



Bucks Prospectus

BUCKS COUNTY ECONOMIC DEVELOPMENT CORPORATION

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Bucks Prospectus

DCED Loan Program's Interest Rates at an All Time Low

In the month of October 2011 the Department of Community and Economic Development (DCED) has announced changes in the interest rate to the following programs: PIDA, MELF, First Industries, and SBF. The effective rates are for the last quarter of 2011.

The PIDA program (Pennsylvania Industrial Development Authority) is now at 2% fixed rate for 15 years. The program is a fixed asset lending program for new construction, acquisition, renovation or expansion of building. It is a second mortgage program and requires a ratio of 35,000 dollars for one new or retained job.

The SBF program (Small Business First) is now at 3% and the term is determined by what is financed. The program can finance the following: Land & Building (acquisition or new construction), machinery/equipment, and working capital. The maximum loan is 200,000 dollars or 50% of project cost.

The MELF program (Machinery & Equipment Loan Fund) is now at 3%. The maxi-

mum loan is 5 million dollars or 50% of the project cost. The program allows for acquisition of new and used equipment.

The First Industries Loan Program is now at 3% and be used for the hospitality industries and agriculture.

Again, these changes are effective until December 31, 2011. If you are considering an expansion, acquisition or up-grades to your building or equipment now is the time to contact BCEDC. The staff at BCEDC can assist you with the application and approval process; as well as a complete review as to edibility to apply for funding. For further information on each program see the BCEDC web-site www.bcedc.com funding source section or call the office at 215-348-9031.

Newsletter sponsored by:



WELCOME NEW MEMBERS

BCEDC Welcomes New Members:

Ed Dodds,
Vertical Screen

Mark Hankin,
Hankin Management

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Bucks Prospectus is the bi-monthly newsletter of the Bucks County Economic Development Corporation (BCEDC). BCEDC, the official Economic Development Agency for Bucks County, is a nonprofit economic development corporation with a mandate to increase job opportunities for local residents through various programs.

NOTEWORTHY NEWS

Bucks County Workforce Investment Board Recognizes Outstanding Youth Partnership.

Upper Bucks County Technical School Employer Receives Most Valuable Partnership Award

Each year the Bucks County Workforce Investment Board and Youth Council recognize outstanding youth partnerships by awarding the Most Valuable Partnership Award. The award is given to an innovative youth service-employer partnership that has the potential for a long-term impact on the local economy and workforce, and strives to achieve career education goals. Accepting the 2011 MVP Award is David Fricke, President, Millennium Manufacturing, Quakertown, PA.

The Upper Bucks County Technical School nominated Mr. David Fricke of Millennium Manufacturing for the Most Valuable Partnership Award. Mr. Fricke has been an outstanding partner to the school for over 10 years. He has contributed to UBCTS and the community in many ways. Partnership Activities include:

- Active Occupational Advisory Committee (OAC) member for the Machining Technologies program for 10 years
- Provided guided student tours of Millennium Manufacturing
- Employed 10 UBCTS/Alumni since 2001 – currently employing 3 alumni and one cooperative education student
- He has encouraged post-secondary education and recently a UBCTS alumni employed at Millennium graduated from Drexel University with a major in Mechanical Engineering
- Donated materials that are used in the Machining Technologies program
- Provided presentations to school counselors on the topic of Advanced Manufacturing
- Participated in the Workforce Investment Board (WIB) Advanced Manufacturing career webinar series



Mr. Dean Ruch, Machining Technologies Instructor, Representative Paul Clymer, Mr. David Fricke.

Mr. Fricke is a graduate of UBCTS Machining evening school program. He also has an Associate Degree in Electrical Engineering from Stark State College, Ohio and a Bachelor Degree in Business Administration from University of Akron, Ohio.

Mr. Fricke is an advocate of Advanced Manufacturing in Bucks County and currently serves as President of a high tech manufacturing company located in Quakertown, Pennsylvania. He has impacted the local workforce and economy and is also committed to assisting young adults become employable citizens.

