

422business.com



Business Advisor

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

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



THE KRILL GROUP

**Experts at
Making
Businesses
Profitable**

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

Visit 422business.com for...

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

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

CHANGE SERVICE REQUESTED

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



Business Advisor

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

In This Issue | MAY 2012



"We assess the entire organization to determine where the roots of the problems are, so we can repair them and bring the company back into profitability."



Technology cannot replace the most essential determinants of business success – trust and respect.

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



Contents

- 4 | **Cover Story**
The Krill Group — Experts at Making Businesses Profitable
- 17 | **Investment Ideas**
Time for a Financial Checkup
- 20 | **Leadership and Success**
Despite the Digital Revolution, Business is Still About Relationships
- 31 | **Downtown Marketing And Development**
Combating Aberrant Behavior in a Downtown Setting
- 32 | **Advertised Services Directory**
What You Are Looking For — At Your Fingertips
- 35 | **TriCounty Area Chamber of Commerce**
News and Events
- 47 | **Legal Perspectives**
Recent Changes to Pennsylvania's Unemployment Law
- 50 | **Medicare Moment**
Everything You Encounter in the Marketplace for Medicare Coverage Falls Into Just Two Simple Categories!
- 55 | **Ask SCORE**
Motivation Matters in Getting the Best from Your Employees

... AND MORE!

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



Published by: MACnificent Pages,
P.O. Box 334, Pottstown PA 19464-0334
Editor & Publisher – Bill Haley
Advertising Manager – Patti Seigel
Advertising Representative – Bob Dahlhausen

www.422business.com

THE KRILL GROUP



PHOTOS BY STYLISH IMAGES PHOTOGRAPHY



Experts at Making Businesses Profitable

The Krill Group is not your typical business consulting company. “We make companies profitable by assessing the entire organization to determine where the roots of the problems are, so we can repair them and bring the company back into profitability. We do not just focus on cutting costs or replacing employees,” explains entrepreneur, author, motivational speaker and profitability expert Trevor Krill. “The problems may be in products, pricing, sales, delivery, location, or some type of internal issues,” Krill explains.

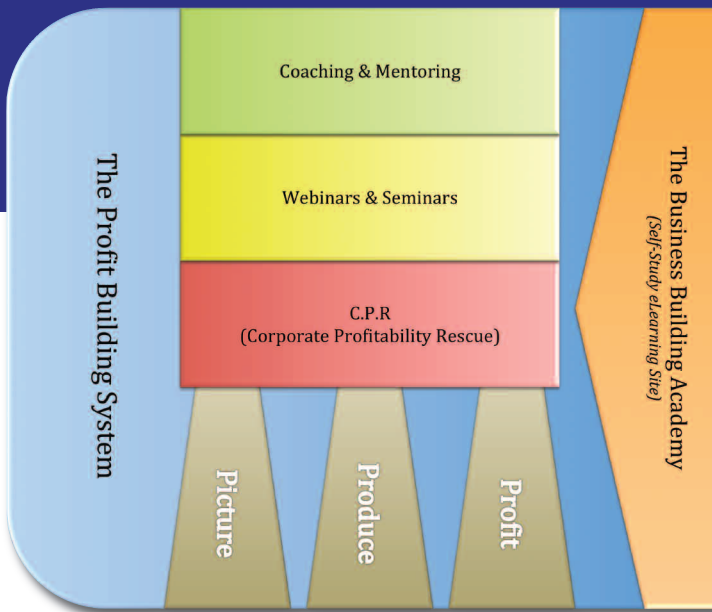
Trevor Krill, who has owned, operated, bought or sold over a dozen companies ranging from local ice cream stores to national technology companies, observes that many business owners suffer from “broken thinking.” They try to sell, sell, sell, rather than providing value to and enhancing the lives of their customers. People always want to buy, but they never want to be sold, he said. This “broken thinking” causes business owners to make bad short-term decisions.

Trevor Krill and his team have created **The Business Building Academy** and **The Profit Building System**. The Business Building Academy, which can be successfully implemented by virtually any type of organization, is designed to help smaller businesses (under \$1.5 million in annual revenues) generate more leads, more conversions, more transactions, higher prices, and more profits ultimately showing them how to build a more successful and profitable business. The Business Building Academy has an E-Learning program that includes unlimited access to everything you need to grow a successful business by increasing your profits by one to two percent per week for 50 weeks.

