

**REGIONAL SUMMARY  
COMMUNITY CHARTER EXPANSION  
CITADEL FCU #2099  
Thorndale, PA**

<b>Current Members</b>	113,338	<b>Assets</b>	\$1.2 billion
<b>Potential Mbrs. (Current)</b>	542,000	<b>Loans</b>	\$1.0 billion
<b>Penetration</b>	20.9%	<b>Shares</b>	\$1.1 billion
<b>Community Pot. Mbrs.</b>	*3,849,647	<b>Earnings</b>	0.68%
<b>Date App Received</b>	2/27/08	<b>Delinquency</b>	0.96%
<b>Date of Last On-site</b>	9/30/2008	<b>Net C/Os</b>	1.02%
<b>CAMEL</b>	(b)(8)	<b>Net Worth</b>	9.51%

*Financial Data: December 31, 2008 FPR*

*\* Source: 2000 U.S. Census*

## 1. GENERAL BACKGROUND

Citadel Federal Credit Union (CFCU) was chartered in 1937 as Lukens Employees FCU to serve employees of Lukens Steel Company in Coatesville, Pennsylvania. In 1983, the credit union converted to a community charter serving persons who reside or work in Coatesville, Pennsylvania, or in 15 townships and boroughs in Chester County, Pennsylvania, excluding persons eligible for primary membership in an occupational type credit union. At that time, the name was changed to Lukens Community FCU.

In 1986 the credit union changed its name to Citadel and began a series of community expansions (1986, 1987, and 1990) resulting in the following field of membership: persons who reside or work in Chester County, Pennsylvania, or in the townships of Birmingham, Concord, or Thornbury in Delaware County, Pennsylvania, or in Christiana Borough in Lancaster County. The 1990 expansion request also included Lancaster County, Pennsylvania; however, NCUA denied this portion of the proposed community. In 1992, Citadel again sought to add Lancaster County; however, NCUA advised earlier concerns remained and it was unlikely such a request would be approved.

Beginning in 1982 and throughout its history, Citadel added select groups directly and via merger or purchase and assumption. The credit union serves two low-income communities: Lancaster, Pennsylvania, and South Baltimore, Maryland. In 1999, all exclusionary language was removed.

In June 2004, Citadel requested a community expansion to serve Berks, Chester, Lancaster, and Montgomery counties, Pennsylvania, and Chadds Ford, Concord, and Thornbury Townships in Delaware County, Pennsylvania. The Region deferred action because the community common bond criteria had not been met, and the application was ultimately withdrawn.

In August 2005, the credit union submitted an application to expand its community to include Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, Pennsylvania. The credit union was unable to provide a satisfactory business plan and the application was withdrawn.

The current application requests the same five-county area, and was prepared with the assistance of a consultant.

*Request for Supplemental Information*

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**A. Proposal**

Citadel proposes to serve persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, Pennsylvania.

**B. Delegated Authority**

The proposed area consists of multiple contiguous political jurisdictions (five counties) with a population of 3.8 million. The characteristics of the proposed community are shown in Table 1 (Tab 7, pages 1-10).

**Table 1, Population Density by County**

County	Square Miles	Persons per Square Mile	Population	Percent
Bucks County	607	984.6	597,635	15.52%
Chester County	756	573.4	433,501	11.26%
Delaware County	184	2,993.8	550,864	14.31%
Montgomery County	483	1,553.0	750,097	19.48%
Philadelphia County	135	9,999.9	1,517,550	39.42%
<b>TOTALS</b>	<b>2,165</b>		<b>3,849,647</b>	<b>100.00%</b>

*Tab 7, pages 1-10 (Source: 2000 U.S. Census)*

Since the population exceeds 500,000, this proposal exceeds the Regional Director's delegated authority per CHA 3B of the Delegations of Authority. Therefore, the NCUA Board approval is required.

**C. Select Groups Outside Community**

All groups presently served by Citadel are located within the boundaries of the proposed community, with the exception of its low-income areas: Lancaster City, PA, and South Baltimore, MD. Because this is an expansion of an existing community, the credit union is permitted to retain Lancaster, added as a low-income community, and South Baltimore, added through an emergency Purchase and Assumption.

**2. WELL-DEFINED AREA THAT IS A LOCAL COMMUNITY, NEIGHBORHOOD, OR RURAL DISTRICT**

Chapter 2, Section V.A.1 of the Chartering and Field of Membership Manual outlines the following requirements for a community charter:

- The geographic area's boundaries must be clearly defined;
- The area is a "well-defined local, community, neighborhood, or rural district"; and
- Individuals must have common interests and/or interact.

The Region determined Citadel provided adequate documentation and statistical data to demonstrate the existence of a well-defined, local community, where the residents share common interests and interact.

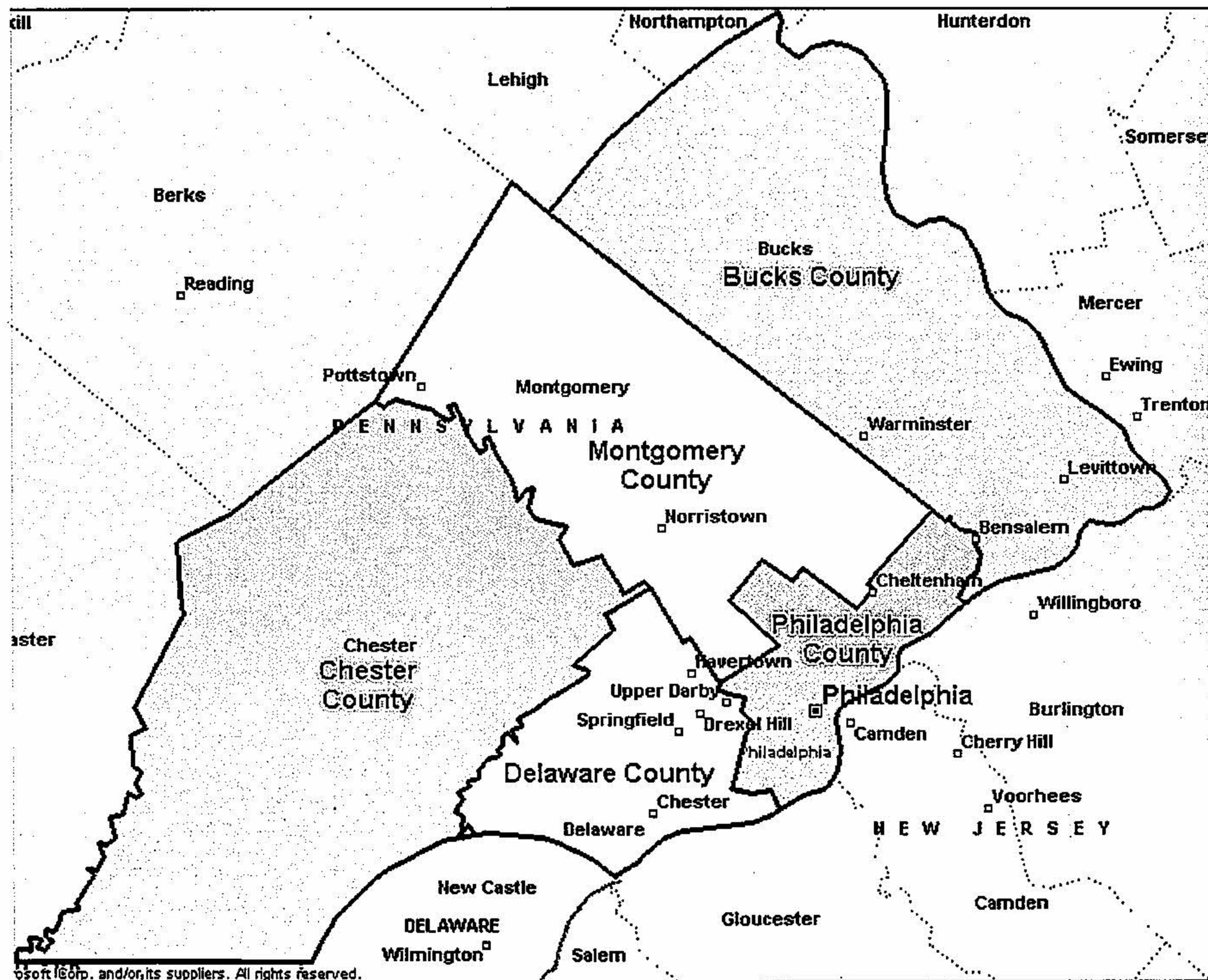
### A. Community Boundaries

The proposed community is approximately 65 miles east to west at its widest point, 50 miles north to south, and bounded by the following:

- North: Lehigh and Northampton County (Pennsylvania) lines and the New Jersey state line.
- South: Maryland and Delaware state lines.
- East: Delaware River and New Jersey state line.
- West: Lancaster and Berks County (Pennsylvania) lines.

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Map 1, Proposed Community



Tab 7, page 173

### B. Local Community

The region analyzed the credit union's application and determined the five-county area meets the criteria to establish it is a local community. In conducting its analysis, the Region verified all credit union assertions against supporting documentation and associated web sites, and where necessary obtained additional information from the Internet and the credit union's consultant.

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**Metropolitan Statistical Area (MSA).** The proposed area consists of five contiguous counties, Bucks, Montgomery, Delaware, Chester, and Philadelphia, located in southeastern Pennsylvania. The Office of Management and Budget (OMB) recognizes the five-county area as the Philadelphia, PA Metropolitan Division, one of three metropolitan divisions comprising the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA, a Core Based Statistical Area. The proposed community contains 67.7 percent of the MSA population. (See Tab 7, pages 11, 12, and 122-133.) The components of the MSA are shown in Table 2.

Table 2, Philadelphia-Camden-Wilmington MSA Components

MSA Components	Population	% MSA
<i>Philadelphia, PA Metropolitan Division</i>		
Bucks County, PA	597,635	
Chester County, PA	433,501	
Delaware County, PA	550,864	
Montgomery County, PA	750,097	
Philadelphia County, PA	1,517,550	
Total	3,849,647	67.7%
<i>Wilmington, DE Metropolitan Division</i>	650,501	11.4%
<i>Camden, NJ Metropolitan Division</i>	1,186,999	20.9%
<b>Philadelphia-Camden-Wilmington MSA</b>	<b>5,687,147</b>	<b>100.0%</b>

Tab 7, pages 12 and 122-133 (Sources: 2000 U. S. Census & OMB Bulletin No. 08-01)

By definition, "A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties." OMB also states, a Metropolitan Division "... often functions as a distinct *social, economic, and cultural area* within the larger region (emphasis added)." (See Tab 7, pages 14-19.)

**Economic Hub.** Philadelphia is the area's largest city, with a population of approximately 1.5 million, and it, along with portions of the four adjacent counties, forms the economic hub.

*Employment Hub.* The credit union submitted data from the *2005 Philadelphia Business Journal Book of Lists*, identifying 34 businesses in the proposed community with 2,000 or more employees (Tab 3, pages 37 and 38 and Tab 7, pages 174-176). Sixteen (47.1 percent) of the area's large businesses are located in Philadelphia and employ more than half (88,631, or 54.3 percent) of employees working for large businesses.

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After excluding out-of-state businesses, the Region determined there are 28 large employers in the area with 256,496 employees, as shown in Table 3 below.

Table 3, Employers with 4,000 or more Employees

Company Name	County	# Employees
School District of Philadelphia	Philadelphia	26,000
Jefferson Health System	Philadelphia	23,000
University of Pennsylvania	Philadelphia	20,000
University of Pennsylvania Health System	Philadelphia	14,000
UPS	Philadelphia	10,261
Aramark Corp.	Philadelphia	9,532
Independence Blue Cross	Philadelphia	9,500
Comcast/Spectacor	Philadelphia	9,301
Children's Hospital of Philadelphia (CHOP)	Philadelphia	9,000
Southeastern Pennsylvania Transportation Authority (SEPTA)	Philadelphia	8,800
Temple University	Philadelphia	7,804
Temple University Health System	Philadelphia	7,500
U.S. Airways	Philadelphia	6,247
AlliedBarton Security Services	Philadelphia	5,160
Drexel University	Philadelphia	5,122
Cardone Industries, Inc.	Philadelphia	4,000
Total		175,227
GlaxoSmithKline	Montgomery	5,700
Merck & Company Inc.	Montgomery	12,000
Abington Memorial Hospital	Montgomery	5,896
Sodexo	Montgomery	5,777
Wyeth Pharmaceuticals	Montgomery	5,470
Total		34,843
Sunoco, Inc.	Delaware	4,700
Wawa, Inc.	Delaware	8,333
Crozer-Keystone Health System	Delaware	7,280
Boeing	Delaware	4,500
Total		24,813
Vanguard Group	Chester	8,500
Exelon (Includes PECO)	Chester	6,737
Genesis Healthcare Corp.	Chester	6,376
Total		21,613
<b>GRAND TOTAL</b>		<b>256,496</b>

Tab 7, pages 177 and 178 (Source: [www.selectgreaterphila.com](http://www.selectgreaterphila.com))

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Table 4, Businesses with 4,000 or more Employees, by County

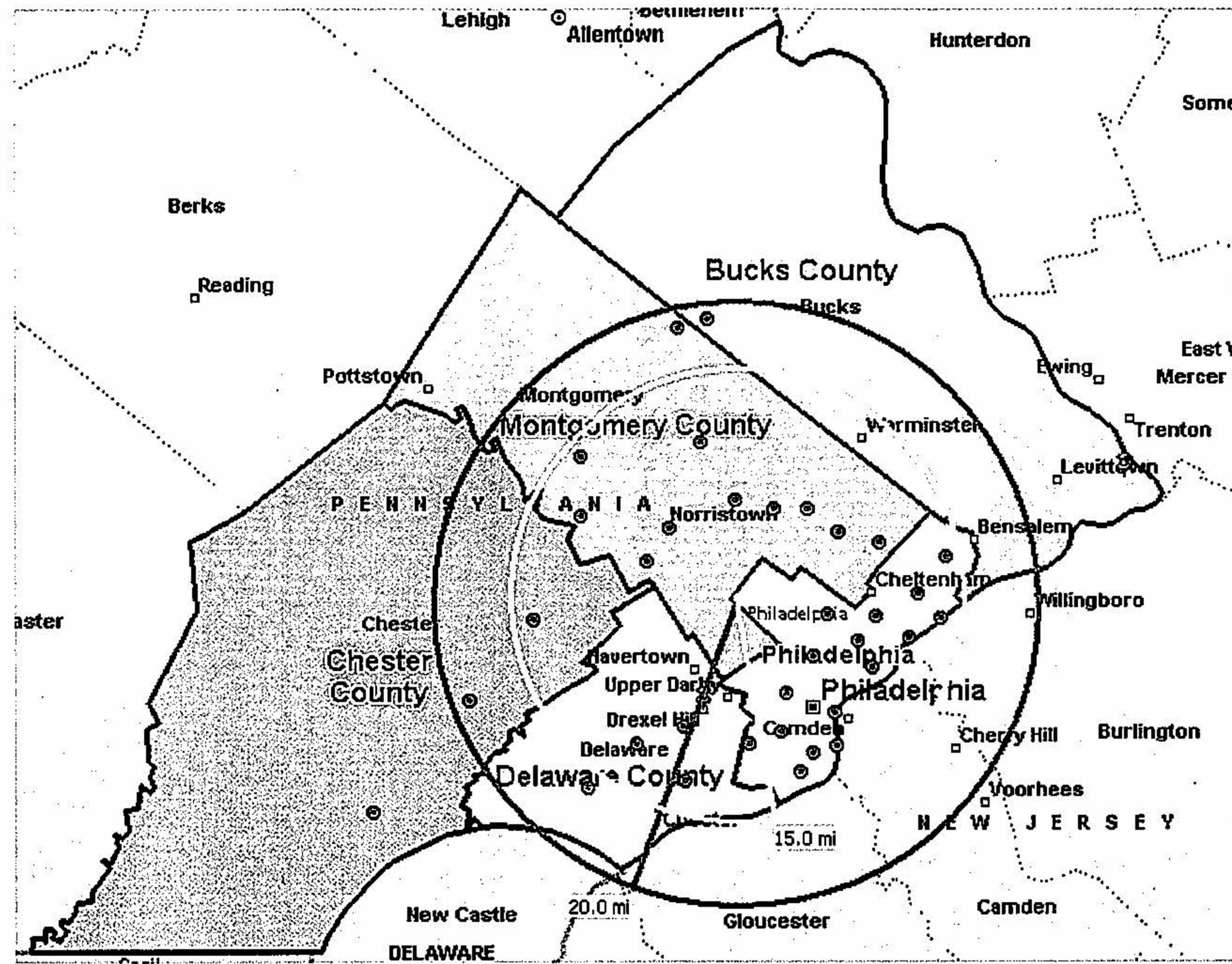
County	# Businesses In County	% Area Businesses	# Employees in County	% Area Employees
Bucks	0	0.0%	0	0.0%
Chester	3	10.3%	21,613	8.4%
Delaware	4	13.8%	24,813	9.7%
Montgomery	5	17.2%	34,843	13.6%
Philadelphia	16	55.2%	175,227	68.3%
Total	28	100.0%	256,496	100.0%

According to About.com ([www.philadelphia.about.com](http://www.philadelphia.about.com)), an on-line information and research site, most employees of the School District of Philadelphia are required, by statute, to reside within the city limits. About.com also reports the City of Philadelphia (not included in Table 3) employs approximately 30,000 workers, and by statute most are required to reside within the city limits. (See Tab 7, pages 179 and 180.)

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Map 2, Employment Hub



Tab 7, page 185

Employment Patterns.

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overwhelming majority (91.9 percent) of the workers in the 5-county area are employed in the proposed community. Of these, 29.4 percent work outside their counties of residence. As shown in Table 5, the percentages of persons commuting to another county range from 20.8 to 41.2 percent (Tab 7, pages 144 and 145).

Table 5, Employment Patterns

Live in	Work in Bucks County	Work in Chester County	Work in Delaware County	Work in Montgomery County	Work in Philadelphia	Work in Proposed Community	Work in Proposed Community Outside County of Residence	Work Outside Proposed Community
Bucks County	168,090 66.1%	3,036 1.2%	2,754 1.1%	48,414 19.1%	31,892 12.6%	254,186 83.7%	86,096 33.9%	49,400 16.3%
Chester County	1,133 1.1%	137,678 71.4%	17,870 9.3%	25,673 13.3%	10,568 5.5%	192,922 88.4%	55,244 28.6%	25,231 11.6%
Delaware County	2,060 0.9%	18,504 7.9%	137,988 58.8%	28,144 12.0%	48,151 20.1%	234,847 92.5%	96,859 41.2%	19,075 7.5%
Montgomery County	23,722 6.6%	25,006 6.9%	11,758 3.3%	245,619 68.1%	54,576 15.1%	360,681 95.0%	115,062 31.9%	19,151 5.0%
Philadelphia County	23,248 4.3%	7,810 1.4%	21,802 4.0%	59,970 11.1%	429,667 79.2%	542,497 95.2%	112,830 20.8%	27,264 4.8%
Totals	218,253 13.8%	192,034 12.1%	192,172 12.1%	407,820 25.7%	574,854 36.3%	1,585,133 91.9%	466,091 29.4%	140,121 8.1%

Source: 2000 U.S. Census (Tab 7, pages 144 and 145)

From the 2002 U.S. Economic Census, (b)(5) residents in Delaware, Bucks, and Chester counties have significant job opportunities where they live, limiting the need to travel to other counties for employment, as shown in Table 6, below (Tab 7, pages 186-192).

Table 6, Business Establishments and Employees, by County

County	# Businesses In County	# Employed in County	% Businesses in Area	% Area Employees
Bucks	13,863	198,384	18.3%	15.2%
Chester	9,868	156,903	13.1%	12.1%
Delaware	10,149	161,199	13.4%	12.4%
Montgomery	19,874	369,722	26.5%	28.4%
Philadelphia	21,661	414,579	28.7%	31.9%
Total	75,415	1,300,787	100.0%	100.0%

Source: 2002 U.S. Economic Census (Tab 7, pages 186-192)

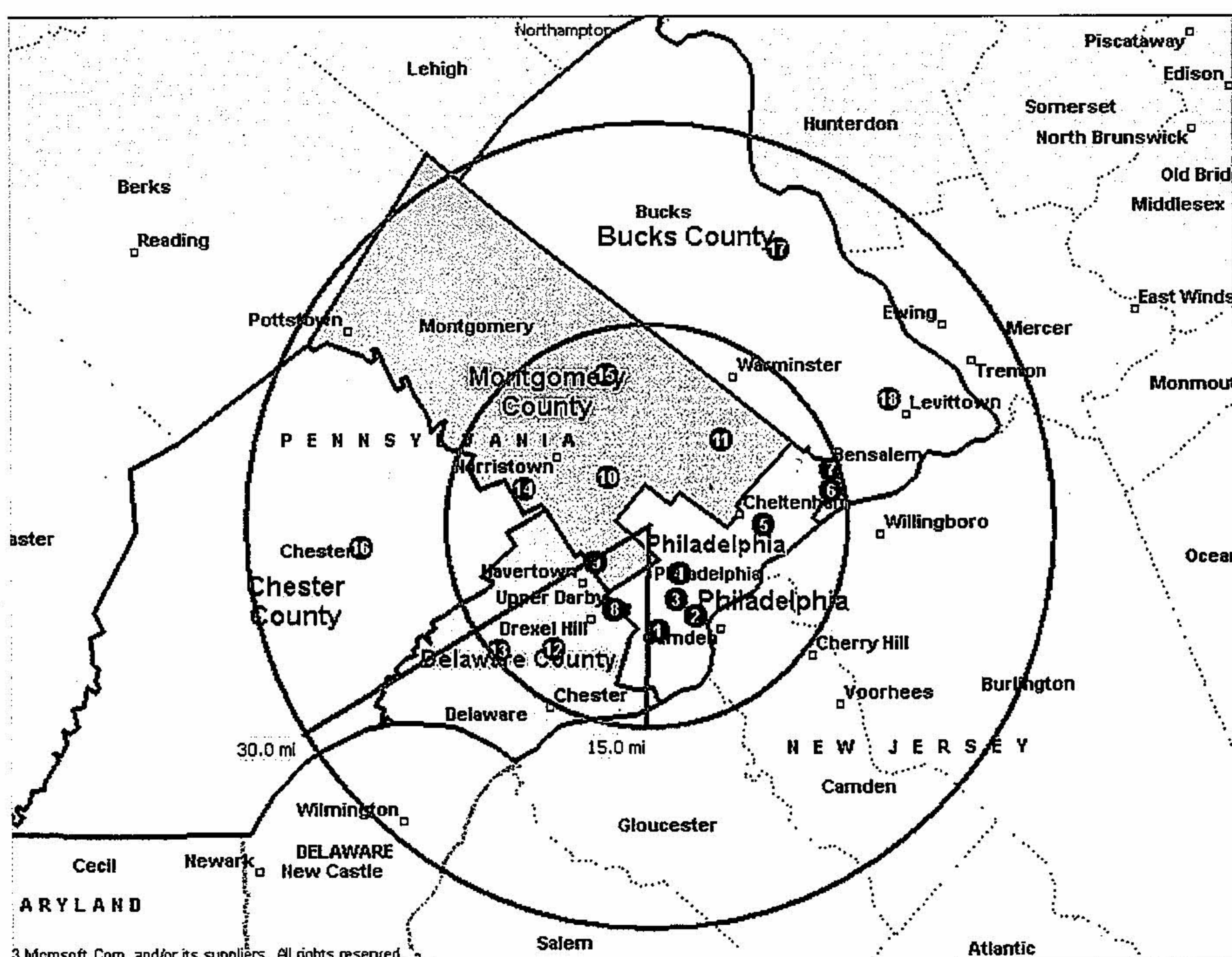
As shown above, businesses in Bucks, Chester, and Delaware Counties constitute 44.8 percent of all area businesses, employing 39.7 percent of the employees. The 2002 Economic Census indicates these three counties have significant employment opportunities in retail trade and health care/social assistance. Bucks County, the more rural and remote county in the proposed community, contains more businesses with more employees than either Chester or Delaware counties.

*Centralized Retail Trade Area.* The credit union identified eight major malls in the proposed community based on Scarborough Research data (Tab 3, page 43); however, the Region reviewed all mall data compiled by Scarborough and included in the credit union's application.

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are identified by number, name, and county in Table 7. While the malls are situated in all five counties, the majority are located within a 15-mile radius, forming a centralized retail trade area that includes the eight most frequented malls in the proposed community (according to Scarborough Research) and six malls located in Philadelphia.

Map 3, Centralized Retail Trade Area



3 Microsoft Corp. and/or its suppliers. All rights reserved.

Most residents live within 30 miles of the mid-point of the retail trade area formed by these malls, as it encompasses all of Philadelphia and Delaware Counties, and the majority of Montgomery County, the most densely populated counties with approximately 73.2 percent of the population, as shown in Table 1. Residents from the area's most distant boundary (Chester County, and less populated) must travel approximately 37 miles to the nearest mall (Springfield) and approximately 53 miles to the center of the retail trade area (Tab 7, page 34).

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Table 7, Percentage of Total County Residents Shopping at each Center in Past Three Months

Location	Mall Name	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia	Total Community Percentage
Philadelphia	Franklin Mills	23.5%	0.8%	3.6%	4.6%	37.7%	19.4%
Philadelphia	Gallery I & II	3.3%	2.9%	4.6%	0.8%	27.7%	6.8%
Montgomery County	King of Prussia Mall	12.9%	38.4%	29.3%	47.3%	22.7%	28.9%
Montgomery County	Montgomery Mall	30.0%	1.6%	2.0%	40.7%	8.7%	16.8%
Bucks County	Neshaminy Mall	45.8%	0.0%	0.0%	4.2%	20.6%	15.9%
Philadelphia	Center City	4.8%	4.7%	6.8%	4.4%	29.4%	14.2%
Delaware County	Springfield Mall	0.0%	4.5%	67.5%	2.1%	7.0%	13.2%
Montgomery County	Willow Grove Park	20.1%	0.0%	3.7%	29.9%	16.5%	16.0%

Source: Scarborough Research (Tab 3, pages 252-256)

This information above does not include all malls in the five-county area, although the data for all 18 malls was included in the application and analyzed by the Region. The Region's position is the additional information provided neither adds to or detracts from the concept of community common bond.

### *Retail Shopping Patterns*

The Region determined all malls are readily accessible from major highways and via public transportation (Tab 3, pages 630-634, Tab 7, pages 35 and 36, and [www.septa.com/service](http://www.septa.com/service)). Scarborough Research data indicates overwhelmingly the majority of shoppers at malls in the retail hub are residents in the proposed community, with percentages ranging 77.6 to 97.1 percent, as shown in Table 8. (See Tab 3, pages 252-256.) Again, the Region's assessment is based on all 18 malls identified by Scarborough Research versus the eight identified by the credit union.



Table 8, Percentage of Community Shoppers to Total Mall Shoppers

Map 2 Ref.#	Shopping Center & Location (County)	Number of Community Shoppers	Total Number of Mall Shoppers	Percentage of Community Shoppers to Total Shoppers
1	Liberty Place (Philadelphia)	89,177	107,166	83.2%
2	Gallery I & II (Philadelphia)	349,586	415,609	84.1%
3	Cheltenham Square (Philadelphia.)	164,635	171,936	95.8%
4	Center City (Philadelphia)	419,468	537,452	78.0%
5	Roosevelt (Philadelphia)	329,614	345,316	95.5%
6	Franklin Mills (Philadelphia)	574,712	734,313	78.3%
9	Suburban Square (Montgomery)	115,826	119,271	97.1%
10	Plymouth Meeting (Montgomery)	310,844	362,219	85.8%
11	Willow Grove (Montgomery)	473,284	490,699	96.5%
14	King of Prussia (Montgomery)	856,966	1,124,099	76.2%
15	Montgomery (Montgomery)	497,454	539,613	92.2%
8	69 <sup>th</sup> Street Upper Darby (Delaware)	209,846	219,338	95.7%
12	Springfield (Delaware)	392,007	413,046	94.9%
13	Granite Run (Delaware)	343,645	381,904	90.0%
16	Exton Square (Chester)	308,465	342,429	90.1%
17	New Hope - Peddlers Village (Bucks)	222,511	324,284	68.6%
7	Neshaminy Mall (Bucks)	470,539	512,979	91.7%
18	Oxford Valley (Bucks)	342,509	441,534	77.6%

Tab 3, pages 252-256 (Source: Scarborough Research)

Scarborough Research data also demonstrates cross-county shopping occurs at the majority of malls, as shown in Table 9. (See Tab 3, pages 252-256).

Table 9, Percentage of Community Shoppers to Total Mall Shoppers, by County

Map 2 Ref.#	Shopping Center & Location (County)	Bucks	Chester	Delaware	Montgomery	Philadelphia	# & % Outside County of Shopping Center	Other
1	Liberty Place (Philadelphia)	5,028 4.7%	0 0.0%	2,426 2.3%	11,288 10.5%	70,435 65.7%	18,742 17.5%	17,989 16.8%
2	Gallery I & II (Philadelphia)	15,845 3.8%	10,317 2.5%	19,631 4.7%	4,975 1.2%	298,818 71.9%	50,768 12.2%	66,023 15.9%
3	Cheltenham Square (Philadelphia)	3,432 2.0%	0 0.0%	2,414 1.4%	29,991 17.4%	128,798 74.9%	35,837 20.8%	7,301 4.2%
4	Center City (Philadelphia)	22,605 4.2%	16,713 3.1%	28,816 5.4%	26,655 5.0%	324,679 60.4%	94,789 17.6%	117,984 22.0%
5	Roosevelt (Philadelphia)	11,820 3.4%	0 0.0%	0 0.0%	7,478 2.2%	310,316 89.9%	19,298 5.6%	15,702 4.5%
6	Franklin Mills (Philadelphia)	111,817 15.2%	2,694 0.4%	15,488 2.1%	27,695 3.8%	417,018 56.8%	157,694 21.5%	159,601 21.7%
9	Suburban Sq. (Montgomery)	1,024 0.9%	3,299 2.8%	50,586 42.4%	45,481 38.1%	15,436 12.9%	70,345 59.0%	3,445 2.9%
10	Plymouth Mtg. (Montgomery)	19,905 5.5%	1,898 0.5%	21,572 6.0%	154,927 42.8%	112,542 31.1%	155,917 43.0%	51,375 14.2%
11	Willow Grove (Montgomery)	95,272 19.4%	0 0.0%	15,810 3.2%	179,418 36.6%	182,784 37.2%	293,866 60.0%	17,415 3.5%
14	King of Prussia (Montgomery)	61,369 5.5%	137,011 12.2%	124,396 11.1%	283,363 25.2%	250,827 22.3%	573,603 51.0%	267,133 23.8%
15	Montgomery (Montgomery)	142,720 26.4%	5,821 1.1%	8,576 1.6%	244,168 45.2%	96,169 17.8%	253,286 46.9%	42,159 7.8%
8	69 <sup>th</sup> Street/ Upper Darby (Delaware)	0 0.0%	15,766 7.2%	57,889 26.4%	1,143 0.5%	135,048 61.6%	151,957 69.3%	9,492 4.3%
12	Springfield (Delaware)	0 0.0%	16,055 3.9%	286,466 69.4%	12,505 3.0%	76,981 18.6%	105,541 25.5%	21,039 5.1%
13	Granite Run (Delaware)	0 0.0%	37,194 9.7%	269,826 70.7%	13,861 3.6%	22,764 6.0%	73,819 19.3%	38,259 10.0%
16	Exton Square (Chester)	3,090 0.9%	222,645 65.0%	48,500 14.2%	22,405 6.5%	11,825 3.5%	85,820 25.1%	33,964 9.9%
17	New Hope-Peddlers Village (Bucks)	108,547 33.5%	9,712 3.0%	3,346 1.0%	43,907 13.5%	56,999 17.6%	113,964 35.1%	101,773 31.4%
7	Neshaminy Mall (Bucks)	217,704 42.4%	0 0.0%	0 0.0%	25,422 5.0%	227,413 44.3%	252,835 49.3%	42,440 8.3%
18	Oxford Valley (Bucks)	216,441 49.0%	0 0.0%	1,657 0.4%	16,866 3.8%	107,545 24.4%	126,068 28.5%	99,025 22.4%

Tab 3, pages 252-256 (Source: Scarborough Research)

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### Economic Coalitions

The five-county area is considered an integrated community by the Commonwealth of Pennsylvania, county governments, and local organizations. It is often referred to as Greater Philadelphia, meaning Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, and only those counties. The five counties have a history spanning several decades where collaborative efforts resulted in strengthening the area economically and promoting Philadelphia as the hub for tourism, conventions, transportation, cultural events, and education, as summarized in Table 10 and discussed individually below.

Table 10, Economic Coalitions Serving the Proposed Community

Organization	Bucks County	Chester County	Delaware County	Montgomery County	Philadelphia	Other
Greater Philadelphia Chamber of Commerce	360 Member Business Locations	300 Member Business Locations	420 Member Business Locations	1,260 Member Business Locations	3,180 Member Business Locations	480 Member Business Locations
Ben Franklin Technology Partners of SE PA	Regional Office Location	Regional Office Location	Regional Office Location	Regional Office Location	Headquarters Location	None
Pennsylvania Economy League, Eastern Division	Represents County	Represents County	Represents County	Represents County	Represents County	None
Greater Philadelphia Tourism Marketing Corporation	Represents County	Represents County	Represents County	Represents County	Represents County	None
Delaware Valley Industrial Resource Center	In-county Business Development Director	In-county Business Development Director	In-county Business Development Director	In-county Business Development Director	Headquarters Location	None

Greater Philadelphia Chamber of Commerce (GPCC) supports approximately 6,000 member companies (Tab 3, pages 670-681) and encourages its 6,000 member companies, and the business community at large. Its main objectives are to influence business-friendly legislation, participate in initiatives to improve education and the community, present professional enrichment programs, and provide members with cost-efficient ways to run their businesses. The Chamber hosts approximately 150 programs each year on a variety of topics. Approximately 92 percent of GPCC's member businesses are located in the proposed community, and 94 percent of the Board of Directors own businesses in the area. (b)(5)

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Table 11, Greater Philadelphia Chamber of Commerce Members/Directors

County	# Members	% Members	% Board of Directors (Business Locations)
Bucks	360	6.0%	2.0%
Chester	300	5.0%	4.0%
Delaware	420	7.0%	9.0%
Montgomery	1,260	21.0%	11.0%
Philadelphia	3,180	53.0%	68.0%
Community Total	5,520	92.0%	94.0%
Other	480	8.0%	6.0%
Total	6,000	100.0%	100.0%

Tab 3, pages 670-681

Ben Franklin Technology Partners of Southeastern Pennsylvania (BFTP/SEP) is a not-for-profit economic development organization established in 1982 to stimulate economic growth, and assists by providing capital, knowledge, and networking to start-up and establish businesses to stimulate economic growth in the proposed area. BFTP/SEP has helped grow the proposed community through a number of science, technology and entrepreneurship initiatives. BFTP/SEP is headquartered in Philadelphia and operates regional offices in each of the four

contiguous counties and only in those counties (i.e., Bucks, Chester, Delaware, and Montgomery). (See Tab 3, pages 745-776.)

*Pennsylvania Economy League Eastern Division (PEL/ED and now Economy League of Greater Philadelphia, ELGP)* is an independent, nonpartisan, nonprofit public policy organization. Its goal is to research and analyze the region's resources and challenges and promote public policy that will increase the area's prosperity. As the PEL/ED, the only counties represented were those in the proposed community (i.e., Bucks, Chester, Delaware, Montgomery, and Philadelphia), and only those counties, and its corporate support and Board of Directors came from businesses and civic leaders in the proposed community. (See Tab 3, pages 652-654 and Tab 7, pages 27, 28, 134, and 135). In 2007, as the ELGP, the organization changed its structure to represent the multi-state character of the region (expanding to parts of Delaware and New Jersey). While the expanded service area is beyond the area of the proposed community, it is within the MSA. (See Tab 7, pages 199 and 200.)

*Greater Philadelphia Tourism Marketing Corporation (GPTMC)* was founded in 1996 to promote tourism in the proposed community by marketing the historical, cultural, entertainment, and leisure opportunities in Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, and only those counties. GPTMC represents the community's first centralized effort to promote tourism, emphasizing its diverse historical, cultural, and entertainment/leisure venues. It has a fully integrated marketing program, including: consumer research; television, print, outdoor, and Internet advertising; and, public relations in all media categories. GPTMC is funded by the City of Philadelphia, the Commonwealth of Pennsylvania, and The Pew Charitable Trusts. (See Tab 3, pages 656-659 and Tab 7, pages 29-32.)

*Delaware Valley Industrial Resource Center (DVIRC)* was established in 1988 as part of a state-wide effort to benefit Pennsylvania manufacturing. DVIRC provides education and training programs and a number of support services to manufacturers in the proposed community. DVIRC is headquartered in Philadelphia, with Business Development Directors positioned in each of the five counties of the proposed area and only in those counties (i.e., Bucks, Chester, Delaware, Montgomery, and Philadelphia). (See Tab 3, pages 703-707.)

Other Evidence. (b)(5)

(b)(5)

(b)(5)

Select Greater Philadelphia represents the interests of a larger area incorporating parts of New Jersey and Northern Delaware. The *CEO Council for Growth* was incorporated into the Chamber of Commerce, discussed above. The *Pennsylvania Keystone Opportunity Zone* encompasses three of the five counties: Bucks, Montgomery, and Philadelphia. *Preservation Alliance* has limited activity in community.

#### *Civic Organizations*

(b)(5)

Scarborough Research reports 824,596 (48.7 percent) of survey respondents perform volunteer work (Tab 3, page 275). Using Scarborough data provided by the credit union, the Region documented residents who volunteer, by county, in Table 12.

Table 12, Number and Percentage of Volunteers, by County

Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia	Total Community Volunteers
113,759 6.7%	122,267 7.2%	139,342 7.2%	139,342 8.2%	208,145 14.2%	824,596 48.7%

(b)(5)

(b)(5)

*Big Brothers Big Sisters* does not include Bucks County. *Alzheimer's Association* serves all counties in the State of Delaware (Kent, New Castle and Sussex), Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem, New Jersey, and Berks, Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, and Philadelphia, Pennsylvania. *Easter Seals*: assisted 9,000 children and adults in 2003. The

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**Transportation**

The area's travel and commuting needs are met through an integrated transportation system, consisting of mass transit (bus, trolley, and rail), airport, and highways.

*Philadelphia International Airport (PHL)*, located in Philadelphia, is accessible from Interstates 76, 95, and 476 and the SEPTA high-speed rail line, with AmTrak connections at 30<sup>th</sup> Street Station. (See Tab 7, pages 39 & 40.)

Scarborough Research indicates 57.1 percent of area residents using air travel departed from PHL in the past 12 months, while 45.2 percent did not travel by air (Tab 3, pages 266 & 267).

(b)(5)

Table 13, Departures from Philadelphia International Airport by County Population

	Bucks County	Chester County	Delaware County	Montgomery County	Philadelphia County	Total Proposed Area
# Residents Departing PHL	205,146	182,930	242,542	328,142	418,403	1,377,163
Population	597,635	433,501	550,864	750,097	1,517,550	3,849,647
% Population Departing PHL	34.3%	42.2%	44.0%	43.8%	27.6%	35.8%

Tab 3, pages 266 and 267 (Source: Scarborough Research)

(b)(5)

as identified by

Scarborough Research (Tab 7, page 41) and determined Lehigh Valley is the next closest facility. It is approximately 53 miles northwest of PHL and least used by area residents; other airports are significantly further away (78-90 miles).

*Mass Transit.* The Southeastern Pennsylvania Transportation Authority (SEPTA) provides comprehensive transit services to the five counties of the proposed community and limited service to parts of New Jersey and Delaware. It is used by commuters, students from area middle schools, high schools, and colleges, and senior citizens. Seniors ride for free at all times. With the spike in gasoline prices, June 2008 ridership is up approximately 12.0 percent over one year ago. The system has added additional seats and more frequent trips to accommodate demand. SEPTA is governed by a 15-member board, consisting only of area residents (two from each of the five counties appointed by county officials) and Pennsylvania officials (two appointed by the majority and minority leaders of the House and Senate, and one appointed by the Governor). There is no representation from New Jersey or Delaware. (See Tab 3, pages 613, 619-629 and 644-650 and Tab 7, pages 35, 36, 38, 136-139, and 193-195).

*Philadelphia Regional Port Authority (PRPA)* is an independent state agency overseeing the area's "Port District," consisting of the counties bordering the Delaware River: Philadelphia, Delaware, and Bucks. PRPA is governed by an 11-member board, consisting of four members appointed by the Governor; one member appointed by each of the following: President of the Senate, Senate Minority Leader, Speaker of the House, House Minority Leader; and one member from each of the Port District counties. (See Tab 3, pages 636-642 and Tab 7, pages 42, 43, and 140-143.)

*Interstates and Highways.* Major highways and interstates support vehicular traffic throughout the community. The Pennsylvania Turnpike runs east-west through Chester, Montgomery, and Bucks counties. I-95 runs north-south through Delaware, Philadelphia, and Bucks counties. The Philadelphia International Airport is accessible directly from I-95. Interstate 476, Veteran's Memorial Highway, connects I-95 with the Pennsylvania Turnpike, and runs through Delaware and Montgomery counties. Interstate 76, the Schuylkill Expressway, runs from South Philadelphia through Center City to the northwestern suburbs of Montgomery County. I-95 and I-76 intersect in Philadelphia. (See Tab 3, page 156.)

*Other Evidence.* The application discussed the *Bicycle Coalition*, a group promoting bicycling in

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### **Colleges and Universities**

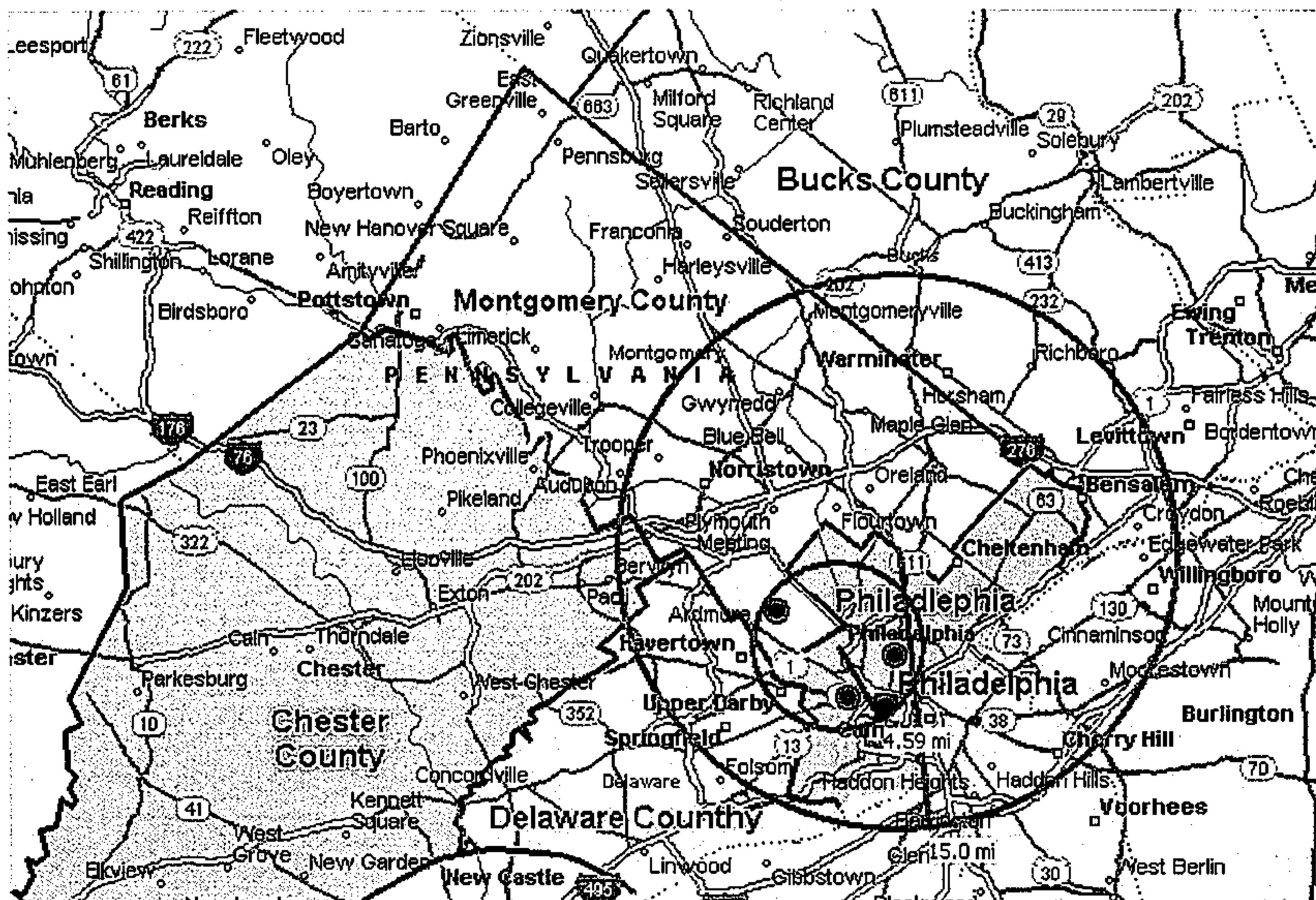
(b)(5)

## Knowledge Industry

In 2000, the Eastern Division of the Pennsylvania Economy League presented a collection of reports discussing the economic importance of colleges and universities in the proposed community ("knowledge industry"), and the desire to make the community attractive to college graduates in hope they would remain in the area (Tab 3, pages 393-461).

The area's knowledge industry consists of four major groupings, or clusters, of colleges and universities: three in Philadelphia and one a few miles west in Montgomery County. As shown on Map 4 (Tab 7, page 44), all university clusters are located in a five-mile radius (blue dots and blue circle) and *within* the "economic hub" formed by the area's shopping malls and large employers (red circle) described earlier.

Map 4, Knowledge Industry and Proximity to Retail Hub



Tab 7, page 44

Each cluster of colleges and universities is described below:

- *University City* is home to the University of Pennsylvania, Drexel University, and the University of the Sciences in Philadelphia (Tab 3, page 401).
- *Center City* contains Thomas Jefferson University, MCP Hahnemann University, Moore College of Art and Design, Pennsylvania Academy of Fine Arts, University of the Arts, Community College of Philadelphia, and Peirce College (Tab 3, page 402).
- *North Philadelphia*, anchored by Temple University, also includes La Salle University and the Pennsylvania College of Optometry (Tab 3, page 402).
- *Main Line* consists of Bryn Mawr, Haverford, Swarthmore, Villanova, and Saint Joseph's (Tab 3, pages 401 & 402).

*Greater Philadelphia's Knowledge Industry Partners (KIP)* is a coalition of area civic, business, government, and higher education leaders working to attract college students to the area and

show them the benefits of staying on after graduating. It is integral to the success of the knowledge industry. KIP promoted Philadelphia as "one big campus" and a premier college destination through a three-year, multi-million dollar initiative. (See Tab 3, pages 462-464 and Tab 7, page 45.) The following college events are part of this program:

- One Big Campus - an annual September event drawing more than 20,000 students. KIP reports this initiative boosted the number of applications to area colleges and improved student perceptions of the area. (See Tab 7, pages 46, 47, and 182-184.)
- Campus Philly - a non-profit, student-run project providing college students with information, incentives and networking opportunities. Campus Philly receives funding from the Philadelphia Department of Commerce, Pennsylvania's Stay Invent the Future Initiative, Ben Franklin Technology Partners of Southeast Pennsylvania, Greater Philadelphia Chamber of Commerce, Knowledge Industry Partnership, and 23 colleges and universities in the five-county area. (See Tab 3, pages 465-469 and 471-473.)
- Campus Philly Kick-Off – a free annual party held on the Benjamin Franklin Parkway attended by approximately 15,000 area college students. The Kick-Off is produced by the city of Philadelphia with support from a number of corporate and educational sponsors. (See Tab 3, page 470 and Tab 7, pages 48 and 196.)
- Greater Philadelphia Career Network - a website supported by 62 area businesses where students and alumni can post resumes and search for jobs without charge. Employers can post jobs at reasonable rates. (See Tab 3, page 474 and Tab 7, pages 49-53.)

## Newspaper

The dominant newspaper in the five-county area is the Philadelphia Inquirer, published daily. The Sunday Inquirer contains zoned or neighborhood sections. (See Tab 3, pages 566-581, 590, 877, and 878.) The application contained readership statistics based on Scarborough Research; however, the credit union was able to provide more meaningful data from the Audit Bureau of Circulations (Tab 3, page 878). Approximately 17.5 percent of the households in the proposed community subscribe to the Daily Inquirer, representing 82.43 percent (261,448/317,186) of the paid subscribers in the 8-county market. Similarly, 34.1 percent of the households subscribe to the Sunday edition, representing 81.71 percent (507,715/621,329) of the paid subscribers in the 8-county market. These statistics are shown in Table 14 below.

Table 14, Philadelphia Inquirer: Circulation by Households

County	Total Households by Area	Daily Inquirer		Sunday Inquirer	
		Net Paid Daily	Percent Coverage	Net Paid Sunday	Percent coverage
Bucks County	232,215	27,874	12.0%	56,191	24.2%
Chester County	175,987	36,430	20.7%	67,183	38.2%
Delaware County	209,485	41,108	19.6%	77,335	36.9%
Montgomery County	300,260	67,540	22.5%	120,703	40.2%
Philadelphia	572,210	88,496	15.5%	186,303	32.6%
Proposed Community	1,490,157	261,448	17.5%	507,715	34.1%
Other	464,025	55,738	12.0%	113,614	24.5%
8-County Market	1,954,182	317,186	16.2%	621,329	31.8%

Tab 3, page 878 (Source: Audit Bureau of Circulations)



*Other Evidence.* The application included information on a number of other publications;

(b)(5) The *Daily News, Metro Philadelphia, & Philadelphia Business Journal*, are less prominent publications targeted to specific segments of the population. They have readerships among community residents of 707,337, 406,499, and 283,978, respectively. *Philadelphia Magazine* is published monthly, with a total circulation of approximately 12,500. In addition to print media, the credit union discussed *KYW AM*; however, (b)(5)

(b)(5)

### Sports and Recreation

Philadelphia is home to the Philadelphia 76ers, Phillies, Eagles, and Flyers, representing professional basketball, baseball, football, and ice hockey, respectively. Two new facilities have been built for football and baseball fans: Lincoln Financial Field, home to the Philadelphia Eagles of the National Football League, and Citizens Bank Park, home to the Philadelphia Phillies' Major League Baseball team (Tab 3, pages 279, 280, and 285 and Tab 7, pages 57-66).

According to Scarborough Research, more than half of community residents attend professional sporting events, and the majority of attendees at Philadelphia team events are from the proposed community, as shown in Table 15.

Table 15, Attendance at Professional Sporting Events

Sports Event Attended	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia County	Live in Proposed Community	Live in Other Areas	Total Attendees
Phila. Phillies Baseball	102,641 8.8%	79,715 6.8%	125,546 10.7%	155,231 13.2%	269,937 23.0%	733,070 62.5%	439,948 37.5%	1,173,018 100.0%
Phila. Eagles Football	57,773 10.2%	27,638 4.9%	41,147 7.3%	76,311 13.5%	112,336 19.8%	315,205 55.6%	251,393 44.4%	566,598 100.0%
Phila. 76ers Basketball	23,030 5.3%	32,609 7.5%	21,474 4.9%	43,235 9.9%	139,085 31.8%	259,433 59.4%	177,463 40.6%	436,896 100.0%
Phila. Flyers Hockey	29,635 11.8%	21,157 8.4%	32,308 12.9%	27,042 10.8%	36,950 14.7%	147,092 58.7%	103,462 41.3%	250,554 100.0%

Tab 3, pages 279, 280, & 281 (Source: Scarborough Research)

Another venue, the Wachovia Center, seats 19,000 and hosts hundreds of events each year, including college basketball games, concerts, and special events. Scarborough Research shows more than half of the attendees at Wachovia Center events are from the five-county area, as shown in Table 16 (Tab 3, pages 282 and 283).