About Upper Bucks County Technical School

UBCTS is a public school serving the students in three Upper Bucks County School Districts. Those districts include Palisades, Pennridge and Quakertown. Students benefit from specialized career programs that give them a competitive edge in college and career. Approximately 700 students in grades 9-12 are enrolled in nineteen Pennsylvania Department of Education approved technical programs. Students participate one half day at the career and technical school and one half day at their sending district where they receive the balance of their academic courses.

SPOTLIGHT ON BUCKS BUSINESS

More Space Equals More Jobs for Moore Energy

With the assistance from BCEDC and a generous loan from Pennsylvania Industrial Development Authority (PIDA) as well as a loan from Fox Chase Bank, Moore Energy will continue to create more jobs in the area by moving their growing company into a newly renovated 22,000 square foot warehouse and office building on Keystone Road in Southampton, PA.

Moore Energy was created in 2009 after co-owner Barry Alan Moore noticed a lack of cost-effective and attractive solar power system installation options in the area. Co-owners Barry Alan Moore and Peter Vari built a successful and continuously growing design-build firm specializing in Solar Photovoltaic systems for both residential and commercial properties. Moore Energy installed over 1,500,000 watts to date, and has established itself as a well-known and respected company in the Southeastern Pennsylvania and New Jersey solar market. The company also distributes and installs generators.

"It has been a wonderful experience to work with the people at BCEDC. The loan has been essential to the further development and expansion of Moore Energy and PV Racking LLC, as well as our ability to bring more high-paying jobs to the area."

— Barry Alan Moore

"We now have the space we need to further develop our product line for PV Racking."

— Peter Vari

Last year, Moore Energy further enhanced its presence in the solar market by starting a new solar racking company: PV Racking LLC. PV Racking designs, manufactures and distributes solar racking components to be used in roof and ground mounted solar systems. PV Racking has revolutionized solar racking systems with its distinguishable "No Clamp" system which is more secure, superior



Moore Energy roof mounted system at a local manufacturing plant.

in appearance, and provides installers with a faster and easier installation. This innovative product has been well received by solar installers across the United States.

Having expanded the services provided and staff, the companies outgrew their existing work spaces and needed additional office and warehouse space. The new building will allow both companies to work in harmony, as well provide a convenient connection to their warehouse facilities. This increase in space will help create more high-paying jobs in the area, as well as give Moore Energy and PV Racking LLC the ability to bring manufacturing jobs back to Bucks County.

Moore Energy and PV Racking are excited about meeting the demand from consumers who have realized the many financial benefits of installing solar systems on their properties. Small businesses have seen the biggest gains from installing solar energy systems during these tough economic times, as their energy costs have been significantly reduced. Government programs such as the 30% Federal Tax Credit and the 1603 Program Federal Refund Program along with accelerated depreciation offered on Solar Systems have made solar very attractive to business owners.



For more information: Moore Energy, 505 Keystone Road, Southampton, PA 18966, (215) 550-3659, www.mooreenergy.com

THE BOTTOM LINE

A Regular Feature to Help Your Business Improve Its Profitability

Bucks County Companies Team Up To Provide RFID Solution

Imagine taking physical inventory of high value assets in hours versus days or building complex equipment and having the ability to confirm configuration in a minute rather than hours. This is now a reality with RFID. The use of RFID (Radio Frequency Identification) technology to track and maintain assets is expanding and becoming more widely implemented. Investment in RFID based solutions yields an impressive ROI by boosting productivity and improving asset utilization.

The asset tracking system market is projected to have a 40% CAGR for the next four years, reaching \$845M by 2014, according to ABI Research. RFID is used in manufacturing, aerospace and defense, healthcare, logistics, and information technology industries. Government agencies are also making wide use of RFID for ID cards, asset and people tracking, as well as for logistics.

