

INFRASTRUCTURE TASK FORCE CREATED

The Greater Pocono Chamber of Commerce's Economic Development/ Transportation Committee has created an Infrastructure Task Force. The prime focus for this task force will be to identify and prioritize key infrastructure projects that are needed for future economic development in Monroe County.

Members of the task force will establish a list of much needed projects and categorize them in accordance to their overall economic impact in the county. The list will be ranked starting with highest priority projects and the reasons for their level of importance. This list will be presented to the Economic Development/Transportation Committee for review and then it will be forwarded to the Board of Directors for acceptance. Once the Board of Director's approve the list it will then be distributed to Monroe County's Federal and State Legislators for consideration and financial support.

The main purpose for improving the county's infrastructure is to retain existing businesses and to attract new industries that will provide higher paying jobs for our area. Additional businesses will subsidize and help to control rising school property taxes on county residents.

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Greater Pocono Business Magazine TV Show

%our Local Business and Economic News Report+
Airtimes: Mondays at 4:30 p.m.,
Thursdays at 8:00 p.m.,
and Sundays at 12:00 noon on
Blue Ridge Cable TV 13.
Airtimes are subject to programming changes.



For up-to-date airtime changes, program
information, or to download a copy of the show,
go to WWW.GeorgeTV.com

From the President



Many of our members may not know that Monroe County is a recognized HUBZone area by the Federal Government's Small Business Administration. This means that certain businesses who meet the requirements can apply to be a supplier of goods or services to the federal government. As a federal contractor, you have an opportunity to increase your revenue, create additional jobs, and provide growth to your business.

In order to be eligible, a small business must be located in a HUBZone such as Monroe County and the business must be owned and controlled by one or more U.S. citizens and at least 35% of its employees must reside in a HUBZone. This is an outstanding opportunity for any Monroe County business who meet this eligibility because the federal government buys all of its goods and services from registered federal contractors.

If you would like more information on how to sell your goods and/or services to the government and what steps to take to become a HUBZone contractor please call the Greater Pocono Chamber of Commerce and we will guide you through the process.

Robert Phillips, IOM

GPCC MISSION STATEMENT

Act as A Unified Voice of Business
Dedicated to the Prosperity of all
Commerce
Leading to the Enhancement of
the Quality of Life
in our region and surrounding areas.

January 2009

Calendar of Events

- January 2.....***Government Affairs*
8:00 a.m. – Pocono Inne
Towne - Stroudsburg
- January 2.....***HUBZone*
9:00 a.m. – Pocono Inne
Towne - Stroudsburg
- January 7.....***New Member Orientation*
8:30 a.m. – GPCC
- January 8.....***Women in Business*
Committee
8:30 a.m. – GPCC
- January 9.....***Leadership Pocono Board*
8:00 a.m. – GPCC
- January 12.....***Education Committee*
Noon – JR's Grille - E.
Stroudsburg
- January 12.....***Chateau Resort & Conference*
Center - Tannersville - 5:00
- January 13.....***Economic Development/*
Transportation Committee
8:00 a.m. – GPCC
- January 13.....***Women in Business Luncheon*
12 p.m. – Sycamore Grille
Delaware Water Gap
- January 14.....***West End Committee*
8:00 a.m. – Western Pocono
Community Library -
Brodheadsville
- January 15.....***Expo Committee*
8:00 a.m. – GPCC
- January 20.....***Business Development*
Committee
8:00 a.m. – GPCC
- January 21.....***HR Breakfast*
8:00 a.m. – Pocono Inne
Town - Stroudsburg
- January 23.....***Environmental Committee*
8:00 a.m. - GPCC
- January 26.....***Executive Committee*
8:30 a.m. – GPCC
- January 26.....***Quality of Life Committee*
10:00 a.m. – GPCC
- January 27.....***Board Retreat*
8:00 a.m. – ESU Alumni
Center - East Stroudsburg
- January 27.....***Board of Directors*
11:00 a.m. - ESU Alumni
Center - East Stroudsburg

Finance Committee - TBA

HR Corner

The Benefits of Providing Life Insurance for Key Employees

Most people can appreciate why an individual should purchase life insurance: to help provide important financial protection for loved ones. What many people don't realize is that life insurance also can play an important role in a business, particularly with regard to key employees.

Key employees are the foundation of a good business. They are owners, sales directors, CFOs and others who are sources of leadership and profitability in a business—and who would be extremely difficult to replace, should they die unexpectedly. Not only can insurance protection for a key employee help avert a potentially devastating blow to a business, many banks and venture firms insist on key employee insurance protection to help offset a loan. The following information can help you weigh the merits of purchasing insurance for the key employee(s) in your company.

A Cost-Effective Way to Fund a Key Employee Plan

The main purpose of insuring a key employee is to help the business get through potentially difficult times, should that individual die unexpectedly. Depending on who the key employee is, the business may need funds to hire and train replacements, replace an employee's contribution to profits, and/or maintain the confidence of clients and creditors.

While cash or loans can be used to help fund a plan to protect key employees, using life insurance to do so is a cost-effective alternative. Using cash can take essential money out of the day-to-day running of the business, and there is a danger that having accumulated cash savings at the business' disposal may prove too tempting when other expenses and needs arise. Loans come with their own disadvantages, not the least of which is that the business will have to repay the loan, plus interest. And, the company's credit may be adversely affected due to greater debt.

