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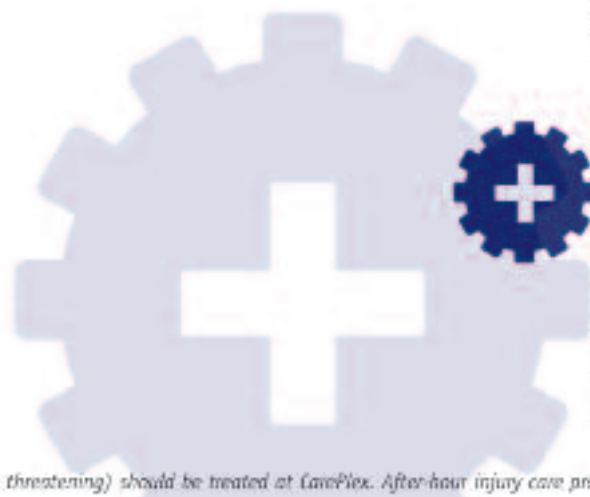
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Brisk business lending at Discovery Federal Credit Union indicates positive trend in commercial activity for Berks County.

On the cover (L to R): Discovery Federal Credit Union's Edwin Williams, CPA, President/CEO, Lynne S. Ruffner, Director of Lending, and Jan Moore, Vice President/COO



Five simple steps to creating an engaging Facebook Page for your brand

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DISCOVERY FEDERAL CREDIT UNION



Edwin Williams,
CPA, President/CEO



Marsha Kantner,
Financial Services Specialist

Business Lending is Good for Business

Business lending at Discovery Federal Credit Union has been brisk over the past year. That's good news for Berks County, and indicative of a positive trend in commercial activity overall, as the region continues to incrementally recover from four years of economic challenge.

In 2010, Wyomissing-based Discovery FCU made a strategic decision to offer small business banking services. "The time that we made the decision was perfect," said Edwin Williams, Discovery President and CEO. "The economy had melted down. Consumers sat on their wallets. I think they did what they needed to do, which was lower their debt, cut back on their purchases," he explains.

This past year, while demand for consumer loans remained tepid, requests for business loans at Discovery FCU increased significantly. "Business lending has really helped us out quite a bit," Williams said, adding, "I think we've also, consequently, helped out the business community as well."

"Our business loan demand has actually exploded," said Jan Moore, Discovery Vice President and COO. "It has been, across the board, one of the best decisions we've made as a company. We're almost half way to our regulatory cap. We never anticipated, two and a half years into it, that we would have a portfolio that size," he said. "That ranges from the small, single owner, the mom and pop shops, right up to some rather sizeable corporations who came to us. We did not foresee or ever think that somebody would come to us for a loan of that magnitude. The demand has been, and continues to be incredibly strong," Moore said.

As a not-for-profit financial cooperative, Discovery is able to offer commercial loans

at lower rates with fewer fees than many banking institutions. Business owners can take advantage of Discovery's products and services if they live, work, worship or learn in Berks County. Discovery currently offers commercial real estate and construction loans, equipment and vehicle loans, secured and unsecured business loans and working capital lines of credit. In addition, business members enjoy interest-bearing checking accounts, money market accounts, savings options, and a suite of merchant services including remote deposit capture, which enables business members to scan checks at their location, create and send electronic files, and get next day availability of funds.

"We're seeing all types of business loan requests right now," said Lynne S. Ruffner, Discovery's Director of Lending. "We're seeing a few start-up businesses, which we haven't really seen much of prior to this year," she said, noting that is a good sign, "but also a lot of real estate investors, and loans for business expansion."

"We're seeing a strong demand for real estate loans," Moore confirmed. "Investment properties are coming back good and strong," he said. "We've had some new franchises come to us that have opened businesses here locally. We've had other institutions with some sizeable loans, where they have been dealing with refinancing existing debt with other institutions. They're basically tired of dealing with the red tape," Moore said.



Main office at 2744 Century Blvd., Wyomissing, PA

Discovery Federal Credit Union was founded in 1959 to serve Western Electric employees, and declared a community charter to open membership to all of Berks County in 2003, which later afforded an opportunity to stimulate the local economy by introducing small business banking in 2010. The credit union was able to grant

small business loans to local entrepreneurs and businesses to expand their business, open new locations, start new ventures and hire more people —thus creating more jobs in the Berks County community.

Discovery competes on price, on interest rates, loan rates and services with banks located in, or with branches serving Berks County.

(See "Cover Story" on page 6)



Jan Moore,
Vice President/COO

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COVER STORY

(Continued from page 5)

While an improving economy is part of the reason for the expansion of Discovery's business loan portfolio, another important factor is a relatively quick approval process resulting from Discovery's lending decisions being made locally. "One thing that we can offer that some big banks can't is the fact that we're making the decisions here, based upon what we know about the county," Ed Williams said. "We know Berks, and some of the larger banks don't know Berks as well as we do. We're local in the Berks marketplace. Very few bank have their headquarters here any more," he said. "We live in the area, we work in the area, we're headquartered in the area, and our business is based in Berks County. A lot of the people who we're meeting and dealing with are local businesses who deal with the same people that we deal with."

Jan Moore points out that, as Discovery's list of satisfied business borrowers grows, the number of referrals they receive increases. "Over the last six to nine months, we've been approached

by some of what I would call signature businesses in our area," he said, attributing their inquiries to the success of word of mouth marketing.

Lynne Ruffner concurred that many of her clients have been referred by other satisfied borrowers. At a recent settlement, she was told, "I'm so glad I was referred to you because this is just so fabulous. We tell everybody about you."

Jan Moore adds that other local credit unions refer their business loan inquiries to Discovery as well, "Because they don't actively do it," Moore said, "but they know we do, and we have a good relationship that way, between the credit unions. They refer people they can't help on that business side to us, and that has paid dividends. We also get bank referrals, because they can't help their customer any longer."

"If I'm on the banking side and I know that I can't satisfy that customer, I'll try and find a solution for them, to still keep that relationship," Williams said, theorizing why a bank would send them referrals.

(See "Cover Story" on page 50)



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HOW TO SET UP YOUR BUSINESS FACEBOOK PAGE AND KEEP FANS ENGAGED



MARKETING & SOCIAL MEDIA

By Shannon Coghlan Reiss

Many small and medium businesses have realized the benefits of having an active Facebook Page. Administering a Facebook Page for your brand takes a little bit of time each day, as well as some creative thoughtfulness, but the investment of that time and energy can be well worth it in terms of bringing new clients and engaging the clients you already have.

So have you decided it's time to create a Facebook Page for your brand? Here are five simple steps for making that happen quickly:

Log into your Personal Facebook Account. There is an option to create a Business-Only Page without logging into your personal account; however, you can do so much more with your page by having it linked to your personal account. Never fear — Once your Business Page is created, even though you've logged in through your personal Facebook account, the two entities will remain completely separate.

While logged into your personal Facebook account, go to this link: <https://www.facebook.com/pages/create.php>. Now click on the Box that best describes the main category of your business and use the drop-down menu to get even more specific. If you work from a home office, don't select "Local Business or Place." This will add your home office onto a map, where people can "check

in." In most circumstances, you probably don't want that.

Name your Page. Think about this for a bit before actually giving your Page just any old name. There is a limit of 70 characters for your Page name. Pick something easy (like your company name or brand name) but also include a descriptive word if you have characters left. Certain keywords can help your page rank higher in Facebook Search.

Next, upload your business profile picture. You can change this at any time, especially if you're running a seasonal special or sale. However, it's best to start with a logo or an image of your storefront. If your personality is the face of your brand (for instance, you're an attorney), then it's OK to use a professional headshot.

Add lots of descriptive information to the "About" page. The About page is indexed on Google, so use plenty of keywords to help with search rankings.

(See "Marketing & Social Media" on page 8)

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MARKETING & SOCIAL MEDIA

(Continued from page 7)

Be sure to include things like your website address, as well as your Twitter handle, LinkedIn profile URL, and blog link if you have those.

Now your Facebook page is fully operational, and it didn't cost you a dime! The first thing you should do is invite your closest friends and family to "Like" your page to encourage some viral activity. Then, start posting relevant information. If your business is a retail operation, post pictures of some of the items you're currently highlighting. Talk about an upcoming sale and schedule special events. If you work in the business consulting segment, post links to relevant articles from respected magazines and journals. Ask questions in your posts to encourage feedback and engagement. You could even run a mini-contest on your Wall, encouraging comments or testimonials. Add some personal flare, keep things light, and never get too opinionated on your business page. Remember who your target audience is, and gear your messages directly to them.

When you're ready to advance and really grow the number of Likes on your Facebook Page, don't forget to cross-mar-

ket on Twitter and LinkedIn too. There are tools and websites, which will automatically repost your Twitter feed to your Facebook wall and vice versa. This tactic has been proven to grow traffic tremendously in both places.

There is so much that you can do — for free! — to promote your Facebook Page, grow an active fanbase, and encouragement engagement. Your knowledge of these things will grow eventually, but let's take things one step at a time. Get that Facebook Page set up and start playing around with it. Go onto your competitors' Facebook Pages and notice some of the interesting things they are doing to grow their audience. And when you're ready to move to the next level, don't be afraid to get some professional help from a local social media agency or expert. 📌

Shannon Coghlan Reiss is the Founder of Skylight Coworking and the Owner of Malvern Social Communications in Phoenixville. She is a content marketing and social media expert who helps small and medium businesses strategize their web presence and online lead nurturing techniques. To contact Shannon, visit www.themalvernsocialclub.com or call 484.802.2638.

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A VISIT TO YOUR LOCAL ZONING HEARING BOARD



LEGAL PERSPECTIVES

By Charles D. Garner, Jr., Esq., Wolf, Baldwin & Associates, P.C.

Whether you own your own home or have a small business, you may have had the occasion to appear in front of your local Zoning Hearing Board. Perhaps you wanted to construct an addition to your home, or you needed additional signage for your business. Whatever your project might have been, in these and other instances, you may have been told by the Zoning Officer of your municipality that before a building permit could be issued, your project needed to be approved by the Zoning Hearing Board.

What does the Zoning Hearing Board do and why is their permission needed? The formal legal answer is rather complicated, but a simple answer is that municipalities have the right to regulate the use of your property through their Zoning Ordinances. Each Borough or Township has its own Zoning Ordinance and, therefore, each has its own set of zoning rules and regulations.

The items that are typically regulated include the size and width of your lot and the size, number, height and location of your house and other accessory buildings. For non-residential properties, zoning regulations can include the size, location and number of signs, parking space requirements, driveway locations, and the amount of required open space or minimum green area.

Arranging for a hearing in front of the Zoning Hearing Board requires you to prepare and submit the municipality's zoning

appeal form, along with information about your project, and the payment of an application fee. Once a complete application is received, a hearing is required to be scheduled within 60 days. Most hearings are scheduled in the evening. You should be aware that your neighbors will be receiving a notice by first class mail, which will contain a brief description about your project, along with the date, time and place of the hearing.

The Zoning Hearing Board itself consists of either three or five members. The Zoning Hearing Board, essentially, serves in the role of a judge; to listen to the testimony and review the evidence that you submit to justify the reasons for your proposed project. The Zoning Hearing Board is generally assisted by its solicitor, who will advise the Zoning Hearing Board of legal issues, both during and after the hearing.

(See "Legal Perspectives" on page 10)

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LEGAL PERSPECTIVES

(Continued from page 9)

While the hearings are relatively informal, there is a court reporter or stenographer present to record the hearing, and any witnesses testify under oath. Both Board members and neighbors have the right to participate in the hearing by asking questions. Neighbors can also testify about their concerns with your project.

While you are not required to be represented by an attorney, and many times property owners appear at hearings them-

selves, any party to a zoning hearing can be represented by counsel. The formal rules of evidence do not apply, but certain information presented can be ignored by the Zoning Hearing Board if it is not deemed to be reliable.

Depending on the nature of the case, the hearing could be as short as 15 minutes or, in more complex cases, last several hours. On other occasions for large or controversial projects, hearings can take multiple evenings and can, in some cases, take months or years for the hearings to finish.

Once the hearing is concluded, the Zoning Hearing Board, as the judge, has 45 days to make its decision and produce a written order. The written decision and order will set forth the reasons that the Zoning Hearing Board either granted approval of your project, or denied your request. In all cases, if you or your neighbors are not satisfied with the decision of the Zoning Hearing Board, you may have rights to appeal the decision to the County Court of Common Pleas. 🗳

Charles D. Garner, Jr., Esquire recently joined the law firm of Wolf, Baldwin & Associates, P.C., which maintains offices in Pottstown, Reading, and West Chester. He has significant experience in municipal representation, zoning, and land use matters. He and the firm have other diverse experience including small business representation, municipal employment negotiation and litigation, contracts and civil litigation, and estate planning and administration. Mr. Garner can be reached at 610.323.7436 or by e-mail to cgarner@wolfbaldwin.com.



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There is a fully stocked Pro Shop at Arrowhead Golf Course. You can buy anything from the golf balls and golfing supplies you need in order to play a round to the clubs, bags, clothing, and accessories that you need to either begin the sport or upgrade your tools of the trade. You can also visit the online store and obtain online coupons at www.arrowheadgolf.net.

Arrowhead has a snack bar at the Pro Shop where you can get sandwiches and sodas at any time during the day. They also have a Snack Shop at the 10th hole where you can get sandwiches on the weekends or use vending machines during the week. There are restrooms at the Snack Shop as well.

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FOCUS ON READING AND WYOMISSING

BUZZ AROUND THE BLOCK

Last month, we featured Reading area businesses. This month's "Buzz" column highlights additional businesses serving the Reading regional marketplace. For more information on these quality businesses, please call the phone numbers listed and visit the websites provided.

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Beginning this fall, Penn State will offer an accelerated Bachelor of Science in Business degree that can be completed in as few as 20 months. Classes will be offered on Saturdays and will be available at three regional campuses: Berks, Brandywine, and Great Valley. The program will provide an option for graduates to move seamlessly into the Penn State MBA.

The program is designed for individuals who have completed previous course work. The program will run in a cohort format, in which students go through all the courses with the same group from start to finish. Each course is seven weeks long and involves a combination of classroom and online learning. This format allows for the creation of a professional learning community with a high degree of personal interaction among faculty and students.

In developing this program design, Penn State assessed the market demand and future employment trends. A recent U.S. Census report indicated that workers with a bachelor's degree earned about \$20,000 more per year on average than workers with a high school diploma. According to the U.S. Bureau of Labor Statistics, by the year 2014, 14 million new job openings will require an undergraduate degree. The Occupational Employment Statistics Survey indicates that jobs requiring a bachelor's degree will grow about 17 percent, and jobs requiring a master's degree are projected to increase by 18 percent. In Pennsylvania alone, it is projected that by 2018, 1.2 million jobs, or 57 percent of jobs, will require a bachelor's degree.

By providing a direct link from the Penn State undergraduate degree in Business to the Great Valley MBA program, individuals will be on a career pathway for professional advancement and future success.

Penn State offers other options for adults to complete career-focused degrees in Electro-Mechanical Engineering Technology, Leadership, Information Sciences and Technology, and Security and Risk Analysis and more. Not all degrees are available at each location.

To learn more, contact a Penn State representative at the Penn State campus closest to you: Walt Fullam, Penn State Berks, WFF1@psu.edu, 610.396.6223; Margaret Bachelor, Penn State Brandywine, MBW10@psu.edu, 610.892.1306.

(See "Focus on Reading and Wyomissing" on page 14)

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BUSINESS PROFILE

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FOCUS ON READING AND WYOMISSING

(Continued from page 12)

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(See "Focus on Reading and Wyomissing" on page 16)

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THE 60/40 HIRING TRAP



By Joseph J. Hirsch, The Accu-Facts Company

Business owners have a lot of things to worry about for sure! Offering a quality product or service means revenue growth and business success, which is the goal of every firm. The key word is “quality,” as defined by your customers or your clients.

Related to this discussion is the idea that the most important asset for any business is the employees of the firm, along with its vendors & other third parties in contact with you and your firm. Therefore, the process of finding and hiring the right people is the key element toward your business success. However, in the business of background screening, studies and personal experiences have shown that applicant statements, along with submitted applicant information, may not be entirely true.

In fact, hiring managers statistically need to deal with an estimated range of 30-48 percent of misleading embellishments and/or outright false information, from

applicants. Half-truths presented as factual statements are a real problem, faced by every owner or manager, so the idea of conducting thorough and complete background screening tasks is essential to every firm. Guesswork or thinking “I know the person” simply does not work in today’s environment.