FREE SEMINAR: PROFIT OR PERISH

There will be two FREE Seminars offered on May 30th, 2012 from 8:00 A.M. to 10:30 A.M. and from 4:00 P.M. to 6:30 P.M. at The Desmond Hotel, Malvern, PA. The seminar is free and is titled: Profit or Perish— Three steps every business must take to create profit and avoid extinction in today’s economy. Please register online at www.ProfitWithTrevor.com; Call 1.888.877.6348, or email seminar@TheKrillGroup.com.





“Our E-Learning system provides a paint-by-numbers approach to becoming profitable through the use of audios, videos, and workbooks on a weekly basis,” Krill noted. “We teach business owners a simple Five-Step Profit Formula that allows them to instantly out-think, out-market and out-sell their competition... and dominate their market. When you first enter the site, you are asked to fill out a questionnaire, which takes your answers and creates a customized approach for the problems you identify as most pressing. Then you have seven choices to work with which will cover any issues you are having.”

Two hours of private coaching calls per month are part of the Executive Membership, which are usually broken up into four, 30-minute calls. “We have found that having a 30-minute call each week has been more effective than having an hour call twice a month, but each business is different, so we will cater the calls to the business owner’s schedule,” Krill said. “The calls also allow us to hold the business owner accountable for the previous week’s work.”

When working with in the E-learning system, Krill explains, the trick is to click on the issue you want to fix first, work through the process, and then revisit the site with your next issue. The cost of the program is affordable for businesses of all sizes, “You can begin the road to profitability for less than \$200.00 per month,” Krill said, “and the most expensive package is only \$1,297.00 per month.”

(See “Cover Story” on page 6)



Krill Group Product Overview

Grow your business here.

Whether you have an existing business or an idea for a new one, our Center for Entrepreneurial Studies can support your bottom line.

Services include a new, low-cost business incubator, and an accelerated Certificate in Entrepreneurship with courses in accounting and finance, marketing and the development of a business plan.

The College also offers degree programs in business and management, a women-owned business network, professional certifications and workshops on a variety of topics of interest to small business owners.



Montgomery County
Community College

For information about how we can help you be more successful, call 215.461.1140, email CES@mc3.edu or visit mc3.edu.

Local and accessible. Just like your small business.

