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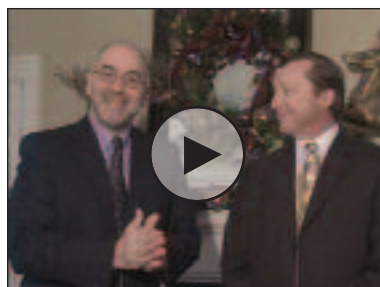
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Martin Slater and Matthew Kennedy take the reins of one of the most established and well respected real estate companies in the region.

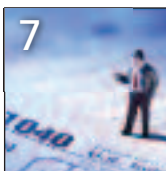
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Andrew Monastra discussing revitalization of Pottstown, and a profile of Douglassville-based American Crane & Equipment Corporation.

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27 *Recognizing the
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GLOCKER AND CO. INC.

Preparing for the Future by Building on a Proven Formula for Success

As they say, all good things must come to an end. They also say with every ending, there is a new beginning. With that in mind, Martin Slater and Matthew Kennedy could not have chosen a better mentor and role model to lead and guide them as they take the reins of one of the most established and well respected real estate companies in the region—Glocker and Company, Inc.

Glocker and Company will celebrate its 45th anniversary this year. Karl Glocker is a widely recognized name in local real estate, and he has built an enormous network of satisfied clients and business associates over the years. He has been active in all types of country and small-town real estate for 51 years, putting particular emphasis on land development and small commercial real estate projects. He has been involved in the acquisition of Town Square Plaza in North Coventry Township, the expansion of Coventry Mall in 1991, and the development of the Suburbia Shopping Center, both as an agent and a partner. He has an excellent understanding of the residential markets in the greater Northern Chester County, Pottstown, and Boyertown areas. He is also a certified residential appraiser and a licensed appraiser in the Commonwealth of Pennsylvania.

“This is a transition going on,” said Glocker, who remains active in the company as a managing broker. “We’re looking to the future. We’ve been in business 45 years, and now we’ve got to look at what’s going to happen the next ten years. We have an orderly transition in place. The business will remain, but it’s going to be under new leadership. New ownership. We want to keep the good will that we have established over the years.”

With his reputation for integrity, enthusiasm, and his track record of success in the industry, Glocker has retained the services of his long-time agents during a difficult period in the real estate market. Now Matt Kennedy, vice president in charge of the company’s Boyertown office, and Martin Slater, vice president in charge of the North Coventry office, are looking to build on Glocker’s reputation and bring in additional quality agents who will thrive in an environment committed to following a proven successful business model.

“We’ve learned from Karl as far as agent support, and I think that’s a really key component for us,” Slater said. “We’ll be around to help the agents. Talk to them. Answer questions. We’ve learned it from Karl. You want to help. You want agents to stick around. You don’t want to be a revolving door. We’re in a position where we’re looking for good agents. Recruitment is a priority for us,” he said.

“From a day-to-day standpoint, not a whole lot has changed,” adds Matthew Kennedy, speaking of the transition in leadership. “The big thing for



**Left to Right:
Martin Slater, VP;
Karl Glocker,
Managing Broker;
Matthew Kennedy, VP**

PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



NORTH COVENTRY

us internally is, Martin and I, looking towards the future, we've got some new goals to work on, and it's a good opportunity now for us to do some of those things. For one, we've revamped our website from the ground up."

Standing on Glocker's sturdy shoulders, Kennedy and Slater have a keen eye on the future of the industry, as evidenced by their new, revamped website, www.glocker.com, built to accommodate today's buyer and seller, who demand digital delivery of property information on their mobile devices—tablets and smart phones. "The new website is a component of our focus on helping our agents as well," Kennedy said. "It offers tools that an agent coming in might get from a bigger outfit, and we can offer those things. The technology is there to offer agents. The personal support is there to offer agents. You're not going to get that kind of personal care in an office with 100 agents."

"For Martin and myself, looking long, long-term, one of our main objectives is to attract some more good quality agents," confirms Kennedy. "If you're willing to work, you'll get the support you need in order to be successful from us, and this is a good office to be in."

Clearly, Slater and Kennedy have been influenced, in a positive way, by their mentor. "I've been an agent here 22 years," said Slater. "I was with another company just for a year or two. I came here for a quick interview, and Karl just struck me as a straight shooter, and that proved out right over the years. There's a lot of loyalty. Agents stay here for long periods of time. I like that. I learned a lot over 22 years."

(See "Cover Story" on page 6)



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COVER STORY

(Continued from page 5)

"Karl leads by example," Slater continues. "If somebody calls in the afternoon he'll be the first one to run out and show the property. We're keeping up with Karl. He's got the respect of his agents because he's willing to do it. He doesn't sit in his office and wait for somebody to do it for him."

"Considering the market that we've been in for the past four years, I think Martin and I would both agree, we couldn't be in a better spot, a better company to weather that market," Kennedy said. "We see a lot of competitors, agents or brokers, fall into financial problems, or struggle to survive, or cut back to the point where they're losing people. There are a lot of elements there. It has been a tough market. I don't think we ever had a fear of coming in one morning and the lights would be turned out. I think now, with the statistics and where the market is at, it's the right time to do this transition."

"One of the things that I liked when I first started working here was the amount of agent support that we got," Slater said. "What we do differently here is the amount of agent support Karl always gives to agents. To me it is just above and beyond."

We have so many tools available to us that you just can't get anywhere else, so I think Matt and I both learned a lot from that, and we know that we are giving a higher level to agents. Matt and I are hoping we can continue with that. We think we can. We've learned enough over two decades."

Kennedy, who works out of the Boyertown office, located at 900 E. Philadelphia Avenue, and Slater, based in the North Coventry office at 4 Glocker Way, consider themselves interchangeable. "Matt and I cover all areas," Slater said. "We can have an agent and they can use any office they want."

Asked about the current state of the local real estate market, Kennedy said, "I'm optimistic. Agents are coming in, they're busier, they're in a better mood, and their phones are ringing. You can see a difference from a year ago, two years ago, just in the energy coming out of the agents."

"It's an ideal time to buy anything right now," said Glocker, "because you can buy more house for less of a percentage of your income than you could have for years, and because you have interest rates at 3.5 percent versus 6 and 7 percent."

(See "Cover Story" on page 54)

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OH NO! EMPLOYERS, EMPLOYEES AND SOCIAL MEDIA



LEGAL PERSPECTIVES

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

As we welcome a fresh start in 2013, it is evident that the majority of us use some form of social media now, whether it is Facebook, Twitter, LinkedIn or another platform. Social media provides an abundance of reasons for people to engage. People are able to reconnect, to network, to share current events, pictures and commonalities. Social media is not without its disadvantages: studies show that people have become addicted and are "living" more on the Internet than in reality. (*The Dark Side of Facebook: "10 Reasons to be Careful"* (vishalseafarer, edited by: Michele McDonough; updated: 2/1/2012).

The article, "The Dark Side of Facebook: 10 Reasons to be Careful," highlights negative effects for social media users in relation to their job. Employees have been spending a lot of time on social media sites versus working, which they may not realize is monitored by their employer. Additionally, a lawsuit emerged in which one employee made disparaging remarks about her boss on Facebook and was subsequently terminated. This case has settled due to the overbearing restrictions in the Employee handbook. (NLRB's "Facebook Firing" Case Against AMR Settles," posted on February 10, 2011 by Brian Hall)

Social media has proven to be problematic for employers as well. If an employee is spending time on a social media site rather than doing his or her job, this is obviously costing the employer revenue. Further, with the multitude of "pop-up" advertisements, employees are sometimes duped into clicking on a prompt unintentionally which can lead to a virus, again costing the employer money.

Not surprisingly, some employers are attempting to utilize social media to their advantage as a manner in which to check-out the employee or screen the prospective

(See "Legal Perspectives" on page 10)



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LEGAL PERSPECTIVES

(Continued from page 8)

employee. If an employer can look at an employee's "page" or social media presence then the employer is arguably gaining insight into the personality or character of the employee or prospective employee. That aforementioned insight is exactly the problem, because "insight" of this type runs parallel to the fine line of privacy invasion. This privacy encroachment is more evident when the employ-

ee's page or social media information is not public and the employer asks for the individual's password. Such conduct begs the question of whether requesting an employee's password is legal? The answer is, yes as of this writing nothing specifically prevents an employer from requesting an employee's password here in Pennsylvania. However, Maryland has recently passed a bill, which prohibits employers from requesting passwords from an employee to a social media site.

It is well known that labor law prohibits employers from asking certain questions of their employees or certain questions to a prospective employee during an interview. The reason for this is to discourage workplace discrimination. A problem exists when an employer requests a Facebook password thereby entitling them to privileged and private information otherwise not accessible. Should an employer later terminate an employee, and they had access to private information from social media, the employee potentially has an argument

(See "Legal Perspectives" on page 12)

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FOCUS ON AREA BANKS

BUZZ AROUND THE BLOCK

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

Bally Savings Bank

Bally Savings Bank is a member of the FDIC and an Equal Housing Lender. Bally Savings Bank was originally incorporated in 1923 by a group of local businessmen. Its mission was to promote savings and provide the means for affordable home ownership for all customers in Bally and the surrounding communities.

Today, the Bank still has its roots in the local community as a mutual savings bank with our office located in the heart of Bally at 323 Main Street. While we are committed to bring new services and technology to our customers, we still have the time to say hello and ask you how things are going. We welcome you in remembering our past and ask that you be a part of our future. Our business area consists of Bally and the surrounding communities in Berks, Lehigh and Montgomery counties.

Bally Savings Bank's mission is to provide every customer with the best personal service and attention possible. We provide our customers within our business area with competitive deposit and loan services. Bally Savings Bank provides mortgage loans primarily to individuals seeking to purchase, build or refinance their homes while giving a competitive rate of return for all funds deposited with us. By focusing on our deposit products — savings accounts and certificates of deposits — these funds make it possible to grant mortgages which in turn support and strengthen the communities we serve. Bally Savings Bank generally does not lend outside the communities we serve. We discourage acceptance of out of state deposits unless previously a customer of ours. We keep and service all our mortgage loans. In following this mission, Bally Savings Bank will be able to maintain steady growth, profitability and a strong capital position necessary to allow us to serve our local communities well into the future.

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Fulton Bank

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

Along with our history, comes a proud tradition of helping meet the diverse and changing needs of small business owners throughout our markets. Our goal is to focus on the specific needs of small business owners, and to provide tailored solutions to those needs. We offer innovative and valuable products and services — delivered by dedicated relationship managers who know their local markets and the communities they serve.

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

(See "Focus on Area Banks" on page 13)

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LEGAL PERSPECTIVES

(Continued from page 10)

based on discrimination for something learned from social media. Employers should have the applicant or employee sign a release and waiver to access such information.

Do the pros outweigh the cons for requesting an employee's passwords? In my opinion they do not. First, the employer risks losing out on a qualified employee when during the interview process the request for a password is made and the employee does not comply and chooses to pursue another job. Second, as mentioned in the preceding paragraph, the potential for a discrimination suit greatly increases with the ability to learn of personal information.

What should you do if you, a Pennsylvania employee, are asked to produce your password for a social media site? That answer is not straightforward and depends on your specific situation. In the cases when you are interviewing for a job, given the economy and lack of jobs you may decide that your privacy takes a back seat to securing a job. However, you may also feel that if an employer requests

this from you, that company may not be the environment in which you desire to work. If you are currently employed as an at-will employee, without an employment contract or collective bargaining agreement, and your employer requests your password, there is no statute in this Commonwealth that would prohibit the employer from terminating you if you declined to provide your password.

The bottom line is as an employer you should seriously consider whether you want to request social media passwords and speak to an attorney to be advised as to the possible repercussions prior to doing so. Employees or prospective employees, similarly, may wish to consult with counsel to obtain a better understanding of their own rights. 🗑

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

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FOCUS ON AREA BANKS

(Continued from page 11)

Meridian: People Centric Business Banking

Meridian Bank's CEO, Chris Annas likes to say that Meridian is "people centric, not location centric." Because it isn't built on the traditional model of establishing a branch and then selling its services outward from that location, it has found another way to grow. "We attract great bankers who bring us great customers."

"Take Erwin Wenner, for example. Erwin has a long and successful history as a banker helping businesses in the Tri-County Area. His experience here, and his outstanding reputation gave us instant credibility in this area and has helped us establish a strong base for future growth."

"The extended round of merger activity in Delaware Valley banking has caused many of the smaller banks long relied upon by retail and small-business customers to go by the wayside," notes Annas. "As a result, business customers have become dissatisfied with the way their new 'mega-banks' have burdened them with exorbitant fees and protracted decision-making. They've turned to great Meridian bankers, like Erwin Wenner, who have the tools and the flexibility to meet their requirements and keep them happy."

For Wenner, the type of high-touch service Meridian prides itself on begins with a strong knowledge of the territory and the people doing business there. "The decisions you have to make, as a commercial lender, aren't only about numbers," says the Pottstown resident. "This is about the passion people have for their businesses and the know-how they've accumulated. I make my recommendations based on a potential loan customer's financials and my own knowledge of their history in the local business community."

Wenner also values communication. "It could be something as simple as returning calls promptly, keeping in touch with cus-

tomers via smartphone or even being constructive when I have to turn someone down. A quick 'no' is better than a six-week 'maybe,' because the prospective borrower needs to know if he or she can do a deal with us or needs to move on. But we rarely just say no. If we can't find a way to work together, we always try to provide additional information that will be of some use. Maybe we can say, 'Here's an alternative' or 'Here's someone else who can help you.'"

Meridian has shown steady growth and profitability since its inception in 2004. Annas credits that in part to the Bank's unique business model and also to its technology, which makes business banking with Meridian easy and efficient. "But the real bottom line," he notes, "is people. Great business bankers like Erwin Wenner helping great customers to succeed."

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National Penn Bancshares, Inc., with approximately \$8.5 billion in assets, is a bank holding company based in Pennsylvania. Headquartered in Boyertown, National Penn operates 119 branch offices comprising 118 branches in Pennsylvania and one branch in Maryland.

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(See "Focus on Area Banks" on page 15)

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FOCUS ON POTTSTOWN

BUZZ AROUND THE BLOCK

Pottstown is a great place to live, work and shop. This month's Buzz column focuses on some of the leading businesses serving this up and coming community.

Pottstown Roller Mills

Pottstown Roller Mills, located at 625 Industrial Highway in Pottstown, is one of the oldest existing businesses in Montgomery County. We have been doing business since 1725. We are a small family owned business that believes our customers' needs are of the utmost importance.

