FAMILY BUSINESS NEWSLETTER

Volume 11, Issue 2
May 2003

A publication of the Delaware Valley Family Business Center, LLC

Max Carey Jr.
Founder & Chairman
Corporate Resource Development
Atlanta, GA

5 Manageable Marketing Truths for Family Firms

Special Joint Event with TEC!

TEC
AN INTERNATIONAL ORGANIZATION OF CEOs

Thursday, May 8, 2003
7:30 a.m. to 11:45 a.m.
Cedarbrook Country Club, Blue Bell, PA
(breakfast buffet included)

A company can have the greatest product or service in the world, but if that product or service doesn't connect with prospective customers, *nobody* benefits. Enter marketing.

A nationally renowned marketing expert will be the featured speaker at the Joint Family Business Forum/TEC event on Thursday, May 8. Max Carey Jr. will present "Five Manageable Marketing Truths for Family Firms" at Cedarbrook Country Club in Blue Bell.

Our invitation to Carey is in response to Forum member requests; "sales and marketing" consistently place in the top 5% of what members want to learn more about. In addition to being one of America's leading sales and marketing consulting experts, Max Carey is also a well-received TEC (The Executive Committee) speaker on the same subject. You will leave with many hands-on, practical ideas for enhancing your sales and marketing strategy.

"We are in a period of economic Darwinism," says Carey. "The economics of business are changing before our eyes. Survival of the fittest is survival of the **most adaptable,** the **most flexible,** not survival of the biggest. The competitive edge of the middle market is its flexibility and agility."

Carey offers an intriguing metaphor. "Big companies are like aircraft carriers. It takes a long time to stop or even change course," he says, whereas smaller businesses "are like PT boats. You can be anywhere you want to be – in front of, on the side of, or behind the ship, as long as you decide where you need to be. The key is to select the correct strategy."

Five strategic marketing truths that Carey plans to present – and elaborate on – at the May 8 Forum are:

· **Companies are co-managing short- and long-term plans for their business.** "It's not enough to have a long-term plan. You have to be able to react to the changing environment quickly."

· **Make the transition from transactional to consultative selling.** "Transactional selling is short-term and events-driven. *("What do I need to do to get your business today?")* Consultative selling is long-term and relationship- or agenda-driven." *("Where is your company going, and how can we help you get there?")*

· **Make greater commitments to your first-tier customers.** "Because of the shift to long-term perspectives, you must make greater commitments to your first-tier customers, the 20% who give you 80% of your business. Proactively align your resources with their agenda and decisions they have already made."

Carey will help your family business create a more stable marketing future, regardless of outside economic disturbances, by addressing such issues as:

- **increased competition**
- **the importance of brand identity**
- **competitive marketing strategies**
- **practical, real-world and highly measurable solutions.**

· **Bring greater expertise to your first-tier customers.** "There are three places to get expertise: created expertise, rented or borrowed expertise, implied expertise."

· **America continues to go through a fixed-cost to variable-cost transition.** "Look at becoming an extended part of the companies you serve. What can you do to reduce their need to have a particular process done internally? Frame your product or service such that your customer sees you as part of the transition from fixed to variable costing."

Carey will also expound on two challenging trends in the American marketplace:

1) the "tendency for all products and services to be pushed downward to a genericized or commoditized level" in which firms too often are forced to engage in "generic, price-based firefights with existing, past or future competitors."

2) the opportunity "to sell value-added products and services at value-added prices."

Send in your registration form today (p. 3). Your marketing and sales leaders also are encouraged to attend!

Meet the Speaker

Max Carey Jr. is founder and CEO of Corporate Resource Development, based in Atlanta. Since 1981 Carey and his team have been advising some of the United States' largest and most prestigious businesses, as well as a number of the nation's fast-growth entrepreneurial firms.

Carey and his team have led their firm to a position on the *Inc.* 500 list of fastest-growing, privately held companies in America.

A graduate of Columbia University in New York City, Carey is Entrepreneur in Residence to the University of Southern California's Marshall School of Business and serves on the board of directors of three publicly traded entrepreneurial companies: Outback Steakhouse, K-Force Inc. and Crosswalk.com.