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



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

Fulton Bank

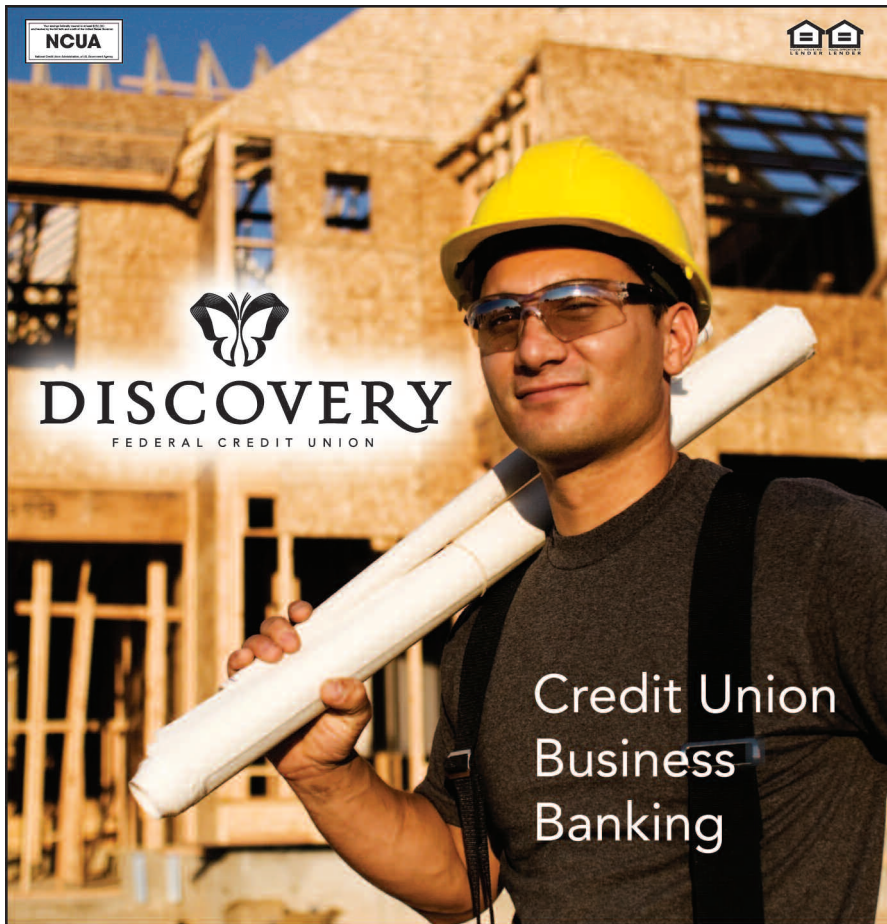
LISTENING IS JUST THE BEGINNING.®

Michelle Catrambone, Branch Manager

Pottstown Office | 799 State Street
610.970.9935 | fultonbank.com



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



NCUA

DISCOVERY
FEDERAL CREDIT UNION

Credit Union
Business
Banking

HELPING YOUR BUSINESS PROSPER.
Lower Rates. Fewer Fees. Friendly Service.

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

Flexible Financial Options - Local Decision-Making

- Lines of Credit | Credit Cards | Working Capital Term Loans
- Commercial Mortgage & Construction Loans
- Equipment Financing | Remote Deposit Capture
- Merchant Services | Checking | Savings | Money Market

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

2744 Century Blvd.
Wyomissing, PA 19610

610.372.8010 | 800.563.9383
www.discoveryfcu.org



BOB HILBERT
SPORTS WEAR

Quality Screen Printed &
Embroidery Apparel
& Promotional Products

Boyertown, PA 610-367-6186
www.BOBHILBERT.com

COVER STORY

(Continued from page 5)

In order to make this invaluable program even more accessible, The Krill Group has recently made grants available for The Business Building Academy programs to businesses that need the help, offering up to \$5,000.00 per qualifying business off standard pricing. There are no fees to apply, just a short application that will be reviewed. Grants will be awarded at our discretion to every business that qualifies.

The Profit Building System, designed primarily for businesses with \$1.5 million or more in annual revenues, can be summed up in three key words—*Picture, Produce, Profit*, representing the core concepts that Trevor Krill uses throughout all of his programs.

Before you can start anything in business, you must first develop a *picture* of what it is that you desire or what your goal is, Krill explains. The size of the goal is not important, but the goal must be very specific. The goals must define your expectations and they have to be tracked.

The next step is to *produce* the results necessary to achieve your goals. Developing the blueprint and strategy that will allow your picture to become a reality is no more complicated than the recipe for the perfect meal, Krill remarks. "You have to drill down, work backwards, and determine the exact mix of what is necessary to reach your goal. Once you have the recipe documented and tested, it is really just a matter of execution," he explains. "Once the recipe is proven, the process becomes scalable and allows you to reach and surpass your goal. Each department such as sales, accounting, and operations must be examined in addition to each individual employee. Some tough decisions may need to be made, but the end result is worth the investment. For example, we are using branded video email to com-

municate with our customers and the results are amazing. We show businesses how to incorporate branded video email into their marketing in a matter of minutes, to get the positive responses they have always dreamed of from their customers while increasing customer service, and customer satisfaction."

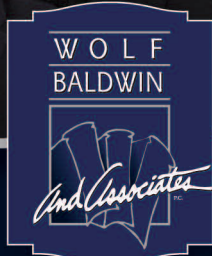
The final key word describing The Profit Building System, *profit*, whether personal or financial, is the result of picturing what you want and producing the results necessary to bring your picture into reality. "The next step is protecting your profits and making them work hard for you so that you can do anything you want, anytime you want, anywhere you want," Krill explains. "It really is as easy as the three steps seem. Throughout the three steps, there is a lot of hard work, but the work is easier than doing what you are doing now and getting unacceptable results. The goal at this stage is to build wealth."

Krill points out that less than three percent of small business owners make more than \$100,000 annually, and less than one half of one percent ever reach \$1 million dollars in total revenue. Depending on the type of business, if you assume a 30 percent gross profit margin on a million dollars in revenue; that only translates into an actual income of \$300,000. Once you factor in all of the operating and miscellaneous expenses, (not to mention taxes) business owners are left with less than they need and find themselves in trouble.

"Unfortunately, many business owners are just trading time for money and that approach does not usually translate into success," Krill said. After owning more than 12 successful businesses, and seeing many enterprises go out of business within the first few years of

(See "Cover Story" on page 8)

We make it **EASY** to talk with a lawyer.