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Please call 610.323.8620 or stop by for more information on products & current promotions.

Wolf, Baldwin & Associates, P.C.

Wolf, Baldwin & Associates, P.C. is a general practice law firm primarily serving Montgomery, Berks and Chester Counties. The firm was founded in 1973 by Attorney Jack Wolf, a Pottstown resident and native, and former Borough Council President and School Board President. Bruce Baldwin joined the firm in 1987. The firm currently employs 14 people. Based in Pottstown, the firm maintains additional offices in West Chester and Reading. They recently relocated their Pottstown office to 800 E. High Street, after 37 years on North Hanover Street.

Wolf, Baldwin & Associates employs seven attorneys who take pride in delivering high quality legal services in a friendly, small-firm atmosphere. Their practice areas include Workers' Compensation, Estate Planning and Administration, Family Law, Business Law, Civil Litigation and Real Estate Matters. More information is available through their website, www.wolfbaldwin.com, or by calling the firm at 610.323.7436.

VideoRay LLC – Pottstown Based Manufacturer of Underwater Robotic Remotely Operated Vehicles (ROVs)

VideoRay is the largest volume producer of Underwater ROVs (Remotely Operated Vehicles) in the world. In everyday terms, an underwater ROV is a tethered, swimming robotic video camera controlled by an operator on land — very similar to playing a "live" videogame. Established in 1999, VideoRay has worked with technology and mission partners throughout the world to develop and prove the small ROV tool for a wide range of applications including Law Enforcement & Port Security, Science & Research, Offshore Oil & Gas Production, broadcast television production, and many more. With over 2,500 units delivered to a wide range of organizations for a wide range of missions, hundreds of VideoRays work every day throughout the world underwater keeping us free from terrorism, finding and retrieving objects, inspecting infrastructure both inland and offshore,

(See "Focus on Pottstown" on page 16)

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FOCUS ON AREA BANKS

(Continued from page 13)

check card programs extend your company's purchasing power, while merchant credit and debit card processing services gives your customers convenient payment options. All of our business services are designed with convenience in mind.

National Penn's small business advisors can help you more effectively manage your cash flow, improve your operational efficiency, and maximize your money. To learn more, visit www.nationalpenn.com, stop by any branch office or call us at 1.800.822.3321.

Penn Liberty Bank Introduces CashWise™

Penn Liberty Bank, a premier local community bank with ten locations in Chester and Montgomery Counties, has named their high tech, cash management suite of products and services, CashWise™.

CashWise™ offers the latest banking technology services such as secure online cash management services, cost wise credit and debit card payment services with next day availability, remote deposit capture options, mobile banking including applications for both iPhone and Android, plus other products and services that provide ultimate convenience for business clients.

Penn Liberty Bank has always offered the latest technology available and will continue to upgrade CashWise™ products and services as new technology emerges. "Many businesses believe they need to bank with the larger, regional banks to get high tech cash management services. We want everyone to know that Penn Liberty has that level of services plus the personal touch of a community bank," said David Griest, founder and Chief Information Officer at Penn Liberty Bank.

"We are committed to insuring that our clients have the ability to bank wherever and whenever they need. Penn Liberty Bank distinguishes itself by offering industry leading, customized cash management

technology along with the high touch personalized service that can only be found at a community bank," said Pat Ward, Chairman and CEO of Penn Liberty Bank.

For more information about CashWise™ call 1.888.795.7366 or email us at CashWise@pennlibertybank.com.

About Penn Liberty Bank: Penn Liberty Bank offers ten conveniently located branches and is a community bank focused on providing personal, high touch service. Combining state of the art technology with highly talented, customer service oriented employees and a full suite of consumer and business products and services has resulted in the Bank's growth to over \$540 million in assets. To learn more about Penn Liberty Bank please visit www.pennlibertybank.com.

Phoenixville Federal Bank & Trust— 'Making a Difference on Main Street' for more than 100 years

Phoenixville Federal Bank & Trust has been a cornerstone of Phoenixville and the surrounding communities for more than 100 years. The banking industry has changed significantly in those hundred years, but the one thing that remains constant is the steadfast commitment of Phoenixville Federal to improve the lives of those who live and work in our community.

There is hardly an event or an organization that isn't touched by the generous support of this community bank. Their involvement goes far beyond the financial though, as many of their employees are leaders in the community, serving throughout the years on the boards of the hospital, Chamber of Commerce, Library, Kiwanis, Rotary, as well as serving as Sunday School teachers, Boy Scout Leaders, Youth Sports League coaches, and so much more.

Innovation, customer service and quality of service/product can be measured by the vast number of families and small businesses in our community that depend on Phoenixville Federal when they need help starting out and someone to believe in them. From small business loans, to building, land and home mortgages, to capital campaign lead gifts, so many dreams have come true with a little bit of help from this true community bank. Phoenixville Federal continues to "Make a Difference on Main Street" — for families, individuals, entrepreneurs, and the communities they serve.

Phoenixville Federal Bank & Trust has five branch locations in Phoenixville, Kimberton, Royersford, Collegeville, and Limerick, as well as a Lending Center and Wealth Management Group. For more information call 610.933.100.

(See "Focus on Area Banks" on page 17)



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FOCUS ON POTTSTOWN

(Continued from page 14)

and keeping divers safe from hazardous conditions. VideoRay prides itself on state-of-the-art customer support and easily operated and maintained underwater robotic inspection and observation systems.

The founder of VideoRay, Scott Bentley, originally envisioned a clientele mainly made up of marine biologists, yacht owners, museum curators, and divers. After 9/11, that base spread to law enforcement agencies, militaries, and government agencies, and the original swimming camera now bristles with sonars, positioning systems, and sophisticated sensors. The United States Coast Guard standardized their ROVs to VideoRay systems in 2003 and awarded VideoRay a \$2.2 million contract to upgrade their entire fleet in 2011 and the VideoRay Pro 4 is used by Government and Military organizations world-wide.

Since the first systems were delivered, users have tried VideoRays in increasingly challenging situations and environments. Today, VideoRays can be found on every continent, and owners have learned to trust them to perform in a growing number of industries. VideoRay has established itself as the worldwide leader in observation class ROVs. Underwater accessory manufacturers now develop their sensors

around the size and payload capacity of VideoRays. When you purchase a VideoRay Professional ROV system, you have the choice of the best cameras, sonars, positioning systems, metal thickness gauges, cathodic protection, water quality and radiation measuring devices, and many other underwater tools and sensors. Visit www.videoray.com for product information and cool underwater videos.

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

O'Donnell, Weiss & Mattei, P.C. (OWM) has offices at 41E. High Street, Pottstown, PA and 347 Bridge Street, Phoenixville, PA. From the original three lawyers who founded the firm in 1955, OWM has grown to become one of the largest firms in Western Montgomery County, with 13 attorneys and a dedicated staff of fourteen, including a legal administrator, paralegals and legal assistants, providing legal representation to clients throughout southeastern Pennsylvania.

The attorneys at OWM Law represent individuals and families, banks, small businesses, corporations, non-profits and municipalities. They also have attorneys who are licensed title insurance agents and

(See "Focus on Pottstown" on page 18)

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FOCUS ON AREA BANKS

(Continued from page 15)

Susquehanna Bank — Building Relationships for Better Business

At Susquehanna Bank, building enduring relationships with customers is the key to success. For more than a century, businesses and families have been relying on Susquehanna Bank to help them save, borrow and invest. Over the years, the bank's team has developed valuable experience that they put to work for customers each day.

Founded in 1901, the bank has grown to encompass more than 260 branches in Pennsylvania, New Jersey, Maryland and West Virginia. It is part of Susquehanna Bancshares, Inc., a holding company that also includes subsidiaries that offer other valuable financial services, such as commercial leasing, asset management, insurance, retirement planning and pension programs for businesses.

Susquehanna Bank can offer a wide variety of loans and financing for expansion, construction and operating equipment. The bank is an SBA Preferred Lender. For small business lines of credit, it offers standardized terms, simplified appli-

cations and streamlined processing to allow for quick review of loan applications.

Susquehanna Bank also offers an array of services for consumers, from deposit accounts and loans to mortgage services. The bank continually works to offer greater convenience, and customers can take advantage of Internet, mobile and text banking services.

To discover more about how Susquehanna Bank can help you achieve your financial goals, please visit us online at www.susquehanna.net, stop by one of our local branches or call 800.311.3182. Member FDIC | Equal Housing Lender.

The Victory Bank

Founded in 2008 by a dedicated group of local bankers, board members and investors, The Victory Bank exists to optimize the financial lives of businesses, professionals and individuals. All leadership and management decisions are based upon a clearly defined set of values that include extraordinary personal service, integrity, creditability, fairness and respect. "The Victory Bank is really about the client experience," says Chairman and CEO Joe Major.

(See "Focus on Area Banks" on page 19)

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FOCUS ON POTTSTOWN

(Continued from page 16)

conduct residential and commercial real estate settlements. In addition, the firm is strongly committed community involvement in the Phoenixville, Pottstown and surrounding areas, and several of the attorneys serve actively on local boards and non-profit organizations.

Internally, OWM is organized into nine client service teams made up of the lawyers and staff who practice in particular areas of the law. The development of well-coordinated teams allows them to handle complex transactions providing the solutions clients need and want on a daily basis.

Those client service teams or Practice Groups are: Business Law & Banking; Elder Law; Estate Administration & Probate; Estate Planning/Wills/Tax; Family Law, including Divorce/Custody/Support, Mediation, and Collaborative Family Law; Litigation & Personal Injury, including Civil/Business, Criminal, DUI, and Personal Injury—Automobile/Motorcycle Accidents/Slip & Fall/Wrongful Death; Municipal/Zoning/Land Use; Real Estate/Title Insurance; and Social Security Disability.

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FASTSIGNS of Pottstown

More than fast and more than signs, FASTSIGNS of Pottstown will help you create your brand, image and identity and communicate them to your prospects and customers in ways that are immediate and compelling, that command attention, raise awareness and bring additional revenues. From architectural signs to point-of-purchase, event signs, promotional signs, trade show displays, vehicle graphics, branded apparel, promotional products, and print materials, FASTSIGNS can help you build an integrated campaign to bring your company or organization the attention it needs to grow and prosper. FASTSIGNS can create a 'quick read' QR code that will link your campaign to a customized mobile-ready web site. FASTSIGNS can handle your most demanding projects, from concept, through design, production, installation and maintenance.

Now in their fourth year, FASTSIGNS has built a reputation for competitive prices, top quality and superior customer service. "We're truly gratified at how quickly we've become accepted in the area," said Bill Wellen, owner of the Pottstown location. "We have a talented and dedicated team of professionals. Everyone who does business with us receives a link to our customer satisfaction survey and they've consistently given us top marks in these critical areas."

FASTSIGNS of Pottstown is focused on serving the Tri County area along the 422 corridor, "although we've served customers as far west as California and Washington State and as far south as Florida and Georgia," said Wellen. "Your reputation goes a long way so it had better be a good one."

Learn more about how FASTSIGNS can help you build your business by visiting their Web site, www.fastsigns.com/566, and their Facebook page, FASTSIGNS of Pottstown.

Evans, Hauseman & Richard of Pottstown - Innovative Insurance Solutions

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(See "Focus on Pottstown" on page 20)

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FOCUS ON AREA BANKS

(Continued from page 17)

"This creates many important benefits for our clients; it means we are available to talk and meet with them at a convenient time at their places of business, it means that a live person will answer the phone and a client will never get stuck in a maze of voice mail, it means that we get to know our clients and understand their businesses beyond just the numbers on their financial statements. Most importantly, it means that we always strive to do what is best for them."

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

The Victory Bank also offers customized deposit and cash management services that meet the specific needs of businesses such as Business Free Checking with no minimum balance requirements, service charges or per item fees. As a part of a

modern suite of banking services, the bank provides its "Deposits... Done Right" Remote Deposit Services, which enable businesses to scan paper checks at their places of business, 24 hours a day, seven days a week, for rapid electronic deposit into a Victory Bank business account.

Additionally, The Victory Bank offers innovative merchant service solutions that include mobile merchant processing, which turns your mobile device into a cash register by accepting payments by swiping or keying transactions "on the go" from your smart phone or iPad, along with traditional terminal and online options. Rounding out the bank's offerings is a broad base of commercial banking services including Money Market accounts, Cash Management Payroll Disbursement, and free Mobile, Online Banking and Bill Payment services.

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Focus on POTTSTOWN

(Continued from page 18)

According to Independent Agent **Pete Hallman**, current trends in business include increasing employee deductibles, and eliminating certain coverages. His aim right now is to help people reduce costs without leaving them exposed to potential catastrophe.

Carrying only the minimum coverage doesn't reflect what could or does happen in reality, and it is an agent's job to make sure people are prepared for what could happen. People should reevaluate coverage if their situation changes. Company price wars can mean that changing to another insurance company can sometimes save 10-20 percent, Hallman advises. Every time a policy renews, Hallman says, he contacts the customer. If there is an increase, customers will get advance notice.

Call Pete Hallman at Evans, Hauseman and Richards, 610.323.2201, to review your current insurance program and receive a no obligation quote. Or go to www.pottstown-insurance.com.

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There are a lot of financial planners and advisers out there, but you only have one future. The truth is, there are as many ways to plan a financial future as there are financial planning firms, but Main Line Financial Advisors is different. Different in a way that provides you, your family and your business with a full dimension of independent and objective advice from tax planning and preparation, to retirement planning and personal investing. With roots in the region that stretch back decades, MLFA is here for you today and tomorrow.

Selecting the right financial partner is one of the most important decisions you'll ever make. You may require a firm with the depth of experience and the array of services necessary to handle all of the challenges of managing wealth. Would you like to work with people who take time to under-

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H & F Tire Service

With spring and summer around the corner, it's probably time to get those vacation travel plans ready. H & F Tire Service can help make sure your vehicle and its tires are ready, too. A car tire has to carry more than 50 times its own weight and steer the vehicle in a straight path regardless of road and weather conditions. It also must absorb bumps on uneven road surfaces and provide a stable ride for you and your passengers. Tires transmit the engine's power to accelerate and the braking force to stop. How well your tires perform these functions depends in part on the quality of the tires and how well they are maintained.