On the other hand, funding with life insurance is easy to administer, funds are available even if death occurs tomorrow, and although the premiums are not deductible, insurance proceeds at death are usually received income-tax free to the business. When funding a key employee plan with life insurance, the business, as the potential policy owner, applies for a life insurance policy on the life of a key employee, naming itself as beneficiary of the policy. At the key employee's death, the employer receives the death benefit, usually income tax-free.

Life Insurance and Access to Credit

Many bankers would agree that life insurance is an important player in the credit game. Any time a lender is dealing with a business that has a key employee whose loss would disrupt the business, the lender will look to life insurance as a means of secondary collateral. This is especially true in situations involving a sole proprietorship or other closely held businesses. In some cases, banks and venture capital companies make key person life insurance—with benefits assigned to the bank—part of the approval process. Lenders and venture capitalists may also look at the overall presence of life insurance as a sign of

character and willingness to meet responsibilities. In short, key person life insurance can help a business access credit in the following ways:

It can make a lender more willing to grant credit on a loan. With key person life insurance, the bank's risk may be reduced..

Because key person life insurance can be used as a form of collateral, it can open access to higher amounts of credit. In some instances, it can result in a more competitive loan rate, boosting the borrower into the preferred customer ranking.

What Type of Insurance Protection?

If you are a business owner, chief financial officer or chief executive officer and you recognize the importance of insuring your human assets, your next question would be which type of insurance would be best for your circumstances. There are several options:

Option 1: Term Insurance

Term insurance provides coverage for a specific period of time—usually 1, 5, 10 or 20 years. It is often used where protection needs are short-term or limited, or where a situation calls for a high dollar amount of coverage. Term is often more appropriate when premium dollars are scarce, since it provides coverage for a lower immediate premium dollar than permanent insurance.

One major drawback to term insurance is that it is a pure cost product that does not provide cash value accumulation. Furthermore, if coverage is needed for more than a short period of time, the premium cost will increase over time. That means key person insurance funded by term insurance may eventually become cost prohibitive as the insured gets older. Lastly, if your key employee does experience health problems and becomes uninsurable, you may not be able to buy coverage when you apply for it if your insurer requires an additional physical to renew your term coverage at the end of the term or if you need additional underwriting to increase your company's coverage limits.

Option 2: Permanent Insurance

Many business owners and key executives prefer using permanent life insurance to fund key employee insurance, especially if they routinely depend on credit. Some of the major advantages of permanent life insurance are its permanence (provided premiums are paid), level premiums and availability of cash value. Cash value life insurance removes the potential problem of insurability as you get older, since once you purchase a policy, it is yours until you die. Premiums are usually locked in when you purchase a policy, so you don't have to worry about increasing premiums—the premium you pay at age 30 is the same one you pay at age 60. Furthermore, cash value can be borrowed from the policy at a competitive rate and without publicity. (Loans accrue interest and reduce the policy's death benefit.)

continued on page 5

Monthly Breakfast

The November Monthly Breakfast was sponsored by Pocono Medical Center and was held at Pocono Inne Town. Dr. David Scaff, Trauma Program Medical Directory was the speaker and gave a PowerPoint Presentation. One out of three Americans will be affected directly or indirectly by trauma. Trauma is the leading cause of death for people under 45 years of age.



Dr. David Scaff

Trauma centers are in urban areas, not rural areas. Pocono Medical Center's Trauma Center is a fully accredited level 3 trauma center. Care at a trauma center lowers the risk of death, compared to a non-trauma center. It is estimated that 25%-30% of deaths from trauma are preventable with access to trauma care.

Pocono Medical Center's Trauma Mission is to provide optimal care for injured people in the community.



Dr. Jessica Guy

The speaker for the special program was Dr. Jessica Guy from the Valerie Hodge Dental Center at Pocono Medical Center. The Center offers pediatric dental services for children who are uninsured or underinsured. This is a basic needs facility and is the only facility in Monroe County for children on medical assistance.

The clinic was founded in 1998 with volunteer dentists and in 2003 started with a full time staff and now there are two hygienists, an office manager, and Dr. Jessica Guy, the dentist on staff, came on board in April.

George Roberts received a special recognition award from John Dickson and Jerry Confer from the Pocono Mountain Marine Corp League for Blue Ridge Communications TV13's help with promoting and advertising support for Toys for Tots.

Mr. John Riley, Riley and Company, won the 50/50, which he donated to the special program

Women in Business

The December Women in Business luncheon, which was sponsored by Tobyhanna Army Depot Federal Credit Union, was held at the Shawnee Inn & Golf Resort in Shawnee-on-Delaware. Everyone in attendance joined along with Ginny Kirkwood for carol singing and also participated in the annual ornament exchange. Theresa Yocum of Community Bank & Trust, won the 50/50 drawing which she donated back to the scholarship fund.



Women in Business Annual Holiday Luncheon at Shawnee Inn

The next Women in Business luncheon will be held at Sycamore Grill in Delaware Water Gap on January 13 and is being sponsored by Stephany Musgrave of Geisinger Careworks. The topic will be "The Best Year of Your Life" presented by Rocco Lombardo of Accomplishment Coaching.