Today, the overall hiring process, along with industry regulations and matters of statutory compliance, places obligations on the Employer to validate “personal” facts, at the initial steps in the hiring process. This process includes verifying one’s Identity (E-Verify and I-9 guidelines, for example), but then extrapolates to other essential tasks. These “Other Background Tasks” include authenticating one’s criminal record history information (as it relates to the job being offered), including the need to verify and confirm educational credentials, obtaining DMV driving history records, and verifying the candidate has a valid operating license, or confirming the authentic work history of a candidate compared to the statements and information provided by the applicant. The background check process is unique to every individual, and to the job opportunity, but the tasks we conduct and the information we convey are not unique. Rather they are the same for each candidate, and at every firm, with whom we partner our professional resources.

(See “The 60/40 Hiring Trap” on page 17)

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(Continued from page 14)

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THE 60/40 HIRING TRAP

(Continued from page 15)

So, the aspects of a background screening inquiry are varied, but they are precise to each individual. If the information on each of the relevant background checks is validated and confirmed, for each individual, then the hiring manager has completed the strategic first steps to conclude a proper or well-informed hiring decision.

The professional services deployed by "The Accu-Facts Company" helps to corroborate one's Identity, and other purported facts, by conducting the actual field work to make those validations against the statements provided on the Application, on the Resumé, or with any relevant public or non-public information. Vital to each job opportunity, our efforts prove out the factual data and push the hiring process to the next step, for the employer.

"Adverse" or "Derogatory" information discovered by our work efforts does not necessarily mean a person will not be hired for a given job opportunity. The truthfulness, along with the completeness and accuracy of the information provided in a new hiring situation, is deemed to be much more significant to many hiring managers, in most hiring circumstances. Regardless,

the hiring decision is in the hands of the employer, not our firm!

People who place themselves into the 30-48 percent trap are only fooling themselves, but risk regrettable consequences, at a later date, when terminated for falsifying the application or providing false information at the outset. A business owner mitigating hiring risks, with an effective, consistent and FCRA-compliant background screening program, is taking actions to provide for the growth and success each enterprise strives to achieve.

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The Current State of the Real Estate Industry

By Greg Herb, Herb Real Estate, Inc.



As the saying goes, you can only see the past when it's in the rearview mirror, and that same theory applies to the real estate market. Today, with little question, we saw the 'bottom' of the market in

late 2011 and the end of falling prices in 2012. Last year will be looked at as the year of stabilization, and while that same stability continues in 2013, arguably there has been measurable growth in many segments of our market.

Inventory has continued to shrink which has helped to stabilize prices. In fact, in the last two weeks we have witnessed several competitive or multiple offers on properties, something we haven't seen in years! While one should not anticipate a return of the market of the early 2000s and double-digit appreciation, I believe we have and will continue to see modest, steady growth. As evidenced in our most recent stats, the average sales price is up slightly from last year, actually a little under one percent. Moreover, the percentage increase in dollar volume and total units sold is up over double digits from last year, another great sign.

With the amount of inventory being reduced, the average days on market for properties continues to fall. Likewise, the absorption rate for properties in this area continues to fall, as is the case with reduced inventory and increased activity and sales.

Certainly, distressed sales will continue to play a part of the market for some time. This includes both bank-owned properties as well as short sales, where the seller owes more than their property is currently worth. However, we've also seen a reduction in the number of these properties, caused in part by lenders willing to work with homeowners, as well as in some cases, lenders being able to more rapidly expedite the short sale process. However, there continues to be the exception to that process and frustration along with the process.

Lastly, interest rates have continued to be very favorable, adding further to the affordability of real estate. Rates remain at historically low levels both for commercial and residential lending. Additionally, there are a number of beneficial programs available today, making home ownership more attainable. Of course, maintaining a good credit rating and



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having job stability are critical factors in this process. When rates start to inch back or increase, it reduces the amount of home one can afford, as the amount they can borrow for the same monthly payment is reduced.

So, if you look at all the factors— reduced inventory, stabilized and increasing values (if ever so slightly), along with extremely low interest rates, this may be the best time for you to consider investing or purchasing real estate. You might just look back and say, "I wish I would have invested in real estate in 2013!" Please feel free to contact one of our professional agents at either of our offices in Pottstown or Boyertown 610.327.0900 or 610.369.7004 or search for your next property on our website at www.herbrealstate.com. 🏠



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BUSINESS PROFILE

PAUL FAIR ASSOCIATES, LLC



Individuals at or near retirement face substantial change and uncertainty in their financial outlook, and typically have numerous concerns, such as providing for a spouse; inflation; healthcare costs; the prospect of long-term care; preparing legal documents; time management; and viewing their investments and income differently, with concerns about outliving their money. "They have a lot of balls up in the air," explains Paul Fair, a financial advisor who specializes in working with retirees. "There are a variety of issues they need to address."

Did you know that, on average, 40 percent of a retiree's income comes from Social Security benefits? It is estimated that 90 percent of Social Security beneficiaries fail to consider all possible choices available to maximize Social Security benefits before filing the application. To obtain the maximum benefit amount, the best course of action is to consult an expert, such as Paul Fair, a designated National Social Security Advisor, who can clearly explain and discuss the alternatives that are available.

The monthly amount payable to an individual recipient can vary substantially based

on a number of factors such as age, marital status, and job status. Determining exactly what choices are available, and how each would impact on the benefit amount, can be a daunting task. The Social Security office staff will answer questions, but they generally do not offer advice or make suggestions regarding the benefit choices available.

"A married couple generally has 10-12 different options for how to take their Social Security, and that can make a \$20,000 to \$100,000 difference over their lifetimes," Paul explains. "After reviewing any pension options, income from investments and part-time work must be considered in addition to the Social Security selection. Identifying all pertinent information, assessing the impact of various configurations, and determining the best option for each individual circumstance can be a complicated process. Given my training as a National Social Security Advisor and my years of experience as a financial advisor, I am uniquely qualified to guide clients through this challenging process, reviewing all options and answering any questions that may arise," he said.

Paul can generate a personalized report that presents a list of choices based on the specific circumstances of each individual client. Armed with a complete picture of the possible configurations and the benefits each would provide, the client can evaluate all of the alternatives and make an informed decision before entering the Social Security office. The only way to maximize Social Security benefits is to understand all of the options and formulate a plan that best meets your needs.

During the accumulation or growth years of saving for retirement, account fluctuation is easier to accept, Paul explains, especially when market ups and downs may be less noticeable because contributions are flowing into the accounts earmarked for retirement such as 401k, 403b, or IRAs.

(See "Paul Fair Associates, LLC" on page 20)



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(Continued from page 19)

Paul points out that most retirees become more conservative in the retirement or distribution phase and focus on income more than growth. When taking distribution on a retirement account, market fluctuations become more noticeable, especially when there is high volatility such as we've seen over the past 13 years. For example, the current S&P 500 is at about the same level it was in 2000. If you were withdrawing from a retirement account based on the S&P 500 during this time, you probably lost asset value as well as buying power due to distributions, market losses, and inflation.

Paul explains that, when making the transition from the contribution to the distribution phase, most investors want to decrease their riskier equity holdings in exchange for more secure fixed and guaranteed investments. In the current financial environment, there are not many options that provide security as well as a decent rate of return. However, one type of guaranteed investment Paul recommends is the purchase of Structured Settlements, which provide an investor with a pre-determined amount of money over a scheduled time period with a guaranteed yield, generally between five and eight percent.

With the new Patient Protection and Affordable Care Act (also known as Obamacare), planning ahead is very important. "As out-of-pocket healthcare costs rise, I believe it is worthwhile to review the many plans available to see which one will fit your needs best," Paul said. "For example, some people may benefit from the Silver Sneakers exercise program that is available with some of the Medi-gap supplements. Others may be concerned about long-term health issues or coverage for specific medical conditions. Working with an Eldercare attorney may be advisable in some cases."

"Well-rounded strategies can help retirees accomplish their goals," Paul commented. "I have over 23 years of experience working with retirees and those approaching retirement, helping them to get on track to accomplish their goals. If you have questions about retirement issues, or just want a second opinion, we should have a meeting to determine if my services can provide value and assistance to you in achieving your retirement goals."

To learn more, please contact Paul Fair, NSSA, 2917 Windmill Road Suite 1, Sinking Spring, PA 19608; 610.478.9500 or paul@paulfair.com. 📞



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Treasury Announces \$445.4 Million Increase in Small Business Lending by Pennsylvania Participants in the Small Business Lending Fund

Business Lending is Up 38 Percent for SBLF Banks

The U.S. Department of the Treasury recently released a new report showing that Pennsylvania institutions receiving capital through the Small Business Lending Fund (SBLF) continue to increase their small business lending, in total by more than \$445.4 million over their baselines.

This Use of Funds report shows that participants receiving capital through the SBLF boosted lending for the seventh straight quarter. In total, SBLF participants have increased small business lending by about \$8.9 billion since the depths of the recession in 2009. This increased lending represents an estimated 38,000 additional small business loans over baseline levels.

The report also shows that SBLF participants increased their lending by \$1.5 billion more than the prior quarter, representing the second highest increase since the start of the program. Community banks participating in SBLF have increased business lending by 38 percent, a substantially greater amount than a peer group of similar banks across median measures of size, geography, and loan type.

Small businesses play a critical role in the U.S. economy and are central to growth and job creation. In the aftermath of the recession and credit crisis, small business owners faced disproportionate challenges, including difficulty accessing capital.

The SBLF, established as part of the *Small Business Jobs Act* signed into law in 2010, encourages community banks to increase their lending to small businesses, helping those companies expand their operations and create new jobs. Treasury invested more than \$4 billion in 332 institutions through the SBLF. Collectively, these institutions operate in more than 3,000 locations across 48 states. This report includes information on the 320 institutions that continue to participate in the program as of March 15, 2013, including 270 community banks and 50 community development loan funds.

SBLF encourages lending to small businesses by providing capital to community banks and CDLFs with less than \$10 billion in assets. The dividend or interest rate a community bank pays on SBLF funding is reduced as the bank increases its lending to small businesses — providing a strong incentive for new lending to small businesses so that these firms can expand and create jobs. As of December 31, 2012, the average rate paid by community banks on SBLF capital was 1.8 percent. Individual community banks can reduce the rate they pay to one percent if they increase qualified small business lending by 10 percent over their baseline.

For more information, please visit www.sba.gov. For more information on SBLF, please visit www.treasury.gov/sblf.



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The "Spring Market" 2013 has started out with a very promising outlook. Interest rates have remained at an all time low, the over supply of inventory has diminished considerably, and it's rapidly becoming a sellers market again.

Five Reasons A Property Sells

1. Location
2. Price
3. Terms
4. Condition
5. The AGENT you choose

• Whether buying or selling, you are in control of four of these five. The key is to "know your agent." Pick your agent with the same care you would picking a new house to move into. The agent is just as important as the rest of the process.

• Don't forget that market conditions do affect market value, so choose a realtor or lender who knows the difference between the two.

• The home buying process is one of the biggest decisions you will ever make. So be sure to get second opinions and do research. Get every "promise" in written contracts for your own protection.

Avoid the three biggest mistakes buyers can make:

Mistake #1: Choosing the Wrong House

Perhaps the most costly mistake buyers can make when buying a home is choosing the wrong one. The house may end up being too big or too small for the future of



your family. It might need too many repairs, maybe priced wrong or is too far from where you work.

Mistake #2: Choosing the Wrong Lender

Some lenders tack on questionable charges, high interest rates and hidden junk fees. Avoid getting caught in these traps and stick to using local established "brick and mortar" lenders and realtors who will be honest and up front with you from the beginning.

Mistake #3: Choosing the Wrong Agent

When looking for a new home, it's easy to make the previous two mistakes if you choose the wrong agent. Choosing the right house begins with choosing the right agent. 📞

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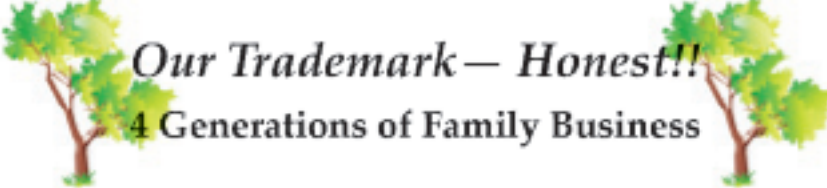
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"We may have all come on different ships, but we're in the same boat now." – MARTIN, LUTHER KING, JR.



LEADERSHIP AND SUCCESS

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

It's always a pleasure to encounter examples of sound business thinking, especially in endeavors that are noble and community minded. Pottstown's Mosaic Community Land Trust, which has dedicated itself to improving the quality of life in a challenged area, exemplifies both of the above qualities. By combining good business sense with genuine concerns for people, the "Mosaic" is emerging as a local force for good.

Like many American communities that were once hotbeds of manufacturing, Pottstown has been profoundly affected by the decline of that sector and now struggles to reinvent itself. With a high unemployment rate and consequent erosion of its tax base, the community is seriously in need of new ideas and fresh perspectives. In that sense, the Mosaic represents a concept whose time has come.

A grassroots initiative

The driving forces behind the Land Trust's activities are twofold: (1) a love for Pottstown and (2) a strong desire to see it revitalized, economically as well as culturally. It consists of a group of energetic and concerned citizens who appreciate the needs of the community and who also have some very positive ideas about what Pottstown can become.

Initially founded in 2010, the Land Trust was the brainchild of retired United Airlines pilot David Jackson, Pottstown attorney Dave Garner, urban planner Sue Repko, and Montgomery County assessor Chris Huff. Over the course of the past three years, the group has attracted a diverse and impressive array of professionals and begun to build a non-profit organization dedicated to making Pottstown a great place to live, work, and do business.

Envisioning a bright future

The Mosaic Community Land Trust has been patiently working behind the scenes to develop a clear vision for Pottstown's future and acquiring the resources to help bring that future about. One purpose of the Community Land Trust (CLT) is to make high quality, but affordable housing

(See "Leadership and Success" on page 28)



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LEADERSHIP AND SUCCESS

(Continued from page 27)

available to families with limited incomes, but who are also willing to take the responsibility of maintaining the property as their own.

The economics and psychology underlying the CLT model are a little too complicated to elaborate on here, but can be reviewed on the Web by going to <http://pottstownclt.wordpress.com>. I'd strongly suggest a visit to that site.

Saving neighborhoods

In other parts of the country CLTs have been successful at reducing the exploitation of low income neighborhoods by unscrupulous landlords who are only in it for the buck. By putting the housing into the hands of responsible residents rather than real estate speculators, property values and the quality of life are maintained in neighborhoods that might otherwise deteriorate.

Much needed leadership

But it's not only about economics and real estate— it's about lives. The CLT model includes cultivating a sense of involvement and ownership among residents. And the Pottstown Mosaic Community Land Trust is bringing a

diverse array of organizations and individuals together in creative and constructive ways to work at making the downtown area an attractive place to businesses, residents, and visitors.

There will be obstacles, but the group is too knowledgeable to expect immediate gratification. They're well aware that it won't be easy and won't happen overnight. In addition, they're diligently educating themselves regarding communities in which the efforts of other CLTs have been successful.

Sound strategic planning

The problems facing towns like Pottstown are not simple ones to solve. They require attention to an array of inter-related elements, including cultural, economic, and technical factors. Community based initiatives often generate less than desirable results because people attempt to deal with problems as though they are independent of one another and can be treated separately.

The leadership of the Mosaic Land Trust, in its wisdom, is entertaining no such illusions. The strategic plan they've developed

(See "Leadership and Success" on page 30)

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BUSINESS PROFILE

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We're in business because of our customers. It's great meeting and working with homeowners on projects that mean so much to them. People who care about their homes are our best clients. We make the extra effort

needed to ensure they have a good experience with us, and can be proud of the end results of their project, and it all starts with good design, which is an important part of what we do at R & M Construction Co.

Good design will reflect your tastes and sensibilities, while helping us to work within your budget. Many people wonder when they get past the "thinking about it" stage of their project how they should proceed. Call us — we like to start at the beginning! In many cases, we can help with suggestions and ideas; we also know when to bring in a professional designer or architect. Good design costs money, and it is money well spent. The costs of poor (or no) design are lasting, and you will live with regrets: a room layout that isn't quite right, a missed



opportunity for convenience, losing that "wow" factor, not getting just what you dreamed about. Professional planning is the first step towards getting what you really want.