It was with this knowledge that Asset VUE, an IT asset management software provider based in Bristol, has partnered with fellow Bucks County business RCD Technology, a Quakertown based developer and manufacturer of passive RFID tags, to create a total asset tracking solution.

RCD and Asset VUE have teamed up on several projects to track IT assets in data centers. Large corporations have millions of dollars invested in their data centers, but typically do not have the ability to quickly and efficiently locate these critical assets. This is where RFID comes in. By tagging assets and installing an infrastructure of readers and antenna, companies can reliably and accurately locate assets in seconds. The RCD/Asset VUE software and hardware package tracks servers and other assets as they move through the center and can indicate where they are in a rack. This information can also be used to plan and execute data center moves or upgrades with

huge improvements in speed and accuracy over existing methods.

RCD and Asset VUE are also working together on several projects outside of data centers. These projects focus on configuration control of very complex equipment. Through the use of RFID tags and Asset VUE's software, OEM's are able to confirm their equipment has been configured correctly within minutes to improve installation, service and upgrade processes as well as manage warranty costs.

RCD Technology was founded in 2001 to serve emerging RFID markets with new manufacturing technologies. RCD is now the industry leader in developing and manufacturing high performance RFID tags that are tailored to specific, high value, technically challenging applications. RCD has developed successful solutions in asset tracking, people tracking, and ID card markets for customers such as US Government agencies, state governments, and has both Fortune 500 and smaller, high technology clients.

Founded in 2010, Asset VUE is a business primarily within the IT Asset Management (ITAM) and Data Center Infrastructure Management (DCIM) framework. Their software enables data center operations teams to make critical decisions by leveraging tools including RFID that help create asset inventories, validate exactly where these assets are in record times, help manage asset migration tasks, and secure these critical corporate assets and the data they contain. The placement and tracking of assets is of the utmost importance for the IT end users, as the information that resides on these IT assets is the cornerstone of any corporation's foundation.

For more information: RCD Technology: 215-529-9440 or www.rcdtechnology.com Asset VUE: contact@assetvue.net or www.assetvue.net

Protect Your Business with Confidentiality and Non-Compete Agreements

In today's business environment, employee turnover is a critical issue. When the departing employee is one in whom an employer has invested time, money and effort in training and nurturing in business practices, the departure of the employee may have a noticeable adverse effect on business opportunities and revenue. Should the departing employee leave with business-critical, confidential, proprietary information gained during his or her

employment, and start using that information while employed with a competitor, the separation may be even more painful.

Confidentiality or non-disclosure agreements are frequently used to protect an employer. Interests protected through such agreements can include: trade secrets, client lists and customer goodwill, and unique or extraordinary skills developed through specialized employer-pro-

Continued on page 5.

Protect Your Business with Confidentiality and Non-Compete Agreements *continued from page 4*

vided training. A trade secret is a unique item, concept or compilation of information used in one's business and which gives the business a competitive advantage: a formula for a chemical compound, a process of manufacturing, a machine's design, or a list of customers compiled with the resources of the employer. A company will also invest time and effort in producing confidential information and proprietary materials for the benefit of the company, which the company would like to shield from competitors. Examples include employee handbooks, processes or protocols for performing tasks, and financial histories or sales information. In addition to seeking agreements with employees not to disclose or use such information other than for the employer's benefit, a company should ensure that distribution of these types of information and materials are limited within the company itself.

Non-compete agreements, which provide that a former employee will not work for a direct competitor in the same trade and same geographic area as the employer for a specified length of time, are a common means of ensuring

that a departing employee does not unfairly detract from the business of the former employer. Such non-compete agreements are disfavored by courts and must be carefully crafted to avoid overly restricting an employee's ability to earn a living in his or her chosen trade, and must be reasonably limited in time and geographic scope.

Without such provisions or precautions, an employee may be free to use information gained during employment or otherwise compete with a former employer with little to no restrictions. If you would like to review options to protect your business interests from employees, please contact Krista P. Harper, Esq. or Ernest R. Closser, Esq.

