members Only; No Charge; Reservations Appreciated

SAVE THE DATES

Fri., Jan. 4 11:30 AM – 1:30 PM	"MADE IN THE TRI-COUNTY AREA" LUNCH & TOUR - SLY FOX BREWING CO. <i>Sly Fox Brewing Co., 331 Circle of Progress, Pottstown, PA 19464</i> The 3rd in a series of "Made in the Tri-County Area" tours will be hosted by Sly Fox Brewing Co., a 30,000 square-foot state-of-the-art brewery in Pottstown which opened in January of 2012. A Tastin' Room was also opened to attract patrons from in and around the tri-county area featuring food choices for lunch and dinner, take out beer and banquet and meeting facilities. Sponsored By: Sly Fox Brewing Co.
Tues., Jan. 8 11:30 AM – 1:30 PM	CHICK-FIL-A LUNCH & LEARN SERIES: SESSION 3 <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> The third of a five month series of workshops to provide leadership training and personal growth based on the topics discussed by Marcus Buckingham and Soledad O'Brien during the 2012 Chick-fil-A Leadercast will be led by Ken Richardson, Redwood Enterprises, focused on Realizing a Leader's Strengths and Creating Leadership Balances \$45 per Workshop Sponsored By: John Middleton, an Altria Company
Thurs., Jan. 10 7 – 9 AM	ECONOMIC FORECAST BREAKFAST <i>Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468</i> Keith P. Aleardi, CFA, Chief Investment Officer, Clermont Wealth Strategies/Fulton Financial Advisors, will discuss the economic outlook for 2013 including the growth drivers for the economy and the markets as well as the impact of current and potential fiscal policy including other uncertainties. \$25 per Member (prepaid); \$30 per Member (invoiced); \$50 per non-member Sponsored By: Fulton Bank
Wed., Jan. 16 4:30 PM 6 – 8 PM	BOYERTOWN AREA PROGRESS DINNER <i>La Massaria at Bella Vista Golf Course, 2901 Fagleysville Rd., Gilbertsville, PA 19525</i> Social Hour Dinner + Program Highlighting business and community in the Greater Boyertown Area, and featuring the presentation of the James K. Boyer Award and a video by Boyertown Area High School Students.
Tues., Jan. 22 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>The Loft at Limerick Golf Club, 765 N. Lewis Rd., Limerick, PA 19468</i> Enjoy an evening of networking, live music, great food, and give-a-ways! Members Only; No Charge; Reservations Appreciated Sponsored By: Limerick Golf Club

Thurs., Jan. 24 8 – 10 AM	WORKSHOP: HIT THE "CAMPAIGN" TRAIL <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> Led by Linda Jacobs, Art Director at Epps Advertising, this workshop will include representatives from local media sources, providing a "working journey" through all the steps of a successful advertising campaign. To date, some of the media sources confirmed to attend include The Mercury, FAST-SIGNS, the Route 422 Business Advisor, and Positively Pottstown. \$25 per Member; \$35 per non-member
Thurs., Jan. 31 12 – 1:30 PM	POWER NETWORKING LUNCHEON <i>The Loft at Limerick Golf Club, 765 N. Lewis Road, Limerick, PA 19468</i>
Fri., Feb. 8 11:30 AM – 1:30 PM	WOW LUNCHEON <i>Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464</i> Dr. Carol Henwood will present "Your Personality and You – Defining Your Strengths and Weaknesses and Maximizing Team Building in the Workplace". Members Only; \$28 per Member (if prepaid); \$36 per Member (if invoiced) Sponsored By: Pottstown Memorial Medical Center
Tues., Feb. 12 11:30 AM – 1:30 PM	CHICK-FIL-A LUNCH & LEARN SERIES: SESSION 4 <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> The fourth of a five month series of workshops to provide leadership training and personal growth based on the topics discussed by Andy Stanley and Sheena Iyengar during the 2012 Chick-fil-A Leadercast will be led by Ross DeSimone, Corporate Psychological Resource Center, focused on Critical Leadership Decision Making and Developing A Leader's Choices. \$45 per Workshop Sponsored By: John Middleton, an Altria Company
Tues., Mar. 12 11:30 AM – 1:30 PM	CHICK-FIL-A LUNCH & LEARN SERIES: SESSION 5 <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> The last of a five month series of workshops to provide leadership training and personal growth based on the topics discussed by Angela Ahrendts and Patrick Lencioni during the 2012 Chick-fil-A Leadercast will be led by Kayte Connelly, Best Principled Solutions LLC, focused on Constructing Your Team And Building A Leader's Legacy. \$45 per Workshop Sponsored By: John Middleton, an Altria Company
Thurs., Mar. 14 7 – 9 AM	MARCH MEMBERSHIP BREAKFAST <i>Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468</i> \$25 per Member (prepaid); \$30 per Member (invoiced); \$50 per non-member Sponsored By: Montgomery County Community College

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

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

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

SAVE. SHOWCASE. SHARE.

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

CHAMBER RIBBON CUTTINGS & GRAND OPENINGS

FEATURED MEMBER BENEFIT OF THE MONTH

*Thank you for your investment
in the tri-county area community!*



**Celebrate your new business or new
location or renovations by hosting a
Ribbon Cutting/Grand Opening.**

This is a complimentary service of the TriCounty Area Chamber of Commerce.

THE CHAMBER WILL SUPPLY:

- Red ribbon and giant scissors
- A photo, taken by the Chamber, of the ribbon cutting will be published in Chamber section of the *Route 422 Business Advisor*, forwarded to the Chamber's media contacts, and added to the Chamber's social media sites
- Framed photo commemorating your ribbon cutting

YOU MAY CONSIDER INVITING:

- Anyone who may have been involved in the opening of your business (i.e. contractors, realtors, suppliers, vendors)
- Customers / Clients / Staff
- Your Local Elected Officials – a list of local legislators (municipal, school district administrators, county, state, and federal can be provided)
- Media – a list of local media can be provided
- Family & Friends
- Chamber Membership - Mailing list can be purchased to send invitations to over 450 Chamber Member businesses

THE CHAMBER WILL INVITE:

- Chamber Ambassadors - volunteers from long-standing Chamber businesses

IDEAS TO MAKE YOUR EVENT A SUCCESS:

- Celebrate – it is a party! Choose a theme that fits with your business and/or the time of year for your event. Decorate with balloons, etc. for a festive feel to the event.
- Welcome attendees and share the story of your business.
- Recognize your VIP guests and thank them for attending. You may want to ask them to make brief remarks about your company. A Chamber Staff Member will make announcements if you prefer.
- Have plenty of brochures / business cards available.
- Conduct a tour of your facility.
- Invite the local media to attend the event.
- Send press releases with photo to the local media concerning the event if they are not attending
- Provide light refreshments. (Chamber Member restaurants and catering lists can be provided.)

See recent ribbon cuttings on page 44

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



MORE MEMBER BENEFITS

COMMUNITY CALENDAR

Post your grand opening, fundraising, or other event to our Community Calendar. Simply go to the Community Calendar page at tricityareachamber.com 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.

Also, use the Community Calendar this holiday season to find out what events are happening in our area!

ALWAYS BUY CHAMBER THIS HOLIDAY SEASON!

TriCounty Area Chamber of Commerce has a business directory on its website to help you find what you are looking for. This holiday season make sure you remember your **ABC's – ALWAYS BUY CHAMBER**. There is a full list of over 450 local businesses to meet all your personal and business needs when planning for the holidays this year! Visit the business directory at tricityareachamber.com and support our local businesses and community.

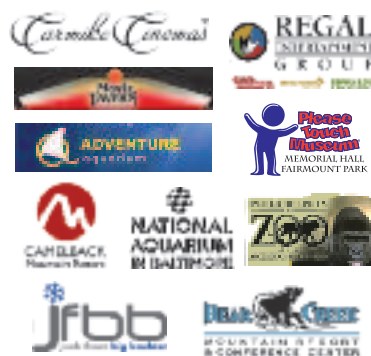
SAVE



CONSIGNMENT TICKETS

**Get great deals on movie
tickets and other fun activities!**

Time to stock up for the holidays! Don't forget about this great Member Benefit when thinking about what to do with your family this holiday season. Also – makes a great stocking stuffer!