The challenges Carey himself has faced in balancing a successful career with his personal life inspired him to write a book titled *The Superman Complex: Achieving the Balance That Leads to True Success.* CRD has been featured in such national publications as *Inc., Life, Fortune* and *Success.*

Family Business Highlight at May 8 Forum

Over 70 years ago, three enterprising MIT graduates invested in the wireless radio. J. Trevor Peirce Sr., his brother W. Grant Peirce Jr., and Charles M. Phelps Sr., were so convinced of the future for radios that, from a small house in North Philadelphia, they began distributing crystal sets and later Majestic radios. Today Peirce-Phelps Inc., is one of the largest independent distributors of residential and commercial heating and air conditioning, equipment and supplies, consumer electronics, home appliances, kitchen and bath merchandise.

Third-generation president of Peirce-Phelps Inc. **Brian Peirce**, along with his three brothers–Dana, Robin and Michael–focus on the quest for excellence in customer service and are dedicated to the improvement of training, education and communication methods.

Peirce-Phelps is headquartered in Philadelphia and covers a geographic base, including all of Pennsylvania, New Jersey, Maryland and Delaware.
Peirce-Phelps Inc. employs over 250 people in 12 locations.

Brian Peirce
President/CEO
Peirce-Phelps, Inc.
Dresher, PA

Peirce-Phelps, Inc.
Succeeding by Helping Our Customers Succeed

Scenes from Our March 20, 2003, Family Business Forum

Best Practices for the Family and the Business

Dale and Sadie High, High Industries, Lancaster, PA

Dale and **Sadie High's** thoughtful and candid presentations were well received by the 170 participants. Members especially appreciated learning about the interplay between the High Family Council and the Board of Directors which includes five outside directors.

Harry Halloran American Refining Group Inc., West Conshohocken.

(Left to right) **Mark, LeeAnn, Norm,** and **Lester Bergey, Bergey's Inc., Franconia.**

Glenn and **Rod Martin, Martin Stone Quarries Inc., Bechtelsville.**

Terry Krieger, Philadelphia United Life Insurance Company, Wayne.

Carl Girgenti, Compex, Southampton.

Policy Handbook Highlight at March 20 Forum

When You Least Expect It: the Importance of Crisis Planning

Henry Landes outlines **Crisis Planning Action Steps for Business Families**, offering tools to address the question: What would happen to your family AND your business in the event of the sudden death or disability of the CEO?

Family Business Highlight

Frances Grubb describes her tenure the past 10 years as non-family president of **J. Reckner Associates Inc.** Frances recalls how the business grew under her leadership following the unexpected death of her best friend and founder of the company.

(Left to right) **John, Terry, Darlene, Andy, Judy, Tom Leidy;** and **Karen Brown, Leidy's Inc., Souderton.**

Members Comment About the March 20 Forum

The subject matter came just when we needed it the most. The speakers were motivating and made tough things look possible, not daunting. I came away feeling inspired to "get right to it."

Diane Thompson, Laminators Inc., Hatfield

I valued the Highs' input regarding outside directors and their management/executive committee and their use and purpose within their organization.

Bill Hardie, Hypex Inc., Southampton

Welcome to NEW Forum Members!

Al Wismer, George's Tool Rental Inc., Hatfield.

Robert Tamburro, Tammac Corporation, Wilkes Barre.

Jeff S. Fanelli Fanelli Trucking & Warehousing, Pottsville.

Chuck Nunan, Jr. SERVPRO of Penn-Del Inc. Toughkenamon.

(Left to right) **Brian Clemmer, Dave Moyer, Scott Haines,** and **John Haines IV, Haines & Kibblehouse Inc., Skippack.**

Emy D'Orsogna and **Donald Neilson Sr., Neilson Companies, Audubon.**

Bob and **Bev Hendricks, Prudential Rittenhouse Realty Group, Harleysville.**

Robert N. Reeves Jr. and **Robert H. Reeves III, E. Allen Reeves Inc., Abington.**

Unable to Attend the March 20, 2003, Forum?

___Please send me the audio tapes (set of 2) and handouts from the March Forum featuring Dale and Sadie High: **"Best Practices for the Family and the Business."** ($20)

Name____

Address____

Please add 6% sales tax and $3 shipping to the total and make your check payable to Delaware Valley Family Business Center, LLC, 1011 Cathill Road, Sellersville, PA 18960, (215) 723-8413.

News & Notes from Our Director

Watching and listening to the news these days, we've come to expect the unexpected. The same can be true for business families. Things can be moving along, according to plan, then suddenly a crisis hits.

At the March Family Business Forum, Henry Landes presented timely "Action Steps for Developing a Crisis Plan for Business Families." Members then received additional tools, samples and resources on this topic for insertion into their *Policy Handbook for Business Families*, an exclusive benefit for Forum members. (Additional Forum Member benefits are highlighted on page 3).