Serving Montgomery, Berks and Chester Counties Since 1973

Workers' Compensation
Estate Planning and Administration
Family Law • Business Law • Civil Litigation
Real Estate • Business & Family Mediation Services

Pottstown
610-323-7436
158 North Hanover Street
Pottstown, PA 19464

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

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

www.wolfbaldwin.com

FAMILY OWNED & OPERATED SINCE 1967

H&F
TIRE SERVICE

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

**Performance
Touring**

All Season Radial Tires

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



SAME DAY SERVICE

POTTSTOWN

610-326-2326

1379 E. Schuylkill Rd.
Pottstown, PA 19465

MON-FRI 8-5 • SAT 8-12

- **COMPLETE AUTO & LIGHT TRUCK REPAIR**
- Oil & Lube
- Inspection Station
- Exhaust Systems
- Fleet Service
- National Accounts Welcome



Visit Us At www.hftire.com

COVER STORY

(Continued from page 6)

operation (or worse, after 25 years in business), Krill explains that he decided to develop a comprehensive program to help businesses become successful. "Our last few customers were brought from a loss, or best case, a break even situation, to hundreds of thousands in net profits after working with us," Krill said.

"We have not met a customer that we could not help," Krill says confidently. "Sometimes a business owner will decide not to fully implement a plan or even to sell the business because the passion is not there anymore, but even if that is the case, the owner is in a better position working for someone else rather than continuing to lose money."

Krill said that he and his associates have run into all types of problems and issues and that is why each plan has to be customized to fit the business. "We had one business that was selling their product at a loss," he said, "so as they sold more and more, they lost more money. They were not accounting for the cost of the product and the sales process properly. The owners thought sales were great and could not understand why they were losing money. We helped them

straighten out the issue, and raise the perceived value along with the price of the product to create a sizeable profit."

The Krill Group was founded on the principle that every company's goal is to maximize profits without compromising their core values. Krill and his team recognize that many companies need help first understanding, and then implementing, the steps needed to achieve their goals. Many times, the owner, the employees, and the customer have three different views as to what the company actually does or sells. The problem is that the customer's view is the only one that matters.

With that in mind, The Krill Group developed The Profit Building System to help business owners identify, quantify and rectify all the factors that impact profitability. The Profit Building System is offered in three different formats — **Corporate Profitability Rescue**; a **Profit Building Webinar Series**; and **Coaching and Mentoring**. "Each model is built on the principle of Picture, Produce, and Profit."

(See "Cover Story" on page 10)

AJB Trash & Recycling Service

A.J. Blosenski Inc.
www.ajblosenski.com
610.942.2707

New customers receive
1 Month FREE
residential service or
\$10.00 off
a roll-off container



RESIDENTIAL • COMMERCIAL • INDUSTRIAL

**Four Generations of Quality Service
from the Blosenski Family**

- Residential Carts
- Recycling Bins
- Bulk Item Removal
- Special Cleanups
- Event Boxes
- Referral Program
- Senior Citizen Discounts
- 100% Customer Satisfaction
- Roll-off Dumpsters
- Construction & Demolition
- Commercial Compactors
- Storage Containers

Serving Our Local Community



KLEIN
transportation

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

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

Deluxe Motorcoach Transportation with **Broadway Show Tickets** option
"You pick the show...we get you the tickets!"

Call us now at 800-451-6700 or visit www.kleintransportation.com



**PLUS MANY MORE
TO CHOOSE FROM!**



Corporate Profitability Rescue

Picture. Produce. Profit.

Profit or Perish

Three Steps Every Business Must Take to Avoid Extinction in Today's Economy

Increase Your Company's Profits by \$10,000!

Learn how to stop the bleeding and begin profiting again. This information packed event will teach you how to increase your profits by at least 10k and as much as 50k in the next 60 days*. Do not miss this opportunity to turn your business around! Special discounts and grants are available.

Space is limited! Call **1-888-877-6348** or visit www.ProfitWithTrevor.com to register today and be entered for a chance to win a **FREE Apple iPad!**

Testimonials From Satisfied Clients:

- "The Krill Group helped us implement their Profit Building System in our business. Within a short time, our Productivity was up and our profits increased by \$20,000 per month."
-William Bahls, V.P., PFTC Inc.
- "I have been in business for ten years and thought I was doing pretty well until I met Trevor Krill and implemented the Profit Building concepts he provided. My profits have soared in a bad economy."
-Mat Kelley, President, American Reality Professionals, Inc.
- "After working with The Krill Group and implementing their Profit Building System, we were able to take our business to the next level."
-Ernst A. Illg, Jr. CEO, Illg's Meats