Krista P. Harper is a member of Curtin & Heefner LLP's Business & Real Estate Sections. Ernest R. Closser is a member of Curtin & Heefner LLP's Business & Municipal Finance Section. Curtin & Heefner LLP is a regional law firm with offices in Morrisville and Doylestown, Pennsylvania and Lawrenceville, New Jersey. The firm engages in the practice of law in various areas including Business, Municipal and Tax Free Financing, Real Estate, Employment & Public Sector, Estate, Trusts & Tax, Commercial Services, and Litigation including Personal Injury.

FINANCIAL TOOLBOX

DCED Loan Interest Rates

PIDA	2%
SBF	3%
MELF	3%
FIF	3%

Rates are effective until December 31, 2011



Real Estate Agents and Brokers

If you would like to contribute to the Companies on the Move or post properties on www.bcedc.com, become a member today for as little as \$100. Call BCEDC 215.348.9031 or e-mail Kelly at kellyd@bcedc.com for more information and other levels of sponsorship.

To view the Property Search section please visit: http://www.bcedc.com/index.php?option=com_hotproperty&view=properties&Itemid=100.

COMPANIES ON THE MOVE



Perkasie Industrial Center

Stout Medical Manufacturing has leased Unit #3 at the Perkasio Industrial Center, 410 East Walnut Street in Perkasie, Bucks County, Pa. Unit #3 is a 6,500 SF space. The lease is for a 3 year period with a comparable option period. Stout Medical will be manufacturing medical components at this facility. The lease was negotiated by Ed Brooks of Brode & Brooks Inc, who is also the building owner. The Perkasio Industrial Center is a 78,000 SF multi tenant industrial facility with two current vacancies of 7,200 square feet and 12,000 square feet.



Roddy Inc. represents AutoParts Warehouse in the acquisition of 1050 Wheeler Way, Bucks County Business Park, Langhorne, Bucks County, PA

Roddy Inc., the Bensalem, PA based industrial and commercial real estate brokerage firm, represented AutoParts Warehouse in the acquisition of 1050 Wheeler Way, Bucks County Business Park, Langhorne, Bucks County, PA.

Frank Roddy, President of Roddy Inc. who handled the transaction on behalf of AutoParts Warehouse advised that Domtar Paper Company, LLC sold the 110,000 square foot one-story building located on 10.0 acres for \$3,800,000 and was represented by Frank Cullen, President of Binswanger.

AutoParts Warehouse is a locally owned and operated wholesale automotive parts distributor, headquartered in Langhorne, PA, who have proudly served the professional installer since 1989 offering a selection of new and rebuilt parts. With 21 warehouses in the area and a fleet of more than 200 radio-dispatched delivery vehicles, AutoParts

Warehouse is well stocked with quality parts and is able to provide quick delivery service throughout Eastern PA and NJ. Through its commitment to superior customer service, efficient operations and competitive pricing, the company has been able to become the dominant aftermarket parts provider in its service regions.

Headquartered in Bensalem, Bucks County, PA, Roddy Inc. is a marketer, manager and developer of industrial and commercial real estate throughout Eastern PA and Southern NJ. Their clients include regional, national and international companies and financial institutions. For more information about the company, visit the corporate website <http://www.rododyinc.com>.

For further details, contact Francis T. Roddy at (215) 245-2600 or FAX (215) 245-2670

COMPANIES ON THE MOVE



NAI Mertz Sells 36,677 SF Industrial Building in Doylestown, PA

NAI Mertz is pleased to announce the sale of a 36,677 SF industrial building located at 4049 Landisville Road in Doylestown, Bucks County, PA. The seller was Frank T. Shuman and the buyers were TF Partners, LP aka Thompson Auto Group. The property sold for \$2,100,000. Adam Lashner and Jeff Licht represented the seller in this transaction. The property is a one-story, modern warehouse & service

facility situated on 5.8 +/- acres. It features 5,800 SF of office area, 18' ceiling height, 6 docks and 5 drive-in doors. The facility will be used for auto sales, service and auto body repairs, an expansion of their local, current locations. Thompson Auto offers a great selection of new and pre-owned vehicles at their dealerships, a rental car facility, a full-service detail center, and a full service collision center.