Let H & F Tire Service check your tires' inflation, alignment and determine if any need replaced. In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling. Your goal in tire shopping should be to find the highest quality tire that meets your specific need and budget. H & F Tire Service carries 13 brands including Bridgestone, Firestone, Goodyear, Michelin, B.F. Goodrich. Let our tire professionals help you maintain your tires and choose the right tire for your vehicle. Check us out at any of our four locations: Pottstown, Lancaster Ephrata, and Reading or on the web at www.hftire.com.

(See "Focus on Pottstown" on page 22)

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BRACE YOURSELF... STINK BUG POPULATION PREDICTED TO HIT A NEW HIGH IN 2013!

Did you know they live in your walls during the winter? Yuck...right? In the spring they emerge from your walls to go out and make MORE stink bugs. (May-Aug.) Then, when fall comes around, they return back to your house with their new family members. It is a never-ending cycle if it is not stopped!

Contrary to popular belief, you are not defenseless against these invaders. If your home is professionally treated, you can expect a reduction in 90 percent of the infestation. Spring and Fall are the key times to treat for this particular insect.

Stink Bug Facts:

- They tend to congregate on the west/south sides of the home in order to find the sunniest side.

- They lay eggs on the underside of leaves in masses of 20-30 eggs and they can destroy gardens and crops.



- Stink Bugs are an overwintering insect, in September/October they enter homes in search of a protected place to hibernate.

- The bugs will enter your home through the smallest of crack/crevices and hide behind baseboards, in drawers and bedding.

- Stink bugs have scent glands on their abdomen, and release the scent defensively. If they are threatened they will release an offensive odor, which attracts more bugs.

An effective stink bug extermination program consists of sealing all cracks and crevices around the exterior of the house. The main focus is around doors, windows, siding, soffit areas, flashings around chimneys, etc. Then the application of a specific material that has two modes of action: a quick knock down to immediately reduce the population upon contact and a residual effect that will last for two to three weeks.

If you have any additional questions, we would be happy to help! Please call Patriot Pest Solutions at 610.489.5136. 🗑️

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ARE FREE EMAIL SERVICES WORTH THE PRICE?

By Rick Megni, President, CMIT Solutions of Northern Chester County

Security breaches of free, web-based email services like Hotmail, Yahoo! Mail, and Gmail are on the rise. Perhaps you've experienced the phenomenon yourself. Ever received odd messages or a single hyperlink in an email from someone you know? Spammers use fake return email addresses all the time, but if the return address belongs to an acquaintance of yours, chances are that person's actual account (and address book) has been compromised.

Such breaches happen in a manner of ways, partially stemming from the widespread popularity of such services, sometimes because of the use of weak or recurring passwords on the part of the account owner, and for other reasons. Because of these vulnerabilities, business owners should never

use free email services for their commercial operations. The risk of a breach (not to mention the potential consequences of clients and partners receiving spam from your account) is just too high. In addition, use of such free services projects an unprofessional image to clients and potential clients. You want an email address that uses the name of your business in the domain field (i.e., the characters that appear after the "@" symbol and before the ".com" suffix). Registering a domain name for your business and hosting your company's email on it is relatively inexpensive, and well worth it in terms of both security and peace of mind. 🗑️

Rick Megni can be reached
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FOCUS ON POTTSTOWN

(Continued from page 20)

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As leaders in the construction/remodeling industry, the mission of J.O.B. Design & Construction is to provide each customer with the best service from a knowledgeable, professional, educated and helpful staff. They strive to exceed their client's expectations with creativity, innovative ideas, and master craftspeople. Their goal is to work in partnership with their clients to fulfill their construction needs. J.O.B. Design & Construction is a "one stop construction/remodeling specialist."

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FOUR ERRORS THAT CAN BRING DOWN ANY BUSINESS

*"Error is a hardy plant;
it flourishes in every soil."* – MARTIN F. TUPPER



LEADERSHIP AND SUCCESS

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

As a long-term analyst of business and industry, I've witnessed the good, the bad, and the ugly in regard to successes and failures in enterprise.

Human beings are prone to error by nature, and successful entrepreneurs know this and are wary of their own fallibility. This knowledge and wariness are both invaluable tools for avoiding disaster in a competitive and rapidly changing economy.

The problem of human error

During my early years as an industrial engineer in manufacturing, it became apparent to me that the great enemy of the enterprise I worked for was human error. Sure, we were contending with our competitors, but the keys to our success lay in getting the best out of ourselves.

One basic proposition I developed during those years was that thriving in a competitive market was in part dependent upon each person involved making a commitment to identifying and addressing his or her human propensity for error relative to their role in the organization in which they work.

The pervasiveness of the problem

Variations on this basic proposition apply in virtually any aspect of business: Planning, production, sales, supervision, service delivery— you name it. It's also applicable regardless of the size of the enterprise in question.

Although error at any level takes its toll on the growth and integrity of any business, it's particularly vexing at higher levels, since it tends to "trickle down" and degrade other crucial functions. And as much as we hate to admit it, as human beings, our only alternative to declaring ourselves perfect is to face and deal with the fact that we're all prone to error.

Learning from business disasters

The four patterns of error that I'll discuss below are distilled from experiences with a vast array of business systems. The few that are presented were chosen because (1) they are common, (2) their effects are particularly destructive, and (3) they're all avoidable.

While success is often defined in terms of doing a lot of things right, the flip side of "getting it right" is avoiding identifiable errors. And identifying and admitting them is the first step toward eliminating their effects on the bottom line.

Error #1: Failures in the "listening" department

A lot of people whose hearing is just fine have massive problems when it comes to actually listening to others. In business, the consequences of this can be devastating. "Hearing" is the ability to discern the words people say, but "listening" is so much more— it's the result of actively dedicating ourselves to understanding how others see things.

Experts on success such as John Maxwell and the late Steve Covey often refer to "empathic listening," to stress the importance of truly understanding the thoughts, needs, and feelings of those with whom we interact.

(See "Leadership and Success" on page 28)

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LEADERSHIP AND SUCCESS

(Continued from page 27)

Expertise regarding technical matters is important, but business is still about building and maintaining functional, trusting human relationships. Consider a few of the business functions for which trust and good communication are crucial.

Sales: We've all had noxious experiences with sales people whose ability to talk far exceeds their ability to listen. They may let us finish a sentence, but their responses show that they're neither aware of nor concerned about us as persons. Such people never succeed to the extent that they could, if they succeed at all.

In contrast, highly productive sales people are great listeners. Those that are most successful apply the "80/20 rule," which is listening 80 percent of the time and speaking 20 percent of the time that they're with a prospect. Of the 20 percent, much of it is spent asking key questions regarding what the prospect thinks, needs, and wants.

Leadership: The most effective leaders invite input and feedback from those whom they lead. By listening, they enhance their own understandings of the

situations that they preside over and therefore have much better information on which to make decisions.

At the same time, they build trust and respect among their subordinates. Listening to others expresses respect for them, and this is returned. Listening is a very cost-effective means of getting more out of those you employ because they feel that they're genuinely appreciated.

Error #2: Complacency and overconfidence

Businesses with long histories of success often suffer from this syndrome, because it frequently results in a tendency to relax and go into cruise mode. Success tells us that we've been doing the right thing, and the temptation is to keep on doing it.

But in an economic environment characterized by rapid and ever accelerating change, this can be deadly. As we used to say when I was a kid, "when you snooze, you lose."

(See "Leadership and Success" on page 30)



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LEADERSHIP AND SUCCESS

(Continued from page 28)

The history of big business in this country gives us example after example of some of the evils that can result from success. Some of the best companies in history found themselves in desperate struggles to reinvent themselves after being on top of the world for long periods of time. Here are just a few examples.

IBM: The original kingpin of the information technology business, IBM made the critical error of sticking with its long-standing formula for success. For the few who remember that far back, this was the sale and service of large main-frame computers.

The advent of personal computing during the 1980s and 1990s was a sudden shift that changed our whole way of life. It ushered in the age of PCs and laptops and IBM stood by dumbfounded, as smaller, more flexible and fleet-of-foot companies appeared on the scene to exploit the new market. The company survived, but is now a tiny fraction of its former size.

Dell Computers: Dell was one of those flexible, fleet-of-foot companies that dethroned IBM. But now Dell is in trouble because its management didn't see the

implications of the emerging market for smart phones and mobile computing. Apple and Samsung did.

What is striking about both IBM and Dell is that they had all the resources and access to expertise necessary to avert this problem, but did not. Furthermore, tens of thousands of other businesses of all sizes and kinds have fallen prey to the complacency trap.

History tells us that this is not just a business problem—it's a human problem so destructive that it's brought down entire civilizations. Our susceptibility to complacency is simply astounding, and we can bet on seeing more of its effects in the future.

Error #3: Blind reliance on technology

We're rapidly replacing human brains with those of machines, often assuming that it's all about improvement. But warning signs are appearing, and shouldn't be ignored. The complexity of it all is leading to problems that would have been unheard of in the past.

(See "Leadership and Success" on page 33)



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SunnyBrook Entertainment Presents...

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\$40 Adv. \$45 Door \$70 Dinner/Show

The Diamonds

Sun. April 7th 2-4PM

\$35 Adv. \$40 Door

Bill Haley Jr. & The Comets

Sat. April 13th 8-11M

\$30 Adv. \$35 Door \$60 Dinner/Show

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Featuring Moody McCarthy & Johnny Lampert

Fri. April 19th 8-9:30 PM, \$20 Gen. Adm.

Jerry Blavat

Sat. April 20th 7-11 PM

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BIE Home Show

Fri. Mar 1st 5-9PM, Sat. Mar 2nd 10AM-9PM

Sun. Mar 3rd 11AM-5PM

\$5 Admission, 16 & under free

Boyertown Area YMCA 32nd Annual

Dutch Charity Auction Sat. Mar 9th

Silent Auction Begins 6:30PM, Live Auction

Begins 7:30PM, Free Admission

SunnyBrook's Live Well Expo

Sat. Apr 6th 10AM-3PM

\$5 Admission, all proceeds support the

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FOR SALE- (ZC21114) 301 S. RAILROAD STREET, MYERTOWN- FORMER PERSONAL CARE FACILITY. 15 BRs IN MAIN BLD. 3RD FL. FEATURES 1BR OWNERS APT. 1BR UNIT AT REAR OF PROPERTY. POSSIBLE APARTMENT CONVERSION AND OWNER FINANCING. LARGE 7,346SF PROPERTY ON CORNER LOT IN QUIET NEIGHBORHOOD. Reduced \$188,000

FOR SALE- (ZC21122) 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 \$199,900

FOR SALE- (ZC21124) 115 HIGH STREET, POTTSTOWN- DOWNTOWN RESTAURANT WITH SOLID FINANCIAL RECORDS. SALE PRICE INCLUDES FURNISHINGS AND SOME EQUIPMENT, AS WELL AS BUSINESS NAME. SELLERS WILL CONSIDER SOME OWNER FINANCING AS WELL AS HELPING TO TRAIN NEW OWNER. CALL FOR DETAILS ON FINANCIALS, FURNISHINGS AND EQUIPMENT LIST. \$174,900

FOR SALE- (ZC21132) 3975 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. \$680,000

FOR SALE- (ZC21134) 1500 S. HANOVER ST., POTTSTOWN- COMMERCIAL BUILDINGS, ALL OF THE BUSINESS EQUIPMENT AND PRODUCTS ARE EXCLUDED FROM THE SALE OF PROPERTY. \$2,000,000

FOR SALE- (ZC21137) 856 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- (ZC21140) 1530 S. HANOVER STREET, POTTSTOWN- THIS PROPERTY HAS A SMALL HOUSE WHICH IS CURRENTLY LEASED. THE LAND IS PRESENTLY USED AS A DRIVING RANGE USING ABOUT 10 ACRES. THE BALANCE OF THE LAND IS FARM FIELDS. THE PRESENT ZONING IS R1 SINGLE FAMILY RESIDENTIAL. UNDER THE ZONING IT ALLOWS FOR NURSING HOMES. PUBLIC SEWER IS AVAILABLE. \$2,000,000

FOR SALE- (ZC21144) 1803 E. HIGH STREET, POTTSTOWN- BEAUTIFUL SINGLE STONE BUILDING COMPRISED 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 \$209,900

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FOR SALE- (ZC21154) BERKS COUNTY 42.8 ACRES- Rt. 100 & MONTGOMERY AVE., NEW BERLINVILLE. MANY POSSIBILITIES. LOCATED ON MAIN HIGHWAY. CALL FOR DETAILS. \$3,800,000

FOR SALE- (ZC21155) BERKS COUNTY 27.43 ACRES- MONTGOMERY AVENUE & ROUTE 100, NEW BERLINVILLE. POTENTIAL DEVELOPMENT PREVIOUS PLANS AVAILABLE. CALL FOR DETAILS. \$1,990,000

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FOR SALE- (ZC21182) N. YORK STREET, POTTSTOWN- MACADAM PARKING LOT ON CORNER FOR 5 CARS NEAR BUSINESS DISTRICT. NO UTILITIES ON SITE. \$12,500

FOR SALE- (ZC21183) 2081 POTTSTOWN PIKE- POTTSTOWN-RENOVATED BARN ON ROUTE 100 TO BOOST HIGH TRAFFIC! TURN-KEY SHOWROOM. OWN YOUR OWN BUSINESS. WORKSHOP plus (1) APARTMENT RENTAL ON SECOND FLOOR. \$285,000

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PENDING- (ZC21185) 213-215 PINE FORGE ROAD, PF-

PENDING- (ZC21184) BERKS COUNTY 6.78 ACRES-

SOLD- (ZC21113) 302 State Street, Hamburg-

Listings For LEASE

(ZC21012) 1200 East High Street, Office Building, Pottstown- Suites from 200-1,000SF. \$12.50/SF includes all utilities.

(ZC21033) North Keim Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(ZC21070) 100 Porter Road, Pottstown- Professional office building situated in the IMVED vicinity of PNMCC. Handicapped accessible, elevator, ample parking and various size suites from 200-800SF. Competitive rates and flexible terms. Call for more details!

(ZC21080) Lemon Street, West Pottsgrove- 10,000SF to 15,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates.

(ZC21086) 261 High Street, Pottstown- 2,500SF BRAND NEW OFFICE SPACE. Could be used for dance or karate studio. 2 separate bathrooms- handicapped accessible. \$1,350/Month + heat, AC, elec. and 1/2 water invoice.

(ZC21112) 993 North Charlotte Street, Pottstown- 1 office suite available. Approximately 1,000SF w/a 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.