Table 16, Attendance at Wachovia Center Events

Sports Event Attended	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia County	Live in Proposed Community	Live in Other Areas	Total Attendees
Wachovia Center Event	67,863 9.4%	35,800 4.9%	41,142 5.7%	91,735 12.6%	197,160 27.2%	433,700 59.8%	291,885 40.2%	725,585 100.0%
Temple Univ. Basketball	3,329 3.7%	0 0.0%	9,310 10.2%	7,754 8.5%	51,844 56.9%	72,237 79.3%	18,874 20.7%	91,111 100.0%
Villanova Univ. Game	1,024 1.5%	7,253 10.5%	18,365 26.7%	3,231 4.7%	13,804 20.0%	43,677 63.4%	25,172 36.6%	68,849 100.0%

Tab 3, pages 282 & 283 (Source: Scarborough Research)

## Arts and Culture

In 1997, the Regional Arts and Culture Economic (RACE) task force conducted a study of the area's arts and culture venues to determine how to maximize its economic impact. This initiative is similar to the Knowledge Industry study and resultant economic plan discussed above. The RACE task force learned that, despite population out-migration from Philadelphia to the four contiguous counties, 195 of 280 (approximately 67.6 percent) of the nonprofit performing arts organizations remained in Philadelphia, as shown in Table 17 below. (See Tab 3, pages 71 and 74 and Tab 7, page 77). This is further evidence Philadelphia is an important destination for residents seeking interaction through attendance at cultural events.

Table 17, Cultural Attractions in Greater Philadelphia

Venues	Bucks County	Chester County	Delaware County	Montgomery County	Philadelphia County	Total
Performing Arts	10	6	13	10	81	120
Museums & Galleries	6	5	1	4	54	70
Art Centers	1	3	6	4	25	39
Other	2	4	3	7	35	51
Total	19	18	23	25	195	280

Source: Greater Philadelphia's Competitive Edge (Tab 7, page 77)

Greater Philadelphia Cultural Alliance (GPCA) is an organizational association of 370 arts and cultural institutions located in the proposed community. It was founded in 1972 by nine leading cultural institutions, and originally came together to coordinate historical and cultural events for the bicentennial celebration of 1976. Since then, they have permanently banded together to share mutual concerns and solve common problems. It sponsors numerous programs and activities, and works to develop public awareness, participation and financial support for the humanities, arts and sciences in the community. GPCA member institutions, identified on its website [www.philaculture.org](http://www.philaculture.org), are shown in Table 18, by county. While individuals can also join as non-voting members, the primary focus is on the area's organizations, and to encourage long-term corporate memberships, dues are assessed on a sliding scale. (See Tab 3, page 80 and Tab 7, pages 146-164.) According to GPCA, arts and cultural organizations in the proposed community produce nearly 56,000 events annually (about 150 per day) and draw approximately 12 million attendees. (See Tab 7, pages 116-119.)

Table 18, GPCA Organizational Members

County	# Members	% of Members
Bucks	11	3.0%
Chester	16	4.3%
Delaware	26	7.0%
Montgomery	35	9.5%
Philadelphia	273	73.8%
Subtotal	361	97.6%
Other	9	2.4%
Total	370	100.0%

Tab 7, pages 146-164

Kimmel Center for the Performing Arts is a multi-venue facility, encompassing Verizon Hall, Perelman Theater, and the Academy of Music. In 2005, the Kimmel Center facilitated 741,620 performances. (See Tab 3, pages 276, 278, 497-501 and Tab 7, page 120.) The application contained data from Scarborough Research showing the majority of theatre, dance, and ballet attendees are from the proposed community, as shown in Table 19.

**Table 19, Attendance at Theatre and Dance Performances**

Theatre Event Attended	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia County	Live in Proposed Community	Live in Other Areas	Total Attendees
Live Theatre Phila. Area	68,154 8.2%	50,646 6.1%	80,861 9.8%	135,057 16.3%	210,049 25.4%	544,767 65.8%	283,553 34.2%	828,431 100.0%
Dance/Ballet Performances	28,576 7.7%	28,561 7.7%	33,894 9.1%	54,558 14.6%	67,089 18.0%	212,678 57.0%	160,254 43.0%	372,932 100.0%

Source: Scarborough Research (Tab 3, pages 276 and 278)

*Other Venues.* Statistical data from Scarborough Research shows residents also frequent science, educational, and horticultural facilities, as listed below and shown in Table 20.

- Franklin Institute Science Museum and Academy of Natural Sciences (Tab 3, pages 275, 277, 508-510 and Tab 7, page 121).
- Philadelphia Zoo (Tab 3, pages 280, 512, and 513).
- Philadelphia Flower Show (Tab 3, pages 280 and 518-523).
- Longwood Gardens (Tab 3, pages 278 and 527-534).

**Table 20, Attendance at Science, Horticulture, and Educational Venues**

Event or Venue Attended	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia County	Live in Proposed Community	Live in Other Areas	Total Attendees
Franklin Institute	99,148 16.0%	53,039 8.6%	48,239 7.8%	74,209 12.0%	159,349 26.7%	433,984 70.0%	186,024 30.0%	620,008 100.0%
Academy of Natural Sciences	31,804 11.7%	30,068 11.0%	15,189 5.6%	33,206 12.2%	62,181 22.8%	172,448 63.2%	100,513 36.8%	272,961 100.0%
Philadelphia Zoo	90,002 8.7%	35,243 3.4%	112,425 10.9%	110,875 10.7%	330,278 32.0%	678,823 65.8%	352,629 34.2%	1,031,452 100.0%
Philadelphia Flower Show	28,486 5.7%	40,981 8.3%	37,166 7.5%	72,948 14.7%	144,804 29.2%	324,385 65.3%	172,295 34.7%	496,680 100.0%
Longwood Gardens	32,497 7.6%	92,211 16.0%	76,903 13.4%	63,140 11.0%	62,167 10.8%	337,918 58.7%	237,953 41.3%	575,871 100.0%

Source: Scarborough Research (Tab 3, pages 275, 277, 278, and 280)

(b)(5)

**Organizations and Shared Facilities**

*Hospitals and Medical Facilities.*

(b)(5)

Table 21A, Number & Percentage of Hospital Preferences from the Community

Location	Hospital Name	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia	Community Total & Percentage
Philadelphia	University of Pennsylvania Medical Center	12,378 5.2%	13,015 5.5%	10,288 4.3%	43,365 18.3%	95,972 40.4%	175,018 73.7%
Philadelphia	Children's Hospital of Philadelphia	28,219 16.5%	8,559 5.0%	19,646 11.5%	6,298 3.7%	53,817 31.4%	116,539 68.0%
Montgomery County	Abington Memorial Hospital	40,604 20.4%	0 0.0%	6,932 3.5%	125,355 63.1%	25,746 13.0%	198,637 100.0%

Source: Scarborough Research (Tab 3, pages 262, 263, 265)

The total number of respondents for these three hospitals represents 490,194 households (175,018, 116,539, and 198,637) in the proposed community, and the majority prefers the hospital located in their county of residence. The above hospitals are included in the analysis of the area's large employers.

(b)(5)

Table 21B, Number & Percentage of Hospital Preferences from the Community

Location	Hospital Name	Live in Bucks County	Live in Chester County	Live in Delaware County	Live in Montgomery County	Live in Philadelphia	# & % Outside Hospital County	Community Total & Percentage
Chester County	Chester County Hospital	0 0.0%	81,973 84.7%	370 0.4%	0 0.0%	0 0.0%	370 0.4%	82,343 85.1%
Delaware County	Crozer-Chester Medical Center	0 0.0%	0 0.0%	82,253 83.9%	0 0.0%	0 0.0%	0 0.0%	82,253 83.9%
Delaware County	Mercy Fitzgerald Hospital	0 0.0%	0 0.0%	11,803 30.9%	2,263 5.9%	24,074 63.1%	26,337 69.1%	38,140 100.0%
Montgomery County	Abington Memorial Hospital	40,604 20.4%	0 0.0%	6,932 3.5%	125,355 63.1%	25,746 13.0%	73,282 36.9%	198,637 100.0%
Montgomery County	Bryn Mawr Hospital	0 0.0%	15,394 17.3%	33,666 37.8%	38,961 43.7%	0 0.0%	49,060 55.7%	88,021 98.7%
Montgomery County	Holy Redeemer Hospital	10,338 13.5%	0 0.0%	0 0.0%	9,910 12.9%	56,394 73.6%	66,732 87.1%	76,642 100.0%
Montgomery County	Lankenau Hospital	2,488 3.1%	1,355 1.7%	24,884 30.9%	33,426 41.5%	18,371 22.8%	47,098 58.5%	80,524 100.0%
Philadelphia	University of Pennsylvania Medical Center	12,378 5.2%	13,015 5.5%	10,288 4.3%	43,365 18.3%	95,972 40.4%	79,046 45.2%	175,018 73.7%
Philadelphia	Children's Hospital of Philadelphia	28,219 16.5%	8,559 5.0%	19,646 11.5%	6,298 3.7%	53,817 31.4%	62,722 53.8%	116,539 68.0%
Philadelphia	Albert Einstein Medical Center	677 1.8%	0 0.0%	0 0.0%	9,287 24.5%	28,009 73.8%	9,964 26.2%	37,973 100.0%
Philadelphia	Fox Chase Cancer Center	2,133 22.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2,133 100.0%	2,133 22.0%
Philadelphia	Graduate Hospital	0 0.0%	5,258 18.0%	0 0.0%	0 0.0%	20,245 69.5%	5,258 20.6%	25,503 87.5%
Philadelphia	Hahnemann University Hospital	0 0.0%	0 0.0%	0 0.0%	0 0.0%	13,293 46.7%	0 0.0%	13,293 46.7%
Philadelphia	Pennsylvania Hospital	3,078 2.4%	2,774 2.2%	2,480 2.0%	5,831 4.6%	88,170 69.5%	14,163 13.8%	102,333 80.6%
Philadelphia	St. Christopher's Hospital for Children	7,460 36.8%	0 0.0%	0 0.0%	0 0.0%	12,816 63.2%	7,460 36.8%	20,276 100.0%
Philadelphia	Temple University Hospital	1,368 2.1%	0 0.0%	13,902 21.2%	0 0.0%	45,314 69.1%	15,270 25.2%	60,584 92.4%
Philadelphia	Thomas Jefferson University Hospital	12,781 7.7%	0 0.0%	18,321 11.0%	3,217 1.9%	76,109 45.7%	34,319 31.1%	110,428 66.3%
	Other Hospital	141,442 15.9%	58,018 6.5%	59,463 6.7%	68,806 7.8%	68,252 7.7%	n/a	395,981 44.6%
	No Preference	220,468 7.3%	161,817 5.4%	152,652 5.1%	255,496 8.5%	563,040 18.7%	n/a	1,353,473 44.9%

Source: Scarborough Research (Tab 3, pages 262, 263, 265)

(b)(5)

(b)(5)

**C. CONCLUSION**

The Region's analysis of the credit union's application, supporting documentation and statistics, and independent information obtained from the Internet results in a determination the five-county area meets the requirements of the *Chartering and Field of Membership Manual*, Chapter 2, Sections V.A.1 and V.A.2, to establish it is a local, well defined community where residents interact or have common interests. In reaching this conclusion, the Region considered the following:

(b)(5)

### 3. BUSINESS PLAN

#### A.1 Business Plan Overview

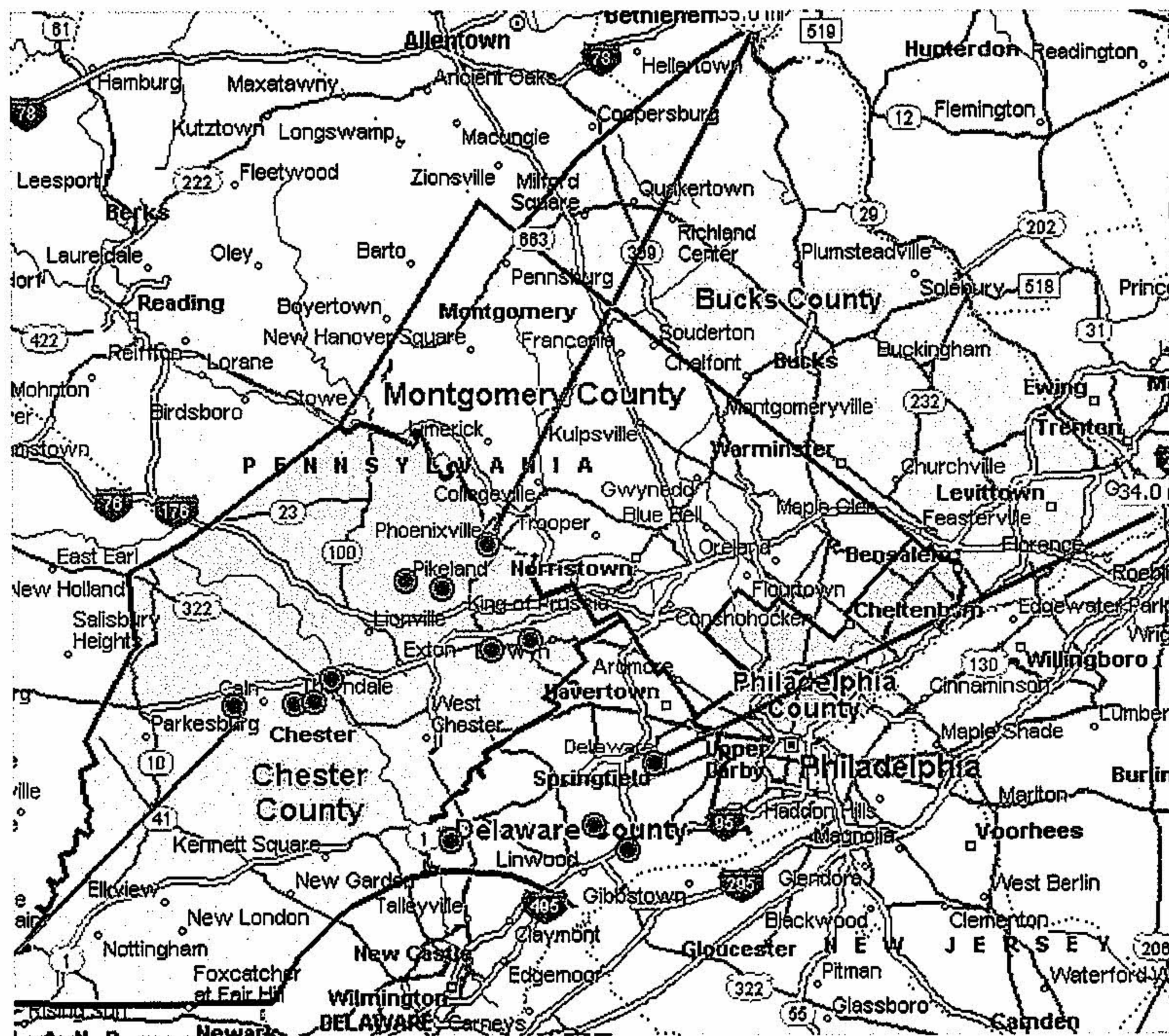
The credit union provided a five-year business plan outlining its ability to meet the financial needs of the proposed community, as summarized below (Tab 3, pages 81-151).

#### A.2 Service Facilities and Staffing

Citadel will serve the proposed community through a combination of existing branch offices, shared branch facilities, (b)(4) This strategy, along with the credit union's electronic services, will provide credit union accessibility for residents throughout the five-county area.

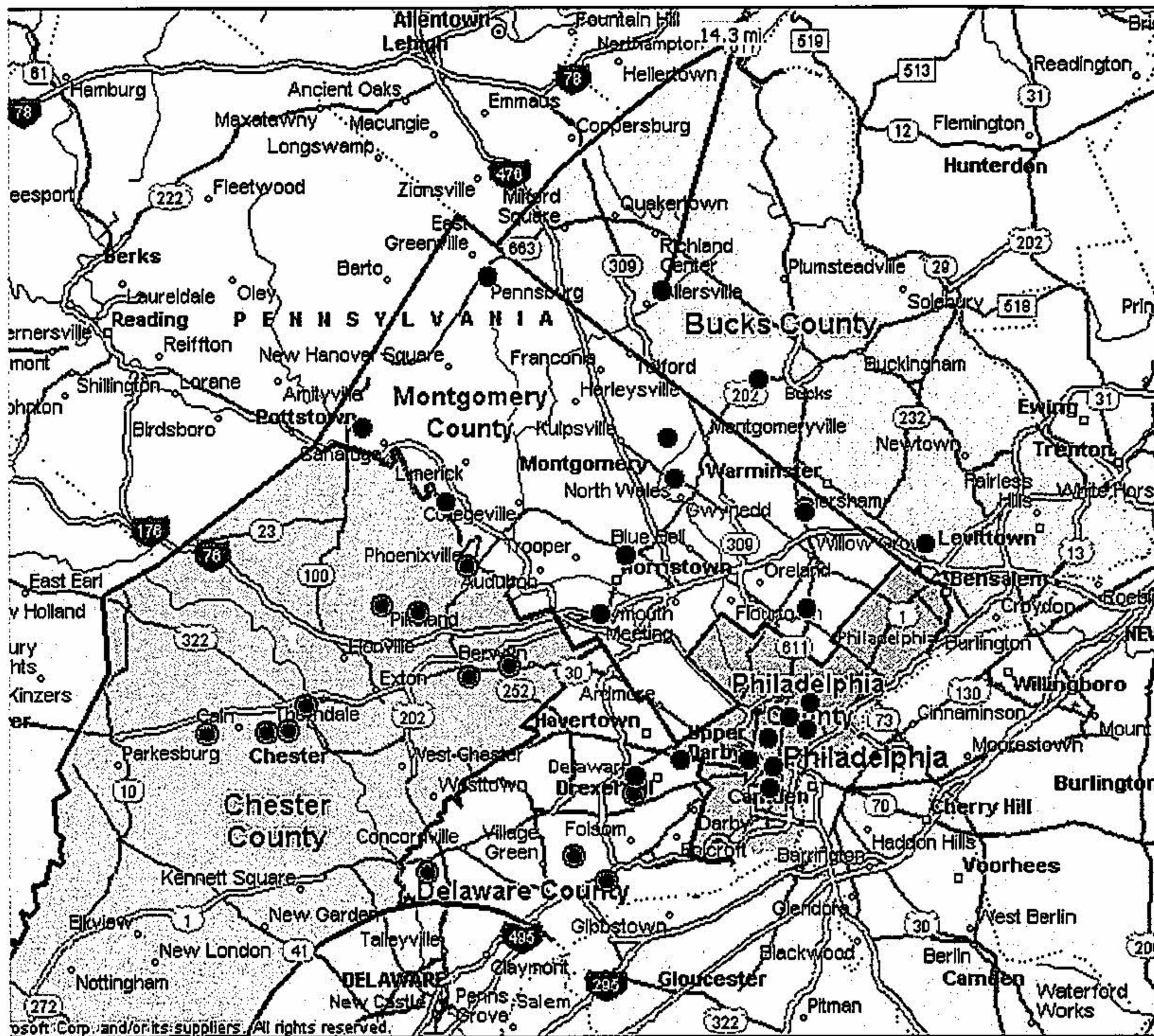
*Proprietary Branches.* Citadel operates 13 full-service branch offices in two of the five counties: ten in Chester County and three in Delaware County, as shown on Map 4. Credit union branches are open daily, and most have Saturday hours. Many are equipped with drive-thru lanes. (See Tab 3, pages 99 and 100.) The maximum distance a resident must travel to conduct transactions at a proprietary branch is approximately 35 miles, from Upper Bucks County (Tab 7 page 170).

Map 5, Citadel Branch Office Locations



*Shared Service Centers.* The credit union is affiliated with Pennsylvania Credit Union Services, Inc., providing access to 22 service centers in four of the counties: seven in Philadelphia, ten in Montgomery County, three in Bucks County, and two in Delaware County (Tab 3, pages 101 and 102). As shown in Map 5, with shared branches, the distance a resident of Upper Bucks County must travel to conduct lobby transactions is reduced to 14 miles or less.

Map 6, Proprietary and Shared Branch Locations



Tab 7, page 171

At any shared service center, members can:

- Cash checks
- Deposit and withdraw funds
- Pay loans
- Transfer funds between accounts
- Buy money orders, travelers checks, and official checks
- Obtain cash advances and account balance information.

(b)(4)



### A.3 Financial Products and Services

Citadel offers a comprehensive package of products and services for individuals and businesses. The credit union's loan and share products are described below and summarized in Table 23. (See Tab 3, pages 86-92.)

Table 23, Summary of Products and Services

<i>Accounts</i>	<i>Loans</i>	<i>Services</i>
Regular Share	Signature & Line of Credit	Overdraft Protection
Checking, w/ATM & Debit Cards	Share Secured	Traveler's Checks
Clubs, Holiday & Kids	Credit Card (MasterCard)	Wire Transfers
Money Market	Auto, Manufactured Housing	Notary Public
Certificates	Mortgage and Home Equity	Electronic Account Access
IRAs	Student	Coin Counting Machines

*Checking Accounts* feature no monthly service fees, no minimum balance, free initial checks, no per-check fees up to 50 checks per month, free ATM and debit cards, and unlimited free Citadel FCU ATM withdrawals.

*Signature Loans*, with risk-based pricing, are available for amounts \$500 - \$20,000 with repayment periods up to 84 months. A 0.25 percent discount incentive is offered for automatic payments.

*Vehicle Loans* (new and used autos, trucks, motorcycles, and RVs) are granted up to 100 percent of retail value, based on risk-based pricing, and discounted 0.25 percent with automatic payments.

*Credit Cards (MasterCard)* feature no annual fee, competitive rates, 25-day grace period on purchases, balance transfer options, and many "add-ons," such as travel accident insurance, roadside service, etc.

*Mortgage Loans*, fixed and variable rates for terms of 12-30 years, on properties in Pennsylvania, Delaware, Maryland, and New Jersey.

*Home Equity Loans* are available for up to 100 percent of the appraised value of the property (less outstanding mortgages) with fixed and variable rates and terms up to 20 years.

#### Electronic Services

Members may choose from a number of electronic access options to process transactions without visiting a branch office (Tab 3, pages 92-97):

Citadel's *Contact Center*, a full-service operation, is open six days a week to respond to member inquiries and accept applications for products and services. (b)(4)

(b)(4)

[www.citadelfcu.org](http://www.citadelfcu.org) is a comprehensive on-line resource, providing 24/7 access to accounts, statements, rates, locations, promotions, newsletters, calculators, and investment options, among others.

*Phone Banking* is available 24/7 from anywhere in the country using a touch-tone phone. Phone banking supports more than 40 transaction types, including withdrawals, transfers, account balances and history, loan payments, and general information about the credit union.

*PC Banking* supports account access 24/7 using a personal computer. Members can process transactions and pay bills from any location with internet access. Other on-line options include: real-time balances and history, statements, loan applications, and exports to popular financial software applications.

*ATM/Debit Cards* provide account access at ATMs located at credit union branch offices and various businesses in the community, as well surcharge-free ATMs on the CU\$ network. More than 175 ATMs within the proposed community are available through the CU\$ network and 25,000 surcharge-free ATMs are available nationwide on the CO-OP network.

*Direct Deposit and Payroll Deduction* remain important time-saving and convenient services to manage paydays without a trip to the credit union.

### **Financial/Debt Counseling and Education**

Citadel has an established financial literacy program suitable for adults and students (Tab 3, pages 95-97). In 2007, (b)(1) individuals attended 25 seminars on topics of general interest, including:

- Investment fundamentals and financial planning
- First-time homebuyers
- College education planning
- Tax reduction strategies
- Estate planning
- ID theft

Credit union employees donated (b)(1) hours teaching four financial literacy education classes to 9<sup>th</sup> graders at a local high school. The student program discusses:

- Basics of financial planning
- Career choices and their impact on long-term finances
- Budgeting, saving, investing, and using credit.

### **A.4 Serving the Underserved**

Citadel is experienced in meeting the financial needs of low-income and underserved members, and currently serves 8,425 low-income residents in Lancaster, Coatesville, and Chester, Pennsylvania. The proposed community has more than 1.8 million underserved residents who would benefit from fairly priced loan and share products and services offered by Citadel, including: financial literacy seminars, risk-based lending, free checking, no-fee payroll check-cashing, and free ATM access. The credit union will also offer regularly-scheduled training on its home banking product, including the use of a PC, at its branch locations.

Citadel will reach underserved residents through its branch locations, website, mass transit promotions, one-on-one marketing, bi-lingual staff, direct mailings, and community development partnerships. (b)(4)

(b)(4)

education and training, family health and welfare needs, environmental issues, and community events. (See Tab 3, pages 144-151.)

The credit union's existing (b)(4) make the credit union accessible to the area's underserved residents, the majority of whom are located in Philadelphia (Tab 7, page 898). (b)(4)

(b)(4)

## B. Marketing Throughout the Community

Citadel identified the demographic composition of area residents and provided a listing of products and services suitable to each age group, as shown in Table 24.

(b)(4)

(b)(4)

(b)(4)

(b)(4) Presently, Citadel provides both monetary and volunteer support to more than 50 community organizations representing a wide variety of interests (Tab 3, pages 138 and 139). Citadel was also in the news more than 100 times between June-December 2007. (b)(4)

(b)(4)

(b)(4)

(b)(4)

## B.1 Marketing Budget and Calendar

(b)(4)

## C. Financial Projections Analysis

The credit union submitted updated financial projections for five years following the community expansion, including a line-item breakout of increased expenses for each year (Tab 3, pages 880-885). Ratios provided by the credit union, as well as those developed by the Region, are shown in Table 26. (See Tab 3, pages 880-885 and Tab 7, page 197.)

(b)(4)

(b)(4)

(b)(4)

**C.1 Underlying Assumptions for Financial Projections**

(b)(4)

**Business Plan Conclusion**

(b)(4)

(b)(4) The credit union's experience in serving a smaller community and low-income areas provide a sound basis for expanding the operation to serve all demographics in a significantly larger area.

**4. CREDIT UNION'S CURENT FINANCIAL CONDITION**

Citadel is a financially strong institution. (b)(8)

(b)(8)

(b)(8)

(b)(8)

(b)(8)

A review of the credit union's historic trends and current activity shows net worth and earnings remain strong. In 2007, net worth increased 52 basis points to 10.31 percent, while earnings more than doubled to 1.07 percent. Over the same period, delinquent loans declined 67 basis points to their lowest level since 2004, and net charge-offs declined modestly to 0.88 percent. 2008 performance reflects a modest decline in net worth and earnings driven by robust share growth in excess of 20 percent. Delinquency increased but remained below levels reported in 2004-2006. Net charge-offs increased to 1.02 percent, the highest in five years, but this is considered a manageable trend and not totally unexpected given the current economy. Citadel's key ratios and financial trends are shown in Table 27.

Table 27, Key Operating Ratios and Financial Trends

KEY RATIOS	12/31/04	12/31/05	12/31/06	12/31/07	12/31/08
Net Worth	8.30%	8.98%	9.79%	10.31%	9.51%
Delinquency	1.01%	1.54%	1.04%	0.87%	0.96%
Net Charge-Offs	0.65%	0.87%	0.94%	0.88%	1.02%
Return on Assets	1.24%	0.87%	0.45%	1.07%	0.68%
Op Exp/Assets	3.16%	3.53%	3.50%	3.63%	3.43%
Cost of Funds	1.84%	2.43%	2.75%	2.87%	2.50%
Loans/Shares	108.95%	104.67%	109.75%	104.64%	95.57%
Loan Growth	14.74%	41.76%	2.33%	1.14%	9.84%
Share Growth	12.13%	47.56%	-2.41%	6.08%	20.27%

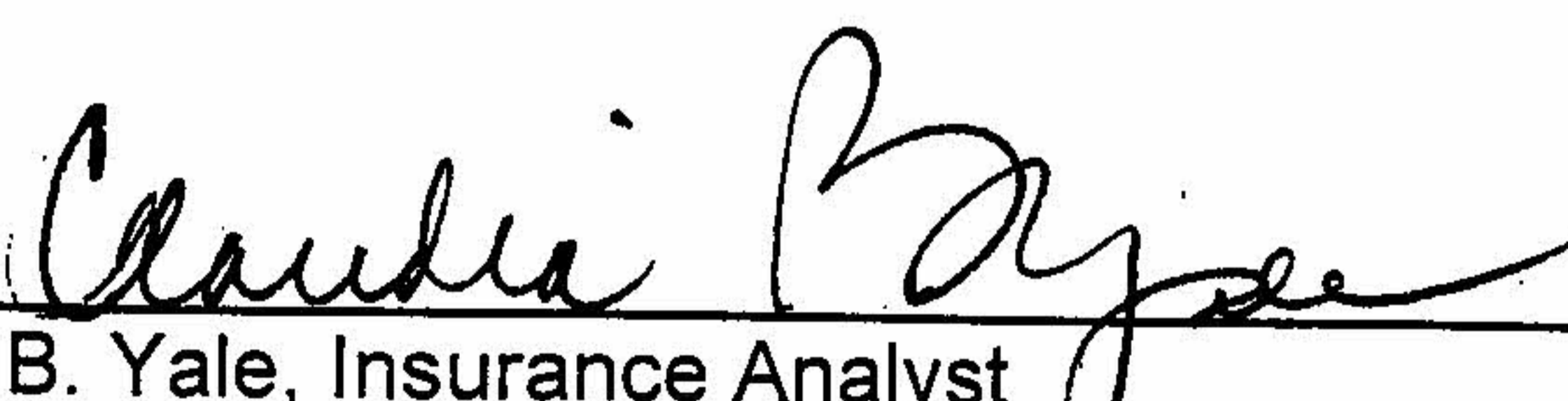
The field has no objection to the requested expansion. The examiner states the credit union is financially sound with good financial performance, and continues to plan for and control future operations.

### 5. Concurrences

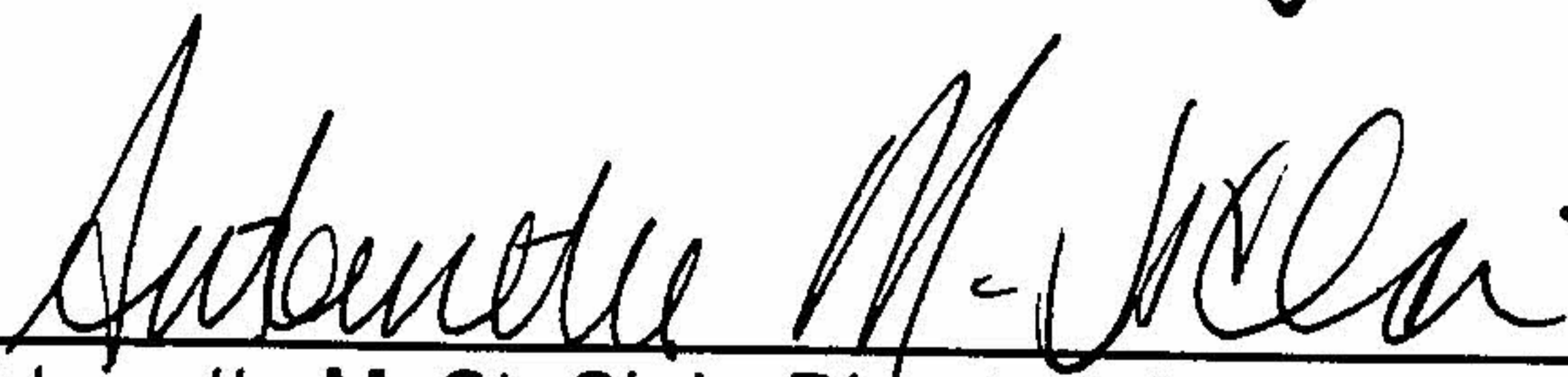
The Office of Examination and Insurance concurred with the Region's recommendation to approve the application. The Office of General Counsel did not concur.

### 6. Regional Recommendation

Approve.

  
\_\_\_\_\_  
Claudia B. Yale, Insurance Analyst

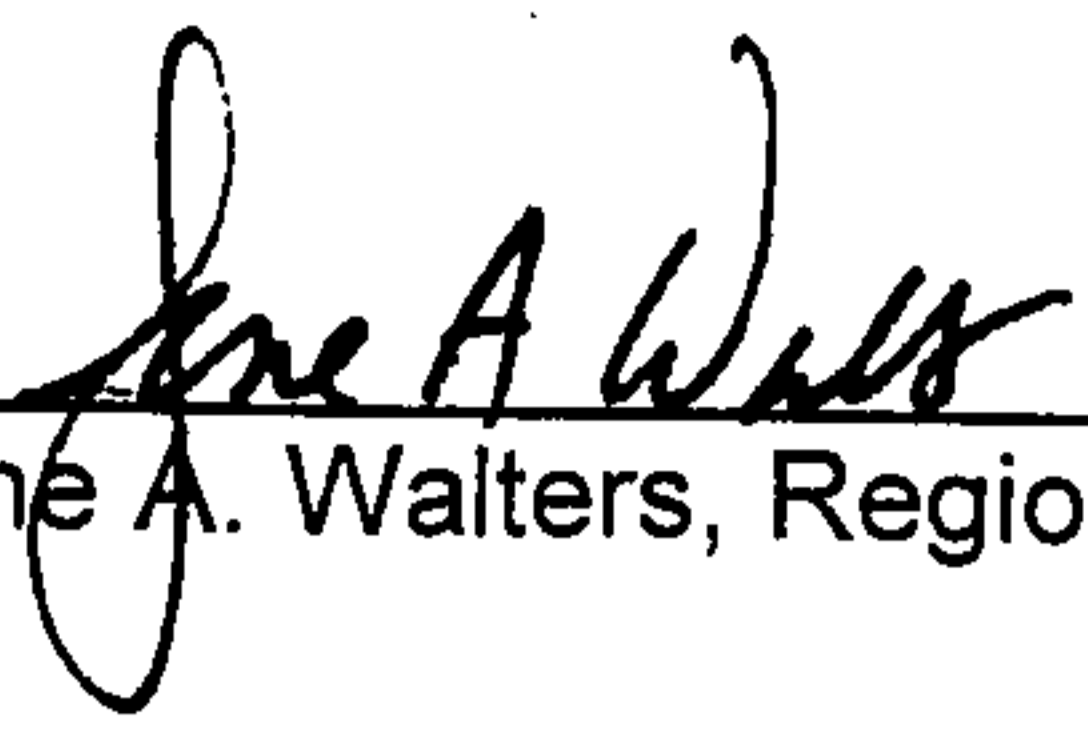
3/12/09  
Date

  
\_\_\_\_\_  
Antoinette M. St. Clair, Director of Insurance

3/12/09  
Date

  
\_\_\_\_\_  
Herbert S. Yolles, Associate Regional Director/Operations

3/18/09  
Date

  
\_\_\_\_\_  
Jane A. Walters, Regional Director

3-12-09  
Date

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## CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the Citadel Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities reside or work in Chester County, Pennsylvania, or in the townships of Birmingham, Concord, or Thornbury, in Delaware County, Pennsylvania, or in Christiana Borough in Lancaster County, Pennsylvania excluding those persons eligible for primary membership in an occupational type credit union; exclusion removed 1/12/99; community definition expanded 09/09/99
2. Employees of Royal Paper Products, Inc., and of Sterling Specialties, Inc., operating under common ownership, who work in Coatesville, Pennsylvania;
3. Salesmen of Royal Paper Products, Inc., and of Sterling Specialties, Inc., who are paid from Coatesville, Pennsylvania;
4. Employees of the following who work in the Pennsylvania locations named:
  - American Computer Educators, Lansdowne,
  - Andrews Publications, Inc., Edgemont,
  - Haverford Nursing and Rehabilitation Center, Havertown,
  - Seton Company, Norristown,
  - Tyson Foods, Inc., New Holland;
5. Members of United Steelworkers of America Local 3772, Darby, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws as of November 1985 and work at the Warner Company in Rosemont, Pennsylvania;
6. Persons who work within the industrial park area known as the Great Valley Corporate Center in Chester County, Pennsylvania ~~except those persons who by virtue of their employment are eligible for membership in an occupational type credit union as of March 1986;~~ exclusion removed 1/12/99
7. Employees of A. Duie Pyle, Inc., who work in West Chester, Parkesburg, Coatesville, or Morrisville, Pennsylvania, or Baltimore, Maryland;
8. Truck owner-operators under contract with A. Duie Pyle, Inc., who work regularly out of one or more of the company's terminals or warehouses in West Chester, Parkesburg, Coatesville, or Morrisville, Pennsylvania, or Baltimore, Maryland;
9. Employees of Rosenbluth Travel Agency, Inc., who are paid from Philadelphia, Pennsylvania;



10. Employees who do not have credit union service available in their plants, and all employees of the companies with contracts coming under the jurisdiction of District 6, Glass, Molders, Plastics, and Allied Workers International Union, AFL-CIO-CLC; employees of the District 6 Board;

11. Employees of the Department of Veterans Affairs Medical Center who work at the above medical center in Coatesville, Pennsylvania; any person who is working on the medical center premises in Coatesville, Pennsylvania, under the direct supervision of the medical center staff;

12. Members of the Retiree Funds Investment Association of the Department of Veteran Affairs Medical Center in Coatesville, Pennsylvania, who qualify in accordance with the guidelines of the association as of January 1990;

13. Persons who live in the City of Lancaster, Pennsylvania; persons who regularly work, worship, perform volunteer services in the City of Lancaster Pennsylvania; persons participating in associations headquartered in the City of Lancaster, Pennsylvania; persons participating in programs to alleviate poverty which are located in the City of Lancaster, Pennsylvania; businesses and other legal entities located in the City of Lancaster, Pennsylvania ~~except, persons who are eligible for primary membership in another occupational type credit union maintaining an office in or within five miles of the City of Lancaster, Pennsylvania city limits;~~ 11/30/95 LI Community exclusion removed 1/12/99

14. The following is added effective December 15, 1995, as a result of the Purchase & Assumption of South Baltimore Community Federal Credit Union: 12/20/95

Persons who live in Baltimore, Maryland, in the area bounded by West Pratt Street on the north, South Russell Street on the east, Waterview Avenue on the south, and Washington Boulevard and South Carey Street on the west, and in the area bounded by the Waterfront on the south, Orleans Street on the north, the Fallsway and West Falls Avenue on the west, and Patterson Park Avenue and Gwynn Street on the east, and the area bounded by Joplin Street on the east, Cardiff Avenue on the south, Drew Street on the west, and O'Donnell Street on the north; persons who regularly work, worship, perform volunteer services, or participate in associations headquartered in the above area; persons participating in programs to alleviate poverty or distress which are located in the above area; incorporated and unincorporated organizations located in the above area or maintaining a facility in the above area; converted to low-income community 9/6/95

15. The following has been added effective January 31, 1997, as a result of the Purchase & Assumption of Baltimore Progressive Federal Credit Union pursuant to the emergency merger provisions: 2/3/97

Members of record of the Baltimore Progressive Federal Credit Union;

16. The following has been added effective August 31, 2000, as a result of the merger of Matthey-Bishop Employees Federal Credit Union: 10/04/00

~~Employees of Matthey Bishop, Inc., a subsidiary of Johnson Matthey & Co. Ltd., who work in Malvern, Frazer, West Whiteland Township or Devon, Pennsylvania and Winslow, New Jersey; Deleted 01/11/05~~

~~Salesmen who are paid from Malvern, Pennsylvania; Deleted 01/11/05~~

Members of record of the Matthey-Bishop Employees Federal Credit Union as of the effective date of this merger

17. The following has been added effective May 31, 2003, as a result of the merger of Reynolds Federal Credit Union: 06/26/03

~~Employees of Reynolds Metals Company who work in Downingtown, Pennsylvania;~~

~~Employees of Burns International Security Services who work at the Reynolds Metals Company in Downingtown, Pennsylvania; Deleted 01/11/05~~

Members of record of the Reynolds Federal Credit Union as of the effective date of this merger;

18. The following has been added effective February 1, 2004, as a result of the merger DPC Credit Union: 07/08/04

Members of record of the DPC Credit Union as of the effective date of this merger;

19. The following has been added effective March 31, 2005, as a result of the merger of Atlantic Credit Union: **04/27/05**

Members of record of the Atlantic Credit Union as of the effective date of this merger;

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; volunteers; members of their immediate families or households; and organizations of such persons."

## PROPOSED FIELD OF MEMBERSHIP

Section 5 of the Charter of the Citadel Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

### COMMUNITY EXPANSION 00/00/08

1. Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, Pennsylvania. **community expansion 00/00/08**
2. Persons who live in the City of Lancaster, Pennsylvania; persons who regularly work, worship, perform volunteer services in the City of Lancaster Pennsylvania; persons participating in associations headquartered in the City of Lancaster, Pennsylvania; persons participating in programs to alleviate poverty which are located in the City of Lancaster, Pennsylvania; businesses and other legal entities located in the City of Lancaster, Pennsylvania ~~except, persons who are eligible for primary membership in another occupational type credit union maintaining an office in or within five miles of the City of Lancaster, Pennsylvania city limits;~~ 11/30/95 LI Community exclusion removed 1/12/99
3. The following is added effective December 15, 1995, as a result of the Purchase & Assumption of South Baltimore Community Federal Credit Union: 12/20/95

Persons who live in Baltimore, Maryland, in the area bounded by West Pratt Street on the north, South Russell Street on the east, Waterview Avenue on the south, and Washington Boulevard and South Carey Street on the west, and in the area bounded by the Waterfront on the south, Orleans Street on the north, the Fallsway and West Falls Avenue on the west, and Patterson Park Avenue and Gwynn Street on the east, and the area bounded by Joplin Street on the east, Cardiff Avenue on the south, Drew Street on the west, and O'Donnell Street on the north; persons who regularly work, worship, perform volunteer services, or participate in associations headquartered in the above area; persons participating in programs to alleviate poverty or distress which are located in the above area; incorporated and unincorporated organizations located in the above area or maintaining a facility in the above area; converted to low-income community 9/6/95

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; volunteers in the community; members of their immediate families or households; and organizations of such persons."

Cycle Date: December-2008  
 Run Date: 03/12/2009  
 Interval: Quarterly

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3 [Ratio Analysis](#)

4 [Supplemental Ratios](#)

5 [Assets](#)

6 [Liabilities, Shares & Equity](#)

7 [Income Statement](#)

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14 [Investments, Cash, & Cash Equivalents](#)

15 [Other Investment Information](#)

16 [Supplemental Share Information, Off Balance Sheet, & Borrowings](#)

17 [Miscellaneous Information, Programs, & Services](#)

18 [Information Systems & Technology](#)

19 [Graphs 1](#)

[Graphs 2](#)

(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)  
 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: N/A

CITADEL  
 Federal Credit Union  
 3030 ZINN RD  
 THORNDALE PA 19372  
 Count of CU : 1  
 Asset Range : Over 500,000,000  
 Peer Group Number : 6  
 Count of CU in Peer Group : 329

Charter-Region-SE-District:  
 2099 - 2 - F - 9

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.  
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.













		Income Statement											
Return to cover:		For Charter : 2099											
03/12/2009		Count of CU : 1											
CU Name: CITADEL		Asset Range : Over 500,000,000											
Peer Group: 6		Criteria: N/A											
		Count of CU in Peer Group : 329											
		December-2007	March-2008	% Chg	June-2008	% Chg	September-2008	% Chg	December-2008	% Chg			
<b>* INCOME AND EXPENSE</b>													
<b>INTEREST INCOME:</b>													
Interest on Loans	67,931,187	(0)	16,914,901	-0.4	33,597,610	-0.7	50,858,513	0.9	68,944,350	1.7			
Less Interest Refund			(0)	N/A	(0)	N/A	(0)	N/A	(0)	N/A			
Income from Investments	1,807,677	0	727,252	60.9	1,246,881	-14.3	2,466,770	31.9	3,282,454	-0.2			
Income from Trading	0	0	0	N/A	0	N/A	0	N/A	0	N/A			
<b>TOTAL INTEREST INCOME</b>	<b>69,738,864</b>	<b>0</b>	<b>17,642,153</b>	<b>1.2</b>	<b>34,844,491</b>	<b>-1.2</b>	<b>53,325,283</b>	<b>2.0</b>	<b>72,226,804</b>	<b>1.6</b>			
<b>INTEREST EXPENSE:</b>													
Dividends	27,885,134	0	7,344,800	5.4	13,861,219	-5.6	20,507,603	-1.4	27,937,729	2.2			
Interest on Deposits	0	0	0	N/A	0	N/A	0	N/A	0	N/A			
Interest on Borrowed Money	1,717,677	0	341,255	-20.5	362,468	-46.9	392,040	-27.9	568,545	8.8			
<b>TOTAL INTEREST EXPENSE</b>	<b>29,602,811</b>	<b>0</b>	<b>7,686,055</b>	<b>3.9</b>	<b>14,223,687</b>	<b>-7.5</b>	<b>20,899,643</b>	<b>-2.0</b>	<b>28,506,274</b>	<b>2.3</b>			
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>8,167,972</b>	<b>0</b>	<b>1,146,451</b>	<b>-43.9</b>	<b>4,011,405</b>	<b>74.9</b>	<b>8,149,107</b>	<b>35.4</b>	<b>12,678,993</b>	<b>16.7</b>			
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31,968,081</b>	<b>0</b>	<b>8,809,647</b>	<b>10.2</b>	<b>16,609,399</b>	<b>-5.7</b>	<b>24,276,533</b>	<b>-2.6</b>	<b>31,041,537</b>	<b>-4.1</b>			
<b>NON-INTEREST INCOME:</b>													
Fee Income	8,217,288	0	2,034,665	-1.0	4,181,242	2.8	6,505,603	3.7	8,888,341	2.5			
Other Operating Income	8,150,361	0	2,119,231	4.0	4,312,178	1.7	6,283,268	-2.9	7,834,987	-6.5			
Gain (Loss) on Investments	0	0	0	N/A	0	N/A	0	N/A	0	N/A			
Gain (Loss) on Disposition of Assets	150	0	0	-100.0	0	N/A	-241	N/A	25,997	8,190.4			
Other Non-Oper INC/EXP	39,987	0	-412,496	-4,226.3	-830,601	-0.7	-821,365	34.1	-821,365	25.0			
<b>TOTAL NON-INTEREST INCOME</b>	<b>16,407,786</b>	<b>0</b>	<b>3,741,400</b>	<b>-8.8</b>	<b>7,662,819</b>	<b>2.4</b>	<b>11,967,265</b>	<b>4.1</b>	<b>15,927,960</b>	<b>-0.2</b>			
<b>NON-INTEREST EXPENSE</b>													
Total Employee Compensation & Benefits	19,102,556	0	4,972,487	4.1	9,964,114	0.2	14,817,698	-0.9	19,276,117	-2.4			
Travel, Conference Expense	323,998	0	65,048	-19.7	169,912	30.6	282,653	10.9	424,162	12.5			
Office Occupancy	2,465,120	0	669,678	8.7	1,327,078	-0.9	2,028,215	1.9	2,704,704	0.0			
Office Operation Expense	6,113,750	0	1,433,546	-6.2	2,959,338	3.2	4,516,782	1.8	6,023,586	0.0			
Educational and Promotion	1,853,609	0	583,089	25.8	1,495,173	28.2	1,909,678	-14.9	2,255,093	-11.4			
Loan Servicing Expense	2,160,310	0	665,691	23.3	1,161,219	-12.8	1,671,228	-4.1	2,811,094	26.2			
Professional, Outside Service	4,748,899	0	1,210,566	2.0	2,476,259	2.3	3,851,980	3.7	5,098,593	-0.7			
Member Insurance	0	0	0	N/A	0	N/A	0	N/A	0	N/A			
Operating Fees	173,084	0	45,559	5.3	95,806	5.1	146,053	1.6	196,299	0.8			
Misc Operating Expense	456,574	0	139,490	22.2	237,206	-15.0	332,382	-6.6	425,841	-3.9			
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>37,397,900</b>	<b>0</b>	<b>9,785,154</b>	<b>4.7</b>	<b>19,886,105</b>	<b>1.6</b>	<b>29,556,669</b>	<b>-0.9</b>	<b>39,215,489</b>	<b>-0.5</b>			
<b>NET INCOME</b>	<b>10,977,967</b>	<b>0</b>	<b>2,765,893</b>	<b>0.8</b>	<b>4,386,113</b>	<b>-20.7</b>	<b>6,687,129</b>	<b>1.6</b>	<b>7,754,008</b>	<b>-13.0</b>			
<b>RESERVE TRANSFERS:</b>													
Transfer to Regular Reserve	0	0	0	N/A	0	N/A	0	N/A	0	N/A			
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.													
# Means the number is too large to display in the cell													
											6. IncExp		

Delinquent Loan Information				Peer Group: 8			
For Charter: 2008				Criteria: N/A			
Count of CU: 1				Count of CU in Peer Group: 329			
Asset Range: Over 500,000,000							
CU Name: CITADEL							
Peer Group: 8							
Count of CU in Peer Group: 329							
	December-2007	March-2008	June-2008	September-2008	December-2008	% Chg	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>							
1 to < 2 Months Delinquent	22,519,622	15,930,757	14,393,223	17,707,113	25,187,243	-29.3	23.0
2 to < 6 Months Delinquent	6,945,807	4,468,378	4,819,844	5,890,178	8,033,174	-35.7	22.2
6 to 12 Months Delinquent	1,139,740	1,565,024	1,396,775	1,867,361	1,493,053	37.3	33.7
12 Months & Over Delinquent	86,886	228,646	107,138	107,138	435,776	163.2	0.0
Total Del Loans - All Types (2 or more Mo)	8,172,433	6,262,048	6,323,757	7,864,677	9,962,003	-23.4	24.4
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>							
<b>Unsecured Credit Card Loans</b>							
1 to < 2 Months Delinquent	1,308,492	1,016,233	1,378,673	1,470,785	1,595,290	-22.3	6.7
2 to < 6 Months Delinquent	805,621	713,212	695,406	1,099,407	1,171,366	-11.5	58.1
6 to 12 Months Delinquent	191,074	167,536	211,705	186,174	208,050	-12.3	-12.1
12 Months & Over Delinquent	4,886	0	0	0	0	-100.0	N/A
Total Del Credit Card Lns (2 or more Mo)	1,001,581	880,748	907,111	1,285,581	1,379,416	-12.1	41.7
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.34	1.21	1.24	1.72	1.80	-10.0	38.5
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>							
1 to < 2 Months Delinquent	2,029,823	1,575,974	686,664	1,123,111	2,777,525	-22.4	63.6
2 to < 6 Months Delinquent	135,940	0	443,487	126,291	231,727	-100.0	-71.5
6 to 12 Months Delinquent	0	135,940	135,940	450,436	231,212	N/A	231.3
12 Months & Over Delinquent	0	0	0	0	135,794	N/A	N/A
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 yrs	135,940	135,940	579,427	576,727	588,733	0.0	-0.5
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>							
1 to < 2 Months Delinquent	0.06	0.06	0.23	0.22	0.22	-4.0	-5.7
2 to < 6 Months Delinquent	0	0	0	0	0	N/A	N/A
6 to 12 Months Delinquent	0	0	0	0	0	N/A	N/A
12 Months & Over Delinquent	0	0	0	0	0	N/A	N/A
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)	0	0	0	0	0	N/A	N/A
<b>% 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (&lt; 5 years) Delinquent &gt; 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 yrs</b>							
Other Real Estate Fixed Rate/Hybrid/Balloon	0.00	0.00	0.00	0.00	0.00	N/A	N/A
1 to < 2 Months Delinquent	1,053,008	787,258	834,073	988,699	1,289,573	-25.2	18.5
2 to < 6 Months Delinquent	168,372	215,818	37,289	121,172	172,294	28.2	-82.7
6 to 12 Months Delinquent	225,357	159,682	266,648	231,275	207,274	-29.1	-13.3
12 Months & Over Delinquent	47,385	104,745	72,817	72,817	172,134	121.1	0.0
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)	441,114	480,245	376,754	425,264	551,702	8.9	12.9
<b>% Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent &gt; 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans</b>							
Other Real Estate Adjustable Rate	0.27	0.31	0.24	0.26	0.34	11.8	9.7
1 to < 2 Months Delinquent	922,214	388,235	533,500	499,207	905,048	-57.9	-6.4
2 to < 6 Months Delinquent	458,344	139,120	92,799	77,482	170,000	-69.6	-16.5
6 to 12 Months Delinquent	231,935	408,921	76,706	139,660	62,954	76.3	82.1
12 Months & Over Delinquent	34,615	123,901	34,321	34,321	96,581	257.9	0.0
Total Del Other RE Adj Rate Lns	724,894	671,942	203,826	251,463	329,535	-7.3	23.4
<b>% Other Real Estate Adjustable Rate Loans Delinquent &gt; 2 Mo / Total Other RE Adjustable Rate Loans</b>							
Leases Receivable	1.11	1.03	0.30	0.36	0.44	-7.4	17.3
1 to < 2 Months Delinquent	0	0	0	0	0	N/A	N/A
2 to < 6 Months Delinquent	0	0	0	0	0	N/A	N/A
6 to 12 Months Delinquent	0	0	0	0	0	N/A	N/A
12 Months & Over Delinquent	0	0	0	0	0	N/A	N/A
Total Del Leases Receivable (2 or more Mo)	0	0	0	0	0	N/A	N/A
<b>% Leases Receivable Delinquent &gt; 2 Mo / Total Leases Receivable</b>							
All Other Loans	0.00	0.00	0.00	0.00	0.00	N/A	N/A
1 to < 2 Months Delinquent	17,206,085	12,163,057	10,960,313	13,625,311	18,619,807	-29.3	24.3
2 to < 6 Months Delinquent	5,377,530	3,400,228	3,550,863	4,465,826	6,287,787	-36.8	25.8
6 to 12 Months Delinquent	491,374	692,945	705,776	859,816	783,563	41.0	21.8
12 Months & Over Delinquent	0	0	0	0	31,267	N/A	N/A
Total Del All Other Lns (2 or more Mo)	5,868,904	4,093,173	4,256,639	5,325,642	7,102,617	-30.3	25.1
<b>% All Other Loans Delinquent &gt; 2 Mo / Total All Other Loans</b>							
#	1.42	1.02	1.08	1.30	1.60	-27.7	20.7
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							7. Delinquent Loan Information