Tickets are for Chamber Members only. Please visit the Members Only section on www.tricityareachamber.com or call 610.326.2900 for more 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 toward many Chamber programs and events, including your dues. Go to www.tricityareachamber.com/refer-a-business/ to refer a business now!

MyOSHastore.com

**Grand Opening of our
2013 Labor Law Poster
Compliance Store**

Avoid hefty fines and lawsuits with the 2013 Worry-Free Poster Solution. Purchase today through the TriCounty Area Chamber of Commerce Compliance Store and save! Included up-to-date 2013 Pennsylvania State and Federal Labor Law Posters, and 1-year automated e-update service. Email jeff@tricityareachamber.com for enrollment information.



SHOP WITH CHAMBER MEMBERS AND SAVE

**You can offer special
holiday coupons for
Chamber Members to use!**

Visit the **Business Directory** at www.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 www.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.

PROMOTE YOUR BUSINESS USING THIS CHAMBER MEMBER BENEFIT



The Chamber is offering its Members **EXCLUSIVE PRICING** on Constant Contact services. 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, Social Campaigns, Event Marketing, and Online Survey.**

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. New users go to <https://www.constantcontact.com/promo/chamber/signup.jsp> to receive your discount.

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 with your user name and let them know you are our member.



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

US Energy Independence Starts in the Driveway



Shayne Trimbell,
Project Coordinator,
GVF Transportation



Much talk was made during the presidential debates about energy independence. In fact, energy independence has been a goal of every president since Richard Nixon. It is true, the United States consumes more oil than we produce, and that oil is imported from nations that are not always friendly towards our country. Our reliance on foreign oil is a matter of national security, and relying less on imports will reduce our exposure to hostile regimes.

Energy independence is also a largely misunderstood issue. The common belief is that if we no longer import oil, the price of gas will go down. Although, on the surface, this argument makes sense, it doesn't actually play out. Oil is a global commodity and is subject to global markets and demand. Canada, as an example, produces more oil than what is consumed annually. They are able to export oil, and do not rely on foreign sources to power their vehicles, however they are not paying less than Americans pay at the pump. What being oil independent does provide for Canada is security; they do not purchase fuel from hostile areas, and not exposed to embargos imposed at the whims of a dictator or cartel.

According to the U.S. Bureau of Transportation Statistics, transportation is a HUGE contributor to our energy use. Annually, the transportation sector is responsible for 28% of the TOTAL energy consumption in the United States. We are making headway towards reducing consumption through mandates imposed by the federal government on auto manufacturers to increase fuel economy. This will have an impact, but it will take decades for more fuel efficient vehicles to replace the current fleet. So, the next vehicle you purchase will be more fuel efficient, but Americans are holding on to their vehicles longer than ever. What can be done in the short term to help reduce our consumption and put us on track for energy independence?

To reduce consumption, we all need to drive fewer miles. It sounds like a tough challenge, and it is, but there are simple measures we can all take to reduce our mileage.

Linking trips. On Friday night, or Saturday morning, think about what trips you will need to make by car during the weekend and think of ways to link them together. Do the grocery shopping on the way home from church, or pick up the dry cleaning after dropping your children off at their friend's house. Think about how many miles are driven in your subdivision alone.

Try having a car free day: carpool with a spouse, friend, or co-worker once per week; work from home once per week; use a bicycle for short trips. By changing your driving habits from seven days each week to six days, you will force yourself to link trips, and make the best use of your vehicle when it is on the road.

If you own two vehicles, use the one that gets better mileage when only one car is needed. Most American households have two or more cars. We often get stuck in a habit of driving the same car, which isn't always the most fuel efficient. When you are making a trip, take the one with better economy, not the one driven out of habit.

It may seem difficult, and changing habits always are. Think positive and use the money you save to reward your efforts. Reducing consumption isn't impossible; it just means rethinking how we go about our daily lives. When you make it a habit, tell your friends and family. Tell them you are doing your part to make our country energy independent. It may sound hokey, but when you tell them how much money you are saving in the process, they may just decide to join you.

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

BUSINESS CARD EXCHANGE



On October 23rd, Chamber Members gathered at The Wyndcroft School for a Business Card Exchange. Attendees were able to network, enjoy refreshments, and visit the school's recently renovated preschool space.

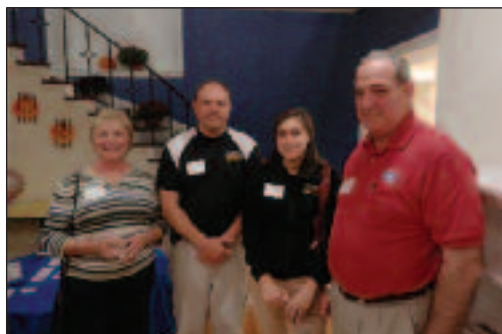
See more photos on the Chamber's Facebook Page!



From left to right: Russell Lowe, Fraser Advanced Informative Systems; Vicki Kriczky, Frederick Living; Carrie Robinson, Schultz Technology; Levi Wolf, Wolf, Baldwin & Associates



From left to right: Jennifer O'Donnell, Community Music School; Stephanie Hastings and Kathy Peifer, RiverCrest Golf Club



Thank you to The Wyndcroft School for sponsoring and hosting this event.



From left to right: Chris Fox, AAMCO of Pottstown; Jeff Graber and Lauren Graef, Graber Letterin' Sign Co.; Michael Fox, AAMCO of Pottstown

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.



WOW LUNCHEON

The next WOW Luncheon will be on **Tuesday, December 4th** from **11:30 AM to 1:30 PM** at **Copperfield**

Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468. Dr. Laurie Betts of the Pottstown Area Health and Wellness Foundation will discuss what happens in our brains when we exercise... improved attention and information processing, storage and retrieval – and so many more benefits! Her discussion will be based on the book *Spark: The Revolutionary New Science of Exercise and the Brain* written by John J. Ratey, M.D. To register go to www.tricountyareachamber.com or call 610.326.5158.

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.



Thank you to



Klein Transportation for sponsoring the Chamber's November WOW Email!

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

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. December's Business of the Month was chosen from a business card drawing at the November Membership Breakfast.



KLEIN TRANSPORTATION

2013 is looking at being a promising year. Klein Transportation is wrapping up their 55th anniversary and have some big things planned for their 56th year in business. They are working on new trips and going to exciting new destinations which are sure to interest everyone.

One of the biggest announcements is that they have expanded their New York City service and are now departing on the 2nd and 4th Saturday's of every month in Exton at the Exton Mall, and King of Prussia off of North Gulf Road. They receive many inquiries from the King of Prussia and Exton area's about our tours so they have decided to expand their service. They provide affordable day trips for the low cost of \$49.00 per person and will drop you off right in the middle of it all in Times Square at 51st Street between 7th & 8th Avenue's. You are just a short walk from Rockefeller Center, World Class shopping on 5th Avenue, and the lights and energy of Broadway! Add a Broadway show and a meal reservation to complete your day, they can take care of it all.

The search is also on... Klein's is looking for Group Leaders. Have you ever wanted to travel for free? Becoming a group leader is easy and we will teach you how. They have all the tools necessary for you to successfully plan trips for your school, scouting or sports groups, social church or community organization, non-profit, or busi-

ness. If you haven't received your invitation to join them on our next free Group Leader trip contact Ashley Hoke (Sales & Marketing Coordinator) today.

Speaking of businesses, if you are in the Human Resources or planning field they want to meet with you. They can help plan your business trips, large events or conventions, airport transportation, shuttles between offices, teambuilding or social trips for your company. They will also help with the planning and management of any event. They have successfully managed the largest of events like the JCC Maccabi Games which came to Philadelphia in 2011. Not only did they provide the transportation for over 1,000 young athletes but they also coordinated a move of 60 buses per day (totaling about 420 buses over the week) to transport these athletes around the city to their competitions. A Klein's on-site dispatcher managed this gigantic event. They also regularly provide airport and hotel shuttles for business meetings for a Pharmaceutical company in the area. No job is too large or small. They are eager to serve all of your transportation needs.

To find out more information about anything that may have interested you please give them a call at 800-451-6700 or visit their web-site at www.kleintransportation.com



LEADERCAST®

Lunch & Learn

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

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



Or go to www.tricountyareachamber.com, call 610-226-5150, or email kitty@tricountyareachamber.com to register.

