



Oley Valley Business Association

P.O. Box 25

Oley, PA 19547-0025

www.oleyvalleybiz.org

President's Message

Happy Thanksgiving!

I hope everyone has a special time sharing the upcoming holidays with loved ones. I'm so lucky at the holidays to have my children close to home. I feel sorry for families whose children are far away, especially the families of all the servicemen and women who won't be home for the holidays.

The October meeting was very informative with the two gentlemen from SCORE. Some of our business people had a chance to talk with them and get help and answers from them.

*Respectfully,
Wilma Leininger*

November Meeting

The next meeting of the Oley Valley Business Assoc. will be a noon luncheon on Monday, November 29, 2004 at the Historic Pleasantville Inn. Our speaker will be Donna Rhoads. She will have information on taxes. This is important at this time. Please try to attend.

The December 27, 2004 breakfast meeting will be at the Pleasantville Diner at 7:00 a.m. The speaker will be Jerry Catagnus from the Oley Valley Swimming Recreation Association.

Minutes

General Membership Meeting Minutes

October 25, 2004

Call to Order

The October meeting of the Oley Valley Business Association was held at the Pleasantville Diner. The meeting was called to order by President Wilma Leininger at 7:15 a.m., followed by the introduction of members.

Minutes and Treasurer's Report

A motion was made to accept the September minutes by Lorraine Sterner and seconded by Minerva Hoppes. Motion carried.

A motion was made to accept the Treasurer's Report by Stu Kern, seconded by Scot Williams. Motion carried.

Attendance

The total attendance for the meeting was 15 members.

Old Business

Mixer:

The mixer will be hosted December 9th from 4:30-6:30 by the Yellow House Hotel and will be co-sponsored by Cheryl Haughney of Yellow Book.

Scholarship:

Reminder that the scholarship application is on the website.

Map of Area Businesses:

No report.

Nominating Committee:

Stu Kern reported that a slate of candidates will be available for the next meeting.

New Business

Municipal Report:

It was noted that 500 people signed a petition addressed to Oley Township encouraging the developer to retain the house and barn as part of the Cricket Slope Farm development. Doug Kramer suggested that we find individuals interested in attending local municipal meetings to report on activities within the townships which may have an impact on businesses.

Historic Markers:

Lloyd Hopkins reported that the historic society is looking into placing historic signs at the Oley Township line along major routes. These historic signs are cast iron and cost approximately \$1,300.00 each. He suggested that the OVBA may want to take part in some way.

Town Meeting on Tax Proposal:

Stu Kern reported that there was a meeting in Topton concerning the new tax proposal on eliminating property taxes. Stu was encouraging the OVBA to help sponsor similar meetings, perhaps with other civic organizations, to provide the public with information on the topic. These meetings would most likely be in the spring of next year.

Guest Speaker

Our guest speakers were Jim Jeffries and Larry Jilk of SCORE. SCORE is represented by retired businesspeople who offer assistance with starting new businesses and evaluations of existing businesses. Mr. Jilk reported that SCORE is 35 years old and that there are over 500 branches with 11,000 SCORE volunteers to help small businesses. The SCORE office that Mr. Jeffries and Mr. Jilk represent is the tri-county office located in Pottstown. Mr. Jeffries pointed out that they evaluate for expansion of existing businesses, financial issues and they make an effort to match the volunteer with the business. All counseling is free and all counselors are prohibited from investing or making a profit from any of the businesses they counsel. SCORE also provides classes and seminars throughout the year. Their website is www.pottstownscores.org. or you can visit www.sba.gov. There is also a SCORE office in Reading, located at 601 Penn Street, which works very closely with the Berks County Chamber of Commerce. SCORE only offers counseling and, while they may assist you in securing loans, SCORE itself does not provide any funding.

Adjournment

Motion was made to adjourn at 8:02 a.m. by Lorraine Sterner and seconded by Kevin Bieber. Motion carried.

*Respectfully Submitted,
Douglas A. Kramer, Secretary*

*Treasurer's
Report*

Oley Valley Business Association

Treasurer's Report

Beginning Balance		\$2,805.14
Interest	10/29/04	<u>.67</u>
SubTotal		\$2,805.81
Expenses:		
Pleasantville Diner		<u>8.04</u>
SubTotal		\$ 8.04
Ending Balance	11/15/04	<u>\$2,797.77</u>

*Respectfully Submitted,
Minerva S. Hoppes, Treasurer*

GRANTS

Individuals often call the SBA asking for grants or “free money” to start their business. In many cases they have read or heard about this free money and how easy it is to get through late night talk shows or in some obscure publication. In most cases, the information is incorrect and misleading and individuals may even be asked for money for additional information.

SBA does not provide grants or “free money” for starting or developing a business. Although there are some grants available, they generally are targeted towards specific groups, types of organizations or activities. As an example, SBA funded grants and contracts to help small businesses develop and maintain a drug-free workplace. These awards went to nonprofit organizations and Small Business Development Centers (SBDC) who had demonstrated capacity to assist in this effort. More information on this program can be

found by visiting the SBA Web Site at www.sba.gov/news/drugfree.