We can work with an architect or designer to give you a meaningful idea of costs as you begin a planning process, which can help with budgeting before finalizing design. You may decide to scale back, go with your dream, or in some cases not to proceed at all. We have found that once we get past the simple projects, a free estimate is worth exactly what you pay for it. So while we won't promise a free estimate for every situation, we will promise a free consultation, and we can go from there with a plan to maximize your remodeling satisfaction. 📌

BUSINESS PROFILE

H & F TIRE SERVICE

With spring here, and summer around the corner, it's probably time to get those vacation travel plans ready. H & F Tire Service, family owned and operated since 1967, 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 to be 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.

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LEADERSHIP AND SUCCESS

(Continued from page 28)

acknowledges that fact and specifies a broad array of factors that will have to be addressed in concert to bring about desirable change.

Getting people involved

The first project undertaken by the Land Trust has already begun to demonstrate its worth. Acquiring a small plot of land at 423 Chestnut St., the Land Trust has established a "Community Garden" and recruited residents in that immediate area help make it a beautiful and pleasant resource for the neighborhood.

Nothing establishes relationships and builds a sense of community like working together on practical, tangible tasks that everyone can feel good about. The Garden is a demonstrated success, to the point where it now requires a manager to oversee its maintenance and further development.

Starting with small successes

Though limited in scope, this project represents an important first step as a goal successfully achieved. It's a symbol of what can be done when you bring people together in the right ways for the right reasons. When properly executed, the CLT model works.

Financial support

Actually, the Mosaic's Community Garden is more than a symbol— it's an accomplishment that demonstrates some tangible benefits of the Land Trust's approach to building a better Pottstown. Besides its intrinsic value, it also shows potential financial supporters that any dollars they're considering contributing will be well spent and yield fruit— literally.

The group's strategic plan also includes an array of contingencies for generating the financial support that will be necessary to sustain its work. Rather than attempt to articulate those here however, I'll again suggest that you visit the Land Trust on the Web <http://pottstownclt.wordpress.com> and see for yourself that its planning is sound, practical, and realistic.

Leading by example

Underlying all successful revitalization efforts are values that identifiable, consistent, and that serve as models for the rest of the community. The Land Trust has these articulated in its strategic plan. Among these are a spirit of cooperation, a sense of service, and a dedication to bettering the lives of others.

(See "Leadership and Success" on page 32)

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FOR SALE- (202068) DOUGLASS TOWNSHIP, BERKS COUNTY- (3.4)- ACRE LOT IN INDUSTRIAL PARK WITH APPROVED LAND DEVELOPMENT PLAN TO CONSTRUCT UP TO 27,000SF OF FLEX SPACE. OWNER WILL ALSO CONSIDER CONSTRUCTING THE BUILDING IF A TENANT IS SECURED. CALL FOR DETAILS. **\$475,000**

FOR SALE- (202114) 301 S. RAILROAD STREET, MYERSTOWN- FORMER PERSONAL CARE FACILITY. 15 BRs IN MAIN BLD. 3RD FL. FEATURES 1BR OWNERS APT. 1BR UNIT AT REAR OF PROPERTY. POSSIBLE APARTMENT CONVERSION AND OWNER FINANCING. LARGE 7,346SF PROPERTY ON CORNER LOT IN QUIET NEIGHBORHOOD. **Reduced \$189,000**

FOR SALE- (202122) 124 NORTH CHESTNUT STREET, BRYERTOWN- 3,825SF PLUS LOWER LEVEL (BASEMENT)-50% FINISHED. CONTAINS TWO POWDER ROOMS. MANY POSSIBILITIES. **ALSO FOR LEASE-\$2,500 PLUS UTILITIES. Reduced \$189,000**

FOR SALE- (202124) 115 HIGH STREET, POTTSTOWN- COWTOWN 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. **\$174,000**

FOR SALE- (202132) 3575 SCHUYLKILL ROAD, SPRING CITY- EAST VINCENT TOWNSHIP COMMERCIAL PROPERTY, HIGHWAY EXPOSURE. FEATURES INCLUDE PUBLIC SEWER, ONSITE WELL, GAS HOT WATER, ONSITE GAS, 200AMP ELECTRIC SERVICE. **\$600,000**

FOR SALE- (202134) 1500 S. HAMOVER ST., POTTSTOWN- COMMERCIAL BUILDINGS, ALL OF THE BUSINESS EQUIPMENT AND PRODUCTS ARE EXCLUDED FROM THE SALE OF PROPERTY. **\$2,000,000**

FOR SALE- (202137) 656 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- (202140) 1530 S. HAMOVER 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- (202144) 1033 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**

FOR SALE- (202146) 1001 N. HAMOVER ST., POTTSTOWN- NEWER 3 UNIT APARTMENT BUILDING. ALL UNITS ARE 2BR AND FULLY LEASED. 8 RANGES and 8 DISHWASHERS INCLUDED IN PRICE. CALL FOR INCOME & EXPENSES. **Reduced \$555,000**

FOR SALE- (202151) POTTSTOWN AUTO BODY/AUTO REPAIR SHOP- 3,000SF, 5 BAYS, PAINT BOOTH, 4 OVERHEAD DOORS. BUILDING IS IN GOOD CONDITION WITH REAR FENCED AREA FOR STORAGE. READY FOR YOUR BUSINESS. **\$158,000**

FOR SALE- (202152) 320 N. CHARLOTTE ST., POTTSTOWN- (5) UNIT W/ GREAT TENANTS AND FULLY OCCUPIED. GOOD CASH FLOW & ALL RENTS ARE WAY BELOW MARKET VALUE. EACH TENANT PAYS THEIR OWN HEAT & HOT WATER. SOME NEW REPLACEMENT WINDOWS. CALL FOR DETAILS. **Reduced \$104,900**

FOR SALE- (202153) 13929 KUTZTOWN RD., FLEETWOOD- FORMER KIRBYVILLE HOTEL. STRUCTURALLY SOUND BUILDING ON 1 ACRE WITH 50 CAR PAVED PARKING LOT ON BUSY ROUTE 222. INTERIOR NEEDS COMPLETE RENOVATION. **DRASTIC PRICE REDUCTION TO \$249,000**

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FOR SALE- (202154) BERKS COUNTY 42.8 ACRES- Rt. 100 & MONTGOMERY AVE., NEW BERLINVILLE. MANY POSSIBILITIES, LOCATED ON MAIN HIGHWAY. CALL FOR DETAILS. **\$3,000,000**

FOR SALE- (202155) BERKS COUNTY 27.43 ACRES- MONTGOMERY AVENUE & ROUTE 100, NEW BERLINVILLE. POTENTIAL DEVELOPMENT. PREVIOUS PLANS AVAILABLE. CALL FOR DETAILS. **\$1,990,000**

FOR SALE- (202157) 256-280 BEN FRANKLIN HIGHWAY- BRIDGEBORO- COMMERCIAL PROP. ON 2.6 ACRES OF LAND. LARGE COLONIAL HOUSE PREVIOUSLY UTILIZED AS BEAUTY SALON. L.G. BANK BARN FINISHED ON UPPER AND LOWER LEVELS. OVER 30 PARKING SPACES AWIL. HEAVILY TRAVELED MAIN ARTERY. ATTRACTIVE OWNER FINANCING **\$525,000**

FOR SALE- (202158) 390 W. RIDGE PIKE, LINERICK- LINERICK AREA. 5 FLEX INC. COMMERCIAL STORE FRONT W/4 APARTMENT UNITS ON 1 ACRE LOT, 2 CAR GARAGE. POSSIBLE ENTRANCE ON 2 MAJOR ROADS. **\$414,000**

FOR SALE- (202162) BERKS COUNTY APPROVED 19 LOT SUBDIVISION- SIZE OF LOTS RANGE FROM 1 ACRE TO 7 ACRES. CALL FOR DETAILS. **\$775,000**

FOR SALE- (202164) 4 ASH ST., W. POTTSGROVE- .96 ACRE COMMERCIAL VACANT LOT SITUATED CONVENIENTLY ON ROUTE 422, 724 AND 100. BRING YOUR BUILDER AND YOUR PLANS. PUBLIC WATER, SEWER AND GAS AVAIL. **\$724,000**

FOR SALE- (202165) 117-119 N. FRANKLIN STREET, POTTSTOWN- GREAT OPPORTUNITY TO OWN AN INCOME PRODUCING MULTI-UNIT PROPERTY. 2 ATTACHED BUILDINGS WITH ONE COMMON BASEMENT. EACH BUILDING HAS ITS OWN TAX ID# AND SEPARATE UTILITIES. BUILDING #117 HAS THREE (2) BEDROOM UNITS and BUILDING 119 HAS TWO (2) BEDROOM UNITS. CALL FOR DETAILS. PRICE INCLUDES PARCEL ID# 16-00-10420-004. **\$179,500**

FOR SALE- (202167) 1268 Reading Rd., BOWMANVILLE - 4,380SF OFFICE BUILDING- 9 PRIVATE OFFICES AND 5 WORK STATIONS ON LARGE MACADAM PARKING LOT IN LANCASTER COUNTY. CLOSE TO TURNPIKE, READING AND NEW HOLLAND. MMT CONDITION. USES INCLUDE MEDICAL, LEGAL, INSURANCE OR RETAIL. **\$363,000**

FOR SALE- (202171) 342 S. STREET, POTTSTOWN- INVESTMENT PROP. CONTAINING 2 BUILDINGS. FIRST BLDG. CONSISTS OF 3 APARTMENTS W/ 1-3BR; 1-2BR AND AN EFFICIENCY. SECOND BLDG. CONSISTS OF 2BR APARTMENT, STORE FRONT AND 3 GARAGES. TENANTS PAY THEIR OWN HEAT, ELECTRIC AND TRASH. RENTS ARE BELOW CURRENT MARKET VALUE AND COULD BE RAISED. **\$160,000**

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FOR SALE- (202176) 371 CIRCLE OF PROGRESS, POTTSTOWN- SITUATED IN THE POTTSTOWN AIRPORT CAMPUS. 15,000SF OFFICE/WAREHOUSE BUILDING ON 5-ACRES. EXPANSION TO CURRENT BUILDING IS POSSIBLE. DRIVE IN OVERHEAD DOORS AS WELL AS LOADING DOCKS. OFFICE SPACE. GARAGE SPACE AS WELL AS WAREHOUSE SPACE. MANY POSSIBLE USES IN THIS WELL CONSTRUCTED BUILDING. CALL FOR DETAILS. **\$950,000**

FOR SALE- (202177) 2105 EAST HIGH STREET, POTTSTOWN MEDICAL OFFICE BUILDING- SITUATED WITH GREAT EXPOSURE ON HIGH ST. IN LOWER POTTSGROVE TWP. 4,360SF OF MEDICAL USE ON TWO FLOORS. FULL BASEMENT FOR STORAGE FOR EASY ACCESS AND OFFSTREET PARKING LOT. HANDICAP ACCESSIBLE, WELL MAINTAINED AND READY FOR YOUR CLIENTS. **\$500,000**

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SOLD- (202149) 302 STATE STREET, HAMBURG-

SOLD- (202185) 213-215 PINE FORGE ROAD, PF-

PENDING- (202159) BERKS COUNTY 9.78 ACRES-

FOR SALE- (202179) 58 N. FRANKLIN STREET, POTTSTOWN- GARAGE AND AUTO REPAIR BUSINESS. THIS BUSINESS HAS BEEN ESTABLISHED ALREADY & VERY SUCCESSFUL. THE PRICE INCLUDES BUILDING & BUSINESS. THIS GARAGE HAS BEEN UPDATED & MAINTAINED WITH NEW OFFICE, TILE FLOORS, NEW WINDOW & DOOR, REFRIGERATOR & CUPBOARD. NEW ALUMINUM FENCING SURROUNDING THE ENTIRE PARKING LOT. LOT HOLDS UP TO 60 CARS. 2 LARGE BAYS WITH LIFTS. **\$275,000**

FOR SALE- (202182) 101 N. YORK ST., POTTSTOWN- CORNER LOT WITH NO UTILITIES ON SITE. EASY ACCESS TO PUBLIC WATER & SEWER CONNECTIONS. **\$12,000**

FOR SALE- (202183) 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. **Reduced \$275,000**

FOR SALE- (202184) 4.26 ACRES ZONED COMMERCIAL- FULL SERVICE GARAGE, MOTOR HOME CONSIGNMENT DEALERSHIP PLUS 4 RESIDENTIAL RENTAL UNITS. **\$900,000**

PENDING- (202186) 588 E. HIGH ST., POTTSTOWN- EXCELLENT CONDITION (5) UNIT APARTMENT BUILDING. ADDITIONAL INCOME FROM 2 CAR GARAGE. RECENTLY REPAINTED (INTERIOR & EXTERIOR), NEWER HEATER & CARPET, WITH MANY MORE UPDATES. RENTS ARE BELOW MARKET RENTALS. GREAT POTENTIAL. **\$159,999**

FOR SALE- (202187) POTTSTOWN (8) UNIT COMMERCIAL INVESTMENT PROPERTY- (2) COMMERCIAL RETAIL SPACES, (4) APARTMENTS, (1) GARAGE AREA, and (1) LARGE STONE AREA. GROSS ANNUAL INCOME CURRENTLY EXCEEDS \$82,000/YR. CALL FOR DETAILED INCOME AND EXPENSES. **\$219,999**

FOR SALE- (202188) 112 ACRES OF PRIME DEVELOPMENT LAND- 1/8 MILE FROM I-78, NEW BETHEL PARK AND NEW PET SMART & DOLLAR GENERAL DISTRIBUTION WAREHOUSES. **\$4,500,000**

FOR SALE- (202189) LOWER POTTSGROVE INVESTMENT PROPERTY- (4) RENTAL UNITS SITUATED ON 2 PARCELS BEING SOLD TOGETHER. DETACHED 3 CAR GARAGE, ALL UNITS WELL MAINTAINED WITH GOOD RENTAL HISTORY. CALL FOR DETAILED INCOME AND EXPENSES. **\$280,000**

Listings For LEASE

(201012) 1200 East High Street, Office Building, Pottstown- Suites from 200-1,000SF. \$12.50/SF includes all utilities.

(201033) North Keim Street, North End, Pottstown- 1,850SF retail/office space, plenty of offstreet parking. \$8-10/SF

(201070) 100 Porter Road, Pottstown- Professional office building situated in the INMED vicinity of PMMC. Handicapped accessible, elevator, ample parking and various size suites from 200-800SF. Competitive rates and flexible terms. Call for more details!

(201080) Lamon Street, West Pottstown- 10,000SF to 15,000SF warehouse/light manufacturing with office space. Loading dock and overhead doors. Call for rates.

(201088) 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.

(201112) 933 North Charlotte Street, Pottstown- 1 office suite available. Approximately 1,000SF w/b bathroom, internet availability and on the bottom floor. This suite is set up for a medical office with plumbing in exam rooms. \$1,005/Month + utilities.

(201114) 1153 Main Street, Linfield- Downtown office complex with over 8,000SF. Can be subdivided into smaller suites, great location. Call for details.

(201118) Manalawny Road, Bryertown- 1,200SF retail/office space w/powder room. Possible storage space behind offices/retail area. \$900/month + heat & electric. Call for details.

(201124) 215 East 1st Street, Birdsboro- Stone front with curb appeal on busy Birdsboro street now available. Includes basement storage, conference/work room & powder room. \$445/Month. Tenant pays heat (gas), hot water (gas), electric, snow removal, air conditioning (elec), and trash

(201125) 208 E. Main Street, New Holland- 20,000SF (MIL) building on Main Street in New Holland. Lower level is currently leased by M & L Bank with a long term lease. Main level consisting of 9,250SF now available for lease at \$9.00/SF NNN + CAM. Space has walk in access from Main Street or from rear parking lot. Owner will consider elevator installation and also division of space. Long term lease w/5 year minimum only considered. **Will sell for 2 million.**

(201120) 1268 Reading Road, Bowmanville- 4,380SF Professional Office Building. Ideal for medical or legal offices. Many other possible uses. Building is completely updated w/all modern amenities including lunch room, 9 private offices, conference room & 5 other work stations. Oversized storage space. Geothermal heat, room to expand. Convenient location close to turnpike, Reading, New Holland, etc. Also available for sale. \$3,600/Month (Gross Lease)

(201132) Route 100 & Farmington Avenue, Pottstown- Brand NEW Office Building situated off Rt. 100 between Pottstown & Bryertown. 2,500SF available in 2 story office building. Owner will fit out space to suit. Call for details on rates and availability. \$15.00/SF Triple Net

(201134) 371 Circle of Progress, Pottstown Airport Campus- 4200SF warehouse, 2000SF attached garage area and 600+/- office space. Can be leased together or separately. Loading docks and drive-in overhead doors. Call for rates.