Session 1:
Tuesday, October 9, 2012
Crafting & Following a
Personal Leadership
Growth Plan

(John H. Johnson, Richard L. Evans)
Led by: Kayte Connelly,
Best Principled Solutions LLC

Session 2:
Tuesday, November 13, 2012
Realizing that Leadership is
Influence
(Tim Pebow)

Bringing a Leader's Life into
Balance
(Urban Leadership)
Led by: Kayte Connelly,
Best Principled Solutions LLC

Session 3:
Tuesday, January 8, 2013
Understanding a Leader's
Strengths
(Marisa Buckleberry)
Creating Leadership Balance
(Solead O'Brien)
Led by: Kayte Connelly,
Best Principled Solutions LLC

Session 4:
Tuesday, February 12, 2013
Critical Leadership
Decision Making
(Andy Stanley)
Developing a Leader's Choices
(Sheena Iyengar)
Session Led By: Ross DeSimone,
Corporate Psychological
Resource Center

Session 5:
Tuesday, March 12, 2013
Constructing Your Team and
Building a Leader's Legacy
(Angela Ahrendts &
Patrick Lencioni)
Session Led By: Kayte Connelly,
Best Principled Solutions

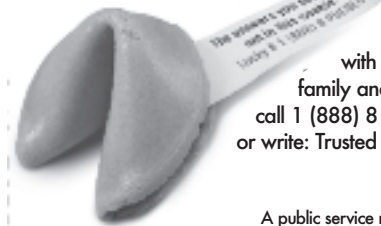


TRICOUNTY AREA
CHAMBER OF COMMERCE

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

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

Reliable info.



Free delivery.

To get your free Consumer Information Catalog with more than 200 federal booklets on all sorts of family and financial matters, just visit pueblo.gsa.gov, call 1 (888) 8 PUEBLO (that's 1-888-878-3256), or write: Trusted Source, Pueblo, CO 81009.

Pueblo CO. Your trusted source.
A public service message from the U.S. General Services Administration

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

"MADE IN THE TRI-COUNTY AREA" BREAKFAST & TOUR

On November 13, 2012, a group of Chamber Members attended our "Made in the Tri-County Area" Breakfast and Tour at John Middleton, an Altria Co.



The next "Made in the Tri-County Area" Lunch & Tour will take place on Friday, January 4, 2013 from 11:30 AM to 1:30 PM at Sly Fox Brewing Co., 331 Circle of Progress, Pottstown, PA 19464.



TRICOUNTY AREA
CHAMBER OF COMMERCE

Boyertown Area Progress Dinner

Wednesday, January 16, 2013
Inclement Weather Date: Wednesday, January 23, 2013

4:30 PM - Social Hour
(Beverages will be for sale from 4:30 - 5:45 PM)

6 PM - Dinner

La Massaria at Bella Vista Golf Course
9901 Fagleyville Road, Gilbertville, PA 19525

\$60.00 per Member
\$550.00 per Member Table of Ten
\$75.00 per Non member

Featuring:

The presentation of the
James K. Boyer "Quality of Life" Award and a
video by Boyertown Area High School Students
highlighting progress in the Boyertown Area
over the last year.



THE TRICOUNTY AREA CHAMBER OF COMMERCE
CORDIALLY INVITES YOU TO THE

2012 HOLIDAY MIXER

TUESDAY, DECEMBER 11, 2012
5:00 TO 6:30 PM

TRICOUNTY AREA CHAMBER
CONFERENCE CENTER
152 E. HIGH STREET, SUITE 360, POTTSTOWN, PA 19464

ENJOY REFRESHMENTS AND
NETWORKING WITH FELLOW
CHAMBER MEMBERS.

MEMBERS ONLY; NO CHARGE;
RESERVATIONS APPRECIATED

TO REGISTER: SCAN THIS QR CODE WITH
YOUR SMART PHONE.
CALL 610.326.5158. EMAIL
KITTY@TRICOUNTYAREACHAMBER.COM
OR GO TO
TRICOUNTYAREACHAMBER.COM.




TRICOUNTY AREA
CHAMBER OF COMMERCE
Advancing Commerce • Growing Commerce • Inspiring Commerce

THANK YOU

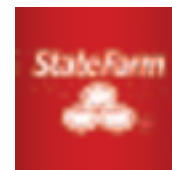
*Thank you to
The Wyndcroft
School for being
the November
Email Sponsor*

The Wyndcroft School



*Thank you to
McCormick
Chiropractic for
being the November
Coffee Sponsor*

*Thank you
to State Farm
Insurance for being
the November
Newsmagazine
Insert Sponsor*



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

RIBBON CUTTINGS



Celebrate your new business or new location or renovations by hosting a Ribbon Cutting/Grand Opening. This is a complimentary service of the TriCounty Area Chamber of Commerce. See page 40



Reading Art Works

715 Clinton St., Reading, PA 19601



River of Revolutions Interpretive Center

140 College Drive, Pottstown, PA 19464



Potty Queen

3115 Sanatoga Road, Pottstown, PA 19464



National Penn Bank

2900 N. Charlotte Street, Gilbertville, PA 19525



ArtFusion 19464

254 E. High St., Pottstown, PA 19464



State Farm Insurance

1304 E. High St., Pottstown, PA 19464

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

NOVEMBER MEMBERSHIP BREAKFAST

The Chamber held its November Membership Breakfast on Thursday, November 8th at Brookside Country Club. The featured speakers for this event were David Kraybill, Executive Director, Pottstown Area Health & Wellness Foundation (PAHWF), and Scott Weiskittel, COO, Pottstown Memorial Medical Center (PMMC). Their presentation focused on the health of our tri-county area community.

Kraybill took time to highlight some of the work that the PAHWF has been doing in the local schools. PAHWF works with 15 schools in a 10 mile radius of Pottstown and has awarded 62 grants per year reaching 36,000 school children. Altogether the Foundation reaches 135 organizations and awards grants totaling 2.5 to 3 million dollars a year.

Also highlighted in the presentation were some of the PAHWF's contributions to community projects such as Bike Pottstown, the community garden, the Boyertown Area Community Wellness Council, Boyertown Rotary Park, Memorial Park Spray Park, and Trilogy Park. Most notable is, the Foundation's work with Community Health & Dental Care and Creative Health Services, Inc. which has created the opportunity for many low-income and uninsured residents to obtain a high quality of health care in our region.

For more information on any of the initiatives mentioned and some of the new and upcoming initiatives including Worksite Wellness, Resiliency, Department of Conservation & Natural Resources (DCNR) grant, and Healthy Weight Healthy Families visit www.missionhealthyliving.org.

Next, Weiskittel gave attendees an overview of some of the services and updates PMMC has invested in its facilities. PMMC has been the recipient of many awards including the Outstanding Achievement Award from the American College of Surgeons' Commission on Cancer, the Blue Distinction Center/Independence Blue Cross for demonstrating

better overall quality of care and patient results in Knee and Hip Replacement, and the American Heart Association/American Stroke Association's "Get With The Guidelines® Bronze Quality Achievement Award".

PMMC is a 224 bed acute care hospital with an Emergency Department, Critical Care unit, Telemetry unit, Medical/Surgical unit, Orthopedics unit, Labor & Delivery unit, Pediatrics unit, Behavioral Medicine unit, and a Transitional Care unit. Attendees were able to see that the hospital is continuously working to improve the quality of health care in the tri-county area and is continuously working to improve access, create a better environment for patients with physical enhancements, and through resources for the community such as Healthy Woman, Senior Circle, Travel Medicine, and Occupational Health.

In conclusion, Weiskittel also reminded attendees of the economic impact that the hospital has on the tri-county area totaling \$439,759,609 in economic contributions through spending and employment opportunities annually.

The TriCounty Area Chamber's newest Members were presented with their plaque at the November Breakfast: **DeMedio's Building Maintenance, Inc.; Service Experts; Sly Fox Brewing Co.; State Farm Insurance.**

Sponsored By: **Jeffery Jackson Enterprises, Inc.; Pottstown Area Seniors' Center; and Pottstown Salvation Army**

The next Membership Breakfast on the Chamber calendar is the Chamber's **Economic Forecast Breakfast on Thursday, January 10, 2013 from 7 to 9 AM at Copperfield Inn at Lakeside** in Limerick. The keynote speaker will be **Keith P. Aleardi, CFA, Chief Investment Officer & Executive Vice President, Fulton Financial Advisors**. The cost of this event is \$25 per Member and \$50 per non-member. This event is sponsored by **Fulton Bank**.