While we are not in the business of grant-funding, SBA’s website includes a link to grant information at www.sba.gov/expanding/grants. From there you can also link to another site under the “State Grant Resources” section to a Pennsylvania site for finding grants. Through this site you can link to the Pennsylvania Economic Development Administration (www.doc.gov/eda). While our search ended here, you may want to do some exploring on your own for further information.

Financing for a small business can often be a confusing and difficult process. We are available to provide what we hope is valuable information that will dispel many of the myths and help individuals position themselves to start or grow a successful small business in Pennsylvania. For addi-

tional information on the process of finding funding for your business, contact the SBA Philadelphia District Office at 215.580.2SBA.

Organizations interested in federal grants can now visit one Web site to find application materials and other related information.

The Health and Human Services Department recently announced the completion of Grants.gov, a site providing “one-stop” grants shopping. The site includes information about more than 800 grant opportunities at 26 agencies, according to HHS.

Potential grant applicants can search Grants.gov to view listings of available funding. Once they have selected a grants program, they can download applications and submit the forms online. Not all agencies have posted application materials yet, but forms are available from HHS and the Commerce, Education, Energy and Justice departments.

A Few Good Laughs

I was in the express lane at the store quietly fuming. Completely ignoring the sign, the woman ahead of me had slipped into the check-out line pushing a cart piled high with groceries. Imagine my delight when the cashier beckoned the woman to come forward looked into the cart and asked sweetly, "So which six items would you like to buy?" Wouldn't it be great if that happened more often?!!!

Because they had no reservations at a busy restaurant, my elderly neighbor and his wife were told there would be a 45-minute wait for a table. "Young man, we're both 90 years old," the husband said. "We may not have 45 minutes." They were seated immediately.

The reason congressmen try so hard to get re-elected is that they would hate to have to make a living under the laws they've passed.

All eyes were on the radiant bride as her father escorted her down the aisle. They reached the altar and the waiting groom; the bride kissed her father and placed something in his hand. The guests in the front pews responded with ripples of laughter. Even the priest smiled broadly. As her father gave her away in marriage, the bride gave him back his credit card.

Women and cats will do as they please, and men and dogs should relax and get used to the idea."

Three friends from the local congregation were asked "When you're In your casket, and friends and congregation members are mourning over you, what would you like them to say? "
Artie said: "I would like them to say I was a wonderful husband, a Fine spiritual leader, and a great family man."
Eugene commented: "I would like them to say I was a wonderful teacher and servant of God who made a huge difference in people's lives."
Don said: "I'd like them to say, "Look, he's moving!"

Smith climbs to the top of Mt. Sinai to get close enough to talk to God. Looking up, he asks the Lord. . . "God, what does a million years mean to you?"
The Lord replies, "A minute."
Smith asks, "And what does a million dollars mean to! you?"
The Lord replies, "A penny."
Smith asks, " Can I have a penny?"
The Lord replies, "In a minute".

A man goes to a shrink and says, "Doctor, my wife is unfaithful to me. Every evening, she goes to Larry's bar and picks up men. In fact, She sleeps with anybody who asks her! I'm going crazy. What do you think I should do?"
"Relax," says the Doctor, "take a deep breath and calm down. Now, tell me, exactly where is Larry's bar?"

An old man goes to the Wizard to ask him if he can remove a "Curse" he has been living with for the last 40 years. The Wizard says "Maybe, but you will have to tell me the exact words that were used to put the curse on you." The old man says without hesitation, "I now pronounce you man and wife."

John was on his deathbed and gasped pitifully. "Give me one last request, dear," he said.

"Of course, John, " his wife said softly.

"Six months after I die," he said, "I want you to marry Bob."

"But I thought you hated Bob," she said.

With his last breath John said, "I do!"

A man picks up a young woman in a bar and convinces her to come back to his hotel. When they are relaxing afterwards, he asks, "Am I the first man you ever made love to?"

She looks at him thoughtfully for a second before replying. "You might be," she says. "Your face looks familiar."

A man goes to see the Rabbi. "Rabbi, something terrible is happening and I have to talk to you about it."

The Rabbi asked, "What's wrong?"

The man replied, "My wife is poisoning me."

The Rabbi, very surprised by this, asks, "How can that be?"

The man then pleads, "I'm telling you, I'm certain she's poisoning me, what should I do?"

The Rabbi then offers, "Tell you what. Let me talk to her, I'll see what I can find out and I'll let you know."

A week later the Rabbi calls the man and says, "Well, I spoke to your wife. I spoke to her on the phone for three hours. You want my advice?"

The man said yes and the Rabbi replied, "Take the poison."

What is SCORE?

SCORE is the Service Corps of Retired Executives, a nonprofit association., sponsored by the U.S. Small Business Administration. It provides counseling on small business start-up procedures and on problems in existing small businesses. Its services are confidential and free.

Who are the Instructors?