(201135) 2103 E. High St., Pottstown- Medical office bldg., situated with great exposure on High Street in Lower Pottsgrove. 4,360SF +/- to be leased. Offstreet parking lot. Call for terms and rates

(201136) 355 Circle of Progress Drive, Pottstown- 1770+/- SF of Pottstown INDUSTRIAL office space for lease. Close to Airport and other major thoroughfares. This space has 3 offices, operations/comm. office, outer office, vestibule, kitchenette & 2 bathrooms. Also available parking for approx. 15 cars on the side of the building + a drop off area in front of building. There are many possible uses: gym/training/school or general offices. Call for details. \$1,135/Month

(201137) 1071 Route 100, Bechtelsville- 2,000 + retail/office/commercial space with powder room. Many possibilities with plenty of parking. Call for details. \$1,100/Month + utilities.

(201138) 258 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

(201139) 256-260 E. Ben Franklin Highway, Birdsboro- 2.6 Acres featuring large 2.5 story colonial house w/hallway 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 featuring 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-\$8/SF. **Also For Sale at \$525,000.**

(201140) 20 Sunnybrook 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.

(201141) 56 S. Adams Street, Pottstown- Former Map 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.

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LEADERSHIP AND SUCCESS

(Continued from page 30)

Naturally flowing from these core values is a commitment to promoting health and wellness within the community, which the Mosaic has also clearly established as a priority. It's not just lip service either. It's all about stepping forward to take the lead in making these things happen.

History has shown us repeatedly that the most effective leaders have been those whose respect and concern for others have defined their missions. We've already seen the results of greed and self-interest, which have led to the degradation and decline of our communities. In sharp contrast, the Land Trust represents the kind of values associated with recovery and revitalization.

Arts and entrepreneurship

Rounding out the group's vision for Pottstown's future is strong support for both the arts and entrepreneurship. No question that these two are complimentary forces when it comes to transforming communities. As we've seen so often in the past, as one goes, so goes the other.

Regarding the arts, ArtFusion19464 and the Steel River Playhouse are other bright spots in Pottstown that need and deserve the support of the community. The Land Trust is an active supporter of these and similar facilities. It has also included partnering with schools, churches and businesses as essential components of its strategic plan for helping to improve the quality of life in Pottstown.

A community effort

Only by promoting the positive values of participation and involvement can any troubled community reinvent itself. Pottstown has a number of organizations that are dedicated to its revitalization. The problem so far, however, has been one of coordination and cooperation.

The Mosaic Community Land Trust has chosen to lead the way in bringing these organizations together with the residents of Pottstown in a concerted effort to create a bright future for the borough. It will, however, take work.

(See "Leadership and Success" on page 34)

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POTTSTOWN PERSON OF THE YEAR

Pottstown Rotary is accepting applications for person of the year award of 2013. The award has been given by Pottstown Rotary for the past four years. It has been awarded to little known personalities that have done big things for the borough of Pottstown and the community nearby.

Applications for the award must be submitted by June 15th 2013 and the award will be presented on Wednesday Sept. 11th 2013. The general public is invited to attend the event which is held at the Rotary Pavilion at the Riverfront Park.

Previous honorees have been Marta Kiesling, Aram Ecker, Bill Sharon and John Armato. The winner of the award will be selected for expertise in one or several of these categories Art: Business: Education: Health: Non Profit Public Service: and Political Expertise.

Applications can be obtained from Charlie Koenig at 610.489.9652. Biographies are an important part of the selection process. 📄



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Blast From The Past Wins 2013 Golden Builder Award

Blast From The Past Street Rods, a hot rod, custom car, and restoration shop in Pottstown, recently received the "2013 Golden Builder Award" at the 15th Annual Hotrod & Restoration Trade Show March 14-16, 2013 in Indianapolis, IN. This gathering of the industry's top builders is among the most prestigious in the hot rod, custom vehicles, classics and antiques, trucks and muscle cars industry.

Blast From The Past received "The Golden Builder Award" for their re-creation of the "69'er," a Candy Red 1934 Ford with padded Carson top, canted quad headlights, and supercharged 1956 Oldsmobile engine. The original "69'er" was built by the famous Alexander Brothers of Detroit, MI and was one of the most awarded hot rods of the 1960s and was featured in many rod and custom magazines.

At the 2012 Detroit Autorama, the "69'er II" received the prestigious "Alexander Brothers Award" and a "Best in Class Award" in recognition of the visual appeal, build quality and detailed authenticity to the original car. The "69'er II" has gone on to win "Outstanding Street Rod — Show Class" at the 2012 & 2013 NorthEast Rod and Custom Nationals; was an invited "Builder's Showcase Vehicle" at the 2012 NSRA Street Rod Nationals in Louisville, KY; "First Place— Total Custom" and "Best of Show" at the 23rd East Coast Indoor Nationals in Timonium, MD; was a "Feature Car" in the Fall 2012 issue of Street Rodder Premium magazine; and a Fall 2012 "Catalog Cover Car" for California Car Cover.

For more information, please contact Bill Borneman at Blast From The Past 610.327.4366. 📄

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LEADERSHIP AND SUCCESS

(Continued from page 32)

A catalyst for change

The group is providing the direction and the opportunities for the rest of the community to get involved. By serving as a catalyst for change, the Mosaic has taken the first steps toward making Pottstown a great place to live, work, and do business.

The group's optimism and energy is refreshing and uplifting. Take some time and get to know the folks involved with the Land Trust. Visit them on the web, and take a run past the Community Garden at 423 Chestnut Street. They're an impressive and inspiring lot whose mission I'm sure you'll want to support. 🗑️

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

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The family tradition that carries over to today started in 1953 when PGA golf pro Walter "Buddy" Heckman purchased the course. As a pro, Buddy accumulated many golf accolades, including 20 career hole in ones, PA State Public Links Champion and the holder of the course record at the Manor with a score of 59. After Buddy's retirement in 1994, his son Michael continued the tradition and later invited his wife Cheryl to help run the business and help build the area's largest offerings of clinics for golfers of all skill levels. If you need assistance with your game, the Manor Golf Academy offers programs for every golfer. The most popular program by far is the PGA initiated and supported program, Get Golf Ready in 5 Days for \$99. Manor Golf Club is one of the 2,500 facilities nationwide to offer this extremely popular program and is the only course in the area certified to host the program. This season, there are 16 sessions offered during the season, including

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session for students only, seniors, and women. Get Golf Ready is a great way to learn the game of golf or improve your game. For \$99, the golfer receives 5, 75-minute lessons with a PGA instructor which includes all aspects of the game... putting, shipping, irons, driving and even time on the course with the instructor.

It is very beginner friendly... Manor Golf Club has clubs for you to borrow and also gives you five free small buckets of balls and a free greens fee for participating. In addition to the Get Golf Ready Program, Manor also offers Junior Summer Camps and Clinics, women's clinics,

(See "Manor Golf Club" on page 36)

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MANOR GOLF CLUB

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family clinics, and junior playing programs on Friday in the summer. Information on all our offerings can be found on our website at www.themanorgolfclub.com.

Manor Golf Club also hosts many leagues to keep you active in your game... we have a senior's league Tuesdays and Thursdays, Ladies' leagues on Wednesday mornings and team matches on the weekends. No time for a full 18? No problem, we have 9-hole leagues weekly and 9-holes rates. On Monday evenings, we have our very popular 'No Stress Ladies Drop in Golf League.' This league is all about fun and meeting other women golfers. Drop by anytime between 5 and 6pm and bring you friends or we will pair you up with other golfer-the format is always simple and fun-usually a better ball format with a theme night. Our most popular traditions include the Ladies' Wine N Nine and our Chocolate N Nine. Tuesday Night is our Beginners golf league that tees off at 6pm. On Wednesday night, it's guy's night out with our Men's drop in league. This 9-hole league tees off at 5pm and is open to golfers of all levels and is a 'no commitment league'... simply play when you can. On Thursdays at 6pm we host our Couple's League, which makes a great date night with an emphasis on fun with 9 holes of a better ball format. Great Fun is to be had in any league at the Manor!

In addition to the Great Value our clinics provide, there is great value for the regular golfer and families! We have senior rates (\$26 weekdays to ride), student rates (\$20 weekdays to ride) and affordable golf for families. After 5pm on Fridays, Saturdays and Sundays, we offer our Family 9 N Dine program... where for \$9 per person, you can play 9 holes with a cart, and have a hotdog and a small soda as long as adults are accompanied by youth. Also, junior golfers 15 and younger play free weekdays anytime and weekends after 2pm when accompanied by a paying adult. We also are one of player's favorite courses in the Tee Time Pass Book and also have our own special rate pass, the Manor Value Pass where golfers pay a net round price of \$22 for 18 holes with cart.

With newly remodeled pro shop and the latest in Taylor Made and Titleist merchandise, our new head golf pro, Patrick Spang, would be happy to assist you with any of your golf equipment /accessory needs. Patrick Spang is a PGA golf professional with more than 15 years experience in the golf industry and holds a BS in Telecommunications from Kutztown University. He has developed extensive knowledge of the golf swing and communicating instruction to players of all ability levels by conducting individual lessons, golf schools/clinics, and junior programs. He also has experience in fitting equipment to the skill level and budget to all players.

At the Manor, we have taken on the challenge of preserving the old world charm of this turn of the century layout while providing golfers in Eastern PA with Great Value, Great Views, Great Fun... Great Golf! 🏌️



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Sharif Omar, Pottstown
Memorial Medical Center

IMMEDIATE PAST CHAIRMAN

Terese Brittingham, Broker/Owner,
Keller Williams Realty Group

SOLICITOR

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

SECRETARY

Eileen Dautrich, President, TCACC

BOARD OF DIRECTORS

Brad Borneman,

The Body-Borneman Companies

Bill Breslawski,

Maillie, Falconiero & Co., LLP

Matt Campbell, Global Advanced Metals

Ross DeSimone,

Corporate Psychological Resource Center

Tom Dougherty, Exelon Corporation

Joe Fava, Clothes to Home Dry Cleaning

Richard Graver, Victory Bank

Frank Strunk, National Penn

David Kraybill, Pottstown Area Health &
Wellness Foundation

Rick Lewis, Lewis Environmental, Inc.

Al Matarazzo, Main Line Financial Advisors

Steady Moono, Montgomery County
Community College

Baran Schultz,

Schultz Technology Solutions, LLC

PRESIDENT'S MESSAGE –



Last month I wrote about **advocating** for each other and supporting your fellow Members and displaying your 2013 Chamber Member Decals. This month I would like to highlight our recent activities focused on our mission.

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

To determine where our Pro Business Council and Board should focus their efforts, we distributed a short legislative priorities survey in January 2013. Thank you for your assistance and participation and for completing this survey sponsored by the TCACC Pro Business Council. The results of the survey will help the committee decide what initiatives to focus on this year. Most of the responses came from organizations with 10 or less employees and were from Members throughout the tri-county area. Survey participants expressed that the top issues impacting their businesses included: Affordable Health Care, Business Tax Rates,

Payroll Taxes, Insurance Costs, Fuel Costs, and Traffic/Transportation/Infrastructure Issues.

Receiving 66.7%, the issue that our members are the most concerned about is Affordable Health Care. In an effort to help our Members understand this complex issue, we are featuring this issue as the topic of discussion at the **June Membership Breakfast**. Joseph F. Shirley, Employee Benefits Consultant, Maillie, Falconiero & Co. will present "Health Care Reform and Employer and Individual Mandates and Penalties." June's Breakfast will be held on Thursday, June 13 at 7 AM at Brookside Country Club, Prospect & Adams Streets, Pottstown, PA 19464.

As you can see, our Pro Business Council has been very busy after reorganizing over one year ago. The group meets every third Monday at 10 AM at the Chamber Office. At the April 15 meeting we welcomed Kori Walter, District Director for Congressman Gerlach as our guest speaker. A summary of Kori's remarks at the meeting can be found on page 42. The Chamber is looking for committee volunteers to join in the discussions pertaining to legislative issues, municipal issues, and environmental topics. Please contact me if you would like to participate.

CONNECT WITH YOUR TRICOUNTY AREA CHAMBER:

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

Eileen Dautrich, President, eileen@tricountyareachamber.com

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

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

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

Betsy Chapman, Sales Associate, betsy@tricountyareachamber.com

Melissa Shainline, Administrative Assistant, melissa@tricountyareachamber.com

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."

– unknown author

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!**

Lindt Chocolate
Philadelphia Premium Outlets
18 Lightcap Rd., Suite 1029
Pottstown, PA
610.970.2403
www.lindt.com

Gift / Specialty Shops

For more than 165 years the Lindt Master chocolatiers have refined the chocolate making process from a cocoa bean selection to their final creations. Lindt offers a wide selection of chocolate creations from Lindor truffles and Excellence bars to an always changing selection of European specialties. Free samples are available to all who visit the shop.

Nathan Altenor's
Janitorial Services, Inc.
615 Grant Street
Pottstown, PA 19464
610.247.8131

Janitorial Services / Supplies

Nathan Altenor's Janitorial Services provides corporate clients with a wide range of services, including vacuuming, floor cleaning, window washing, trash disposal and more. For more information, please contact the company at the provided telephone number.

Peg Calvario, LLC
891 Keim St.
Pottstown, PA 19464
610.310.5433
www.pegcalvario.com

Business Consultants / Career Counseling Services / Management Consultants

With Peg's unique process of courageous conversations, you'll learn how to identify, clarify and utilize your current issues to give you the life you truly desire. She will identify the threats that worry you. The opportunities that excite you. The strengths that give you confidence. And together you'll transform the complexities in every area of your life.

Polaris Productions
304 Sycamore Dr.
Limerick, PA 19468
484.938.8450
www.polarisvideos.com

Video Production Services

Polaris Video Production Company offers a full line of custom video services. They can assist you with a storyboard, and scripting your production. They use industry-standard 3-chip HD digital cameras combined with special effects and innovative camera work. The audio and video are captured using various microphones and professional lighting to add charm and character to your production. They then use a non-linear computer editing system to create a professional presentation with impact.

We R Wireless – Verizon Wireless
Philadelphia Premium Outlets
18 Lightcap Rd., Suite 467
Pottstown, PA 19464
610.323.9980

www.wer-wireless.com
Cellular Phones / Services

We R Wireless is recognized by Verizon Wireless as a "premium retailer," offering quality products and exceptional service. We offer both consumer as well as business solutions.

Wrigley's Business Products and Services
1090B N. Reading Avenue
Boyertown, PA 19512
610.367.0421

www.wrigleysos.com

Office Equipment / Furniture / Supplies

Wrigley's Business Products and Services, in operation since 1991. We've diversified! New products and services include: cleaning and break room supplies, coffee services (traditional and Keurig), 5 gallon bottled water service, promotional and printing, managed printer services, and mobile shredding services.

CHAMBER MEMBERSHIP ANNIVERSARIES

(ACCORDING TO TCACC RECORDS)

HAPPY ANNIVERSARY to the following Members:

35 YEARS
Manatawny Manor

Verizon

33 YEARS
Coventry Mall

27 YEARS
Catagnus Funeral Home

Fellowship Farm
Michael G. Marwick,
D.D.S.

25 YEARS
Pottstown Industrial Complex

10 YEARS
Motel 6 at Tri-County Business Campus

5 YEARS
Penn E&R, Inc.

1 YEAR
AE Solutions, LLC

All About Families Counseling, LLC

The Krill Group

Max & Erma's

Picasso Salon and Day Spa

True To Life Ministries

Member Renewals

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

A. D. Moyer Lumber & Hardware, Inc.

AAA East Central

Berks County Abstract Company

Boyertown Area School District

Buttercup Beads

Community Health & Dental Care

Continental Bank

Fox Rothschild LLP

Fraser Advanced Information Systems

Glasgow Manor, Inc.

Graber Letterin' Sign Co.

Hopewell Furnace National Historic Site

Janney Montgomery Scott, LLC

Little Bitts Services, Inc.

Main Line Financial Advisors, LLC

John Middleton, an Altria Company

Owen J. Roberts School District

Penn Foundation, Inc.

Pottstown Regional Public Library

Quality Inn

Richard A. Zuber Insurance Agency

Smale's Printery

Staples, Inc. #0329

Transamerican Office Furniture, Inc.