Pictured left to right: Speakers, Scott Weiskittel, Pottstown Memorial Medical Center and Dave Kraybill, Pottstown Area Health and Wellness Foundation; Sponsors, Jeffery Jackson, Jeffery Jackson Enterprises, Inc.; Brad Fuller, Pottstown Area Seniors' Center; Not Pictured – representative from sponsor Salvation Army



New Members From left to right: Corky Sheeler, Service Experts; Christopher Rowe, State Farm Insurance; Pete and John Giannopoulos, Sly Fox Brewing Co.; Susan DeMedio, DeMedio's Building Maintenance, Inc.; Jim DeCray, Service Experts

BUSINESS EQUIPMENT RECYCLING DAY



Photos from Business Equipment Recycling Day on Monday, October 15th where 22 pallets of e-waste were collected from Chamber Members as a part of the Chamber's Member Benefit program!



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



1



2



3



4



5

ECONOMIC DEVELOPMENT LUNCHEON

TriCounty Area Chamber of Commerce Members gathered at Sunnybrook Ballroom in Pottstown for the Chamber's Annual Economic Development Luncheon. The keynote speakers for this event were from the office of the Pennsylvania Department of Labor and Industry. Susann Morrison, an executive assistant for unemployment compensation programs and Gwenn Dando, policy director for unemployment compensation, worker compensation, and workforce development gave their perspective along with the information needed to understand the system, Act 60, the recent bond sale, and how all initiatives are working to provide a stable financial future for the commonwealth.

At this year's luncheon, the Chamber presented five awards to local businesses related to economic development:

The **Economic Development Award** went to **VideoRay LLC**. This award is presented to a project that provides quality land use improvement, generates economic benefits for the community, and has the potential for creating new jobs.

VideoRay is the largest volume producer of "remotely operated vehicles" or ROVs in the world. VideoRay, which has between 30 and 40 employees, will move from a 5,000 square foot barn, into 32,000 square feet of flexible office and light manufacturing space, purchased for \$275,000, in the Borough of Pottstown.

The **Economic Impact Award** went to **Sly Fox Brewing Co., Inc.** This award is presented to an organization that provides a significant contribution to the economic vitality of the communities that the Chamber serves.

Their Royersford location was sold in 2011 and Sly Fox opened a 50-hectoliter, 30,000 square-foot state-of-the-art brewery in Pottstown, Montgomery County in January 2012, investing over 6 million dollars and housing over 20 employees. A Tastin' Room was also opened in Pottstown to attract patrons from the tri-county area as well as outside the tri-county area.

The **Environmental Impact Award** went to **Cigas Machine Shop, Inc.** This award is presented to a business who is taking a "green" proactive approach for a more sustainable business environment.

Cigas Machine Shop is a leading manufacturer of high quality stainless steel plate products for industrial, commercial and architectural applications. The Pottstown building was purchased in 2007 in the Pottstown Industrial Complex which previously housed the old Bethlehem Steel Building. The 100,000 square foot Pottstown facility underwent extensive renovations including conventional and solar heating; daylight harvesting; rainwater harvesting; and also the facility is a zero energy building – large roof areas are ideal for solar panels generating clean, renewable power making the building an energy producer rather than consumer.

The **Regional Planning Award** went to the **Borough of Boyertown, Colebrookdale & Pike Townships**. This award is presented to two or more intergovernmental agencies that develop and implement a multi-organizational plan that fosters smart growth.

The Boyertown, Colebrookdale, and Pike Joint Zoning Ordinance divides Boyertown Borough, Colebrookdale Township, and Pike Township into various zoning districts with varying regulations for each district. The ordinance was created with consideration for the character of the Borough and Townships, and the suitability for particular uses and structures in the various districts.

The **Legislator of the Year Award** went to **State Representative Marcy Toepel**. This award is presented to an elected official for their leadership in helping to create and/or support a pro-business environment.

Representative Marcy Toepel brings her experience from county government and the private sector to the State Capitol. Toepel had a 100% voting record and took tough stances on issues of importance for the business community,



6

including voting for tort reform and two no tax budgets. She has a clear understanding of how government can negatively impact the economy.

Nine companies were recognized at the Luncheon for their significant anniversaries and their commitment to doing business here.

Malvern Federal Savings Bank - 125 years

St. Aloysius School - 100 years

Visiting Nurse Association of Pottstown & Vicinity - 95 years

The Longacre Co. - 90 years

Klein Transportation - 55 years

Coventry Corners - 30 years

Community Music School - 20 years

Graber Letterin' Sign Co. - 20 years

Greater Reading Economic Partnership - 10 years

Thank you to the

Platinum Sponsors of this event:

Gorski Engineering, Inc.;

Maillie, Falconiero & Co., LLP;

John Middleton, an Altria Company;
Montgomery County Community College;

O'Donnell, Weiss, & Mattei, P.C.

1) Pictured from left to right: Terese Brittingham, Immediate Past Chairman, TCACC and Rep. Marcy Toepel (Winner of Legislator of the Year)

2) Pictured from left to right: Mark Flanders, Interim Pottstown Borough Manager and John Vestri, Director of Operations at VideoRay, LLC (Winner of Economic Development Award)

3) Pictured from left to right: Steve Bamford, Executive Director, PAID, Inc. and Peter and John Giannopoulos, Managing Partners of Sly Fox Brewing, Co. (Winner of the Economic Impact Award)

4) Pictured: Michelle Maher, Human Resources Manager, Cigas Machine Shop, Inc. (Winner of Environmental Impact Award)

5) Pictured from left to right: Rod Martin, Chairman, TCACC and Jake Lea, Chairman of the Joint Zoning Board Committee, Colebrookdale Township (Winner of Regional Planning Award)

6) Representatives from Chamber Member Companies with Significant Anniversaries from left to right: Jeff Graber and Lauren Graef, Graber Letterin' Sign Co.; Adele Klein and Ashley Hoke, Klein Transportation; Susan Keddie, Visiting Nurse Association; Megan Bauer, Coventry Corners; Stephen Longacre, The Longacre Co.; Jullyn Keilman, Greater Reading Economic Partnership

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

Why Main Street Still Works



DOWNTOWN MARKETING AND DEVELOPMENT By Barry Cassidy, Principal, Barry Cassidy Planning and Development

The *Four Point Main Street Approach* works well in communities that employ the strategy faithfully. The four points are *organization, promotion, design and economic restructuring.*

The points cannot be looked at singly, but as being integrated together in a strategy. Most downtowns, as part of their organizational process, establish goals and objectives. Goals and objects are given a reasonable time frame in which to initiate action and conclude programs that result from those actions. Five years is a good time frame to plan around. The goals and objectives are then crafted into a narrative plan.

Through the main street process, the plan reflects the four points as part of an integrated strategy. The strategy that provides the four points working together will enable the town to move forward. It is not that hard to do. If you have the four points delineated and they are doable, linking the actions will become apparent.

Think of the design point and the promotion point linking together in the strategy. Most downtowns in Pennsylvania are historic by the fact that they were settled during the early years of the nation. Almost all of the towns have historic building stock that can be used as a selling point to come to the town.

Once you define what you want to be as a downtown, the rest becomes obvious. How do you want to promote your downtown? What is your strength economically? Do you have a tourist area or do you seek to provide for the needs of the community? Perhaps a town could meet the needs of a certain segment in the nearby population (college or large institution)? Maybe you have many artists and the town can easily become an artist destination?

Perhaps the town has no historic value at all and you want to replace all the fronts with glass from floor to roof. Maybe you want to market the town as "Glass Town" and that is the design strategy. Grants would be made available to install glass from head to toe. Once you are looking good with all glass you need to tell people about being all glass all the time. It could spur a tourist trade as people will come to marvel at the glass.