(ZC21114) 1153 Main Street, Linfield- Downtown office complex with over 8,000SF. Can be subdivided into smaller suites, great location. Call for details.

(ZC21116) Nanawany Road, Boyertown- 1,200SF retail/office space w/powder room. Possible storage space behind office/retail area. \$900/month + heat & electric. Call for details.

(ZC21120) Hoffmansville Road, Sassmansville- (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.

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(ZC21125) 286 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 \$9.00/SF M/M + CAM. Space has walk in access from Main Street or from rear parking lot. Owner will consider elevator installation and also division of space. Long term lease w/5 year minimum only considered. **Will sell for 1.5 million.**

(ZC21128) 144 Holly Road, Gilbertsville- Boyertown area, approximately 5,000SF of office space with loading dock, (8) private offices, large open area, convenient location to Route 100. \$8.00/SF

(ZC21130) 1268 Reading Road, Bowmansville- 4,380SF Professional Office Building. Ideal for medical or legal offices. Many other possible uses. Building is completely updated w/all modern amenities including lunch room, 9 private offices, conference room & 5 other work stations. Oversized storage space. Geothermal heat, room to expand. Convenient location close to turnpike, Reading, New Holland, etc. Also available for sale. \$3,600/Month (Gross Lease)

(ZC21132) Route 100 & Farmington Avenue, Pottstown- Brand NEW Office Building situated off Rt. 100 between Pottstown & Boyertown. 5,800SF available in 2 story office building. Owner will fit out space to suit. Call for details on rates and availability.

(ZC21134) 371 Circle of Progress, Pottstown Airport Campus- 4300SF 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.

(ZC21135) 2103 E. High St., Pottstown- Medical office bldg. situated with great exposure on High Street in Lower Pottsgrove. 4,380SF to be leased. Offstreet parking lot. Call for terms and rates.

(ZC21138) 355 Circle of Progress Drive, Pottstown- 17704-SF of Pottstown Airport Campus office space for lease. Many possible uses. Call for details. \$1,195/Month + utilities.

(ZC21137) 1071 Route 100, Bachelsville- 2,000 + retail/office/commercial space with powder room. Many possibilities with plenty of parking. Call for details. \$1,100/Month + utilities.

(ZC21139) 256 High Street, Pottstown- Pottstown Borough, former bank building, which can be used for retail/office etc. Ample parking available in the adjacent borough parking lot. 2,254SF plus full basement area for storage. \$1,800/month plus utilities.

(ZC21138) 256-260 E. Ben Franklin Highway, Birdsboro- 2.6 Acres featuring large 2.5 story colonial house w/addition on 1 side, previously utilized as a Beauty Salon. House features 2.5 baths, sunroom, wall to wall carpet, ceramic tile throughout, gas hot air heat, central air and 200AMP service. Large bank barn housing several private offices, kitchenette and powder rooms on both upper and lower levels. Both levels are fully finished and ready to be rented. Also available on property is a 2 car garage + additional bay area. \$6-\$3/SF. **Also For Sale at \$525,000**

(ZC21140) 20 Sennepack Road, Pottstown- Brand new space situated in Lower Pottsgrove just off of High Street. The 3700 suite is self contained and can be completed to fit your exact needs. Office/Medical space with large private parking area. Call for details.

(ZC21141) 56 S. Adams Street, Pottstown- Former Mag Shop space available for lease. Large garage bay with office area and display area. 2nd floor is comprised of a large storage area. Offstreet parking. Oil heat. \$1,000/Month + utilities.

LEASED (ZC21122) 190 Naser Road, Pottstown-



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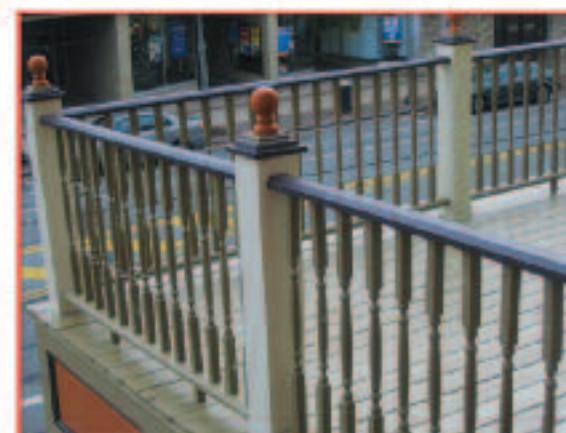
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LEADERSHIP AND SUCCESS

(Continued from page 30)

A few noteworthy examples:

Knight Capital Group: In August, 2012, this company, which mediates trades in the New York Stock Exchange via an automated system, developed a glitch and ran amok. To simplify the story, the system began multiplying each transaction by astronomical amounts, which disrupted the entire exchange and required that trading be suspended for a time.

"Knight" lost virtually all its credibility and clients as a result, but that's not all. It took weeks to find the explanation for the glitch, and its own stock price plummeted by 90 percent. It's a truly tragic story.

Super Bowl 2013: We all know this one—the lights went out, for reasons that no one was able to explain for days afterwards. Befuddled tech experts now think they know why the incident occurred.

Our dependency on technology is making some things easier, but that's only half of the story. Accompanying the conveniences is the fact that more things can go wrong, which is disturbing, but true.

The hackers are at work, so we now have problems with "cybercrime" and "cyberwarfare."

There's no going back. But a blind reliance on technology can be just as destructive in business as attempting to cling to the past. It's something that we'll just have to find ways to deal with.

Error #4: Failure to upgrade ourselves

Human fallibility is an inevitable fact of life. Ignoring it or denying it only makes it more of an obstacle to the success of our businesses. Research on error in human systems shows that it has a nasty way of increasing if left unattended.

This means training and various other "continuous improvement" measures are

essential at all levels of our business organizations. The most successful leaders have always been those who see that all persons, including themselves, are committed to finding ways to increase their accountability to one another and to customers.

In actuality, it all comes down to attitudes that emphasize service, driven by three questions: (1) "how can I serve?" (2) "how can I serve better?" and (3) "how can I serve more?" When these three concerns are manifest at every level of a business, destructive human error is minimized, customer satisfaction increases, and the bottom line improves.

The value of humility

Misguided obsessions with self-esteem have run amok in recent decades. Although well intended, they've provoked increases in defensiveness and narcissism and shrouding the value of humility as a vehicle for improving ourselves, and our businesses.

Truly healthy individuals accept that they'll never be perfect and are always in search of ways to improve. One highly successful woman, a CEO, summarized her strength in the following way, "If I have a knack for leadership, it's to make all of my mistakes up front and get them out of the way. Then I can get on to the things that really matter." 📌

Dr. Richardson is the founder of Redwood Enterprises, a business consulting, training, and executive coaching firm that specializes in helping business owners make sure that what they do every day reflects sound strategic planning. He is available for speaking engagements on business related topics. Visit his company's website at www.redwood-enterprises.com, or contact Redwood Enterprises by phone at 610.326.3670.



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Whether you're a new business operation, expanding an existing business, or purchasing an existing business, Diamond has developed a variety of unique products that are innovative, convenient and will help your business thrive. The types of loans Diamond offers are: [1] lines of credit for short term working capital, [2] term loans for vehicles, machinery and equipment, furniture and fixtures, and leasehold improvements, [3] owner-occupied real estate, which can include mixed-use properties, [4] business credit cards; and [5] merchant account set-ups. Diamond Business Services also provides several business checking and investment accounts to choose from, and the ability to expand your business' flexibility with a business MasterCard®.

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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™**

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Millennials, those between 17-34 years old, are a part of a major consumer group that is 77.5 million strong, with up to \$2 billion in spending influence. They have matured during the social age of personal gratification — instantly.

Businesses serving Millennials, such as Jeffery Jackson Enterprises Inc (JJEI), realize that being personal and instantaneous with our product or service fulfillment can be a challenge. To help meet this expectation, our quotes are unique to our clients and include options that are within their budget and event preferences. This will help them to see right away what we can do for their special event that is exclusive to them. It also underscores that We Put the SPECIAL in Special Events.

In an article by Katie Effering entitled "Why and How to Market Your Small Business to 77.5 Million Millennials," it is noted they crave customized products and unique offerings that let them express themselves. At JJEI, we certainly do see that some special event planners value exclusivity when shopping for products or services. For a B2C special event example,

consider that with the cost of a 2012 wedding reaching an average of \$25,656.00, brides control real spending power, and she doesn't want the same exact items every other bride has used.

A further look into this B2C example also reveals a Millennial bent for Do IT Yourself. Six out of ten brides agree that anything you do, do yourself, either to save money, to make it more personal, or because you can't find anyone else to do it. These brides define the DIY experience. Recent research suggests that just fewer than 25 percent of 2012 weddings could be considered the DIY type; as they sought to save money, include a personal or sentimental item, or feature some custom creation.

JJEI under its' brands including: the Best Party Stars for event/wedding planners, The Party ReduX for wedding décor rentals, Talking Trumpeter Entertainment and The Brassbull Catering Network, cater to the expectations and demands of couples planning their big day or businesses executing event marketing strategies. To do this well and satisfy

the instant gratification and DIY expectations of our Millennial consumer, we must be creative.

Need more examples? Picture this, a couple needing wedding décor for a party of 100 "last minute" comes to us for instant fulfillment and walks out the door happy about how the décor makes their wedding fabulous. Picture this, at noon a local salon calls in need of several tables, chairs and linen delivered by 5:00 p.m. for an on-premise hair expo for 25 patrons at 6:00 p.m. that day, and she is thrilled to see an on-time delivery. In both examples, they got what was wanted within budget.

There have been other ways we've helped our Millennial clients by instantly fulfilling their orders. If you are a Millennial customer with an event dream beyond cookie cutter, and/or a bent towards DIY, call the Best Party Stars of Jeffery Jackson Enterprises Inc at 484.948.3280 for an appointment to visit our showcase at 205 East High Street, Pottstown, PA 19464 or call 484.949.4160 if it is last minute. 🍷

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At Woodland Landscapes LLC, we take great pride in our strong customer focus. We're committed to developing a strong working relationship with you, concentrating on three areas:

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PRESIDENT'S MESSAGE –



THE CHAMBER'S ANNUAL DINNER

We are pleased to announce the details for the Chamber's Annual Dinner.

This is by far our biggest event of the year and we could not be more excited about 2013!



The speaker for this year's event will be Michael Araten, President & CEO of K'NEX. Araten's presentation will focus on "Innovation – Be Different or Die – Your Survival Guide for 21st Century Business."

Araten took over as President & CEO of K'NEX in 2006 and in the past six years the company has taken over a large chunk of their target market. He will share with us the innovation strategies that have made K'NEX and Rodon leaders in their industries.

The Chamber understands how important this topic is. With the recent years of economic decline, the Chamber has had to work to change and adapt. We have strived to make the Chamber a place where our Members can gain the most to help grow their businesses. The Chamber has dedicated itself to **BUILDING COMMUNITIES, CREATING CONNECTIONS, and SUPPORTING COMMERCE** in the tri-county area.

We can't wait to learn more about this topic from Araten. We hope that you will join us for this event in May.

Also consider being a sponsor for this event!

Details are as follows:

Date: **May 30, 2013**

Time: **5 to 8 PM**

Place: **RiverCrest
Golf Club & Preserve**
100 Golf Club Dr.,
Phoenixville, PA 19460

CASINO NIGHT!

Returning again this year will be Casino Night! After dinner and presentations you can hang around RiverCrest to play casino games with fellow Chamber Members. Attendees will be able to enter their Casino Night "funny money" winnings into a variety of raffles for great prizes donated by fellow Members.

Do You Have a Great Business Story to Share?

The Chamber is accepting nominations for the following 2013 "Chamber Stars" Awards to be presented at the Annual Dinner:

- Business/Enterprise of the Year
- Entrepreneur of the Year
- The Andrew J. Paravis

Excellence in Local Government and Education Award

If you want to be considered for one of these awards or want to nominate a fellow Chamber Member, contact us at 610.326.2900 or email me at eileen@tricityareachamber.com.

You can also find the nomination forms on the Chamber's website – www.tricityareachamber.com – under the Annual Dinner on the Chamber Event page.

The deadline for nominations is Friday, April 26, 2013.

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

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricityareachamber.com

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

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

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

Melissa Shainline, Administrative Assistant, melissa@tricityareachamber.com

Betsy Chapman, Sales Associate, betsy@tricityareachamber.com

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



JOIN FORCES!

"You don't buy membership in your Chamber – you buy the cooperation of the ablest men and women in business and industry, with whom you can join forces to do those things which cannot be done alone."

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!**

CFC Real Estate Appraisal & Consulting, LLC
2168 St. Peters Rd.
Pottstown, PA 19465
610.637.7524

Real Estate Appraisers / Consultants / Inspectors
CFC Real Estate Appraisal & Consulting provides real estate consulting services for residential and commercial properties.

Foundation for Pottstown Education
230 Beech St.
Pottstown, PA 19464
610.970.6616
www.foundationpottstowned.org

Nonprofit Organizations
The vision of the Foundation is to nurture bright, responsible and employable citizens. The Foundation will work to support opportunities and infrastructure improvements to fully develop our students' potential.

Pottstown Family Dental Spa
728 E. High St.
Pottstown, PA 19464
610.323.1633

Dentists / Orthodontists
Pottstown Family Dental Spa is dedicated to providing high-quality and affordable dental services. Their office offers a wide variety of preventive, restorative, and cosmetic procedures. Dr. Wahlers and the staff strive to educate our patients while also ensuring a comfortable environment for treatment.

Seidel Planning & Design, Ltd.
1240 E. Schuylkill Rd.
Pottstown, PA 19465
610.323.8752
www.seidelplanning.com
Consultants; Engineers - Civil / Environmental / Mechanical / Municipal; Landscape Architecture; Real Estate - Commercial / Industrial; Real Estate Developers

Seidel Planning is a multi-faceted landscape architecture and land planning firm that specializes in creating lasting places. Whether it is design and implementation of a concept, management and coordination of a project team, or facilitating partnerships between developers and review agencies, they are committed to providing unparalleled service as they work towards developing solutions to their client's needs and challenges.

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@tricountyareachamber.com.



MARCH FREE EVENTS: CHAMBER 101

Thursday, March 7, 3:30PM & Tuesday, March 19, 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.

MEMBERSHIP REFERRAL INCENTIVE

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

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

35 YEARS

AAA East Central

34 YEARS

Harris Videotek

33 YEARS

Pottstown Area Rapid Transit, Inc.