Included in these 15 pages were sample Crisis Plans. Special thanks to Don Rauch, President of M&C Specialties Company, Southampton, for sharing their Interim Contingency Plan. And thanks to other members who have shared their policies and plans with us the past few years.

Does your business family have any policies or plans you would be willing to share with the other members? I welcome your input.

I look forward to seeing you at the next Forum on May 8 at Cedarbrook Country Club.

Sally Derstine
Forum Director

The Truth About Profits

by Mario Vicari Jr., CPA, CVA

I have worked with many companies as they pursue the never-ending, elusive task of improving the bottom line. Questions always arise about the best approach. It is a complex question and depending on whom you ask, you could get many different answers. The truth is that there are many ways to skin this cat. There are various ways to address different segments of the income statement to get that net, bottom-line number to go up. There are the cost cutters who say that the key is to operate from a low overhead position. The marketing folks contend that an increase in marketing expenditures will drive revenues and, therefore, profits. Many entrepreneurs contend that the key is to drive sales volume to drive the bottom line.

In our journey to be outstanding business advisors to our clients, we have encountered any number of approaches and beliefs about profits and how to get more of it. Based on our experience, we have developed six (6) Profit Truths that would help any business in this everlasting journey for a bigger bottom line.

Profit Truth #1 – Gross Profit Is an Average

When we work with companies on profit improvement initiatives, one of the first questions that I always ask the owner is: "What is your gross margin?" This is truly a baited question because margin is really a combination of many different customer, product lines or business segments that make up total "gross margins." Intuitively, we know that if overall margins are 25%, it is likely that there are product lines, customer lines or business segments that are probably at 40% and some at 15%. Armed with the knowledge about the profitability of various business segments or customer groups, companies can customize pricing strategies in order to maximize profits.

Profit Truth #2 - A Long-Term Business Strategy Built on Cost Cutting Is a Failed Strategy

We have all heard of the most famous cost cutter of all – Chainsaw Al Dunlap. His method of drastic cost cutting initiatives to create profits made him the savior of several large, oversized corporations. In the year he was hired, the stockholders cheered because the bottom line improved and the stock prices of these troubled companies improved dramatically. The effect was tremendous – in the first year. Then comes the next year when the managers of the business have to figure out how to serve the same customer base with 50% fewer customer service representatives or 40% few salespeople. The truth about this strategy is that the expense cuts in the first year drop to the bottom line immediately while it takes longer for a loyal customer base to become fed up with unmet delivery expectations and poor service. Ultimately these "deep" expense cuts damage the long-term prospects to the business because they inhibit the business's ability to meet customer needs – a long term profit drain.

Mario Vicari, director of Business Advisory Services at Kreischer Miller, presented **"Financial Management for the Next-Generation Executive"** to the Next-Generation Learning Lab at their February Group Meeting. Kreischer Miller is a highly valued partner of the Family Business Forum.

Next-Generation Learning Lab Members
Marty Roark, Facilitator

Profit Truth #3 – Good Data Will Make You Money

Many business owners make decisions by shooting from the hip. Entrepreneurs all too often view the investments that they make in their back office, especially their information systems, as overheads. Having up-to-date technology and management information systems, if properly deployed, can make most businesses a lot of money. All too often business owners use their management information systems as collection baskets of past data used to produce historical financial statements and income tax reports. In an information-based economy, where the technology is good and relatively inexpensive for what it can deliver, information must become a strategic weapon for businesses and will improve results if used effectively.

Profit Truth #4 – It's OK to Price Discriminate Based on the Cost of Doing Business with a Customer

When many companies establish pricing policies, they tend to use a standard approach across all customer and product lines. However, we also know that when it comes to profit, the 80/20 rule is in play. In most cases, there is a substantial amount of profit delivered by a disproportionate number of customers. The truth is, your best customers provide you with the most profit. However, companies have other groups of customers that are marginally profitable or not profitable at all, because they get the same deals that the best customers get. A recent example is a company that had 2,400 active accounts, of which, approximately one half accounted for 3% of sales. Without getting into more details, it is safe to assume that a company loses money when there is such dispersion between activity (number of customer transactions) and revenues. The cost of doing business per dollar of sales is much higher for those "D" accounts and therefore it is impossible to make much profit unless we address the cost of doing business with those small accounts.