August 2011 - September 2011

(Information provided by Brode & Brooks, Collier's International, and The Flynn Company.)

Bensalem

Industrial	388,299
Industrial	7,500
Industrial	6,350
Grand Total	402,149 sq. ft.

Bristol

Industrial	60,000
Industrial	12,000
Grand Total	72,000 sq. ft.

Falls Township

Industrial	18,400
Grand Total	18,400 sq. ft.

Perkasie

Industrial	6,500
Grand Total	6,500 sq. ft.

To submit an article with business advice suitable to the Bucks Prospectus, please contact Kelly Doughty at 215.348.9031 or KellyD@bcedc.com.

Newsletter designed by Kim Harding • www.kimhardingdesign.com

BCEDC BUSINESS HAPPENINGS

Axcentria Pharmaceuticals, LLC was approved to borrow \$350,000 from the Revolving Loan Fund. Axcentria manufactures medical and dental pharmaceutical products in **Telford**. The loan will be used to purchase machinery and equipment, working capital, and other related costs. Sixteen jobs will be created and nine jobs retained. Total project costs \$950,000.

Pennsylvania Industrial Development Authority has approved a **Global Chem-Feed Solutions, LLC** to borrow \$691,000 to purchase a 13,816 square foot building in **Warwick Township**. Global Chem-Feed Solutions provides custom equipment for the Electric Generating Plants, Hydrocarbon/Petrochemical Plants, and Heavy Industrial manufacturing plants. The new facility will allow the company to expand. Six jobs will be created and seventeen jobs will be retained. Total project costs \$1,350,000.

Baldwin Publishing, a producer and publisher of print, online and digital media for the Health Care Industry, has been approved to borrow \$277,500 from the Business Builder Fund. The funds will be used to purchase a building and building improvements for 13,924 square foot facility in **Upper Makefield**. Five jobs will be retained and three jobs will be created. Total project costs \$1,892,500.

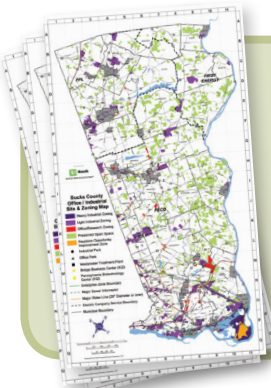
Huys, Electrodes, Inc, Telford has been approved to borrow funds from the Revolving Loan Fund. Huys Electrodes a high tech manufacturer of resistance welding. The \$150,000 loan will be used to purchase machinery & equipment and inventory as well as used for working capital and miscellaneous related costs; total project cost is \$810,000. Five jobs will be created.

NEW FINANCING APPROVED IN 2011

August 2011 - September 2011

	Amount Borrowed	Square Foot	Reason For Loan	Jobs Created	Jobs Retained
Telford	\$350,000	28,000	Machinery & Equipment, Working Capital, Miscellaneous and Other Related Costs	16	9
Telford	\$150,000	8,000	Machinery & Equipment, Working Capital, Inventory, Miscellaneous and Other Related Costs	5	0
Upper Makefield	\$277,500	13,924	Acquisition of Building & Building Improvements	3	5
Warwick	\$ 691,000	13,816	Building Acquisition, Miscellaneous and Closing Costs	6	17
TOTALS	\$1,468,500	63,740		30	31

WE ARE LOOKING FOR SPONSORS FOR 2012
 NEWSLETTER • ANNUAL DINNER
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215.348.9031



Bucks County Office/ Industrial Zoning Map NOW AVAILABLE.
 5 maps/\$25. Checks or credit cards accepted.
 Contact Kelly 215.348.9031 or kellyd@bcedc.com

MEMBER'S CORNER

Upper Bucks Chamber of Commerce Rolls Out New Webstie!