32 YEARS

Wyndcroft School

20 YEARS

Tom Kelly Photography

15 YEARS

Berks County Abstract Company

First Baptist Church

Spring Ford Country Club

Wolf, Baldwin & Associates, PC

10 YEARS

Carousel at Pottstown

Greater Reading Economic Partnership

5 YEARS

Hopewell Furnace National Historic Site

Keystone Green Building Services, LLC

1 YEAR

Conestoga Equipment Finance Corp.

Higher Vision Coaching & Consulting

Limerick Automotive Pottstown Auto Wash and Detail Center

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

About All Floors
American Credit Counseling Institute
Boyertown Oil Co., Inc.
Building a Better Boyertown
Cardno BCM
Columbia Boiler Co.
Corporate Psychological Resource Center
P. Richard Frantz, A.I.A., Architect
Fred Beans
Buick Nissan, Chevrolet and KIA of Limerick
Fulton Bank

GVF Transportation
Carina Hatfield Insurance
The Hill School
K. Hovnanian Homes
Maillie, Falconiero & Co., LLP
D. G. March and Associates/Enviromat Company, Inc.
Moyer's Catering
Patriot Pest Solutions
Pennsylvania Business Council
Pottsgrove Metal Finishers, Inc.
Pottstown Roller Mills, Inc.

Reading Foundry & Supply Co.
Reading Site Contractors
Sanatoga Water Conditioning, Inc.
Staybridge Suites Royersford - Valley Forge
Susquehanna Bank
Synergy Environmental, Inc.
Twin County Construction Co., LLC
Upper Pottsgrove Township
West Pottsgrove Township



TRICOUNTY AREA CHAMBER OF COMMERCE

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

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



CALENDAR OF EVENTS

BUILDING COMMUNITY, CREATING CONNECTIONS, SUPPORTING COMMERCE



TRICOUNTY AREA
CHAMBER OF COMMERCE

NETWORKING

Thurs., March 7 7 – 9 AM	MARCH MEMBERSHIP BREAKFAST <i>Spring Ford Country Club, 48 Country Club Rd., Royersford, PA 19468</i> Our regional representative from the U.S. Chamber of Commerce, Cholly Smith , will present on the important financial deadlines that Congress is having to deal with including major issues such as passing a budget and addressing the debt ceiling and how these issues might affect your business! \$25 per Member (prepaid); \$30 per Member (invoiced); \$50 per non-member Sponsored By: Montgomery County Community College
Tues., March 12 11:30 AM – 1:30 PM	CHICK-FIL-A LUNCH & LEARN SERIES: SESSION 5 <i>Chamber Conference Room,* 152 E. High St., 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
Wed., March 13 8 – 9:30 AM	"MADE IN THE TRI-COUNTY AREA" Breakfast & Tour – VideoRay, LLC <i>VideoRay, LLC, 212 E. High St., Pottstown, PA 19464</i> The 4th in a series of "Made in the Tri-County Area" tours will be hosted by VideoRay, the largest volume producer of "remotely operated vehicles" or ROVs in the world. Their units are used by the military, port security and for commercial uses to get a look at underwater conditions that might be too dangerous for a human diver. A continental breakfast will precede the tour. Members Only; \$10 per Member; Reservations Required Sponsored By: VideoRay LLC
Thurs., March 14 8 – 10 AM	WORKSHOP: Grow Your Business Using Mobile App Technology <i>Chamber Conference Room,* 152 E. High Street, Suite 360, Pottstown, PA 19464</i> With mobile app downloads projected to reach 76.9 billion by 2014, the opportunity for businesses to leverage mobile apps will increase in proportion to the number of mobile phone users. Drew Griffin, Founder of Mobile Apps Labs LLC, will provide a hands on demonstration of the development of a mobile app. Learn what mobile apps are, who uses them and what they can do, what you must consider and how you can develop a mobile app for your business, and how you can leverage them in your business for marketing, advertising, communications, public relations, and sales. \$25 per Member; \$35 per non-member Sponsored By: TCACC and Pottstown SCORE, Chapter 594
Tues., March 26 4:30 – 6:30 PM	BUSINESS CARD EXCHANGE <i>Jeffery Jackson Enterprises, Inc., 205 E. High St., Pottstown, PA 19464</i> Enjoy refreshments and networking with fellow Chamber Members. Members Only; No Charge; Reservations Appreciated Sponsored By: Jeffery Jackson Enterprises, Inc.

***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



EVENTS

Thurs., March 7 3:30 PM	CHAMBER 101 <i>Chamber 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., March 19 8 AM	CHAMBER 101 <i>Chamber 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

SAVE THE DATES

Fri., April 5 11:30 AM – 1:30 PM	WOW LUNCHEON <i>Copperfield Inn at Lakeside, 594 W. Ridge Pike, Limerick, PA 19468</i> April is "Cancer Control" month and we would like to join the hospital in welcoming Paramjeet Kaur, MD, Board Certified Breast Surgeon to PMMC. Members Only; \$28 per Member (prepaid); \$36 per Member (invoiced) Sponsored By: PMMC
Fri., April 26	CHAMBER NIGHT WITH THE READING FIGHTIN' PHILS MEMBERS: FIND YOUR TICKETS IN THE APRIL ISSUE OF THE ROUTE 422 BUSINESS ADVISOR Sponsored By: Orlando Law Offices, P.C.; Berks County Abstract Company; Brandywine Institute of Orthopaedics; Chestnut Knoll; Malvern Federal Savings Bank; H & H Systems, Inc.; About All Floors; The Wyndcroft School; Schultz Technology; Media Fusion Technologies
Fri., May 10 8 AM – 5 PM	2013 CHICK-FIL-A LEADERCAST <i>Coventry Christian Schools, 699 N. Pleasantview Rd., Pottstown, PA 19464</i> Chick-fil-A® Leadercast® is a one-day leader development event broadcast LIVE from Atlanta, Ga. to hundreds of sites throughout the nation, including the Tri-County Area. Speakers for this year's event include: <i>Jack Welch, Former Chairman and CEO of General Electric</i> <i>Andy Stanley, Best-selling leadership author and communicator</i> <i>Mike Krzyzewski, Head men's basketball coach, Duke University and Team USA</i> <i>John Maxwell, Best-selling author and leadership expert</i> <i>Dr. Henry Cloud, Best-selling author and leadership consultant</i> <i>LCDR Rorke Denver, Navy SEAL and star of the 2012 movie Act of Valor</i> <i>Sanya Richards-Ross, 2012 London Olympic gold medalist, track & field</i> <i>David Allen, Best-selling author of Getting Things Done and productivity expert</i> <i>Condoleezza Rice, Secretary of State (2005-2009), via exclusive Simply Lead video interview</i> Sponsored By: John Middleton, an Altria Company
Thurs., May 30 5 – 8 PM	ANNUAL DINNER <i>RiverCrest Golf Club & Preserve, 100 Golf Club Dr., Phoenixville, PA 19460</i> Keynote speaker: Michael Araten, President & CEO of K'NEX Sponsorship Opportunities Available

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

SAVE. SHOWCASE. SHARE.

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

A NEW WAY TO SHOWCASE

FEATURED MEMBER BENEFIT OF THE MONTH

YOUR BUSINESS

Video Showcase in Chamber Directory!

Due to the responses from a recent Membership Breakfast survey, your Chamber will institute a **new Member Benefit** to help you create connections and support commerce.

The new Video Showcase will allow you to have a short "commercial" on your organization's directory listing on **www.tricountyareachamber.com**. Just supply us with the YouTube embed code and we will do the rest.

This Member Benefit will be FREE for one year from the time it is posted, after which you will have the option to renew it.

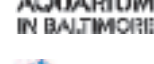
Send your embed code to jeff@tricountyareachamber.com today or call 610.326.2900 with any questions.

THE TRICOUNTY AREA CHAMBER OF COMMERCE RESERVES THE RIGHT TO NOT INCLUDE ANY VIDEOS WE DEEM TO BE INAPPROPRIATE.

SAVE

2013 WINTER CONSIGNMENT TICKETS

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



Tickets are for Chamber Members only. Visit the Members Only section on tricountyareachamber.com or call 610.326.2900 for more information and availability.

Check Out the Chamber on Social Media



More Ways to Save!

Route 422 Business Advisor

The Chamber has a unique partnership with the *Route 422 Business Advisor* — TCACC Members are able to advertise in the newsmagazine at a discounted rate (distribution is over 10,000 monthly).

MyOSHASTore.com

Get discounts on labor law posters as well as updates on the ever changing laws.

Package Sponsorship Opportunities

Purchase 3 or more sponsorship opportunities at one time and get a discount!

Shipping Solutions

Save on FedEx, YRC, and UPS shipping rates.

Verizon

Receive a \$200 Verizon Visa® Prepaid Card when you purchase new or upgrade your existing services.

Contact us at 610.326.2900 for more info on any of these ways to save with the TriCounty Area Chamber.

ALWAYS BUY CHAMBER IN 2013

TriCounty Area Chamber of Commerce has a business directory on its website to help you find what you are looking for. In 2013 make sure you remember your ABC's — ALWAYS BUY CHAMBER. There is a full list of over 400 local businesses to meet all your personal and business needs. Visit the business directory at tricountyareachamber.com and support our local businesses and community.

Chamber Member businesses are displaying their window decals all over the tri-county area! Make sure your decal is visible and look for fellow Chamber Member decals in store fronts while you are out in the community.

SHOP WITH CHAMBER MEMBERS AND SAVE

Visit the **Business Directory** at tricountyareachamber.com to get coupons to Chamber Member businesses. Just enter the word **coupon** in the **Business Name** search box and click the "Search!" button.

If you would like to offer a coupon, please visit the Members Only tab at tricountyareachamber.com to create your own. Coupons can be made available to the general public (Public Coupons) or can be restricted to fellow Chamber Members (Member-to-Member Coupons).

For more information about the coupons, contact Jeff Dentler at jeff@tricountyareachamber.com or 610.326.2900.



DISCOUNT FOR MEMBERS

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 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.

REFER A BUSINESS AND SAVE

You refer a business to us, they join, you receive a \$50 Referral Reward. It's that simple! The \$50 can be designated towards many Chamber programs and events, including your dues. Go to <http://tricountyareachamber.com/refer-a-business/> to refer a business now!

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

WOW - WOMEN OF THE WORKFORCE LUNCHEON

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.

On Friday, February 8th at Brookside Country Club, Dr. Carol Henwood presented "Your Personality and You – Defining Your Strengths and Weaknesses and Maximizing Team Building in the Workplace" at the February WOW Luncheon.

Dr. Henwood used a four question survey to help attendees find their strengths. Each question had two choices from the Myers Briggs personality typing:

Which is your most natural energy orientation?
E – Extraverted or I – Introverted

Which way of perceiving or understanding is most natural for you?
S – Sensing or N – Intuitive

Which way of forming judgments and making choices is most natural?
T – Thinking or F – Feeling

What is your "action orientations" toward the outside world?
J – Judging or P – Perceiving

Once attendees found their personality type, they were better able to understand what things are most important to them and also how to best interact and communicate with different personality types.

Chamber president, Eileen Dautrich, attended the WOW Luncheon and took the survey. The results of the survey showed



her personality type as ISFJ – Introvert, Sensor, Feeler, Judger. According to the worksheet provided by Dr. Henwood, "People of this type tend to be: cautious, gentle, and thoughtful; hesitant until they know people well then affectionate and caring; very literal and aware of the physical world; uncompromising about personal standards and easily offended; diligent and conscientious, organized and decisive."

Also at the WOW Luncheon, attendees wore the color red in honor of Women's Heart Disease Awareness Month.

This event was sponsored by



The next WOW Luncheon is April 5th from 11:30 AM to 1:30 PM at Copperfield Inn at Lakeside in Limerick. April is "Cancer Control" month and we would like to join the hospital in welcoming Paramjeet Kaur, MD, Board Certified Breast Surgeon to PMMC.

To register go to
tricountyareachamber.com
or call 610.326.5158



Dr. Carol Henwood speaking at February WOW Luncheon.

Sponsor a WOW Email

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

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

Would you like to receive WOW emails? Email Jeff at jeff@tricountyareachamber.com and he will add you to our WOW list!

FEBRUARY BUSINESS CARD EXCHANGE

On February 19th, Chamber Members gathered at Comfort Inn & Suites of Pottstown for a Business Card Exchange. Attendees were able to enjoy an evening of refreshments and networking with fellow Chamber Members.



From left to right: Judi Himes, KenCrest EmployNet; Jeff Kofsky, Higher Vision Coaching & Consulting; Kathleen Coval, EP Caine & Associates CPA, LLC; Russell Lowe, Fraser Advanced Information Systems



From left to right: Liz Budich, Atris, Inc; Holly Kennedy, PAL; Joe Fava, Clothes to Home, LLC; Matt Robb, M&T Bank



See more photos on the Chamber's Facebook Page!

Thank you to Comfort Inn & Suites of Pottstown for sponsoring and hosting this event.



BY SERVICE HOTELS

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. March's Business of the Month was chosen from a business card drawing at the February WOW Luncheon.



Pottstown Branch employees are eager to listen to your financial goals so they can deliver a solution that is tailored to your specific needs. Pictured from left to right: Linda Noecker, Andrea Moyer, Michele Marchesani, Paula Corson and Michelle Catrambone.

Brenda, Michelle and Gene joined together to host a Partner breakfast for customers at the Pottstown Branch. Pictured from left to right: Brenda Baer-Edsall of Fulton Mortgage Company, Michelle Catrambone – Pottstown Branch Manager and Gene Levensgood of Fulton Financial Advisors.



FULTON BANK

Did you know Fulton Bank is a full-service commercial bank that has been providing quality financial services to customers since 1882? With our strong reputation and assets of more than \$9 billion, our philosophy is to provide a community-oriented style of relationship banking with the solid foundation of a larger commercial bank. We operate 12 local branches in Berks and Montgomery Counties, and a total of approximately 116 branches and 132 ATMs throughout Pennsylvania, Delaware and Virginia.

Your local Fulton Bank branch representative will work with you and/or your business to offer a wide variety of banking products and services. "We are committed to listening to you and your individual situation so we can understand your financial goals and deliver solutions that are tailored to meet your needs" says Michelle Catrambone, branch manager at Fulton Bank's Pottstown Branch.