For more information on upcoming WIB lunches, to donate a door prize, or to sponsor a luncheon, please contact Miriam Conway at 570.421.4433.

Business Card Exchange

The December Business Card Exchange was held at the Sherman Theater in Stroudsburg and was sponsored by Pocono Business Journal. Everyone who attended got a chance to see the renovated theater, and for some, brought back fond memories of years past. We would like to thank Pocono Business Journal for their continued support of the Greater Pocono Chamber of Commerce and also to the Sherman Theater for hosting the event.



Rich Berkowitz, Marynell Strunk

HR Corner continued from page 3

Preserving the Life of Your Business

As a business owner, you recognize the importance of insuring your building, inventory and equipment. These assets are vital to the success of your company. Shouldn't you consider insuring the person or people who are vital to the success of your business, as well? For more information on how life insurance can be used to fund a key employee protection plan, please contact Gareth Denniston, Agent New York Life Insurance Company, at 570-213-4285.

Mark Your Calendars!

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5 KEYS TO HEALTH & WELLNESS

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March 18, 2008

5:30 P.M.-7:00 P.M.

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570.421.4433

Ribbon Cutting



Curves for Women

On Friday December 5th, 2008 Curves for Women held a Grand Opening to announce the new ownership by Tanya Ramirez. This Milford Road location ignited to become an excellent center and positive resource for women maintaining their independent level of health. The ceremony offered delicious snacks, drinks and even a free spa massage presented by Spa Parties by Z. Please stop by and welcome our new member at 3002 Milford Road, East Stroudsburg or give them a call at 570.421.1942. Congratulations!

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Stroudsmoor Country Inn
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PROUD TO BE A MEMBER OF THE GREATER POCONO CHAMBER OF COMMERCE

Members in the News

Access Office Technologies announces that they have been certified by Kyocera Mita America to sell and service the newly released TASKalfa Color Multifunction Product Series. The TASKalfa Series redefines Color Multifunctional Systems with a bold and innovative new design that delivers the power, performance, quality and ultra-reliability that businesses demand.

The TASKalfa series is built with Kyocera's long-life independent mono and color consumable technology minimizing maintenance costs for end-users. It offers an exceptional and consistent image quality as a result of a new color engine by Kyocera, featuring 8-bit color output and incorporating Kyocera's new micro-particle toner.

Access Office Technologies has served the Greater Pocono Area as a 'total solutions provider' for 30 years and has been an authorized Kyocera dealer for the last 9 years.

Bob Hay, President of the **Pennsylvania Association of Realtors**, was recognized for his dedication to Affordable Housing at the Housing Alliance *Homes Within Reach* Conference. He was presented the Housing Alliance



Award of Excellence at a special luncheon November 19th. The award recognizes individuals who have significantly contributed to home ownership in Pennsylvania, built relationships and effected change in the working partnership with the Housing Alliance of Pennsylvania. "Bob has a special knack for being positive, warm and practical," stated Housing Alliance, Exec Dir, Liz Hersh. "Bob has worked with us as partners over the years breaking down

traditional barriers between people and focusing on solutions. It is his leadership and willingness to work in partnership with others throughout the community that has earned him this award."

Hay originally worked with Hersh in the Poconos when community leaders were concerned about the availability of affordable homes for residents. At that time, Hay worked with local advocates, service providers, business people, educators and public officials to bring more attention to the rising cost of homes in the Poconos and the need to take action to make more homes available and affordable.

Hay has been in the real estate field for the past 25 years and is an Assoc Broker with his team--the BobHay.com Team--at Better Homes and Gardens Real Estate Wilkins & Associates office in Stroudsburg. In addition to his many accomplishments throughout the State of Pennsylvania, Hay always considers his home to be the Pocono Mountains.

Allstate agent Mitchell Marcus presented Crime Stoppers of Monroe County Inc. with a \$500 grant as part of The

Allstate Foundation's "Agency Hands in the Community" program.

The program, which began in 2003, recognizes Allstate agents' volunteerism within the community and provides financial support to organizations through The Allstate Foundation. Every Allstate agent who volunteers for a charitable organization in their community may qualify for this award.

"The very fabric of Allstate consists of people who care about their local community," said Tracey King, northeast region director for the Allstate Foundation. "The Agency Hands in the Community program is a powerful way for Allstate agents to get involved with their local non-profits and partner with them in making their communities stronger and safer places"

Allstate agents who are honored with an Agency Hands in the Community award can serve non-profit groups in many capacities-as volunteers, mentors, program partners and leaders. Organizations must qualify for tax-deductible contributions under Section 501(c)3 of the Internal Revenue Code.

ActionCOACH, the world's #1 business coaching firm, will be holding its highly acclaimed business workshop known worldwide as BusinessRICH. This two-day, 8-hour workshop has been designed to provide business owners with proven strategies to improve nearly every aspect of their business. Business owners will learn the fundamentals for building a more successful business model, while working with some of Action's most successful coaches in the country. The knowledge gained will give business owners the edge to outperform their competition every time.