The Upper Bucks Chamber of Commerce's website www.ubcc.org has undergone major improvements! We're now better able to give businesses the critical marketing exposure they need.

The Upper Bucks Chamber is a gateway to the Lehigh Valley and Bucks/Mont area businesses and to those customers looking for you. Chamber of Commerce websites are frequently sought out when potential customers are looking for products and services in a local area. In fact, a 2009 study showed that when potential customers know that a small business is a member of the chamber, they are 44% more likely to think favorably of it and 63% more likely to purchase goods or services from the company in the future. Chamber credibility is important and it positively enhances click through rates.

In this competitive economic climate, very little else matters as much to your marketing efforts as having a robust

and active internet marketing strategy. We are pleased to offer new value-added options that guarantee additional exposure for chamber member businesses. These options give an advantage over the competition for maximizing your internet presence, more importantly if you don't already have a web presence. The UBCC is proud to offer our members an exciting opportunity to leverage the power of regional search and the Chamber brand to drive traffic to your business. We will continue to invest in growing our site traffic which in turn will drive more traffic to the UBCC Membership.



Visit the Upper Bucks Chamber's website at www.ubcc.org or for more information on becoming a member of the UBCC, please contact Rita Woodward at 215.536.3211 or email rwoodward@ubcc.org.

Comcast Helps Bring Essential Digital Literacy Skills Home with Internet Essentials Program

Internet EssentialsSM from Comcast is an exciting new program designed with the assistance of the Federal Communications Commission (FCC) to help bridge America's digital divide. In conformity with the National Broadband Plan, the program addresses key barriers to Internet access and adoption by providing affordable Internet access, the opportunity to purchase a computer and training to low-income families with at least one child receiving free lunches under the National School Lunch Program.

Eligible participants will receive:

- Comcast home Economy Internet service for \$9.95 per month (plus taxes) with no activation fees, additional equipment rental charges, credit checks or long-term contracts;
- The option to purchase a pre-configured computer for \$149.99 (plus taxes); and
- Access to digital literacy training.

An entire household will be eligible to participate in the program if the household:

- Is located where Comcast offers Internet service;
- Has at least one child receiving a free school lunch through the National Free School Lunch Program (NSLP);

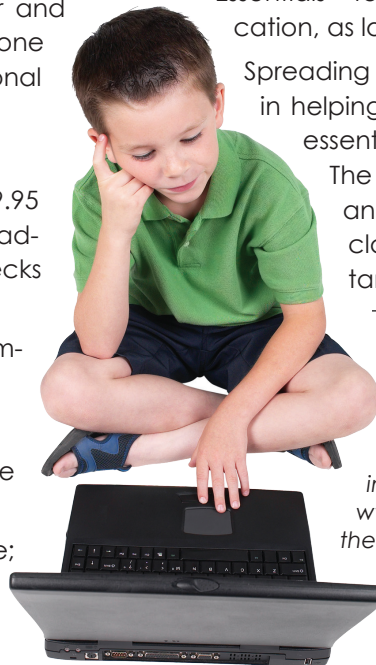
- Has not subscribed to Comcast Internet service within the last 90 days; and
- Does not have an overdue Comcast bill or unreturned equipment.

Participating families may be able to benefit from Internet EssentialsSM for the entire life of their child's K-12 education, as long as they remain eligible.

Spreading the word to families will go a long way in helping to drive adoption of what is now an essential element of education in America.

The Internet has the ability to strengthen and enhance the lessons learned in the classroom and is an increasingly important tool for students to succeed.

For more information on Internet EssentialsSM from Comcast and the enrollment process, please visit www.internetessentials.com. School Districts and other community organizations looking to get involved can sign up on our partner portal, www.internetessentials.com/partner, for all the information, materials and updates needed to help spread the word and keep the momentum going.