Many times when a new façade is developed, code dictates that the systems in the

(See "Downtown Marketing And Development" on page 48)



**NEW LOCATION!
NEW HOURS!
Same great food!**

137 E. High Street, Pottstown, PA 19464

Hours: 8am – 6pm Tuesday thru Saturday

*Serving Made to Order Breakfast Sandwiches,
Lunch & Dinner*

CATERING 7 days a week!
Call 484-948-6061 (AFTER HOURS)

A PROVEN LEADER.
in patient outcomes



Look at the Evidence
96.0%
of patients achieving community discharge goals

Center rate gathered for time period 2nd Quarter 2009 through 2nd Quarter 2010 based on patients discharged from ManorCare Health Services – King of Prussia

Focus on success!

- Selecting a post-hospital rehabilitation provider is a critically important decision.
- The clinical team can significantly impact the success of your treatment.
- Choose a clinical team with a demonstrated track record of success – and a proven commitment to clinical excellence.

www.hcr-manorcare.com

ManorCare Health Services – King of Prussia
610.337.1775

ManorCare Health Services



BALLY SAVINGS BANK

323 Main Street (Route 100), Bally PA 19503

PROUD TO BE INVESTING IN OUR LOCAL COMMUNITIES FOR 85 YEARS

MORTGAGES, HOME EQUITY LOANS and LINES,
CONSTRUCTION LOANS

CERTIFICATES OF DEPOSITS and SAVINGS ACCOUNTS

Call for competitive rates or check out our website:
610-845-3353 www.ballysavingsbank.com

Member FDIC Equal Housing Lender

Gift Certificates Available BYOB

THE HOTTEST PLACE

Oaks

ITALIAN DELI & PIZZERIA

Brick Oven Pizza

www.OAKSPIZZERIA.com

CATERING AVAILABLE

1601 Egypt Rd., Oaks, PA 19456 • www.oakspizzeria.com

Eat In or Take Out

610-666-0288

610-666-0280

Fax 610-666-0281

Large Pizza \$9.99

Buy 1 Dinner, Get 2nd 50% Off!

DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

building are updated. Once you have all the glass on the outside people have to have something to see on the inside. The renovation of the inside upgrades the selling space and the economic restructuring point works with the other two points. Part of developing a plan for the town to be "Glass Town" was the organizational point. It is not that hard to have an integrated strategy.

Developing goals for each of the points should reflect some of the visioning sessions where people at large volunteer their opinions, wants and likes in a group setting to better understand the parameters of the revitalization. "Glass Town" is a perfect example, when discussing design point, participants in a group process, desired to turn the town into glass.

A design can be central theme, whether it be historic restoration or making the world we know, glass. The processes of developing the elements of the design strategy are put into play and change results from that effort.

The four points cover everything that is necessary. A clean and green strategy would offer a cross between the design and

the organizational. In order to have a clean strategy there would be a need to employ someone to pick up after others have left. To enable you to hire someone, you must have an organized effort to secure funds.

It just goes on and on...these four points of the main street approach are made to be blended...made to work together in most every instance. The process enables someone to revitalize no matter how the four points are interpreted.

There is a wide variety of ways of interpreting the economic restructuring point. Economic restructuring could mean the adaptive reuse of a space without many improvements in an old building. Someone coming up with a good idea like using vacant second floor office space as art studios and attempting to get the floors filled at a cheaper rent.

To some, economic restructuring does not exist if there is not major construction work completed, like rehabbing a building or installing a new streetscape. Still others are more inclined to have new stores located in the downtown as the only sign of economic restructuring. The elements of the main street program are fluid.

The main street process helps to organize the community's thoughts. Organizing your thoughts within a process, that promotes interaction between your combined goals and objectives, becomes a powerful tool for revitalization.

The communities that can organize their thoughts and come up with a game plan that has measurable goals and objectives are usually the more successful communities. This does not mean that the goals and objectives are static, but instead dynamic, to meet the needs of the community as change happens. ■

Barry Cassidy is a freelance grant and economic development consultant. He can be reached at barrycassidy@comcast.net.

Sun Federal Credit Union is Ready to Lend

Serving local businesses of all sizes including...

Instrument Shop

\$100,000 Line of Credit

Prominent Local Organization

\$3,100,000 Line of Credit

New Apartment

\$1,357,500 Construction Loan

Advertising/Marketing Firm

\$630,000 Line of Credit & \$250,000 Term Loan

We exist to help members and local businesses build financial security with affordable services, great savings and loan rates, plus low fees.



Term Loan, Commercial Loan, Business Line of Credit, Visa Credit Card, SBA 7(a) and 504 Loans

Call 215.751.1610
option 5

Eligibility requirements apply. All loans subject to approval. Federally insured by NCUA. Privately insured for \$250,000 by Excess Share Insurance. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

www.SunFCU.org



Walnut Woods is the place to be for games, fun and building friendships! Come and see the difference we can make in your life. **Walnut Woods Independent Retirement Community**



We do it all, three chef prepared meals daily, enriching activities, transportation to appointments and errands, weekly house-keeping and linen service, so you can relax and enjoy your golden years. We even have a travel program to our other Holiday communities in the US and Canada. Call and Schedule your tour today!

MESSMER FINANCIAL

Christine Messmer, M.S.E., CFP®
Registered Investment Advisor

www.christinemessmer.com

chris@messmerfinancial.com

610-489-7925

101 Oak Street
Collegeville, PA 19426

Shall I Stay or Shall I Go?



MEDICARE MOMENT

By Elizabeth Snyder, Broker/Owner, Main Street Financial Partners

With almost a month to go to the end of AEP, Annual Open Enrollment Period; I have a message to convey to all the hard working beneficiaries who have or who are about to age into Medicare and need Medicare Supplemental Insurance to cover their medical out of pocket costs. Especially to all those who need to cut their Part D prescription costs, and to all who simply need to lower their medical costs in general.

Assistance with health care has been a growing issue in the United States for years. Many individuals, especially seniors, find that they are unable to afford medical bills or insurance for coverage. This leaves them with some tough decisions. Too often, one must choose between good health and finances. There's no middle ground. The Medicare program was developed by the government to help those who are eligible with their overwhelming health care bills.

The Original Medicare Plan

The Original Medicare Plan consists of Part A. You do have the option of adding Part B and D. You will automatically be enrolled in the Original Medicare Plan unless you specifically choose to join a Medicare Advantage Plan (Part C).

The federal government manages the Original Medicare Plan and provides Supplemental plans or policy's to cover what Part A and Part B of original Medicare costs leave for the beneficiary to cover themselves. Medicare provides the benefits of these plans and they are standardized benefit plans across the nation.

Medicare Advantage Plan

The Advantage Plan or Part C combines your Part A and B coverage, but is provided by private insurance companies. You have the option of adding Part D if coverage is not already included. Advantage Plans include HMO, PPO, private fee-for-service plans, and Medicare special needs plans.

(See "Medicare Moment" on page 51)



Purina Mills, Inc.

Pottstown

ROLLER MILLS Inc.

- LAWN & GARDEN SUPPLIES
- LARGE SELECTION OF WILD BIRD FEED, BIRD FEEDERS & BIRD HOUSES
- WATER SOFTENER SALT
- ICE MELTING PRODUCTS (ROCK SALT, CALCIUM CHLORIDE, MAGNESIUM CHLORIDE)
- 40 LB BAGS & BULK PREMIUM ANTHRACITE COAL
- WOOD BRICK FUEL & PELLETS
- MULCHES
- DECORATIVE STONE & SAND
- LIMESTONE

625 Industrial Highway
Pottstown, PA 19464
(610) 323-8620

Need Business or Personal Insurance?

Call us for a FREE QUOTE!

We work with 12 Insurance Providers to give you the best price at the best value.

RIS Rothenberger Insurance Services, LLC
436 Penn Ave • West Reading
Call Ron @ (610) 406-5827
www.risquote.com
ron@risquote.com

MANATAWNY MANOR



Nurturing an independent, fulfilling lifestyle.

Manatawny Manor, a Diakon Lutheran Senior Living Community, is located in the beautiful countryside just outside Pottstown, Pennsylvania.

For more than 37 years, Manatawny Manor – a Continuing Care Retirement Community – has been a senior living provider of choice in the area, offering a wide range of services to help seniors live engaging, fulfilling lives.

Personal Care
Nursing Care & Rehabilitative Services
Memory Support (Alzheimer's/Dementia Care)
Adult Day Services

Call (610) 705-3700 for more information, and to arrange a personal visit.