Scott A. Weller

Carpentry & Cabinets, Inc.

dba Solar By Weller

Wolf, Baldwin & Associates, PC

Yucha & Associates

Are you Celebrating 25, 50, 75 Years?

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



TRICOUNTY AREA
CHAMBER OF COMMERCE

LEARN WHAT THE CHAMBER HAS TO OFFER

Thursday, May 2, 3:30PM & Tuesday, May 21, 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.

CHAMBER MEMBER UPDATES

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

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



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

Fri., May 10
8 AM – 5 PM

2013 CHICK-FIL-A LEADERCAST

Coventry Christian Schools, 699 N. Pleasantview Rd., Pottstown, PA 19464

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:

Jack Welch, Former Chairman and CEO of General Electric
Andy Stanley, Best-selling leadership author and communicator
Mike Krzyzewski, Head men's basketball coach, Duke University and Team USA
John Maxwell, Best-selling author and leadership expert
Dr. Henry Cloud, Best-selling author and leadership consultant
LCDR Rorke Denver, Navy SEAL and star of the 2012 movie *Act of Valor*
Sanya Richards-Ross, 2012 London Olympic gold medalist, track & field
David Allen, Best-selling author of *Getting Things Done* and productivity expert
Condoleezza Rice, Secretary of State (2005-2009), via exclusive *Simply Lead* video interview

Sponsored By: John Middleton, an Altria Company

Co-Sponsor: Exelon

Breakfast Sponsor: Valley Forge Casino Resort

Lunch Sponsor: Schultz Technology

More Sponsorship Opportunities Available

Tues., May 21
4:30 – 6:30 PM

BUSINESS CARD EXCHANGE

Yucha & Associates, 435 W. Cedarville Rd., Pottstown, PA 19465

- NETWORKING
- REFRESHMENTS
- SPINAL SCREENINGS
- CHAIR MASSAGES
- TOUR OF NEWLY RENOVATED BUILDING
- A WELLNESS PACKAGE GIVE-A-WAY!

Members Only; No Charge

Sponsored By: Yucha & Associates

Thurs., May 23
7:30 – 10:30 AM

"MADE IN THE TRI-COUNTY AREA" Breakfast & Tour - Martin Stone Quarries

Martin Stone Quarries, Inc., 1355 N. Reading Ave., Bechtelsville, PA 19505

2013 marks Martin Stone Quarries' 60th year in business. In 1953 Henry Martin moved to Bechtelsville to fulfill his dream of owning a stone quarry and took over a quarry that was in operation since the late 1800's. Martin Stone Quarries now produces over one million tons of crushed stone per year which is sold throughout the tri state region. It is now in its third generation of ownership and is poised to continue to serve their customers and community for decades to come.

NOTE: Attendees will be treated to a continental breakfast at the Chamber office at 7:30 AM, and then will board a bus for the trip to Martin Stone Quarries.

Members Only; \$10 per Member; Reservations Required

Thurs., May 30

5 – 8 PM

ANNUAL DINNER

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

Cocktail Hour, Dinner, & Speaker

Keynote speaker: Michael Araten, President & CEO of K'NEX

In today's ever-changing business world the ability to innovate can be the difference between you and your competition. In Michael Araten's presentation "Innovation – Be Different or Die – Your Survival Guide for 21st Century Business", he will share the innovation strategies that have made K'NEX and Rodon leaders in their industries.

Returning again this year will be Casino Night! After dinner and presentations you can stay at RiverCrest to enjoy 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.

\$95 per Member; \$150 per non-member; \$850 per table of 10

Platinum Sponsors: Exelon; Media Fusion Technologies, Inc.; PECO; Pottstown Memorial Medical Center

Gold Sponsors: National Penn; O'Donnell, Weiss & Mattei, P.C.; Maillie, Falconiero & Co.

Silver Sponsors: John Middleton, an Altria Company; Lewis Environmental, Inc.; Susquehanna Bank; Valley Forge Casino Resort; Martin Stone Quarries; Keller Williams Realty Group; Pottstown Area Health and Wellness Foundation

More Sponsorship Opportunities Available

8 – 10 PM

EVENTS

Thurs., May 2
3:30 PM

CHAMBER 101

Chamber Conference Room, 152 E. High St., Suite 360, Pottstown, PA 19464*

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., May 21
8 AM

CHAMBER 101

Chamber Conference Room, 152 E. High St., Suite 360, Pottstown, PA 19464*

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

Thurs., June 13
7 – 9 AM

MEMBERSHIP BREAKFAST

Brookside Country Club, Prospect & Adams Sts., Pottstown, PA 19464

Joseph F. Shirley, Employee Benefits Consultant, Maillie, Falconiero & Co. will present on the topic of "Health Care Reform and Employer and Individual Mandates and Penalties". The presentation will focus on the mandates and penalties for employers to offer Affordable Health Coverage to employees and for individuals to acquire Health Coverage.

\$25 per Member; \$50 per non-member

Sponsored By: Main Line Financial Advisors, LLC; O'Donnell, Weiss & Mattei, P.C.; Yucha & Associates

Tues., June 18
11:30 AM – 1:30 PM

WOW LUNCHEON

Frederick Living, 2849 Big Rd. (Rt. 73), Frederick, PA 19435

Tori DeSimone, a "beauty guru" with thousands of followers on Youtube, may only be 15 years old but she already has a steady stream of repeat customers for formal events and live demonstrations. She will be presenting "Make-Up Essentials for Everyday Professional Women". Tori will cover the tools and cosmetic products for both business during the day and for after hours events. Make-up demonstrations and make-overs will be available for anyone interested.

Members Only; \$28 per Member (prepaid); \$36 per Member (invoiced)

Sponsored By: Frederick Living & Schultz Technology

Mon., Sept. 16

GOLF OUTING & CLAMBAKE

Hickory Valley Golf Club, 1921 Ludwig Rd., Gilbertsville, PA 19525



Scene from 2012 Golf Outing & Clambake.



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

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



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



SAVE. SHOWCASE. SHARE.

MEMBER BENEFIT OPPORTUNITIES TO HELP YOU PROMOTE YOUR BUSINESS:

TICKETS TO SUMMER ATTRACTIONS

FEATURED MEMBER BENEFIT OF THE MONTH

AVAILABLE AT THE CHAMBER!

If you are planning your summer excursions, remember YOUR Chamber offers consignment tickets to many summer attractions including:

Adventure Aquarium, Carmike Cinema, Dorney Park, Dutch Wonderland, Hersheypark, Knoebels, Movie Tavern, National Aquarium, Pennsylvania Renaissance Festival, Philadelphia Zoo, Please Touch Museum, Regal Cinema, and Six Flags Great Adventure!

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

WE SHARE YOUR NEWS ON SOCIAL MEDIA



SHARE YOUR STORIES WITH US & WITH THE COMMUNITY

You can now find the TriCounty Area Chamber of Commerce on Twitter @TccacTri

Follow us and get all the most up-to-date Chamber news!

Don't forget you can like us on Facebook and join our conversations on LinkedIn as well!

EVENT POSTING

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

ALWAYS BUY CHAMBER

Remember your ABC's this Spring - ALWAYS BUY CHAMBER!

Use the Business Directory at tricityareachamber.com or on the Chamber's mobile app to view over 400 businesses with products and services for all of your personal and business needs.

JOB POSTING & RESUME SERVICE

The Chamber's **RESUME SERVICE** allows job seekers to submit their resume to the Chamber, where it will be summarized in a listing that will be included right here in the *Route 422 Business Advisor*. This same information will be shared at our Chamber Membership Breakfast (held every other month). Chamber Member companies may then request copies of resumes that are of interest.

This month's resumes include – Administrative Assistant; International Relations; Marketing

You can **POST** your company's **JOB OPENINGS** on our website **FREE** for 30 days. Chamber Members just need to provide the details for the job posting and who the job seekers should contact and send those details to Jeff at jeff@tricityareachamber.com. It's that easy!

RIBBON CUTTING

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

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

THE CHAMBER WILL SUPPLY:

- Red ribbon and giant scissors
 - A photo, taken by the Chamber of the ribbon cutting, will be published in the Chamber section of the *Route 422 Business Advisor*, forwarded to the Chamber's media contacts, and added to the Chamber's social media sites
 - Framed photo commemorating your ribbon cutting
- See recent ribbon cuttings on page 45.

SHARE WITH THE COMMUNITY THAT YOU BELONG TO THE CHAMBER

HANG YOUR CHAMBER CERTIFICATE FOR CUSTOMERS TO SEE

When you joined the Chamber, you were given a plaque stating that you are a Member of our organization. We have decided to replace your wooden membership plaque with a more modern looking framed certificate. The framed certificate includes your company name prominently displayed as well as recognizing your company for your years of participation in your local chamber. Be on the lookout for your framed certificate in the mail after your yearly renewal. When you receive your certificate, place it in a visible location and proudly hang it for your customers to view so that they know they are buying from a TriCounty Area Chamber Member (until then you can leave your plaque in place).

CHAMBER LOGO

Don't forget to include our logo on your website and other marketing material to let your customers know that you are a Member of a local chamber of commerce!

If you need the Chamber's logo, contact Jeff at 610.326.2900 or jeff@tricityareachamber.com.

Did you know a national survey of 2,000 adults reveals that being active in a local chamber of commerce is an effective business strategy because two-thirds of consumers believe that such companies use good business practices, are reputable, care about their customers, and are involved in the community?

WINDOW DECALS

The Chamber has recently sent out window decals with the Chamber's logo. Place on to your store front or on your company vehicles so that customers know that your business is part of a professional business organization. **Let us know that your decal is posted in your store front and we will come by, snap a photo, and share the photo on Facebook and Twitter!**

Call 610.326.2900 or email Eileen at eileen@tricityareachamber.com to tell us about your decal.

MEMBERSHIP LABELS / LIST

Purchase a set of labels with every Chamber Member's primary contact, company name, and address for just \$85, or you can purchase an electronic list with the same information to use multiple times for \$250.

Share your information with the Chamber Membership by purchasing this valuable set of information.

If you are interested in purchasing the labels or the Membership list, contact Jeff at 610.326.2900 or jeff@tricityareachamber.com.

Want \$50 Off:

- An Annual Dinner Ticket, or
- Dues, or
- Newsmagazine Insert, or
- Email sponsorship – FREE

AND Recognition for Growing Your Chamber?

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

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

Call 610.326.2900

or visit us on the web at tricityareachamber.com.



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

WOW - WOMEN OF THE WORKFORCE

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



Dr. Paramjeet Kaur addressing attendees at the April WOW Luncheon.



On Friday, April 5th at Copperfield Inn at Lakeside, Dr. Paramjeet Kaur, Board Certified Breast Surgeon presented attendees with pertinent information about breast cancer prevention. "My goal is to empower women by educating them about new treatment options and to provide local access to preventive and early detection programs," said Dr. Kaur.

Dr. Paramjeet Kaur is a board-certified and fellowship-trained breast surgeon dedicated exclusively to women's breast health, including the prevention, diagnosis and treatment of breast cancer. She is the only dedicated breast surgeon in the Pottstown community.

This event was sponsored by **Pottstown Memorial Medical Center**.



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.

The next WOW Luncheon is **June 18th, 11:30 AM to 1:30 PM at Frederick Living** in Frederick. To register go to tricountyareachamber.com or call 610.326.5158.

THANK YOU!

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

Thank you to Fulton Bank for being the April Coffee Sponsor



Thank you to Best Principled Solutions LLC for being the Chamber's April Email Sponsor.



Thank you to the following companies for being the Chamber's April Newsmagazine

Insert Sponsors:

Glass Slipper Concierge

AAMCO of Pottstown

Brookside Country Club

MARCH BUSINESS CARD EXCHANGE

On March 26th, Chamber Members gathered at Jeffery Jackson Enterprises, Inc. for the March Business Card Exchange. Members were able to network, enjoy live music and refreshments, as well as participate in a business card drawing.



The next Business Card Exchange will take place on **May 21st from 4:30 to 6:30 PM at Yucha & Associates Chiropractic & Wellness Center**, 435 W. Cedarville, Rd., Pottstown, PA 19465.

This event will include spinal screenings, chair massages, a tour of their newly renovated building, refreshments, and as always a great opportunity to network with fellow Chamber Members. Yucha & Associates will also be giving away a wellness package to a lucky attendee that includes: a free consultation, x-rays, two weeks of chiropractic care, one hour long massage, one low back support pillow, and one ergonomic bed pillow.

Register at tricountyareachamber.com, call 610.326.2900, or email kitty@tricountyareachamber.com to let us know you are coming.

Business Card Exchanges happen monthly, are for Members only, and are free of charge!



ABOVE: From left to right: Ned Bloom, Boy Scouts of America - Cradle of Liberty Council; Cathi Marcheskie, Glass Slipper Concierge; Rod Gabel, Yucha & Associates; Jeff Graber, Graber Letterin' Sign Co.

LEFT: TCACC President, Eileen Dautrich, selecting a business card during a drawing from Jeffery Jackson Enterprises, Inc.

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. May's Business of the Month was chosen from a random selection from those registered to date for either the Chick-fil-A Leadercast or Annual Dinner.



John Middleton, an Altria Company, has a long history in Pennsylvania

Middleton is a leading manufacturer and marketer of cigars and pipe tobacco in the United States and has roots that date back to its origin as a retail store in Philadelphia in 1856.

Today, Middleton operates manufacturing facilities in King of Prussia and Limerick. Middleton's *Black & Mild* five-cigar pack is one of the best-selling cigar packages in the United States. Middleton's brands in the pipe tobacco category include *Prince Albert*, *Carter Hall*, *Middleton's* and *Kentucky Club*.

Middleton is proud to partner with the Tri-County Chamber Foundation's "Leadership Tri-County" program, which equips new and emerging community leaders for non-profit board service. Middleton is also a member of the Founders Club for the Pennsylvania Free Enterprise Week, which is a program that creates an educational experience in which Pennsylvania youth work in diverse teams for a week to learn about private enterprise and what it means to our democracy.

Middleton is one piece of a broader presence in Pennsylvania. In 2007, Altria Group, the parent company of Philip Morris USA, U.S. Smokeless Tobacco Company and Ste. Michelle Wine Estates, acquired Middleton as a part of its strategy to expand its U.S. tobacco business holding beyond cigarettes. Middleton now operates as a wholly-owned subsidiary of Altria.

Middleton employs approximately 580 people in Pennsylvania with the vast majority in the Tri-County area. The average tenure of Middleton employees is ten years. About 170 retirees of Altria's companies reside in Pennsylvania and contribute to the state's economic base.

Altria and its operating companies actively support programs that strengthen and enrich the communities where its employees live and work. In 2012, the Altria Companies Employee Community Fund, which includes Middleton employees, donated \$172,000 to organizations based in greater Philadelphia.

Altria's tobacco companies receive tobacco through third-party receiving station in New Holland, Pa.

In addition, almost two billion dollars related to Altria's companies flow through Pennsylvania every year in the form of taxes, small business revenue, donations and income for thousands of Pennsylvanians.

Taxes paid by Altria and its companies, as well as taxes on tobacco sales, represented 5.5 percent of Pennsylvania's total tax revenue in 2012.

John Middleton Company is proud to call Pennsylvania home and looks forward to continuing to build on a long-standing history of success in the Keystone State.

John Middleton
an Altria Company

GERLACH REP SPEAKS AT CHAMBER PRO-BUSINESS COUNCIL MEETING

Congressman Gerlach is the Chairman of the House Ways & Means Committee Working Group on Manufacturing. The Ways and Means Manufacturing Group is one of 11 working groups, along with the Joint Committee on Taxation (JCT), that will review current law and compile feedback on a range of topics from employers such as yourself, stakeholders, tax practitioners, academics, Members of the House of Representatives, and the general public.

Congressman Gerlach has held round table discussions in each of the four counties he represents (Berks, Chester, Lebanon and Montgomery) with the people and companies who work hard every day making products in Pennsylvania that are then shipped all over the world. The focus of these round table discussions has been what changes are needed to make the Tax Code more simple so that we can create the right environment where manufacturers can hire workers, invest in innovation and compete against foreign counterparts.

Among the items that many local employers have raised are:

- The need for making the federal research and development tax credit more simple so that more companies can utilize the tax credit and so that America remains an attractive location for the most innovative companies in the world.