Return to cover		Loan Losses & Bankruptcy Information									
03/12/2009		For Charter : 2099									
CU Name: CITADEL		Count of CU : 1									
Peer Group: 6		Asset Range : Over 500,000,000									
		Criteria : N/A									
		Count of CU In Peer Group : 329									
		December-2007	March-2008	% Chg	June-2008	% Chg	September-2008	% Chg	December-2008	% Chg	
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>											
* Total Loans Charged Off	9,337,869	2,717,767	2,717,767	16.4	5,786,900	6.5	8,124,974	-6.4	11,454,228	5.7	
* Total Loans Recovered	1,085,095	382,538	382,538	41.0	777,990	1.7	1,042,594	-10.7	1,356,412	-2.4	
* NET CHARGE OFFS (\$\$)	8,252,774	2,335,229	2,335,229	13.2	5,008,910	7.2	7,082,380	-5.7	10,097,816	6.9	
**%Net Charge-Offs / Average Loans	0.88	1.00	1.00	13.1	1.06	6.2	0.98	-7.6	1.02	4.5	
Total Del Loans & *Net Charge-Offs	16,425,207	8,597,277	8,597,277	-47.7	11,332,667	31.8	14,947,057	31.9	20,059,819	34.2	
Combined Delinquency and Net Charge Off Ratio	1.75	1.67	1.67	-4.6	1.72	3.3	1.77	2.9	1.98	11.9	
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>											
* Unsecured Credit Card Lns Charged Off	1,748,604	558,029	558,029	27.7	1,053,590	-5.6	1,512,396	-4.3	2,100,621	4.2	
* Unsecured Credit Card Lns Recovered	167,563	61,961	61,961	47.9	108,165	-12.7	152,697	-5.9	204,170	0.3	
* NET UNSECURED CREDIT CARD C/Os	1,581,041	496,068	496,068	25.5	945,425	-4.7	1,359,699	-4.1	1,896,451	4.6	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.16	2.68	2.68	24.5	2.56	-4.6	2.43	-5.2	2.51	3.3	
* All Other Loans Charged Off	7,517,710	0	0	-100.0	0	N/A	0	N/A	8,653,163	N/A	
* All Other Loans Recovered	917,532	0	0	-100.0	0	N/A	0	N/A	1,152,242	N/A	
* NET ALL OTHER LOAN C/Os	6,600,178	0	0	-100.0	0	N/A	0	N/A	7,500,921	N/A	
** Net Charge Offs - All Other Loans / Avg All Other Loans	1.53	0.00	0.00	-100.0	0.00	N/A	0.00	N/A	1.75	N/A	
* Total 1st Mortgage RE Loan/LOCs Charged Off	71,555	0	0	-100.0	0	N/A	0	N/A	0	N/A	
* Total 1st Mortgage RE Loans/LOCs Recovered	0	0	0	N/A	0	N/A	0	N/A	0	N/A	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	71,555	0	0	-100.0	0	N/A	0	N/A	0	N/A	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.03	0.00	0.00	-100.0	0.00	N/A	0.00	N/A	0.00	N/A	
* Total Other RE Loans/LOCs Charged Off	0	2,159,738	2,159,738	N/A	4,733,310	9.6	6,612,578	-6.9	700,444	-92.1	
* Total Other RE Loans/LOCs Recovered	0	320,577	320,577	N/A	669,825	4.5	889,897	-11.4	0	-100.0	
* NET OTHER RE LOANS/LOCs C/Os	0	1,839,161	1,839,161	N/A	4,063,485	10.5	5,722,681	-6.1	700,444	-90.8	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.00	3.28	3.28	N/A	3.60	9.7	3.32	-7.7	0.30	-90.9	
* Total Leases Receivable Charged Off	0	0	0	N/A	0	N/A	0	N/A	0	N/A	
* Total Leases Receivable Recovered	0	0	0	N/A	0	N/A	0	N/A	0	N/A	
* NET LEASES RECEIVABLE C/Os	0	0	0	N/A	0	N/A	0	N/A	0	N/A	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
<b>BANKRUPTCY SUMMARY</b>											
Number of Members Who Filed Chapter 7 YTD	225	79	79	-64.9	152	92.4	232	52.6	318	37.1	
Number of Members Who Filed Chapter 13 YTD	105	23	23	-78.1	57	147.8	85	49.1	116	36.5	
Number of Members Who Filed Chapter 11 YTD	0	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Number of Members Bankrupt	330	102	102	-69.1	209	104.9	317	51.7	434	36.9	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	4,024,549	1,422,824	1,422,824	-64.6	2,960,061	108.0	0	-100.0	5,662,009	N/A	
* All Loans Charged Off due to Bankruptcy YTD	1,289,019	215,603	215,603	-33.1	409,248	-5.1	583,324	-5.0	852,779	9.6	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	13.80	7.93	7.93	-42.5	7.07	-10.9	7.18	1.5	7.45	3.7	
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*Amounts are year-to-date while the related %change ratios are annualized.											
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
<b>8. Loan Losses &amp; Bankruptcy Information</b>											

		Indirect and Participation Lending					9. Indirect and Participation Lending				
Return to cover	For Charter : 2099										
03/12/2009	Count of CU : 1										
CU Name: CITADEL	Asset Range : Over 500,000,000										
Peer Group: 6	Criteria : N/A										
	Count of CU in Peer Group : 329										
	December-2007	March-2008	% Chg	June-2008	% Chg	September-2008	% Chg	December-2008	% Chg		
<b>INDIRECT LOANS OUTSTANDING</b>											
Indirect Loans - Point of Sale Arrangement	352,135,579	339,257,566	-3.7	334,699,336	-1.3	348,276,661	4.1	382,481,413	9.8		
Indirect Loans - Outsourced Lending Relationship	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Outstanding Indirect Loans	352,135,579	339,257,566	-3.7	334,699,336	-1.3	348,276,661	4.1	382,481,413	9.8		
% Indirect Loans Outstanding / Total Loans	37.34	36.35	-2.6	35.17	-3.3	35.18	0.0	36.92	5.0		
<b>PARTICIPATION LOANS</b>											
Participation Loans Outstanding	0	0	N/A	0	N/A	0	N/A	0	N/A		
* Participation Loans Purchased YTD	0	0	N/A	0	N/A	0	N/A	0	N/A		
* Participation Loans Sold YTD	0	0	N/A	0	N/A	0	N/A	0	N/A		
Participation Loans Outstanding / Total Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
% Participation Loans Purchased YTD / Total Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
** % Participation Loans Sold YTD / Total Assets	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
<b>*Loans Purchased from Other Financial Institutions YTD</b>											
% Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
<b>DELINQUENCY - INDIRECT LENDING</b>											
1 to < 2 Months Delinquent	14,897,518	10,409,093	-30.1	9,641,544	-7.4	11,919,702	23.6	16,424,095	37.8		
2 to < 6 Months Delinquent	4,486,883	2,902,720	-35.3	3,158,327	8.8	3,898,370	23.4	5,366,402	37.7		
6 to 12 Months Delinquent	387,905	515,671	32.9	507,325	-1.6	624,521	23.1	527,415	-15.5		
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	31,267	N/A		
Total Del Indirect Lns (2 or more Mo)	4,874,788	3,418,391	-29.9	3,665,652	7.2	4,522,891	23.4	5,925,084	31.0		
% Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.38	1.01	-27.2	1.10	8.7	1.30	18.6	1.55	19.3		
<b>DELINQUENCY - PARTICIPATION LENDING</b>											
1 to < 2 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
2 to < 6 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
6 to 12 Months Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
12 Months & Over Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A		
Total Del Participation Lns (2 or more Mo)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
% Participation Loans Delinquent > 2 Mo / Total Participation Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
<b>LOAN LOSSES - INDIRECT LENDING</b>											
* Indirect Loans Charged Off	6,453,136	1,822,570	13.0	3,419,367	-6.2	5,274,280	2.8	7,416,278	5.5		
* Indirect Loans Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A		
* NET INDIRECT LOAN C/Os	6,453,136	1,822,570	13.0	3,419,367	-6.2	5,274,280	2.8	7,416,278	5.5		
** % Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.77	2.11	19.1	1.99	-5.6	2.01	0.8	2.02	0.5		
<b>LOAN LOSSES - PARTICIPATION LENDING</b>											
* Participation Loans Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A		
* Participation Loans Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A		
* NET PARTICIPATION LOAN C/Os	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
** % Net Charge Offs - Participation Loans / Avg Participation Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		
<b>*Amounts are year-to-date while the related %change ratios are annualized.</b>											
<b>** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)</b>											
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Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover									
03/12/2009	For Charter : 2099								
CU Name: CITADEL	Count of CU : 1								
	Asset Range : Over 500,000,000								
Peer Group: 6	Criteria : N/A								
	Count of CU in Peer Group : 329								
	December-2007	March-2008	June-2008	September-2008	December-2008	% Chg	% Chg	% Chg	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	0	0	0	0	0	N/A	N/A	1	N/A
Accounts Held by Nonmember Government Depositors	0	0	0	0	0	N/A	N/A	1	N/A
Employee Benefit Member Shares	0	0	0	0	0	N/A	N/A	1	N/A
Employee Benefit Nonmember Shares	0	0	0	0	0	N/A	N/A	1	N/A
529 Plan Member Deposits	0	0	0	0	0	N/A	N/A	1	N/A
Non-dollar Denominated Deposits	0	0	0	0	0	N/A	N/A	0	N/A
Health Savings Accounts	0	0	0	0	0	N/A	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	75,610,853	59,481,180	64,877,445	65,988,527	104,328,306	-21.3	9.1	1.7	58.1
Dollar Amount of IRA/Keogh >= \$100,000	19,972,768	22,676,990	22,690,074	23,940,554	35,079,841	13.5	0.1	5.5	46.5
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	76,795,521	74,006,394	77,822,043	74,080,331	75,228,078	-3.6	5.2	-4.8	1.5
<b>SAVING MATURITIES</b>									
< 1 year	738,471,213	773,499,956	801,183,599	780,347,314	848,737,240	4.7	3.6	-2.6	8.8
1 to 3 years	120,487,491	113,553,034	124,283,529	128,667,087	200,855,498	-5.8	9.4	3.5	56.1
> 3 years	42,360,299	46,568,717	40,704,918	35,478,324	34,448,113	9.9	-12.6	-12.8	-2.9
Total Shares & Deposits	901,319,003	933,621,707	966,172,046	944,492,725	1,084,040,851	3.6	3.5	-2.2	14.8
<b>OFF-BALANCE SHEET UNUSED COMMITMENTS:</b>									
Comm RE, Construction, Land Development	0	0	0	0	0	N/A	N/A	0	N/A
Other Unused MBL Commitments	0	0	0	0	0	N/A	N/A	0	N/A
Revolving O/E Lines 1-4 Family	76,094,354	74,686,788	76,010,121	76,540,308	74,630,811	-1.8	1.8	0.7	-2.5
Credit Card Line	191,805,985	191,941,147	191,110,482	190,951,381	184,204,130	0.1	-0.4	-0.1	-3.5
Outstanding LOC	0	0	0	0	0	N/A	N/A	0	N/A
Unsecured Share Draft LOC	9,733,136	10,017,330	10,019,966	9,922,431	9,733,294	2.9	0.0	-1.0	-1.9
Overdraft Protection Programs	44,359,200	44,407,000	44,452,900	44,431,600	42,509,400	0.1	0.1	0.0	-4.3
Other Unused Commitments	0	0	0	0	0	N/A	N/A	0	N/A
Total Unused Commitments	321,992,675	321,052,265	321,593,469	321,845,720	311,077,635	-0.3	0.2	0.1	-3.3
%(Unused Commitments / Cash & ST Investments)	449.54	421.39	509.06	3,072.88	319.05	-6.3	20.8	503.6	-89.6
Loans Transferred with Recourse	0	0	0	0	0	N/A	N/A	0	N/A
Pending Bond Claims	0	0	0	0	0	N/A	N/A	0	N/A
Other Contingent Liabilities	0	0	0	0	0	N/A	N/A	0	N/A
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	1	1	1	1	1	0.0	0.0	0.0	0.0
Num FRB Borr. Apps.	1	1	1	1	1	0.0	0.0	0.0	0.0
Num FRB Pre-Pledged	1	1	1	1	1	0.0	0.0	0.0	0.0
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	75,000,000	75,000,000	75,000,000	75,000,000	75,000,000	0.0	0.0	0.0	0.0
Total Committed Credit Lines	0	0	0	0	0	N/A	N/A	0	N/A
Draws Against Lines of Credit	0	0	0	19,165,000	0	N/A	N/A	N/A	-100.0
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	0	0	0	0	N/A	N/A	0	N/A
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									15.SuppShareObs&Borr

Miscellaneous Information Programs, Services		For Charter: 2099		December-2007		March-2008		June-2008		September-2008		December-2008	
Return to cover	Count of CU: 1	December-2007	March-2008	June-2008	September-2008	December-2008	December-2007	March-2008	June-2008	September-2008	December-2008	December-2007	December-2008
03/12/2009	Asset Range: Over 500,000,000												
CU Name: CITADEL	Criteria: N/A												
Peer Group: 6	Count of CU in Peer Group: 329												
<b>MEMBERSHIP:</b>													
Num Current Members		109,714	108,411	109,207	110,739	113,338							
Num Potential Members		542,000	542,000	542,000	542,000	542,000							
% Current Members to Potential Members		20.24	20.00	20.15	20.43	20.91							
* % Membership Growth		-2.44	-4.75	-0.92	1.25	3.30							
Total Num Savings Accts		239,753	244,103	250,667	256,539	260,622							
<b>EMPLOYEES:</b>													
Num Full-Time Employees		292	290	300	293	293							
Num Part-Time Employees		19	19	19	15	14							
<b>BRANCHES:</b>													
Num of CU Branches		13	13	13	13	13							
Num of CUs Reporting Shared Branches		0	1	1	1	1							
Plan to add new branches or expand existing facilities in the next 12 months		N/A	1	1	1	1							
<b>MISCELLANEOUS LOAN INFORMATION:</b>													
**Total Amount of Loans Granted YTD		207,817,613	61,662,174	149,281,259	242,958,025	335,226,478							
**Loans Excluding Real Estate Loans Sold in Full YTD		0	0	0	0	0							
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>													
Share/Deposit Insurance in Addition to NCUSIF		0	0	0	0	0							
Dollar Amount of Shares/Deposits Covered by Additional Insurance		0	0	0	0	0							
<b>PROGRAMS AND SERVICES</b>													
Indirect Lending		1	1	1	1	1							
Participation Loans		0	0	0	0	0							
Real Estate Loans		1	1	1	1	1							
Member Business Loans		1	1	1	1	1							
Risk Based Loans		1	1	1	1	1							
Direct Financing Leases		0	0	0	0	0							
Mortgage Processing		1	1	1	1	1							
Approved Mortgage Seller		0	0	0	0	0							
Debt Cancellation/Suspension		0	1	1	1	1							
Borrowing Repurchase Agreements		0	0	0	0	0							
Investment Pilot Program		0	0	0	0	0							
Investments not Authorized by the FCU Act (SCUs only)		0	0	0	0	0							
Deposits and Shares Meeting 703.10(a)		0	0	0	0	0							
Brokered Certificates of Deposit (Investments)		0	0	0	0	0							
Overdraft Protection		1	1	1	1	1							
Overdraft Lines of Credit		1	1	1	1	1							
ATM/Debit Card Program		1	1	1	1	1							
Interest Only or Payment Option First Mortgages		0	0	0	0	0							
Insurance/Investment Sales		1	1	1	1	1							
Brokered Deposits (shares acquired through 3rd party)		0	0	0	0	0							
<b>Fixed Assets - Capital &amp; Operating Leases</b>													
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A	7,057,240	6,735,974	6,433,069	6,175,407							
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)													
** Amount is year-to-date and the related % change ratio is annualized.													
# Means the number is too large to display in the cell													
												16.MiscInfoAndServices	



Return to cover

03/12/2009

CU Name: CITADEL

Peer Group: 6

For Charter : 2099

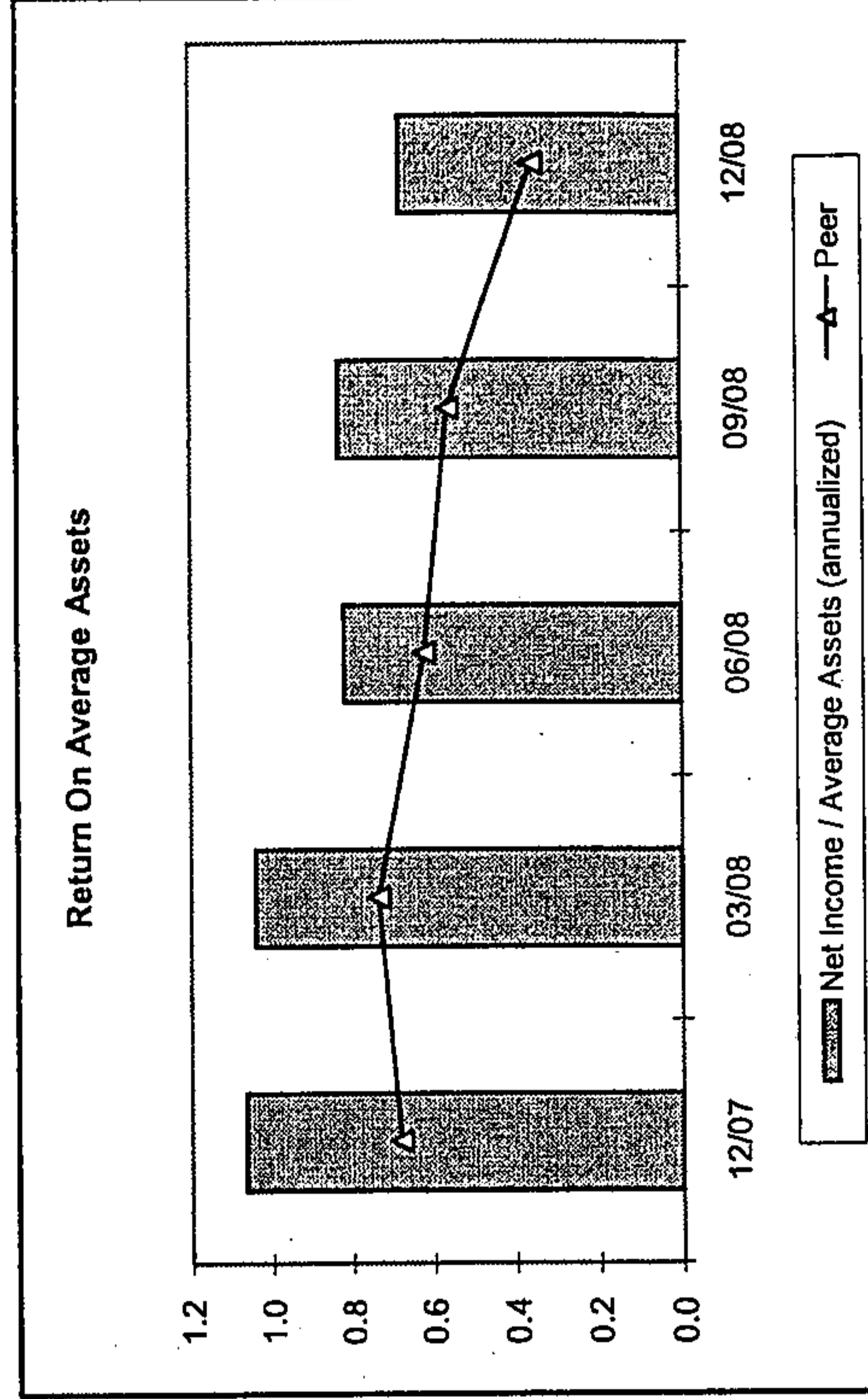
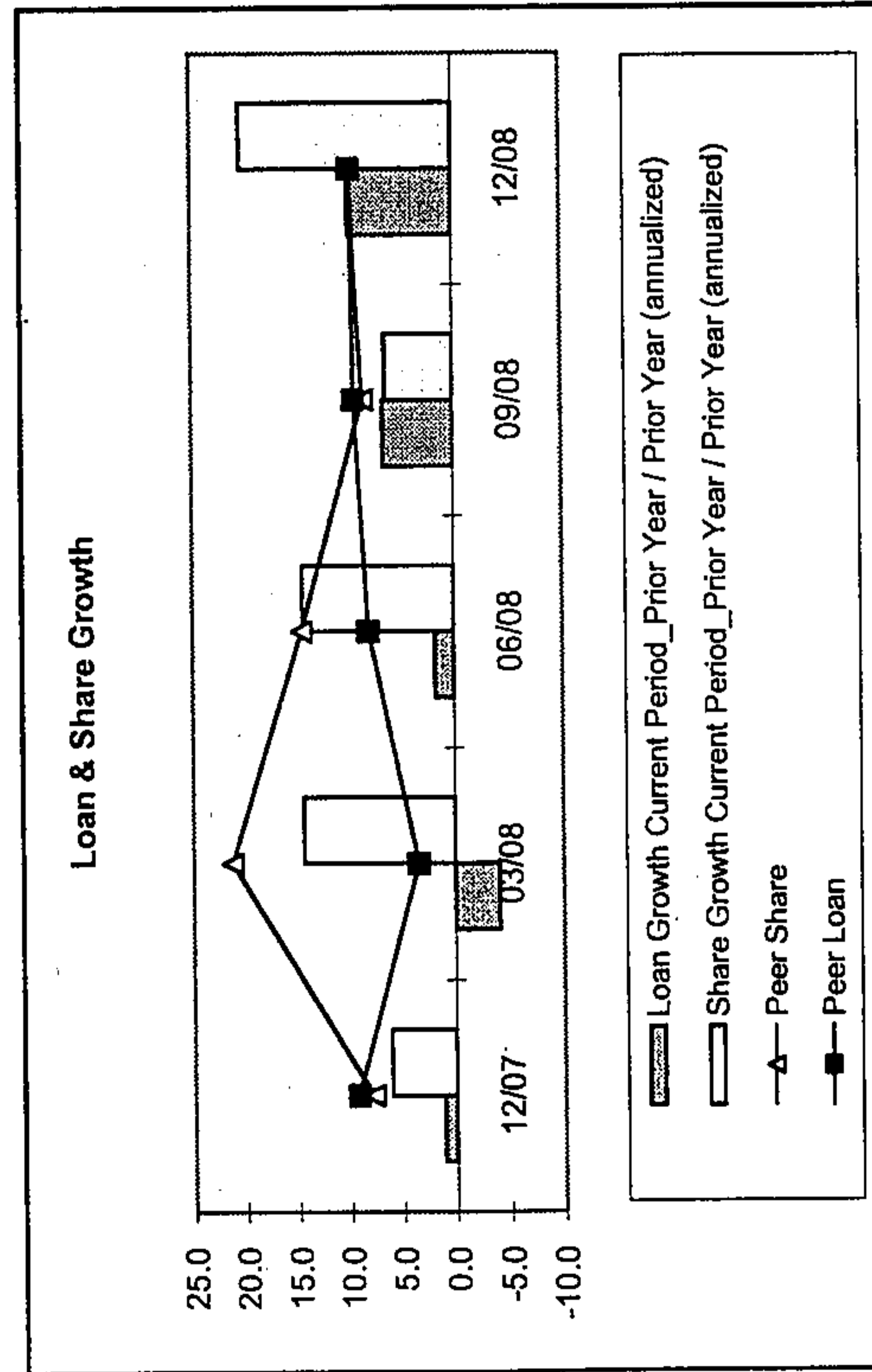
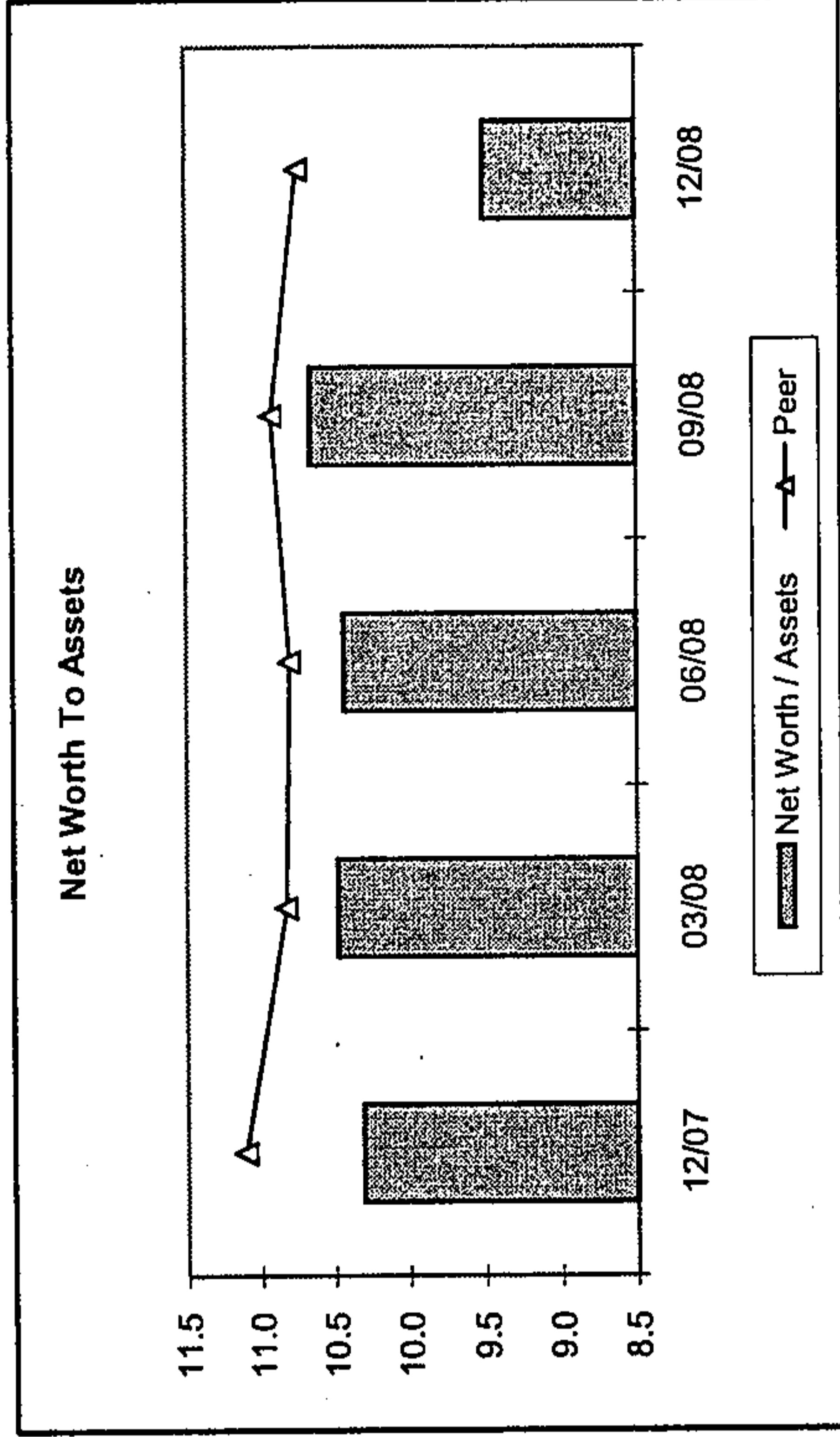
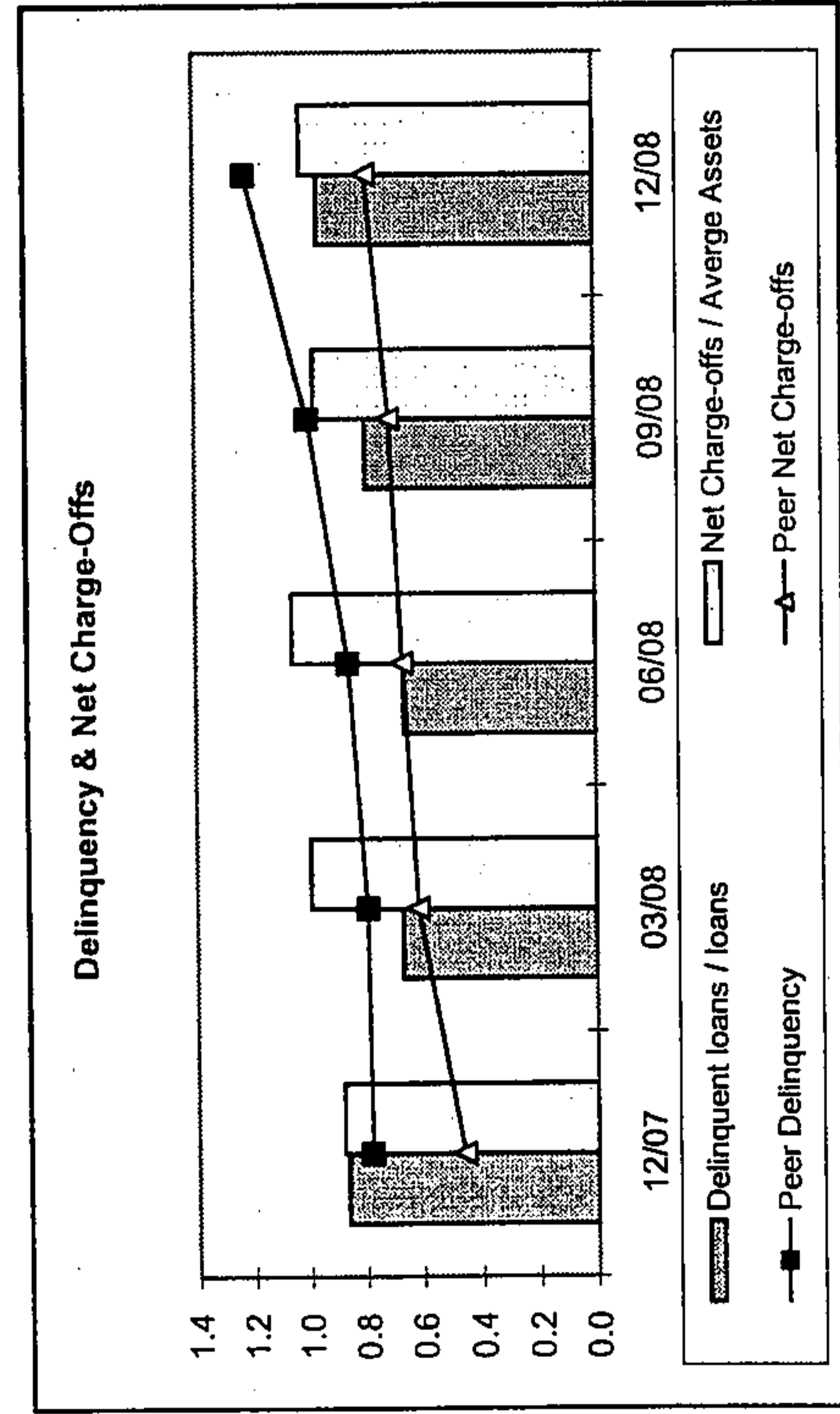
Count of CU : 1

Asset Range : Over 500,000,000

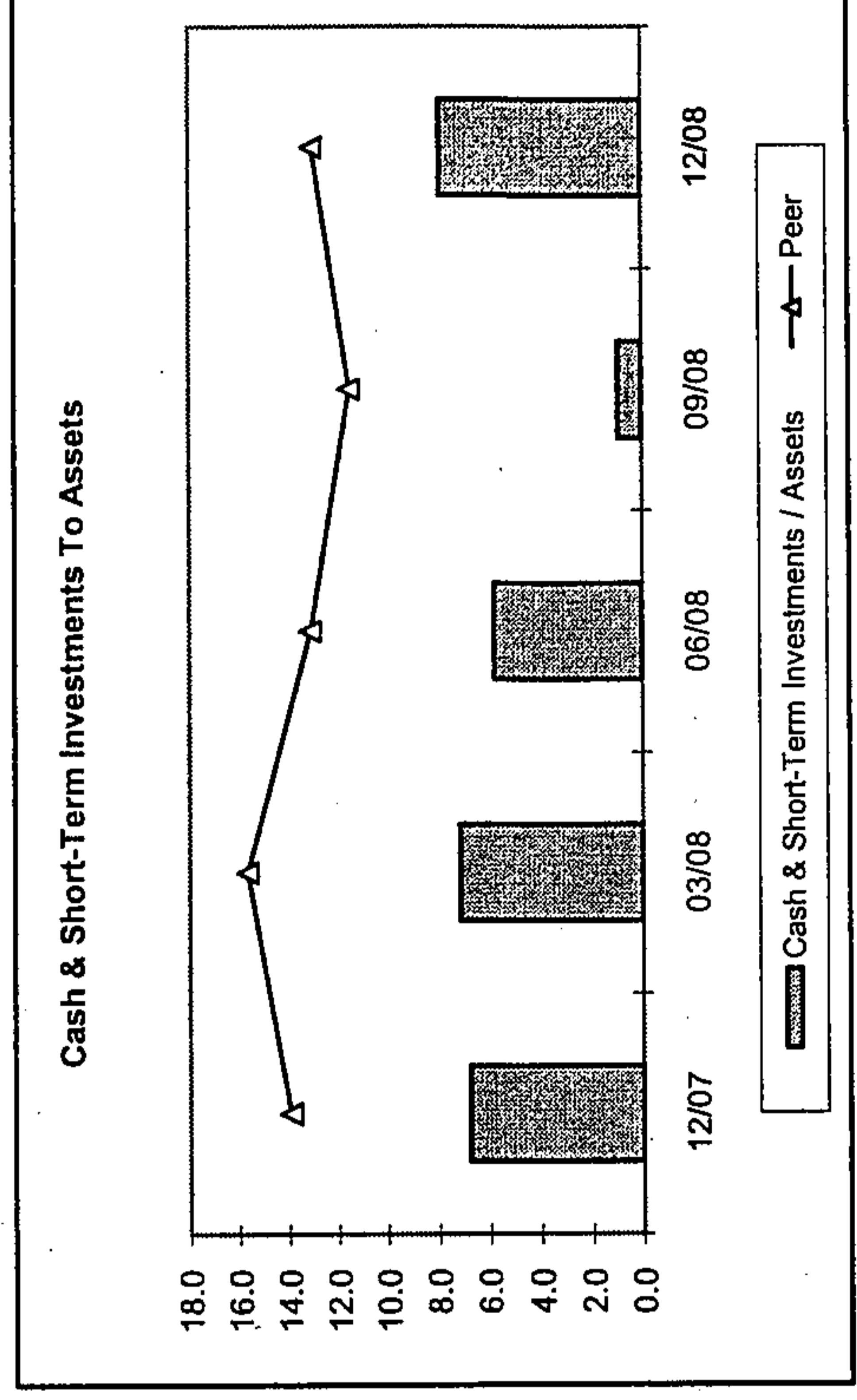
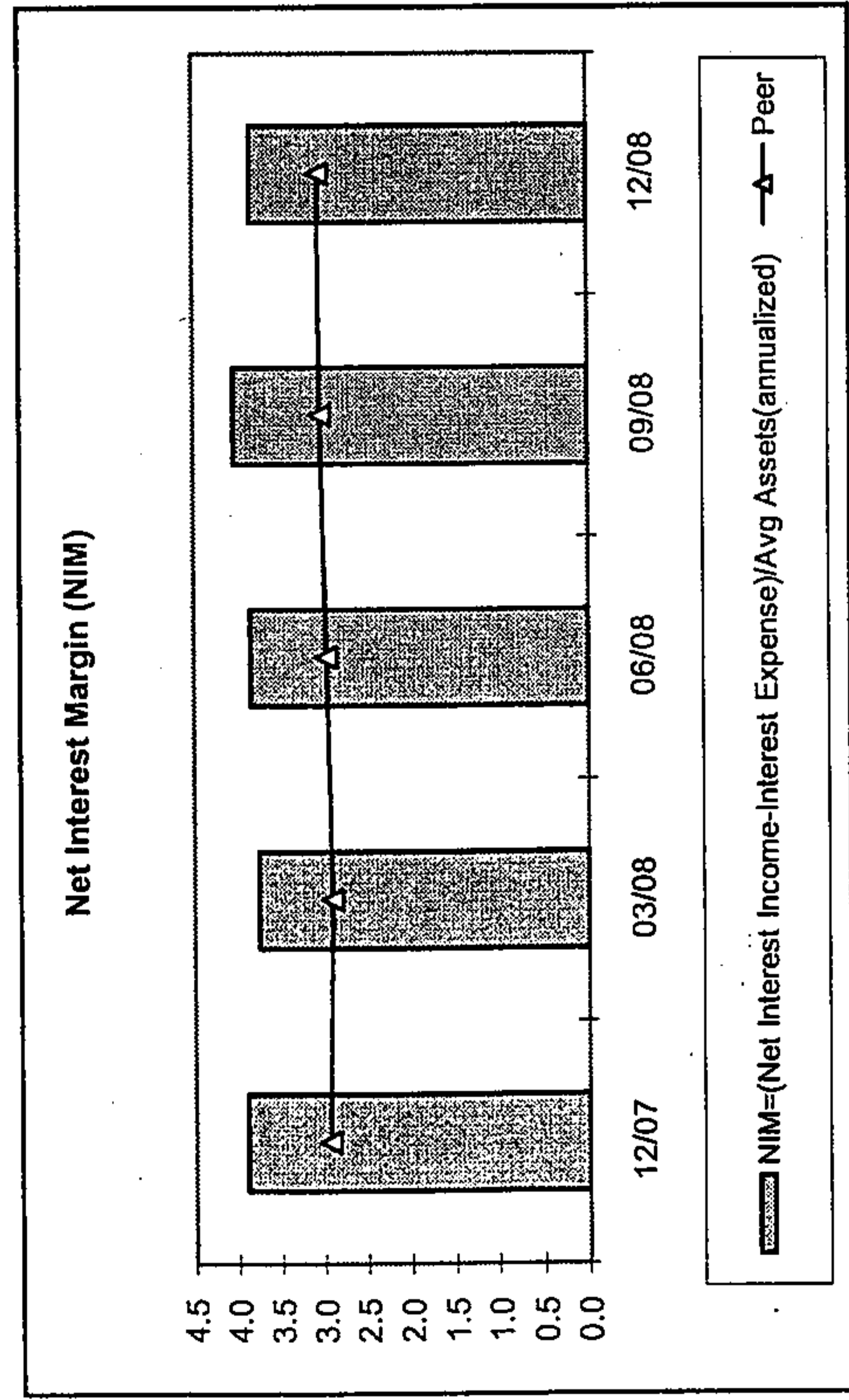
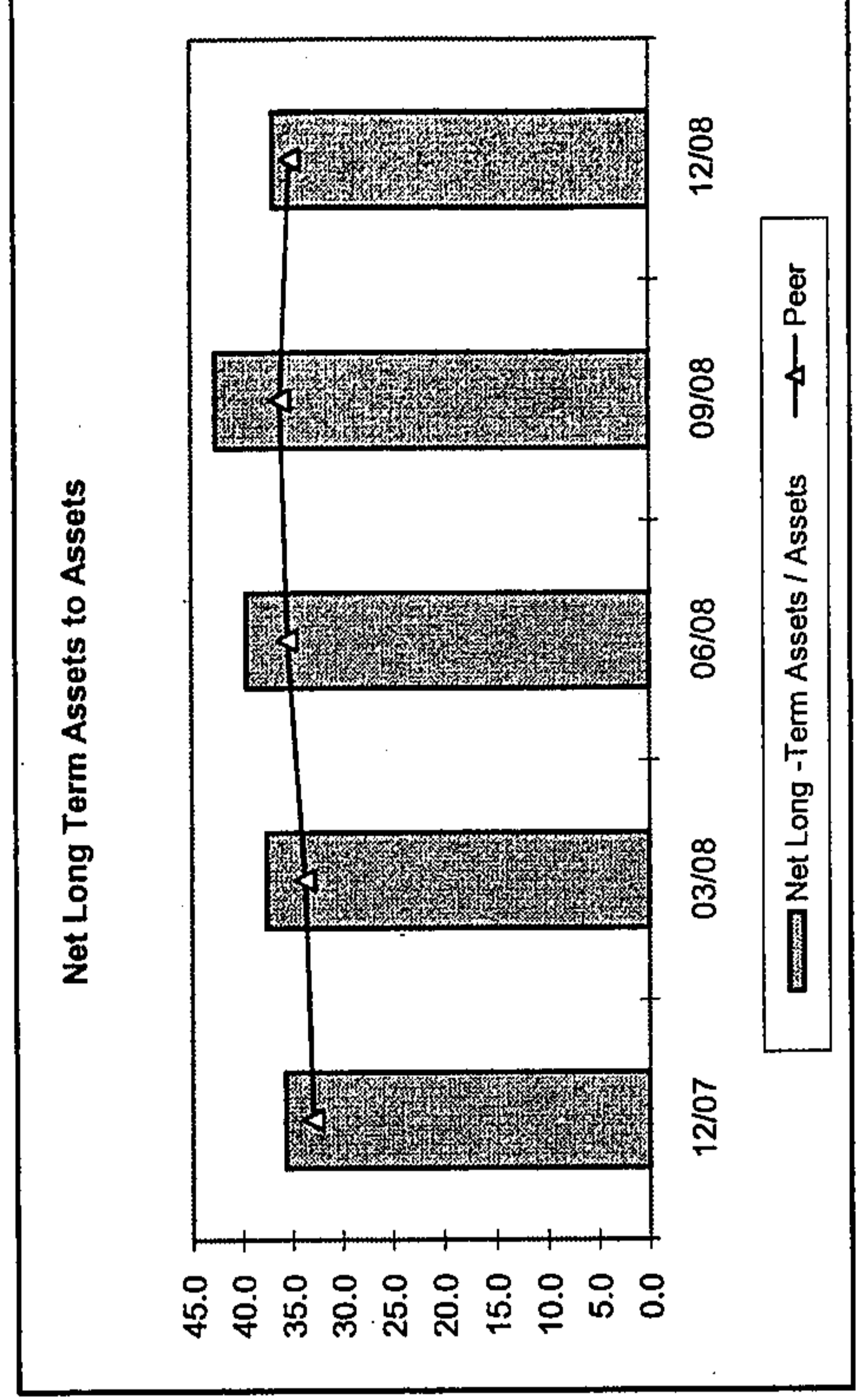
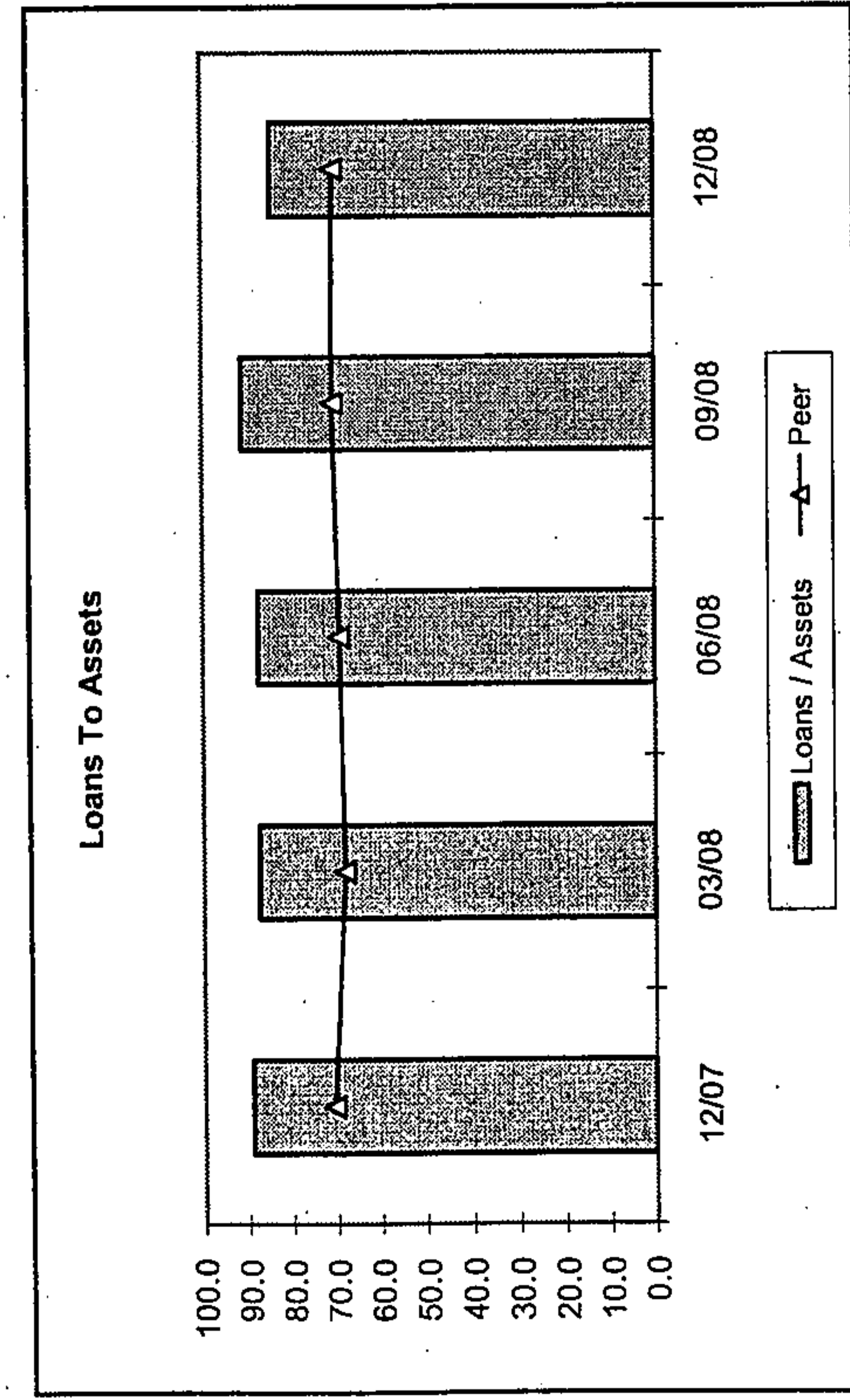
Criteria : N/A

Count of CU in Peer Group : 329

Graphs 1



Return to cover  
 03/12/2009  
 CU Name: CITADEL  
 Peer Group: 6  
 For Charter : 2099  
 Count of CU : 1  
 Asset Range : Over 500,000,000  
 Criteria : N/A  
 Count of CU in Peer Group : 329













































**Analysis of Region II's Recommendation the NCUA Board Approve  
Citadel Federal Credit Union's Request to  
Expand its Federal Community Charter Boundaries**

**General Background**

During 1937, a predecessor to NCUA approved Lukens Employees Federal Credit Union's request to enable the organizers to serve employees of Lukens Steel Company in Coatesville, Pennsylvania. In 1983, the credit union converted to a community charter to serve Coatesville, Pennsylvania and fifteen neighboring townships in Chester County. To reflect a more diverse membership base, following the community conversion management changed the credit union's name to Citadel Federal Credit Union (CFCU).

Over time CFCU's field of membership expanded to include a larger community area. CFCU now serves all of Chester County and parts of Delaware and Lancaster Counties in Pennsylvania. Management also added select groups when chartering policy permitted this type of expansion for community charters. In addition, management also added two low-income communities – one through an expansion previously permitted under policy and one through a purchase and assumption transaction. With a reported potential membership of 542,000, CFCU's penetration rate is 20.4 percent.

(b)(8)

(b)(8)

	December 2004	December 2005	December 2006	December 2007	(b)(4)
Net Worth/Total Assets	8.30%	8.98%	9.79%	10.31%	
PAS	109.98	110.70	111.53	112.10	
Delinquent Loans / Total Loans	1.01	1.54	1.04	0.87	
Net Charge-Offs / Average Loans	0.65	0.87	0.94	0.88	
Return On Average Assets	1.24	0.87	0.45	1.07	
Net Margin / Avg. Assets	4.99	5.42	5.01	5.49	
Net Operating Exp. /Avg. Assets	2.70	2.99	2.92	2.83	
Net Long-Term Assets / Total Assets	29.31	27.21	32.99	35.70	
Total Loans / Total Assets	90.74	87.63	93.07	89.18	
Borrowings / Total Shares & Net Worth	8.48	7.26	5.18	3.97	
Members / Potential Members	48.86	21.55	20.75	20.24	
Asset Growth	16.66	46.80	-3.66	5.56	
Membership Growth	5.54	33.65	-3.72	-2.44	

**Local Community Documentation**

To convert to a federal community charter, an applicant must document the proposed service area is a local community. Interpretative Ruling and Policy Statement (IRPS) 08-2, indicates an area is a local community if it is geographically well-defined and the residents have common interests and/or interact.

(b)(5)

**Safety and Soundness Issues**

(b)(8)

**Business Plan**

(b)(4)

(b)(4)

(b)(4)

Marketing Plan

(b)(4)







































**U.S. Census Bureau**

State &amp; County QuickFacts

**Bucks County, Pennsylvania**

<b>People QuickFacts</b>	<b>Bucks County</b>	<b>Pennsylvania</b>
Population, 2006 estimate	623,205	12,440,621
Population, percent change, April 1, 2000 to July 1, 2006	4.3%	1.3%
Population, 2000	597,635	12,281,054
Persons under 5 years old, percent, 2006	5.6%	5.8%
Persons under 18 years old, percent, 2006	23.3%	22.5%
Persons 65 years old and over, percent, 2006	13.2%	15.2%
Female persons, percent, 2006	50.6%	51.4%
White persons, percent, 2006 (a)	92.0%	85.7%
Black persons, percent, 2006 (a)	3.6%	10.7%
American Indian and Alaska Native persons, percent, 2006 (a)	0.2%	0.2%
Asian persons, percent, 2006 (a)	3.4%	2.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	Z
Persons reporting two or more races, percent, 2006	0.9%	1.0%
Persons of Hispanic or Latino origin, percent, 2006 (b)	3.1%	4.2%
White persons not Hispanic, percent, 2006	89.2%	82.1%
Living in same house in 1995 and 2000, pct 5 yrs old & over	63.2%	63.5%
Foreign born persons, percent, 2000	5.9%	4.1%
Language other than English spoken at home, pct age 5+, 2000	8.7%	8.4%
High school graduates, percent of persons age 25+, 2000	88.6%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000	31.2%	22.4%
Persons with a disability, age 5+, 2000	84,705	2,111,771
Mean travel time to work (minutes), workers age 16+, 2000	28.6	25.2
<hr/>		
Housing units, 2006	239,200	5,453,228
Homeownership rate, 2000	77.4%	71.3%
Housing units in multi-unit structures, percent, 2000	19.4%	21.2%
Median value of owner-occupied housing units, 2000	\$163,200	\$97,000
<hr/>		
Households, 2000	218,725	4,777,003
Persons per household, 2000	2.69	2.48
Median household income, 2004	\$64,696	\$43,714
Per capita money income, 1999	\$27,430	\$20,880
Persons below poverty, percent, 2004	5.9%	11.2%
<hr/>		
<b>Business QuickFacts</b>	<b>Bucks County</b>	<b>Pennsylvania</b>
Private nonfarm establishments, 2005	19,137	303,333 <sup>1</sup>
Private nonfarm employment, 2005	254,842	5,082,630 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	2.9%	-0.1% <sup>1</sup>
Nonemployer establishments, 2005	47,386	730,980
Total number of firms, 2002	58,154	874,255
Black-owned firms, percent, 2002	0.9%	2.8%

American Indian and Alaska Native owned firms, percent, 2002	S	S
Asian-owned firms, percent, 2002	2.7%	2.6%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	1.1%	1.3%
Women-owned firms, percent, 2002	21.6%	26.0%
<hr/>		
Manufacturers shipments, 2002 (\$1000)	9,586,071	181,462,443
Wholesale trade sales, 2002 (\$1000)	10,169,570	183,741,873
Retail sales, 2002 (\$1000)	8,625,586	130,713,197
Retail sales per capita, 2002	\$14,157	\$10,603
Accommodation and foodservices sales, 2002 (\$1000)	713,789	15,305,402
Building permits, 2006	1,552	39,128
Federal spending, 2004 (\$1000)	2,692,694	94,900,254 <sup>1</sup>

**Geography QuickFacts**

	<b>Bucks County</b>	<b>Pennsylvania</b>
Land area, 2000 (square miles)	607.38	44,816.61
Persons per square mile, 2000	984.6	274.0
FIPS Code	017	42
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

\* Includes persons reporting only one race.

) Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information

F: Fewer than 100 firms

FN: Footnote on this item for this area in place of data

NA: Not available

S: Suppressed; does not meet publication standards

X: Not applicable

Z: Value greater than zero but less than half unit of measure shown

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

Last Revised: Wednesday, 02-Jan-2008 15:09:00 EST



## Chester County, Pennsylvania

People QuickFacts	Chester County	Pennsylvania
Population, 2006 estimate	482,112	12,440,621
Population, percent change, April 1, 2000 to July 1, 2006	11.2%	1.3%
Population, 2000	433,501	12,281,054
Persons under 5 years old, percent, 2006	6.3%	5.8%
Persons under 18 years old, percent, 2006	24.4%	22.5%
Persons 65 years old and over, percent, 2006	12.0%	15.2%
Female persons, percent, 2006	50.6%	51.4%
White persons, percent, 2006 (a)	89.2%	85.7%
Black persons, percent, 2006 (a)	6.3%	10.7%
American Indian and Alaska Native persons, percent, 2006 (a)	0.2%	0.2%
Asian persons, percent, 2006 (a)	3.4%	2.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	Z
Persons reporting two or more races, percent, 2006	1.0%	1.0%
Persons of Hispanic or Latino origin, percent, 2006 (b)	4.3%	4.2%
White persons not Hispanic, percent, 2006	85.3%	82.1%
Living in same house in 1995 and 2000, pct 5 yrs old & over	58.6%	63.5%
Foreign born persons, percent, 2000	5.5%	4.1%
Language other than English spoken at home, pct age 5+, 2000	8.8%	8.4%
High school graduates, percent of persons age 25+, 2000	89.3%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000	42.5%	22.4%
Persons with a disability, age 5+, 2000	53,023	2,111,771
Mean travel time to work (minutes), workers age 16+, 2000	27.5	25.2
Housing units, 2006	181,488	5,453,228
Homeownership rate, 2000	76.3%	71.3%
Housing units in multi-unit structures, percent, 2000	18.1%	21.2%
Median value of owner-occupied housing units, 2000	\$182,500	\$97,000
Households, 2000	157,905	4,777,003
Persons per household, 2000	2.65	2.48
Median household income, 2004	\$69,904	\$43,714
Per capita money income, 1999	\$31,627	\$20,880
Persons below poverty, percent, 2004	5.5%	11.2%
<b>Business QuickFacts</b>	<b>Chester County</b>	<b>Pennsylvania</b>
Private nonfarm establishments, 2005	13,713	303,333 <sup>1</sup>
Private nonfarm employment, 2005	223,180	5,082,630 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	17.4%	-0.1% <sup>1</sup>
Nonemployer establishments, 2005	36,676	730,980
Total number of firms, 2002	42,561	874,255
Black-owned firms, percent, 2002	2.1%	2.8%

American Indian and Alaska Native owned firms, percent, 2002	F	S
Asian-owned firms, percent, 2002	2.1%	2.6%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	0.9%	1.3%
Women-owned firms, percent, 2002	27.7%	26.0%

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Manufacturers shipments, 2002 (\$1000)	4,922,412	181,462,443
Wholesale trade sales, 2002 (\$1000)	11,276,042	183,741,873
Retail sales, 2002 (\$1000)	8,407,068	130,713,197
Retail sales per capita, 2002	\$18,681	\$10,603
Accommodation and foodservices sales, 2002 (\$1000)	556,299	15,305,402
Building permits, 2006	2,527	39,128
Federal spending, 2004 (\$1000)	1,927,544	94,900,254 <sup>1</sup>

**Geography QuickFacts**

**Chester County Pennsylvania**

Land area, 2000 (square miles)	755.97	44,816.61
Persons per square mile, 2000	573.4	274.0
FIPS Code	029	42
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

^ Includes persons reporting only one race.

) Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information

F: Fewer than 100 firms

FN: Footnote on this item for this area in place of data

NA: Not available

S: Suppressed; does not meet publication standards

X: Not applicable

Z: Value greater than zero but less than half unit of measure shown

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

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## Delaware County, Pennsylvania

People QuickFacts	Delaware County	Pennsylvania
Population, 2006 estimate	555,996	12,440,621
Population, percent change, April 1, 2000 to July 1, 2006	0.7%	1.3%
Population, 2000	550,864	12,281,054
Persons under 5 years old, percent, 2006	6.2%	5.8%
Persons under 18 years old, percent, 2006	24.2%	22.5%
Persons 65 years old and over, percent, 2006	14.2%	15.2%
Female persons, percent, 2006	51.9%	51.4%
White persons, percent, 2006 (a)	76.1%	85.7%
Black persons, percent, 2006 (a)	18.4%	10.7%
American Indian and Alaska Native persons, percent, 2006 (a)	0.1%	0.2%
Asian persons, percent, 2006 (a)	4.3%	2.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	Z
Persons reporting two or more races, percent, 2006	1.1%	1.0%
Persons of Hispanic or Latino origin, percent, 2006 (b)	2.0%	4.2%
White persons not Hispanic, percent, 2006	74.6%	82.1%
Living in same house in 1995 and 2000, pct 5 yrs old & over	64.4%	63.5%
Foreign born persons, percent, 2000	6.7%	4.1%
Language other than English spoken at home, pct age 5+, 2000	9.3%	8.4%
High school graduates, percent of persons age 25+, 2000	86.5%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000	30.0%	22.4%
Persons with a disability, age 5+, 2000	87,332	2,111,771
Mean travel time to work (minutes), workers age 16+, 2000	27.1	25.2
<hr/>		
Housing units, 2006	220,462	5,453,228
Homeownership rate, 2000	71.9%	71.3%
Housing units in multi-unit structures, percent, 2000	24.1%	21.2%
Median value of owner-occupied housing units, 2000	\$128,800	\$97,000
<hr/>		
Households, 2000	206,320	4,777,003
Persons per household, 2000	2.56	2.48
Median household income, 2004	\$51,287	\$43,714
Per capita money income, 1999	\$25,040	\$20,880
Persons below poverty, percent, 2004	9.9%	11.2%
<hr/>		
<b>Business QuickFacts</b>	<b>Delaware County</b>	<b>Pennsylvania</b>
Private nonfarm establishments, 2005	13,263	303,333 <sup>1</sup>
Private nonfarm employment, 2005	216,353	5,082,630 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	-0.3%	-0.1% <sup>1</sup>
Nonemployer establishments, 2005	35,369	730,980
Total number of firms, 2002	42,869	874,255
Black-owned firms, percent, 2002	5.3%	2.8%

American Indian and Alaska Native owned firms, percent, 2002	0.4%	6 S
Asian-owned firms, percent, 2002	5.1%	2.6%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	0.9%	1.3%
Women-owned firms, percent, 2002	25.3%	26.0%

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Manufacturers shipments, 2002 (\$1000)	9,165,883	181,462,443
Wholesale trade sales, 2002 (\$1000)	12,805,645	183,741,873
Retail sales, 2002 (\$1000)	5,490,387	130,713,197
Retail sales per capita, 2002	\$9,919	\$10,603
Accommodation and foodservices sales, 2002 (\$1000)	606,629	15,305,402
Building permits, 2006	818	39,128
Federal spending, 2004 (\$1000)	4,218,386	94,900,254 <sup>1</sup>

<b>Geography QuickFacts</b>	<b>Delaware County</b>	<b>Pennsylvania</b>
Land area, 2000 (square miles)	184.21	44,816.61
Persons per square mile, 2000	2,993.8	274.0
FIPS Code	045	42
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

\* Includes persons reporting only one race.  
 ) Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information  
 F: Fewer than 100 firms  
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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report  
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# Montgomery County, Pennsylvania

People QuickFacts	Montgomery County	Pennsylvania
Population, 2006 estimate	775,688	12,440,621
Population, percent change, April 1, 2000 to July 1, 2006	3.6%	1.3%
Population, 2000	750,097	12,281,054
Persons under 5 years old, percent, 2006	6.2%	5.8%
Persons under 18 years old, percent, 2006	23.4%	22.5%
Persons 65 years old and over, percent, 2006	14.7%	15.2%
Female persons, percent, 2006	51.3%	51.4%
White persons, percent, 2006 (a)	85.1%	85.7%
Black persons, percent, 2006 (a)	8.4%	10.7%
American Indian and Alaska Native persons, percent, 2006 (a)	0.2%	0.2%
Asian persons, percent, 2006 (a)	5.1%	2.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	Z
Persons reporting two or more races, percent, 2006	1.1%	1.0%
Persons of Hispanic or Latino origin, percent, 2006 (b)	2.9%	4.2%
White persons not Hispanic, percent, 2006	82.6%	82.1%
Living in same house in 1995 and 2000, pct 5 yrs old & over	61.2%	63.5%
Foreign born persons, percent, 2000	7.0%	4.1%
Language other than English spoken at home, pct age 5+, 2000	9.6%	8.4%
High school graduates, percent of persons age 25+, 2000	88.5%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000	38.7%	22.4%
Persons with a disability, age 5+, 2000	94,681	2,111,771
Mean travel time to work (minutes), workers age 16+, 2000	26.5	25.2
<hr/>		
Housing units, 2006	311,729	5,453,228
Homeownership rate, 2000	73.5%	71.3%
Housing units in multi-unit structures, percent, 2000	24.4%	21.2%
Median value of owner-occupied housing units, 2000	\$160,700	\$97,000
<hr/>		
Households, 2000	286,098	4,777,003
Persons per household, 2000	2.54	2.48
Median household income, 2004	\$65,889	\$43,714
Per capita money income, 1999	\$30,898	\$20,880
Persons below poverty, percent, 2004	5.8%	11.2%
<hr/>		
<b>Business QuickFacts</b>	<b>Montgomery County</b>	<b>Pennsylvania</b>
Private nonfarm establishments, 2005	26,274	303,333 <sup>1</sup>
Private nonfarm employment, 2005	482,042	5,082,630 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	-3.1%	-0.1% <sup>1</sup>
Nonemployer establishments, 2005	62,702	730,980
Total number of firms, 2002	77,279	874,255
Black-owned firms, percent, 2002	2.4%	2.8%

American Indian and Alaska Native owned firms, percent, 2002	0.3%	8 S
Asian-owned firms, percent, 2002	4.0%	2.6%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	1.3%	1.3%
Women-owned firms, percent, 2002	24.4%	26.0%

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Manufacturers shipments, 2002 (\$1000)	25,865,314	181,462,443
Wholesale trade sales, 2002 (\$1000)	35,706,776	183,741,873
Retail sales, 2002 (\$1000)	11,883,312	130,713,197
Retail sales per capita, 2002	\$15,545	\$10,603
Accommodation and foodservices sales, 2002 (\$1000)	1,274,038	15,305,402
Building permits, 2006	2,612	39,128
Federal spending, 2004 (\$1000)	4,488,310	94,900,254 <sup>1</sup>

Geography QuickFacts	Montgomery County	Pennsylvania
Land area, 2000 (square miles)	483.12	44,816.61
Persons per square mile, 2000	1,553.0	274.0
FIPS Code	091	42
Metropolitan or Micropolitan Statistical Area	Philadelphia- Camden- Wilmington, PA- NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

^ Includes persons reporting only one race.  
Hispanics may be of any race, so also are included in applicable race categories.

- D: Suppressed to avoid disclosure of confidential information
- F: Fewer than 100 firms
- FN: Footnote on this item for this area in place of data
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Last Revised: Wednesday, 02-Jan-2008 15:09:00 EST

**U.S. Census Bureau**

State &amp; County QuickFacts

9

**Philadelphia County, Pennsylvania**

<b>People QuickFacts</b>	<b>Philadelphia County</b>	<b>Pennsylvania</b>
Population, 2006 estimate	1,448,394	12,440,621
Population, percent change, April 1, 2000 to July 1, 2006	-4.6%	1.3%
Population, 2000	1,517,550	12,281,054
Persons under 5 years old, percent, 2006	7.4%	5.8%
Persons under 18 years old, percent, 2006	25.6%	22.5%
Persons 65 years old and over, percent, 2006	13.0%	15.2%
Female persons, percent, 2006	53.2%	51.4%
White persons, percent, 2006 (a)	47.1%	85.7%
Black persons, percent, 2006 (a)	45.8%	10.7%
American Indian and Alaska Native persons, percent, 2006 (a)	0.4%	0.2%
Asian persons, percent, 2006 (a)	5.4%	2.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	0.1%	Z
Persons reporting two or more races, percent, 2006	1.3%	1.0%
Persons of Hispanic or Latino origin, percent, 2006 (b)	10.5%	4.2%
White persons not Hispanic, percent, 2006	39.0%	82.1%
Living in same house in 1995 and 2000, pct 5 yrs old & over	61.9%	63.5%
Foreign born persons, percent, 2000	9.0%	4.1%
Language other than English spoken at home, pct age 5+, 2000	17.7%	8.4%
High school graduates, percent of persons age 25+, 2000	71.2%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000	17.9%	22.4%
Persons with a disability, age 5+, 2000	354,409	2,111,771
Mean travel time to work (minutes), workers age 16+, 2000	32.0	25.2
<hr/>		
Housing units, 2006	660,385	5,453,228
Homeownership rate, 2000	59.3%	71.3%
Housing units in multi-unit structures, percent, 2000	31.6%	21.2%
Median value of owner-occupied housing units, 2000	\$59,700	\$97,000
<hr/>		
Households, 2000	590,071	4,777,003
Persons per household, 2000	2.48	2.48
Median household income, 2004	\$30,892	\$43,714
Per capita money income, 1999	\$16,509	\$20,880
Persons below poverty, percent, 2004	21.6%	11.2%
<hr/>		
<b>Business QuickFacts</b>	<b>Philadelphia County</b>	<b>Pennsylvania</b>
Private nonfarm establishments, 2005	26,610	303,333 <sup>1</sup>
Private nonfarm employment, 2005	567,656	5,082,630 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	-6.4%	-0.1% <sup>1</sup>
Nonemployer establishments, 2005	56,701	730,980
Total number of firms, 2002	67,006	874,255
Black-owned firms, percent, 2002	15.8%	2.8%

American Indian and Alaska Native owned firms, percent, 2002	0.3%	10 S
Asian-owned firms, percent, 2002	9.5%	2.6%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	4.8%	1.3%
Women-owned firms, percent, 2002	28.3%	26.0%

Manufacturers shipments, 2002 (\$1000)	11,639,946	181,462,443
Wholesale trade sales, 2002 (\$1000)	12,643,546	183,741,873
Retail sales, 2002 (\$1000)	9,093,922	130,713,197
Retail sales per capita, 2002	\$6,117	\$10,603
Accommodation and foodservices sales, 2002 (\$1000)	2,135,977	15,305,402
Building permits, 2006	2,164	39,128
Federal spending, 2004 (\$1000)	16,055,314	94,900,254 <sup>1</sup>

<b>Geography QuickFacts</b>	<b>Philadelphia County</b>	<b>Pennsylvania</b>
Land area, 2000 (square miles)	135.09	44,816.61
Persons per square mile, 2000	9,999.9	274.0
FIPS Code	101	42
Metropolitan or Micropolitan Statistical Area	Philadelphia- Camden- Wilmington, PA- NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

^ Includes persons reporting only one race.

Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information

F: Fewer than 100 firms

FN: Footnote on this item for this area in place of data

NA: Not available

S: Suppressed; does not meet publication standards

X: Not applicable

Z: Value greater than zero but less than half unit of measure shown

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

Last Revised: Wednesday, 02-Jan-2008 15:09:01 EST



- 36740 Orlando-Kissimmee, FL Metropolitan Statistical Area  
Principal Cities: Orlando, Kissimmee  
*Lake County, Orange County, Osceola County, Seminole County*
- 36780 Oshkosh-Neenah, WI Metropolitan Statistical Area  
Principal Cities: Oshkosh, Neenah  
*Winnebago County*
- 36980 Owensboro, KY Metropolitan Statistical Area  
Principal City: Owensboro  
*Daviess County, Hancock County, McLean County*
- 37100 Oxnard-Thousand Oaks-Ventura, CA Metropolitan Statistical Area  
Principal Cities: Oxnard, Thousand Oaks, San Buenaventura (Ventura), Camarillo  
*Ventura County*
- 37340 Palm Bay-Melbourne-Titusville, FL Metropolitan Statistical Area  
Principal Cities: Palm Bay, Melbourne, Titusville  
*Brevard County*
- 37380 Palm Coast, FL Metropolitan Statistical Area  
Principal City: Palm Coast  
*Flagler County*
- 37460 Panama City-Lynn Haven, FL Metropolitan Statistical Area  
Principal Cities: Panama City, Lynn Haven  
*Bay County*
- 37620 Parkersburg-Marietta-Vienna, WV-OH Metropolitan Statistical Area  
Principal Cities: Parkersburg, WV; Marietta, OH; Vienna, WV  
*Washington County, OH; Pleasants County, WV; Wirt County, WV; Wood County, WV*
- 37700 Pascagoula, MS Metropolitan Statistical Area  
Principal City: Pascagoula  
*George County, Jackson County*
- 37860 Pensacola-Ferry Pass-Brent, FL Metropolitan Statistical Area  
Principal Cities: Pensacola, Ferry Pass, Brent  
*Escambia County, Santa Rosa County*
- 37900 Peoria, IL Metropolitan Statistical Area  
Principal City: Peoria  
*Marshall County, Peoria County, Stark County, Tazewell County, Woodford County*
- 37980 Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area  
Principal Cities: Philadelphia, PA; Camden, NJ; Wilmington, DE
- 15804 Camden, NJ Metropolitan Division  
*Burlington County, Camden County, Gloucester County*
- 37964 Philadelphia, PA Metropolitan Division  
*Bucks County, Chester County, Delaware County, Montgomery County, Philadelphia County*
- 48864 Wilmington, DE-MD-NJ Metropolitan Division  
*New Castle County, DE; Cecil County, MD; Salem County, NJ*

**Components of the Philadelphia-Camden-Wilmington MSA**

	Population*
Phila, PA Metro Division	
Bucks County, PA	597,635
Chester County, PA	433,501
Delaware County, PA	550,864
Montgomery County, PA	750,097
Philadelphia County, PA	1,517,550
Total	3,849,647
Wilmington, DE-MD-NJ Metro Division	
New Castle County, DE	500,265
Cecil County, MD	85,951
Salem County, NJ	64,285
Total	650,501
Camden, NJ Metro Division	
Burlington County, NJ	423,394
Camden County, NJ	508,932
Gloucester County, NJ	254,673
Total	1,186,999
Philadelphia-Camden-Wilmington MSA	5,687,147
Phila Metro Division/MSA	67.69%

\*Source: 2000 U.S. Census

Based Statistical Areas (CBSAs) beginning in 2003. A CBSA is a geographic entity associated with at least one core of 10,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties. The standards designate and define two categories of CBSAs: Metropolitan Statistical Areas and Micropolitan Statistical Areas.

The purpose of the Metropolitan and Micropolitan Statistical Area Standards is to provide nationally consistent definitions for collecting, tabulating, and publishing Federal statistics for a set of geographic areas. The Office of Management and Budget establishes and maintains these areas solely for statistical purposes.

Metropolitan and Micropolitan Statistical Areas are not designed as a general purpose geographic framework for nonstatistical activities or for use in program funding formulas. The CBSA classification does not equate to an urban-rural classification; Metropolitan and Micropolitan Statistical Areas and many counties outside CBSAs contain both urban and rural populations.

CBSAs consist of counties and equivalent entities throughout the United States and Puerto Rico. In view of the importance of cities and towns in New England, a set of geographic areas similar in concept to the county based CBSAs also will be defined for that region using cities and towns. These New England City and Town Areas (NECTAs) are intended for use with statistical data, whenever feasible and appropriate, for New England. Data providers and users desiring areas defined using a nationally consistent geographic building block should use the county based CBSAs in New England.

The following criteria apply to both the nationwide county based CBSAs and to NECTAs, with the exceptions of Sections 6, 7, and 9, in which separate criteria are applied when identifying and titling divisions within NECTAs that contain at least one core of 2.5 million or more population. Wherever the word "county" or "counties" appears in the following criteria (except in Sections 6, 7, and 9), the words "city and town" or "cities and towns" should be substituted, as appropriate, when defining NECTAs.

#### *Section 1. Population Size Requirements for Qualification of Core Based Statistical Areas*

Each CBSA must have a Census Bureau defined urbanized area of at least 50,000 population or a Census

Bureau defined urban cluster of at least 10,000 population. (Urbanized areas and urban clusters are collectively referred to as "urban areas.")

#### *Section 2. Central Counties*

The central county or counties of a CBSA are those counties that:

(a) have at least 50 percent of their population in urban areas of at least 10,000 population; or

(b) have within their boundaries a population of at least 5,000 located in a single urban area of at least 10,000 population.

A central county is associated with the urbanized area or urban cluster that accounts for the largest portion of the county's population. The central counties associated with a particular urbanized area or urban cluster are grouped to form a single cluster of central counties for purposes of measuring commuting to and from potentially qualifying outlying counties.

#### *Section 3. Outlying Counties*

A county qualifies as an outlying county of a CBSA if it meets the following commuting requirements:

(a) at least 25 percent of the employed residents of the county work in the central county or counties of the CBSA; or

(b) at least 25 percent of the employment in the county is accounted for by workers who reside in the central county or counties of the CBSA.

A county may appear in only one CBSA. If a county qualifies as a central county of one CBSA and as outlying in another, it falls within the CBSA in which it is a central county. A county that qualifies as outlying to multiple CBSAs falls within the CBSA with which it has the strongest commuting tie, as measured by either (a) or (b) above. The counties included in a CBSA must be contiguous; if a county is not contiguous with other counties in the CBSA, it will not fall within the CBSA.

#### *Section 4. Merging of Adjacent Core Based Statistical Areas*

Two adjacent CBSAs will merge to form one CBSA if the central county or counties (as a group) of one CBSA qualify as outlying to the central county or counties (as a group) of the other CBSA using the measures and thresholds stated in 3(a) and 3(b) above.

#### *Section 5. Identification of Principal Cities*

The Principal City (or Cities) of a CBSA will include:

(a) the largest incorporated place with a Census 2000 population of at least 10,000 in the CBSA or, if no

incorporated place of at least 10,000 population is present in the CBSA, the largest incorporated place or census designated place in the CBSA; and

(b) any additional incorporated place or census designated place with a Census 2000 population of at least 250,000 or in which 100,000 or more persons work; and

(c) any additional incorporated place or census designated place with a Census 2000 population of at least 50,000, but less than 250,000, and in which the number of jobs meets or exceeds the number of employed residents; and

(d) any additional incorporated place or census designated place with a Census 2000 population of at least 10,000, but less than 50,000, and one-third the population size of the largest place, and in which the number of jobs meets or exceeds the number of employed residents.

#### *Section 6. Categories and Terminology*

A CBSA receives a category based on the population of the largest urban area (urbanized area or urban cluster) within the CBSA. Categories of CBSAs are: Metropolitan Statistical Areas, based on urbanized areas of 50,000 or more population, and Micropolitan Statistical Areas, based on urban clusters of at least 10,000 population but less than 50,000 population.

Counties that do not fall within CBSAs will represent "Outside Core Based Statistical Areas."

A NECTA receives a category in a manner similar to a CBSA and is referred to as a Metropolitan NECTA or a Micropolitan NECTA.

#### *Section 7. Divisions of Metropolitan Statistical Areas and New England City and Town Areas*

(a) A Metropolitan Statistical Area containing a single core with a population of at least 2.5 million may be subdivided to form smaller groupings of counties referred to as Metropolitan Divisions.

A county qualifies as a "main county" of a Metropolitan Division if 65 percent or more of its employed residents work within the county and the ratio of the number of jobs located in the county to the number of employed residents of the county is at least .75.

A county qualifies as a "secondary county" if 50 percent or more, but less than 65 percent, of its employed residents work within the county and the ratio of the number of jobs located in the county to the number of employed residents of the county is at least .75.

A main county automatically serves as the basis for a Metropolitan Division. For a secondary county to qualify as the basis for forming a Metropolitan Division, it must join with either a contiguous secondary county or a contiguous main county with which it has the highest employment interchange measure of 15 or more.

After all main counties and secondary counties are identified and grouped (if appropriate), each additional county that already has qualified for inclusion in the Metropolitan Statistical Area falls within the Metropolitan Division associated with the main/secondary county or counties with which the county at issue has the highest employment interchange measure. Counties in a Metropolitan Division must be contiguous.

(b) A NECTA containing a single core with a population of at least 2.5 million may be subdivided to form smaller groupings of cities and towns referred to as NECTA Divisions.

A city or town will be a "main city or town" of a NECTA Division if it has a population of 50,000 or more and its highest rate of out-commuting to any other city or town is less than 20 percent.

After all main cities and towns have been identified, each remaining city and town in the NECTA will fall within the NECTA Division associated with the city or town with which the one at issue has the highest employment interchange measure.

Each NECTA Division must contain a total population of 100,000 or more. Cities and towns first assigned to areas with populations less than 100,000 will be assigned to the qualifying NECTA Division associated with the city or town with which the one at issue has the highest employment interchange measure. Cities and towns within a NECTA Division must be contiguous.

#### *Section 8. Combining Adjacent Core Based Statistical Areas*

(a) Any two adjacent CBSAs will form a Combined Statistical Area if the employment interchange measure between the two areas is at least 25.

(b) Adjacent CBSAs that have an employment interchange measure of at least 15 and less than 25 will combine if local opinion, as reported by the congressional delegations in both areas, favors combination.

(c) The CBSAs that combine retain separate identities within the larger Combined Statistical Areas.

#### *Section 9. Titles of Core Based Statistical Areas, Metropolitan Divisions, New England City and Town Divisions, and Combined Statistical Areas*

(a) The title of a CBSA will include the name of its Principal City with the largest Census 2000 population. If there are multiple Principal Cities, the names of the second largest and third largest Principal Cities will appear in the title in order of descending population size. If the Principal City with the largest Census 2000 population is a census designated place, the name of the largest incorporated place of at least 10,000 population that also is a Principal City will appear first in the title followed by the name of the census designated place.

(b) The title of a Metropolitan Division will include the name of the Principal City with the largest Census 2000 population located in the Metropolitan Division. If there are multiple Principal Cities, the names of the second largest and third largest Principal Cities will appear in the title in order of descending population size. If there are no Principal Cities located in the Metropolitan Division, the title of the Metropolitan Division will use the names of up to three counties in order of descending population size.

(c) The title of a NECTA Division will include the name of the Principal City with the largest Census 2000 population located in the NECTA Division. If there are multiple Principal Cities, the names of the second largest and third largest Principal Cities will appear in the title in order of descending population size. If there are no Principal Cities located in the NECTA Division, the title of the NECTA Division will use the name of the city or town with the largest population.

(d) The title of a Combined Statistical Area will include the name of the largest Principal City in the combination, followed by the names of up to two additional Principal Cities in the combination in order of descending population size, or a suitable regional name, provided that the Combined Statistical Area title does not duplicate the title of a component Metropolitan or Micropolitan Statistical Area or Metropolitan Division. Local opinion will be considered when determining the titles of Combined Statistical Areas.

(e) Titles also will include the names of any state in which the area is located.

#### *Section 10. Update Schedule*

(a) The Office of Management and Budget will define CBSAs based on Census 2000 data in 2003.

(b) Each year thereafter, the Office of Management and Budget will designate new CBSAs if:

(1) A city that is outside any existing CBSA has a Census Bureau special census count of 10,000 or more population, or Census Bureau population estimates of 10,000 or more population for two consecutive years, or

(2) A Census Bureau special census results in the delineation of a new urban area (urbanized area or urban cluster) of 10,000 or more population that is outside of any existing CBSA.

(c) In the years 2004 through 2007, outlying counties of intercensally designated CBSAs will qualify, according to the criteria in Section 3 above, on the basis of Census 2000 commuting data.

(d) The Office of Management and Budget will review the definitions of all existing CBSAs in 2008 using commuting data from the Census Bureau's American Community Survey. The central counties of CBSAs identified on the basis of a Census 2000 population count, or on the basis of population estimates or a special census count in the case of intercensally defined areas, will constitute the central counties for purposes of the 2008 area definitions. New CBSAs will be designated in 2008 and 2009 on the basis of Census Bureau special census counts or population estimates as described above; outlying county qualification in these years will be based on 2008 commuting data from the American Community Survey.

#### *Section 11. Local Opinion*

Local opinion, as used in these standards, is the reflection of the views of the public and is obtained through the appropriate congressional delegations. The Office of Management and Budget will seek local opinion in two circumstances:

(a) When two adjacent CBSAs qualify for combination based on an employment interchange measure of at least 15 but less than 25 (see Section 8). The two CBSAs will combine only if there is evidence that local opinion in both areas favors the combination.

(b) To determine the title of a Combined Statistical Area.

After decisions have been made regarding the combinations of CBSAs and the titles of Combined Statistical Areas, the Office of Management and Budget will not request local opinion again on these issues until the next redefinition of CBSAs.

#### *Section 12. Definitions of Key Terms*

*Census designated place.*—A statistical geographic entity that is

equivalent to an incorporated place, defined for the decennial census, consisting of a locally recognized, unincorporated concentration of population that is identified by name.

*Central county.*—The county or counties of a Core Based Statistical Area containing a substantial portion of an urbanized area or urban cluster or both, and to and from which commuting is measured to determine qualification of outlying counties.

*Combined Statistical Area.*—A geographic entity consisting of two or more adjacent Core Based Statistical Areas (CBSAs) with employment interchange measures of at least 15. Pairs of CBSAs with employment interchange measures of at least 25 combine automatically. Pairs of CBSAs with employment interchange measures of at least 15, but less than 25, may combine if local opinion in both areas favors combination.

*Core.*—A densely settled concentration of population, comprising either an urbanized area (of 50,000 or more population) or an urban cluster (of 10,000 to 49,999 population) defined by the Census Bureau, around which a Core Based Statistical Area is defined.

*Core Based Statistical Area (CBSA).*—A statistical geographic entity consisting of the county or counties associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties containing the core. Metropolitan and Micropolitan Statistical Areas are the two categories of Core Based Statistical Areas.

*Employment interchange measure.*—A measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of employed residents of the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

*Geographic building block.*—The geographic unit, such as a county, that constitutes the basic geographic component of a statistical area.

*Main city or town.*—A city or town that acts as an employment center

within a New England City and Town Area that has a core with a population of at least 2.5 million. A main city or town serves as the basis for defining a New England City and Town Area Division.

*Main county.*—A county that acts as an employment center within a Core Based Statistical Area that has a core with a population of at least 2.5 million. A main county serves as the basis for defining a Metropolitan Division.

*Metropolitan Division.*—A county or group of counties within a Core Based Statistical Area that contains a core with a population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

*Metropolitan Statistical Area.*—A Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

*Micropolitan Statistical Area.*—A Core Based Statistical Area associated with at least one urban cluster that has a population of at least 10,000, but less than 50,000. The Micropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

*New England City and Town Area (NECTA).*—A statistical geographic entity that is defined using cities and towns as building blocks and that is conceptually similar to the Core Based Statistical Areas in New England (which are defined using counties as building blocks).

*New England City and Town Area (NECTA) Division.*—A city or town or group of cities and towns within a NECTA that contains a core with a population of at least 2.5 million. A NECTA Division consists of a main city or town that represents an employment

center, plus adjacent cities and towns associated with the main city or town, or with other cities and towns that are in turn associated with the main city or town, through commuting ties.

*Outlying county.*—A county that qualifies for inclusion in a Core Based Statistical Area on the basis of commuting ties with the Core Based Statistical Area's central county or counties.

*Outside Core Based Statistical Areas.*—Counties that do not qualify for inclusion in a Core Based Statistical Area.

*Principal City.*—The largest city of a Core Based Statistical Area, plus additional cities that meet specified statistical criteria.

*Secondary county.*—A county that acts as an employment center in combination with a main county or another secondary county within a Core Based Statistical Area that has a core with a population of at least 2.5 million. A secondary county serves as the basis for defining a Metropolitan Division, but only when combined with a main county or another secondary county.

*Urban area.*—The generic term used by the Census Bureau to refer collectively to urbanized areas and urban clusters.

*Urban cluster.*—A statistical geographic entity to be defined by the Census Bureau for Census 2000, consisting of a central place(s) and adjacent densely settled territory that together contain at least 2,500 people, generally with an overall population density of at least 1,000 people per square mile. For purposes of defining Core Based Statistical Areas, only those urban clusters of 10,000 more population are considered.

*Urbanized area.*—A statistical geographic entity defined by the Census Bureau, consisting of a central place(s) and adjacent densely settled territory that together contain at least 50,000 people, generally with an overall population density of at least 1,000 people per square mile.

John T. Spotila,

Administrator, Office of Information and Regulatory Affairs.

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OFFICE OF MANAGEMENT AND BUDGET  
WASHINGTON, D.C. 20503

THE DIRECTOR

November 20, 2007

OMB BULLETIN NO. 08 - 01

TO THE HEADS OF EXECUTIVE DEPARTMENTS AND ESTABLISHMENTS

SUBJECT: Update of Statistical Area Definitions and Guidance on Their Uses

- 1. Purpose:** This bulletin, which includes an attachment and an appendix, updates and supersedes OMB Bulletin No. 07-01, issued on December 18, 2006. The attachment to the bulletin provides the detailed information on the update of statistical areas since that time. The bulletin also provides guidance to Federal agencies that use the definitions of these statistical areas for program administrative and fund allocation purposes.
- 2. Background:** Pursuant to 44 U.S.C. 3504(e)(3) and 31 U.S.C. 1104(d) and Executive Order No. 10253 (June 11, 1951), the Office of Management and Budget (OMB) defines Metropolitan Statistical Areas, Micropolitan Statistical Areas, Combined Statistical Areas, and New England City and Town Areas for use in Federal statistical activities. These areas, as well as principal cities, are updated annually to reflect changes in population estimates.
- 3. Update of Statistical Areas:** This bulletin provides the definitions of all Metropolitan Statistical Areas, Metropolitan Divisions, Micropolitan Statistical Areas, Combined Statistical Areas, and New England City and Town Areas in the United States and Puerto Rico based on the standards published on December 27, 2000, in the *Federal Register* (65 FR 82228 - 82238) and Census 2000 data as well as Census Bureau population estimates for 2005 and 2006. The attachment provides the details on the updates to the statistical areas, principal cities, and area titles. The appendix to this bulletin provides complete listings of all statistical areas that are recognized under the standards.
- 4. Effective Date:** The changes to the statistical areas contained in the attachment take effect immediately.
- 5. Guidance on Uses of Statistical Area Definitions:** All agencies that conduct statistical activities to collect and publish data for Metropolitan, Micropolitan, and Combined Statistical Areas, and New England City and Town Areas should use the most recent definitions of these areas established by OMB.

OMB establishes and maintains the definitions of Metropolitan and Micropolitan Statistical Areas, Combined Statistical Areas, and New England City and Town Areas solely for statistical purposes. This classification is intended to provide nationally consistent definitions for collecting, tabulating, and publishing Federal statistics for a set of geographic

areas. The Metropolitan and Micropolitan Statistical Area Standards do not equate to an urban-rural classification; many counties included in Metropolitan and Micropolitan Statistical Areas, and many other counties, contain both urban and rural territory and populations.

**Nonstatistical Program Uses of the Statistical Area Definitions.** In periodically reviewing and revising the definitions of these areas, OMB does not take into account or attempt to anticipate any nonstatistical uses that may be made of the definitions, nor will OMB modify the definitions to meet the requirements of any nonstatistical program. Thus, OMB cautions that Metropolitan Statistical Area and Micropolitan Statistical Area definitions should not be used to develop and implement Federal, state, and local nonstatistical programs and policies without full consideration of the effects of using these definitions for such purposes. These areas are not intended to serve as a general-purpose geographic framework for nonstatistical activities, and they may or may not be suitable for use in program funding formulas.

OMB recognizes that some legislation specifies the use of Metropolitan Statistical Areas for program purposes, including the allocation of Federal funds, and will continue to work with the Congress to clarify the foundations of these definitions and the resultant, often unintended consequences of their use for nonstatistical purposes.

In cases where there is no statutory requirement and an agency elects to use the Metropolitan, Micropolitan, or Combined Statistical Area definitions in nonstatistical programs, it is the sponsoring agency's responsibility to ensure that the definitions are appropriate for such use.

When an agency is publishing for comment a proposed regulation that would use the definitions for a nonstatistical purpose, the agency should seek public comment on the proposed use.

An agency using the statistical definitions in a nonstatistical program may modify the definitions, but only for the purposes of that program. In such cases, any modifications should be clearly identified as deviations from the OMB statistical area definitions in order to avoid confusion with OMB's official definitions of Metropolitan, Micropolitan, and Combined Statistical Areas.

Federal agencies that use the statistical area definitions for nonstatistical program purposes should note that the 2000 standards changed the terminology used for classifying the areas. Under the 1980 and 1990 standards there were two types of areas: (1) Metropolitan Statistical Areas and (2) Consolidated Metropolitan Statistical Areas that consisted of Primary Metropolitan Statistical Areas. The terms "Consolidated Metropolitan Statistical Area" and "Primary Metropolitan Statistical Area" are now obsolete.

Under the 2000 standards, "Metropolitan Statistical Area" and "Micropolitan Statistical Area" are the terms used for the basic set of county-based areas defined under this classification. In addition, the term "Metropolitan Division" is used to refer to a county or group of counties within a Metropolitan Statistical Area that has a population core of at least

2.5 million. A Metropolitan Division is most generally comparable in concept, and equivalent to, the now obsolete Primary Metropolitan Statistical Area.

While a Metropolitan Division is a subdivision of a larger Metropolitan Statistical Area, it often functions as a distinct social, economic, and cultural area within the larger region. Metropolitan Divisions retain their separate statistical identities. Federal agencies will continue to provide detailed data for each Metropolitan Division, just as they did in the past for the Primary Metropolitan Statistical Areas.

If Federal agencies had been using the Primary Metropolitan Statistical Areas for program administrative and fund allocation purposes, they should now consider using the Metropolitan Division definitions, the comparable geographic units of the classification based on the 2000 standards. Research and analyses that previously used data for Primary Metropolitan Statistical Areas should now use data for Metropolitan Divisions. Data users and analysts interested in demographic and economic patterns, trends, and processes within large Metropolitan Statistical Areas should consider data for specific Metropolitan Divisions when conducting analyses.

Users making comparisons with areas defined under the 1990 standards should note that when the 2000 standards were applied, the result, in some cases, was to create several areas from an existing Metropolitan Statistical Area. The resulting reconfigured areas may also qualify under the 2000 standards to form a complementary Combined Statistical Area, while retaining their separate designations as Metropolitan or Micropolitan Statistical Areas. In these situations, the Combined Statistical Area may be the approximate geographic equivalent of the previous Metropolitan Statistical Area, and thus may be the more appropriate geographic unit for analytic and program purposes.

Federal agencies will be making economic and demographic data available for Metropolitan and Micropolitan Statistical Areas, Metropolitan Divisions, New England City and Town Areas, and Combined Statistical Areas. Because of sample sizes and associated data quality and confidentiality issues, there may be instances where agencies will produce data only at the level of Combined Statistical Areas.

- 6. Availability of Information on Metropolitan, Micropolitan, and Combined Statistical Area and New England City and Town Area Definitions:** This bulletin is available from the OMB web site at <http://www.whitehouse.gov/OMB> -- go to "Bulletins" or "Statistical Programs and Standards."

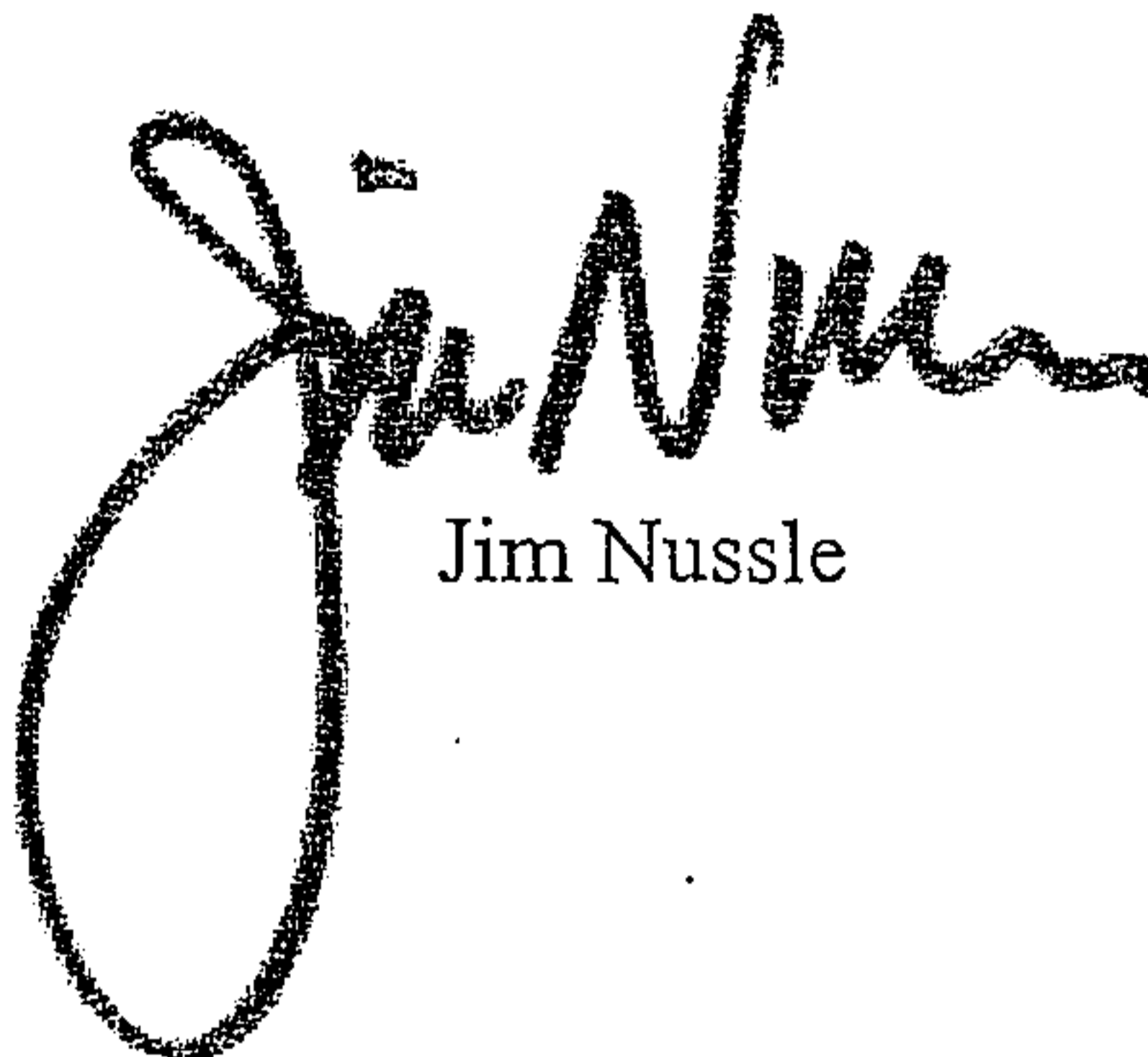
The 2000 Standards for Defining Metropolitan and Micropolitan Statistical Areas are available at <http://www.whitehouse.gov/omb/inforeg/statpolicy.html#ms>.

Historical information about the definitions of the statistical areas is available from the Census Bureau's web site at <http://www.census.gov>.



- Inquiries:** Inquiries concerning the Metropolitan and Micropolitan Statistical Area Standards and the statistical uses of their definitions should be directed to Suzann Evinger (202-395-3093).

Inquiries about uses of the statistical area definitions in program administration or regulation should be directed to the appropriate agency.

A handwritten signature in black ink, appearing to read "Jim Nussle". The signature is stylized with a large, looping initial "J" and a long, sweeping underline.

Jim Nussle

Attachments



20

## NAICS Detail:

Table 1: Geography selected at the 2-digit NAICS code level (including NAICS 00)

Go

## Bucks County, PA

Table 1. Selected Statistics by Economic Sector: 2005

[NOTE. Data based on the 2005 County Business Patterns. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#). Data in this table represent those available when this report was created; data may not be available for all NAICS industries or geographies. Data in this table are subject to employment- and/or sample-size minimums that vary by industry. Excludes most government employees, railroad employees, and self-employed persons.]

NAICS code	Industry description	Establishments (number)	Paid employees for pay period including March 12 (number)	First quarter payroll (\$1,000)	Annual payroll (\$1,000)
00	Total for all sectors	19,137	254,842	2,175,524	9,424,934
11	Forestry, fishing & hunting, & ag support services (113-115)	13	35	146	594
21	Mining	17	492	5,343	26,104
22	Utilities	16	378	8,742	33,404
23	Construction	2,454	17,160	182,116	902,005
31-33	Manufacturing	1,130	30,302	327,045	1,400,425
42	Wholesale trade	1,404	17,929	238,736	987,878
44-45	Retail trade	2,543	39,965	222,197	976,955
48-49	Transportation & warehousing	459	6,042	49,746	213,913
51	Information	314	9,293	105,868	435,106
52	Finance & insurance	1,191	8,914	129,514	479,011
53	Real estate & rental & leasing	615	4,265	35,423	165,552
54	Professional, scientific, & technical services	2,366	16,420	206,831	930,975
55	Management of companies & enterprises	91	4,168	83,162	332,076
56	Administrative & support & waste management & remediation service	1,162	24,701	127,043	562,508
61	Educational services	214	4,850	31,333	133,930
62	Health care & social assistance	1,887	34,427	279,205	1,222,301
71	Arts, entertainment, & recreation	275	4,645	19,132	83,275
72	Accommodation & food services	1,231	18,039	51,692	228,577
81	Other services (except public administration)	1,721	12,795	72,157	309,949
99	Industries not classified	34	22	93	396

Source: U.S. Bureau of the Census, 2005 County Business Patterns

D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.

N: Not available or not comparable.

X: Not applicable

Additional symbols



U.S. Census Bureau

American FactFinder

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## NAICS Detail:

Table 1: Geography selected at the 2-digit NAICS code level (including NAICS 00)

Go

## Chester County, PA

Table 1. Selected Statistics by Economic Sector: 2005

[NOTE. Data based on the 2005 County Business Patterns. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#). Data in this table represent those available when this report was created; data may not be available for all NAICS industries or geographies. Data in this table are subject to employment- and/or sample-size minimums that vary by industry. Excludes most government employees, railroad employees, and self-employed persons.]

NAICS code	Industry description	Establishments (number)	Paid employees for pay period including March 12 (number)	First quarter payroll (\$1,000)	Annual payroll (\$1,000)
00	Total for all sectors	13,713	223,180	2,807,132	11,561,668
11	Forestry, fishing & hunting, & ag support services (113-115)	49	e	D	D
21	Mining	9	c	D	D
22	Utilities	27	g	D	D
23	Construction	1,493	11,206	126,222	596,678
31-33	Manufacturing	599	16,850	204,611	837,794
42	Wholesale trade	1,002	11,021	176,286	759,295
44-45	Retail trade	1,548	27,543	223,717	834,129
48-49	Transportation & warehousing	244	6,789	56,489	238,128
51	Information	316	8,354	139,057	555,950
52	Finance & insurance	975	22,242	410,523	1,781,286
53	Real estate & rental & leasing	464	2,957	30,026	136,413
54	Professional, scientific, & technical services	2,213	25,393	468,597	1,967,762
55	Management of companies & enterprises	218	14,016	400,812	1,486,244
56	Administrative & support & waste management & remediation service	836	13,286	99,074	453,776
61	Educational services	181	5,071	32,980	143,647
62	Health care & social assistance	1,271	27,899	229,183	1,004,121
71	Arts, entertainment, & recreation	198	2,987	12,011	62,382
72	Accommodation & food services	832	14,631	46,367	202,460
81	Other services (except public administration)	1,218	10,718	67,555	286,871
99	Industries not classified	20	b	D	D

Source: U.S. Bureau of the Census, 2005 County Business Patterns

D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.

N: Not available or not comparable.

X: Not applicable

Additional symbols



22

## NAICS Detail:

Table 1: Geography selected at the 2-digit NAICS code level (including NAICS 00)

Go

## Delaware County, PA

Table 1. Selected Statistics by Economic Sector: 2005

[NOTE. Data based on the 2005 County Business Patterns. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#). Data in this table represent those available when this report was created; data may not be available for all NAICS industries or geographies. Data in this table are subject to employment- and/or sample-size minimums that vary by industry. Excludes most government employees, railroad employees, and self-employed persons.]

NAICS code	Industry description	Establishments (number)	Paid employees for pay period including March 12 (number)	First quarter payroll (\$1,000)	Annual payroll (\$1,000)
00	Total for all sectors	13,263	216,353	2,334,165	9,561,721
11	Forestry, fishing & hunting, & ag support services (113-115)	3	a	D	D
21	Mining	4	b	D	D
22	Utilities	18	g	D	D
23	Construction	1,431	12,613	142,269	674,025
31-33	Manufacturing	425	12,753	264,118	1,080,626
42	Wholesale trade	682	7,627	105,218	507,458
44-45	Retail trade	1,919	26,998	140,378	616,651
48-49	Transportation & warehousing	267	8,612	65,776	276,800
51	Information	271	8,412	311,763	923,139
52	Finance & insurance	851	16,136	278,377	1,065,080
53	Real estate & rental & leasing	448	4,259	40,600	177,550
54	Professional, scientific, & technical services	1,692	11,702	168,268	759,510
55	Management of companies & enterprises	73	3,303	88,735	319,707
56	Administrative & support & waste management & remediation service	770	16,031	102,989	460,572
61	Educational services	162	12,016	80,529	341,120
62	Health care & social assistance	1,536	43,949	390,613	1,694,810
71	Arts, entertainment, & recreation	188	3,066	12,434	60,528
72	Accommodation & food services	1,048	15,769	46,591	202,953
81	Other services (except public administration)	1,446	11,674	64,553	277,742
99	Industries not classified	29	b	D	D

Source: U.S. Bureau of the Census, 2005 County Business Patterns

D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.

N: Not available or not comparable.

X: Not applicable

Additional symbols



U.S. Census Bureau

American FactFinder

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## NAICS Detail:

Table 1: Geography selected at the 2-digit NAICS code level (including NAICS 00)

Go

## Montgomery County, PA

## Table 1. Selected Statistics by Economic Sector: 2005

[NOTE. Data based on the 2005 County Business Patterns. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#). Data in this table represent those available when this report was created; data may not be available for all NAICS industries or geographies. Data in this table are subject to employment- and/or sample-size minimums that vary by industry. Excludes most government employees, railroad employees, and self-employed persons.]