In addition, business owners will receive tools to help them build their businesses with our proven 6 step system, eliminate price competition, manage time more effectively, manage cash flow to accelerate growth, increase sales and profits, recruit and develop a powerful team, plan for future growth, and become the leader required to achieve success.

This power packed intense workshop will be held on Tuesday, January 13, and Monday, January 19 from 7:30am until 5pm at a Stroudsburg venue to be determined. The investment for this workshop is normally \$1495, but during the economic crisis, we are offering a discount of \$300, that's only \$1195. Register online at www.actioncoachpa.com or call (570) 517-7100.

"You'll get crystal clear clarity about your goals and what you have to do to achieve them – you'll leave with a solid, specific, plan to get you to success. Despite the "recession" you'll learn that it's possible to grow any business without having to invest in expensive marketing," stated ActionCOACH of Central Pennsylvania Coach, Richard Munson. "You'll find out that joining in the recession is optional (unless you're a national house builder or a bank) and that fortunes are made when times are tough – so why wait until things pick up?"

ActionCOACH is the world's number one business coaching firm. Started by entrepreneur and CEO Brad Sugars

in 1993, the company is one of the fastest growing franchises in the world, with more than 1,000 offices in 26 countries. To learn more about ActionCOACH, visit their website at www.actioncoachpa.com

Better Homes and Gardens Real Estate Wilkins & Associates gave back to the community by sponsoring families that are on the Children and Youth program of both Monroe and Pike Counties.

Dominick J. Sacci, the company's VP/GM says, "Every year we are given the Christmas wish lists of several families on the C&Y program. Caseworkers talk to the foster children and families to find out what they'd like for Christmas. We then collect donations, shop to fulfill the lists, and hand deliver the truckloads of gifts to Children and Youth".

"Typically we get strong support from our company in all eight of our offices," says Yarrow Wilkins, President, we were thrilled with the generosity of our agents and staff this year. Even in this challenging real estate market many wanted to give back to the community".



Nancy Frantz, office manager says, "What tugs at your heart strings is it's hard to believe there's so much need for basic essentials,

the children are not asking for video game systems, they are only asking for things like pants and shirts. Especially among single parent families, coats and clothes are at the top of many lists but we always make it a point to add toys on top of what the families ask for for the children in the family".

"We love being a part of it," remarks Sacci, and says our company is happy to make a corporate contribution along with employee donations every year to help local families enjoy a Merry Christmas.

Yarrow A. Wilkins, Pres. of **Better Homes and Gardens Real Estate Wilkins & Associates** announced that the company would reopen their Vacation Rental Dept. The department will be under the direction of Wilkins and supervised by Patricia Blank-Toombs, Vice Pres/Sales Mgr. The Dept. will rent townhomes, vacation homes, lake-front homes, condos, park model homes and timeshares. The vacation stays will be weekend, weekly and seasonally. Better Homes will also handle corporate housing in addition to vacation rentals.

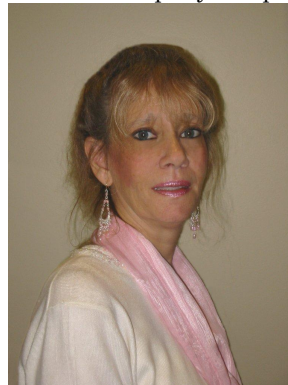
"Nobody knows the vacation rental business better than

we do!" said Wilkins. "We were involved with it a number of years ago and were very successful--when the market became so strong in sales, we sold all of our short-term and vacation rentals." boasted Wilkins. During that time, over 150 of the homes rented by the Wilkins organization were sold as either vacation homes or to primary buyers."

The purchase of Gravatt Real Estate at Lake Naomi was a stepping stone in opening the department. Said Thomas R. Wilkins, CEO, "Purchasing Jim's business really set the stage to open up the Lake Naomi/Pine Crest area as well as Lake Harmony, Big Boulder and all of the primary ski areas." Wilkins looks to have 300 rental units available by mid 2009. "For the summer time, if we can have 100 units for family vacations, we would be thrilled." said Wilkins. Having NEPA Management Associates, a sister company helps greatly to keep all units in great condition. "As a Better Homes and Gardens Real Estate Broker, we will certainly pride ourselves on having the best family units available, land located in communities with lots to do." said Wilkins.

A number of time-share developments are also very interested in using the Better Homes and Gardens Real Estate Wilkins & Associates name to rent unsold weeks and offer renting owner's unit by Better Homes and Gardens Real Estate to pay for their maintenance fee. The Wilkins organization currently handles Eagle Village at Tamiment and expects to have more units available by summer season.

Patricia Blank-Toombs, Supervisor of the dept., has been with the company the past 8 years and prior to accepting



the position of the Vacation Rental Dept., was responsible for the Mountainhome and West End real estate offices. "I've worked in this department before, but never with the type software that is available to us today." said Toombs. The bookings for the Vacation Rental Dept. will all be online as are payments, photos of the units, availability and such. An owner can block out those certain times that he wants to use the

unit, and the remaining ones would be available for rent through the Better Homes and Gardens Real Estate office.