Profit Truth #5 - Volume *Does Not* Necessarily Equate to Profit, but it Definitely Means More Work

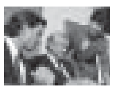
Mario Vicari is the Director of Business Advisory Services at Kreischer Miller. For more information, please contact him by phone at (215) 441-4600 or by e-mail at mvicari@kmco.com.

It is a sure sign that there is an issue at a company when I ask an executive what kind of year they are having and they respond that sales are up by some amount. We all know that profit, not volume, is what builds value in companies. Companies that are focused on volume for volume's sake usually do so by cutting prices to drive the top line with the false hope that it will equate to profit. While that is a good strategy in some cases, such as a loss leader to get into a new prospect, cutting prices to drive volume is a losing proposition in the long run because the company takes on more risk and works much harder for the same amount of profit.

Profit Truth # 6 - All Customers Are Not Created Equal

We all have them. That customer who is a pain in the neck, who is never appreciative of your effort, who does not pay on time and, overall, is more trouble than they are worth. Companies can improve profits drastically by identifying the characteristics of an "A" customer and do an annual evaluation of which customers fit that profile. Our experience tells us that the "D" customers and all the baggage that comes with them take too much of our time and attention away from the "A" customers. "D" customers end up costing the average business quite a bit of profit. On an annual basis, consider weeding out the "D" customers so you can serve your best customers better and improve results.

How Can Family Business Forum Membership Help MY Business Family Thrive?



1. New Member Orientation. An **individual** meeting with your family to understand your specific family/business/ownership goals and to introduce you to the services, benefits and resources that are included in your membership, e.g., the ***Policy Handbook for Business Families***.

2. Policy Handbook for Business Families. A practical, how-to handbook designed to educate and help business families meet together to develop their OWN family business policies and plans. Members receive new Handbook inserts at each meeting!

3. Quarterly Forum Meetings. Learn from successful business families and experienced family business advisors. **Member companies receive one FREE registration to EACH** Forum.

NEW!

4. Learning Labs. Unique opportunities to focus on specific issues in a smaller learning environment, i.e., Next-Generation, Leading Generation, Women in Family Business, Key Non-Family Managers, Spouses of CEOs.

5. Estate Planning Fire Drill. A quick, concise process designed to identify and resolve problems associated with your untimely death, culminating in a valuable written report (*$500 value*).

6. *Family Business* magazine annual subscription. Written exclusively for owners and managers of family companies focusing on the tough issues virtually all business families must face *($95 value)*.

7. Get instant answers to almost 100 family business topics through a Searchable On-Line Family Business Library housing hundreds of articles (*www.dvfambus.com*).

NEW!

8. Management Development Review with CEO. Is the performance of your people in line with your company's strategy? A one-hour consultation to identify your organization's strengths and determine opportunities for improvememt.

9. Philanthropy Review. A quick review to determine if your legacy plan adequately reflects your values and desires.

10. Executive Marketing Brainstorming session with Pat and Peg Walsh, The Walsh Group.

11. Membership Directory, which facilitates member-to-member interaction and learning about family business issues.

WHAT is the Family Business Forum?

An **association of about 90 business families** which meets quarterly for educational seminars featuring both renowned business experts/ authors and "best practices" of regional business families.

Our FAMILY BUSINESS CENTER

Since 1989, our clearly defined process helps families beat the odds through **The Succession Zone.** Our team of experienced consultants, educators, and speakers helps business families: TALK about the real issues, WORK TOGETHER in teams and PLAN for the future.

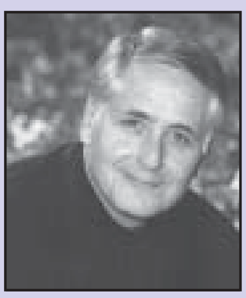
Annual Membership Fee. Thanks to the generous support of our partners, the annual membership fee is $700. Limited to family firms; subject to review by our Membership Committee. Membership is on an annual basis.

Return this Form to Register for the May 8 Forum

Business Name______________________________

Address ________________ City __________ State ____ ZIP ______

Phone ________ Fax ________ E-mail ________ Website ________



Thursday, May 8, 2003
Sales and Marketing for Family Firms - Max Carey, Jr.

Name(s)______________________________

Total Registrations (less one FREE)______ X $75 = $______

Non-members may attend once as a guest at a $100 registration fee.

NEW MEMBER $ **700**

Draw check and mail to: Delaware Valley Family Business Center, LLC, 1011 Cathill Rd., Sellersville, PA 18960 Total: $______

Cancellations must be made two days prior to event. The registration fee cannot be refunded or waived when cancellations are made after that date or when the registrant does not attend.