- The importance of Section 179 expensing and "bonus" depreciation to decisions about whether to invest in new equipment and machinery. Congressman Gerlach has supported a proposal that would allow small businesses to deduct immediately investments in new equipment and property valued at up to \$250,000, with the deduction phased out for investments exceeding \$800,000. Both amounts would be indexed for inflation. Without legislation, these levels will revert to \$25,000 and \$200,000, respectively, in 2014. The proposal also makes permanent the current-law provisions allowing computer software and certain investments in real property to qualify for section 179 expensing.

- How lowering the maximum corporate and personal income tax rates to 25 percent and transitioning to a territorial system of taxation would jump start hiring, economic growth.

Congressman Gerlach is optimistic that the House will consider some form of comprehensive tax-reform legislation before the end of the year. Local employers are encouraged to contact Congressman Gerlach's Washington office at 202.225.4315 if they would like to provide suggestions on Tax Code reform.

A special thank you to our current Pro Business Council Members:

Liz Budich – Atris, Inc.

Kayte Connelly – Best Principled Solutions LLC

Mark West – Canteen Berks County

Jaret Mitchell – Chick-fil-A at Royersford

Al Patel – Comfort Inn & Suites

Carmen Italia – Continental Bank

Bill Wellen – FASTSIGNS

Shane Trimbell – GVF

Greg Herb – Herb Real Estate, Inc.

Glenn Ebersole, Jr., P.E. – Hollenbach Construction, Inc.

Terry Engle – Jacquet Mid Atlantic, Inc.

Richard Lewis – Lewis Environmental, Inc.

Daniel Kerr – Limerick Township

Stephen Longacre – The Longacre Co.

Rodney Hawthorne – Lower Pottsgrove Township

Rod Martin – Martin Stone Quarries

Ed Wagner – New Hanover Township

John A. Koury, Jr. Esq. – O'Donnell, Weiss & Mattei, P.C.

David Garner, Esq. – Attorney

Mrs. Susan Davis – Pottstown Regional Public Library

John Mast – Reading Site Contractors

John Theisen – Sanatoga Water Conditioning, Inc.

Brian Seidel – Seidel Planning and Design, Ltd.

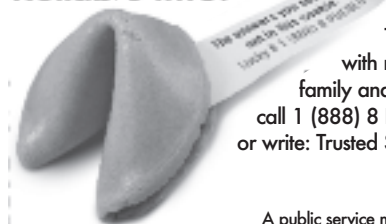
Katrina Belcher – Susquehanna Bank

Brian Loughnane – Synergy Environmental, Inc.

Alex Rahn – Wanner Associates

Patty Barthel – Waste Management of PA

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ANNUAL DINNER: COMING MAY 30TH

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TOP 5 REASONS TO ATTEND THIS YEAR'S ANNUAL DINNER

#5 – YOUR COMPETITORS ARE NETWORKING, SHOULDN'T YOU?

This is the Chamber's BIGGEST NETWORKING EVENT OF THE YEAR! All networking events include both buyers and sellers, which means the opportunity to create potential partnerships and even more importantly future customers. This is our marquee event of the year and everyone will be there. Don't miss it.

#4 – NEW IDEAS AND WAYS OF DOING BUSINESS!

This year's speaker is focusing on innovation. If you are looking for new ideas and new ways of doing business, this is a great opportunity to meet like minded individuals. You never know who you could meet and how they could potentially help to benefit your business.

#3 – WATCHING YOUR BUDGET?

NETWORKING is one of the cheapest ways of advertising. This event will provide you with the perfect environment in which to do it. Get a table of 10 for your employees and greatly increase your networking impact.

#2 – AGAIN, DON'T BREAK THE BANK - \$95 AND AN INVALUABLE EXPERIENCE!

For \$95 you get the best networking event of the year, a great meal, and the chance to be motivated by a dynamic speaker who will get you thinking about the importance of innovation in business.

#1 – IT IS THE LARGEST NETWORKING EVENT OF THE YEAR!

As the largest networking event of the year, you are bound to make several new contacts. These new relationships can assist you in expanding your reach and even if you leave with only one potential customer, it will be worth your time and money.



Pottstown Memorial Medical Center, a 224-bed, acute care hospital, is accredited by The Joint Commission. The medical staff includes 260 physicians representing 40 medical specialties and is committed to serving the healthcare needs of residents in Pottstown and the surrounding areas.

The hospital offers a full range of health services including inpatient and outpatient, medical and surgical, and diagnostic and emergency care, to name a few. A continuum of care is provided to patients through a dedicated team of physicians, nurses, staff and volunteers. Pottstown Memorial Medical Center strives to exceed patient expectations, while delivering compassionate, safe, quality care.

For more information and a complete listing of services, please visit www.PottstownMemorial.com.

Distinctions:

Center for Orthopedics and Spine:

- Joint Commission Gold Seal of Approval TM for Hip and Knee replacement.
- Blue Distinction Center for Orthopedics/Hip and Knee replacement from Independence Blue Cross

Primary Stroke Center:

- Joint Commission Gold Seal of Approval
- Bronze Distinction, AHA Stroke Association Get with the Guidelines

Regional Cancer Center:

- Three time recipient of outstanding achievement award by the American College of Surgeons' Commission on Cancer.



Exelon Nuclear's Limerick Generating Station is a nuclear energy plant located in southeastern Pennsylvania, about 20 miles northwest of Philadelphia in Montgomery County. Limerick is built on a 600-acre site and draws its cooling water from the Schuylkill River. Units 1 and 2 received their operating licenses from the U.S. Nuclear Regulatory Commission (NRC) in 1984 and 1989, respectively. Limerick Generating Station employs 850 workers. Together, Limerick Unit 1 and Unit 2 produce 2,345 net megawatts (MW) of electricity - enough energy to power more than two million average American homes.

Based in Philadelphia, PECO is an electric and natural gas utility subsidiary of Exelon Corporation. PECO serves 1.6 million electric and 497,000 natural gas customers in southeastern Pennsylvania and employs about 2,400 people in the region. PECO delivered 76.5 billion cubic feet of natural gas and 37.5 billion kilowatt-hours of electricity in 2012. Founded in 1881, PECO is one of the Greater Philadelphia Region's most active corporate citizens, providing leadership, volunteer and financial support to numerous arts and culture, education, environmental, economic development and community programs and organizations.

Media Fusion Technologies, Inc. (MFT) is a multi-media marketing services company specializing in website development, custom programming, online application development, in-house website hosting and maintenance, as well as conventional graphic design and print services. MFT was founded over 25 years ago as 'DK Kean Photographic Services', a commercial and industrial photography company. Since then, numerous ways to market organizations have evolved and with that, Media Fusion Technologies has evolved as well.

In keeping with the ever-changing landscape of online design and functionality, MFT has firmly established itself as a leading source for all graphic design as well as Internet and Intranet website creation and complete online application development. From a robust online shopping environment to advanced Search Engine Optimization (SEO), social media management and all points between, a solution exists at MFT.

Further, MFT still provides commercial photography, commercial print design, radio and TV production and placement, world-wide press release creation and deployment and a list of other marketing services for customers regionally, nationally and internationally.

Employing a highly-skilled crew and utilizing an arsenal of the very latest in web-development software, MFT's suite of custom-developed Content Management System (CMS) tools allows the entire content area of a MFT-designed website to be managed solely by the MFT-developed CMS tools. Like each website, these tools are tailored to meet specific customer criteria during every deployment. The advanced technologies in the CMS feature powerful tools to control static textual and in-body picture / graphical content along with dynamic database-driven modules. Together, these tools enable website managers to keep their site content fresh and administer their website with no programming knowledge required.

Learn more about MFT at www.gomft.com or call (800) 307-3533.

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May 30, 2013
5:00 to 8:00 PM

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TRICOUNTY AREA CHAMBER OF COMMERCE

Join the TriCounty Area Chamber of Commerce for the 2013 Chick-fil-A Leadercast on May 10th. This year our program will focus on the idea of simply leading. Our lives are full of things that we think will grow our businesses and increase our influence. What if there was potential impact in simplifying our lives so that our leadership could thrive? Leading in a complex world requires simplicity to cut through the clutter. This diverse group of internationally-acclaimed authors, leadership experts and practitioners will share insights to help leaders learn how to Simply Lead.

2013 Chick-fil-A Leadercast Speakers



Jack Welch

Former Chairman & CEO of General Electric

Jack Welch is the author of *Winning*, a #1 Wall Street Journal and international bestseller. In 2001, he wrote his #1 New York Times and also international best-selling autobiography, *Jack: Straight from the Gut*.

Since 2005, Jack and his wife Suzy Welch have written business columns for several publications, including *Business Week*, Thomson Reuters digital platforms, *Fortune*, and the *New York Times*.

The Welch's have also launched the Jack Welch Management Institute at Strayer University, a unique online MBA and certificate program aimed at giving students around the world and at every career level the tools to transform their lives and the organizations of the future.

Jack is the head of Jack Welch, LLC, where he serves as Senior Advisor with the private equity firm Clayton, Dubilier & Rice and is an advisor to IAC (Interactive Corp). He speaks to business audiences and students around the world.

Born in Salem, Massachusetts, Jack received his undergraduate degree from the University of Massachusetts and an MS and PhD in chemical engineering from the University of Illinois. He began his career with the General Electric Company in 1960, and in 1981 became the Company's 8th Chairman & CEO. During his 20+ year tenure as CEO, the company's market capitalization rose from \$13 billion to \$400 billion. In 2000, he was named "Manager of the Century" by *Fortune*.



Andy Stanley

Best-selling leadership author & communicator

Andy Stanley is a sought-after leadership communicator, author, pastor, and the founder of North Point Ministries, Inc. (NPM). Since its inception in 1995, North Point Ministries has grown from one church to five in the Atlanta area and has helped plant over thirty strategic partner churches globally. Each Sunday, more than thirty thousand attend worship services at one of NPM's five churches. In addition, every month, well over a million people from nearly every country in the world choose to tune in, download, and stream Stanley's teaching content via TV, radio, podcasts, and live streaming.

Stanley's books include *The Next Generation Leader*, *Visioneering*, *Enemies of the Heart*, and *The Principle of the Path*.



Mike Krzyzewski

Head Men's basketball coach, Duke University and Team USA

As head coach of the Duke Blue Devils for over 30 years, Basketball Hall of Famer coach Mike Krzyzewski has made a career of motivating people both on and off the court. Affectionately known as "Coach K," Krzyzewski coached both the 2008 and 2012 U.S. men's national teams to back-to-back gold medals in the Olympics. During his tenure as the head coach of Team USA, Coach K amassed an astounding 62-1 and returned U.S. men's basketball to dominance on the world stage.

During his tenure at Duke, Coach K has led his team to 4 NCAA Championships, 11 Final Fours, 13 Atlantic Coast Conference champi-

onships and an NCAA-record 12 30-win seasons. Coach K has amassed an NCAA-record 79 tournament victories while averaging more than 25 wins per season. On November 15, 2011, Krzyzewski led Duke to a 74-69 victory over Michigan State at Madison Square Garden to become the winningest coach in NCAA Division I men's basketball history. Krzyzewski's 903rd victory surpassed the previous record of 902, held by his former coach, Bob Knight.

Prior to coaching at Duke, Coach K spent five years building the men's basketball program at his alma mater, West Point. On November 17, 2000, he earned his 500th win at Duke with a triumph over Villanova. That night, the fabled floor of Duke's Cameron Indoor Stadium was dedicated as Coach K Court.

These accomplishments have not gone unnoticed. In all, Coach K has been named National Coach of the Year 12 times in 8 different seasons. He was named Coach of the Decade for the 1990s by the NABC and was the second recipient of the John R. Wooden Legends of Coaching Award. In

2001, Coach K was one of three members inducted into the Naismith Memorial Basketball Hall of Fame, with the presentation made by his college coach Bob Knight.

Krzyzewski received another prestigious honor in 2001, being named "America's Best Coach"—all coaches, any sport, any level of play—by *TIME* magazine and CNN. "No college hoops coach has won more in the past two decades," wrote Josh Tyrangiel of *TIME* "and Krzyzewski has accomplished all this with a program that turns out real-deal scholar athletes-kids who go to class, graduate and don't mind telling everyone about it."

In 2011, *Sports Illustrated* named Krzyzewski its Sportsman of the Year. In 2009, *Sporting News* also named Krzyzewski one of the 50 greatest coaches in any sport of all time.

Krzyzewski also has an impressive resume as a best-selling author including *Leading with the Heart*, which reached *The New York Times* best seller list in 2000. His two most recent books *Beyond Basketball: Coach K's Keywords for Success*, released in 2006, and *THE GOLD STANDARD: Building a World-Class Team*, released in 2009, were co-authored by his youngest daughter, Jamie Spatola.



John C. Maxwell

Best-selling author and leadership expert

John C. Maxwell is an internationally-renowned leadership expert, coach, and author who has sold over 20 million books. Dr. Maxwell founded EQUIP and the John Maxwell Company, organizations that have trained more than 5 million leaders in 153 countries. Every year he speaks to Fortune 100 companies, international government leaders, and organizations such as the United States Military Academy at West Point, the National Football League, and the United Nations. A *New York Times*, *Wall Street Journal*, and *BusinessWeek* best-selling author, Maxwell's *The 21 Irrefutable Laws of Leadership* has sold more than 2 million copies. *Developing the Leader Within You* and *The 21 Indispensable Qualities of a Leader* have each sold more than 1 million copies. Maxwell's newest book, *The 15 Invaluable Laws of Growth* was released in October 2012.



Dr. Henry Cloud

Best-selling author and leadership consultant

Dr. Henry Cloud is a leadership consultant and coach who brings a unique perspective to his speaking and writing. His background as a clinical psychologist and business consultant bridges the gap between what a business needs and what leaders have to do to get results.

He has extensive experience as a CEO and Executive Team coach, as well as an organizational consultant in a wide range of companies from Fortune 500 to family-held firms and many boards. He specializes in coaching leaders, building teams, and developing organizational cultures.

In addition to consulting, he built a health care company which operated treatment centers in forty markets in the Western U.S. and directed it for ten years. This perspective of having created and led a company, as well as consulting with many businesses, gives his message a realistic and practical flavor with which people identify.

The author of over twenty books, including *Necessary Endings*, *Integrity*, and *9 Things A Leader Must Do*, he has been featured and reviewed in many publications, including *The New York Times*, *The Wall Street Journal*, *The Los Angeles Times*, and *The Boston Globe*.

Dr. Cloud has also appeared on numerous television and radio networks, such as CNN, ABC News, Fox News, CBS, Fox Business Network, PBS, Sirius XM, and others.

Dr. Cloud lives in Los Angeles with his wife, Tori, and their two daughters, Olivia and Lucy. His hobbies are golf and boating, and his philanthropic interests lie in homelessness and also holistic relief in the developing world.



LCDR Rorke Denver

Navy SEAL and star of the 2012 movie Act of Valor

LCDR Rorke T. Denver has run every phase of training for the U.S. Navy SEALs and led special-forces missions in the Middle East, Africa, Latin America and other international hot spots. He stars in the hit 2012 film *Act of Valor*, which is based on true SEAL adventures. His first book, *Damn Few: Making the Modern Warrior*, is being published in January by Hyperion.

Denver is an honor graduate of the United States Army Ranger School. He holds a Bachelor of Arts degree from Syracuse University, where he was an All-American lacrosse player and captain of the varsity lacrosse team. He earned a Master's Degree in Global Business Leadership from the University of San Diego.

He lives with his wife and two young daughters in San Diego, California.



Sanya Richards-Ross

2012 London Olympic gold medalist, track & field

At the 2012 London Olympic Games, Sanya showcased her tireless work ethic by collecting two more Gold Medals (400m, 4x400m Relay) to add to an outstanding year that has already seen her win the 400m Indoor World Championship.

Prior to Sanya's 2012 campaign, she bounced back from an injury shortened 2010 to claim her record fifth career World Championship Gold Medal by winning the 4x400 Relay in South Korea. In 2009 Sanya won her first individual Gold Medal at the World Championships, winning the 400m in addition to claiming Gold in the 4x400m Relay. As she had done in the two years prior, Sanya went undefeated in Golden League meets. For the fifth consecutive year, Sanya was the #1 ranked 400m female runner in the world. She also won her fifth National Championship in the 400m.

In the 2008 Beijing Olympic Games, Sanya proudly represented the United States and brought home a Gold Medal in the 4x400m Relay as well as a Bronze Medal in the individual 400m. In 2008, Sanya competed thirteen times in the 200m & 400m events, recording 12 first place results and one second place finish. In the 2007 World Championships, Sanya won a Gold Medal in the 4x400m Relay. She ran the fastest 400m time in the world in 2007 at 49.27 and finished the season ranked No. 1 by the IAAF World rankings in the 400m.