The Wilkins organization sees the internet as a major platform where reservations will be made. "When we did this before, we advertised a lot in the weekend papers and were always limited in the amount we could advertise. Now with the internet sites we're looking at, we can "hit" a much bigger audience." said Toombs. As a Better Homes and Gardens Real Estate Broker, the Wilkins organization is prominently featured in all the major "home" sites.

The dept. will be located in Stroudsburg at the 304 Park Avenue Corporate office. The Vacation Rental Dept. will rent units throughout the greater Pocono region including Pike County, Lake Wallenpaupack, Gouldsboro and Carbon County. The office will be open 7 days per week.

Better Homes and Gardens Real Estate Wilkins & Associates, a member of the Pocono Arts Council is proud to be exhibiting the work of local artist Douglas Wilkins. His artwork will be on display at our Mountainhome office on Route 390.

Douglas Wilkins is a self taught artist. Acrylics, watercolors and pastels are the types of media that he uses to create his paintings. Western, ocean scenes and automobiles are some of the subjects of his artwork.

Wilkins also does custom painting of automobiles, races cars and trucks. One of his well known clients is A.J. Foyt. He has exhibited his artwork at the Weller Center in Allentown. He currently resides in Neola, Pa.

His artwork can be viewed at the Better Homes and Gardens Real Estate Wilkins & Associates' Mountainhome office Mon - Sat, 9 - 4 until January 31, 2009.

The Better Homes and Gardens Real Estate Wilkins & Associates office is located between Buck Hill and Skytop on Route 390. For additional information please call 570-595-7040

U.S. Sen. Arlen Specter visited **Toboyhanna Army Depot**



on Dec. 4 to receive an update on depot operations and plans for the new C4ISR Finishing Center. Herb Shirey, director of Public Works, right, and Jody Oustrich, deputy director of Systems Integration and Support, brief the senator

in Building 9 on the improvements that the new facility will bring to depot operations. Specter praised the depot work force for its quality, productivity and efficiency in remarks following the briefings and tour. Construction on the 78,000 sq. ft. C4ISR Finishing Center will begin in the spring; construction completion is planned for December 2010.

Cartus, based in Danbury, Conn. and **Better Homes and Gardens Real Estate Wilkins & Associates**, headquartered in Stroudsburg, Pennsylvania, have entered into an agreement granting Better Homes and Gardens Real Estate Wilkins & Associates the status of Associate Broker in the Cartus Broker Network, the nation's leading real estate broker & referral network consisting of more than 375 Principal and 600 Associate brokers which serves the clients and customers of Cartus.

The agreement establishes the firm's relationship with Cartus. Under the agreement Better Homes and Gardens Real Estate Wilkins & Associates will have the opportunity to manage Cartus' corporate properties and relocation business within the Better Homes and Gardens Real Estate Wilkins & Associates market areas including the Po-

cono Mtns., Monroe, Pike, Historic Milford, North Pocono and the Mountainhome area. In addition to its Stroudsburg, Pennsylvania operations, Better Homes and Gardens Real Estate Wilkins & Associates have offices in Mt. Pocono, Bushkill, Brodheadsville, Mountainhome, Naomi Pines, Dingmans Ferry and North Pocono.

Deborah Williams, senior vice president of Cartus Broker Services said, "this agreement demonstrates our commitment to providing the highest level of service from our broker alliances. Better Homes and Gardens Real Estate Wilkins & Associates is just one of many outstanding brokerage firms which have joined our organization and we look forward to working with them in the years to come."

Thomas R. Wilkins, CEO of Better Homes and Gardens Real Estate Wilkins & Associates said, "We are excited to have this relationship with Cartus. As a leader in the corporate relocation mobility industry, partnering with their expertise and know-how as an Associate Broker will allow us to even better serve our clients in the Pocono Mountains."

New Fashion Segment coming to **GeorgeTV.com**. In



preparation for a new segment on fashion, Connie Roberts of George Roberts Productions and Dawn Notara of Dawn of New York were in

Manhattan recently. While there, the two took in the grand opening of new make-up studio and had an opportunity to discuss fashion trends with Hoda Kotb of NBC's TODAY Show. Starting in January, Dawn will be hosting a new fashion segment on GeorgeTV.com as part of an expansion of overall programming. The segment will look at fashion trends, celebrity style tips and beauty advice. For more information, contact George Roberts Productions at 800-782-7710.

Realty Executives in Stroudsburg announced that Bennett Benjamin, Tatyana Gimadeyva, Beverly Hen-net, Meaghen Lahey, Tara Reade, Beverly Waring, and Sara Cramer have successfully completed the first phase of the referral and relationship based S.M.A.R.T. Program.

The S.M.A.R.T. Program is considered by many as the most modern sales and relationship training program available in real estate today. "Our Executives strongly believe that constant education is the key to providing premium service to their clients and they have quickly established themselves as experts in building lifetime relationships with their clients", according to Broker, Terry Bowman. "The wealth of knowledge and caring

attitude that our Executives possess makes them a tremendous asset to our company”

Realty Executives International, the nation's first 100-percent commission company, has been perfecting its business model for more than 43 years and is one of the fastest-growing real estate franchises in North America. The Phoenix-based, privately held company has more than 800 franchises in 14 countries, including offices in the United States, Canada, South Africa, Mexico, Australia, Israel, Costa Rica, France, Greece, Panama, Nicaragua, Columbia, Belize and Indonesia. Publications like *Entrepreneur*, *Success* and *Inc.* magazines have all ranked Realty Executives International, Inc. as a leader based on franchise growth, management stability and financial soundness. For additional company information, call 1.800.252.3366 or visit www.realtyexecutives.com.