NAICS code	Industry description	Establishments (number)	Paid employees for pay period including March 12 (number)	First quarter payroll (\$1,000)	Annual payroll (\$1,000)
00	Total for all sectors	26,274	482,042	6,025,265	23,463,961
11	Forestry, fishing & hunting, & ag support services (113-115)	11	19	142	656
21	Mining	19	301	3,457	16,025
22	Utilities	26	2,711	76,855	238,012
23	Construction	2,437	26,716	376,684	1,662,363
31-33	Manufacturing	1,175	54,302	786,421	3,025,142
42	Wholesale trade	1,806	28,079	474,883	1,929,317
44-45	Retail trade	3,447	57,009	312,515	1,410,324
48-49	Transportation & warehousing	366	11,180	81,557	334,775
51	Information	603	14,377	222,646	873,361
52	Finance & insurance	2,029	43,844	1,100,470	3,317,266
53	Real estate & rental & leasing	1,055	8,338	106,644	445,806
54	Professional, scientific, & technical services	3,744	48,726	892,210	3,523,054
55	Management of companies & enterprises	218	18,365	446,699	1,646,812
56	Administrative & support & waste management & remediation service	1,606	34,516	278,584	1,265,265
61	Educational services	374	15,836	104,671	435,345
62	Health care & social assistance	2,708	63,232	530,688	2,340,580
71	Arts, entertainment, & recreation	383	6,060	21,689	113,365
72	Accommodation & food services	1,724	27,587	90,658	392,872
81	Other services (except public administration)	2,499	20,787	117,563	492,488
99	Industries not classified	44	57	229	1,133

Source: U.S. Bureau of the Census, 2005 County Business Patterns

D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.

N: Not available or not comparable.

X: Not applicable

Additional symbols


**U.S. Census Bureau**

American FactFinder

24

## NAICS Detail:

Table 1: Geography selected at the 2-digit NAICS code level (including NAICS 00)

**Philadelphia County, PA**
**Table 1. Selected Statistics by Economic Sector: 2005**

[NOTE. Data based on the 2005 County Business Patterns. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see [Survey Methodology](#). Data in this table represent those available when this report was created; data may not be available for all NAICS industries or geographies. Data in this table are subject to employment- and/or sample-size minimums that vary by industry. Excludes most government employees, railroad employees, and self-employed persons.]

NAICS code	Industry description	Establishments (number)	Paid employees for pay period including March 12 (number)	First quarter payroll (\$1,000)	Annual payroll (\$1,000)
00	Total for all sectors	26,610	567,656	6,214,266	25,042,937
11	Forestry, fishing & hunting, & ag support services (113-115)	7	b	D	D
22	Utilities	12	g	D	D
23	Construction	1,191	12,422	180,212	864,048
31-33	Manufacturing	1,019	35,519	350,915	1,476,483
42	Wholesale trade	1,241	21,073	259,342	1,090,170
44-45	Retail trade	4,553	51,885	256,448	1,102,074
48-49	Transportation & warehousing	401	19,964	178,905	749,301
51	Information	481	15,816	253,381	993,775
52	Finance & insurance	1,439	45,888	1,069,350	3,288,435
53	Real estate & rental & leasing	1,038	j	D	D
54	Professional, scientific, & technical services	2,856	48,802	835,790	3,770,216
55	Management of companies & enterprises	198	11,466	352,208	1,169,806
56	Administrative & support & waste management & remediation service	989	23,795	143,339	609,103
61	Educational services	429	67,260	645,202	2,711,380
62	Health care & social assistance	3,531	118,960	1,050,398	4,532,970
71	Arts, entertainment, & recreation	379	9,896	112,851	552,475
72	Accommodation & food services	3,441	45,275	192,731	817,999
81	Other services (except public administration)	3,359	27,880	181,918	765,295
99	Industries not classified	46	b	D	D

Source: U.S. Bureau of the Census, 2005 County Business Patterns

D: Withheld to avoid disclosing data for individual companies; data are included in higher level totals.

N: Not available or not comparable.

X: Not applicable.

Additional symbols

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# Science Blog

Greater Philadelphia First Unveils Region's New Comprehensive Plan To Create a 'First-Class Knowledge-Driven Economy'

2/14/2002

From: Karen J. Hanson for Greater Philadelphia First, 215-575-2200; Web: <http://www.gpf.biz>

PHILADELPHIA, Feb. 13 -- Greater Philadelphia First, the premier business and civic leadership organization in the area, has taken a hard look at America's "smartest" and most successful regions and is launching a new initiative to aggressively compete against the leaders by creating a first-class knowledge-driven economy in Greater Philadelphia.

Motivated by the need to grow and retain new businesses -- as well as retain top collegiate talent -- and inspired by its mission to provide leadership in transforming Greater Philadelphia into one of the nation's leading knowledge centers, GPF studied eight model regions that have created a high and rising standard of living for their citizens by nurturing and supporting knowledge and technology-based development. Simultaneously, it took a critical look at its own region's assets and liabilities as an existing knowledge player.

Based on its one-year study that included more than 135 interviews with the best and brightest in the public and private sectors, GPF concluded that to jump-start the region's quest to establish an integrated knowledge economy it must

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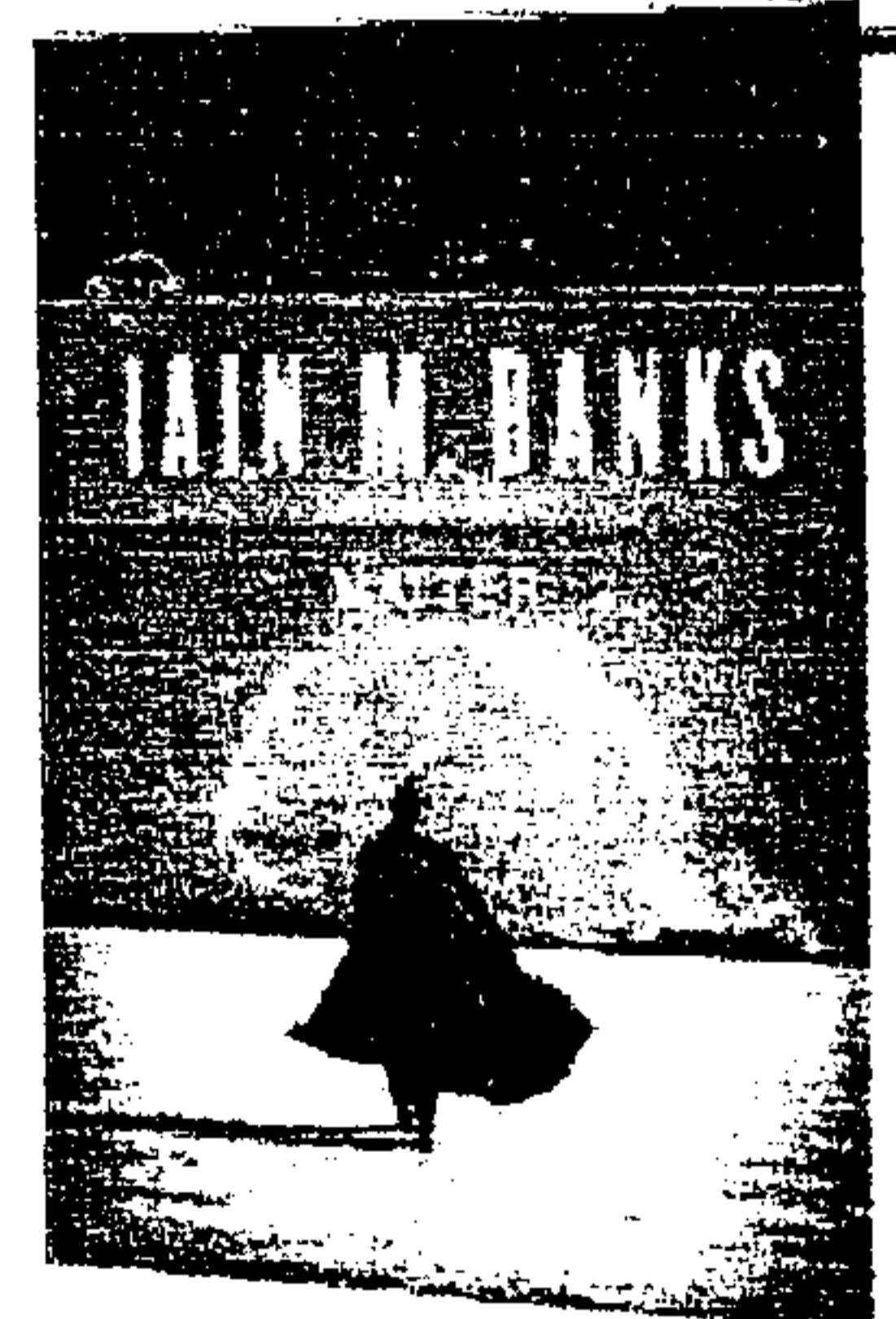
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## The Culture is Back



immediately begin to achieve six critical milestones, known as Six for Success:

-- Attract more research dollars and expertise -- Implement strategies to accelerate science and technology commercialization -- Promote an entrepreneurial climate -- Launch a business marketing campaign -- Leverage quality-of-life infrastructure and amenities -- Streamline & rationalize business-oriented nonprofits

Sam Katz, GPF's CEO, says the focus now shifts from planning to an action agenda -- including a \$10 million-plus marketing strategic marketing campaign -- so the region can "realize its incredible potential to harness our natural knowledge resources and turn them into something truly special for the benefit of all involved."

Daniel J. Whelan, President & CEO of Verizon Pennsylvania Inc. (NYSE, VZ) adds, "This strategy is based on solid benchmarking of best practices from competitor knowledge regions. It's now time to pull together, focus and execute."

Jon A. Boscia, Chairman & CEO of Lincoln Financial Group (NYSE, LNC), knows how tough a sell the region can be from a distance. "Before we moved our headquarters here from Fort Wayne, Indiana, two years ago we were recruited by all the top knowledge regions, and Philadelphia wasn't among them. There's no question we've got the substance, but not the sizzle and this campaign has to and will be a blend of both."

According to Frank Baldino, Jr., Ph.D., Chairman & CEO of Cephalon, Inc., (NASDAQ, CEPH) "It's time to stop asking questions and start taking actions as a community and as a region. Philadelphia can and should be the world's leading region for life sciences. The GPF report provides a road map to get us there."

GPF, the region's business and civic leadership organization, is an association of chief executives of Philadelphia area companies and non-profit organizations. Established in 1983, GPF is committed to boosting the economic competitiveness of Greater Philadelphia by promoting policies and actions that enhance the region's attractiveness to knowledge-based industries and their workers. More information about this initiative can be found at <http://www.gpf.biz>

From the most critically acclaimed SF writer of the last 20 years comes MATTER, a novel of dazzling wit and serious purpose set in the Culture universe.

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- io9.com  
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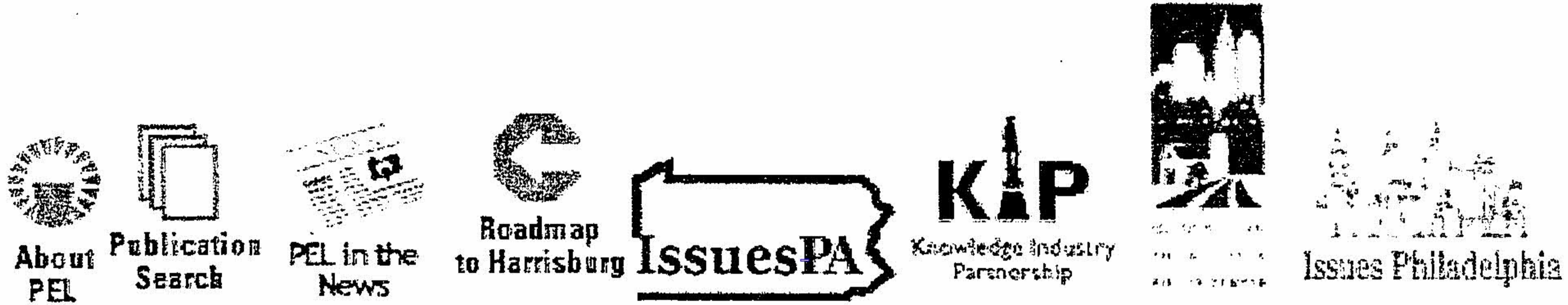
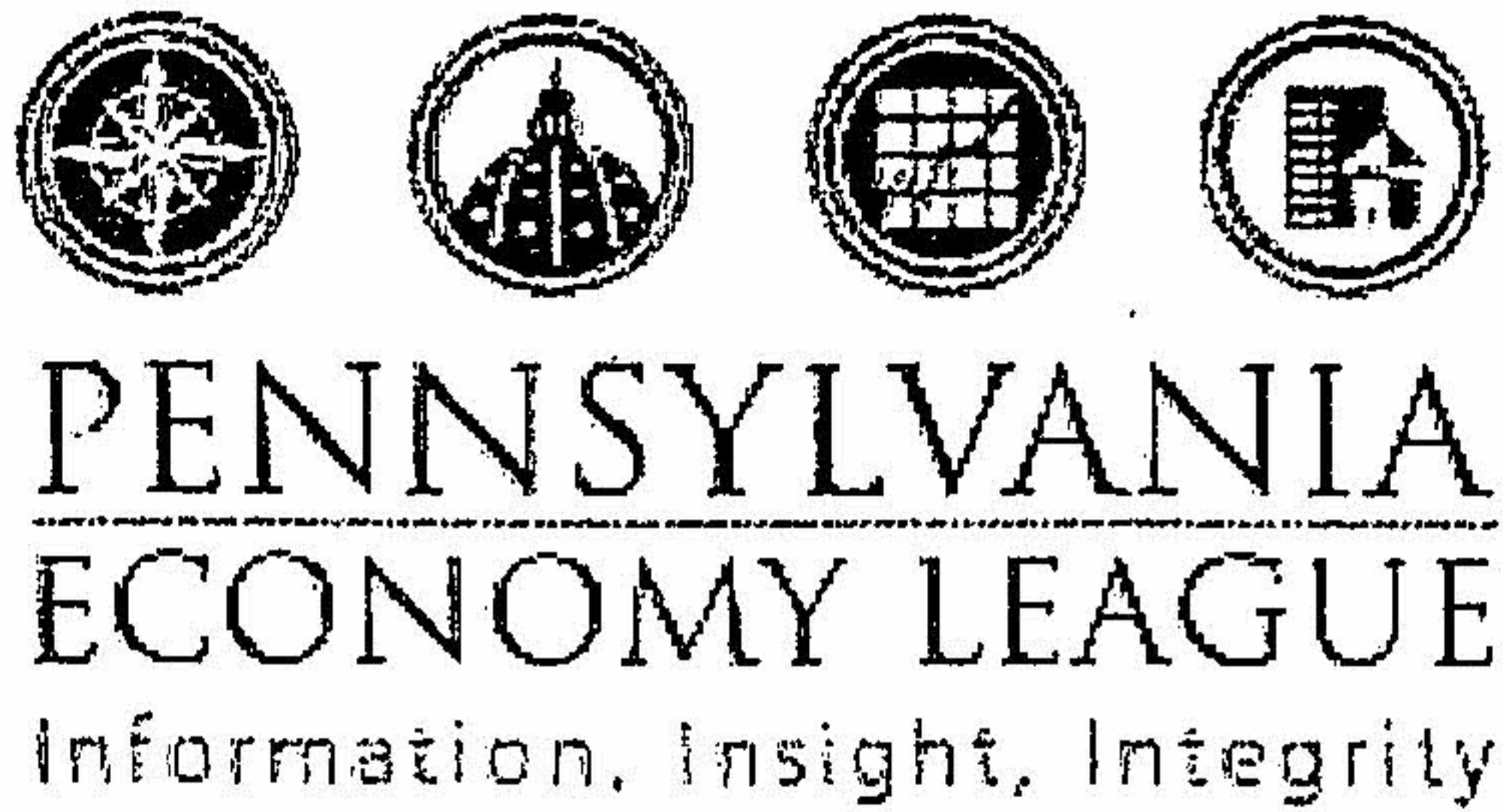


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## About PEL

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## Frequently Asked Questions

### What is the Pennsylvania Economy League?

PEL is a non-profit, business-led civic organization focused on addressing regional challenges. Four offices operate across the Commonwealth, each with its own projects and initiatives as well as its own staff and board of directors. The Southeastern PA office in Philadelphia serves Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

### What does PEL do?

PEL initiatives develop when public and private sector leadership interests coalesce around issues important to the region, particularly in the areas of improving the business climate, developing workforce quality and connections, and bettering the quality of life. Working groups of board and staff members assess trends, anticipate challenges, and recognize opportunities for the region

### How is PEL funded?

Approximately half of PEL's revenue is generated through Board of Directors membership. The balance is derived through joint ventures with local governments, foundations, corporations, and private sector leadership organizations. We are a 501(c)(3) charitable organization to which contributions are tax deductible.

### Does PEL have a political affiliation?

The Pennsylvania Economy League recognizes and appreciates that elected officials are the primary decision-makers in the public arena. We remain non-partisan in our work and enjoy partnering with elected officials of all parties in developing and implementing substantive initiatives that support economic competitiveness and better government.

## Who does work at PEL?

The Southeastern PA staff are public policy professionals; most have earned a master's degree in public policy, business, or economics. All have worked in both the public and private sectors. High-level leaders of Greater Philadelphia's largest companies compose the PEL Board of Directors. Bringing together people and ideas, PEL is in a unique position to serve as a catalyst for action.

## Other offices of the Pennsylvania Economy League

Harrisburg  
Central PA (Wilkes-Barre)  
Southwestern PA (Pittsburgh)

[Top of Page](#)

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Pennsylvania Economy League, Inc. - Southeastern PA  
1700 Market Street ° Suite 3130 ° Philadelphia, PA 19103  
(215) 563-3640 (voice) ° (215) 563-1566 (fax) ° [mail@peleast.org](mailto:mail@peleast.org)

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# Greater Philadelphia Tourism Marketing Corporation



## Contact Us

Angelmark Associates, Inc.  
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[lisakruse@angelmarkassociates.com](mailto:lisakruse@angelmarkassociates.com)

Promoting "Philadelphia and The Countryside™" within Bucks, Chester, Delaware (Brandywine), Montgomery (Valley Forge), and Philadelphia Counties through cooperative advertising programs. All programs/publications are contingent upon all advertising spaces sold.

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# ANNOUNCING THE GREATER PHILADELPHIA TOURISM MARKETING CORPORATION 2007/2008 COOPERATIVE ADVERTISING PROGRAM

## REGIONAL



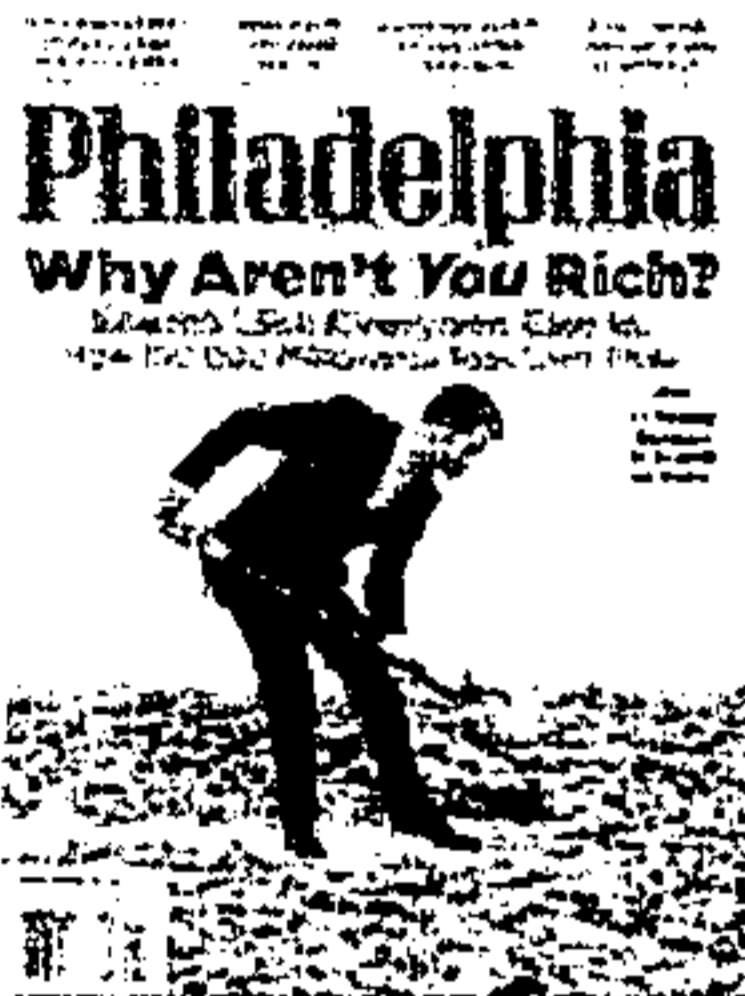
### Central PA Magazine

Circulation: 28,726  
Distribution: Central PA

Issue	Deadline
Aug '07	5/30/07
Dec '07	9/28/07
Mar '08	12/13/07
May '08	2/27/08

Cost: \$317

**Includes Special Advertorial Section**



### Philadelphia Magazine

Circulation: 126,970  
Distribution: Philadelphia Metro

Issue	Deadline
Aug '07	6/4/07
Dec '07	10/1/07
Mar '08	1/3/08
June '08	4/3/08

Cost: \$1,106



### Bucks, Chester, Garden State and Montgomery County Town & Country Living

Circulation: 80,000  
Distribution: Bucks, Chester, Montgomery, and Garden State

Issue	Deadline
Fall '07	6/6/07
Winter '07	8/31/07
Spring '08	12/5/07
Summer '08	3/7/08

Cost: \$652

**Includes Special Advertorial Section**



### Washington Post Magazine

Circulation: 300,000  
Distribution: Washington Metro

Issue	Deadline
Sept '07	7/18/07
Apr '08	2/28/08

Cost: \$1,238

## TRAVEL PUBLICATIONS

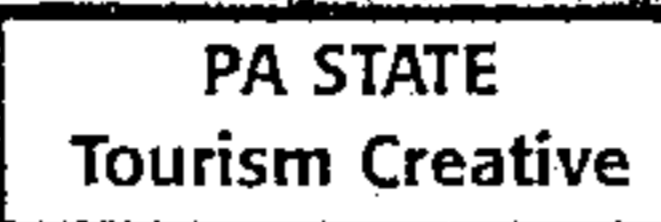


### AAA World

Circulation: 2,200,000  
Distribution: VA, DC, DE, MD, NJ, Eastern PA

Issue	Deadline
Jul/Aug '07	4/27/07
Sept/Oct '07	6/29/07
Nov/Dec '07	8/24/07
Jan/Feb '08	10/26/07
Mar/Apr '08	12/13/07
May/Jun '08	2/22/08

Cost: \$2,300



### Getaways

Circulation: 1,650,000  
Distribution: MA, RI, CT, NY, PA, NJ, DE, MD, DC, VA, WV, NC, SC, GA, TN

Issue	Deadline
Fall '07	6/15/07

Cost: \$3,024



### New York Family

Circulation: 30,000  
Distribution: Manhattan

Issue	Deadline
Sept '07	7/18/07
Nov '07	10/19/07
Apr '08	2/21/08
Jun '08	4/25/08

Cost: \$371



### Southwest Airlines Spirit Magazine

Circulation: 439,501  
Distribution: National

Issue	Deadline
Sept '07	6/29/07
Nov '07	8/29/07
May '08	2/28/08

Cost: \$1,304



### Travel 50 & Beyond

Circulation: 115,000  
Distribution: National

Issue	Deadline
Fall '07	7/10/07
Spring '08	12/13/07

Cost: \$556

## HOME LIFESTYLE



### Better Homes & Gardens

Circulation: 1,579,000  
Distribution: NY, NJ, PA, DE, MD, DC, OH

Issue	Deadline
Sept '07	5/18/07
May '08	1/17/08

Cost: \$4,439



### Good Housekeeping

Circulation: 1,110,000  
Distribution: Northeast

Issue	Deadline
Oct '07	6/4/07
Apr '08 *(Full page)	12/10/07
May '08	1/7/08

Cost: \$2,500

**\*Includes Special Advertorial Section**



### Ladies Home Journal

Circulation: 882,000  
Distribution: NY, NJ, PA, DE, MD, DC, OH

Issue	Deadline
Sept '07	5/18/07
May '08	1/17/08

Cost: \$2,710



### Southern Living

Circulation: 365,000  
Distribution: Mid-Atlantic

Issue	Deadline
Sept '07	5/30/07
Mar '08	12/7/07
May '08	1/24/08

Cost: \$1,904

## CULTURAL & HERITAGE



### Preservation

Circulation: 190,000  
Distribution: National

Issue	Deadline
Sept/Oct '07	6/12/07
Mar/Apr '08	12/12/07

Cost: \$1,110

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# PHILADELPHIA and The Countryside™

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### Press Release

## FOREVER INDEPENDENT: A BRAND THAT ENCOURAGES LIVING, WORKING AND PLAYING IN THE PHILADELPHIA REGION

*16 Organizations Aim To Make The Region Competitive In A Global Economy*

**PHILADELPHIA, June 23, 2006** – Sixteen economic development organizations today announced a long-term commitment to brand the Philadelphia region as a great place to live, work and play. The goal of the project is to increase the number of organizations doing business in the area, increase the residential population and bring more visitors here as tourists and conventioners. The group's logo and tagline, **Forever Independent™**, represent the region's core values, namely independence, innovation and a sense of adventure.

"This program is critically important for the long-term economic vitality of our region," said Manny Stamatakis, founder and CEO of Capital Management Enterprises and chairman of the Greater Philadelphia Tourism Marketing Corporation's board. "As our destination's competitors brand themselves and as the global economy continues to expand, we must do more if we are to continue to grow."

The 16 Philadelphia-area organizations, with interests in Pennsylvania, New Jersey and Delaware, involved in the process of developing the **Forever Independent™** brand, are:

- African American Chamber of Commerce of Pennsylvania, New Jersey and Delaware
- Bucks County Conference & Visitors Bureau
- Chester County Conference & Visitors Bureau
- City of Philadelphia
- Commonwealth of Pennsylvania
- Delaware County's Brandywine Conference and Visitors Bureau
- Greater Philadelphia Chamber of Commerce
- Greater Philadelphia Cultural Alliance
- Greater Philadelphia Tourism Marketing Corporation
- Independence Visitor Center
- Innovation Philadelphia
- Pennsylvania Convention Center
- Philadelphia Convention & Visitors Bureau
- Philadelphia International Airport
- Select Greater Philadelphia
- Valley Forge Convention and Visitors Bureau



Forever Independent Logo

A logo featuring the internationally recognized Liberty Bell with the words **Forever Independent™** was created as a common mark to show unity among the organizations and to promote the Philadelphia brand both domestically and abroad. The logo will not replace any one organization's logo but rather complement each of them. The **Forever Independent™** logo will appear in a variety of marketing programs, promotions and advertising efforts for the region.

The next step in the branding process was to create a regional showcase on the Internet, [www.foreverindependent.org](http://www.foreverindependent.org), which would help the partners reach the largest international audience possible. Until today, no Web site presented people with a big picture view of the Greater Philadelphia region. The new portal site is a one-stop shop for the region that allows those interested in the area to zero in on their particular interests, such as tourism, education, business development, etc. It also includes a new video, *The Forever Independent Spirit*, which brings to life the people, the places and the attitudes that make the Philadelphia region so unique.

"Just as exciting as unveiling the new brand, **Forever Independent™**, is the fact that never before has the Greater Philadelphia region come together in this way," said Nick DeBenedictis, chairman and CEO, Aqua America, and chairman, Philadelphia Convention & Visitors Bureau. "By fostering greater collaboration among our region's most prominent entities during the past year, we have proven that together anything is possible for the 'Next Great City,' perhaps even an Olympic bid."

The chairpersons and leaders of the regional organizations have committed staff and financial resources to further develop the program over the next several years. The investment to brand the region is \$200,000 and was divided among the partners, with the Commonwealth of Pennsylvania making the largest investment. This amount is substantially less than current branding and re-branding efforts by cities like Baltimore, which recently spent \$500,000, and Atlanta, which recently spent more than \$2 million. The process included a rigorous schedule of focus groups with the partners, creative and technical development, testing and implementation. All 16 organizations are now looking at ways to implement the logo into their work, including letterhead, advertising, collateral materials, banners and more.

For more information about the Philadelphia region as a place to live, work or play, visit [www.foreverindependent.org](http://www.foreverindependent.org).

**Note to Editors:** For photos of Greater Philadelphia, visit our [Photo Gallery](#). On the pressroom, you can also subscribe to RSS feeds to receive updates on topics that are specifically of interest to you: What's New, Dining, Events, Seasonal Travel, Hotel Packages and Tourism Research.

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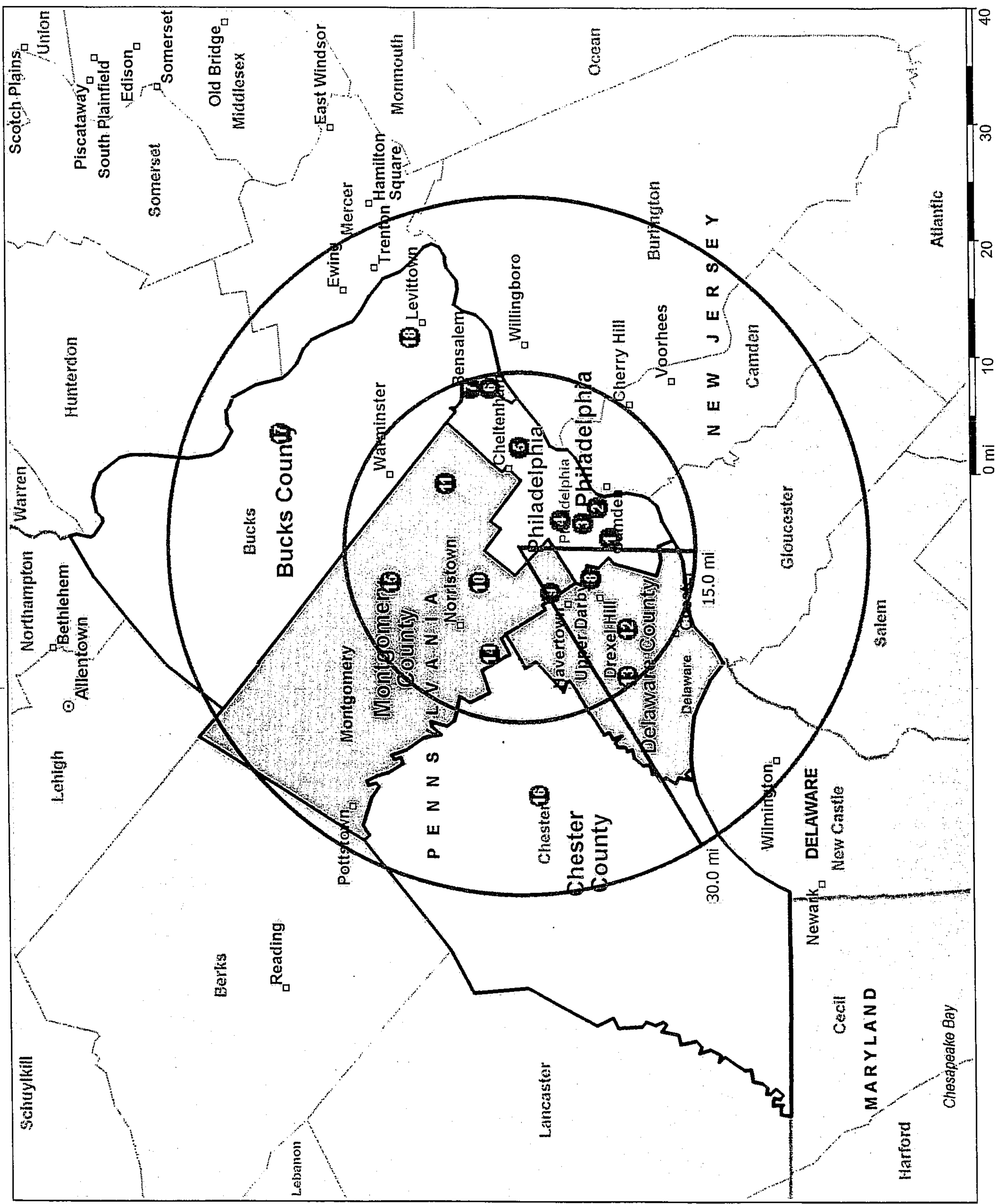
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# Retail Hub-Numbered Malls

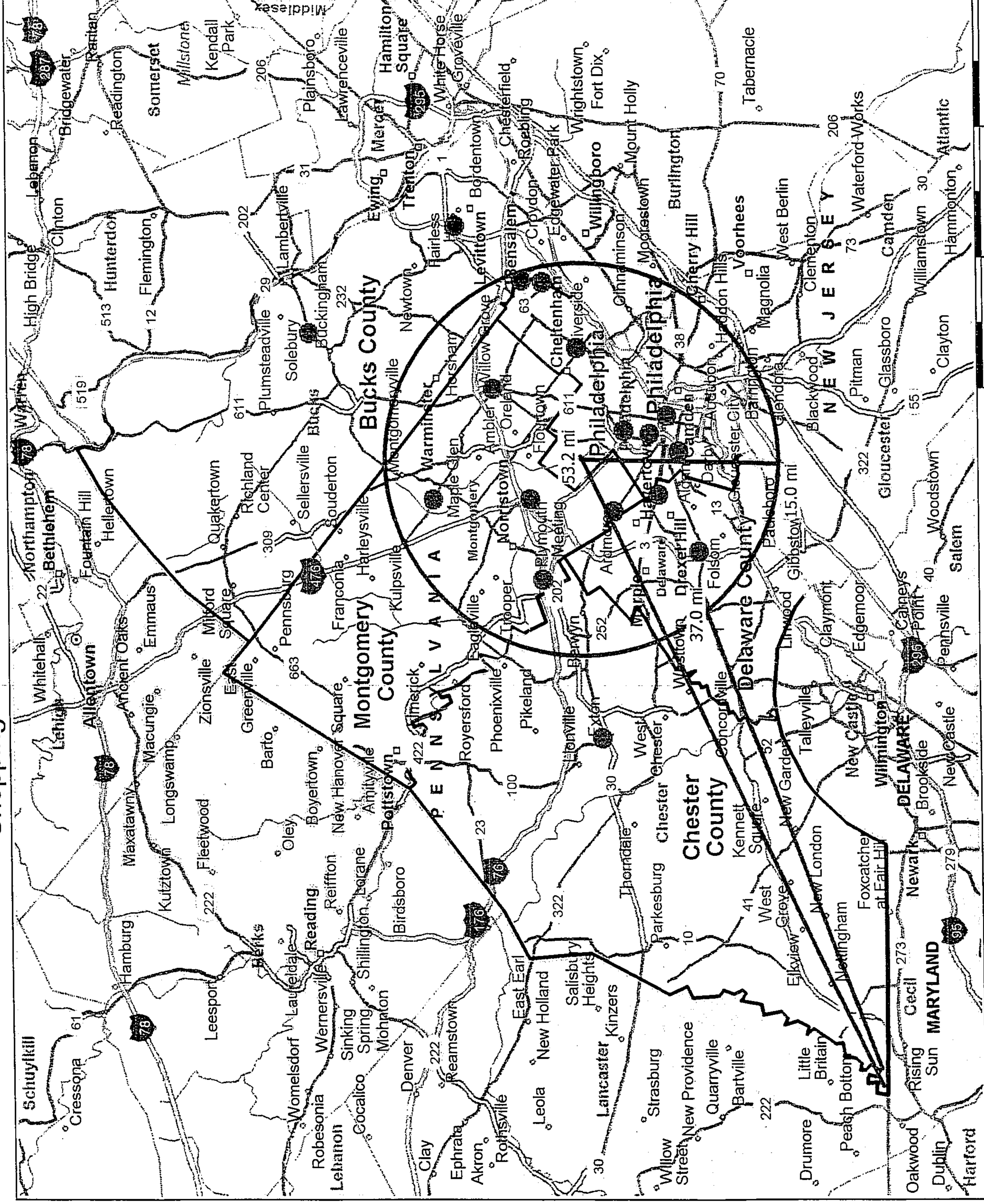
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- Montgomery County
- Philadelphia
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- Most Frequented Malls
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# Shopping Distances

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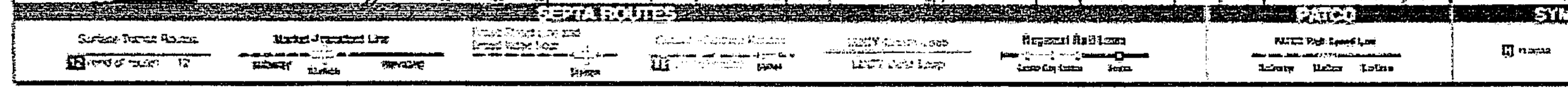
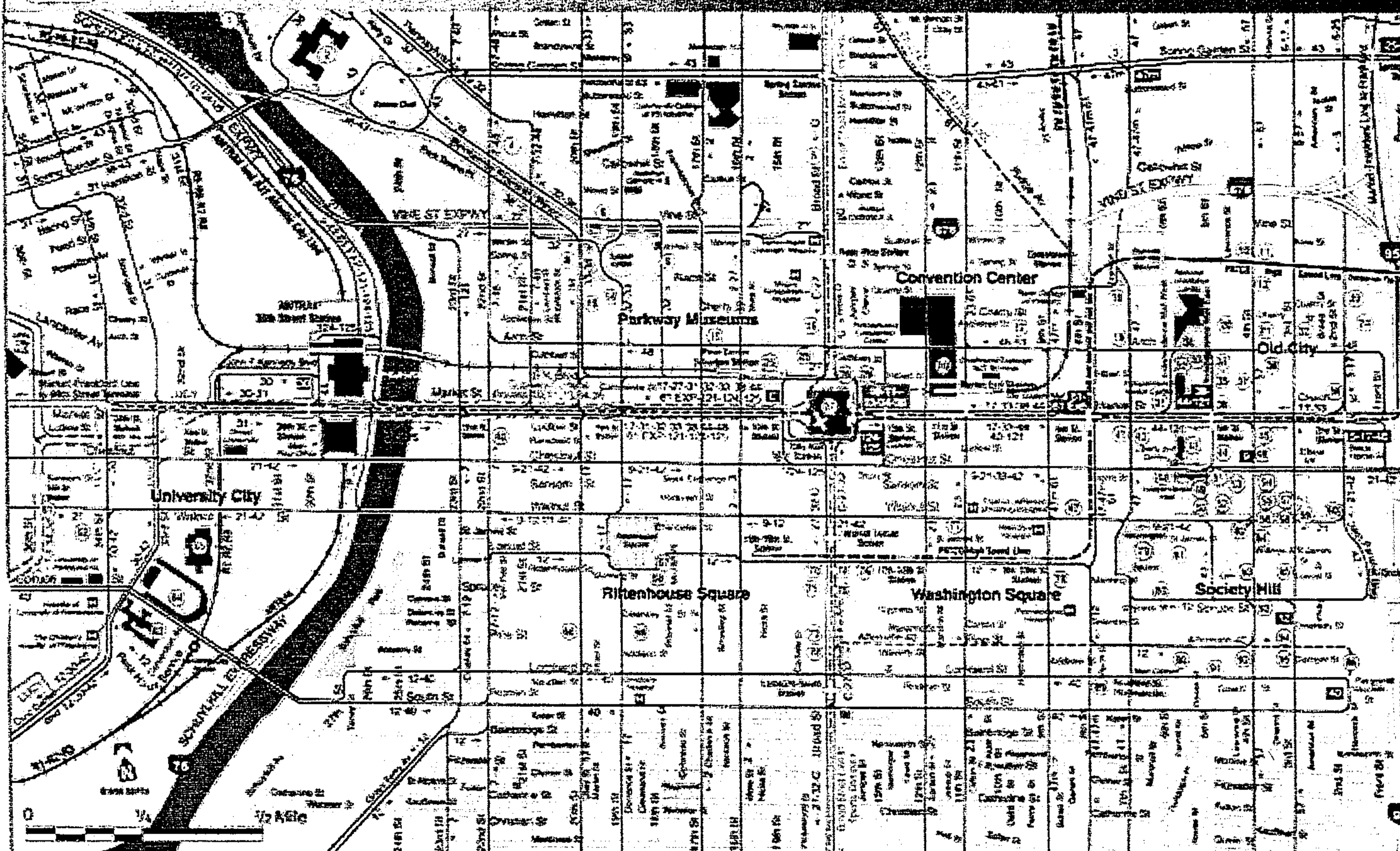




Southeastern Pennsylvania Transportation Authority

SERVICE & SCHEDULES | FARES | PLAN MY TRIP | MAPS

UNIVERSITY CITY PHILADELPHIA STREET AND TRANSIT



- ### PLACES OF INTEREST
- Indicated By Numbers On Center City Map
- |   |                                     |   |                                      |                               |
|---|-------------------------------------|---|--------------------------------------|-------------------------------|
| <b>Historic Sites</b>                   | Second Bank of the United States 53 | Fremont's Hall 25                             | Pennsylvania Academy of Fine Arts 15 | Red Bank 2                    |
| Betsy Ross House 22                     | Tabin House 22                      | National Society of Pennsylvania 26           | University of the Arts 27            | Police Headquarters 3         |
| Beecher-Wheel House 23                  | Bank of the United States 23        | Northeast Society of Pennsylvania 30          | Independence Museum of Art 4         | Independence Visitor Center 4 |
| Carpenter's Hut 24                      | Christ Church Cemetery 24           | Independence Seaport Museum 47                | Rocky Mount Museum 56                | Reading Terminal Market 5     |
| City Tavern 25                          | Congress Hall 25                    | Libby Company of Philadelphia 44              | Roxborough Museum 57                 | State Capitol 5               |
| Christ Church 26                        | First Bank of the United States 26  | Mütter Museum/Colege of Physicians 45         | Society Hill Playhouse 58            | U.S. Court House 5            |
| Franklin Court 27                       | Franklin Square 27                  | National Museum of American Jewish History 46 | University Museum 59                 |                               |
| Franklin Delano Roosevelt Birthplace 28 | Franklin Institute 28               | Swanwick Military Museum 47                   | Walton Theatre 60                    |                               |
| Franklin D. Roosevelt Library 28        | Franklin Square 28                  | Phillis Kaiti Museum 48                       | Walton Theatre 60                    |                               |
| Franklin Institute 28                   | Franklin Square 28                  | Philadelphia Historical Society 49            |                                      |                               |
| Franklin Institute 28                   | Franklin Square 28                  |   |                                      |                               |
| Franklin Institute 28                   | Franklin Square 28                  |   |                                      |                               |



Southeastern Pennsylvania Transportation Authority

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## Montgomery Mall

**Bus Route 94** travels through Lansdale, Gwynedd Valley, Ambler and Fort Washington on its way to Chestnut Hill Loop with stops at Flourtown Shopping Center and R5 stations Fort Washington, Penllyn and Pennbrook.

**Bus Route 96** operates between Norristown Transportation Center and Lans Station (R5), making stops at Northtowne Plaza and East Norriton Crossing Shopping Centers.

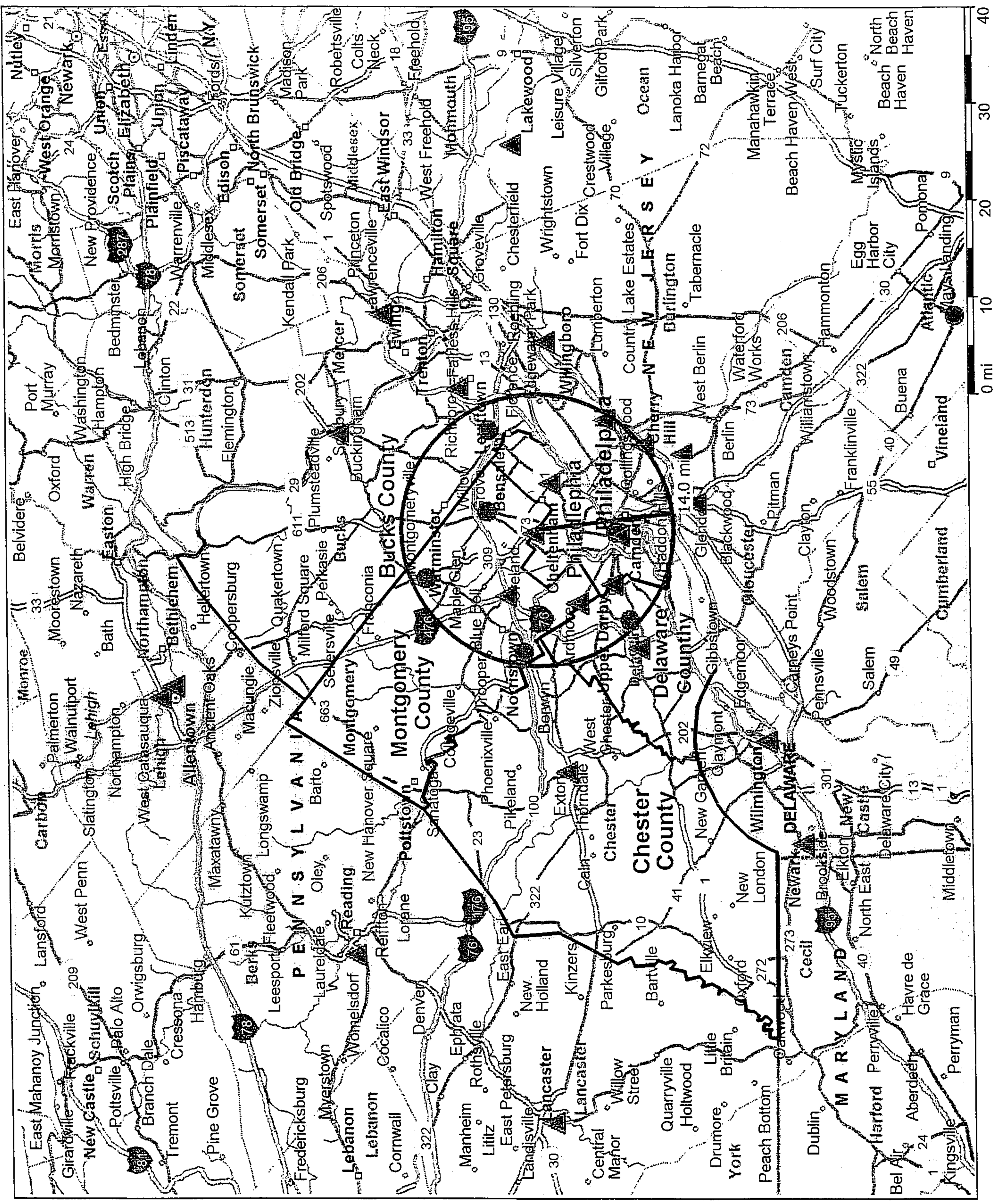
**Bus Route 132** operates between Montgomery Mall and Telford, making stops through Souderton, Hatfield and Lansdale - including County Line Plaza and Ralph's Corner Shopping Centers and Lansdale Station (R5).

**Bus Route 134** operates between Chestnut Hill and Montgomery Mall, making stops at Flourtown, Spring House, Gwynedd Crossing, Heckler, Montgomery Square and Airport Square Shopping Centers, as well as Chestnut Hill East (I) and Fort Washington (R5) Stations.

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## History Of SEPTA

Created by PA Legislature in 1963 to coordinate, multi-modal transportation system for Philadelphia, Bucks, Chester, Delaware and Montgomery Counties.

In 1968 SEPTA acquired PTC- the Philadelphia Transportation Company.

In 1970 SEPTA acquired Red Arrow.

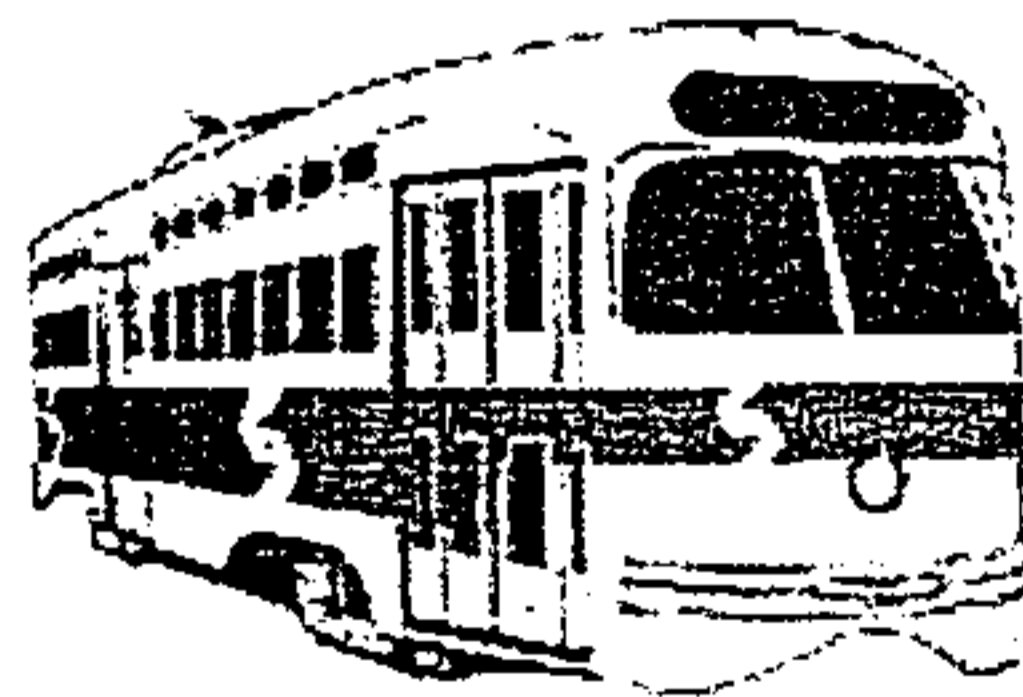
In 1976 SEPTA acquired Frontier.

In 1983 SEPTA assumed resumed responsibility for Regional Rail.

Today SEPTA is the 5<sup>th</sup> largest transit system in the United States

SEPTA has 500,000 daily riders making nearly one million trips per day.

One of the most multi-modal systems in the United States with 2,300 buses, subway cars, commuter rail cars, trolleys and trackless trolleys. Traveling 78 million miles annually on a total of 195 routes with over 9,250 employees.



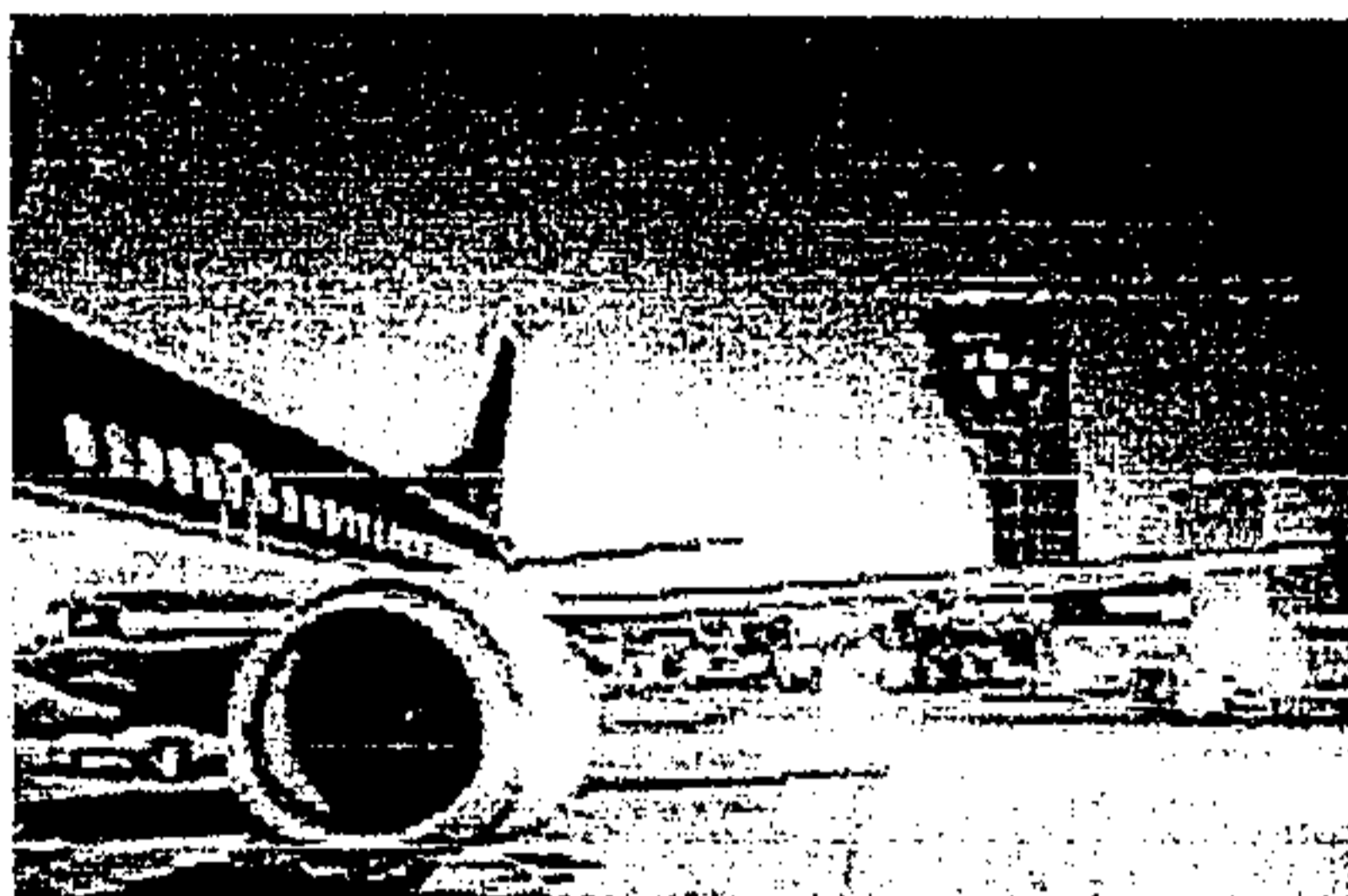
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## About Philadelphia International Airport



### Awards

Philadelphia International Airport (PHL) is the only major airport serving one of the largest metropolitan areas in the United States. Owned by the City of Philadelphia, the Philadelphia Airport System (comprised of Philadelphia International Airport and Northeast Philadelphia Airport) is operated by the Department of Commerce's Division of Aviation.