When: **Wednesday, May 30th 2012**

Location: **The Desmond Hotel, Malvern, PA**

First Session

8:00am Registration / Cont. Breakfast

8:30am-10:30am Seminar

Second Session

4:00pm Registration / Snacks

4:30pm-6:30pm Seminar



THE KRILL GROUP
MULTIPLYING PROFITS

Register Toll Free:

1-888-877-6348

Register NOW Online:

www.ProfitWithTrevor.com



Trevor Krill

Profitability Expert with over 20 years of experience helping businesses



COVER STORY

(Continued from page 8)

Corporate Profitability Rescue (CPR) is designed for companies with immediate or critical challenges. "CPR is the most important product that we have," Krill said. "That's where most customers start. If you're in trouble, rather than try to teach you the system, I want to get that financial pain off the table. We will triage your most critical profit-impacting issues to identify and prioritize solutions," Krill said. "Once your business is stabilized and any damage repaired, we utilize The Profit Building System to increase your profits and put your business on a solid growth trajectory," Krill added, explaining "Our intervention can last from several days to several months."

The **Profit Building Webinar Series** is for companies who want to increase their profitability while learning the process as they go along, coupled with a traditional consulting model where Trevor Krill, or one of his associates, will meet with the business owner, identify the issues, help correct the issues, and then provide a roadmap to follow for continued success. It consists of a 12-week webinar series that culminates with a two-day seminar led by Trevor Krill, and includes monthly

consultations with Trevor and his team. The consultations are designed to find solutions to specific profitability issues and teach the business owner how to delegate and transform those issues into opportunities.

The third format of The Profit Building System— **Coaching and Mentoring** — involves customized individual and small group profit building sessions designed specifically for each client. Krill's four-phase system follows a proven methodology that results in a customized profitability plan.

First, Trevor will spend time observing your business in its native environment. He'll benchmark your current profitability, key business processes, personnel, and how your team works together to achieve your stated profitability goals. Second, Krill will sit down individually with owners or stakeholders and identified key team members to pinpoint their understanding of the company's offerings. He reviews market segmentation, pricing, profitability goals and the owners or stakeholders own personal objectives as they relate to the

(See "Cover Story" on page 12)

Whatever Your Real Estate Need, We Are Here to Help!



- Listing and Selling Residential Properties
- Listing and Selling Commercial Properties
- Senior Residential Housing Specialists
- Rentals and Property Management
- Short Sale Specialists
- Foreclosures and Investment Properties
- New Construction Representation



Debby Singleton 610-496-9094

Jackie Smith 215-896-0345

Suzanne Kunda 484-686-7872

Gilbertsville PA 19525

610-845-1800

Schultz Technology Solutions, LLC



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

Computer Network Design & Support
Telephone Systems & Support
Voice & Data Cabling
Security Systems
Access Control
PC Repair
CCTV
Smart House
CATV/Satellite Systems
Wireless Communications
24 Hour/7 Day Week Emergency Service

We Are Committed To Deliver
The Highest Level Of Service
Call Us Today For A Free Evaluation

3117 W. Ridge Pike
Pottstown, PA 19464

Phone 610-495-6204
Fax 610-495-6205
sales@techsolllc.com
www.techsolllc.com

Proud Member Of



TRICOUNTY AREA
CHAMBER OF COMMERCE
AN ACCREDITED CHAMBER OF COMMERCE

Greater Valley Forge
Chamber Of Commerce

OWNER - OPERATED

40 YEARS' EXPERIENCE



EMBODY'S SUNOCO SERVICE STATION

1435 E. High Street, Pottstown, PA 19464

Only Full Service Station in the Area!

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

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

COVER STORY

(Continued from page 10)

company's goals. At that point Trevor will present his observations and highlight the obstacles to achieving maximum profitability. Lastly, he will present the customized plan for your business including how to define and quantify what profitability means for your organization along with a step-by-step set of instructions for how to get there.

Following the formal program completion, Trevor will continue to work with your team and help keep you on the right track with timely tips and ongoing guidance. Engagements can last from several days to several months and can encompass the entire organization or focus on a specific problem depending on the needs of the client.

The Krill Group is continuing to expand their program offerings at www.TheBusinessBuildingAcademy.com, including information for individuals seeking to start a business. Trevor Krill has invited *Route 422 Business Advisor* readers to sign up at www.TheBusinessBuildingAcademy.com/minivideos/register to access a set of training videos that will allow readers to make an additional

\$10,000-\$50,000 in less than 30 days, he said.