The Shawnee Playhouse offers exceptional live theater year-round. Coming to the Shawnee stage in January & February 2009:

TWO FOR THE SHOW

January 10-11, 2009

Witty, charming, and wildly entertaining series of comedy sketches fast paced fun for all. Stars a hilarious pair of NYC actors who have appeared on TV's *Saturday Night Live*, *Late Night With Conan O'Brien*, *Law & Order*, *The Young & the Restless*, and movies *Working Girl* and *Twelve Monkeys*. One weekend only, 8:00 pm January 10, 2:00 pm January 11.

PIECES OF EVELYN

Bright and insightful comedy about modern life finds humor in the humdrum with wit and warmth. A striking original work by Pocono playwright Betsy Jackson. 8:00 pm January 17 & 24, 2:00 pm January 18 & 25.

NIGHT, MOTHER

January 31 – February 8, 2009

Tensions rise as a mother figures out what her daughter is really up to in this famous drama. A Pulitzer Prize winning play by Marsha Norman which also inspired the famous movie. 8:00 pm January 31 & February 7, 2:00 pm

LOVE LETTERS

February 13-15, 2009

An engaging love story told through the letters exchanged over a lifetime of correspondence. Written by AR Gurney, LOVE LETTERS is one of the world's most popular plays. 8:00 pm on February 13 & 14, 2:00 pm on February 15.

DADDY'S LITTLE GIRL

February 20-March 1, 2009

World premiere of an all-new show by Jeff Lewis! A light-hearted musical comedy that caricatures a father who can't cope with his 16-year old daughter growing up.

8:00 pm on February 20, 21, 27, 28, 2:00 pm on February 22 & March 1. For tickets, showtimes, and more information please contact the Shawnee Playhouse Box Office at 570-421-5093.

The Second Annual **Pocono Business Journal** "Green List" is coming! In the April 2009 issue, Pocono Business Journal highlights the top ten firms throughout the Pocono region that have demonstrably impacted our environment for the better. We seek businesses that are truly stewards of the environment, with programs to minimize waste, reuse resources, and encourage employees to be more environmentally responsible. Each of the top entries will be featured in a mini-profile and receive a certificate from PBJ, along with a complimentary subscription. Please send all nominations to editor@pbjonline.com. Nominations are due March 2, 2009. Look for criteria and other details online at <http://www.pbjonline.com> or download the application from <http://www.pbjonline.com/documents/GreenListApplication.pdf>.

The Silver Arrow Gallery & Gift Shop adds rotating gallery. Joan and Robert Schramm, owners of The Silver Arrow Gallery & Gift Shop are pleased to announce that a large section of their store will be dedicated to a gallery featuring exhibits from local artists of the Pocono Mountain Arts Council.

This exhibit will rotate every two months with work including originals, one of a kind and prints of these unique pieces.

Currently, the gallery is featuring a collection of jewelers including: Karen Bishof; Mary Kester; Helen Kopec; Peggy Melody; and Myra Trumpartzky. Photographers featured in this rotation are Sally Wiener Grotta and Pat Transue. Painters including Melodie Higgins and Joan Sayer and the fine stained glass by Jay and Mary Ann Paulukonis.

For further information call 570-619-0641

Silver Arrow Gallery and Gift Shop will host a reception for local exhibiting artists on Saturday, February 7th. Artwork by members of the Pocono Mountain Arts Council includes jewelry, paintings, photography, sculpture and glass original works are for sale in the Gallery. This event is a part of the gallery's annual invitational sale featuring storewide discounts.

Local artists will exhibit their work for sale at the Gallery and will be present from 4 to 8 p.m. Music, refreshments and hourly door prizes will also be available. Call Silver Arrow Gallery at 570-619-0461 to obtain your personal invitation to this event. The gallery is located on Route 611 in DePue Plaza in Tannersville. For further information call 570-619-0461

Dana Foley recently became the latest addition to the **Realty Executives** team. Originally from Long Island, Dana moved to the Poconos 5 years ago and immediately began a career in marketing and sales as the general manager of a local publication. She holds a

Bachelor's degree from Dowling College in Psychology, which she achieved in 2002. She graduated from the Pocono Real Estate Academy and passed the state exam to become a licensed real estate professional soon after.



Since she began her real estate career, Dana has been among the elite sales agents in the area. She earned numerous top producer awards at her former company, Coldwell Banker Phyllis Rubin Real Estate and is currently ranked

among the top 5% of all real estate agents in total production.

Her dedication to being a top professional show in her continued pursuit of education. She has completed the Floyd Wickman S.M.A.R.T. program where she earned the All Star Award for exceptional productivity. Currently she is attending the Master's Sales Academy in Chicago, which is offered to an exclusive number of top agents. In addition, Dana has successfully completed several courses as she works toward her Broker's License.