The Airport System is one of region's largest economic engines, generating \$14 billion annually into the local economy. Two hundred businesses directly or indirectly linked to the Airport System employ 34,000 workers.

Located seven (7) miles from downtown Philadelphia, the Airport is easily accessible from Interstates 76, 95, and 476. In addition, rail service to the Airport is available on SEPTA'S High Speed Rail Line (R1) train that operates from 5:25 AM until 11:25 PM daily, every 30 minutes, with easy connections to AMTRAK at 30th Street Station and regional rail lines at 30th Street, Suburban and Market East stations.

Situated on 2,302 acres, the Airport consists of seven (7) terminals (A-West, A-East, B, C, D, E and F) and four runways (9R/27L - 10,500 ft.; 9L-27R - 9,500 ft.; 17/35 - 5,500 ft.; 8/26 - 5,000 ft.)

In 2005, PHL accommodated a record 31.5 million passengers, including 1.5 million international passengers, and handled more than 535,000 aircraft takeoffs and landings. Thirty airlines, including five low-cost carriers, offer convenient daily nonstop flights to more than 120 cities, including 52 daily nonstops to 31 international destinations. More than 558,000 tons of cargo and mail are moved annually by commercial airlines and a half-dozen cargo carriers.

PHL has undergone more than \$1 billion in capital improvements since January 2000. Completed projects include the opening of two new terminals: Terminal F (June 2001), a 185,000 square foot facility consisting of 38 gates accommodating US Airways Express; and international Terminal A-West (May 2003), a magnificent 800,000 square foot, 4-level complex with 13 international boarding gates, modern, spacious federal inspection and ticketing areas and a uniquely designed International Arrivals Hall. Since 2001, PHL's gate capacity has increased by 85% with the addition of 55 gates for a total of 120.

Philadelphia International Airport boasts one of the nation's finest airport food and beverage and retail programs. Marketplace at the Airport, consisting of more than 150 national and local shops and restaurants offering food, beverage and merchandise at "street pricing," has won numerous industry awards for quality, diversity and innovation. In 2002 and 2003, the PHL concessions program was named best in North America.

In addition, to enhance the traveler's airport experience, PHL offers an Exhibitions Program showcasing unique and fascinating artworks created by local artists; a year-round Performing Arts Program featuring a variety of entertainment; a Volunteer Program assisting travelers in navigating the Airport; and a Hospitality Program providing stranded travelers with refreshments and comfort items.

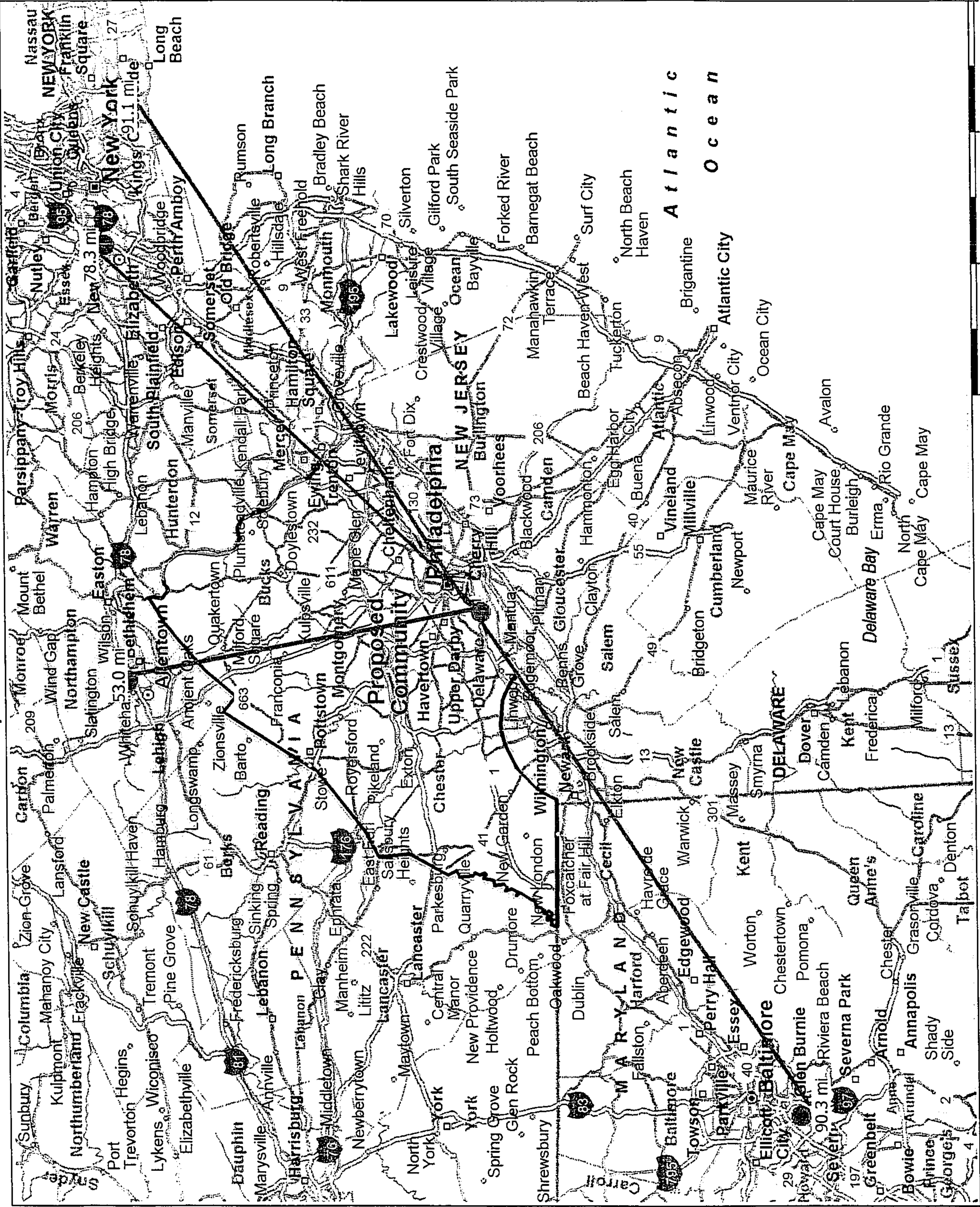
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Air JTS

- Pushpins
- My Pushpins
- Custom Territories
- Proposed Community



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# Port Infrastructure

In addition to our state-of-the-art marine terminals, the Port of Philadelphia has the support infrastructure necessary for quick and efficient cargo transport. This infrastructure includes adequate channel depths, rail linkages, major highways, hundreds of trucking services, and network of private warehouses.

Monday, March 10,  
2008

**philaport.com**



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**Procurement**

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## Truck Access

All of our terminal facilities are located in close proximity, and have easy access, to all major trucking routes. I-95 runs adjacent to our port facilities, and I-76, a major east-west thoroughfare, has entrance ramps close to our terminals. Over 400 local trucking companies operate in the region, with a combined total of over 20,000 trucks. These trucking companies offer experience in every type of cargo handling, and regularly meet a substantial demand on the part of our terminals for as many as 1,500 reefer trucks per week, as well as heavy lift and specialized trucks.



## Railroad

Currently, the Port's facilities are serviced by three class-one railroads: CP Rail, CSX, and Norfolk Southern. CP Rail provides regular services between Philadelphia and major eastern Canadian points of Montreal and Toronto. CSX provides daily service between Philadelphia and major midwestern, southern and southeastern U.S. destinations. Norfolk Southern provides double-stack intermodal service between Philadelphia and major midwest destinations.

Below is a list of regional intermodal transfer facilities:

### REGIONAL INTERMODAL TRANSFER FACILITIES

	CP RAIL	CSXI-Greenwich	Norfolk Souther Morrisville
<b>OPERATOR</b>	CSX Intermodal-Greenwich	CSX Intermodal-Greenwich	Norfolk Souther
<b>LOCATION</b>	3400 S. Columbus Blvd. (Delaware Avenue) Philadelphia, PA 19148	3400 S. Columbus Blvd. ( Delaware Avenue) Philadelphia, PA 19148	98 Calbot Blvd East Langhorne, PA 19047
<b>TELEPHONE</b>	215.218.3300	215.218.3300	215.269.3051/2



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FACSIMILE	215.218.3313	215.218.3313	215.269.3057
<b>SERVICE</b>	Daily double-stack service to Montreal, Toronto, and West Coast	Jacksonville, Miami, Port Everglades, New Orleans, Chicago, St. Louis, Houston; interline service to major U.S. Midwestern destinations via Chicago	Daily double-stack service to St. Louis, Chicago and Kansas City

4E

In addition, Norfolk Southern's new Mustin Field intermodal yard is 1/4 mile from our Packer Avenue Marine Terminal.

**Water**

The Port of Philadelphia is in the process of deepening from 40' to 45' the main channel of the Delaware River from the ocean to the marine terminals in Philadelphia and Camden. This process will take from 4 to 6 years. The deeper channel will be beneficial to both Pennsylvania and New Jersey. In Pennsylvania, the Packer Avenue Marine Terminal, Piers 78, 80, 82, 84, 96, 122, & 124, Penn Terminals, the Aker Philadelphia Shipyard at the Philadelphia Naval Business Center, the three Sun Oil refineries, and the Tosco refinery will all benefit from a deeper navigation channel. In New Jersey, Beckett Street and Broadway Terminals, the Ocean Marine Terminal in Gloucester City, and the Coastal Eagle Point and Mobil Paulsboro refineries will also benefit from a deeper navigation channel.

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For all other inquiries please contact [marketing@philaport.com](mailto:marketing@philaport.com).

For BRIDGE and PATCO information please contact the Delaware River Port Authority at [www.drpa.org](http://www.drpa.org).

Cruise vessel information and schedules in Philadelphia may be obtained at [www.cruise Philly.com](http://www.cruise Philly.com).

For information on language translation please visit Global Arena at [www.globalarena.com](http://www.globalarena.com)

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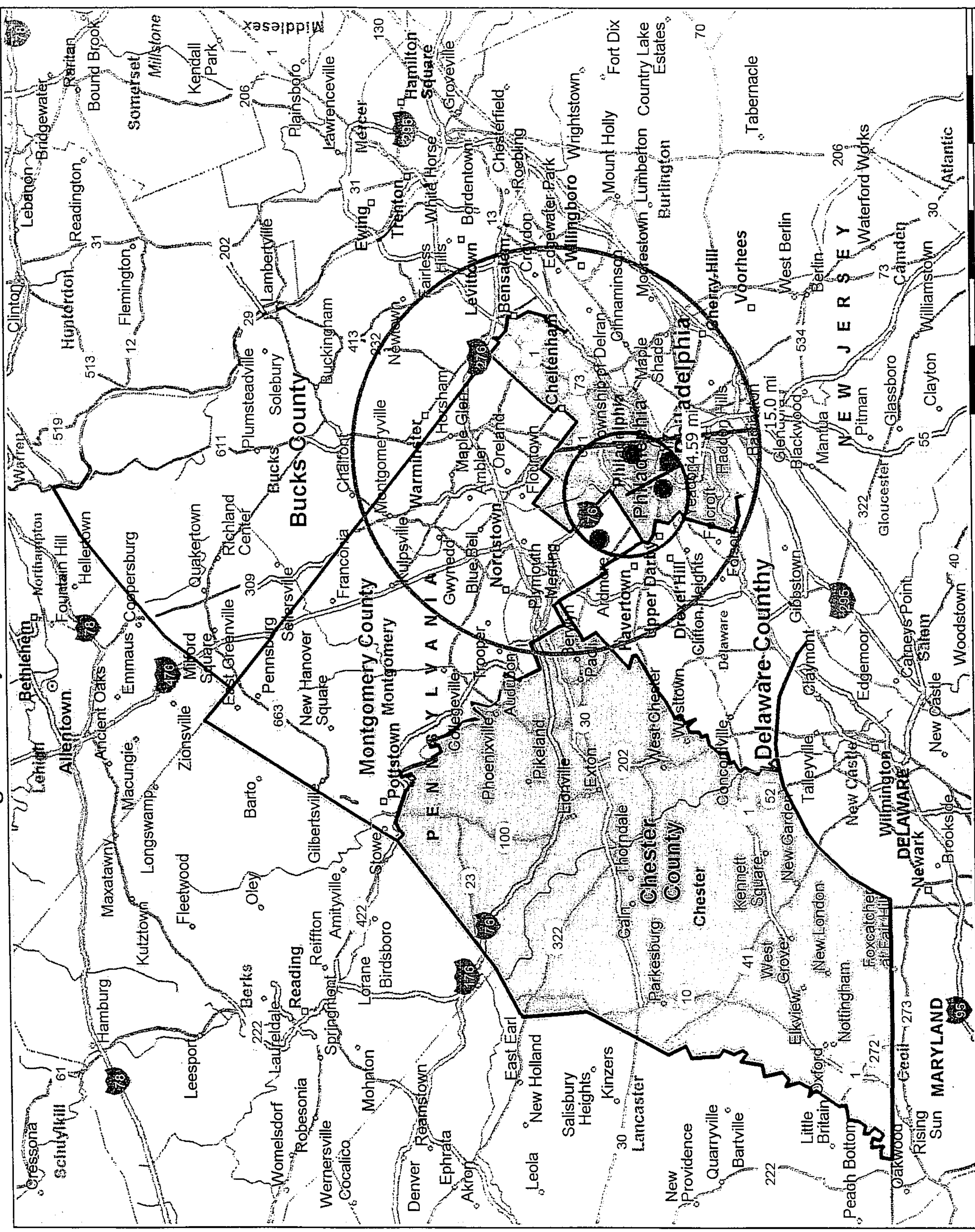
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Last modified: December 31, 2007

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# Knowledge Industry-Retail Hub

- Custom Territories**
- Bucks County
- Chester County
- Delaware County
- Montgomery County
- Philadelphia
- Pushpins**
- My Pushpins



and requires consistent and positive engagement with students throughout their college career. To this end, the core strategies driving KIP are organized around the three main phases of the college student "life cycle":

I. The college selection process <b>ARRIVE</b>	II. The enrolled student experience <b>EXPLORE</b>	III. The after-college decision <b>ACHIEVE</b>
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**KIP's Leadership Team**

Dr. Judith Rodin, President of the University of Pennsylvania, serves as Chairperson of KIP's Advisory Group, an overseeing body of senior-level officials representing a cross-sector of regional organizations and interests. Indicative of KIP's collaborative spirit, three distinguished regional leaders spearhead KIP's core working groups:

<b>Working Group</b>	<b>Working Group Director</b>	<b>Core Strategy</b>
<b>ARRIVE</b>	Meryl Levitz President & CEO <i>Greater Philadelphia Tourism Marketing Corp.</i>	Increase demand to attend college in Greater Philadelphia
<b>EXPLORE</b>	Stephanie Naidoff Commerce Director, City <i>Representative City of Philadelphia</i>	Promote a vibrant college student experience in the region
<b>ACHIEVE</b>	Rich Bendis President & CEO <i>Innovation Philadelphia</i>	Retain young, educated people

**KIP's OneBigCampus Initiative**

In order to secure a leadership position as a regional center for higher education, KIP has developed a three-year, multi-million dollar initiative positioning Philadelphia as "one big campus" – a premier college destination, where the campus is "measured in miles; not acres." In Philadelphia, the academic experience is enriched by an exceptional array of off-campus experiences – educational, cultural, professional, and personal.

**The goal of the One Big Campus initiative is to create positive first-hand experiences throughout the student life cycle (prospect>student>graduate), which in turn lead to a stronger emotional attachment with the area and ultimately a personal desire to remain after graduation.**

Under the leadership of Dr. Rodin and the Advisory Group, this broad-based initiative represents a shared regional agenda centered on the area's college student population. The effort is research-based and results-driven to dynamically impact the region's economy and demography. (One Big Campus Initiative launch: Spring 2003)



# Growing and Keeping Your Region's College-Educated Workers

President,  
Collegia

By David Hoffman

Back in 1982, newly minted college grads like me migrated to wherever the best jobs were. Those who scored a start at P&G, Ford or GE were envied by their less fortunate peers. How lucky they were to head off to Cincinnati, Detroit and Poughkeepsie for what was sure to be a rapid rise to personal prosperity and a country club life.

Twenty-five years later, college grads have a different agenda. This is a "work hard, play harder" generation that cares deeply about how they're going to spend their nights and weekends. And as the most brand-conscious generation to walk the earth, where they call home is as much a part of their identity as what they drive, or that newest of status symbols – which cell phone they carry.

No longer are the best and brightest willing to live just anywhere. In today's innovation-driven and knowledge-dependent economy, the most sought-after grads are calling the shots. Smart employers are the ones now doing the migrating to ensure ready access to a quality, college-educated workforce.



SEI Investments, a financial services firm, is one of the many Philadelphia companies that provides internships for area college students.

"In today's economy, talent is the natural resource most important to regions," says Steve Wray, a lead partner in Philadelphia's Knowledge Industry Partnership and executive director of the Pennsylvania Economy League. "Those regions that can increase the quantity and the quality of their workforce will ultimately prevail in the knowledge economy."

In light of a new economic reality in which a deep talent pool trumps temporary tax breaks, smart cities are literally going back to college to ensure that they are producing and retaining the college graduates necessary to start, keep and attract knowledge-based businesses.

Case in point: Philadelphia, where affinity for the city among local college students and recent grads has climbed considerably in recent years. This trend is driven at least in part by a talent-growth strategy launched four years ago under the banner of the Knowledge Industry Partnership (KIP).<sup>1</sup>

## Philadelphia: "One Big Campus"

Led by a coalition of area leaders representing academia, government, business, tourism and the civic sector, KIP's primary mission is crystal clear: "To grow the region's college-educated workforce." Those at the helm recognize that the greatest net talent gain will come from a two-fold strategy of increasing the overall student population and improving graduate retention rates.

Regarded by many as the most comprehensive, innovative regional program built around a higher education cluster, KIP is designed to increase the pull of top talent to the city at three distinct phases of what Collegia has coined the "college student life cycle." First, when students are applying to col-

<sup>1</sup> KIP has since become a stand-alone nonprofit known as Campus Philly.

lege; then when they are enrolled; and finally when they begin the job search.

With significant involvement and investment from the region's lead tourism organization, Greater Philadelphia Tourism Marketing Corporation, a student-oriented branding platform was developed to position the region as "one big campus" and Philadelphia as "a city built for students." To date, dozens of off-campus and inter-campus activities have been created to facilitate stronger personal and professional ties to the region among the quarter-million students enrolled locally.

Among the signature tactics leveraging KIP's network of 30-plus college partners are a glossy, 48-page magazine encouraging prospects to extend their campus visit into an overnight stay; an outdoor student festival which draws more than 20,000 students into downtown Philly every September; and a college-to-career program that already has generated more than 4,500 new internships.

Indicators that the KIP strategy is delivering its intended results include:

- Over a three-year period, freshmen enrollments at partner colleges have grown by 10 percent (well ahead of both the state and national averages), and Philly's overall student population has increased by more than 30,000.
- An online student poll conducted last spring found that 64 percent of students are likely to stay in the region after they graduate, a 15 percent increase over the benchmark conducted in 2002.
- Most importantly, actual retention has increased by more than 1,000 graduates since 2004, a number that should rise rapidly as more early-stage professional positions become available.

Additional research published in 2004 by KIP strongly suggests that a winning recipe for grad retention requires much more than a regional internship strategy. This survey of 2,550 recent graduates from 29 area colleges and universities reveals other key behavior influencers, namely *personal connection*.<sup>2</sup> Positive off-campus experiences and affinity for the region proved to be especially significant for non-native students whose eventual actions are a top priority. (Philadelphia already keeps 86 percent of its locally grown grads.)

In fact, internships alone can often backfire in less competitive regions by helping their most ambitious talent (including many native sons and daughters) become more marketable to employers from hotter markets. Ultimately, this points to the necessity for a multi-tiered approach that facilitates better professional *and* personal connections to the host region.

In Pennsylvania, three other regional retention initiatives – in Pittsburgh, Lehigh Valley and Lancaster County – have since been modeled after KIP. This opens up further opportunities for statewide retention strategies that could ultimately leverage a network of parallel activities, centrally coordinated but deployed at the local level.

<sup>2</sup> The report, titled "Should I stay or should I go," is available as a PDF at [www.collegia.com](http://www.collegia.com).



KIP (now known as Campus Philly) holds an outdoor student festival each year which draws more than 20,000 students into downtown Philadelphia.

### Northeast Ohio: COLLEGE 360°

Admiration for the Philadelphia model also led to the development of Northeast Ohio's ambitious COLLEGE 360° initiative. At an EDA-sponsored innovation summit held in Cleveland in November 2003, more than 220 regional stakeholders – representing a cross-section of academic, corporate and civic leaders – first learned about KIP and drew parallels to their own economic challenges.

Almost immediately, an effort led by the region's academic consortium, the Northeast Council on Higher Education, raised the necessary funds to implement a research and planning phase that eventually led to the launch of COLLEGE 360° in 2005. Northeast Ohio, as a community, would step forward and accept responsibility for "providing a complete, 360° college education; one that prepares the whole student for all aspects of life after college, not just their role in the workforce."

The initiative draws its strength from commitments by the region's top corporate, philanthropic and civic leaders. At its helm sits Hiram College President Tom Chema and Cleveland Indians President Paul Dolan, who co-direct the four-year, \$5 million initiative. Backing them up is a cracker-jack steering committee of 18 corporate CEOs, college presidents and partners from the region's top law firms.

While its mission is similar to Philadelphia's, the branding platform and related tactical plan developed for Northeast Ohio are custom-tailored. For starters, not one, but two city identities needed to be considered and carefully dealt with: Cleveland and Akron. The long history of sibling rivalry notwithstanding, here was a chance to showcase regionalism in action, a challenge Northeast Ohio had been wrestling with for some time.

While it is still too early to gauge overall success, initial reactions from students currently enrolled at COLLEGE 360°'s 17 participating colleges indicate that this initiative is hitting home. And within less than a year of the project's debut, nearly 1,900 new internships had been created in the region, well on the way to meeting the stated goal of generating 3,600 internships in the region within 36 months.

# PHILADELPHIA

and The Countryside™ [BUCKS](#) • [CHESTER](#) • [DELAWARE](#) • [MONTGOMERY](#) • [PHILADELPHIA COUNTIES](#)

THINGS TO DO	PLACES TO STAY	SPECIAL OFFERS	TRAVEL TOOLS	PHILLY FAVORITES	YOU		
King Tut	Dining & Nightlife	Historic Philadelphia	Outdoors	Museums & the Arts	Shopping	Events Calendar	VI

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EVENTS CALENDAR

## Campus Philly Kick-Off Free Concert and Festival

*Philly welcomes back its students*

ITINERARIES & TOURS

**Date:** 9/30/2006 - 9/30/2006

COUNTRYSIDE

The Campus Philly Kick-Off Free Concert and Festival is a great event dedicated to the thousands of students that attend college in the Philadelphia area. It is held annually on the beautiful Benjamin Franklin Parkway.

Bucks

The fesitval is the final event in the month long celebration welcoming college students to the Philadelphia region. It's packed with music, food, entertainment, exhibitions and, of course, tons of free stuff.

Chester

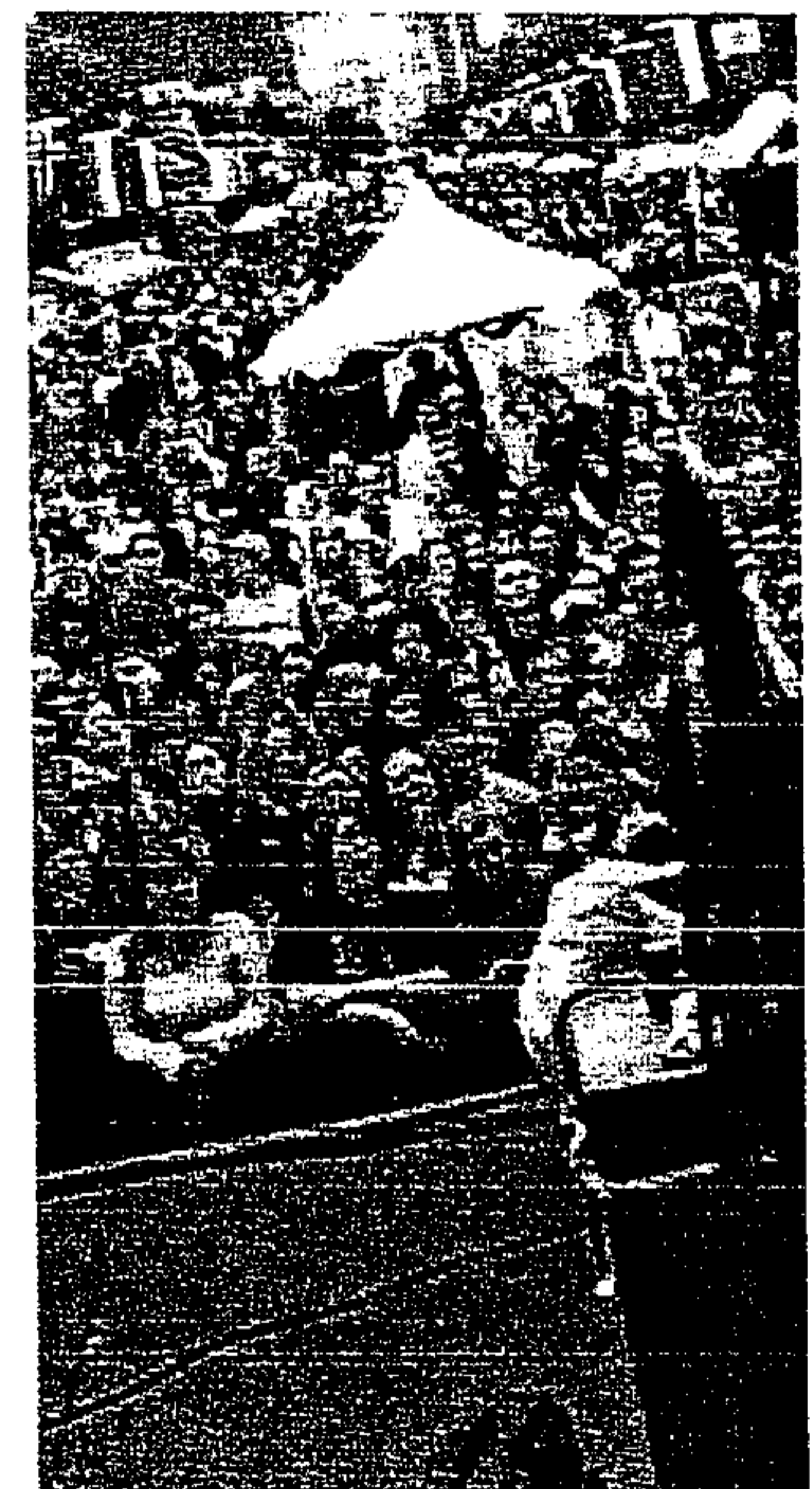
Delaware

Montgomery

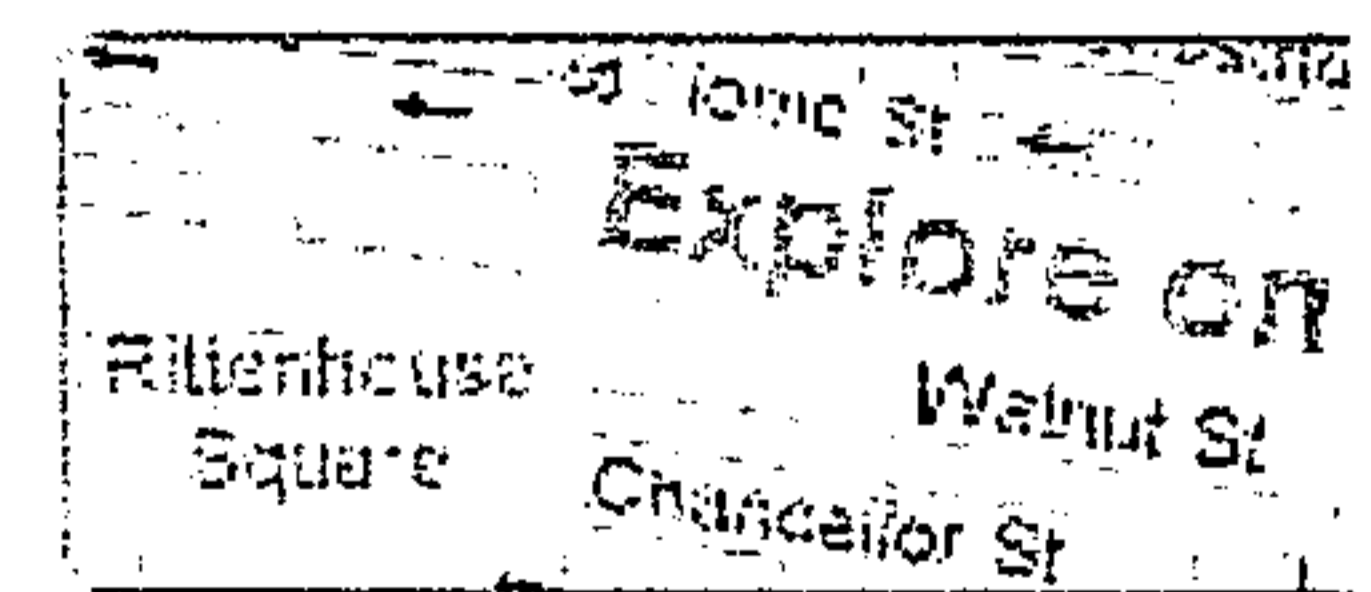
PHOTOS & MULTIMEDIA

This year's festival includes:

- TNT Red Bull Freestyle Motocross - At 3:30 p.m. and again at 5:30 p.m., watch freestyle motocross legends Tommy Clowers and Jeff Tilton launch huge tricks off 60 and 90 foot jumps.
- Campus Philly Involvement Fair - Students can get familiar with the non-profit, community based organizations and learn about opportunities to get involved.
- College Day on the Parkway - Between 10:00 a.m. and 5:00 p.m., Philly's museums are FREE to college students. Just display your college ID and take advantage of the free shuttle buses operating between 12 different locations.
- Voter Registration - The first 500 people to register to vote or display their voter registration card receive exclusive front row standing room access in front of the main stage.
- Franklin's Paine Skate Jam - The Skate Jam features a 2-foot tall, 8-foot wide, and 18-foot long mini ramp and a best trick contest.
- Free Concert - This year's concert features rapper Fat Joe and band Saves the Day on the main stage, and several local breakout talents rock on the second stage.



View from the mainstage  
Photo courtesy of Campus Philly



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- [Outdoors and Recreator](#)
- [Real Young, Real Fun, F Itinerary](#)

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Along Benjamin Franklin Parkway  
Philadelphia, PA 19109

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<http://www.campusphilly.org/kickoff>

**Neighborhood:** Benjamin Franklin Parkway / Logan Square

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## **LIBERTYNET: Philadelphia's largest online source of local information**



by Angela Napili  
Community Connector Staff

Part of LibertyNet's mission is "to be the leading online publisher of information about the Philadelphia region by providing a voice for the community." This mission has been accomplished indeed: LibertyNet logs half a million hits per day, and is home to almost 700 non-profit and commercial websites. LibertyNet draws participation from so many segments of the Philadelphia scene, its nearly one thousand members include political campaign committees, ethnic organizations, a Christian music radio station, and even an amateur astronomers club. Their presence on the site makes LibertyNet a rich and eclectic showcase for Philadelphia's diverse communities.

How did LibertyNet achieve its critical mass? LibertyNet was formed in 1993, with a formidable set of founding partners: the University City Science Center, the Ben Franklin Technology Center, Bell Atlantic-Pennsylvania, the University of Pennsylvania, and WHYY TV-12 and 91 FM. LibertyNet's membership drive began with consortia and groups, like the Cultural Alliance and the Chamber of Commerce, with whom LibertyNet ended up having large membership overlaps. According to Associate Director Laura Weinbaum, some of LibertyNet's very first members required "considerable convincing." But before long LibertyNet grew

"incredibly quickly," because of the community's huge demand for a voice. Low-cost internet access, internet training, technical support, and website design turned out to be an easy sell.

### **About the Community**

With a population of 1.5 million, Philadelphia, PA is the nation's fifth-largest city. The metropolitan area has a population of almost 5 million. Philadelphia is a commercial, banking, insurance, oil-refining, and transportation center, and one of the world's largest freshwater ports. The city also has over 30 universities and institutions of higher learning. (Sources: The Concise Columbia Encyclopedia, Third Edition; 1998 World Almanac).

### **Accessibility**

A large part of LibertyNet's mission is "to bridge the gap between underserved groups and technology by supporting neighborhood Internet access centers." LibertyNet has helped to establish Community Internet Access Centers in Philadelphia's Empowerment Zone, and has brought free Internet access and training to residents of other lower income areas. Innovations in these programs included a "Truck with a Tale," which delivered internet access, on wheels, throughout neighborhoods in the Empowerment Zone. Some teens at the Internet Access Centers became so interested in the internet that they learned how to design web pages. This resulted in the Internet Mentoring Program for Teens, which paired teen web designers with nonprofits who wanted web pages.

### **Funding**

LibertyNet's annual budget is approximately \$600,000-\$750,000, according to Weinbaum. There are 9 permanent full-time staff, and one VISTA volunteer. LibertyNet gets its funds from a couple dozen sponsors, partners, and grants. Its current "Site Sponsors," whose flashy advertisements pepper the site, are Radio Station B101-FM ("The Most Mariah! The Most Elton!"), NBC-10 WCAU, Bell Atlantic-Pennsylvania, and PECO Energy. These advertisements were added reluctantly. Weinbaum says: "It's an incredibly difficult field to fundraise in. Miserable. We added sponsors -- the ads on our site -- because we felt we had no choice."

LibertyNet also raises funds by charging small membership and service fees for nonprofits, and much larger fees for businesses. For example, businesses are charged \$100/hourly for internet consulting, and \$75/hourly for web development. If a nonprofit or business already has a website of its own, it can pay for the privileges of being listed in the Member Directory, being accessible from LibertyNet's search engine, and being allowed to "advertise" events in LibertyNet's



central calendar.

LibertyNet's 500,000-strong hit rate no doubt makes these organizations' payments worth it. Finally, LibertyNet appeals to its users: the home page has a link called "Support LibertyNet." An individual can contribute money to become a "Friend."

When asked what advice she would give to other community networks worried about economic sustainability, Weinbaum suggests: "Get a long-term commitment, in writing, from a significant funder -- government, a university, a foundation, a large nonprofit. This should happen before the community network even starts. Have a few services you do well, and that you can charge top dollar for. And don't fall into the typical nonprofit trap of not marketing because you're a nonprofit!"

### **Collaboration**

As is to be expected for such a large community network, LibertyNet has many partners. One of its most recent partnerships, announced in August 1998, is with College Central Network, Inc. The two organizations will promote the Greater Philadelphia Career Network, a consortium of Philadelphia region colleges and universities who share the same online repository for posting resumes and job opportunities. They will also offer online information sessions and personalized recruitment. All this is free for students and alumni of GPCN schools. The Philadelphia site will join the job posting and resume referral sites of four other U.S. consortia, making a total of 65 schools sharing their information and career expertise online.

### **Content**

The LibertyNet website is an elegant, well-organized, and extremely rich information source. Finding information on the site is easy because the very first page features a search engine. The first page also features "Announcements" which are changed daily, making the site look different every time you see it. These announcements call the user's attention to events she may not have considered seeking out, adding an element of serendipity to some users' visits.

For such a massive site, good organization is crucial or else the site would be rendered useless. The site map divides the pages into eleven general content areas (e.g. Education, Counties & Neighborhoods), which are further divided into 57 more specific content areas in all (e.g., Adult Education, South Jersey). When a user clicks to a general content area, she doesn't get a huge list right away. Instead, a couple "Highlights" show up, which recommend the best sites inside. Then the user can choose a highlight, or else click to a more specific

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content area. This process presents the user with information without having to click too far down. At the same time, it prevents the user from getting many long pages, which take time to download and often have much unwanted information.

The website also has a nice level of interactivity. This is especially true for LibertyNet members, who can add and update calendar events themselves, and who can themselves post their volunteer needs in "Volunteer Philadelphia." But the site also uses interactivity to encourage users to get involved in the community. For example, "Volunteer Philadelphia" is among the prominent "Features" on the site's front page. Users can click boxes on a form saying when, where, and how they want to volunteer. Their responses can then be matched to appropriate volunteer opportunities.

According to Weinbaum, LibertyNet wants to increase the interactivity level on the site, in order to build "communities of interest." For example, they are considering the option of moderated discussions in each of the content area categories.

One person who uses LibertyNet all the time is Loretta, an Information Desk staffer at the Philadelphia Visitors Center. She says she likes LibertyNet because "If you type in a specific topic, 99 out of 100 times you'll find something about it!" Again, LibertyNet's huge and eclectic membership gives the site this sense of comprehensiveness.

Loretta also praises the LibertyNet calendar, which users can view months in advance. Sometimes patrons call the Visitors Center and say, "Can you tell me what's happening on this day?" It would be cumbersome to read out all 50 or 60 events the patron might attend. Instead, if the patron mentions web access, Loretta refers him to the LibertyNet calendar. There, the patron can browse events on his own. If he wants more information about an event, instead of calling Loretta back he can usually just click on the event listing. The link will lead to the web page of the member who posted the event, and the patron can usually get more information there. This saves Loretta time. It also gets the patron more customized information because he has shopped for it himself, as opposed to Loretta shopping for him.

In summary, Loretta says, "I've gone into a lot of websites, but LibertyNet's information is arranged nicely, it's well-organized, and you know, I can't think of any way it could be improved!!"

I'd have to admit that as much as I tried, I could not find much to complain about either. The flashy pop radio advertisements do seem

out of place in a non-profit setting. The many logos of the commercial sponsors are sometimes bigger than the "LibertyNet" sign itself. Plus, businesses pay to list their calendar events, adding a commercial tinge even to the logo-free calendar. However, I think that these economic concessions to commercialism are very much worth it. The business presence doesn't interfere with nonprofits' ability to present information, and indeed might make the website even better by providing a more comprehensive information source (in the calendar, for example).

Another minor flaw might be that the listings and information are reported by the members themselves, and there is no mechanism for checking their accuracy, usefulness, or quality. LibertyNet has to have a disclaimer: "All information under these menus is provided by LibertyNet as is. LibertyNet is not responsible for the completeness, accuracy, or timeliness of the information provided by other organizations." Might this make the website more unreliable? Even if it did, I think that the cost of editing and checking all that information would be prohibitive. LibertyNet shouldn't be in that business, anyway, if what they are trying to do is provide an uncensored, uninhibited voice for the community.

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*This profile was originally developed by Angela Napili for the Community Information Systems and Community Networking class (SI 695-2) at the University of Michigan School of Information, October 1998.*

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## NETWORKS

### Technology

**The Ben Franklin Technology Development Authority (BFTDA)** of flexible funding program for Company, University, and Tech Development activities. For further information, go to the [Business Financing Matrix](#) on the the InventPA website and click on the Technology Invest tab.

**BioTechnology** - By linking the biotech community with federal, private university resources, BFTP/SEP is helping to position the Delaware Valley key biotech region.

**Incubators | Commercial Real Estate** - Philadelphia area business incubators and commercial real estate providers for high-tech companies

**The Nanotechnology Institute** - Industry, universities and government working together to achieve national recognition in nano-biotechnology region. Lead partners: BFTP/SEP, University of Pennsylvania, and Temple University.

**Regional Financing Source** - Public and private funding for technology companies available in southeast Pennsylvania.

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### Economic Development

**Biotechnician Training** - An entry-level biotechnician training program implemented by The Wistar Institute and the Community College of Philadelphia (CCP) with support from BFTP/SEP.

**Greater Philadelphia Productivity Consortium** - Customized training and workforce development services to local companies. Lead partners: BFTP/SEP, The Community Colleges of Bucks, Delaware, Montgomery and Philadelphia counties, Philadelphia Area Council for Excellence.

**Regional Economic Development** - Public and private economic development resources for technology commercialization and application.

#### **World Trade Center of Greater Philadelphia (WTCGP)**

As of 2002, the export services programs that had been run for approximately 12 years under the aegis of SEPEC (Southeastern Pennsylvania International Consortium) were transferred into the newly-created World Trade Center of Greater Philadelphia

The World Trade Center of Greater Philadelphia (WTCGP) is a further evolution

Study: Philadelphia, PA 2006 Release 1  
 Release: Total (Feb 2005 - Jan 2006)  
 Base: Total  
 Projected: 6126087 Respondents: 5655

	Cell	Base	Aggregate	County of Residence					Philadelphia, PA
				Bucks, PA	Chester, PA	Delaware, PA	Montgomery, PA	Philadelphia, PA	
Metro Philadelphia	Proj	304,835	283,978	6,318	3,434	14,849	25,139	234,238	
	Horz %	100.0%	93.2%	2.1%	1.1%	4.9%	8.2%	76.8%	
	Vert %	5.0%	9.6%	1.3%	1.0%	3.5%	4.2%	21.2%	
	Index	100	193	27	19	70	84	426	
Newark Star-Ledger	Proj	23,672	0	0	0	0	0	0	
	Horz %	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	Vert %	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
	Index	100	0	0	0	0	0	0	
Norristown Times-Herald	Proj	45,317	45,317	933	2,060	0	42,324	0	
	Horz %	100.0%	100.0%	2.1%	4.5%	0.0%	93.4%	0.0%	
	Vert %	0.7%	1.5%	0.2%	0.6%	0.0%	7.1%	0.0%	
	Index	100	207	27	78	0	954	0	
Philadelphia Daily News	Proj	480,499	406,696	20,546	20,183	49,060	34,717	282,190	
	Horz %	100.0%	84.6%	4.3%	4.2%	10.2%	7.2%	58.7%	
	Vert %	7.8%	13.7%	4.3%	5.7%	11.6%	5.8%	25.5%	
	Index	100	175	55	72	147	74	326	
Philadelphia Inquirer (Daily)	Proj	914,779	707,337	82,059	92,504	106,272	152,692	273,810	
	Horz %	100.0%	77.3%	9.0%	10.1%	11.6%	16.7%	29.9%	
	Vert %	14.9%	23.9%	17.3%	25.9%	25.0%	25.5%	24.8%	
	Index	100	160	116	174	168	171	166	
The Phoenix	Proj	8,058	8,058	0	8,058	0	0	0	
	Horz %	100.0%	100.0%	0.0%	100.0%	0.0%	0.0%	0.0%	
	Vert %	0.1%	0.3%	0.0%	2.3%	0.0%	0.0%	0.0%	
	Index	100	207	0	1,718	0	0	0	
Pottstown Mercury	Proj	62,893	53,498	635	21,702	0	31,161	0	
	Horz %	100.0%	85.1%	1.0%	34.5%	0.0%	49.5%	0.0%	
	Vert %	1.0%	1.8%	0.1%	6.1%	0.0%	5.2%	0.0%	
	Index	100	176	13	593	0	506	0	
Reading Eagle	Proj	190,926	4,773	635	2,003	0	2,135	0	
	Horz %	100.0%	2.5%	0.3%	1.0%	0.0%	1.1%	0.0%	

Study: Philadelphia, PA 2006 Release 1  
 Release: Total (Feb 2005 - Jan 2006)  
 Base: Total  
 Projected: 6126087 Respondents: 5655

	Cell	Base	Aggregate	County of residence				
				Bucks, PA	Chester, PA	Delaware, PA	Montgomery, PA	Philadelphia, PA
Norristown Times-Herald	Index	100	3	0	0	0	0	9
	Proj	40,288	40,288	933	0	0	39,355	0
	Horz %	100.0%	100.0%	2.3%	0.0%	0.0%	97.7%	0.0%
	Vert %	0.7%	1.4%	0.2%	0.0%	0.0%	6.6%	0.0%
Philadelphia Inquirer (Sunday)	Index	100	207	30	0	0	998	0
	Proj	1,748,339	1,340,783	142,859	127,893	203,372	295,363	571,296
	Horz %	100.0%	76.7%	8.2%	7.3%	11.6%	16.9%	32.7%
	Vert %	28.5%	45.3%	30.1%	35.9%	47.9%	49.3%	51.7%
Pottstown Mercury	Index	100	159	105	126	168	173	181
	Proj	74,286	55,639	0	22,548	0	33,091	0
	Horz %	100.0%	74.9%	0.0%	30.4%	0.0%	44.5%	0.0%
	Vert %	1.2%	1.9%	0.0%	6.3%	0.0%	5.5%	0.0%
Reading Eagle	Index	100	155	0	521	0	455	0
	Proj	229,927	21,575	635	8,999	0	11,941	0
	Horz %	100.0%	9.4%	0.3%	3.9%	0.0%	5.2%	0.0%
	Vert %	3.8%	0.7%	0.1%	2.5%	0.0%	2.0%	0.0%
Salem Today's Sunbeam	Index	100	19	4	67	0	53	0
	Proj	45,610	0	0	0	0	0	0
	Horz %	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	Vert %	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Trenton Times	Index	100	0	0	0	0	0	0
	Proj	155,852	11,789	11,789	0	0	0	0
	Horz %	100.0%	7.6%	7.6%	0.0%	0.0%	0.0%	0.0%
	Vert %	2.5%	0.4%	2.5%	0.0%	0.0%	0.0%	0.0%
Trentonian	Index	100	16	98	0	0	0	0
	Proj	92,921	9,072	7,992	0	0	0	1,080
	Horz %	100.0%	9.8%	8.6%	0.0%	0.0%	0.0%	1.2%
	Vert %	1.5%	0.3%	1.7%	0.0%	0.0%	0.0%	0.1%
West Chester Local News	Index	100	20	111	0	0	0	6
	Proj	67,153	67,153	0	65,115	370	1,668	0

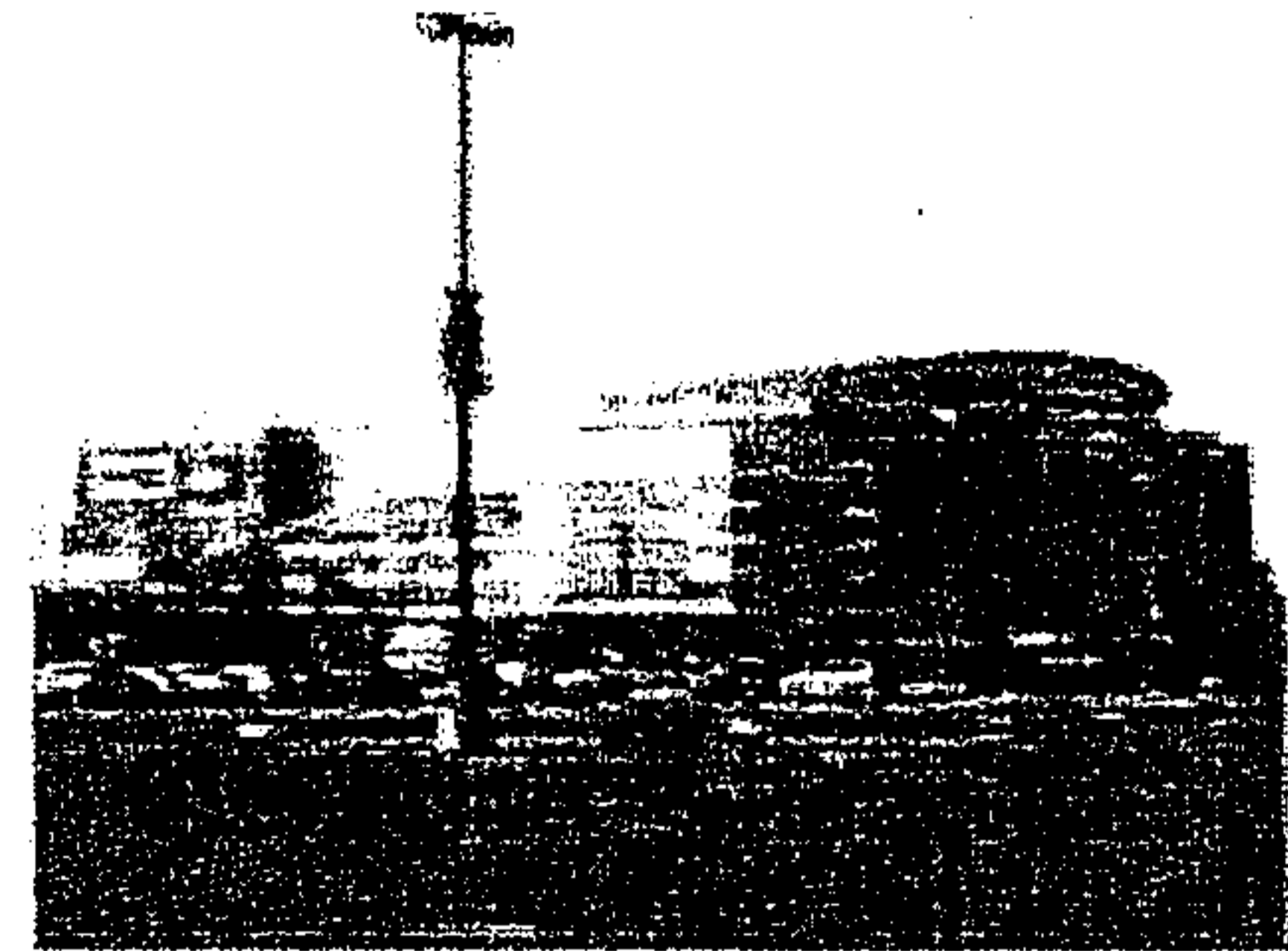
# Sports in Philadelphia

From Wikipedia, the free encyclopedia

Philadelphia, Pennsylvania has a rich tradition of **sports**, from club sports in the mid-nineteenth century to the professional teams and events of today.

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The Wachovia Center (formerly the First Union Center and the CoreStates Center), home of the Philadelphia 76ers basketball team and the Philadelphia Flyers ice hockey team.

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## Major-league professional teams

Philadelphia has a long and proud history of professional sports teams. Philadelphia fans have a reputation of avid devotion to their teams, in good times and in bad. Of late, Philadelphia teams have been performing well, but have much more often than not missed championships by failing in the crucial stages. Some locals jokingly attribute this to the "Curse of Billy Penn". The city's last major championship came in 1983, when the 76ers swept the Los Angeles Lakers in the NBA Finals.

The Eagles, Phillies, Flyers, and 76ers have each recently had new venues built for them. The Eagles currently play at Lincoln Financial Field ("The Linc"), built in 2003. The Phillies now play at Citizens Bank Park, opened in 2004. The Flyers and 76ers share the Wachovia Center (formerly the CoreStates Center (1996-1998), then the First Union Center (1998-2003)), opened in 1996, with the Philadelphia Wings (National Lacrosse League) and the Philadelphia Soul (Arena Football League) arena football team. The Wachovia Spectrum (1967) is now home to the Flyers' top farm team, the Philadelphia Phantoms (American Hockey League), and the Philadelphia KiXX (Major Indoor Soccer League), an indoor soccer team.

Philadelphia is the only North American city in which all of its teams (Eagles, Flyers, Phillies and 76ers) from the four major sports leagues have played for their respective championships in one year, 1980. However, only the Phillies were able to earn a championship, by defeating the Kansas City Royals in six games in the 1980 World Series. The Eagles lost to the Oakland Raiders, 27-10, in Super Bowl XV, the Flyers fell to the New York Islanders in six games in the Stanley Cup Finals, and the 76ers bowed to the Los Angeles Lakers in the NBA Finals in six games, as well.