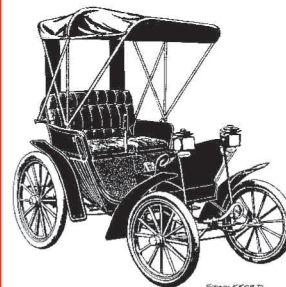
"We have helped businesses in many different industries including retail, wholesale, IT, communications, specialty stores, real estate, and automotive," Krill explained. "Our goal is to help 1,000 businesses become profitable, and to have 100 of those business each create a million dollars in profit in the next two years."

Businesses are like trees, Krill observes. They need to be pruned to help them grow in the direction you want. "Businesses need to remove the dead wood on that tree, whether its employees, customers or product lines. The most difficult decision for a business owner is to fire unprofitable customers who are hoarding the company's resources to make room for profitable customers," he said. "We help business owners assess their business, products, and customers to make the changes necessary to allow the company to grow."

"Our products and services are only as successful as the energy and effort the business owner puts in," Krill continued.

(See "Cover Story" on page 14)

Boyertown Museum of Historic Vehicles



The exciting story of how we "go" is just down the road at the Boyertown Museum of Historic Vehicles. From America's earliest cars to the alternative fuel cars of the future.

A unique location for:

- Business Meetings
- Catered Banquets
- Children's Parties



Open Tues. thru Sun.
9:30am - 4:30pm
Admission: Adults \$6; Seniors & AAA Members \$5; Students \$4;
Free, ages 6 & under

85 S. Walnut Street, Boyertown • boyertownmuseum.org • 610-367-2090

COVER STORY

(Continued from page 12)

"We are not offering the magic pill, and in many instances, the problems that have caused profitability to erode happened over several months or years. We can guarantee that you will see a dramatic increase in profitability in the first 90 days, if you follow the plan, but it will typically take six to nine months to solve all of the profitability issues."

"Businesses get to the point where the people do not know why they are doing what they are doing other than the fact that is the way they have done it for the last five years," Krill observes. "It is just the way it is. I am absolutely dumfounded that there are so many businesses out there that will lose money, unnecessarily, year after year, drain their personal resources or take out a large bank loan just to stay in business, rather than take a couple days, weeks or months, whatever it takes, and fix the problems."

"Business is easy if you have a plan and a process," Krill concluded.

There will be two FREE Seminars offered on May 30th, 2012 from 8:00 A.M.

to 10:30 A.M. and from 4:00 P.M. to 6:30 P.M. in the Malvern area. The seminar is free and is titled: Profit or Perish—Three steps every business must take to avoid extinction in today's economy. A continental breakfast or afternoon snack will be served and Trevor is giving away an Apple iPad to a lucky attendee. Please call 888.877.6348 or sign up at www.ProfitWithTKG.com.

Trevor Krill is available for speaking engagements, including keynote and conference speeches, seminars, profit-building boot camps, corporate training, and consultation on branding, business direction, corporate image, and sales team issues. Trevor is also the author of *Profitability is Priority One, The Guide To Getting and Keeping Customers, Tips, Techniques and Strategies for Growing ANY Business Even in the Toughest Economies*.

For a FREE profitability assessment, please call 1-888-U-Profit or email assessment@thekrillgroup.com. For additional information on The Krill Group, please visit www.TheKrillGroup.com and www.TheBusinessBuildingAcademy.com. 📖

A PROVEN LEADER. in patient outcomes



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

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

Focus on success!

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

www.hcr-manorcare.com

ManorCare Health Services –
King of Prussia
610.337.1775

ManorCare 
Health Services

- **The Salvation Army Helps Needy Families in the Pottstown Area**
- **Salvation Army has a Strong Tradition with over 80 years of service in the Pottstown Area.**
- **The Salvation Army also helps the elderly and provides emergency assistance in our town.**
- **Today's Army is more than Ringing the Bell at our Kettle Program.**
- **The Salvation Army Needs Your Help as Volunteer board member**

Learn more about the
Pottstown Salvation Army—

Contact: Major Fred Clarke
frederick.clarke@use.salvationarmy.org

Open to the public:

Attend our Dessert Hour May 14, 2012, 7 pm.

Attend our Open House during the entire month of September with a variety of activities!



The Salvation Army is located at
137 King Street, Pottstown, PA 19464

610-326-1621

If your ready to give back to your community
the Army needs new Board Members.

Currently looking for members from a variety
of fields, including Banking, Real Estate,
Construction, and City Government.

Women's Auxiliary Group also looking for volunteers!