Sanya attended the University of Texas and finished her collegiate career with a total of four NCAA individual titles.



David Allen

Best-selling author of Getting Things Done and productivity expert

David Allen is the international best-selling author of *Getting Things Done: The Art of Stress-Free Productivity*; *Ready for Anything: 52 Productivity Principles for Work and Life*; and *Making It All Work: Winning at the Game of Work and the Business of Life*. He is widely recognized as the world's leading expert on personal and organizational productivity. His thirty-year pioneering research and coaching to corporate managers and CEOs of some of America's most prestigious corporations and institutions has earned him *Forbes'* recognition as one of the top five executive coaches in the U.S. and *Business 2.0* magazine's inclusion in their 2006 list of the "50 Who Matter Now". David continues to write articles and essays that address today's ever-changing issues about living and working in a fast-paced world while sustaining balance, control, and meaningful focus.



Condoleezza Rice

Secretary of State (2005-2009)

Condoleezza Rice is currently the Denning Professor in Global Business and the Economy at the Graduate School of Business; the Thomas and Barbara Stephenson Senior Fellow on Public Policy at the Hoover Institution and a professor of Political Science at Stanford University. She is also a founding partner of Rice Hadley Gates LLC. From January 2005-2009, Rice served as the 66th Secretary of State of the United States, the second woman and first African American woman to hold the post. Rice also served as President George W. Bush's Assistant to the President for National Security Affairs (National Security Advisor) from January 2001-2005, the first woman to hold the position. Born in Birmingham, Alabama, Rice earned her bachelor's degree in political science, cum laude and Phi Beta Kappa, from the University of Denver; her master's from the University of Notre Dame and her Ph.D. from the Graduate School of International Studies at the University of Denver.

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Supporting Community Colleges and Workforce Development

The TriCounty Area Chamber of Commerce feels education is an investment that contributes to the direct economic success of individuals, benefits the economy, and attracts and supports business. In fact, investments in early childhood education are one the most effective tools a community can utilize in order to promote economic development. Workforce development and constant training is a critical human capital process concerned with identifying future needs, developing a productive workforce, examining the skills of employees at all levels, and determining both strengths and skill gaps. Workforce development and training can prepare today's workforce for tomorrow's challenges.

Thus, the Chamber supports SB 360, legislation by Senator Bob Mensch, to create a panel of experts to examine and make recommendations regarding the viability and sustainability of the current community college funding model, accessibility of community college services across the commonwealth, and the long-term affordability and accessibility of a community college education.

"Community colleges are currently funded through a formula that aims to keep student tuition at no more than one-third of the educational cost. The remainder comes from state funding and local sponsorship which is from either school districts or counties. When either the local share or the state funding is reduced, the financial burden is placed on the students," said Mensch. "It is imperative the commonwealth take a serious look at how changes in

the local share could affect the affordability of a community college education."

Currently, Mensch said, four community colleges are sponsored by school districts and 10 are sponsored by counties. Many school districts and counties are reevaluating their local sponsorship. The 19-member task force will include the Secretary of Education, members appointed by the governor and legislators, local officials and representatives of community colleges, Mensch said.

In addition to the funding formula, the task force will also consider the various components of the community college mission, including open access and workforce development. Its report will be due to the governor and General Assembly within 180 days of the first meeting.

"Community colleges provide a great economic option for an entry-level college education to many Pennsylvanians who could not afford their first two years of higher education otherwise," said Mensch. "They also provide much-needed workforce development for individuals who need additional skill sets in the workplace. The role of these institutions is too important to allow them to be priced beyond the reach of Pennsylvanians who rely on them."

The Chamber looks forward to working with Senator Mensch on this initiative.

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

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MAY IS NATIONAL BIKE MONTH



Shayne Trimbell,
Project Coordinator,
GVF Transportation



May is National Bike Month and with pleasant weather and longer days, there really is no better time to be riding. National Bike Month is a movement by the League of American Bicyclists and supported throughout the USA by local advocacy groups such as GVF to educate both cyclists and motorists to share the road, encourage healthy lifestyles, and introduce people to a fun form of transportation. During the month of May, different events are scheduled throughout the region to support National Bike Month.

May brings the return of the annual Bike to Work Challenge. The challenge, which is brought to our region by Communities in Motion - a GVF TMA Foundation, encourages everyone to leave the car at home and take a bike to work. This is the fifth year for the challenge, and this year ushers in the biggest change. For the first time, the Bike to Work Challenge is part of the National Bike Challenge, sponsored by the League of American Bicyclists. The National Bike Challenge is powered by Endomondo, a leader in online fitness tracking, and includes a mobile application to record bike trips, and a website to view ride statistics and rankings against riders within your own community, region, and across the USA. Participants can represent their workplace, or create a team among friends to compete in the challenge. There are raffle prizes and awards for top riders. The challenge begins May 1 and ends September 30. Registration is found at www.nationalbikechallenge.org.

Within our region, there are events locally to celebrate National Bike Month:

May 3 – Bike Month First Friday: Bikesport in Trappe

May 13 – Ride with Chester County Commissioners hosted by TMACC

May 15 – National Ride of Silence to honor cyclists killed or injured: Trappe

May 17 – Bike to Work Day

May 17 – Ride with Montgomery County Commissioners hosted by Communities in Motion

Safety is always the number one priority when riding, and it begins by having a bicycle in safe working order. Making sure that the tires are properly inflated, the brakes are functioning, and the chain is free to rotate are critical. If you are unsure of the road worthiness of your bicycle, bring it to your local bike shop. Their qualified professionals will go through the bike top to bottom to ensure a safe ride. If you are a veteran rider, you will still benefit from having a tune up, since it will make your bike operate more efficiently. If you need a recommendation for a bike shop, the TriCounty Chamber of Commerce will help point you in the right direction.

Although May is Bike Month, both motorists and bicyclists have to share the road every month and day of the year. If you are driving and need to pass a cyclist, state law requires a minimum four feet between your vehicle and the bicycle. If you are riding a bicycle on the road, the law requires that you stay as far right as safety allows. Bicycles are a vehicle, and are subject to all laws of the road; be sure to stop at all traffic signals and stop signs, and always signal your intentions. We all have a responsibility to share the road.

Let this May start your summer biking season, and make this year a banner year for biking.

Shayne Trimbell works as a project manager with GVF.

To reach Shayne by email: stribbell@goftma.com, or by phone: (610)635-3559.

MARKETING WITH THE CHAMBER



Ashley Slaughter

It is May and May is big here at the Chamber. Here are two reasons: 1. Chick-fil-A Leadercast 2. Annual Dinner.

If you are really serious about using your membership to its fullest potential then these are the two events you need to participate in this May.

Maybe you have been inundated with information on these two events; maybe you have not had time to keep up. Let me tell you why you need to attend each of these events from my perspective.

CHICK-FIL-A LEADERCAST

If you are anything like me then you LOVE conferences, especially ones that focus on leadership. I love being motivated, learning new things and having new ideas to consider. This conference is the cream of the crop of speakers on leadership topics. Don't believe me, look back on page 44 to see the speaker bios for this year's events. It is impressive.

Even better than the speakers, is the people. If you go to an event based on leadership, you can be pretty certain that the people you are attending the event with are highly interested in personal and professional growth. They are interested in change and progress. These are the people you want to know. These are people who will help you with your next big idea or partner with you on something amazing. If you want to market your business to these kinds of people, step one is to show up. What you do from there is up to you, but there is a mountain of potential if you do decide to come.

Ashley Slaughter, Marketing and Communications Assistant, TCACC

ANNUAL DINNER

The Annual Dinner is the BIGGEST NETWORKING EVENT OF THE YEAR. You have probably heard us say this tons of times, but take a moment to consider what that means for you and your business. This is our marquee event and that means this is the event that everyone is at. There is the potential to make contacts that can't be made anywhere else, even at any of our other events. If you want to network, this is the place to do it.

Let us not bypass the focus of this year's Annual Dinner - INNOVATION. The Chamber staff is very excited to hear more about this topic. We are always looking for new ways to do things that can bring the maximum benefit to you, our Members. We know you are always working for your customers as well and that is why we wanted to bring you this presentation from someone who has proven that he knows how to be innovative and has grown a very successful company by doing so.

My conclusion is that you should attend both of these events. Make the investment; I know it will be worth your time and money. It is May, and May is big. Don't miss out.

WE PROMOTE YOU ON SOCIAL MEDIA



SUMMER INTERNSHIPS AVAILABLE

Are you or someone you know looking for course credit and business experience?

The Chamber is currently accepting resumes for internships from students who are looking to gain business experience. An internship at the Chamber is a great way to increase personal and professional knowledge and understanding about the business environment by completing daily marketing and communications oriented tasks.

Internships are unpaid, but we will work with the student's school with evaluations if they are receiving course credit. A previous intern at the Chamber says, "You can be taught essential skills in the classroom, but an internship is what really allows you to showcase your talents and use them to help your community."

If you know of a student who is interested in working an internship at the Chamber, please have them contact Eileen Dautrich and email their resume to eileen@tricitychamber.com.

INTERESTED IN BECOMING A LOCAL LEADER AND SERVING ON THE BOARD OF A NONPROFIT?

Leadership Tri-County, a program of the TriCounty Area Chamber of Commerce Foundation, Inc., graduated its first class in 1993 and to date has graduated over 100 community members.

If you or someone you know is new to the area and wants to learn more about the tri-county region, is interested in developing themselves as a local leader and giving back to the community by serving on a nonprofit board of directors, and wants to create a valuable business relationship with several peers, then you should apply to join the class of 2014!

The mission of the Leadership Tri-County program is to sustain community participation and involvement by training and providing new and emerging leaders with the expertise to serve on boards. Each participant will be equipped with the personal skills and understanding of the problems, opportunities and resources which

exist within the communities of the tri-county area so they may be effective in assuming responsible and demanding roles in the solutions of a spectrum of challenges facing Southeastern Berks, Northern Chester and Western Montgomery Counties.

These individuals will provide the foundation upon which to build future generations of leaders.

This unique and informative 10 month program begins in September of 2013.

Please contact Kitty Papp or Eileen Dautrich at 610.326.2900 or kitty@tricitychamber.com or eileen@tricitychamber.com to obtain an application or for more information.

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CREATING AN ARTS DISTRICT



DOWNTOWN MARKETING AND DEVELOPMENT

By Barry Cassidy, Principal, Barry Cassidy Planning and Development

While I was out in Western Pennsylvania, I decided to pick up a couple of other jobs to enable me to be more efficient with my time. One of my favorite areas was the Monongahela Valley, where I had worked when I was administering a trade readjustment program for the Commonwealth Bureau of Labor and Industry.

The area was devastated during the early '80s when the steel industry went through a transformation, and old style steel mills became obsolete. It was proven that Japan had dumped steel on the US market, and I was there administering a program to provide potential financial assistance (TRA) and recommendations for training (TAA). I worked in the Charleroi office.

I was able to secure a consulting relationship with the Mid Mon Valley Cultural Trust, and I became the project manager for the restoration and of the Coyle Theater in Charleroi. Located in a large historic district, the theater had a few setbacks in funding streams and it was decided that it was appropriate for me to construct the financing for the project.

There is approximately a 25 percent commercial vacancy in the downtown business district along McKean and Fallowfield Avenues. Many of the buildings are in need of comprehensive rehabilitation efforts to make them financially viable units. In many cases, the upper floor apartments have not been rented in years, and may have code issues to resolve before the units can be occupied.



The Coyle Theater closed in 1999, and has not played a significant role in the revitalization. The Theater is owned by the Mid Mon Valley Cultural Trust, and is a long sought after project that never seemed to materialize after the acquisition.

The theater could act as an anchor for the downtown when the project is completed. The theater is capable of generating nighttime foot traffic on the street, both before and after shows. The Mid Mon Valley Cultural Trust plans to follow the recommendations included in the 1988 study, and concentrate primarily on films with occasional concerts. The movie schedule will include independent, classic and art films shown daily.

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

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DOWNTOWN MARKETING AND DEVELOPMENT

(Continued from page 47)

Regular foot traffic will increase during the week, with a peak attendance period on Friday and Saturday nights. The increase in foot traffic in the twilight and nighttime hours will supplement the strong daytime lunch foot traffic to make the retail and restaurant rentals in the town more appealing.

Initially, there will need to be an increase in evening foot traffic by creating a regular pattern usage of the downtown before the theater opens. A regular series of promotions in the evening hours to establish a "standard event" will enable the theater, when it opens, to be the anchor of the strategy, and not the solitary entity.

I have also applied for \$15,000 to establish a standard event in the downtown on Friday Nights. I hope that, if awarded, street performers and an increased number of artists will enable the nightlife to be reinvigorated. There is a strong hospitality presence in the downtown, with some offering nighttime entertainment. It is definitely not a stretch to assume that an arts and entertainment district could be created.

The downtown is in an enterprise zone. There will be 25 percent tax credits available for investment in commercial portions of buildings. Additional tax credits on a state and federal level for the historic restoration of

the buildings in the national register district could result in 65 percent tax credits on some portions of the building.

The real estate in the downtown is undervalued and has a high commercial vacancy rate, which will make it attractive to artists. A plan for development of an arts district would hasten the activity. In conjunction with a concerted effort to establish more foot traffic in the evening, arts retail and hospitality industries could grow. Through the former Main Street program, this was the direction the marketing strategy was headed.

Implementing a program of technical assistance in securing the funding, tax credits and other incentives could increase real estate activity, creating more demand. I thought with buildings going for \$30,000 for 1,600 square feet with three apartments above, there was a possibility to play monopoly and effectuate the sale of some of the real estate.

The best part of the project is that there is a 75 percent tax credit for the donations to the theater. The theater is interesting. It has a roof leak and it has some asbestos issues. I have two grants submitted to fix the roof as an emergency measure, and I believe I have identified funding for the asbestos removal.

The Mid Mon-Valley Cultural Trust bought the two buildings next to the theater

and they provide flexibility for the usage. There is no real lobby in the 1,000-seat theater, and the restrooms are not handicapped accessible. There was a need for an elevator to alleviate the handicap issue, but with the two adjacent buildings, it was easy to create accessible bathrooms and forego the elevator in the near term.

I am still in the planning phase, but people seem to be receptive to it. I plan to have the theater start construction July 2014. There currently is a need to form an operational committee, as well as a more generic arts committee to deal with the promotions.

The town is a former Main Street community that ended when the BID legislation passed, but was not enacted by council. The commercial revitalization group that was previously the Main Street group has just phased out. The former main street manager is now the borough manger, so it is kind of a mixed bag working there. Maybe it is better that they do not have an existing group, because they might have another plan. In this case, there is no existing plan, and no existing group, so I have a clean slate and no one else coming forward with an alternative plan. ■

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

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Shall I stay or shall I go...



THE MEDICARE MOMENT

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

I have a message to convey to all the hard working beneficiaries who have or who are about to age into Medicare and need Medicare Supplemental Insurance to cover their medical out of pocket costs. Especially to all those who need to cut their Part D prescription costs and to all who simply need to lower their medical costs in general.

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

The Original Medicare Plan

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

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

Medicare Advantage Plan

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

Medicare Part A

Part A is hospital insurance provided by Medicare. Most people do not pay a premium for this coverage; they earn the Part A benefit by contributing to Medicare taxes throughout their lifetime. Part A of

Medicare is simply the roof over your head in the hospital and the bed you sleep in. It covers inpatient care in skilled nursing facilities, critical access hospitals, and hospitals. Hospice and home health care are also covered by Part A.

(See "Medicare Moment" on page 51)

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COVER STORY

(Continued from page 6)

Williams points out that, one of the things that sets credit unions apart, is their willingness to work together for the benefit of all. "Credit unions will cooperate with each other," he said. "Even with other local credit unions.

"I think that one of the unique things about our business services is the fact that we are one of 12 credit unions that have joined Member Business Financial Services, a Credit Union Service Organization (CUSO)," Williams said. "These credit unions are all owners of this CUSO, and have gotten together and basically share the costs, the back office operations, so the servicing aspect, the underwriting aspect, the credit analysis aspect, we all go through this CUSO to get that done. What that does is it helps us out, because if all 12 of us need to do that individually, we'd all have to buy the credit analysts, etc. and our staff and our costs would dramatically increase," Williams said.