Philadelphia has also been home to the Philadelphia Athletics (MLB, now the Oakland Athletics), and the Philadelphia Warriors (NBA, now the Golden State Warriors).

*See also: U.S. cities with teams from four major sports*



Club	Sport	League	Championships	Venue
Philadelphia Eagles	American Football	National Football League; NFC	3 (1948, 1949, 1960)	Lincoln Financial Field
Philadelphia Flyers	Ice Hockey	National Hockey League; Eastern	2 (1973-74, 1974-75)	Wachovia Center
Philadelphia Phillies	Baseball	Major League Baseball; NL	1 (1980)	Citizens Bank Park
Philadelphia 76ers	Basketball	National Basketball Association; Eastern	2 (1966-67, 1982-83)	Wachovia Center
Philadelphia Phantoms	Ice Hockey	American Hockey League	2 (1997-98, 2004-05)	Wachovia Spectrum
Philadelphia Wings	Indoor Lacrosse	National Lacrosse League	6 (1989, 1990, 1994, 1995, 1998, 2001)	Wachovia Center
Philadelphia Barrage	Field Lacrosse	Major League Lacrosse	2 (2004, 2006)	Villanova Stadium
Philadelphia Soul	Arena football	Arena Football League	0	Wachovia Center
Philadelphia KiXX	Indoor soccer	Major Indoor Soccer League	2 (2001-02, 2006-07)	Wachovia Spectrum
Philadelphia Freedom	Tennis	World TeamTennis	2 (2001, 2006)	Cabrini College

## Baseball

### Phillies

Founded as the Philadelphia Quakers in 1883, the team changed its name to the Phillies in 1890.

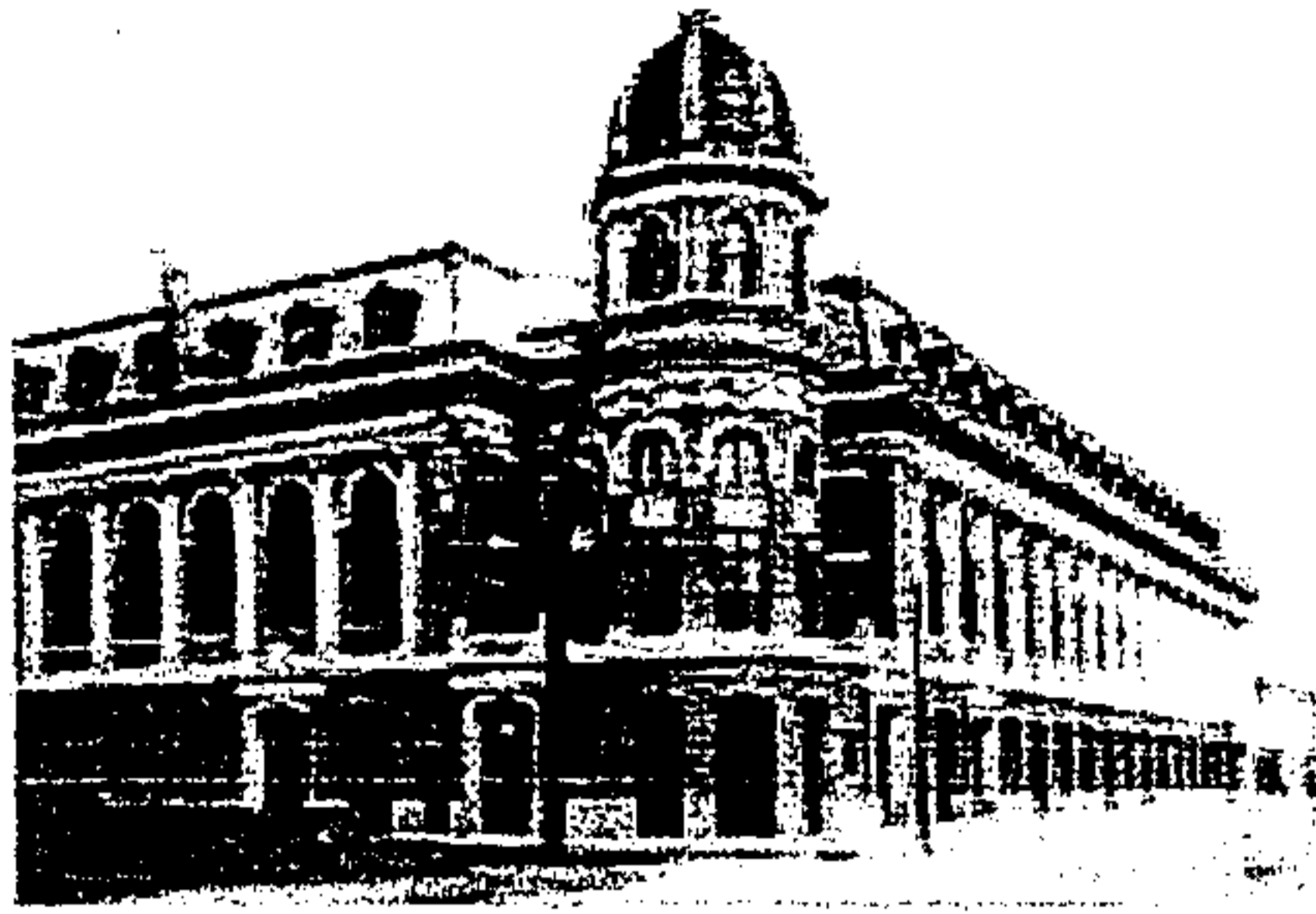


Veterans Stadium, a now-demolished multipurpose sports stadium, formerly housed both the Philadelphia Eagles football team and the Philadelphia Phillies baseball team, along with the college football Temple Owls.

## Athletics

### Stars

The Philadelphia Stars (baseball) were a baseball team in the Negro National League from 1934 to 1948.



Shibe Park / Connie Mack Stadium - Home of the Philadelphia Phillies from 1938 to 1970

## Basketball

Philadelphia has been represented in the National Basketball Association by the Warriors (now in Oakland, California) and the 76ers. Defunct teams include the Fusion of the American Basketball Association and the Fox of the Women's Professional Basketball League.



Baker Bowl-Home of the Philadelphia Phillies from 1887 to 1938

## Warriors

## 76ers

## Fusion

The Philadelphia Fusion, formerly the Jersey Squires, was an American Basketball Association (ABA) team. The team folded in February of 2005 with a record of 3-10.

## Fox

The Philadelphia Fox was a team in the Women's Professional Basketball League (WBL) from 1979 to 1980.

## Football

Philadelphia has been the home of two National Football League teams, one Arena Football League team, one World Football League team, and one USFL league team.

## Frankford Yellow Jackets

The city's first NFL team was the Frankford Yellow Jackets. Originally a community athletic-association team in the Frankford neighborhood of Northeast Philadelphia dating back to about 1900, the club became one of the early NFL clubs in 1924. The Yellow Jackets won the NFL championship in 1926. Its home field was Frankford Stadium (also called Yellow Jacket Field). The club disbanded in the 1931 season.

## Eagles

Two years after the Yellow Jackets folded, Bert Bell and Lud Wray bought the franchise rights and formed a new team, the Philadelphia Eagles.

## Soul

The Philadelphia Soul is currently a member of the Arena Football League and began their existence in

2004. They currently play in the both the Wachovia Spectrum and Wachovia Center, depending on the schedule.

## Bell

The Philadelphia Bell was a franchise of the World Football League, which operated in 1974 and for a portion of a season in 1975. It played its home games in JFK Stadium.

## Stars

The Philadelphia Stars (football) were a football team in the USFL in 1983-84, after which they became the Baltimore Stars for their final season in 1985.



Lincoln Financial Field, home of the Philadelphia Eagles.

## All-Philly All-Century Football Team

This team represents Ted Silary's opinion of the best NFL players from Philadelphia-area high schools through the 1999 season.

Philadelphia Daily News, April 12, 2000.

### Offense

Milt Plum, QB, Woodbury / Penn State  
 Franco Harris, RB, Rancocas Valley / Penn State  
 Leroy Kelly, RB, Simon Gratz / Morgan State  
 Irving Fryar, WR, Rancocas Valley / Nebraska  
 John Taylor, WR, Pennsauken / Delaware State  
 Frank Wycheck, TE, Archbishop Ryan / Maryland  
 Erik Williams, L, John Bartram / Central State (O.)  
 Frank Kilroy, L, North Catholic / Temple  
 Harry Swayne, L, Cardinal Dougherty / Rutgers  
 Joe Fields, L, Gloucester Catholic / Widener  
 Joe Devlin, L, Great Valley / Iowa  
 Matt Bahr, K, Neshaminy / Penn State  
 Billy Johnson, Ret., Chichester / Widener

### Defense

Joe Klecko, L, St. James (Pa.) / Temple  
 Jim Katcavage, L, Roman Catholic / Dayton  
 Art Still, L, Camden / Kentucky  
 Mike Jarmoluk L Frankford / Temple  
 Dave Robinson, LB, Moorestown / Penn State  
 Al Atkinson, LB, Monsignor Bonner / Villanova  
 Neal Olkewicz, LB, Phoenixville / Maryland  
 Herb Adderley, CB, Northeast / Michigan State  
 Emlen Tunnell, S, Radnor/Toledo-Iowa  
 Deron Cherry, S, Palmyra / Rutgers  
 Kevin Ross, CB, Paulsboro / Temple  
 Frank Reagan, P, North Catholic / Penn

**All-Philly All-Century Best of the rest**

Willie "Flipper" Anderson, WR, Paulsboro, UCLA  
 Bob Bell, DL, West Phila., Cincinnati  
 Steve Bono, QB, Norristown, UCLA,  
 James Brown, L, Jules Mastbaum, Virginia State  
 John Brown, L, Camden, Syracuse  
 Greg Buttle, LB, Mainland, Penn State  
 John Cappelletti, RB, Monsignor Bonner, Penn State  
 Dick Christy, Ret., St. James (Pa.), North Carolina State  
 Angelo Coia, WR, Northeast, Southern Cal  
 Andre Collins, LB, Cinnaminson, Penn State  
 Ed Cook, L, South Catholic, Notre Dame  
 Jim Cooper, L, Cardinal Dougherty, Temple  
 Jack Ferrante, WR, West Phila., None  
 Frank Gallagher, L, St. James (Pa.), North Carolina  
 Rich Gannon, QB, St. Joe's Prep, Delaware  
 Anthony Griggs, LB, John F. Kennedy, Villanova/Ohio State  
 David Griggs, LB, Pennsauken, Virginia  
 Burt Grossman, DL, Archbishop Carroll, Pittsburgh  
 Randy Grossman, TE, Haverford High, Temple  
 Marvin Harrison, WR, Roman Catholic, Syracuse

**Best of the rest (continued)**

Dwight Hicks, DB, Pennsauken, Michigan  
 George Jamison, LB, Bridgeton, Cincinnati  
 Lance Johnstone, DL, Germantown, Temple  
 Bill Maas, DL, Marple-Newtown, Pittsburgh  
 Brison Manor, DL, Bridgeton, Arkansas  
 Lydell Mitchell, RB, Salem, Penn State  
 Tom Mitchell, TE, Plymouth-Whitemarsh, Bucknell  
 John Pergine, LB, Plymouth-Whitemarsh, Notre Dame  
 Derrick Ramsey, TE, Camden, Kentucky  
 Jesse Richardson, DL, Roxborough, Alabama  
 Irvin "Bo" Roberson, WR, John Bartram, Cornell  
 Dave Rowe, DL, Deptford, Penn State  
 Mike Rozier, RB, Woodrow Wilson (N.J.), Nebraska  
 Todd Rucci, L, Upper Darby, Penn State  
 Jim Ryan, LB, Bishop Eustace, William & Mary  
 Harry Schuh, L, Neshaminy, Memphis State  
 Irv Smith, TE, Pemberton, Notre Dame  
 Alonzo Spellman, DL, Rancocas Valley, Ohio State  
 Don Strock, QB, Owen J. Roberts, Virginia Tech  
 Keith Taylor, DB, Pennsauken, Illinois  
 John Tracey, LB, Northeast, Texas A&M  
 J.T. Turner, L, Benjamin Franklin, Duke

**Ice hockey****Quakers**

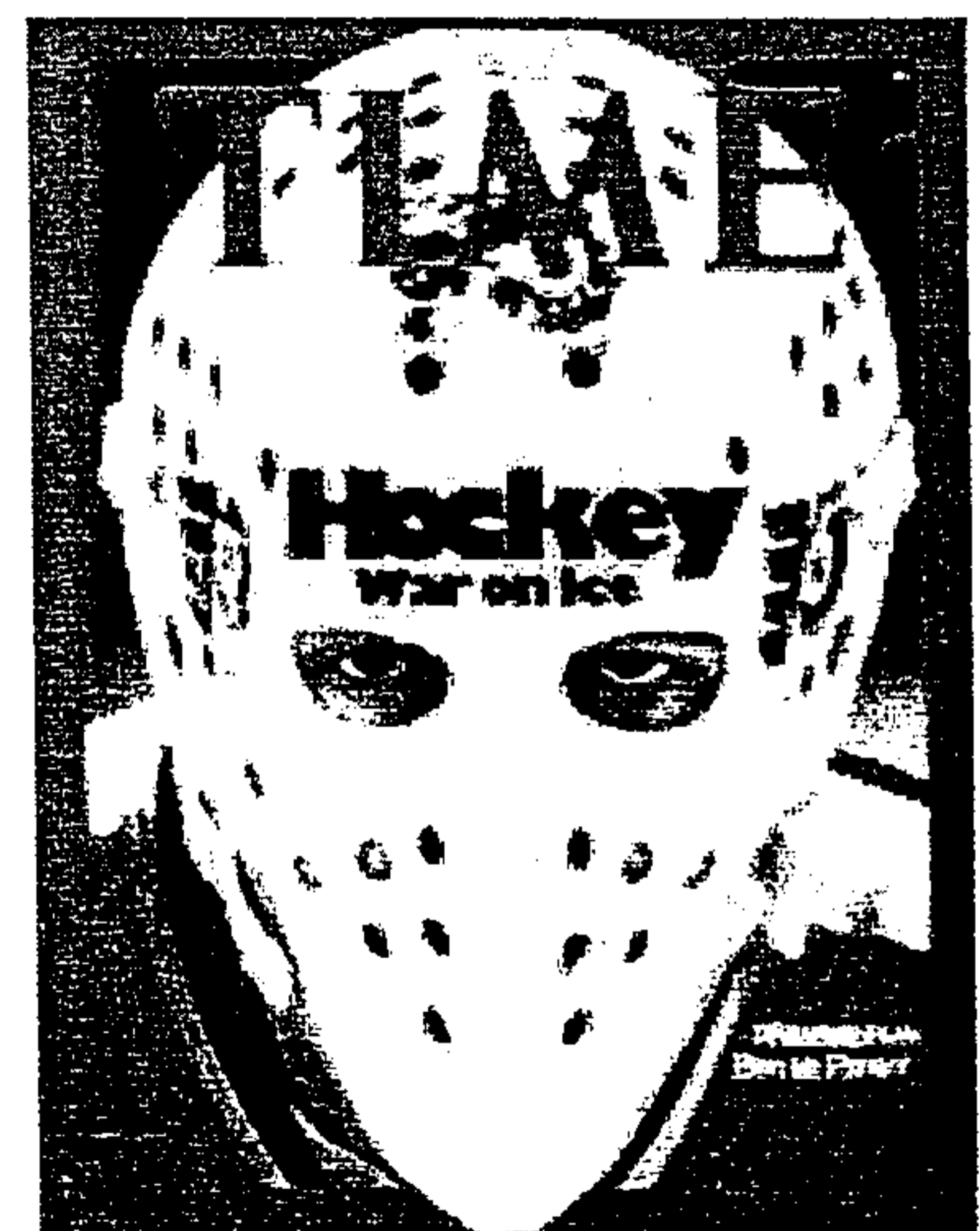
The Philadelphia Quakers were a National Hockey League team that played only one full season, 1930-31, at the Philadelphia Arena. They were the successors of the Pittsburgh Pirates.

**Flyers****Soccer**

Main Article: Philadelphia Kixx

**Lacrosse****Barrage**

The Philadelphia Barrage of Major League Lacrosse play at the United



Former Philadelphia Flyers goalie Bernie Parent (pictured here on the cover of a 1975

Sports Training Center in Downingtown, PA. They have won the MLL Championship twice since moving from Bridgeport, CT.

issue of TIME Magazine. The nickname of "Broad Street Bullies" was bestowed on the Flyers team of that era.

## Wings

The Philadelphia Wings of the National Lacrosse League play at the Wachovia Center in South Philadelphia. The Wings have won the NLL title six times, in 1989, 1990, 1994, 1995, 1998, and 2001. They are currently the longest-tenured team in one location in the NLL.

## Team tennis

## Freedom

# Minor-league professional teams

## Ice hockey

### Phantoms

### Firebirds

The Philadelphia Firebirds were a minor-league hockey team from 1974-1979. They played in the defunct North American Hockey League from 1974-1977, winning the league championship in 1976. When the NAHL folded in 1977, they joined the American Hockey League, where they played from 1977-1979. In 1979, the team moved to Syracuse, N.Y. They played their home games at the Philadelphia Civic Center, razed in 2005.

# Semi-professional, amateur, and community teams

## Football

## Soccer

## Rugby

Media Rugby Football Club is a Division 1 Rugby Union organization and a registered 501(c)3 non-profit, charitable organization based outside of Philadelphia, Pennsylvania (EIN 23-2799960). It exists to play and promote the sport of Rugby Union and to further the growth of the sport in the United States. Media Rugby is a member organization of USA Rugby and the Mid-Atlantic Rugby Union.

The Philadelphia Whitemarsh RFC are the only semi-professional rugby union team in Philadelphia. The team was formed in 1985, due to the merging of the Philadelphia and Whitemarsh clubs. The team competes in the Rugby Super League.

Philadelphia is the home of rugby league in the US and has two community clubs in the American National Rugby League, the Glen Mills Bulls and the Philadelphia Fight. The game was re-introduced into the USA by David Niu, an Australian who is now an American national and is still a regular in the

United States national rugby league team who will soon be competing in the 2008 Rugby League World Cup qualifying match against Japan in Philadelphia in October 2006.

Philadelphia hosted the St Patrick's Day international between USA and Ireland six times between 1995 and 2004.

## Cricket

Cricket has a long history of play in Philadelphia. It was the center of the "golden age" of American cricket in the late nineteenth and early twentieth centuries. The Philadelphia Cricket Club was founded in 1854. Greats such as Bart King, Percy Clark and Christie Morris played for the team in its prime. Though it was disbanded in 1924, it was revived in 1998. There are also cricket clubs in Germantown and Merion.

Since 1993, the city has been home to the annual Philadelphia International Cricket Festival, held during the first weekend in May, benefitting the Inglis Foundation. Each year, twelve teams, including five from the area and seven from across the United States or guest international sides, are invited to participate in the Festival.

## Professional and world-class events

Several events are competed in Philadelphia on a regular basis.

### Cycling

#### Philadelphia International Championship

The Manayunk area of the city is home to the annual Philadelphia International Championship bike race. The main feature of the race is the "Manayunk Wall", an inclined street including all of Levering Avenue and a few blocks of Lyceum Avenue. The race has been largely credited with the economic revival of the neighborhood, and cycling is a prominent theme of many of the shops and restaurants in the area.

Competed at the same time and over the same course is the women's *Liberty Classic*.

### Track and field, road racing

#### Penn Relays

Philadelphia hosts the annual Penn Relays, held at Franklin Field, the largest early-season track and field meet in the U.S.

#### Broad Street Run

One of the busiest streets in the city, Broad Street, is closed to traffic for the annual Broad Street Run (<http://www.broadstreetrun.com/>), a 10-mile race contested since 1980.

#### Philadelphia Distance Run

## Philadelphia Marathon

The Philadelphia Marathon (aka the Philadelphia Independence Marathon), founded in 1954, is an annual marathon sporting event held on the third Sunday of November.

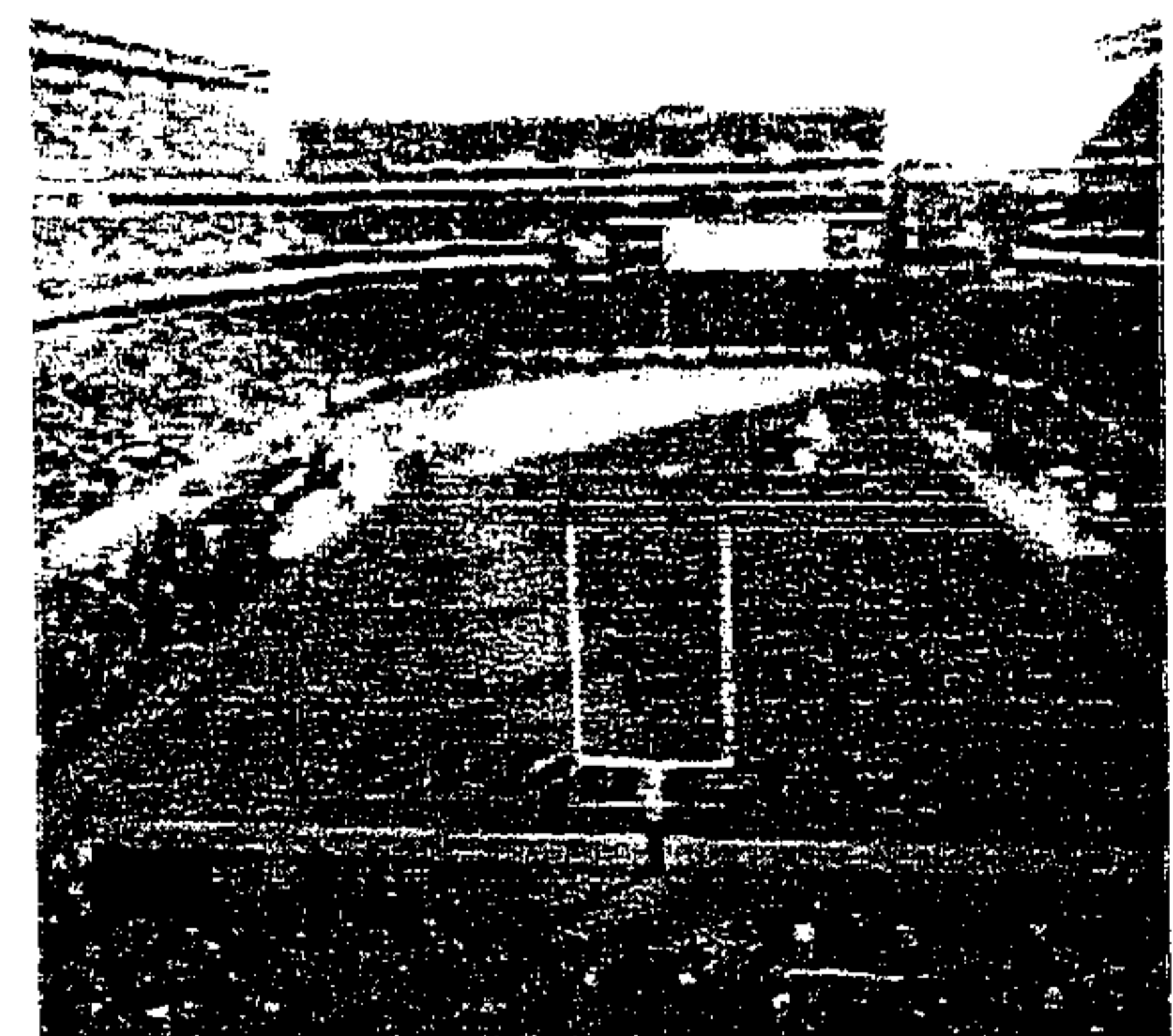
## Pro tour tennis

## Pro tour golf

# Collegiate sports

## Football

The Army-Navy football game, an annual football game between the rival service academies West Point and the United States Naval Academy, has been held more often in Philadelphia (which is located approximately midway between the two schools) than in all other locations put together. Eleven of the past fifteen Army-Navy Games have been held in Philadelphia.



The 2005 Army-Navy football game, played at Lincoln Financial Field.

The Philadelphia-area schools with Division I football teams are Temple University, the University of Pennsylvania, Villanova University, and La Salle University.

## Basketball

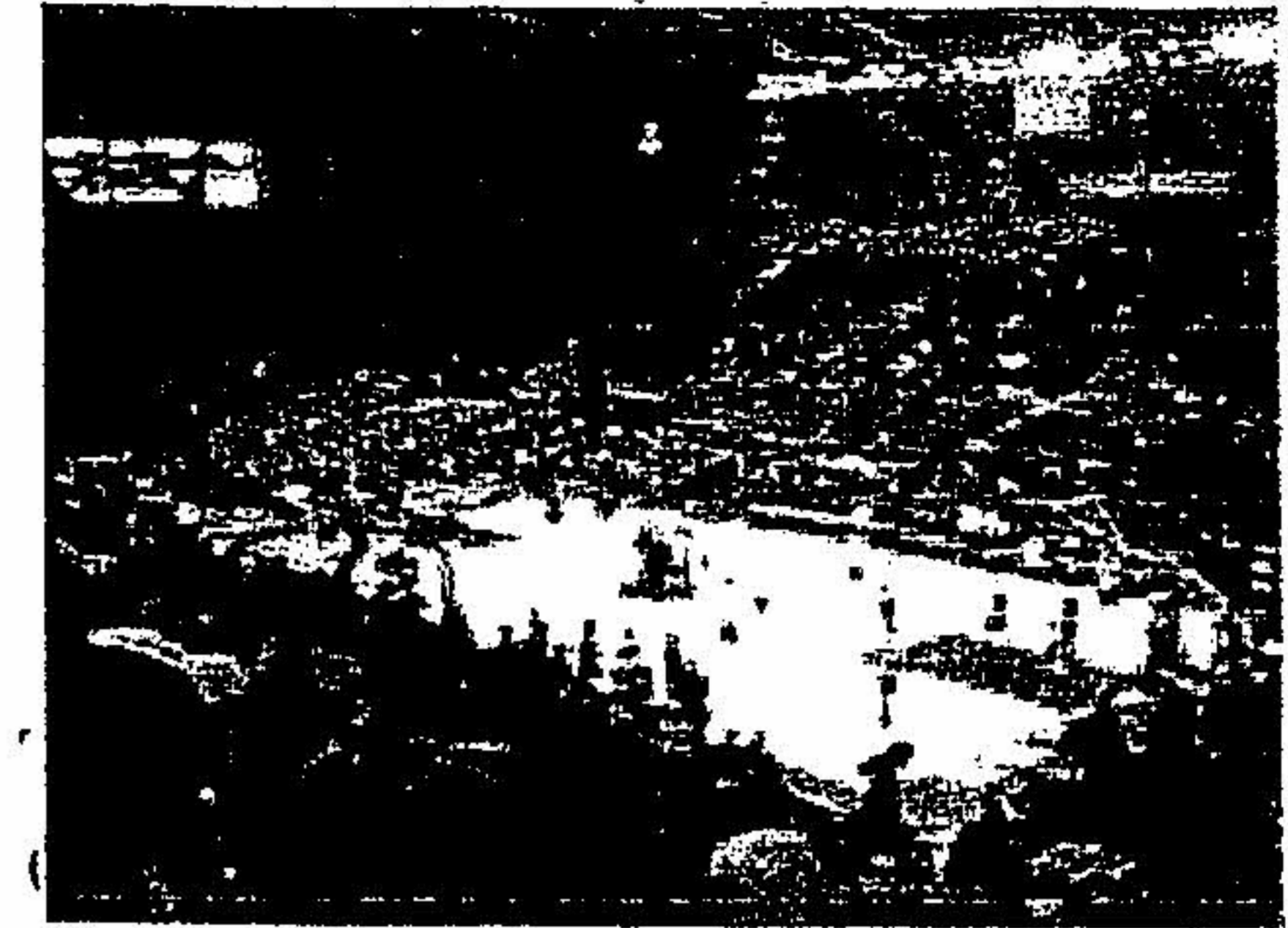


Franklin Field at the University of Pennsylvania. This stadium hosts

Since 1955, Philadelphia has been home to the Big Five, a unique basketball rivalry among five local Division I universities: Temple, St. Joe's, Penn, Villanova, and La Salle. The Big Five have played many of their games at the Palestra, Penn's venerable gymnasium.

Drexel University also fields a Division I team.

In addition, Division II teams are fielded by Chestnut Hill College, F. Philadelphia University (men and women), and the University of the



College basketball at the University of Pennsylvania's Palestra, home of the Big Five.

## Rowing



Boathouse Row on the Schuylkill River. This section of the Schuylkill hosts numerous local and collegiate rowing clubs and competitions.

Philadelphia is home of the annual intercollegiate rowing event in the U.S., and the Stotesbury Cup Regatta [1] (<http://www.stotesburycup.com/>), both held on the Schuylkill River.

## High-school sports

### Public League

In 2005, the Public League joined the Pennsylvania Interscholastic Athletic Association, as District 12. The first state championship won by a Public League team was the Preparatory Charter High School basketball team, winning the AA state basketball championship in 2006.

### Catholic League

### Interacademic League

### Interleague play

## Other

### Boxing

### Joe Frazier

Retrieved from "[http://en.wikipedia.org/wiki/Sports\\_in\\_Philadelphia](http://en.wikipedia.org/wiki/Sports_in_Philadelphia)"

Categories: Articles with unsourced statements since March 2007 | All articles with unsourced statements | Sports in Philadelphia | Sports in the United States by city

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■ This page was last modified 19:34, 18 July 2007.



**YALE, CLAUDIA B**

---

**From:** Chris Dollar (b)(6)  
**Sent:** Tuesday, March 18, 2008 5:16 PM  
**To:** YALE, CLAUDIA B  
**Cc:** Kirk Cuevas  
**Subject:** RE: Help

Good afternoon Claudia. Kirk Cuevas asked that I locate the information on statistics for the Philadelphia Business Journal for you. The reference in the application for the Philadelphia Business Journal was from a 2005 circulation, so when I went back to the online source it was no longer listed. However, the credit union contacted Betty Michelli, the Circulation Sales Representative for the Business Journal and received up to date circulation figures for the community. The breakdown is as follows:

14% - Bucks County  
8% - Chester County  
9% - Delaware County  
22% - Montgomery County  
34% - Philadelphia County  
87% - Total Circulation within Proposed Community

Hope this helps. For your reference purposes, the email correspondence from Ms. Michelli at the Business Journal is below. Thank you for your work on this application and please let us know if we can provide any other information.

Chris Dollar



5511 Highway 280, Suite 224

Birmingham, AL 35242

205-991-1525

*Washington Area Office:*

5810 Kingstowne Center Drive, #120

Alexandria, VA 22315

703-582-3599

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**From:** Betty Michelli (b)(6)  
**Sent:** Tuesday, March 18, 2008 4:12 PM  
**To:** Kristianna Del Grande  
**Subject:**

14% subscribers in Bucks County

8% subscribers in Chester County

9% subscribers in Delaware County

22% subscribers in Montgomery County

34% subscribers in Philadelphia County

6% subscribers in Burlington County in New Jersey

3% subscribers in Camden County in New Jersey

4% subscribers in Gloucester County in New Jersey

Betty Michelli  
Circulation Sales Rep

**From:** YALE, CLAUDIA B [mailto:(b)(6)]  
**Sent:** Tuesday, March 18, 2008 8:13 AM  
**To:** Kirk Cuevas  
**Subject:** Help

Kirk, I'm looking at the stats for the Philadelphia Business Journal and can't find the supporting documentation. Could you point me in the right direction?

The websites referenced don't seem to provide any circulation info (I'm looking on page 52 of your app). I also looked through the Scarborough docs provided in the CU's previous application and couldn't find anything. The Journal is not a critical part of the application, but if the stats are available somewhere I would like to include it.

Please advise.

Thanks.

Hope all's well.

*Claudia Yale*  
*Insurance Analyst*  
*NCUA, Region II*

(b)(6)

# **Greater Philadelphia's Competitive Edge**

**The Nonprofit Culture Industry and its  
Economic Value to the Region**

**A Report of the Regional Arts and  
Culture Economic Initiative**

Prepared by:

Pennsylvania Economy League – Eastern Division  
1700 Market Street  
Suite 3130  
Philadelphia, PA 19103-3901

(b)(6)

**September 1998**

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## Preface

### **The Regional Arts and Culture Economic Initiative**

Across the nation, smart and aggressive regions are recognizing the economic value of their cultural assets and are actively seeking to capitalize on the potential that those assets represent. Greater Philadelphia can and will be one such region. Greater Philadelphia is blessed with a superb collection of cultural assets, assets that are increasingly viewed in an economic development context. Redevelopment of Broad Street into the Avenue of the Arts has heightened awareness of the use of cultural facilities and assets as central pieces of the City's economic development strategy. Major events like the Cezanne exhibition at the Philadelphia Museum of Art and the Flower Show have opened eyes about the connections between the arts and economic opportunity. Suburban museums like the Mercer Museum in Bucks County and the Brandywine River Museum in Delaware County are major assets for the entire region.

However, the challenge remains to capitalize fully on this emerging opportunity, and to understand, in a strategic sense, what can be done and must be done. Only with that clear and focused awareness of the region's cultural competitive advantage, and the creativity and leadership to capitalize on that advantage, can the region build on its cultural assets to compete successfully in a fiercely competitive world.

Understanding the economic contribution of arts and culture to this region goes far beyond quantifying direct and indirect economic impacts. In the new global economy, regions battle to attract companies and jobs to their regions. Every competitive advantage a region may have – whether access to markets, low cost of doing business, a high-quality workforce or an attractive quality of life – must be packaged, marketed, and sold to companies who now have their choice of locating practically anywhere in

the world. Understanding how this region's nonprofit cultural community contributes to our economy and its economic is a vital tool in building our economic future.

A task force of regional private sector leadership – the Regional Arts and Culture Economic Initiative (RACE) – was formed in 1997 to take on this challenge. This is the report of that task force. It is the most comprehensive and thorough analysis of Greater Philadelphia's nonprofit cultural industry ever undertaken.

The project was supported by the William Penn Foundation, the Pennsylvania Convention Center Authority, the Greater Philadelphia Chamber of Commerce, Greater Philadelphia First, AT&T, and Bell Atlantic, with in-kind support from the Arts & Business Council, the Greater Philadelphia Cultural Alliance and the Pennsylvania Economy League. The project task force was chaired by Jim Ginty, President of AT&T-Pennsylvania and Chair of the Arts & Business Council, and was staffed by the Pennsylvania Economy League - Eastern Division. (Please see Figure 1 at the end of this section for a full list of the task force.)

With the goal of providing the region's leadership with a critical base of information and knowledge about the role that the arts and culture plays in Greater Philadelphia's competitive future, the project explored four key areas:

- **Economic Impact of the Nonprofit Arts and Culture Industry:** How much do the region's nonprofit arts and culture organizations contribute to the regional economy in the way of spending, jobs, and tax revenues?
- **Importance to Regional Competitiveness:** How does the nonprofit arts and culture industry add competitive advantage to the region in its ability to create, attract, retain and expand its economic base?
- **Fiscal Profile of the Nonprofit Arts and Culture Industry:** What are the fiscal vital signs of the regional arts and culture

industry? How do we compare to other regions? What seem to be the fiscal trends?

- **Strategies for Future Growth: Learning from Our Competitors:** What are other cities and regions doing to support and grow their cultural industry, and what can we learn from those efforts?

As Greater Philadelphia considers its future, both as a destination for conventioners, travelers and tourists *and* as a competitive location for business growth, this analysis, information, and insight will be critically important to the development of strategies and tactics for the economic future of the region.

### **Project Approach**

The research undertaken for this project combined quantitative financial information about the region's nonprofit cultural organizations with candid interviews and comments from a wide range of the region's business, civic, and cultural leadership.

The core of the research into the economic value of the nonprofit culture industry centered on financial information gathered from the 350 nonprofit cultural organizations in the five counties of Southeastern Pennsylvania. PEL utilized a combination of financial information from Pennsylvania Council on the Arts (PCA) applications, responses to a comprehensive survey, and publicly available information from IRS databases to assemble its economic and financial datasets. As a result, PEL was able to estimate total spending (used to calculate economic impact) for 280 organizations and detailed financial information for 209 organizations to create a fiscal profile of the industry. (For more information on the survey, a list of the organizations surveyed, and methodology used to calculate the various elements of economic impact, please see Appendices A and B.)

PEL also conducted more than 120 interviews, focus groups, and meetings with business, civic and cultural leaders from Greater Philadelphia and around the country. A complete list of those

whose insights helped shape this analysis can be found in Appendix C.

Finally, it is important to note the difficulty in obtaining good data for financial analysis of the nonprofit culture industry. There is little available on a local or national basis that allows for comparisons or trend analysis. In order to determine how this region compared to others, project staff used data that was obtained from other economic impact analyses conducted around the country that was reasonably comparable to information available about this region. In addition, trend data was obtained from a subset of 56 organizations for which comparable data could be created for 1988 and 1995. Neither approach is perfect; however, interviews with cultural leaders in and out of the region confirmed the general directions of the findings.

### **Acknowledgments**

We would like to thank the following for their help and assistance throughout the project:

- The project task force members, for their countless hours and advice;
- The Pennsylvania Council on the Arts, in particular Brian Rogers; and the Pennsylvania Historic and Museum Commission;
- The numerous interview and roundtable participants for their very candid and helpful insights and suggestions;
- The staff members of the cultural organizations who returned surveys and guided the PEL staff through their financial information; and
- PEL staff members David Thornburgh, Steve Wray, Steve Brockelman, Annette Goldberg, Jennifer Hutt, Ernie Wright, Matt DeCamara, and D'Anne Reed, as well as former PEL Associate Kerry Williams, project consultant Jennifer Hawk, and PEL Research Assistants Chuckie Kamm, Gary Ritter, and Ericke Schulze.

**Project Task Force****Figure 1: Project Task Force Members**

<b>Task Force Member</b>	<b>Affiliation</b>
James B. Ginty, Chair	AT&T
Donald O.H. Brown	New Freedom Theatre
Robert J. Butera, Esq.	Pennsylvania Convention Center Authority
Donald R. Caldwell	Safeguard Scientifics
John P. Claypool	Greater Philadelphia First
Betsy Z. Cohen	JeffBanks, Inc.
Anne d'Harnoncourt	Philadelphia Museum of Art
Karen Davis	Arts & Business Council
A.J. DiGioia	Bell Atlantic-Pennsylvania, Inc.
Douglas C. Dolan	Mercer Museum
Richard A. Doran	Independence Blue Cross
David Girard-diCarlo	Blank Rome Cornisky & McCauley
William Harral III	The Tierney Group
Gail Harrity	Philadelphia Museum of Art
Alexander L. Hoskins	Zoological Society of Philadelphia
Adrienne B. Jenkins	Greater Philadelphia Cultural Alliance
Paul R. Levy	Center City District
Hon. Mario Mele	Chairman, Montgomery County Commissioners
Stephanie W. Naidoff, Esq.	Regional Performing Arts Center
John P. Neary	CoreStates Financial Corp.
Jane G. Pepper	Pennsylvania Horticultural Society
Charles P. Pizzi	Greater Philadelphia Chamber of Commerce
Richard L. Smoot	PNC Bank
Ellen B. Solms	Avenue of the Arts, Inc.
Sheldon L. Thompson	Sun Company, Inc.
Joseph W. Waz, Jr.	Comcast Corporation
Cathy Weiss	William Penn Foundation
M.L. Kelly Wolfington	Wolfington Associates
Roland H. Woodward	Chester County Historical Society



## Summary of Findings

Greater Philadelphia's nonprofit cultural industry is a major contributor to the regional economy, and provides significant indirect benefits to regional companies, particularly in attracting and retaining the skilled knowledge workers who support their growth. The industry is poised for growth, flush with major new capital investments and new energy and momentum. However, if it is to grow, it will require spirited and energetic leadership from the business, civic, cultural and political communities.

### *Economic Impact of the Nonprofit Arts and Culture Industry*

Greater Philadelphia's nonprofit cultural industry is a \$300 million industry with more than 5,500 direct full- and part-time employees. Its economic impact on the five-county region is impressive. It supports:

- \$564 million in spending;
- more than 11,000 jobs; and
- more than \$10 million in state and \$6 million in city income and sales taxes.

### *Importance to Regional Competitiveness*

More than any other industry its size, Philadelphia's nonprofit cultural industry represents a major competitive advantage for the region. In our diverse regional economy, the nonprofit cultural industry stands out as a leader. It helps define the region's image and adds significant value to regional companies who understand its potential. Partnerships between regional business and cultural leaders help the region by:

- creating a regional image of quality and creativity;
- helping companies recruit talented workers;
- providing venues and opportunities for business development;

- making the region a leader in the growing cultural tourism market; and
- enhancing the for-profit cultural industry.

### *Fiscal Profile of the Nonprofit Arts and Culture Industry*

The industry was fiscally sound in 1995, with income exceeding expenses by about 3 percent. However, between 1988 and 1995, real (inflation-adjusted) revenues grew by only 4 percent (at a time when real personal income in the region grew by 12 percent). Real expenses grew by only 1 percent. If the region's nonprofit cultural organizations had kept pace with the region's economic growth, the cultural revenue base would have been \$20 million higher.

The industry has struggled to tap the region's new suburban wealth - either individual or corporate. The suburban markets take much more time and investment to cultivate, and the industry now spends only 4 percent (about \$11 million) on marketing in a large and very expensive media market.

Compared to other regions:

- our nonprofit culture industry is less reliant on earned income (tickets, subscriptions, etc.) and much more reliant on endowment income and foundation grants - whose growth will depend on continued growth in the stock market;
- our family attractions (zoo, science center, children's museum, etc.) are very high priced - which limit their attractiveness to cultural tourists; and
- our industry receives much less public operating support, and that support has been on the decline.

### *Strategies for Future Growth: Learning from Our Competitors*

Around the country, other regions have recognized the economic value of arts and culture and are taking steps to support and grow their industries:

- In Charlotte, regional business leaders raise \$4 million annually from a workplace giving campaign in support of Charlotte's regional arts council;
- In Silicon Valley, regional corporate leaders raised \$12 million to support endowments and deficit reduction, providing on-going operating support for key Silicon Valley cultural organizations; and
- In Denver, \$22 million annually from a dedicated regional sales tax are being used to increase cultural audiences – attendance has grown by 39 percent and total income has risen by 93 percent since the sales tax was put in place in 1989.

These goals are not far-fetched. Every bit of reason and evidence suggests that this region has what it takes to position itself as one of the cultural capitals of the new economy. With leadership and renewed and creative commitment and investment, this is a game that Greater Philadelphia can win.

***The Challenge: Growing the Revenue Base***

If it is to realize its potential to support economic growth, and increase its impact on the regional economy, Greater Philadelphia's nonprofit cultural industry must grow its base of revenue.

The payoff for investing in the cultural industry - an industry for which the region already has a world-class reputation – can bring enormous returns:

- every dollar invested in the arts supports \$2 in total regional spending; every \$25,000 in spending supports one job in the region; an additional \$20 million in growth in the cultural industry would support \$40 million in spending and 800 new jobs;
- investment in the arts can lower ticket prices for the region's major family attractions, making them affordable, accessible, and exciting to tourists and residents alike; and
- a sizzling cultural community can define this region as a modern day "Athens," a place whose image speaks of quality, creativity, and artistic achievement, a place that welcomes and attracts the knowledge workers critical to the success of world class global companies.

## I. Profile of the Nonprofit Arts and Culture Industry

Philadelphia's nonprofit arts and culture<sup>1</sup> industry is a diversified industry offering a variety of artistic products and product lines. These diversified enterprises, however, have many similarities. Nonprofit cultural organizations, no matter the discipline or artistic field, are asked to produce an artistic product, to offer that product at as low a cost as possible to the public (either free or for a reasonable fee), and to operate without a strong profit motive. They compete for customers with both commercial and other nonprofit cultural entities, and they also compete for investment from companies, foundations, individuals and government.

The industry has been shaped over the past 250 years by a variety of factors: history, the growth and development of its largest institutions, and the changes in the regional economy. Those factors are the key to both understanding its historic development and its exciting future.

### Cultural Industry Classifications

Obviously, there are vast differences between orchestras and museums, zoos and arts centers. Treating the arts community as a monolith is as deceiving as treating the "business community" as one entity. The motivations, approaches, and challenges in the arts industry vary to such a great degree that easy characterization of the industry is very difficult. By breaking the industry into four broad artistic categories, it is possible to identify key similarities and differences between the various artistic disciplines.

<sup>1</sup> Throughout this report, the "nonprofit arts and culture industry" may be referred to as the culture industry, the industry, or even arts and culture. In addition, in most cases, the "region" refers to the five counties of Southeastern Pennsylvania: Bucks, Delaware, Chester, Montgomery, and Philadelphia.

**Performing Arts:** Performing arts organizations present a performance in front of an audience, in a facility that they either own or rent. In the five county region, about 67 percent of these organizations are located in the City of Philadelphia. In some cases, City-based performing arts organizations (particularly those not bound to a specific facility) have shifted some of their performances to suburban facilities in order to broaden their audience base.

**Figure 2:  
Number of Institutions by Artistic Type  
and County**

Institution Type	Bucks	Chester	Dela.	Montgo.	Phila.	Total
Performing arts	10	6	13	10	81	120
Museums, galleries	6	5	1	4	54	70
Art centers	1	3	6	4	25	39
Other	2	4	3	7	35	51
Total	19	18	23	25	195	280

PEL survey of nonprofit cultural organizations, PCA Data. Based on set of 280 organizations used to calculate economic impact. Categories based on PCA definitions.

**Museums, Galleries, Historic and Scientific Institutions:** Museums and galleries include organizations like art museums, historic parks and sites, science centers, zoos, and other visual arts presenters. Typically their collections are very place-based, with only select items available for traveling or shared presentations. These visual arts institutions account for 80 percent of attendance at regional cultural attractions, with more than 14 million of the region's total 18 million in attendance.<sup>2</sup>

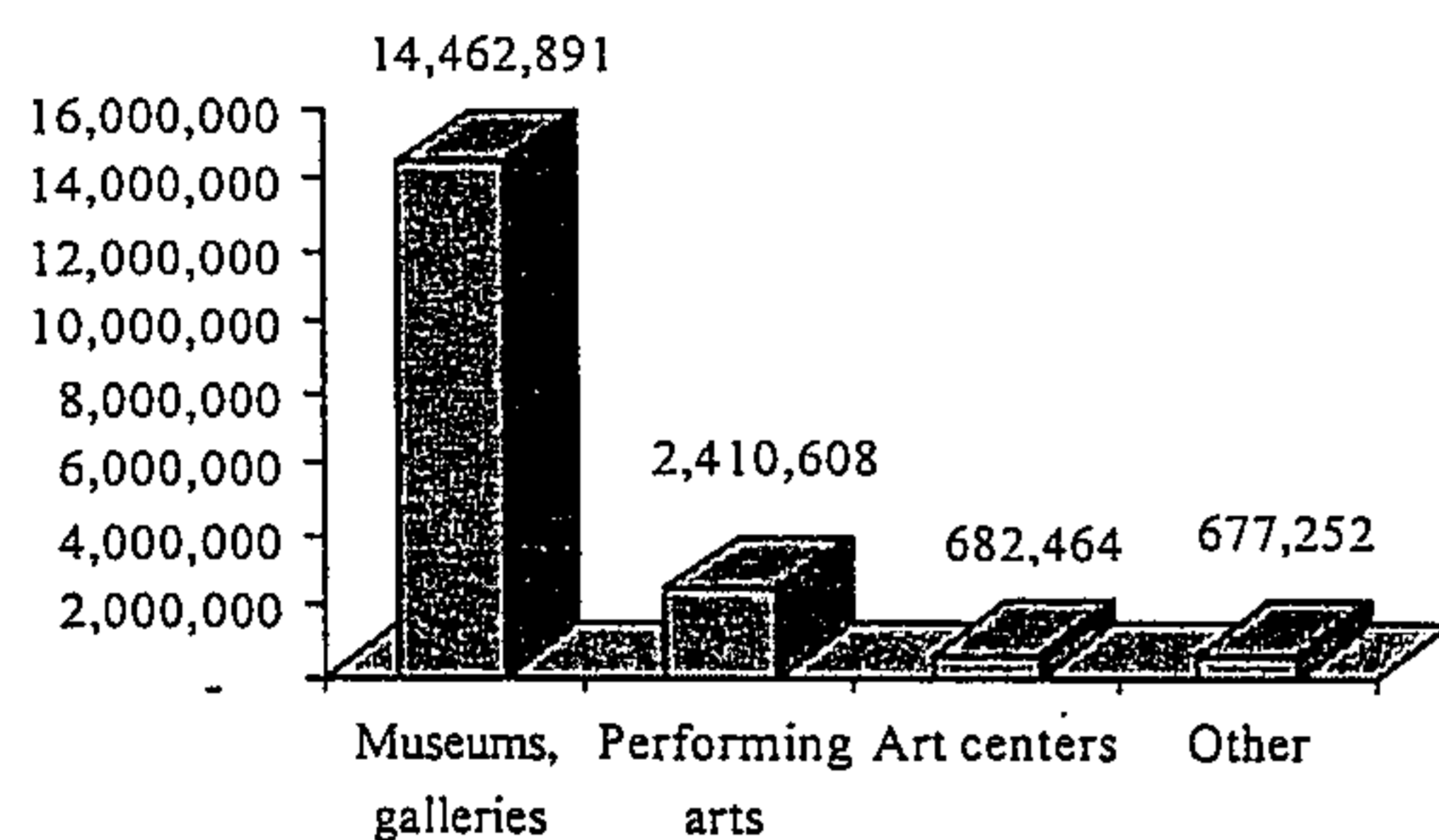
**Art Centers:** Art centers typically serve as multi-disciplinary community cultural facilities. They may serve a primary function as a visual arts presenter, but typically will offer performances, classes, and other offerings to serve the residents of their community. In many cases, arts centers serve as community development facilities that also provide job

<sup>2</sup> This figure includes more than 6 million visitors to Valley Forge National Historic Park.

training and education programs to local residents.

**Other Cultural Organizations:** The other category captures a mixture of art forms, including literary magazines and societies, historic societies, arts councils, and community service organizations.