MANATAWNY MANOR
 A DIAKON LUTHERAN SENIOR LIVING COMMUNITY
 30 Old Schuylkill Road, Pottstown, PA 19465

Diakon offers services and housing without regard to race, color, religion, disability, marital status, ancestry, national origin, sexual orientation or gender.

Healthcare • Rehabilitative Services • Adult Day Services

LUNCH MEETING



BY THE AIRPORT!

\$5 OFF
PURCHASE OF
\$25 OR MORE

Download our sample menu



Excludes drinks, taxes, and tips. Offer good through 12/31/17.

331 CIRCLE OF PROGRESS DRIVE, POTTSTOWN, PENNSYLVANIA

WWW.SLYFOXBEER.COM

CLEAN CUT



ESTABLISHED 1987

LAWN & LANDSCAPING SERVICE

Ron Buttarlo

Owner/President

phone 610.495.6399

fax 610.970.7014

285 Linfield Road, P.O. Box 1100, Parker Ford, PA 19457

www.cleancutlawnandlandscape.net

Commercial Snow Removal • Firewood

LAWN SERVICES

Mowing
New Lawn Installation
Seed or Sod
Lawn Renovations
Mulching & Edging
Shrub trimming
Maintenance Contracts

LANDSCAPING SERVICES

Creative Designs
Trees & Shrub Installation
Patios & Walkways
Retaining Walls
Enhancement Lighting
Irrigation Systems
Ponds & Waterfalls
Fencing

Ask SCORE

MOTIVATION MATTERS IN GETTING THE BEST FROM YOUR EMPLOYEES

One of the first and most important lessons an entrepreneur learns is that employees really are a small business's most important resource. In fact, the business literally cannot succeed without them. Their talent, skills, and effort truly add value to your products or services, allowing you to focus on the planning and creative issues that will move your business forward.

Unlike your equipment, computers, and other resources, however, you can't simply turn employees on and off for business hours. All employees need a clear understanding of their role in your business and how it can grow, plus the motivation to achieve and, even better, exceed those expectations.

That's why you, as the business owner, also hold the title of "Chief Communicator and Motivator."

It's important to have direct contact to make your message clear. Some owners try to save time and manage by email. That works only to a point. But direct contact builds trust and rapport.

Establish your business "mantra" and keep repeating it. Don't assume that everyone involved in the business understands and buys into the mission as you do. After all, you're the one who created it, not them. They haven't lived and breathed every detail as you have.

Here's one simple step to make certain you communicate clearly. Instead of asking if an employee understood your instructions, ask what specific steps the person

will take to complete the task. That way you can be absolutely certain they not only understood, but also plan to complete the assignment in an appropriate way.

Avoid constantly criticizing employees. That hurts morale and can make people less motivated. If you highlight the positive and correct mistakes without getting personal, employees are more likely to deliver what you want.

While a good manager is also visible, it's important to not make it appear that you are micromanaging. A quick chat about work and non-work issues during a stroll through your business is all the positive reinforcement is all most employees need. They'll feel more comfortable about coming to you with questions, concerns, or suggestions. Augment the informality with individual and group meetings to share information and updates, brainstorm ideas, and simply get to know each other. Such interaction will not only help re-energize your staff, but the boss as well!

To learn more about human resources issues facing your small business, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 10,500 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610-327-2673 for the Pottstown SCORE office, or visit on the web at www.pottstownscore.org.

Share the Secrets of Your Business Success

Become a SCORE Volunteer Business Counselor and Help Build a NEW Generation of Entrepreneurs!

Call 610-269-7009 or visit www.pottstownscore.org
Pottstown SCORE Chapter 594 serving Montgomery, Chester, and Berks Counties

SCORE is a resource partner with the U.S. Small Business Administration



HOURS:
M,T,Th,F 10-6
Wed. 10-1
Sat. 10-1

North End Vision Center

Eye Exams
Contact Lenses • Eye Glasses
Industrial Safety Glasses
Sports Goggles

Keith Reitnauer, Optician

1401 E. High Street
Pottstown, PA 19464

(610) 323-4225

Specializing in Senior Insurance!

- Medicare Supplement Insurance
- Medigap Insurance
- Part D Rx Coverage
- Financial Retirement
- Long Term Care
- Life Insurance

Turning 65? Don't get caught in a haze when navigating the Medicare maze!



Elizabeth Snyder



800.862.7364

Or visit us online! www.MainStreetFinancialPartners.com

1012 E Philadelphia Ave,
Gilbertsville, PA 19525

Across from



For Lease • Commercial

NEW CONSTRUCTION

State-of-the-Art Facility



First floor has
1,021 SF available.

Second floor has
3,135 SF available.

State-of-the-Art professional office complex located in Gilbertsville, PA featuring over 90 parking spaces, elevators, and a great location with easy access to Routes 73, 663, 100 and 422.

Springer Realty Group
156 W. Ridge Pike
Limerick, PA 19468
484-498-4000



Artist's Rendition of Completed Project



Debby Singleton,
REALTOR®, ABR®
Direct: 610-496-9094
Fax: 800-878-1966
email: Homesbydeb@comcast.net
Licensed in PA since 1993,
RS-196510-L

MEDICARE MOMENT

(Continued from page 49)

Medicare Part A

Part A is hospital insurance provided by Medicare. Most people do not pay a premium for this coverage; they earn the Part A benefit by contributing to Medicare taxes throughout their lifetime. Part A of Medicare is simply the roof over your head in the hospital and the bed you sleep in. It covers inpatient care in skilled nursing facilities, critical access hospitals, and hospitals. Hospice and home health care are also covered by Part A.

Medicare Part B

Part B side of Medicare covers the doctor when you see him in his local office and all his services in the hospital or outpatient facilities. It is medical insurance to pay for medically necessary services and supplies provided by Medicare. Most people will have to pay a premium to receive this coverage; in 2013 the Part B premium is \$99.90/month. Part B covers outpatient care, doctor's services, physical or occupational therapists, and additional home health care.

Medicare Part D

Part D is stand-alone prescription drug coverage insurance. Most people do have to pay a premium for this coverage. Plans

vary and cover different drugs, but all medically necessary drugs are covered. You can choose what drug plan will be best suited to your needs. Make sure you take advantage of all programs out there like Pace and Pace net of Pa, which helps seniors who qualify for help with copays for the drugs they need. My feeling is that if you qualify for this subsidy, please take advantage of it as we all are paying or have paid taxes into the system and using the system for this type of help is smart.

Now to the nitty gritty of this AEP, Annual Enrollment Period season . . .

Are you staying in a plan that allows deductibles of more than \$140.00 dollars for the entire year? Are you staying in a plan that allows copays to doctors more than \$20.00 max for any visit, specialist or primary? Are you staying in a plan that does not allow you to go to the doctor when you want and as much as you want? And lastly, are you staying in a plan that makes you stay in a network and not allow the hospitals and doctors you might want and or need to go to?

In other words do you have deductibles, networks, copays and referrals on your Medicare Health Plan for 2013?

(See "Medicare Moment" on page 53)

A Honey Dipper
SEPTIC SERVICE
J. Brehm, Inc.



WE PUMP WHAT YOU DUMP

Prompt, Reliable, and Quality Service!

Residential • Commercial • Industrial

Septic Pumping • Field Services • Bulk Hauling

610.327.1699 • www.honeydipperseptic.com

IN MY OPINION



INVESTMENT PERSPECTIVES

By W. John McCartin

A stock investment I recommend to my clients is General Electric. The company is well positioned for future growth of renewable energy throughout the world.

- Strong leadership and vision with CEO Jeff Immelt.
- Undervalued.
- Pays an excellent dividend.

Excerpts from Morningstar to validate my position.

G.E. is a diversified manufacturer, organized into four segments: technology, infrastructure, energy infrastructure, and capital services.

G.E. will emerge as a leader in the power infrastructure market, which will be the backbone for the firm's growth.

The portfolio of business continues to be correlated with the industrialization and needs of growing economies. G.E. has changed its focus as the world has shifted; it now has a heavy focus on clean energy products, such as wind, and gas turbines. The strength of G.E.'s competitive advantage is the most notable in wind turbines, where the company was able to unseat long-

time incumbent VESTAS with its superior manufacturing execution and better customer satisfaction. Though the wind energy business is currently under margin pressure driven by oversupply, G.E. continues to emerge as one of the dominant players. Recent developments in G.E.'s solar business gives confidence that G.E. will be able to compete directly with the industry giants like FIRST SOLAR over the next decade.