Do you want to plan for your retirement, develop IRA strategies or prepare for a child's college education? We have local representatives who can offer a broad array of investment management and planning services through Fulton Financial Advisors and Clermont Wealth Strategies, which operate through Fulton Bank.

We also offer residential mortgage lending through Fulton Mortgage Company, a division of Fulton Bank. Whether you are trying to build and customize your own home or you want to purchase an existing home, a local representative is available to discuss your options and guide you through the process.

Our local community is very important to us and we strive to build long-lasting relationships in many different ways. In addition to providing personalized financial solutions, we also provide support to a variety of local non-profit organizations within our community. We do this through contributions, event sponsorships and our employees' volunteer efforts.

Our branches enjoy hosting customer appreciation events, Partner days that introduce you to our local branch, mortgage and investment representatives and community days to bring our neighbors together so we can celebrate and meet new people. In October, the Pottstown Branch hosted a community day and welcomed 150 families from the local area. This event was open to everyone in the community and included free children's ID kits, games, pumpkin painting, trick-or-treat and refreshments.

Please feel free to stop by and visit your local Fulton Bank branch. To locate the branch nearest you, please go to our website at www.fultonbank.com and click on the ATM/Office Locator at the top of the page or you can call us at 1-800-FULTON-4.

Fulton Bank is the largest affiliate bank of Fulton Financial Corporation, which operates six banks throughout Pennsylvania, Delaware, Maryland, Virginia and New Jersey. This allows our customers who are vacationing or traveling throughout the mid-atlantic region to obtain fee-free access to over 290 ATMs. For more information, visit our website at www.fultonbank.com or call us at 1-800-FULTON-4.

Fulton Bank
LISTENING IS JUST THE BEGINNING.™

Chick-fil-A LEADERCAST®

TRICOUNTY AREA CHAMBER OF COMMERCE



May 10, 2013

8 AM to 5 PM

@

**Coventry Christian
Schools, Inc.**

699 N. Pleasantview Rd.
Pottstown, PA 19464



To register—SCAN this QR Code with your smart phone, go to the event calendar at tricountyareachamber.com, or call 610.326.5158.

Sponsored By:

John Middleton 
an Altria Company

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

BOYERTOWN AREA PROGRESS DINNER

PART 2

Building
Community

As promised, the Chamber brings you the second installment of coverage on the Boyertown Area Progress Dinner. In this month's issue we would like to draw attention to the Boyertown Area Progress Video made by BASH students. This year's video highlighted four area businesses.

Hickory Park in New Hanover recently made improvements to their facilities with new playground equipment, and upgrades to the pool, and they are currently working on renovations to the restrooms at the park.

Weis Markets in Gilbertsville underwent major renovations. The grocery store added a floral department and hot foods department and an expansion of the produce section, deli, and bakery to give customers a greater selection.

National Penn was also included in the progress video for their renovations to both the inside and outside of the Gilbertsville branch building. It gave the branch an overall updated look and a better flow on the inside for customers.

David McSurdy D.M.D. Orthodontists recently moved into a brand new building. They expanded their facilities to make the experience more comfortable for their patients. In the new building patients will find electronic sign-in, a tooth brushing area, and bench seating in the treatment room for parents while their child is being treated.

Also, at this event two students were recognized as the 2012 TriCounty Area Chamber of Commerce Boyertown Area High School Scholarship Recipients. Annually the TriCounty Area Chamber of Commerce presents a total of \$1,000.00 to Boyertown Area High School Seniors entering business, vocational, or professional fields. Each student received \$500.00 toward his or her education.

Melissa Grisafi is currently attending Cabrini College majoring in Social Work with a minor in Human Resource Management. While at BASH she partici-



Attendees enjoying dinner at the SOLD OUT Boyertown Area Progress Dinner at La Massaria at Bella Vista Golf Course in Gilbertsville.



Boyertown Area Senior High School String Ensemble performing for attendees at the Progress Dinner.

pated in the Kiwanis Key Club and also attended Montco in addition to her high school classes. She volunteers with the Montgomery County District Attorney's office Youth Aid Panel. Her goal is to obtain her master's degree in Psychology or Social Work and pursue a law degree.

Rachael Kratz is presently attending Penn State, University Park and majoring in Marketing. She was a member of Student Council, the Producer of Bears on Air Radio and coordinated the Senior Class Project while at BASH. Rachael has been a volunteer for the Soup Kitchen in Pottstown, and participated in a Guatemala Missions trip and Philadelphia Service trip. She started BASH's first mini-THON to raise money for children with pediatric cancer and plans to continue her involvement after graduation. Rachael's goal is to become an Event Coordinator for a large corporation in the future.

A Special Thanks to:

2013 Boyertown Area Progress
Dinner Committee:

Greg Herb – Herb Real Estate, Inc.

Betty Kulp – Salvation Army of
Boyertown

Stephen S. Longacre – The Longacre Co.

Robert Scoboria – Boyertown Area
School District

Boyertown Area School District Staff
and Students:

William P. Cherkasky and Students –
Telecommunications

Chris Cinquini – Orchestra Director
Boyertown Area Senior High School
String Ensemble

THANK YOU TO OUR GOLD AND SILVER SPONSORS FOR THIS EVENT:

GOLD

The Body-Borneman Companies

Hollenbach Construction, Inc.

Gilmore & Associates, Inc.

David McSurdy D.M.D.
Orthodontist

SILVER

Bally Block Company

Herb Real Estate, Inc.

Moyer's Catering

The Longacre Co.

THANK YOU!

*The Chamber would
like to thank all
of our recent sponsors!*

February Coffee Sponsor:



February
Email
Sponsor:



February Newsmagazine
Insert Sponsors:



2012-2013 Sponsorship Opportunities Still Available

2013 may have just gotten started but Chamber sponsorships for 2012-2013 are almost full. We still have a few opportunities for you to take advantage of this program year!

**Newsmagazine Insert Sponsor: NOW
OFFERING A \$100 DISCOUNT!** – Contact Kitty

WOW Email Sponsor – Contact Ashley

June Business Card Exchange – Contact Kitty

Coffee Sponsor – Contact Kitty

**ANNUAL DINNER: Biggest Networking
Event of the Year!** – Contact Kitty

Chick-fil-A Leadercast – Contact Kitty

**DON'T FORGET YOU CAN GET
A DISCOUNT IF YOU PURCHASE 3 OR
MORE SPONSORSHIPS AT ONE TIME!**

Call 610.326.2900 for information on
any of these sponsorship opportunities!

Kitty Papp – kitty@tricityareachamber.com

Ashley Slaughter –
ashley@tricityareachamber.com

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MARKETING WITH THE CHAMBER

As the Chamber's Marketing and Communications Assistant, I have the inside scoop on all of the marketing opportunities that the Chamber has available. We work hard to make sure our Members have access to diverse and effective opportunities to market their business to other Chamber Members and to the community.



Ashley Slaughter

The Chamber markets these events to the membership and the greater community like crazy with press releases, flyers, email campaigns, and on social media (the Chamber is on Facebook, Twitter, and LinkedIn). If you are a sponsor, we will include you in all of it!

All levels of sponsorships for these two events include tickets for your employees to increase your networking potential.

Sponsorships for these two events range from \$1,000 to \$5,000. If I were you, I would not want to miss out on the opportunity to be seen at the Chamber's two biggest events of the year. Let people know you support the Chamber and the community by being a sponsor.

If you are sufficiently convinced that this is a great idea or maybe you need a little more information to push you over the edge, contact Kitty at 610.326.2900 or shoot her an email at kitty@tricityareachamber.com.

Ashley Slaughter, Marketing and Communications Assistant, TCACC

The question is: Which marketing opportunity is best for your company? This month, I'd like to take a moment to highlight a few of our event sponsorship opportunities. Being an event sponsor is a great way to gain recognition. With most Chamber event sponsorships your name or logo gets placed in all of the marketing materials (including this newsmagazine which is distributed to 10,000 businesses beyond the Chamber membership)!

The Chamber has two HUGE events coming up this spring – the Annual Dinner and the Chick-fil-A Leadercast. These are two great opportunities to get your company's name out and market your products and services to the Chamber membership.

Check Out the Chamber on Social Media



SEPTA Looks to Extend Rail to King of Prussia

King of Prussia has the largest mall on the East Coast, hundreds of businesses, tens of thousands of commuters, and one of the busiest highway interchanges in Pennsylvania. Soon, King of Prussia may also have a rail transit connection to the Philadelphia region. SEPTA is studying options to extend the Norristown High Speed Line into King of Prussia with stops at the King of Prussia Mall and the King of Prussia Business Center on First Ave.



Shayne Trimbell,
Project Coordinator,
GVF Transportation



The Norristown High Speed Line connects the Norristown Transportation Center to the 69th Street Station in Upper Darby via an electrified train. The train has stops along the Mainline at Bryn Mawr, Villanova, Ardmore, and Gulph Mills. Riders can transfer to the Market-Frankford Line in Upper Darby and continue traveling into Center City Philadelphia.

The study being conducted by SEPTA is looking at alternative alignments, construction costs, and the impacts to the natural, cultural, and socio-economic environments. The intent is to identify the alternatives which best balance impacts on the area environment with benefits to the surrounding region. The study is the first step in a lengthy process to constructing the extension. After completing the Alternatives Analysis and Environmental Impact Statement, the project will have to be designed, which is anticipated to take at least three years, and constructed, which is expected take three or four years.

It is too early to know what the total cost of the project will be, which is in part, the purpose of this study. SEPTA will, however look at various ways to fund design and construction, including Federal, State, and

local sources. It is expected that a significant portion of the funding will come from the Federal Transit Administration through the "New Starts" program. Recent changes in the federal program give the project a greater chance of receiving funding than under previous programs. There is also the possibility of using private funding under Pennsylvania Act 88 which authorizes Public Private Partnerships for transportation related projects.

The study comes at a challenging time for SEPTA, as it struggles to maintain its system in a state of good repair. With an aging system, and fewer funds for maintenance, the decision to begin this study may seem poorly timed. One factor is how transit systems like SEPTA receive funding; federal and state funds are divided separately between new transit projects and maintenance projects. More significant though is that SEPTA is planning this extension with an eye to the future. Given the amount of time it takes to plan and design a project of this scale, starting the process now means the region will be poised to take advantage of funding opportunities in the future, and can capitalize on a growing interest among younger generations to use transit as the travel mode of choice.

To stay informed on the Norristown High Speed Line Study, be sure to visit the project website at www.kingofprussiarail.com. The site provides more details about the study, the options being considered, and all future public meetings.

Shayne Trimbell works as Manager of Projects and Development with GVF. To reach Shayne by email: trimbell@gvftma.com, or by phone: (610)635-3559.

GOVERNOR CORBETT'S BUDGET PROPOSAL

Governor Tom Corbett presented his 2013-14 budget to the General Assembly the first week of February. He touched on the idea of free enterprise for his goals of a more prosperous Pennsylvania.

"Now is the time to make small changes and expect big results," Governor Tom Corbett said.

The Governor's Budget Address brought with it many developments geared towards helping business in Pennsylvania. This new budget proposed to launch the Small Business

Network. This new team is comprised of business experts whose main goal is to help connect job seekers with the job creators on a public, private, state, local, and federal level. Pennsylvania has already put in place a job matching system, Job Gateway which can be accessed by visiting www.jobgateway.com. This service provides specific information that will help increase the quality and quantity of job postings.

The Governor's Address also brought together eight of The Pennsylvania Business

Development Authority existing loan programs. By combining these groups it will in turn create a pool of assets totaling \$1.1 billion. This also allows for a single point of contact for growth.

The Governor's Address also touched on the ability to create and strengthen jobs. Pennsylvania is home to more than 280,000 businesses that face new challenges every day. The next priority the Governor cited was the notion to strengthen and create a tighter system framework that would ensure the quality

of work. With these new ideas at the fore front Pennsylvania could see a boom it has never seen before.

The Governor has made one thing clear, that is to bring Pennsylvania back to prosperity and stay there. This is a step in the right direction. Business is the foundation keeping the state together, and Governor Corbett recognizes that.

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

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CREATE YOUR PERSONAL BRAND



SUCCESS THROUGH TRANSFORMATION

By Peg Calvario, Empowerment Partner and Mentor

In business, agencies are hired to give new meaning and fresh perspectives to their client's brands through various media outlets. In life, people hire coaches to help them do the same thing, discover who they are and then choose how they want to show up in the world. In both cases, we are engaged to offer our experience, creative solutions, objective viewpoints, expansive ideas, accountability and forward movement.

And in Coaching, it can lead to a fresh start of a new self-identity along with acquiring new tools to integrate the new self into every aspect of life, from the inner way of being and outward personal style to new goals and inspired actions to get there.

Do you have a personal brand and unique style you can claim as yours? Do you reflect who you truly are in the world, both personally and professionally? Are you comfortable in your own skin and therefore able to create the impact you want in the world? If not, it might be time to think about re-branding yourself from the inside out.

Finish True. (Define Your Authentic Self)

To begin, it is essential to start with knowing thyself. The way a person carries themselves, the tone of their voice and the look in their eyes are great indicators of how fulfilled a person truly is. So, knowing where that sparkle comes from and how to access it can be key in being genuine with themselves and the world.

To help you claim your values, consider the following questions:

- Who do you most admire and what qualities are inspiring to you?
- What activities have heart and soul meaning for you?
- What is the ONE thing you always think of that makes you smile?
- List your gifts and talents. Think about how these show up in the many areas of your life and how you want to share them with others.
- What concerns you in the world, and are there causes you would like to be a part of?
- Do you live from the inside out, or outside in?

Find Your Unique Purpose

After gaining a better understanding of your attributes, defined as your values and strengths, you can begin to design the visual expression of those attributes and the desired impact you want to create. Mahatma Gandhi said, "You must be the change you wish to see in the world."

(See "Success Through Transformation" on page 46)

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SUCCESS THROUGH TRANSFORMATION

(Continued from page 45)

Next, it is important to clarify your message:

- Why do you do what you do? Why this, as opposed to something else?
- Who needs you?
- How are you being of service?
- Do you have a specialty or niche? How will you differentiate yourself?
- What will people get by working with you?
- Would you want to work with you?

Your "brand" will emerge when you are being true to yourself and expressing that to others.

Start Now. Reinforce your brand by:

- Knowing your strengths and values.
- Being fierce for your work and your purpose.
- Creating proactive, not reactive, strategies.
- Having a consistent message.
- Selling your results, not the method.
- Walking the talk personally and professionally.
- Creating boundaries.
- Dealing with challenges gracefully.
- Seizing every opportunity to share who you are and what you do... someone is waiting for you to show up.
- Honoring your self-care.
- Engaging a support system.