FAQ ABOUT BUCKS COUNTY ECONOMIC DEVELOPMENT CORPORATION

The BCEDC staff answers many questions during the course of their business day concerning who we are, what we do, and many other questions about economic development. With over 50 plus years of experience, the staff hopes to provide you with informative answers. Do you have a question...?

Can the BCEDC/BCIDA do Small Business Administration (SBA) financing?

The answer is "NO" but we can put you in contact with agencies that can. BCEDC's outstanding relationship with our regional partners and in this case The Chester County Development Council's, certified development company; South Eastern Economic Development Company of Pennsylvania (SEEDCOPA) provides the conduit for SBA funding. The programs offered are 40% financing at 10 and 20-year below-market fixed rates through the SBA 504 Program and SBA 7a through community banks. SEEDCOPA has been providing SBA 504 Loans since 1984. The term for the 504 Program for land & building is 20 years and equipment is 10 years. Lender benefits are that the lender is in the first

mortgage position up to 50% and this offers a blended interest rate to the borrower.

The typical loans through the 504 program are commercial, industrial and agricultural projects with a conventional structure of 50%/40%/10% owner equity. There are other structure ratios that are available for start ups and special purpose projects. Contact the BCEDC to find out what qualifies.

The eligible project cost is up to 40% with a minimum of 100,000 dollars to 5.5 million dollars for manufacturing projects. The fees for the 504 Program are 2.5% of the borrowed amount, bank lender fee of 0.5%, out of pocket cost of 1,500 dollars (refunded at closing), title insurance, and CDC legal fees and recording costs for closing and as well as a monthly servicing fee which is included in the "all-in-rate".

As you can see BCEDC has provided another funding possibility for Bucks County businesses so in essences we do SBF financing. For further information on this and other financing programs please go to www.bcedc.com or call us at 215-348-9031.

UPCOMING EVENTS

Regional Biotech Council Annual Conference on Oct 28, 2011

Because there is a limited capacity for this event, we recommend advanced registration.

Click on the link below to register
http://www.ihvr.org/rbc/2011_program_rbc.html

Organization:

Event Name: RBC Annual Conference
"2011: A Biospace Odyssey" Exploration of Natural Products through Public/Private Partnerships

Date: Oct 28 2011, 08:30 AM to 01:00 PM
Location: The Pennsylvania Biotechnology Center

The event details are as follows

Keynote Address:

Roy Vagelos, M.D., Former Chairman and CEO of Merck & Co., Inc., "Merck Experience in Drug Discovery"

Speakers:

Craig Hopp, Ph.D., Program Officer at NCCAM-National Institutes of Health, "Natural Products, Nutraceuticals and NCCAM: A First Hand Account of an Evolving Industry"

Ilya Raskin, Ph.D., Founder and Partner, Nutrasorb, "Developing Novel Botanical Products for Metabolic Syndrome"

Dennis Stevenson, Ph.D., Vice President, New York Botanical Garden, "Expeditions in Phytprospecting: From the Field to Genomics"

Michael Goetz, Ph.D., Director, Natural Products Discovery Institute, IHVR

For further information contact:

Regional Biotech Council
Email: rbc@ihvr.org
<http://www.ihvr.org/biotechnology/council.htm>

The Pennsylvania Biotechnology Center
3805 Old Easton Road, Doylestown PA 18902

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Verizon



2011 Publishing Deadlines for the Bucks Prospectus

Deadline Date	Publication Date	Issue
11/21/2011	12/20/2011	Late Fall



pennsylvania
DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT

Opinions expressed within this newsletter are not necessarily the opinions held by the BCEDC.

GOOD, LOCAL BUSINESSES CREATE GOOD, HEALTHY TOWNS.

Making a difference in the community is something we should all strive for.

 **Citizens Bank**[®]

GOOD BANKING IS GOOD CITIZENSHIP[™]