Fair value is \$25.00 . . . consider buying at \$17.50, selling at \$33.80.

Yield is 3.4% paid quarterly.
AA- credit rating.
3 year average return 14.93%.
P/E 11.9.
Rated 4 star by Morningstar.

You're certainly welcome to contact me at 484.948.4186 with questions. If you like this type of information, let me know. I'll continue suggesting investments for your consideration. 📧

logical solutions for a technical world



Kinetic
web solutions

web design
web hosting
graphic design
internet applications

192 West Ridge Pike
Limerick, PA 19468

610-831-9827 www.kineticweb.com

PATTEN



Serving the local communities of the Tri-County Area since 1996. We pride ourselves in quality work and affordable prices. Call us today for a free estimate or to discuss ideas for your next home improvement project

Construction & Remodeling Contractor

- Kitchen & Bath
- Finish basements
- Additions
- Roofing & Siding
- Decks
- Window & Door replacement
- Concrete work
- Patios, Sidewalks & Retaining Walls
- Stone driveway repair
- Excavation & Hauling

Construction
610.473.7208
Gilbertsville, PA 19525

Fully Insured • References available • PA Lic. PA011781

First Financial Security, LLC

W. John McCartin, Owner




"Together . . . we achieve your financial security."

Individual Investments *Fiduciary, personal relationships based on Trust*

- Stocks
- Bonds
- Preferred Stock
- Exchange Traded Funds
- Fee Only, Annual or Hourly
- Quarterly Reviews
- 20 Years' Experience
- TD AmeriTrade Institutional Custodian

1648 Potter Drive, Pottstown, PA 19464
Phone: 484.948.4186 • Fax: 610.718.8853
wjmcartin@aol.com

DOLAN CONSTRUCTION INC.

401 SOUTH 13TH STREET
READING, PA 19602-2027
610.372.4664
www.dolanconstructioninc.com



MEDICARE MOMENT

(Continued from page 51)

If you answered yes to any of these questions, then you might want to consider "Why?" when you could have a plan without all of these points and typically for less than you might think.

Every month for over a year now I have been writing this Medicare Moment column and trying to raise Medicare beneficiaries' conscious thinking of exactly how Medicare works and what choices beneficiaries have, and expose to the seniors that everything you see, hear, and can tangibly buy on the market comes down to two simple categories. If you are a Medicare eligible beneficiary, you either have nothing in addition to your Part A and Part B of your "original Medicare," or you have one of two choices to supplement your "original Medicare" that I described earlier.

Unfortunately, advertising sometimes plays a big role in what might appear to be a good option to us to provide good or great coverage for supplementing our Medicare Parts A and B, when truth be told, it is not exactly telling the whole story. Did you ever wonder how an insurance company can provide coverage for a beneficiary on a Zero dollar premium? The old adage that you don't get milk from the

cow for free is a poignant one. If a zero premium plan sounds too good to be true, than you might want to trust your instincts! A zero premium on a Medicare supplemental plan sounds wonderful until you need it to cover a stay in a hospital. You might want to ask the agent or insurance company whose plans offer zero or little premium payments what "in-hospitalization stay" means. Here is how I explain it. Even when you are paying \$0.00 dollars to \$300.000 per month for a Medicare advantage plan, paying the insurance plan premiums each month faithfully, and paying your Part B premium payment each month out of your Social Security benefit check of \$99.90/month... will they actual pay your first day in the hospital? The answer is No!

Of course I do not want to say that zero premium plans do not have their place in Medicare; they do. Generally though, if you have assets to protect, you do not want to test a zero premium plan when you enter a hospital or have a serious illness. Ah, that there is the very definition of insurance... the "transferring of risk." A zero premium plan is perfect when

(See "Medicare Moment" on page 54)

JWM
Business Services

JWM Direct
Way Cool Email
Kinetic Web Solutions

We put your marketing in motion

Proper implementation of your marketing ideas are a key ingredient to success.



www.jwmbusiness.com
610-831-9030

PREMIER URGENT CARE

"Quality Fast Medical Care Without The Wait"



• Typically NO Wait Time — Avoid lengthy wait times in the emergency room and be seen within 15 minutes

• Quality Medical Treatment — Staffed with a team of caring emergency room trained providers

• State of the Art Facilities — All of Premier's 7 locations have full diagnostic lab capabilities as well as X-Ray and EKG on site

• Occupational Health — Committed to working with employers and employees for a fast return to work

Located in Oaks, Limerick, Douglassville and many more.

Open 9am-9pm
7 days a week 365 days a year

No Appointment Needed

Major Insurances accepted —
Self pay options available



For more information
and locations visit
www.premierimc.com
or call 484-778-8008

"They helped me get my
business up and running."

Take Control of Your Money!

Lower Loan Rates,
Higher Savings Rates,
Fewer and Lower Fees
Than Your Bank!

*American
Heritage*
FEDERAL CREDIT UNION



Scan Here
to See
How to
Join.

Change to American Heritage Today!

888-JOIN-US-9 www.AMHFCU.org

You're Eligible to Join Today!

Over 26 branch locations in Philadelphia,
Bucks and Montgomery Counties.

Equal
Opportunity
Lender

NCUA

Federally Insured
by the NCUA

New Year New Me

- 140 Initiation Fee Dec/Jan
- \$99 Individual
- 12-week Membership
- Fitness Classes / Free Weights / Circuit Strength
- New Members Only

Check us out for **FREE** December 26 - 28

Twin Valley Family Fitness
51 S. Pine St
Elverson, PA 19520
610.901.3373
www.TVFamilyFitness.com

MEDICARE MOMENT

(Continued from page 53)

a Medicare beneficiary is what CMS calls dual eligible— When a Medicare eligible beneficiary qualifies for both Medicare and Medicaid at the same time. What the plan leaves uncovered on the Parts A and B of Medicare for the beneficiary, the state Medicaid program covers for the beneficiary. Yes, that makes sense, but not when unfortunately, far too often I see seniors in my office who have just enough assets to pay the “uncovered costs,” but not enough assets to not impact their monthly budgets.

Choosing the right Part D, prescription drug coverage is important for seniors because it can make a big difference in the amount they spend annually on drugs. When choosing a new drug plan, seniors need to focus on premiums, copays and deductibles, as well as plan formularies, which tell them which drugs are covered. Beneficiaries should also watch out for restrictions such as prior approval, which requires that the insurer sign off on a medication before it's covered. Another limit to pay attention to is only allowing beneficiaries to get a month's supply of a drug at a time, so they get hit by the copayment

each time. The professionals at mainstreetfinancialpartners.com have years of experience researching the best private companies with the benefits that are best suited to a senior's individual needs.

Please consider that as you compare this season, both your medical coverage as well as your prescription drug needs, that Medicare has provided such reasonable and wonderful plans out on the market that really do provide not only fabulous healthcare coverage, but complete control of where and who you get to take your healthcare needs to.

In conclusion, when not sure, or confused as what might be appropriate for you, or may reduce not only your out of pocket costs, but your anxiety as well this year, please give us a call at Main Street so that we might be able to point out what is right for you and your loved ones' needs.

Here at Main Street we pride ourselves on carrying every insurance company on the market and every plan so that when it comes to your specific needs, we can tailor choosing the right plan for you! Please give us a call here at 800.862.7364, and visit www.mainstreetfinancialpartners.com. ☑

"Coolest Beer In Town"

PAT'S BEVERAGES



1432 E. High St. Pottstown, PA 19464

610-323-2194
Fax: 610-326-8708

Serving the Pottstown Area for over 30 years!

Hours: Mon - Thurs & Sat 8 am - 8 pm; Friday 8 am - 9 pm; Sunday 12 pm - 4:30

THE PCTV NETWORK

Your Hometown Station... We're Home For You!

NOW OFFERING:

- Streaming on Three Channels. 24/7
- Unbeatable Pricing for Commercial Productions and Airtime
- Webisode Productions
- Internet Placement
- Live Remote Broadcasts at The Location of Your Choice
- Local Sports Advertising Packages

Powered By: **TellisVision**

ThePCTVNetwork.com
ThePCTVNetwork@gmail.com • 610.327.1866

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

Building a Better Community Through Business

313 Ridge Pike, 2nd Floor, Limerick, PA 19468 • 610.489.7200

The Spring-Ford Chamber of Commerce is a community-focused business advocate. We strive to help our member businesses grow while improving the community in which we all live and work.