The Family Business Forum is underwritten in part by the generous support of our Partners.

Delaware Valley Family Business Forum Partners

Hamburg, Rubin, Mullin, Maxwell & Lupin is one of the premier Montgomery County law firms, serving the community for more than 30 years. We have helped hundreds of family businesses with succession planning. Our other areas of specialty include business law, estates, family law, real estate and environmental law, commercial litigation, personal injury, and employment law. For further information, contact **Jonathan Samel** at (215) 661-0400, or visit our website at www.hrmml.com.

The Quakertown National Bank is an independent community bank which provides a full range of banking services to business organizations and families. Founded in 1877, QNB has seven offices located in Bucks, Montgomery and Lehigh counties. Our vision is to help our clients achieve their goals by providing a financial relationship built upon exceptional personal service and a sincere interest in their success. For further information, contact **Bob Wieand** at (215) 538-5600, ext. 5611, or visit our website at www.qnb.com.

Mennonite Foundation and MMA Trust Company are dedicated to helping families make a difference in the world by incorporating their values into their charitable giving and estate planning. We assist families with creative charitable giving and estate planning trust administration. Contact **Bill Hartman** at (800) 494-6622 or bill.hartman@mmapartners.org.

Walsh & Nicholson Financial Group, an independent financial planning firm in Wayne, tailors financial plans for your cherished family business to support your current success and keep you competitive for future generations. We focus on the dynamics of your unique family and industry, and work with you to create financial harmony and balance based on your family goals and structure. Contact **Brian Walsh** or **Kevin Nicholson** at (800) 433-5532, or on the web at www.WNFG.com.

Brown Brothers Harriman, founded in Philadelphia in 1818, is the oldest and largest financial partnership in America. The firm maintains offices across the U.S. and in the world's major money centers. BBH focuses on substantial, privately held companies, and their owner-managers. BBH helps its clients in the areas of capital formation, mergers, acquisitions, divestitures, wealth management, and the intergenerational transfer of assets. Contact **Thomas J. Saunders** at (215) 864-1869, or on the web at www.bbh.com.

The Walsh Group is a team of marketing and creative consultants specializing in marketing plans, web design, logo design, graphics design, e-mail marketing, and web site promotion. Our goal is to make sure our customers benefit from the marketing investments they've made. Please contact **Pat Walsh** at (215) 491-3448 or learn more about us on the web at ww.thewalshgroup.com.

Kreischer Miller is one of the largest regional certified public accounting and business advisory firms serving family-owned businesses in the Delaware Valley offering an array of value-added services for privately held businesses and their owners. We help clients in the areas of accounting and auditing, taxation, accounting systems, business valuation, and performance improvement. Our goal is to improve our clients' financial performance and the long-term value of their businesses. Contact **Mario Vicari** at (215) 441-4600 or mvicari@kmco.com. Visit us on the web at www.kmco.com.

A company's success depends upon its people. People with the skills and abilities to make better and faster decisions; to run meetings more effectively; to confidently meet challenging situations; and to perform the impossible, everyday. At **Dale Carnegie,** we coach participants to discover their hidden talents and use their potential so they can deliver top performance. Strengthen your people, build stronger families, and improve the quality of life for everyone. Contact Katie Iorio, (610) 783-6500, extension 308, or katie_iorio@dalecarnegie.com.

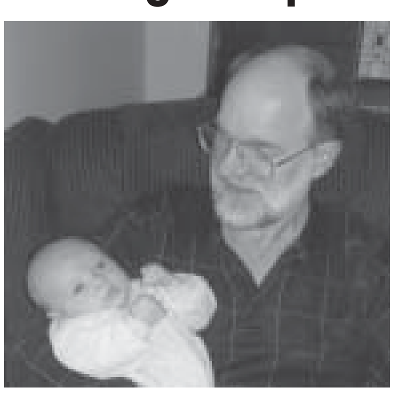
FORUM AFFILIATES

TEC An International Organization of CEOs

Family Business Magazine

The President's Corner ... Henry D. Landes

Growing Exceptional Partnerships at Four Seasons Produce



As our new grandson Joshua begins to grow in amazing ways (see textbox), this President's Corner focuses on another tremendous story of growth. I refer to Four Seasons Produce Inc., based in Denver, Pa., just northeast of Lancaster.