Dana is highly respected in the industry by her peers and as her testimonial show by clients and customers as well. She takes pride in her work and is tireless in her pursuit of excellence.

Dana is active in her community. She sits on the Board of Directors for the American Red Cross of Monroe County and has been an integral part of the planning and facilitating the Run for the Red Pocono Mountains Marathon. She continues to be involved with helping to raise money for local charities including the United Way of Monroe County. In her spare time Dana is very active. She enjoys snow boarding, playing tennis and golf, hiking, canoeing, and running. You might see her on the road as she trains for the 2009 Run for the Red Marathon.

Daisy Gallagher, CEO of Gallagher & Gallagher Worldwide, Inc. attends event honoring journalists. The United Nations Secretary General Ban Ki-moon in his speech praised the journalists for their reporting and expressed "We in the United Nations need and want the attention of the media. We need it to connect our work to people around the world." He stated, "I thank all of you for your professionalism and commitment."

Several journalists were honored for their efforts. The Elizabeth Neuffer Memorial Prize for Print Journalism Gold Medal went to John Heilprin of the Associated Press and to Bill Varner of Bloomberg. The UN Foundation Prize for Reporting on Humanitarian and Development

Affairs gold medal went to Imelda Abano, of Business Mirror, Philippines and Juan Carlos Machorro, Mi Ambiente, Mexico. The Rocardo Ortega Memorial Prize for Broadcast Journalism Gold Medals was awarded to Jugoslav Cosic, B02 Radio, Serbia and Maria LORA Agence France Press TV, Kenya.



The 2008 UNCA Ranan Lurie Politica Cartoon Award Winners first prize of \$10,000 went to Michael Kountouris Eleftheros Typos (Greece)

The UNCA Citizen of the Year was presented to Dr. Jeffrey D. Sachs, director of the Earth Institute, Queterlet Professor of Sustainable Development, and Professor of Health Policy and Management at Columbia University, and a special advisor to UN Secretary General Ban Ki-moon.

"This is an exceptional event honoring correspondents from all over the world many of whom are on the front lines risking their lives and in some cases having sacrificed their lives so we the public can see, read and hear the story as it unfolds." Stated Daisy Gallagher, CEO **Gallagher & Gallagher Worldwide, Inc.**

The **East Stroudsburg University of Pennsylvania** Student Senate hosted its annual holiday "Teddy Bear Drive" party for on Saturday, December 6 in the Keystone Room in the university's Center for Hospitality Management. Donations of new toys or stuffed animals, used as



gifts at the party, were collected by members of ESU's Student Senate. ESU student clubs, organizations, athletic teams, faculty, and staff actively participated in the event as well.

The annual event is designed to provide families and children associated with the Salvation Army Food Pantry with a memorable holiday experience. Approximately 120 children participated in the event which featured a variety of activities including games, arts and crafts, food, and gift distribution by Santa.

"This event allows the ESU community to reach out to young members in our local community and provide these children with some great holiday cheer," said Elizabeth Ernst, vice president for ESU's Student Senate, a graduate student, majoring in management and leadership with a track in public administration. For more information about the "Teddy Bear Drive", contact Ernst at (570) 422-3417.

Why stay cooped up during the long winter when you can shake off those winter 'blahs' at the Pocono **Environmental Education Center (P.E.E.C.)** in Dingmans Ferry, PA? PEEC offers fun and educational programs for nature lovers of all ages throughout the winter. Below are some of the Center's nature workshops and family get-aways that will give participants the opportunity to enjoy the beauty of the Pocono Mountains in winter!

The winter landscape may look barren, but it holds an abundance of botanical wonders just waiting to be identified. Explore winter plant life with botanist Bill Olson during PEEC's Winter Botany Weekend February 6-8. Learn how to recognize plants in winter as you take part in outdoor field trips and evening programs indoors that will help expand your knowledge of winter botany. This weekend program is \$160 for PEEC members and \$175 for non-members and includes lodging in a PEEC cabin, all meals

(Fri dinner-Sun lunch) and program. Non-lodging rates are also available at \$110 for PEEC members and \$125 for non-members and include all meals and program. Participants need to register by January 23.

Get your family out of the house and into nature during the President's Day Family Nature Getaway February 13-16. Spend the long weekend with your family participating in activities such as animal tracking, hiking, and cross-country skiing! This weekend is \$160 for PEEC members and \$175 for non-members. Prices are per person and include Friday, Saturday & Sunday night lodging, 9 meals (Friday dinner - Monday lunch), snacks & programs. Day rates are also available for those who can only spend the day enjoying family programs, call PEEC at 828-2319 for day rates.

Pre-registration is required for PEEC's weekends. To register call (570) 828-2319 or go online at <http://www.peec.org/pdfs/PEECProgramRegistration.pdf> to download a registration form. PEEC is located off of Route 209 near mile marker 8 inside the Delaware Water Gap National Recreation Area (Lehman Township). For more information visit PEEC on the web at www.peec.org or email peec@peec.org. PEEC is close to home, where learning comes naturally!

Richard Henry Construction strengthens "In-House Design-Build Team. Committed to providing high quality custom home design and personalized client service, Richard Henry welcomes Carl Pellington as Architectural Design Consultant under General Manager Sean Deane.