The Chamber consists of local businesses whose main objective is to run a successful business. We are a great resource for members, not only because



we offer the opportunity to network and brainstorm with fellow members, but also to have exposure to the local community, your customer, through our continued involvement in community events and charitable endeavors.

Visit www.springfordchamber.com for Chamber Events, Press Releases, Online Newsletters and more!

PERKIOMEN VALLEY CHAMBER OF COMMERCE

351 E. Main Street, Collegeville, PA 19426

• 610.489.6660 • info@PVchamber.net • www.PVchamber.net

Creating opportunities for members to connect with business professionals, mentors, and potential customers is the Chamber's greatest strength. Our programs are always evolving to meet the needs of our members from the monthly meetings, educational seminars, legislative forums, social functions and business mixers. By taking the leadership role in developing programs that contribute to economic development, quality of life, education, and aware-



ness the Chamber helps members utilize their connections to improve business and create a thriving community for themselves and their employees to live, work, learn and play.

For more than 55 years, the PV Chamber has been "Minding Your Business" to help grow YOUR customer base in Collegeville, Limerick, Lower Frederick, Lower Providence, Perkiomen, Skippack, Schwenksville and Trappe.

Perkiomen Valley Women in Networking

On November 1, 2012, Dr. Michael Connelly (right) hosted a PV WIN event at Connelly Chiropractic, Royersford. Stefanie Davids (left) of the Collegeville Yoga Bar, was one of many Chamber women attending the fun networking event!

The mission of PV WIN () is to provide a platform for PV Chamber women to build strategic alliances, network, share ideas and support one another to achieve their goals. Our collaboration will foster personal and professional growth through participation in stimulating programs and educate participants in areas such as work/life balance, health/wellness and business. All female representatives of PV Chamber member businesses, educational and non-profit organizations are invited to attend PV WIN events. We also encourage members to invite guests to attend our PV WIN events.



Another Hugely Successful Limerick Community Day

Bright sunshine, warm temperatures and fun events brought out the crowds for the 2012 edition of Limerick Community Day. The **Spring-Ford Business Expo** in the pavilion at Limerick Community Park was crowded with visitors from 11am until 3pm. Fifty local businesses had a chance to speak with the many hundreds of residents who came through the pavilion.

Once again, **Exelon Nuclear Limerick Generating Station** was the day's major sponsor. They are known for their generosity in the community and Limerick Community Day underscored that commitment. They also sponsored an Alex's Lemonade Stand to raise money to fight childhood cancer.

Among the highlights were the all-electric automobile from **Fred Beans Nissan of Limerick** and a visit from "Fred Beans." Chris Mancini, manager of the local dealership amazed visitors with the fuel savings and range of travel that the car offered. Fred Beans Auto Park of Limerick was a Silver Sponsor of Limerick Community Day and has been for several years.

Phoenixville Federal Bank, another major sponsor for several years, had a prime location at the front of the pavilion. Their lollipop tree helped "sweeten the deal" as they distributed information about the services that this locally owned bank offers.

First time Bronze sponsor, **Aetna Insurance**, was

also front and center among the tables. They met and spoke with the many local residents as people circulated among the tables.

The **Oehlert Brothers Home Heating and Cooling** oil tanker was impossible to miss with its orange, blue and white logo prominently displayed. Promoting its all American fuel and agri-fuel offerings was Steve Oehlert. Steve said that he had the opportunity to talk to many people about tankless water heaters, but that the agri-fuel themed Harley Davidson helped draw the crowd to his location. Oehlert was a bronze sponsor, as they have been for many years.

Thanks to these major sponsors and to all of the exhibitors and participants that made the day such a success. Proceeds from Limerick Community Day help support the township's Parks and Recreation activities and facilities. Special thanks to Mike Stopra, **Susquehanna Bank**, Phil White, **Sign-a-Rama**, Joe Giunta, **Phoenixville Federal Bank**, Tom Thunstrom, **Penn Liberty Bank**, and Linda Knox, **Spring-Ford Chamber** for their organization of the Business Expo. Thanks also to Alyson Knight of Limerick Township's Parks and Rec Department, to the other township staff and to the members of the Parks and Rec Committee, especially Margie Schweitzer who is also a Chamber member.

SPRING-FORD CHAMBER OF COMMERCE CALENDAR OF EVENTS

Thursday, December 13	Tuesday, December 18	Thursday, December 20
December WIN (Women in the Network) Holiday Lunch 11:30 AM – 1:00 PM Shearer Elegance, 1145 Main Street, Linfield \$25 member/\$25 nonmember	Holiday Mixer 5:30 PM - 7:30 PM The Loft at Limerick Golf Club 765 N. Lewis Road, Limerick This is a Members Only event.	December Holiday Breakfast w/High School Chorus performing. 7:30 AM - 9:00 AM Spring-Ford High School 10-12 Center on Lewis Road \$15 member/\$20 nonmember

Registration is required for all events. Register online at www.springfordchamber.com/Events.aspx or call 610.489.7200.

PERKIOMEN VALLEY CHAMBER OF COMMERCE CALENDAR OF EVENTS

December 6	January 10, 2013
Annual Holiday Mixer Copperfield Inn at Lakeside, Limerick 5:00 PM – 7:00 PM	Business Owner Roundtable Spring Ford Country Club, Royersford 11:30 AM – 1:00 PM
Two hour reception includes delicious stationed and butlered hors d'oeuvres, house wines, domestic beers and soda. Raffles, Silent Auction, Exhibitors and Music add to the festivities! This is the PV Chamber's Thank You Tribute to the volunteers of our communities. Thanks to the support of our generous sponsors, complimentary invitations were mailed to our clergy, police and fire departments, emergency personnel, service organizations, school board directors, municipal officials, the Montgomery County Commissioners and legislative leaders. Admission is \$35/pp member or spouse, \$50 not-yet members or guests.	New Series! This is not your standard networking event or seminar, but rather an interactive discussion and sharing of best practices amongst other business owners and decision makers. Each session will focus on an important business issue and discussion will be led by a local professional facilitator. Our January session will begin our two-part series on the topic of Increasing Sales. Early registration is strongly encouraged.... limited to 15 attendees. \$25 per attendee (includes choice of entrée). Visit PV chamber website for registration/details www.PVchamber.net or contact the Chamber office at 610.489.6660 or info@PVchamber.net .

December 13	January 15, 2013
Build Your Business Networking Luncheon Spring Ford Country Club, Royersford 11:30 AM – 1:00 PM	PV Chamber Mixer K. Hovnanian Homes, Providence Corner, 42 Plymouth Drive, Royersford. 4:00 PM – 6:00 PM
Verizon presents Small Business Solutions. Learn about valuable tools and product bundles to help you grow your business, and take advantage of an Exclusive Savings Offer for Perkiomen Valley Chamber members! Proudly sponsored by Verizon. PV chamber website for registration/details www.PVchamber.net or contact the Chamber office at 610.489.6660 or info@PVchamber.net .	You are invited to join us for a business card exchange at the beautiful new townhome community in Upper Providence. Great networking, door prizes and food! FREE for members; \$10/guest. Call 610.489.6660 or info@PVchamber.net to register.

January 2013
Build Your Business Networking Luncheon

Our monthly networking luncheons continue in 2013. Details including locations, presentation topics and dates will be available soon on PV Chamber e-news and website www.PVchamber.net. Luncheon sponsored by Verizon.

Visit the PV Chamber website for additional details including sponsor and attendee registration forms. www.PVchamber.net. Or contact the PV Chamber at 610.489.6660 or info@PVchamber.net

Nationally recognized care, minutes away.



Paoli Hospital has been recognized by *U.S. News & World Report* for excellence in Orthopedics; Ear, Nose and Throat; Gastroenterology; and Urology.



Paoli Hospital is one of the top 100 U.S. hospitals recognized for excellence in clinical outcomes, patient safety and patient satisfaction.



Magnet® Designation is the country's highest award for nursing excellence. Less than 3% of hospitals earn it back-to-back. (We're one.)



Paoli Hospital
Main Line Health

Well ahead.®

mainlinehealth.org/paoli 1.866.CALL.MLH