Motto of this innovative family business is "Growing Ideas, Producing Excellence." Aptly, the company newsletter is called *Cream of the Crop.*

One of the company's core values is "Exceptional Partnerships." (The other three are "Integrity," "Dynamic Leadership" and "Winning Culture.") The value statement on exceptional partnerships reads: "We commit to understand, anticipate, and satisfy the needs of our customers, associates, and suppliers through which we create outstanding teamwork and lasting relationships."

In mid-March I was privileged to participate in a meeting at Four Seasons' headquarters in Denver. The half-day gathering demonstrated the company's commitment to exceptional partnerships. What made this meeting extraordinary was the presence of ALL the professional advisors of Four Seasons – in the same room at the same time.

Stephen McClure, a family business consultant colleague in Indiana, says getting professional advisors to work together is like herding cats. "[Advisors] are as difficult to herd as alley cats," he writes in *The Family Business Client.* "They gravitate to their professions for many reasons, but chief among them is that they like to operate independently."

Given that fact of life, someone needs to step forward and actually herd those cats. At Four Seasons, the head choreographer of the delicate dance has been David Hollinger, founder and chairman. Reflecting the company's "Exceptional Partnerships" value, he called together his accountants, attorney, bankers and insurance people to hear about the core values, short- and long-term strategies, initiatives and visions of Four Seasons Produce.

CEO Ron Carkoski and his top management team explained to their advisors where the company is heading, so that the advisors are better prepared to work together in helping Four Seasons get where they want to go.

Now serving Eastern Seaboard clients, Four Seasons (established in 1976) is projecting significant growth into other parts of the country in the next few years. David Hollinger has an uncanny knack for designing business systems that seem to get stronger as the business gets larger and more geographically dispersed. I see him as an architect who has built a remarkable culture of growth and excellence. The meeting in March was a good example of his farsighted approach to the company's ongoing growth and expansion goals.

The Hollinger Family
Four Seasons Produce, Inc.

David asked me as their family business consultant to update the group of advisors on the important work being done by the Hollinger family, which also reflects David Hollinger's deeply rooted personal passion for growth and excellence.

Members of the Hollinger family respect and understand the natural complexity faced by business families. That's why they're active members of our Family Business Forum – to learn from other successful business families. That's why they've launched family meetings, which I facilitate on a monthly basis, in which they're developing policies and a code of conduct to help them manage the high-octane fuel of a business family.

In short, the Hollingers, like the top management team of Four Seasons, are developing their capacities as a family unit and as an ownership group. They're doing the disciplined, strategic and sometimes hard work that families need to do to prepare for another generation of success. In the spirit of "Exceptional Partnerships," the Hollinger family is working in concert with an outstanding management group and a fine group of professional advisors. Both the family and the business are well positioned for the future growth.

In the meantime, my role as grandfather is calling rather loudly. Of grandparents it is said that they have all the privileges, but none of the responsibilities, of child rearing. Don't believe it. I now need to check on Joshua's growth and development – if only by phone or e-mail. So if you'll excuse me ... I have an important matter to attend to. ☺

Getting top photographic billing – as well he should – in this President's Corner is the most beautiful baby in the world. OK, I may be a little biased ... but if I can't stop smiling these days, at least now you know why.

In the grand journey of our family's life, Jane and I have reached a major milestone. We have become grandparents! **Joshua Steven Bauman** was born February 8, 2003. He is the son of our daughter Andrea and her husband, Steve Bauman.

2003 Program Schedule – Mark Your Calendars!

Thursday, May 8

7:30 a.m. - 11:45 a.m., Cedarbrook Country Club, Blue Bell, PA
Sales and Marketing for Family Firms
Max Carey, Jr., Founder & Chairman
Corporate Resource Development, Atlanta, GA

Wednesday, September 17

7:30 a.m. - 11:15 a.m., Location TBA
Love, Money and Power:
The Crossroads of Family Business
Dean R. Fowler, Ph.D., CMC, Dean Fowler Associates, Inc., Brookfield, WI

Thursday, November 20

7:30 a.m. - 11:15 a.m., Location TBA
Uncovering the Strategic Idea for Your Family Business
Lee Delp, Former CEO, Moyer Packing Company, Souderton, PA

Delaware Valley Family Business Center
Helping Your Business Family Thrive
1011 Cathill Road, Sellersville, PA 18960
PHONE (215) 723-8413 FAX (215) 723-8351

ADDRESS SERVICE REQUESTED

Presorted Standard
U.S. Postage
PAID
Permit #33
Sellersville, PA