With an Associate degree from Penn State Worthington

Scranton in Architectural Engineering, Carl has always held a strong passion for architecture and considers his involvement with Richard Henry Construction both fulfilling and enjoyable. Carl joins the team with a proven drive for excellence and passion for the art and craftsmanship of custom home building. "Helping customers bring their visions to life is what I have always wanted to do. Richard Henry provides an outstanding atmosphere in which to do that with the wonderful balance of professionalism and customer caring that exists here," said Pellington.

"We are delighted that Carl has joined our team. Carl will provide a significant benefit to all our clients. We believe



getting the very best design talent on our team only enhances the client/builder relationship and, in the end, yields a better home." said Michael Dembinski.

"With architectural designers and builders under one roof, the flow of ideas and communication are greatly en-

hanced. As a design-build firm, customers feel comfortable knowing we will both design and build their new home or addition, thereby accepting full responsibility for the project," said Dembinski.

The beauty of a design-build home is that the homeowner is guided by the builder throughout the entire process, given cost estimates of needs and wants along the way so that their dreams match up with their budget. Design-build is for people who want a more active role in planning the remodeling or construction of the homes and who appreciate the convenience and consistency of working with one firm from start to finish," added Dembinski.

One of the best services we offer is 'one stop shopping' at its best. In a project as complicated as custom home building, having a unified professional team in charge of all phases from conception to final completion is the optimal approach," concluded Dembinski.

For more information on Richard Henry Construction, and to tour homes online, visit www.RichardHenry.us or call 570.646.1429.

**Monthly Breakfast
Sponsorships Available
for 2009!**

**Please contact Pat Metzgar at the
Chamber at 570.421.4433**

Welcome New Members

The following new members are not listed in the 2008 Membership Directory & Buyer's Guide. Please be sure to add this page to your copy of the Directory.

Civil Crossroads Consulting Engineers, LLC

Dominick & Kelly DiPaolo
RR 3 Box 3348B
Cresco, PA 018326
570.839.8424
570.839.8424
civilpa@ptd.net
www.civilcrossroads.com
ENGINEERS-CIVIL

Cluck University Chicken

Robert O'Hara
107 Brown Street
East Stroudsburg, PA 18301
570.431.0198
cluckustroud@aol.com
www.cluckuchicken.com
RESTAURANTS-CATERING

Cubanana, LLC

Carrie Lavender
3171 Penn Estates
East Stroudsburg PA, 18301
570.421.3664
866.725.5870
info@cubanana.com
www.cubanana.com
ENTERTAINMENT-MUSIC

Destination Landscaping

Robert Uguccinni
RD 1 Box 669A
Canadensis, PA 18325
570.595.3235
destland@ptd.net
LANDSCAPING

FUSCACIO

Dagmara Debowska
216 Lake Valhalla
East Stroudsburg PA, 18301
570.730.4646
570.730.4646
dagausa@ptd.net
IMPORTERS-EXPORTERS

Gilbert Glass

Chris & Wendy Cronshey
HCR 1 Box 43C
Gilbert, PA 18331
610.681.6340
610.681.6340
mhpc@ptd.net
GLASS PRODUCTS

Grandpa Pete's Bagels

Joseph Sinagra / Lonn Murov
548 Main Street
Stroudsburg, PA 18360
570.421.3111
grandpapetesbagels@gmail.com
www.grandpapetesbagels.com
RESTAURANTS-DELI & CAFÉ

Legacy Appraisal Service, LLC

Rich Coccodrilli, Jr.
PO Box 224
Effort, PA 18330
570.688.9555
877.4WO.RTH7
yourlegacy@verizon.net
www.legacyappraisalservice.com
APPRAISAL SERVICES

Particular, LLC

Douglas & Gina Jones
120 Glade Drive
Long Pond, PA 18334
570.646.4119
570.646.4119
djjngmj@aol.com
INVESTMENTS

Professional Eye Associates

Dr. Marino Saveri, O.D.
9 Fork Street
Mt. Pocono, PA 18344
570.839.2221
570.839.2576
mcsaveri@gmail.com
www.peassociates.com
OPTICAL SERVICES

Professional Eye Associates

Dr. Marino Saveri, O.D.
BK Plaza
HC 2 Box 1702
Brodheads ville, PA 18322
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www.peassociates.com
OPTICAL SERVICES

Re/Max Results

Cristina Primrose
HCR 1 Box 598
Route 209 & Glen Lane
Sciota, PA 18354
570.992.2700
570.402.8500
cristinaprimrose@remax.net
www.poconorealestateconnection.com
REAL ESTATE

Re/Max Results

Cristina Primrose
104 Route 611
Bartonsville, PA 18321
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www.poconorealestateconnection.com
REAL ESTATE

South Beach Tanning, Inc.

Rich Mayer/Larry Zucker
107 Brown Street
Suite 600
East Stroudsburg, PA 18301
570.421.8280
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TANNING SALON

Ross Relocation & Transition Services, LLC

Sandra Ross
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570.656.4377
570.504.9703
rossrelocationservices@hotmail.com
RELOCATION SERVICES

Sugar Hollow Farms

Joe Krock
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