Discovery also offers a wide array of consumer services, and consumer loans,

including first mortgages; new & used vehicle loans; home equity loans & lines of credit; personal loans & lines of credit; lifestyle & adventure loans; and private student lines of credit.

Demand for consumer loans remains relatively flat. "Normally this time of year your home equity lending picks up when the weather breaks," said Moore. "The last two years, we have not seen that. It used to be a really significant uptick. I think people are still very reluctant to purchase that big-ticket item, or spend the big bucks on a house. I think that still has a very significant impact on the consumer side. Car loans are hot and cold. But home equity was one of our main products and that has just been flat," he said.

"It's all about consumer confidence," Williams added. "You're starting to see that increase. You're starting to see the values of houses come back. You're seeing the stock market take off. But there's still that hesitance," he said.

(See "Cover Story" on page 52)

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MEDICARE MOMENT

(Continued from page 49)

Medicare Part B

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

Medicare Part D

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

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

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

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

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

(See "Medicare Moment" on page 53)



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COVER STORY

(Continued from page 50)

"One thing that helped out as well," Williams added, "we became involved in first mortgages, through another CUSO. I was very well pleased when we got into that. We thought that we might do one a month, and we've been doing closer to 10 a month."

Lynne Ruffner points out that, in addition to refinances, she's starting to see some first mortgage applications come in as well. "You can see that the appraisal values of the properties we're doing are much better," she said. "And the turn around time and service we offer is unbelievable, compared to what many of our borrowers were used to, so that really sets us out there," she said. "We meet the loan commitment date and we also hit the settlement date, because it's all done here, locally. Turnaround time at some institutions is averaging about six weeks to three months, and we can go to settlement in usually a month. The appraisal is what's taking the longest time now, just because of the refinance market. The appraisers are busy. So that's a good sign too."

Looking toward the future, Discovery continues to evolve to meet the demands of an ever-changing marketplace driven by technology. "We are in the process of

looking into the possibility of doing a technology conversion," Williams said. "We're trying to get ahead of the curve. Mobile banking is on our to do list, and shared branching, where you're able to walk into another credit union branch and do a transaction as if you were in our building, that is another one that's really hot with us," he said. "We love technology, and anything we can do to improve technology is a way to provide services to future generations. That's what we want to do. Provide products and services that are convenient for the individual and business member, when it's convenient for them."

"We are excited to share Discovery's extensive suite of business products, local convenience and personalized service with residents and businesses in Berks County," Williams concluded. "Discovery has a great team of professionals and together we will continue to help our members start new businesses, expand their existing business, purchase equipment, construct new facilities and more." 🗑️

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BUSINESS PROFILE

THE HITCHCOCK GROUP

The Hitchcock Group has been excelling at client satisfaction in both commercial and residential services to the Greater Reading and Berks area since 1979. Our exceptional services include: Fire, smoke and water remediation and restoration; Duct cleaning; Carpet and upholstery cleaning; Janitorial services; Mold remediation; and Odor removal and deodorization.

Consider the damages of a fire: Fire causes smoke. Water is used to put the fire out. Now you have damage from the fire, the smoke and the water. Should you be the unfortunate victim of a fire, the restoration team at Hitchcock's is committed to helping you "restore" order to your life. We have a 24-hour emergency response team.

Do you or anyone in your home suffer from allergies? Asthma? Is your home always dusty? Our duct-cleaning technicians will "breathe" new life into your air handling system. Allergy and respiratory relief is just a cleaning away. Clean ducts can also help to reduce energy bills because dirty ductwork can cause your home's heating and cooling system to run inefficiently.

The Hitchcock Group's "9 step" method of steam cleaning carpets is second to none. Your carpet is like a big filter, trapping dirt, dust and allergens. By steam cleaning it on a regular basis you will reduce dust and

allergens, improving your home's air quality. Regular cleaning also helps to extend the life of your carpet.

Our janitorial crews excel at keeping many commercial and office buildings in Berks County clean and ready for each day's work. (Unlike those who miss trash cans and leave dirty rest rooms for the next day.)

The Hitchcock Group's services are performed by certified technicians. In addition to in-house training, the team is trained and certified by the IICRC (iicrc.org), also known as The Clean Trust, and the National Air Duct Cleaners Association (nadca.com). We consider word of mouth referrals the greatest compliment! Clients regularly refer friends and family and benefit from our Client Referral Program.

Hitchcock's will continue to serve the area as they have since 1979; providing prompt response in emergency situations, scheduled maintenance and regular cleanings. Clients of The Hitchcock Group can expect to receive the highest level of service excellence in remediation, restoration and cleaning. Hitchcock's clients can expect prompt, courteous, trained and uniformed technicians, with photo identification. This high level of professionalism is our standard practice. For additional information, please call 610.944.0433 and visit www.teamHitchcock.com. 🗑️



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www.TeamHitchcock.com

MEDICARE MOMENT

(Continued from page 51)

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

Unfortunately, advertising sometimes plays a big role in what might appear to be a good option to us to provide good or great coverage for supplementing our Medicare Parts A and B when truth be told is not exactly telling the whole story. Did you ever wonder how an insurance company can provide coverage for a beneficiary on a Zero dollar premium? The old adage that you don't get milk from the cow for free is a poignant one. If a zero premium plan sounds too good to be true than you might want to trust your instincts! A zero premium on a Medicare supplement

tal plan sounds wonderful until you need it to cover a stay in a hospital. You might want to ask the agent or insurance company whose plans offer zero or little premium payments what "in-hospitalization stay" means. Here is how I explain it. Even when you are paying \$0.00 dollars to \$300.000/month for a Medicare advantage plan, paying the insurance plan premiums each month faithfully, and paying your Part B premium payment each month out of your Social Security benefit check of \$104.50/month... will they actual pay your 1st day in the hospital? The answer is **No!**

Of course I do not want to say that zero premium plans do not have their place in Medicare; they do. Generally though, if you have assets to protect you do not want to test a zero premium plan when you enter a hospital or have a serious illness. Ah, that there is the very definition of insurance....the "transferring of risk". A zero premium plan is perfect when a Medicare beneficiary is what CMS calls dual eligible When a Medicare eligible beneficiary qualifies for both Medicare and Medicaid at the same time.

(See "Medicare Moment" on page 55)

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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.

For more information, contact Renee Blomstrom, Director of Public Relations, 610-489-6660 or renee@PVchamber.net, or visit the Chamber website: www.PVchamber.net.

PV CHAMBER – RECENT EVENTS

April 4, 2013 – PV Chamber Annual Meeting

Over 120 members and guests gathered at the prestigious RiverCrest Golf Club and Preserve on April 4, 2013 for the PV Chamber's 56th Annual Meeting. Outgoing Chairman of the Board, Bruce Zanar, celebrated the success and accomplishments of 2012 with a year in review slideshow presentation and then passed the gavel to 2013-2014 Chairman of the Board, Patrick J. Kelly, Kelly Insurance Agency. Attendees networked and visited with exhibitors from 11:30a.m. – Noon, followed by the lunch and formal program. Past MJL recipient, Murial Anderson, delivered a heartfelt introduction for 2013 Marvin J. Lewis Community Service recipient, Edwina French, Community Music School. 2012-2013 Ambassador Committee was recognized for their volunteerism and dedication to the Chamber mission. The Chamber proudly displayed the names of the 57 businesses that joined since the previous Annual Meeting, and attending representatives were recognized during the formal program.



Keynote address by Dr. Bobby Fong, Ursinus College President, captivated the audience with his remarks entitled "Finding your Vocation, Finding Your Calling." Dr. Fong reflected on the meaning of a calling, or vocation, citing incidents throughout his own life that helped define his character, values and purpose.

Excerpt from Dr. Fong's keynote address: "In living, and in choosing, character counts. It is the rudder that determines whether knowledge, skills, vocational expertise, and networks of influence will be used for good or ill. How one earns a living should be an extension of values that illumine one's life, and there should be continuity between personal values and societal engagement. We need people who honor and follow through on their word, who play by the rules but also know and respect the processes, political and social, by which they can change rules they deem unfair."



1) 2013-2014 Board of Directors (top row, from left): Chairman-Elect David Akers (LMS Solutions), Treasurer Matthew Baker (Mallie, Falconero & Associates), Legal Counsel Thomas Keenan (Keenan, Cicitto and Assoc.), Mike Kelly (Phoenixville Hospital), David Binder (Pfizer), Dan Lejeune (RiverCrest Golf Club), Jim Weaver (PVSD), Secretary Larry Hoak (State Farm). (Bottom row, from left): Laura Schlegel (Print Copy), Cheryl Krieder (Krieder Health Solutions), Jenny Greenwald (Greenwald Florist), Chairman Pat Kelly (Kelly Insurance), Past-Chairman Bruce Zanar (Motivational Marketing), Carla Rinde (Ursinus College) and Renee Blomstrom (PV Chamber Director). Absent from photo – Arlene Magargal, PV Director of Operations



2) Edwina French, 2013 Marvin J. Lewis Community Service Award recipient (left) with past-recipient Murial Anderson

3) Trevor Hart, First Niagara Bank, 2013 Chairman's Award recipient (right) with 2012-2013 Chairman Bruce Zanar.

4) Special thanks to Phoenixville Hospital for their generous Gold Sponsorship. (left to right) Mike Kelly, Lori Cunningham and CEO Steven Tullman.



LOCAL BUSINESS GIVES BACK TO THE PV CHAMBER!

A ribbon cutting ceremony on Thursday, April 18th celebrates the opening of **The Garden at Greenwald**. The Garden is an extension of Greenwald, a local florist shop located at 360 E. Main Street. The Garden at Greenwald and will offer only plant material **grown locally** in Collegeville! The tent will be open from now until mid-June and offers a variety wide selection of bedding plants, herbs, vegetables, container gardens, and hanging baskets. A portion of the **proceeds will be donated to Perkiomen Valley Chamber of Commerce** and Collegeville Economic Development Corporation, to help support our area small businesses. For more information, contact Jenny Greenwald at 610-551-0535 or www.jennygreenwald.com.

PV CHAMBER CALENDAR OF EVENTS

May 8, 2013 –

Breakfast Mixer at Costco

Costco Wholesale will host a Morning PV Chamber Mixer on Wednesday, May 8th from 8:00a.m. to 10:00a.m. Members and guests can enjoy tours and networking at this private party (doors will open to the public at 10:00a.m.) Start your morning off right with a delicious complimentary continental breakfast featuring products from Costco's on-site bakery. Attendees will receive FREE product samples and chances to win fabulous door prizes and raffles. Tours will be offered to interested attendees.

Costco Wholesale,
14 W. Lightcap Road, Pottstown.

8:00 a.m. – 10:00 a.m.

FREE for members; \$10 Guests

Call 610-489-6660 or
email info@PVchamber.net to register.

Monday, May 13, 2013 – Memory Training Luncheon

Back by popular demand! Matthew Goerke, is regarded as one of America's leading experts in the field of memory development. Matthew is the creator of Memory Switch Program, a memory training system developed for businesspeople to help achieve their goals. Less stress, higher sales, a boost in confidence, and better time management are just a few of the benefits of a more powerful memory. As a noted expert in this field, Matthew is a sought-after guest and has appeared on hundreds of radio and television talk shows. Attendees will participate in an interactive demonstration guaranteed to amaze!

Trappe Tavern, 416 W. Main Street, Trappe
11:30 a.m. – 1:00 p.m.

\$20 for Chamber members – early bird special; \$30
Non-Chamber members

Call 610-489-6660 or
email info@PVchamber.net to register.

May 22, 2013 – Mixer at Kalejta Financial Mangement

You are cordially invited to attend PV Chamber Mixer and Ribbon Cutting Ceremony to celebrate the new brand at Kalejta Financial Management on Wednesday, May 22nd from 4:00p.m. to 6:00p.m. The networking event and celebration will be catered by Phamous Phils. One guest will win three (3) Hall of Fame Club tickets to an upcoming Philadelphia Phillies game!

Kalejta Financial Management,
740 W. Main Street, Trappe
4:00 p.m. – 6:00 p.m.

FREE for members; \$10 Guests

Call 610-489-6660 or
email info@PVchamber.net to register.

SAVE THE DATES...

June 13, 2013 – Mixer at The Victory Bank

584 W. Lewis Road, Limerick
4:00 p.m. – 6:00 p.m.

FREE for members; \$10 Guests

Call 610-489-6660 or
email info@PVchamber.net to register.

June 20, 2013 – Mixer at Simply Be Well

1246 Collegeville Road, Skippack
4:00 p.m. – 6:00 p.m.

FREE for members; \$10 Guests

Call 610-489-6660 or
email info@PVchamber.net to register.

FEATURED EVENT – PVCC Golf Outing

Monday, June 3, 2013 - PV Chamber Annual Golf Outing

Keyser-Miller Ford is our title sponsor for the **PV Chamber's 28th Annual Golf Outing at Spring Ford Country Club**. This event



is your opportunity to entertain clients and guests during a full day of networking and golf at the area's premier private golf course! Golf packages include greens fees, cart,

lunch, beer, refreshments and snacks at the grove all day, golfer goody-bag, dinner and awards ceremony. Excellent sponsorship opportunities available to meet every budget, or you may create a custom package to align with your specific marketing needs. Recognition on E-blasts, Chamber Newsletter and at the event when you register your business with a golfer foursome, donate a raffle/door prize or contribute to the golfer goody-bags. Not a golfer? You can still join the fun by attending the networking social (dinner and awards ceremony) or volunteer some time at one of the prize holes!

Visit the PV Chamber online Golf Outing page to learn more about the outing, including links to sponsor and golfer registrations, a link to 2012 PV Chamber Golf Outing Slide Show, 2013 sponsor recognition and more.

2013 Golf Outing Sponsors, to date:

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Sign-A-Rama Royersford – Sign Sponsor
Penn Liberty Bank – Lunch Sponsor
The Trappe Tavern – Beverage Sponsor
The Pizza Stop – Beverage Sponsor

Special thanks to the 2013 Golf Committee Co-Chairman Brian Galie, Executive Protective Services, and Co-Chairman Tom Blomstrom, GaileyMurray Communications, along with committee members Justin Bartolomucci (Edward Jones Investments), Kip Bilo (CzarStar Security), Duane Brazuk (Fesnak & Associates, LLP), Phil White (Sign-a-Rama Royersford), Cathy McKeever (Bond, Pezzano & Etze, PC), Past Chairman Bill Penney (All State Insurance) and Leo Ayers. Contact the PV Chamber for sponsorship information 610-489-6660 or visit online at www.PVchamber.net.

REGIONAL CHAMBER ROUNDUP

SPRING-FORD CHAMBER OF COMMERCE

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

Building a Better Community Through Business



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!

SPRING-FORD CHAMBER RECENT EVENTS



SF Chamber WIN Fashion Show

"It was a great spring day for the SF Chamber WIN Fashion Show!"

The event proceeds benefited Mom's House.

Mom's House is a unique family support system of basic needs, including free childcare, for low income, single parents while they are pursuing their full-time education and becoming independent members of society.



Mixer at Swede Family Chiropractic



April Chamber Breakfast

Petaccio reminded us that as adults it is our responsibility to set a good example by not texting while driving. There are cell phone apps to prevent the activity, and among the free ones ATT's is the best. There are others that can be purchased such as "Call Control" with prevents a cell phone from operating at all except for 911 calls. None are foolproof however. Abstinence is the only reliable method.



Spring-Ford Chamber Membership

We all hold a piece of the puzzle for our success, but sometimes we need other pieces. Join us today!

SPRING-FORD CHAMBER CALENDAR OF EVENTS

May 9, 2013 – Win Lunch

April 16, 2013 –
Mixer at Columbia Cottage
5-7pm, No fee

May 23, 2013 –
Networking lunch at
Sheerer Elegance

11:30-1pm, \$20 member, \$25 non-member



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MEDICARE MOMENT

(Continued from page 53)

What the plan leaves uncovered on the Parts A and B of Medicare for the beneficiary, the state Medicaid program covers for the beneficiary. Yes, that makes sense, but not when unfortunately, far too often I see seniors in my office who have just enough assets to pay the "uncovered costs", but not enough assets to not impact their monthly budgets.

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

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

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

Here at Main Street we pride ourselves on carrying every Insurance company on the market and every plan so that when it comes to your specific needs that we can tailor choosing the right plan for you! Please give us a call here at 800-862-7364.

Sincerely, Elizabeth Snyder - Broker/
owner of Main Street Financial Partners. ☑

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