Consider the many ways you can make your mark in four primary areas: functionally in what you do, emotionally in how you feel, socially in how you connect to others and transformationally in how you change others.

How do you want to express yourself? For instance, in what you say, your writing style, your hobbies and activities, your relationships, your home, your clothing, and how will you differentiate yourself from others who offer perhaps the same qualities?

To complete the process, look forward 20 years... someone is giving a speech about you. Having put your stamp on the world, how do you want to be described? What would you like them to say about you? Be yourself, live honorably and then deliver that into the world so you can be most effective ... hence, your own personal brand is created. ■

As a credential coach, Peg Calvario is passionate about transforming the lives of business owners, executives and sales professionals who are "stuck" and ready to finish true. Her work focuses on professional coaching, consulting and mentoring for greater success and personal happiness. Peg serves as Small Business Chair for Vistage International, the world's leading chief executive organization, and its affiliates have more than 15,000 members in 16 countries. Her CEO peer advisory board helps business leaders who run small to mid-size companies in the Greater Philadelphia/Route 422 Corridor make more, work less and achieve greater work life balance. Her website is pegcalvario.com. Peg can be reached at peg@pegcalvario.com or 610.310.5433.

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HISTORIC BUILDING RESTORATION



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy, Principal, Barry Cassidy Planning and Development

I have enjoyed becoming a consultant, and not working exclusively in any particular town, as that has afforded me an opportunity to pick my projects. Some projects stand out more than others because of their unique nature. I try to take projects, big and small, and give them my full attention.

I have a project in Pittsburgh, remediating the Westinghouse Nuclear facility. The site is home to the first commercial particle accelerator. Particle accelerators, like CERN in Switzerland, where there was a new particle found recently, the *Higgs Boson*, which gives us insights to the nature of mass, are not your everyday buildings. This particle accelerator is small compared to CERN... but is a particle accelerator nonetheless... and the first commercial particle accelerator (atom smasher).

Upon the new owner, Gary Silversmith, taking title to the property and making a site visit with me; I realized the importance of the artifact. What was interesting about the atom smasher was that it was in a residential neighborhood, and they were smashing atoms with houses not that far away.

We planned to initiate a housing development on the site. Initially we wanted to move the atom smasher from the site. One of our potential clients said that the smasher would be a problem but an educational facility was fine. A newspaper article appeared in the *Pittsburgh Post-Gazette* discussing the need to save the smasher.

We were immediately inundated with support for the smasher. Nuclear scientists from everywhere said they wanted to help. A deputy school district superintendent of the Woodlands Hills School District, Al Johnson, came up with a proposal. Government officials from the Borough of Chalfant stressed the importance of saving the smasher. Tax credit people converged from all sides to offer



services concerning maximizing the new Pennsylvania Historic Tax Credits.

What once was a hum drum remediation project turned into a historic restoration project. I felt I was in a good place at the right time. I have been in the right place at the wrong time as well as being in the right place at the right time and I know the difference.

In my career, I have worked on some high profile historic restoration projects. In three cases, the buildings I worked with have won state historic restoration awards. I am a preservationist. I believe that utilizing historic restoration in downtown revitalization is the key to success in many main street programs. It was in my consulting sweet spot.

The proposal from the school district, which is still being refined and has not been made public, asked the community to band together to create a STEM academy building that concentrates on nuclear physics. This would include public/private partnerships, and public/public partnerships with a host of different players with different skill levels.

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

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

It appears that it is also eligible for a \$4,000,000 grant, which could significantly change the landscape for the uses. Maybe the atom smasher could become the home to a high tech company. Maybe I could do the restoration of the century on the smasher utilizing a portion of the grant. I am not sure I could justify eight million dollars investment in the atom smasher site. That is a good problem to have. Maybe there is too much money available... have not seen that in a while.

Westinghouse was sold to CBS and we have the remnants of Westinghouse employees all over Pittsburgh. Many of the community members who have worked there or have pride in the Westinghouse name want to help with the project. It was like a huge group pulling for the atom smasher project. We remain hopeful.

I guess the moral of this story is that if you have community support and heritage of excellence, maybe historic restoration is not that hard?

In Lock Haven I had a man named John Gummo, who along with his wife Joyce restored 100 East Main Street and won the *Pennsylvania History and Museum Commission* award. I remember he kissed me on the lips when he won. First time a man had kissed me on the lips.

In Phoenixville, I had Manny Demutis and Bob Hankin and their investment in the Foundry and the Superintendent's building from the former Phoenixville Steel Site. Neither of them kissed me when they won.

Now in Pittsburgh, it is almost an entire community standing up for the atom smasher and the preservation. Which means people realize the connection to the past, if destroyed will operate to their disadvantage as a community. More communities should realize that is the case and treat old local landmarks with respect. 🗑️

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

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CHOOSING MEDICARE SUPPLEMENTAL COVERAGE

Understanding what you are trying to cover



MEDICARE MOMENT

By Elizabeth Snyder, CEO, President of Main Street Financial Partners

After giving much thought to the topic of this month's article, it occurred to me that it would be unique and insightful to lend you – our ever-loyal readers – eyes and ears into the happenings at our main office and the feedback we get from people just like yourself. Thankfully, new clients are finding their way into our office to get the “straight and skinny” on how best to navigate the world of Medicare.

Recently we had the pleasure to help several beneficiaries make sense of their options when they had recently retired or been let go from an existing group insurance. More and more, we see many people who had not planned on exiting from their (or spouse's) company group insurance so soon and suddenly they find themselves having to quickly “get educated” about their transition into Medicare. They feel unprepared and scared at what may lie ahead with coverage options that seem too complicated to understand.

Whether the next appointment at Main Street is with someone who is aging into Medicare by turning 65 or a married couple who has worked for or gotten their medical coverage from their spouse – *the conversation is always the same!*

Why is it always the same, you might ask? *Because the very basis of choosing what Medicare Supplemental coverage you eventually get starts with understanding what you are trying to cover.*

Let's take a moment and really “walk through” a typical office visit and the conversation we have every day at Main Street. Medicare is very complicated yet it can be easily understood if explained in layman's terms.

At Main Street Financial Partners, *we educate first, and sell second.* If you understand how Medicare works and clearly know what the primary Parts (A and B) are doing for you and what they are not going

to cover, then, and only then, can you understand which Medicare Supplemental coverage makes sense to buy in order to protect you from the gaps that original Medicare exposes you to.

At this point, I should say that given the numerous amount of people we see on a daily basis, we rarely see anyone who is NOT frustrated with how complex Medicare appears to be. For the most part, they are **scared stiff** when faced with the prospect of navigating the Medicare maze. This is why I start every office visit and conversation about Medicare by first stating that **Medicare Supplemental Insurance will be the best insurance you will ever have in your entire life**, if, of course, you are on the right side of Medicare. You see, Medicare is like a train track and there is the right side of track and the wrong side of the track. Metaphorically, just as in life, you do not want to be on the wrong side of the track.

Personally, I prefer to kick things off by first writing a big uppercase “M” on a blank piece of paper! “M” is for Medicare; it stands for the federally run agency in the U.S. known as CMS, *Centers for Medicare & Medicaid Services*. Then, I draw a big circle around the “M”, because Medicare is a world in and of itself! I do not care whether you are Bill Gates, or Mr. and Mrs. Smith: everyone who is eligible for Medicare **MUST go through the gates of Medicare** to get any medical insurance past the age of 65 and/or if they are leaving a group employer plan.

(See “Medicare Moment” on page 51)



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EP Caine & Associates CPA, LLC Names Kathleen M. Coval, CPA as Partner

Edward P. Caine & Associates CPA, LLC recently announced that Kathleen M. Coval, CPA has been elected a partner. Ms. Coval has 25 years of experience providing business consulting, Corporate, Partnership and Individual tax preparation, tax planning and tax strategies, financial statement preparation, forensic and litigation support, and IRS tax representation.

Kathleen is an active member of the National Conference of CPA Practitioners (NCCPAP) and the American and Pennsylvania Institutes of CPAs (AICPA and PICPA respectively). Kathleen is also an active participant and member of both the TriCounty Area and Perkiomen Valley Chambers of Commerce. In addition she serves on the membership committee of the Kimberton chapter of Business Networking International (BNI) the world's largest networking organization and was one of the founding members of that chapter.

Ms. Coval earned both a BS in Accounting from Penn State University and a MBA from Clarion University.

"Ms. Coval's experience and knowledge provide an additional resource for our clients in the areas of business and tax consulting, tax preparation and accounting. Kathleen is a person that is respected throughout the region for her technical skills and ability to help clients with both simple and complex issues," remarked Edward Caine, Managing Partner of EP Caine & Associates CPA, LLC.

The Firm has offices located in Bryn Mawr, Royersford, and Bala Cynwyd, PA and Northern NJ and will gladly make house calls. EP Caine & Associates CPA, LLC—Making Sense of this Complex Tax World. For additional information, please call 610.405.6451, and visit www.cainecpa.com.

KING OF PRUSSIA DISTRICT OPENS NEW OFFICE

Organization Moves from Temporary to Permanent Location

King of Prussia District (KOP-BID) is operating from a new office located at The Atrium, 234 Mall Boulevard, Suite 150, King of Prussia, PA 19406. King of Prussia District is a private, 501(c)(3) not-for-profit organization that promotes and markets King of Prussia as a premier business and visitor location.

Since its inception in 2011, King of Prussia District operated out of temporary space on 8th Avenue provided by partner organization GVF. With the growth and success of the organization's programming during the first two years, KOP-BID Board Members and staff felt it was time to declare a more permanent stake in the community that the organization serves.

"A central and more permanent office location is critical for our organization," said Eric Goldstein, King of Prussia District Executive Director. "We serve 290 commercial property owners in King of Prussia, and we want to be as central and as accessible as possible."

KOP-BID focused on utilizing King of Prussia-based businesses or businesses with a King of Prussia branch location to help build-out and furnish the new office space.

Those companies include:

- **Best Buy KOP, 310 Goddard Boulevard:** Electronics.
- **California Closets, 731 W. DeKalb Pike:** Closet fit-outs.
- **Conlin's Digital Print & Copy, 1011 W. 8th Avenue:** Office stationary.
- **FastSigns KOP, 150 Allendale Road, Suite 3600:** Mural art display and window coverings.
- **FloorsUSA KOP, 555 S. Henderson Road:** Carpeting and VCT flooring.
- **Kershner Office Furniture, 600 Clark Avenue:** Office Furniture.
- **Kravco Company, 234 Mall Boulevard:** Office location.
- **Quench, 780 5th Avenue:** Water cooler.
- **Sears KOP, The Plaza at the King of Prussia Mall:** Appliances.
- **Sherwin-Williams KOP, 711 First Avenue:** Paint and paint supplies.
- **Staples KOP, 197 E. DeKalb Pike:** Office supplies.
- **Steve's Sewing, Vacuum & Quilting, 268 W. DeKalb Pike:** Vacuum.
- **The Home Depot, 181 S. Gulph Road:** Building supplies.
- **Top Granite 2 Inc., 650 Clark Avenue:** Granite countertop in kitchen & kitchen cabinet/counter installation.
- **Walmart KOP, 275 N. Gulph Road:** Kitchen and office supplies.

King of Prussia District would also like to thank RTA Cabinets of Conshohocken for donating the kitchen cabinets.

ABOUT KING OF PRUSSIA DISTRICT: King of Prussia District (KOP-BID) is a 501(c)(3) not-for-profit, special services organization. KOP-BID engages public and private partners to collaboratively improve the economic environment in King of Prussia by making it more vibrant, attractive and prosperous. Visit the King of Prussia District online at www.VisitKOP.com.




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MEDICARE MOMENT

(Continued from page 49)

On July 30th, 1965 Medicare was signed into law. From this date forward in the U.S., we have been on a socialist medical program known as Medicare. From 1965 to 1998, there were only two parts of Medicare – Part A (hospital) and Part B (doctor). (Again, that's 33 years that Medicare only had two parts). Today, Medicare is made up of four parts:

- Part A – Hospital
- Part B – Doctor
- Part C – Advantage Plans
- Part D – Prescription Drug Plans

If you understand the original two parts of Medicare – what benefits they give us and how they work in a hospital or a doctor's office – then you will understand 90% of Medicare. Those two parts are akin to the transmission of a car. If you understand what deductibles and co-insurances are left for you to pay from these two primary parts, you will quickly realize that you need Supplemental insurance to cover these leftover costs.

The next thing to clearly understand is that you can earn Part A (the hospital side) without incurring a premium if you have paid Medicare taxes for what equates to be just over ten years of working here in the U.S. If that is so (which most people do earn) or they benefit from a spouse who has earned the benefits of Part A, then this is fabulous because there are many rights, entitlements, and benefits on the Part A side of Medicare and we should all know what it is doing for us.

The main point I want to make about the Part A side is that it simply pays for your bed and the roof over your head while in the hospital. The minute you walk into a hospital and have Part A benefits, it is covering every beneficiary in the same exact manner. It puts everyone on the same playing field, so to speak. Medicare is going to pay for you to be in there while requiring from you three deductibles based on the amount of days that you spend in a hospi-

tal. The point being that Medicare has provided some immediate coverage for all of us who have paid into the system of Medicare taxes. Part of the entitlements of earning Part A is the fact that Medicare will pay for the first 20 days of Physical therapy and/or skilled nursing every calendar year. After that you will be responsible for the days 20 through 100 days. Medicare will also pay for some home health care and hospice.

There you have it. Part A is usually earned with no premium, and it gives some coverage for being in a hospital and leaves **THREE deductibles** for the beneficiary to pay for themselves and **ONE co-insurance.** **This is why you should be looking for good Supplemental Insurance based on what you want it to pay for.**

The first deductible for Part A amounts to \$1,184.00 and it must be satisfied whether you are in the hospital for 1 night or 60 nights. The second deductible after that is for \$296.00/day for being in the hospital days 61 through 90. And finally, the last (or third) deductible is \$592/day for 91 days or more in a hospital.

Medicare gives the beneficiary an entitlement the first twenty days for any physical therapy or skilled nursing. However, days 20 to 100 (where the coinsurance comes in to play on Part A) you will have to pay \$148/day for this kind of care.