Dr. Roy Brendlinger—past President of Montgomery Community College.

Jim Jeffries—Commercial Loan Officer for major financial institutions.

Carl Landis, CPF—President of Financial Planning Advisors, Inc.

Carl LaMastra, CPA—President of the LaMastra Group, P.C.

Allen Loeb—Sr. Vice President with Harleysville National Bank.

David Megay, Esq.—Attorney with O'Donnell, Weiss & Mattei, P.C.

Ed Oxenham—Partner in the advertising firm Adventures in Advertising.

SCORE

Sponsored by U.S. Small Business Administration

Pottstown **SCORE** Chapter 594

Serving, Montgomery, Chester, and Berks Counties

New York Plaza

244 High St., Suite 302

Pottstown PA 19464

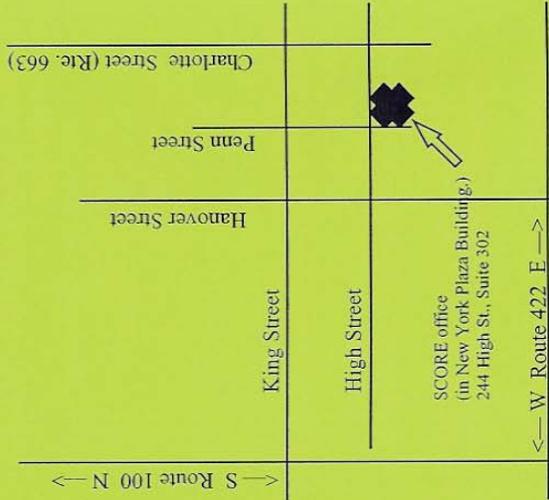
(610) 327-2673

www.pottstownscore.org

Directions

To Pottstown SCORE Office:

Exit Route 422 at Route 100 North and proceed to the first traffic light at the intersection of King Street (Route 663). Turn right onto King Street and proceed to the intersection of Hanover Street. Turn right onto Hanover and proceed one block to High Street. Turn left onto High Street and proceed to Penn Street, the first traffic light. The New York Plaza Building is on the right at the traffic light. Turn right into the Penn Street alley. Parking is in the rear of the New York Plaza Building. Use the first floor entrance from the parking lot.



SCORE

How to Start And Operate A

Small Business

Small Business Seminars

REGISTRATION FORM AND MAILER

Print your name(s) here: _____

Course(s) and Date(s): _____

Your Home Telephone Number: _____ Your Business Telephone Number: _____

Your Complete Mailing Address: _____

Amount of Fee Enclosed: _____ E-mail address: _____

Send separate check or money order for each person payable to SCORE. Mail this form and payment to: SCORE, 244 High Street, Suite 302, Pottstown, PA 19464. Fees are not refundable. Form should be mailed at least one week prior to the course date to ensure space.

Please NOTE on your calendar the DATE, TIME and PLACE.
Detach here and mail with your checks.

Course Instructors

All courses are taught by experienced members of SCORE and outside practitioners recognized as experts in their specific fields. You will learn practical, real-life information on how to start and operate a small business

Courses

I. The Structure of a Business Plan

This course is on the following aspects of writing a business plan:

- * What is a Business Plan
- * Why You Need a Written Business Plan
- * Why You Should Write Your Own Business Plan
- * How to Use the Business Plan Manual
- * Business Plan Outline

II. Business Structure, Financing & Sources of Information

This course focuses on the following aspects of a business plan:

- * Legal Structure Alternatives
- * The Business Team
- * Registering the Business
- * Recordkeeping
- * Sources of Financing
- * Sources of Information
- * Outside Statistics

III. Marketing

This course focuses on the following aspects of Marketing:

- * Performing a Market Analysis
- * Defining the Product and Target Market
- * Creating a Marketing Strategy and Plan
- * Pricing, Promotion and Distribution

IV. Financial Aspects of the Business Plan

This course focuses on the following financial aspects of a business plan:

Courses cont'd

- * Financial Statements Needed for Business Loan Applications
- * Lender Requirements
- * Application of Funds, Income and Cash Flow Projections
- * Method of Loan Repayment Documentation
- * Use of Basic Financial Controls
- * Development of Supporting Loan Documentation

Registration 6:45 each evening

Workshop Dates

- Course I Monday, Nov. 8 7-9 PM
- Course II Monday, Nov. 15 7-9 PM
- Course III Monday, Nov. 22 7-9 PM
- Course IV Monday, Nov. 29 7-9 PM

Schedules and Fee

Each course costs \$20, plus \$20 for the course manual. A special price of \$90 is offered for 4 courses as a package including a manual. Additionally there is 50% off the course fees for each additional person. All fees are non-refundable.

Make checks payable to SCORE and mail to: SCORE Chapter 594, 244 High Street, Suite 302 Pottstown, PA 19464.

Courses conducted at Pottstown SCORE Office, in the New York Plaza Building, 244 High Street, Suite 302, Pottstown, PA 19464.

Note—Class is handicapped accessible.