On the Part B side, we must pay a premium for the doctor and all his services. The cost for this is \$104.90 (this year in 2013). But, Medicare is promising to pay 80% of all your doctor visit costs for each month that is deducted from your social security benefits, as well as 80% of all the costs associated with a surgery and all of the medical services performed throughout the year. While I'm sure you will agree that 80% is the lion share of burden, 20% of any major medical service would sink the best of us!

(See "Medicare Moment" on page 53)

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REGIONAL CHAMBER ROUNDUP

PERKIOMEN VALLEY CHAMBER OF COMMERCE

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• 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 awareness 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.

CALENDAR OF EVENTS

March 14, 2013— Business Owner Roundtable

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 March session will continue our discussion topic of Increasing Sales (Part 3). Early registration is strongly encouraged... limited to 18 attendees. Spring Ford Country Club, Royersford, 11:30 a.m. – 1:00 p.m. \$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.

April 4, 2013 – PV Chamber Annual Meeting

The Perkiomen Valley Chamber of Commerce Annual Meeting will be held on Thursday, April 4, 2013 at the prestigious RiverCrest Golf Club and Preserve. Registration and Networking from 11:30 a.m. – Noon, immediately followed by formal program. Dr. Bobbi Fong, Ursinus College President, is our 2013 Annual Meeting Keynote Speaker. PV Chamber members are invited to participate in the General Election of 2013/2014 Board Directors. 2013 Marvin J. Lewis Community Leadership Award recipient will be announced at the event. To nominate a community leader for this year's MUL Award, request an application from Chamber office at 610.489.6660 or info@PVchamber.net. Event sponsors receive display table, two admittance tickets and recognition in upcoming Chamber Newsletter. For details/registration, contact the PVCC.

April 17, 2013 — Mixer at Columbia Cottage

Join fellow Chamber members and guests at Columbia Cottage on Wednesday, April 17th for a PVCC Mixer. Tour the facility and experience firsthand the intimate, "homey" feel of this single-floor assisted living community, located in the heart of the Perkiomen Valley. Enjoy refreshments and delicious homemade cookies, baked by the residents! A wonderful Spring-time networking opportunity... we hope you will join us. Please remember to RSVP. Columbia Cottage, 901 E. Main Street, Collegeville. 4:00 p.m. - 6:00 p.m. FREE for members. Call 610.489.6660 or email info@PVchamber.net to register.

January 30, 2013 — PV WIN Mixer at Collegeville Yoga Bar



The first PV WIN of 2013 was held on January 30th at Collegeville Yoga Bar. Over 35 members and guest enjoyed chocolate sampling, food sampling and early Valentine's shopping with local small business owners. The new 2,000 square foot studio, offers yoga classes for all levels ability. Collegeville Yoga Bar is conveniently located in the Collegeville Shopping Center at 222 E. Main Street, Collegeville. For more information, contact owner Stephanie Davidse at 610.409.2696.



Stephanie Davidse (fourth from left) poses with CYB staff and exhibitors at PV Chamber Girls Night Out.



Bliss Salon Owner Heather Geisser (middle), and Salon Manager, Hannah Lefebvre (3rd from right).

visit to the salon. PV Chamber member, Joe Fava, Clothes to Home, donated two complimentary Dry Cleaning Gift Certifications for door prizes. Delicious hors d'oeuvre's and refreshments were enjoyed by the over 35 attendees.

February 12, 2013— PV Chamber Mixer at Bliss Salon

Bliss, an eco-friendly salon, hosted a Grand Opening celebration at their newest location at 12 W. Main Street, Trappe. Guests were treated to complimentary hand massages, featuring the Salon's premier AVEDA products. Two lucky winners - Kip Bilo, CzarStar Security, and Mary White, Sign-A-Rama - went home with complimentary gift certificates to use on a future

February 6, 2013 — PV Chamber Welcomed DOW Chemical to our region!

In anticipation of The Dow Chemical Company's upcoming move to Collegeville, the PV Chamber hosted a Business Expo at DOW's present location in Spring House. The three-hour event was held on Wednesday, February 6, 2013 and connected PV Chamber member businesses with DOW employees. Admission to the event was restricted to DOW employees (not open to public). Perkiomen Valley Marketing Bags were given to the first 200 to visit the Expo. Co-sponsors for the

marketing bags were Kelly Insurance and Benchmark Credit Union, and over 35 additional businesses contributed coupons, flyers and promotional items. Exhibitor door prizes included Kindle, Samsung Tablet, \$100 Gas Cards, Complimentary Services and gift baskets and added to the excitement of the event. Exhibitors were very pleased with the attendance, welcoming over 200 visitors in the first ½ hour! Special thanks to PVCC volunteers — Ambassadors Chairman Dr. Steven Fleisher and Ambassador Judy Kehr, The Eye Shoppe — we couldn't have done it without you! The Chamber staff enjoyed working with the professional and courteous staff at DOW and look forward to future endeavors.



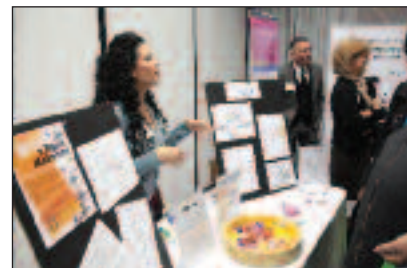
The Amish-crafted natural wood and poly-wood furniture and toys displayed by Wood Thru the Ages were a popular attraction at the DOW expo



Representatives from Perkiomen Watershed Conservancy educated visitors about the importance of preserving our local land and water resources.



Progressive Vision Institute invites DOW employees to visit their newest state-of-the-art office in Oaks.



Marcella Kraft (far left) of MAK Interiors showed off her talents at the DOW Expo.



(Right) Dr. Kyle Klim, Swede Chiropractic, enjoys conversation with Dow employee.

PV CHAMBER MEMBER RIBBON CUTTINGS

COLLEGEVILLE ITALIAN BAKERY

January 25, 2013 — Collegeville Italian Bakery Celebrates Expansion. Co-owners Patrizia and Steve Carcarey invited State Senator John Rafferty and State Representative Mike Vereb to cut the ribbon — and a giant loaf of bread — to celebrate the addition of a dining room. Invitations to the VIP celebration were extended to all of the contractors that worked on the project, local municipal representatives, dignitaries and PV Chamber Board Directors and Ambassador Committee Members. Guests were treated to a delicious Italian feast complete with live musical entertainment. Collegeville Italian Bakery is located at 3846 Ridge Pike, Collegeville.



(Pictured from left): State Senator John Rafferty, co-owners Steve and Patrizia Carcarey (cutting ribbon), and State Representative Mike Vereb.



LIBERTY MUTUAL INSURANCE

Liberty Mutual Insurance celebrated the Grand Opening of their newest location in the Providence Towne Center at 241 Plaza Drive #2, Collegeville, on Wednesday, January 23, 2013. PV Chamber Board and Ambassadors enjoyed buffet-style lunch at the Open House, from 11:30 a.m. to 2:30 p.m. To learn more about Liberty Mutual contact local agents, Barry Georgetti and Daniel Lafferty at 610.342.9086.

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

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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!



Annual Spaghetti Fest Raises Scholarship Funds!

The Spring-Ford Chamber of Commerce hosted its annual Spaghetti Fest and Silent Auction Friday, March 1st, at the Spring-Ford High School. The event supports the Spring-Ford Chamber of Commerce Scholarship Fund, which makes awards to seniors from Pope John Paul II, Spring Ford, and Western Montgomery Career and Technology Center High Schools.



2nd Annual B to B Expo

The Spring-Ford Chamber's 2nd annual event was a great success with 45 vendors and seven restaurants providing free lunch samples. Moving the venue to Pope John Paul II High School allowed for more participation and ample seating for the crowds to enjoy the delicious lunch samples.



CALENDAR OF EVENTS

Tuesday, March 19th, 5-7 p.m.

MARCH MIXER AT SWEDE FAMILY CHIROPRACTIC

Trappe Shopping Center on
Main Street, Trappe

Our March mixer will be at Swede Chiropractic in Trappe. Food, drink, free massages, aromatherapy, and more... Last year's mixer drew large crowds...don't miss out on this great networking opportunity!

Registration is required for all events.

Register online at
www.springfordchamber.com/Events.aspx
or call 610.489.7200.

Giunta Honored at Annual Lunch

At the Spring-Ford Chamber's annual lunch Joe Giunta, Phoenixville Federal Bank VP and mayor of Schwenksville, was recognized for his service to the Spring-Ford Chamber. Joe has been a member of the Chamber's Board of Directors for many years and is also a past Board President. He was instrumental in the Chamber's early involvement with Limerick Community Day and with the formation of the Business Expo that is a feature of the current format. Joe also represented the Chamber on the Limerick Economic Development Council. After 35 years, Joe is retiring from banking and taking on a new role as a member of the Chamber staff. He has been appointed to the position of Director of Business Development. The plaque, presented by Chamber President Noel Billingsley read, "Award of Appreciation, presented to Joe Giunta in recognition of his lengthy service and dedication to the Spring-Ford Chamber of Commerce. His contributions have helped the Chamber in its successes over his years of service."



Giunta Joins Chamber Staff

The Spring-Ford Chamber of Commerce is pleased to announce that Joseph Giunta has joined the staff of the chamber effective January 1st. In his position Joe will be responsible for developing the Chamber further and increasing its visibility in the community. Joe's experience as Past President and member of the Board of Directors of the Chamber for many years make him well suited to the task. After 35 years in banking Joe says he is ready to take on a new challenge, "and what better way than working to strengthen an organization that I believe in. In the present political and financial climate, Chambers of Commerce need to play an increasingly important role as the voice of business. I look forward to being able to help make that happen," Joe stated.

Joe will also continue part time as Vice President for Phoenixville Federal Bank and as Mayor of the Borough of Schwenksville. He served for ten years as Councilman for the Borough and one year as Borough Auditor. While on Council he was Chairman of the Finance and Personnel Committees. He is also Past Treasurer and Board Member of the Perkiomen Valley Academy, past member of the Board of Directors of the Montgomery County Co-Operative Extension and past Advisory Board Member of the Western Montgomery Career and Technical Center. He is also a member of the Spring Ford Rotary Club. Joe lives in Schwenksville.

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MEDICARE MOMENT

(Continued from page 51)

Before Medicare pays for any of the doctor visits or services, there is a Part B deductible that we must satisfy. It is not as big as Part A's as it is only \$147.00/yr. This deductible must be satisfied **first** and then the 80% will be picked by Medicare because as you pay your Part B Premium, Medicare is promising to pay the 80% co-insurance. To recap, there is **ONE deductible and ONE coinsurance** on the Part B side of Medicare; you are then looking to cover these out of pocket costs by buying Medicare Supplemental Insurance.

Now, after detailing all of that – **let's reiterate that for 33 years, Medicare only had two parts.** When a beneficiary wanted to buy Medicare Supplemental insurance, **for 33 years there was only one place to look.** It was and is also called a "Medigap Supplemental Plan/Policy". The Federal Government, who had mandated from day one (July 30th 1965) how Medicare was going to work and what costs they would cover, **has and still does** provide 12 plans to buy. And, for example, if you were to buy the best plan – Plan F – it will cover all those detailed deductibles and coinsurances I just laid out.

Only since 1998 were Part C (Advantage Plans) introduced into the Medicare arena. And, in 2006, Part D (Prescription Drug Plans) were born.

Getting back to our metaphor of Medicare being the Train and mandating how the whole system runs and how the train now can run on both sides of the tracks – the "right side" of the tracks offer 12 Government Medigap Plans, while the "left side" of the tracks (since 1998) offers the Part C Advantage Plan Supplemental Insurance.

And that's it! When you become eligible for Medicare Part A and Part B, you want to clearly cover all possible costs so you can protect your savings. It really boils down to choosing one of two options – the side of Medicare that has provided the 12 Medigap plans (and that keeps your Medicare

Supplemental coverage primary to Medicare) or choosing an Advantage Plan where coverage comes from a private insurance company (and whereby choosing them you **CUT OUT Medicare as your primary insurer**).

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COVER STORY

(Continued from page 6)

"The buyers aren't as bloodthirsty," adds Slater. "It's not as much of a blood sport now. You can negotiate and agreement, get inspections, buyers are more conciliatory. That's one of the biggest changes we're seeing right now. We're able to reach a middle ground a little easier at this point."

Slater says there's still a good supply of homes on the market. "Homes that are in good condition and priced right will sell," he said. "I just sold a home today that was four days on the market."

Buyers today are looking for homes that are in near perfect condition, move-in ready, confirms Glocker. "You're starting to see a rise in values of homes that are well maintained, in super condition," he said. "That's what people want today. You're starting to see improvement, if the homes are priced properly. Last year was a better market than 2011. And this year appears to be fairly good so far, from what I can see. The jobless rate is not increasing. The fear factor is down and car sales are up which is an indication of what's going on."

The local small commercial real estate market, with the exception of the retail sector, is beginning to improve as well, according to Kennedy and Slater. "I think there has been an improvement for the right kind of buildings," Kennedy said. "There does seem to be some small businesses out there looking to expand, or get into a new venture. I think for the businesses that are buying smaller commercial properties, it's more economical for them to go in and buy an existing building than to try to build something from the ground up, considering all the regulations and everything you

have to go through to do that. It's much more affordable to buy something that's already in place and redo it. So we've had a couple of recent commercial listings that have really showed good activity. That's really a nice positive for the economy. There are people out there willing to invest. I'm optimistic about it," he said.

"I think there's enough commercial inventory, offices, industrial retail, to choose from," Slater said. Now you're seeing more people going after those properties. There are pockets (that are moving). I wouldn't say it's widespread. The retail business is just hard," he added. "It's very competitive. There's a lot of space out there."

"The retail business has still not come back," Glocker concurred. "I think the retail market got overbuilt with all these shopping centers, and they built new shopping centers, they just take tenants out of the old shopping center," he said. "I think the commercial properties that are selling, garages, warehouses, it's cheaper to buy a good used building than go out and get land and have development plans approved two years before you can build."

With the real estate market trending in the right direction, and an orderly transition in place, Martin Slater and Matthew Kennedy are looking forward to carrying on the Glocker good name and proven formula for success for many years to come.

Glocker and Co. Inc. headquarters is located in North Coventry Township at 4 Glocker Way, Pottstown, PA 19465; 610.326.0181. The Boyertown office is located at 900 East Philadelphia Ave., Boyertown 19512; 610.367.2058. 📞

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