**Figure 3:  
Nonprofit Cultural Attendance  
by Artistic Type**



Source: PEL survey, PCA Data

Note: This total includes the attendance for both Valley Forge and Independence Parks, included in the Museums and Galleries category

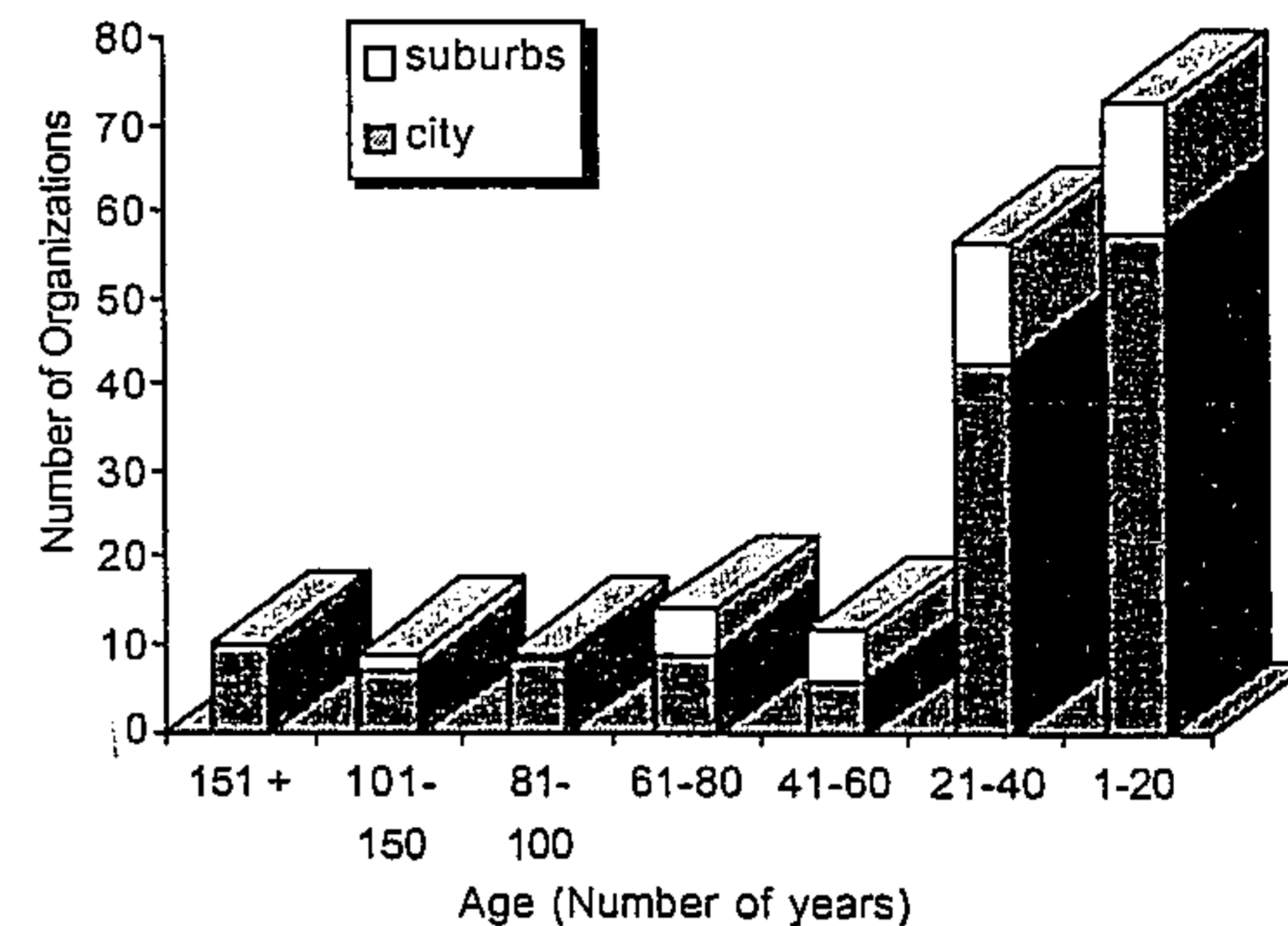
### Historic Roots

While new organizations and companies have emerged on a fairly consistent basis, Philadelphia is dominated by organizations founded before the turn of this century. During the early to mid-1800's, Philadelphia was the cultural capital of the United States. As the "Athens of America," Philadelphia was the center of education, science, music, art, and philosophy for much of the 19<sup>th</sup> century. As the City approached the onset of the 20<sup>th</sup> Century, another period of activity and excitement began. Organizations like

*During the early to mid-1800's, Philadelphia was the cultural capital of the United States... Today, the region is poised on the cusp of the next major growth period in its long cultural history...*

the Philadelphia Orchestra, the Philadelphia Zoo, the Franklin Institute, and the Philadelphia Museum of Art are all legacies of the generosity of late 19<sup>th</sup> century Philadelphians.

**Figure 4:  
Age Distribution of Philadelphia  
Nonprofit Cultural Organizations**



Source: PEL survey

The most dramatic era of growth came with the establishment of the National Endowment for the Arts in the mid-1960's. While today the NEA accounts for less than 2 percent of total arts revenues in the region, 50 percent of the nonprofit arts and culture organizations in the region were founded after the establishment of the NEA.

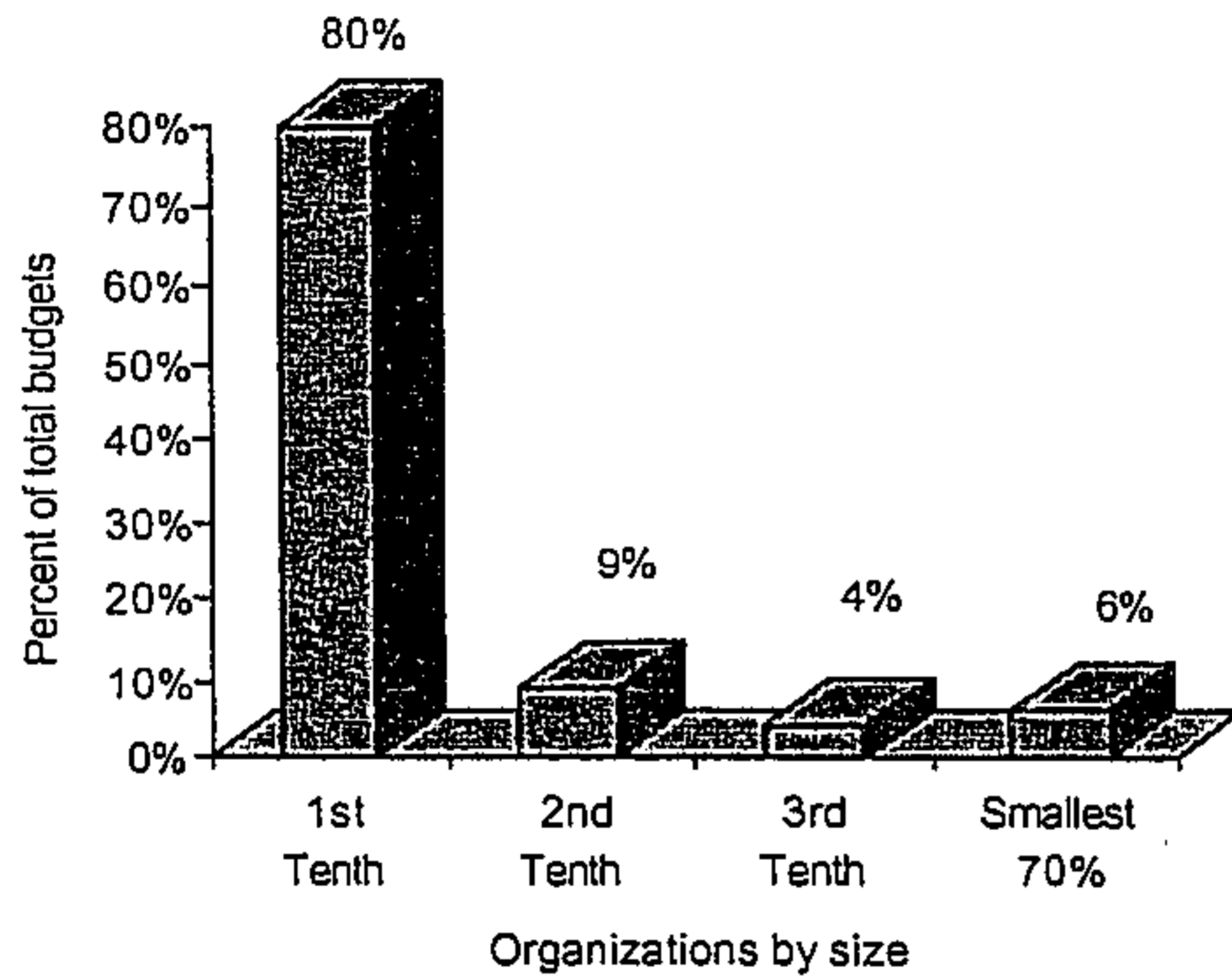
Today, the region is poised on the cusp of the next major growth period in its long cultural history. With close to \$1 billion of new capital projects planned or underway, the region is currently in the midst of a period of capital investment rivaled only by the growth of the late 19<sup>th</sup> Century.

### Dominance by Large Organizations

The diversity of the region's nonprofit cultural industry is most notable for the differences in the size and financial resources of its various cultural entities. Cultural Philadelphia is dominated by its largest organizations – the largest ten percent of organizations in the region account for 80

percent of all spending; the largest 20 percent account for 90 percent of the spending.<sup>3</sup> Philadelphia is not unique – nationally, 50 organizations (about 1 percent of the national total) receive 32 percent of all the contributed support available in the United States.<sup>4</sup>

**Figure 5:  
Distribution of Philadelphia Nonprofit Cultural Organizations by Budget Size**



Source: PEL survey, PCA data

Why is this important? The largest organizations in the region are typically the market leaders - they attract the most attention, the largest audiences, and the most contributions, and bring in the most visitors from out of town. As a result, they account for the vast majority of the direct economic activity created by arts and culture in the region, and they serve as the cultural entry point for most of the populace. In return, smaller organizations benefit from the larger organizations through the development of new audiences, capturing audience spillover, or matching major events with innovative programming of their own.

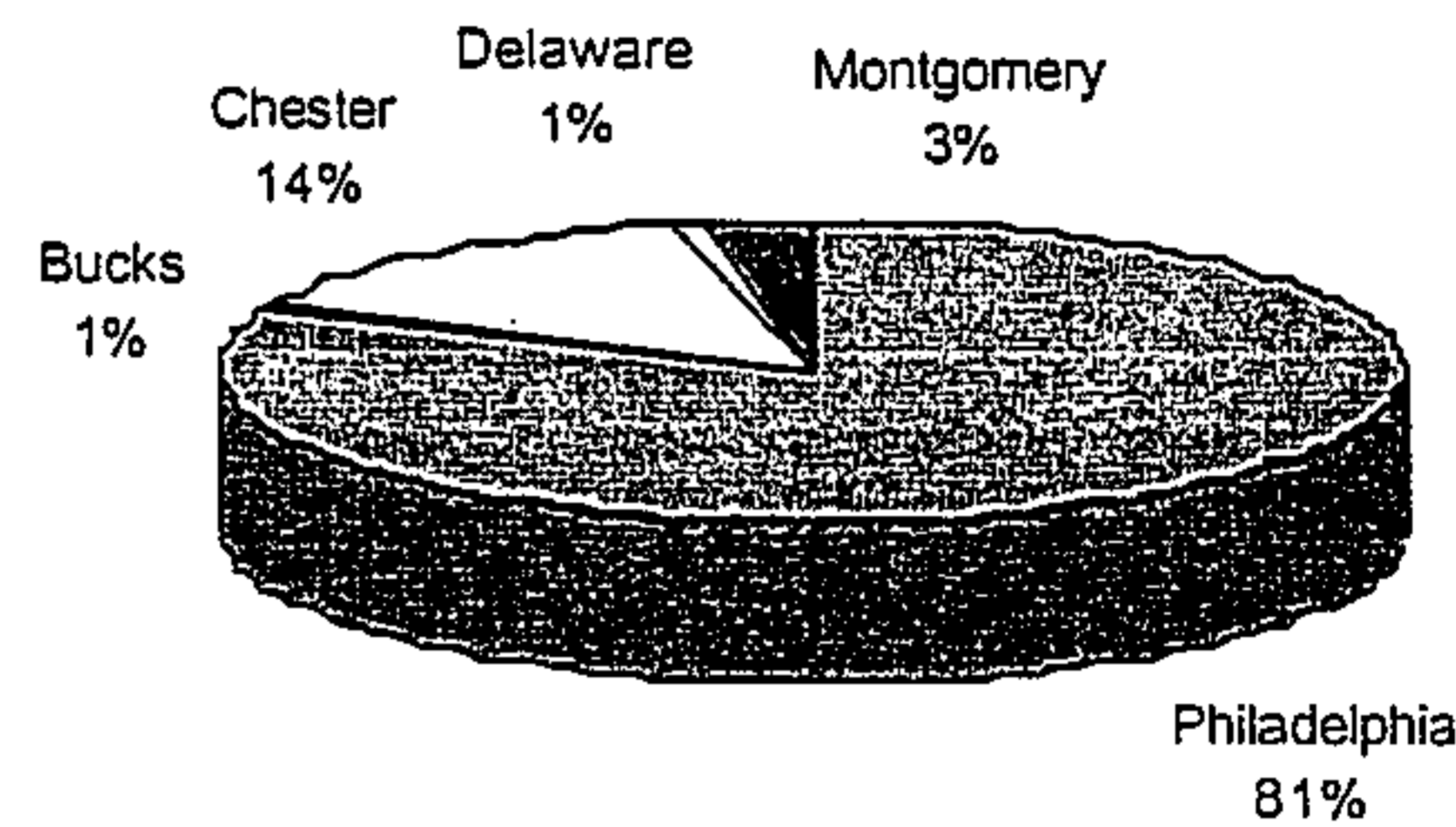
**Geographic Distribution**

Just as age and size influence the makeup of the nonprofit cultural industry, so has the increased suburbanization of the region. Over the past 50 years, there has been a dramatic shift in

population and employment in Greater Philadelphia. In 1960, the City of Philadelphia accounted for 56 percent of the population in the five county Southeastern Pennsylvania region. By 1995, the City only accounted for 40 percent of regional population. At the same time, the employment base has shifted outwards as well. In 1980, the City accounted for 47 percent of all five county regional employment. By 1995, Philadelphia captured 38 percent of Southeastern Pennsylvania employment.<sup>5</sup>

While the regional economy and population base have shifted to the suburbs, Cultural Philadelphia remains largely centered in the City of Philadelphia. Seventy percent of all regional nonprofit cultural organizations are located in the City of Philadelphia, and they account for about 81 percent of total spending.

**Figure 6:  
County Share of Total Nonprofit Cultural Spending**



Source: PEL survey, PCA data

Despite the regional population and employment shifts, the cultural industry is very place based. It is not likely that cultural organizations are going to move their location, even if their audience has moved. In many cases, the cost of building new facilities or retaining their employees in another location precludes moving. Thus, these organizations must broaden their marketing and development messages across a much larger region. The cost in additional staff and

<sup>3</sup> Source: PEL survey, 1995 data.

<sup>4</sup> National Endowment for the Arts, *American Canvass*, written by Gary O. Larsen, 1997, p156.

<sup>5</sup> Source: Pennsylvania Department of Labor and Industry, Monthly Unemployment Statistics.

development resources for small and emerging organizations presents a particular challenge.

## II. Economic Impact of the Nonprofit Arts and Culture Industry

The nonprofit arts and culture industry in Greater Philadelphia is an industry of sizable proportions and importance to the regional economy. The analysis of the industry's impact on the regional economy shows how the spending of cultural organizations and their audiences influence spending by individuals and businesses in the region, create jobs, and result in tax revenues for state and local government. The figures are impressive:

- Philadelphia's nonprofit cultural industry supports \$564 million of spending in the five counties of Southeastern Pennsylvania;
- Expenditures by nonprofit cultural organizations and their audiences support more than 11,300 full- and part-time jobs in the five counties of southeastern Pennsylvania;
- Direct payroll expenses of arts organizations, combined with indirect income generated by arts spending, support \$224 million in personal income in the five counties; and
- Spending by arts organizations and audiences generates \$10.2 million in state income and sales taxes and nearly \$6.5 million in City of Philadelphia sales and wage taxes.

### Estimating Economic Impact

Calculation of the economic impact of nonprofit cultural organizations in Greater Philadelphia measures both the direct and indirect economic activities supported by organizations and events. The direct economic activity supported by nonprofit cultural organizations includes the operating expenditures of organizations and the expenditures of their audience members. The indirect economic activity is supported by the relationships between nonprofit cultural

organizations and other industries. For example, when a cultural organization purchases goods and services from a business, that business buys goods and services from other businesses in the economy, who in turn do the same, starting a cycle of economic activity that can be estimated through economic models. That activity is captured in what are commonly known as multipliers.

In addition to the total impact of all nonprofit cultural spending, the difference was estimated between total spending and "new" dollars brought into the region due to the presence of our nonprofit cultural community. New dollars represent spending that would not occur in the regional economy if not for the activity of the nonprofit cultural organizations. An example of new dollars is the revenue that an organization receives from a foundation located outside the region, or from out-of-town visitors. Thus, they represent the true economic "impact" of nonprofit cultural organizations in the region.

**Figure 7:  
Summary of Economic Impact**

	Total Impact	"New" Dollars Impact
Spending <sup>6</sup>	\$564	\$265
Jobs	11,377	5,338
Personal Income	\$224	\$105
Salary	\$199	\$94

Source: PEL analysis utilizing IMPLAN economic model  
Dollars are in millions

As Figure 7 shows, the impact of all nonprofit cultural activity in the region is \$564 million in total spending, 11,377 jobs, and \$224 million in personal income, including nearly \$200 million in wages and salaries. When estimating the impact

<sup>6</sup> A 1985 economic impact study commissioned by the City of Philadelphia estimated that arts and culture contributed over \$1 billion to the economy. That study differs significantly from the PEL analysis in a number of ways. In particular, it included both non- and for-profit cultural activities. However, if the same 2 to 1 relationship of for-profit to non-profit cultural spending holds today, it could be estimated that the total impact of all cultural activities could exceed \$1.7 billion.

only from "new" dollars, the new dollars support \$265 million in regional spending, which in turn helps to support more than 5,000 jobs and \$105 million in personal income.

### Spending Impacts

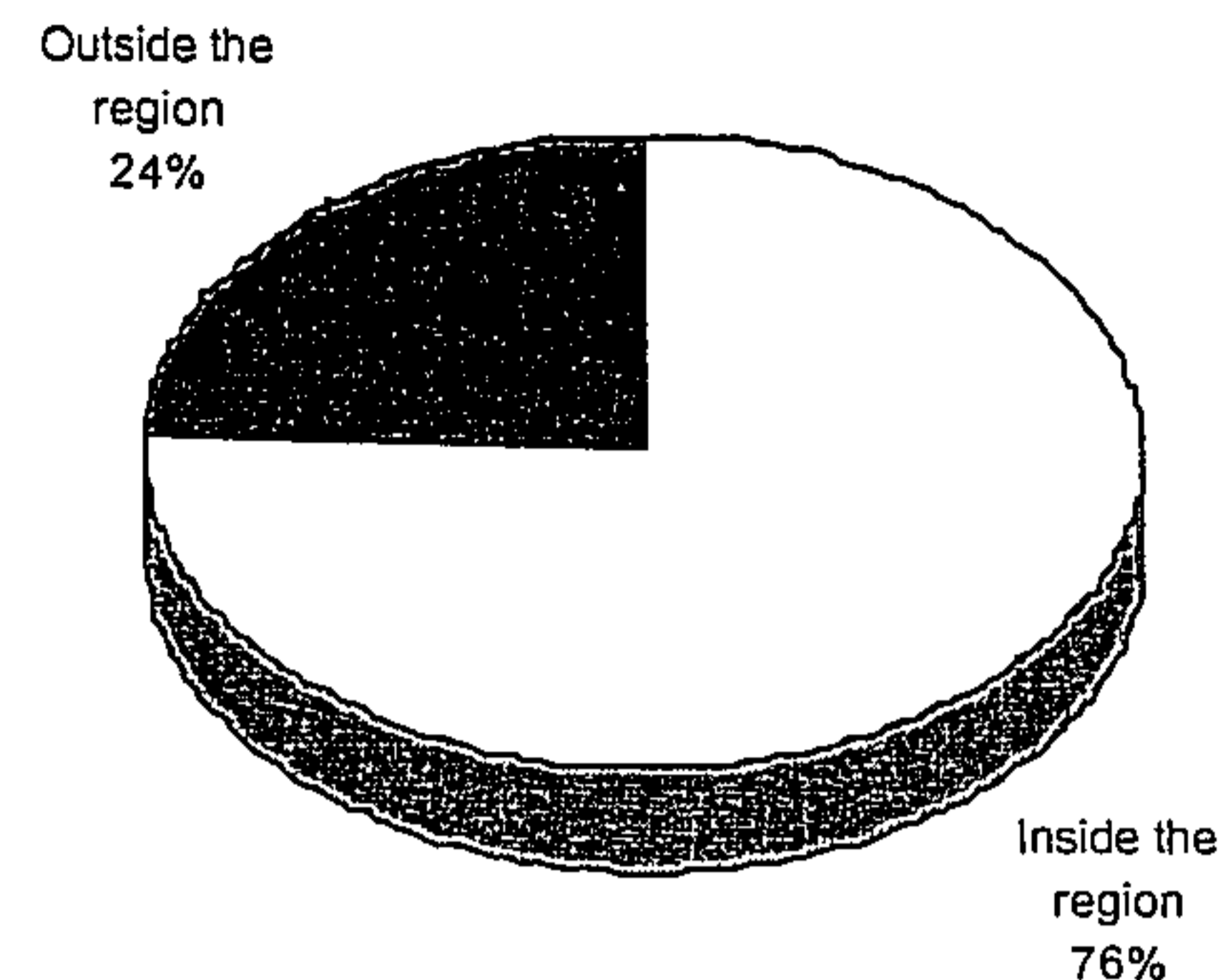
In the following sections, two different methods of estimating spending impact will be detailed. In the first, *total spending*, the analysis will focus on all spending in the five counties of Southeastern Pennsylvania by nonprofit cultural organizations and their audience members. The second, *"new" dollars spending*, is based upon only that spending which has its origins outside the region – in essence, spending that would not happen unless the nonprofit cultural industry existed.

### Total Spending

The total spending impact of the activities of nonprofit cultural organizations in Greater Philadelphia is calculated by first estimating the amount spent by both organizations and their audiences in the Greater Philadelphia region.<sup>7</sup> Only spending that occurs within the specified geographic region is used in the analysis – spending that occurs outside that region does not directly benefit the region's economy. Cultural organizations, including Valley Forge and Independence National Park, spent a total of \$294 million – with 76 percent of that spending occurring in the five counties of Southeastern Pennsylvania, resulting in \$223 million of direct spending in the region (Figure 8).

<sup>7</sup> Organizational spending includes the direct spending by organizations on goods and services. Audience spending is the amount spent by audiences outside of the cultural event or facility, but that took place as a direct result of their attendance at that event or facility.

**Figure 8:**  
Where Organizational Direct Spending Occurs: Inside and Outside the Region



Source: PEL survey

That \$223 million is added to \$54 million of audience spending in the region to generate the direct spending impact of \$277 million. The regional multipliers, which PEL generated using the IMPLAN economic model of the regional economy, for both organization and audience spending are then applied to the direct spending to calculate the indirect impacts which result from additional rounds of spending. The combination of direct and indirect impact result in the total spending impact of \$564 million (Figure 9).

**Figure 9:**  
Total Spending Impact

	Direct	+	Indirect	=	Total	Multiplier
Organiz. Spending	\$223	+	\$241	=	\$464	2.08
Audience Spending	\$54	+	\$46	=	\$100	1.86
Total Spending	\$277	+	\$287	=	\$564	2.04

Source: PEL survey, PCA Data, IMPLAN  
Dollars are in millions

### "New" Dollars Spending

Approximately 45 percent of all organizational and audience revenue comes from outside of the five county Southeastern Pennsylvania region. In essence, "new" dollars enter the region solely



due to the presence of regional arts and culture organizations.

Taking the proportion of "new" dollars spending to total spending, the infusion of new dollars as a result of non-profit arts and culture activity supports \$265 million in total regional spending (see Figure 10).

**Figure 10:  
"New" Dollars Spending Impact**

	Direct	+	Indirect	=	Total	Multiplier
Organiz. Spending	\$103	+	\$112	=	\$215	2.08
Audience. Spending	\$27	+	\$23	=	\$50	1.86
Total Activity	<u>\$130</u>	+	<u>\$135</u>	=	<u>\$265</u>	<u>2.04</u>

Source: PEL survey, PCA Data, IMPLAN  
Dollars are in millions

**Employment Impacts**

To many people, the most visible, and arguably important, impact of nonprofit cultural organizations is support of jobs in the economy. Based upon a survey of nonprofit cultural organizations, it is estimated that regional organizations have more than 5,500 full- and part-time employees. In addition, audience spending supports nearly 1,400 direct employees in places like restaurants, hotels, and other hospitality-oriented sectors. Combining the nearly 6,900 direct jobs with approximately 4,500 indirect jobs created across the economy through the multiplier effect, means that culture supports close to 11,400 jobs in the regional economy (see Figure 11). Those people have combined annual compensation of \$199 million - dollars that come home to families throughout the region.

Of even more importance may be the more than 5,000 jobs that are supported as a result of "new" dollars spending. These are jobs that would not be in the region except for the presence of nonprofit cultural organizations.

**Figure 11:  
Culture-Supported Jobs  
Five Counties of SE PA**

	Direct Jobs	+	Indirect Jobs	=	Total Jobs
Total Jobs	6,895	+	4,482	=	11,377
"New" Dollars Jobs	3,235	+	2,103	=	5,338

Source: PEL survey, PCA Data, IMPLAN  
Note: "New" dollars' jobs are a subset of total jobs.

**Generating Tax Revenues**

It is also important to understand how tax revenue is generated by nonprofit cultural activities. The two sources of tax revenue that can be estimated with some level of precision are sales tax and personal income taxes in the City of Philadelphia and the Commonwealth of Pennsylvania,<sup>8</sup> based upon consumer purchases and wage levels.

Nonprofit cultural activity across the region generates more than \$10 million dollars in sales and income taxes for the Commonwealth of Pennsylvania, and nearly \$6.5 million for the City of Philadelphia (see Figure 12). Combined with additional business, property, and other taxes, the business of arts and culture is clearly a significant generator of tax revenue in the region.

**Figure 12:  
Culture-supported Tax Revenues**

Activity	Tax Revenue
PA Income tax	\$6.75
PA Sales tax	\$3.51
PA total revenue	\$10.26
Phil. Wage tax	\$6.26
Phil Sales tax	\$0.22
Total Phil tax	\$6.48

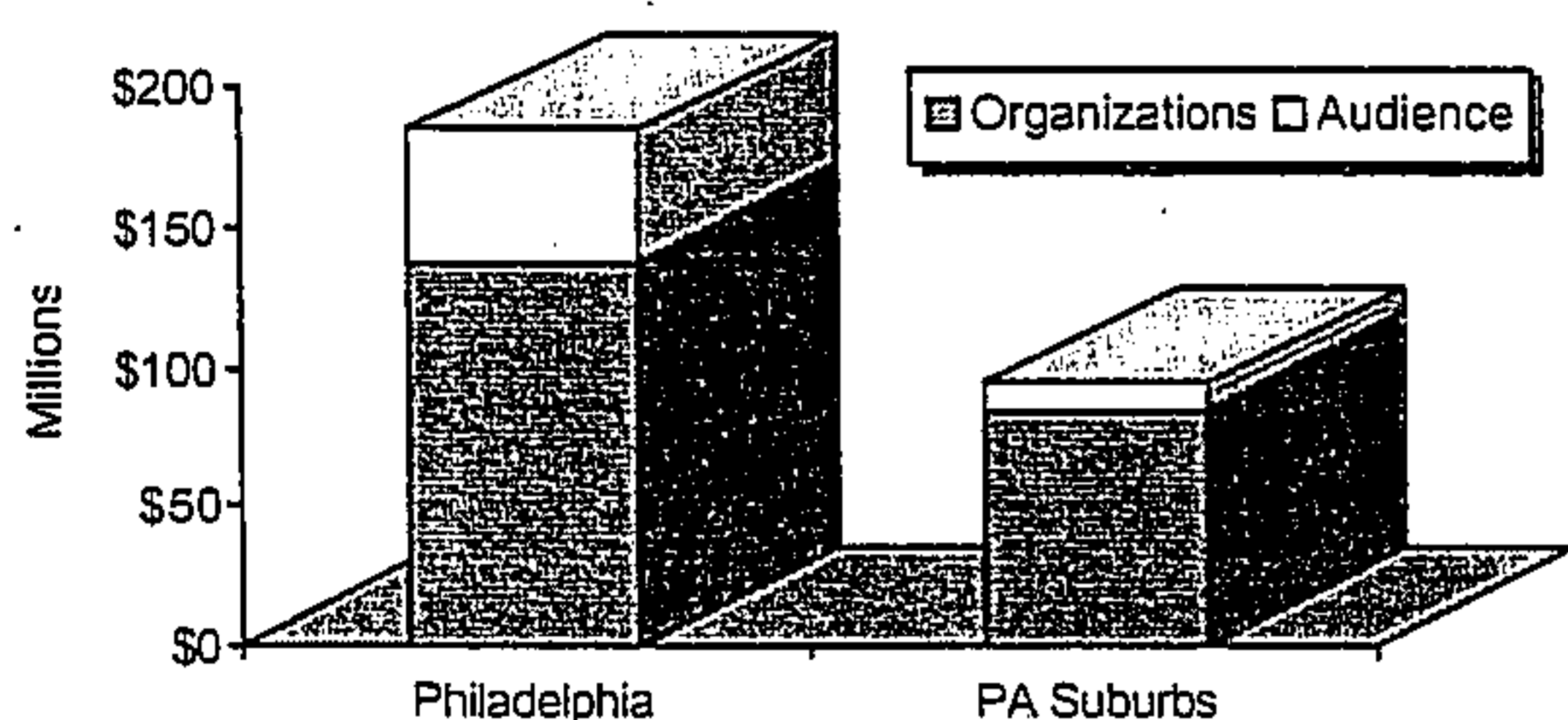
Source: PEL, IMPLAN  
Dollars in millions

<sup>8</sup> The multiplicity of local tax rates and municipalities makes it impossible to accurately estimate municipal tax revenues.

## Economic Impact Across the Region

Finally, based upon the survey of nonprofit cultural organizations, it is possible to estimate precisely where organizations spent their money. This allows an estimation of how much was spent in the City of Philadelphia and the Pennsylvania suburbs.<sup>9</sup> As Figure 13 shows, nonprofit cultural organizations spent \$138 million in the city of Philadelphia, and \$85 million in the four Pennsylvania suburban counties. Most audience spending occurs in the city, with \$48 million occurring in the city, and \$8 million in the suburbs.

**Figure 13:**  
Where Direct Spending Occurs:  
City and Suburbs



Source: PEL survey of organizations

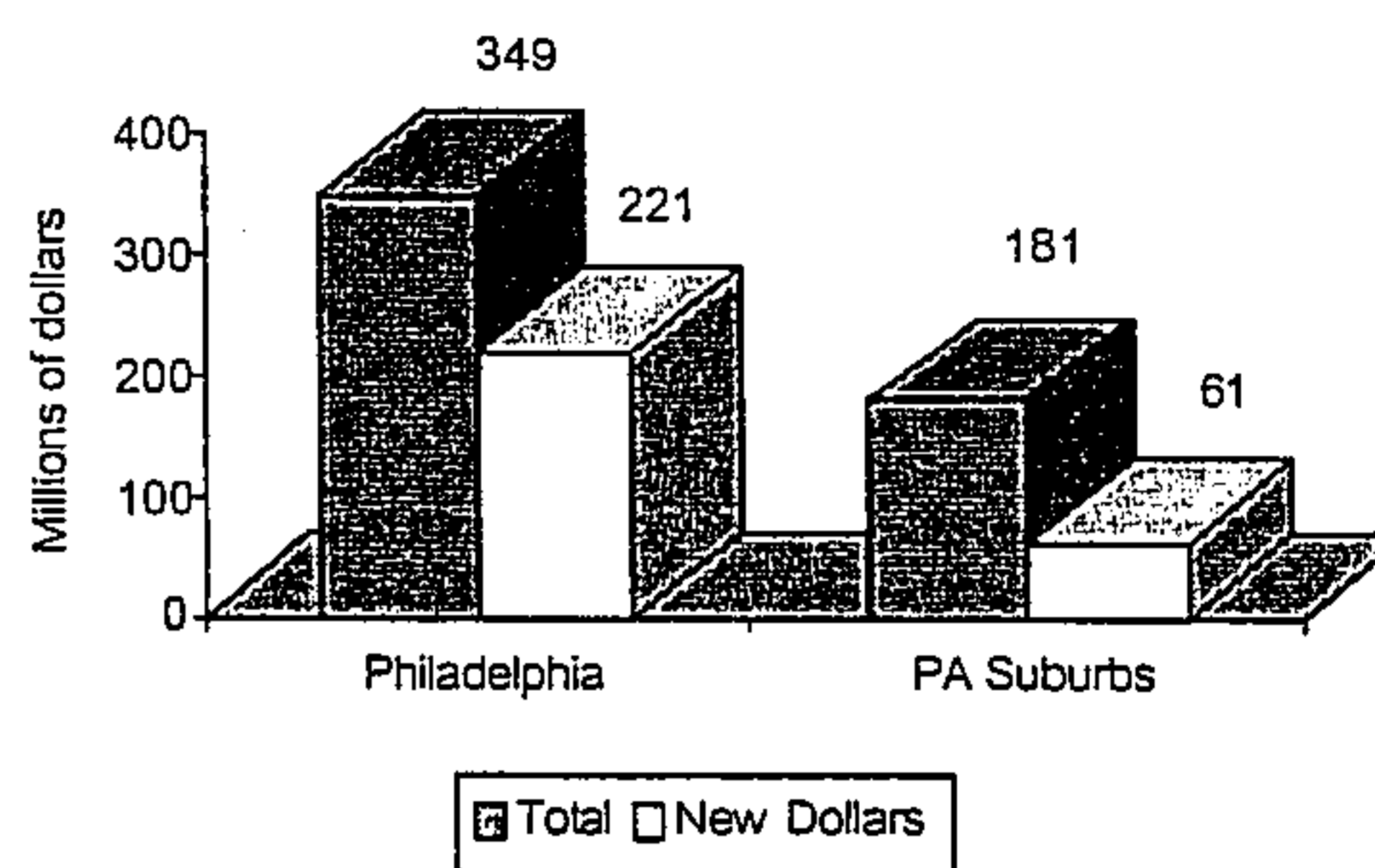
The location of spending is important to understanding the economic value of arts and culture to all of the region, not just the specific location of the organization. In reality, employees of culture organizations are free to live wherever they choose, which means that their salaries come home to their communities. Those salary dollars begin to circulate in those communities as employees pay their rent or mortgage, or purchase groceries. The organizations themselves may purchase goods or services in regions other than their home location. In some cases, the dollars "leak" out of the region, perhaps as payment to a visiting artist or for a purchase of materials to be used in the construction of a set or exhibit. In most cases,

<sup>9</sup> Bucks, Chester, Delaware, and Montgomery counties.

the dollars stay in the region - and then circulate throughout the economy, being spent and re-spent by large and small businesses in Greater Philadelphia.

As Figure 14 shows, both the city and the suburbs receive substantial benefits from the region's nonprofit cultural industry.

**Figure 14:**  
Total Spending Impact:  
City and Suburbs



Source: PEL, IMPLAN

A more detailed discussion of economic impact methodology and complete tables of results are included in Appendix A.

### III. Importance to Regional Competitiveness

Few local industries cast as bright a light on the region as the cultural community does in Philadelphia. The Philadelphia Orchestra is truly one of the world's great orchestras. The Philadelphia Museum of Art is one of a handful of world-class art museums. In Longwood Gardens, this region has one of the great botanical gardens of the world. Combine these giants with the smaller gems - the Mercer and Michener Museums in Bucks County, the Pennsylvania Academy of the Fine Arts and the Rodin in Center City, and the ever-exploding theater community that has spawned a collection of diverse theaters such as the New Freedom, Arden, People's Light, Bristol Riverside and Wilma Theatres - and it is easy to see why this is a region with few peers when it comes to the quality or diversity of its cultural experience. They provide an opportunity for Philadelphia to craft a regional image that is defined by its

***There is an opportunity for Philadelphia to craft a regional image that is defined by its cultural excellence.***

cultural excellence.

However, understanding the economic value of arts and culture to this region goes far beyond the observable direct and indirect economic impact. In the new global economy, regions compete to attract companies and jobs to their regions. Every competitive advantage a region may have - access to markets, low costs, a high-quality workforce or an attractive quality of life - must be packaged, marketed, and sold to companies who now have their choice of locating practically anywhere in the world. The ability of a region to understand and know its strengths and weaknesses will be a key

determining factor in whether that region will be a global competitor.

As the local economy has changed, the rules of the game for global competition have changed as well. Regions and companies now compete directly with locations throughout the world for knowledge workers. These talented people serve as the foundation of successful companies, as well as the creators of new companies.

The presence of a thriving nonprofit cultural community can be a significant competitive advantage when attracting the knowledge workers that are the base of the new global economy. For some of Philadelphia's most significant economic sectors - professional services, health services, and other technology-driven firms - that competitive advantage is crucial to future growth.

In meetings and interviews with regional business leaders, it is clear that the nonprofit culture industry is already a major factor in the region's competitiveness - but that it could be even more. Locally and nationally, a region's culture industry is increasingly important in:

- creating a regional identity to attract and retain companies;
- attracting talented people;
- supporting business development;
- supporting cultural tourism; and
- enhancing the viability of the for-profit cultural industry.

#### ***Creating a Regional Identity***

The ultimate goal in the economic development business is to become a "hot" city - one that is known to every recruiter, business analyst, and newspaper reporter as a great place to live and work. That image can be created in a number of ways - through a hot industry segment (high-tech and Silicon Valley, computer software and the Pacific Northwest), with low costs and incentives (much of the Sunbelt), or even through

historic dominance and reputation (New York or Boston could qualify here).

The nature of Philadelphia's diversified economy makes it difficult to create a "hot" industry segment. While progress is being made on the cost front, Philadelphia will never be a low cost location.

However, the traditional cost factors may not be as important to today's global companies. Economist David Birch, in his annual report on the best places to start and grow a business, puts it clearly:

"In today's economy, the traditional 'factor cost' argument is largely irrelevant. [Entrepreneurial] firms are not locating so as to minimize taxes, or costs associated with labor, energy, transportation, etc. In fact, if there is any pattern, it is a shift to higher, rather than lower, cost areas...."<sup>10</sup>

The importance of image to a city's economic prospects cannot be overlooked. "A city's success depends on what people – residents and outsiders – think of it and what they want it to be," wrote two analysts, "If a city has a weak image, a bad image, or no image, initiating or sustaining effective action will be difficult. Since image is tied closely to reality, problems with image must be addressed with the same competence and determination as other development problems."<sup>11</sup>

Despite overwhelming agreement on the quality of the region's nonprofit cultural assets, those interviewed for this project - from both the business and the cultural community - almost unanimously pointed to a lack of defining identity as a real challenge for Greater Philadelphia. Most linked this to a historic failure to market the region effectively, and hope that the recent emergence of the Greater Philadelphia Tourism

<sup>10</sup> Birch, David, et. al., *Entrepreneurial Hotspots: The Best Places in America to Start and Grow a Company*, ©Cognetics, Inc. 1997

<sup>11</sup> Penne, R. Leo and Shanahan, James L., "The Role of the Arts in State and Local Economic Development," from *The Economics of Amenity: Community Futures and the Quality of Life*, McNulty, Penne, and Jacobson, 1985 p127.

Marketing Corporation will be a positive development. However, that enthusiasm was tempered by the GPTMC's limited funding and the need to play catch-up in improving the region's image regionally and nationally.

Harvard economist Rosabeth Moss Kanter, in her book *World Class*, notes that in the new economy, companies increasingly view their home cities as showplaces. "In larger companies, top managers and professionals are recruited on a national and international basis;

***In today's economy, the traditional 'factor cost' argument is largely irrelevant. [Entrepreneurial] firms are not locating so as to minimize taxes, or costs....The search appears to be for high quality, not low cost...***

companies need to make sure that their home city has maximum amenities and minimum problems in order to compete for talent in a global labor market. Civic amenities and services are important for those posted at headquarters, rotating through it, or visiting it for meetings...Headquarters is a frequent destination for customers or suppliers, so the home city needs to have attractive facilities, entertainment, and transportation."<sup>12</sup>

There are a number of vivid examples. Systems and Computer Technologies (SCT), a fast growing technology firm, combines its annual client meeting with the Philadelphia Orchestra's Academy Ball, both showing off the Orchestra and providing a prestigious setting for entertaining and meeting with its most important clients. Consulting firms like KPMG Peat Marwick often utilize the region's museums for meetings or entertainment, taking advantage of world-class settings to impress their increasingly global clients.

In the ongoing battle to attract and retain companies, Greater Philadelphia faces constant

<sup>12</sup> Kanter, Rosabeth Moss, *World Class*, 1995, p179.

challenges from regions both around the country and the world. While the project's interviews did not find evidence of any specific deals that were closed because of the region's cultural assets, most of those interviewed felt that without its nonprofit cultural assets, Philadelphia might not even get to the table.

Quality of life rankings bear out the region's status. Philadelphia ranks 10th in the 1996 *Places Rated* rankings. In 1997, *Fortune* magazine rated Philadelphia 3rd as the best city in the US in which to work and live – and cited the region's cultural assets as the key to that ranking.

The competition and attention paid to these often subjective rankings validates the importance of cultural assets to the quality of life for a region. Around the country, fast-growing regions are struggling to build and sustain the types of cultural assets that have called Philadelphia home for decades and even centuries. The recognition is that low costs only go so far – the name of the game in the future is giving companies an edge when it comes to recruiting and retaining talented people. Philadelphia has a competitive advantage in its nonprofit cultural industry, which, if utilized correctly, could be a crucial piece of our regional business attraction and retention efforts.

In his report, Birch goes on to say that there are hard and soft determinants that seem to be key factors in the development of an entrepreneurial economy. The hard determinants are universities, a skilled labor pool, airports, and a nice place to live. In describing a "nice place to live" Birch focuses on climate, density, quality of education, and recreational and **cultural** opportunities. As Birch says – workers in the 1990's can choose where to live, and then demand that employers follow them. Regions that can attract workers will naturally attract companies.

***A city's success depends on what people – residents and outsiders – think of it and what they want it to be ...***

***Workers in the 1990's can choose where to live, and then demand that employers follow them. Regions that can attract workers will naturally attract companies.***

On the "soft" side, Birch focuses on tolerance. "Tolerance and recognition of new and different people doing new and different things is the hallmark of a place in which entrepreneurs will start and grow companies."<sup>13</sup> This is where a region's cultural gazelles and innovators can have important ramifications on the success of a regional economy. Interesting, creative, talented people will seek out exciting venues and organizations. A region that supports that type of creativity is much more likely to support the risk-taking attitudes prevalent in the entrepreneurial economy.

This may turn the old economic development strategy of smokestack chasing on its head. Rather than giving major grants to large companies in an effort to get them to pick up and move to your region, regions will focus on improving existing assets. The goals will be to make the region a more attractive place for the workers that companies are trying to recruit.

### ***Attracting Talented People***

There was broad consensus among those interviewed that the arts are a major factor in helping a company recruit and retain a high quality workforce. In an economy where the premium is now on smart, talented people, knowledge workers and their families are seeking interesting and exciting environments in which to work. Company representatives, particularly from the technology oriented firms, said that our cultural assets give them a leg up when it comes to recruiting workers - and maybe even more important, in retaining them.

Robert McNulty, the founder and President of Partners for Livable Places, puts it well:

<sup>13</sup> Birch, et. al.

"For an increasingly large share of the economy, a particular business does not have to be anywhere in particular. Among other things, this means that today, to a much greater extent than in the past, jobs can follow people rather than the reverse. In the most rapidly growing sectors, in fact, the critical factors are human intelligence and skill in the form of technical innovators and entrepreneurs. As a result, businesses are more likely to locate where these people want to live. Thus the changes in the economy have made it much more important that cities link economic development and quality of life."<sup>14</sup>

Corporate headhunters raised a point that is a good news/bad news story - they say Philadelphia is one of the toughest cities to get people to come to, but also very hard to get people to leave. That means that the challenge is to get the word out to those thinking about moving to Philadelphia that people who live here find this an exciting place to work and live.

Perhaps the most telling comments came from a focus group held with a group of graduate and undergraduate students from Penn's Wharton School. The message was clear - Philadelphia was not on the location short list of many of the region's best and brightest. In an economy that more and more depends upon the ability to

**...a particular business does not have to be anywhere in particular...To a much greater extent than in the past, jobs can follow people rather than the reverse....The changes in the economy have made it much more important that cities link economic development and quality of life.**

attract and retain the most talented workers and managers, that is an area of concern.

Those students from outside the region had little knowledge of the quality or depth of the region's

<sup>14</sup> McNulty, Robert H. "Quality of Life and Amenities as an Urban Investment," in *Interwoven Destinies: Cities and the Nation*, Henry G. Cisneros, ed. p. 235

**When we bring in people for training from our other locations around the country, they don't want to go back...**

cultural assets when they arrived. Once they were here, they still found it difficult to know what the options were. Just as important, though, were the opinions by those few who had explored the region's cultural assets that the region stacked up well. In fact, for a number of the students, it was the region's accessible quality of life that put the city in play as a place where they might consider looking for work.

Interviews with technology oriented and professional service firms confirm the importance of amenities to recruiting knowledge workers. Their success, they claim, depends upon their ability to recruit – and retain – a highly skilled workforce. In particular, regional technology firms are practically begging for workers. Given that the Philadelphia region is not naturally supplying these workers through growth, technology firms hope that the region becomes a "hot" place to live and work. As one person said, "Philadelphia needs to become a place where young, smart people will do anything – even sleep on a friend's couch for awhile – to live and work here." Until the region reaches that stage, its companies are in danger of being unable to sustain growth due to a shortage of talented workers.

A corporate recruiter might have put it best. "While the key to any placement is the quality of the employment opportunity, a sense of momentum and sizzle makes a big difference when it comes to breaking ties."

Finally, there was a general belief that the region's high quality of life made a difference to their ability to keep workers, as well as attract them. As one said, "When we bring in people for training from our other locations around the country, they don't want to go back, after sampling everything that this region has to offer." Others interviewed commented that they felt that both the corporate community and the nonprofit cultural community could do a better

job of showing off the region's assets during the corporate recruiting process, believing that the same benefits that are seen when someone visits for an extended time need to be demonstrated to people in for a short recruiting visit.

### Business Development

A company can utilize a relationship with a cultural organization to raise its profile, both locally and nationally. Just as the region can enhance its image with its cultural community, so can a company improve its bottom line by its association with a particular event or organization.

No matter the partnership, organizations are increasingly looking to leverage their relationships with cultural organizations to

improve sales and corporate images, or enhance relationships. Savvy arts organizations are parlaying their knowledge of their audience and supporters into campaigns that provide companies with well-targeted opportunities for image and product development.

One way they can create productive partnerships is by partnering with organizations that exhibit similar characteristics. Just as the business community is not a monolith, neither is the cultural community. Cultural organizations differ not only by artistic type, but by size, business approach, audience demographics, and a whole host of other factors. Two organizations which are in the same basic artistic classifications (e.g. museums) may have entirely different approaches to how they position their products, how they market themselves, and their expectations for growth.

Following this argument, the region's nonprofit cultural organizations can be described as:

- blue-chip institutions;
- regional leaders;
- "gazelles" or rapidly growing firms;
- innovators or centers of research and development;
- community development institutions; or
- neighborhood organizations

Each type has different characteristics and potential opportunities for business partnerships.

Used strategically, the cultural industry can be an integral part of a business development strategy for both local and national companies.

Companies looking to enhance an image of quality might look

Organizations	Characteristics	Potential Partners	Benefits
Blue Chips	<ul style="list-style-type: none"> <li>• dominant in industry</li> <li>• national / international markets</li> <li>• long histories</li> </ul>	national / international firms, local firms looking to increase their visibility, regional leaders	association with quality, reaching a broader regional or national audience
Regional Leaders	<ul style="list-style-type: none"> <li>• large companies</li> <li>• regional markets</li> <li>• long histories</li> </ul>	locally focused firms: utilities, banks	market penetration, local visibility
Gazelles	<ul style="list-style-type: none"> <li>• fast growing</li> <li>• high energy</li> <li>• seeking major investments</li> </ul>	fast growing firms, risk takers	opportunity for growth, association with change/success
Innovators	<ul style="list-style-type: none"> <li>• cutting edge</li> <li>• talent / product incubators</li> <li>• uncertain markets</li> </ul>	R&D oriented firms, technology firms	association with talented, creative people; demonstrated commitment to risk-taking
Community Development	<ul style="list-style-type: none"> <li>• use art to teach other skills, self-esteem</li> <li>• broader mission</li> </ul>	Community-oriented firms	market segmentation and targeting; community redevelopment
Neighborhood Organizations	<ul style="list-style-type: none"> <li>• serve community market</li> <li>• funding from local sources</li> </ul>	local businesses	community pride and enhancement

for an affiliation with one of the region's blue-chip or regional leader institutions. Firms that thrive on being on the cutting edge could be more inclined to develop a relationship with one of the region's innovators.

Advanta's sponsorship of the Cezanne exhibition demonstrates the cross-fertilization opportunities. By sponsoring this once-in-a-lifetime event, Advanta was able to increase its national and international presence, as well as support the Art Museum's efforts. Advanta was able to realize corporate goals of increasing brand awareness for their products among the attendees of the exhibit, as well as through the very visible advertising and sponsorship recognition opportunities.

In addition to Advanta's efforts, the Cezanne exhibition served as the backdrop for numerous entertainment opportunities for local companies, as clients were brought to the Art Museum for special exhibitions, dinners, and behind-the-scenes tours.

A common theme that emerged from the interviews was the need to take advantage of the opportunity to attract national sponsorship of Philadelphia nonprofit cultural organizations. As the nation's fifth largest metropolitan region, as well as the center of a broader Mid-Atlantic corridor, Philadelphia's cultural attractions should be very attractive to national consumer-goods firms.

However, the costs of identifying and reaching national partners may be prohibitive for even some of the larger organizations. Expanding that market opportunity may require a coordinated marketing campaign to introduce potential national partners to the benefits of investing in Philadelphia's nonprofit cultural industry.

### **Cultural Tourism**

Throughout the US, countless cities are focusing on tourism as a key economic development strategy. Beyond building convention centers and hotels, attracting "me-too" theme restaurants, and developing upscale urban shopping centers,

**...the region has plenty of room to grow in the hospitality sector. Despite 141,000 jobs in the hospitality cluster, the region's employment concentration in hospitality is only 71 percent of the national average...**

regions are looking to market and promote their cultural assets as tourism attractions. As the battle for the tourism dollar continues, it is becoming more clear that arts and cultural assets may be a key differentiating factor between cities.

In recent years, Philadelphia has become one of the leaders promoting "cultural tourism." The startling success of the Barnes and Cezanne shows at the Philadelphia Museum of Art demonstrated to cities throughout the country that New York and Washington don't have monopolies on the use of cultural assets as tourism attractions.

As the City and region work to increase the number of visitors to the region, the nonprofit cultural industry must be an integral element of the regional package. In the vernacular of the technology and communications industry, the nonprofit cultural industry is a key supplier of "content" for potential visitors – offering unique experiences only found in this region.

Philadelphia has an opportunity here – it is a step ahead of most regions in terms of existing and high-quality cultural attractions that can appeal to a wide range of audience members.

Given Philadelphia's geographic location it is ideally positioned as a weekend destination. The recent investment by the City of Philadelphia, the Commonwealth of Pennsylvania, and the Pew Charitable Trusts in the Greater Philadelphia Tourism Marketing Corporation will only accelerate the attention on the region as a tourist destination, as well as increase the demand for the content that cultural assets will provide for tourists.

The potential growth of the cultural tourism industry in Philadelphia is made clear by the



realization that Philadelphia has only just begun to aggressively promote the hospitality industry as a key economic generator. Until the creation of the GPTMC, spending on tourism marketing in the region was almost negligible – and we were falling far behind the nation in hospitality industry jobs. Greater Philadelphia First, in its 1995 economic development strategy, showed that the region has plenty of room to grow in the hospitality sector. Despite 141,000 jobs in the hospitality cluster<sup>15</sup>, the region's employment concentration in hospitality (based on an index of the ratio of hospitality jobs to all jobs) is only 71 percent of the national average – meaning that the region has not been drawing a proportional share of the nation's hospitality industry.

### ***For-Profit Arts Synergy***

Considerable synergy exists between the region's nonprofit cultural assets and for-profit arts-related businesses. When the growth of the theatre industry provides a pool of local actors that are attractive to potential movie-makers, or the explosion of art galleries in Old City showcases the works of local artists, the strength of the region's nonprofit cultural industry can have a profound positive impact on the development of a thriving *commercial* cultural industry.

While this analysis did not attempt to estimate the economic impact of the for-profit cultural community, the economic power of this community should not be underestimated. A 1985 cultural impact study commissioned by the City of Philadelphia showed that for every dollar of spending supported by the nonprofit community, two dollars was supported by the for-profit cultural community of artisans, Broadway shows, art galleries, historic renovation, and broader tourist destinations. If the same relationship were to hold today, that

***A region that provides a steady stream of creative individuals is increasingly attractive to firms looking for cutting-edge ideas and products...***

would place the total impact of nonprofit and for-profit cultural organizations at nearly \$1.7 billion.

In addition, cities like New York and Los Angeles have demonstrated that the presence of a creative artistic workforce can have cross-over benefits to commercial industries like television production, advertising, and multi-media software development. A region that provides a steady stream of creative individuals is increasingly attractive to firms looking for cutting-edge ideas and products. As the nonprofit culture industry grows, an ever-growing pool of available part-time actors, musicians, and artists is an increasingly attractive draw for "new" economy firms. Supporting the growth of the nonprofit cultural industry in Philadelphia will result in the development of a high-quality, creative talent pool for existing and new regional companies.

<sup>15</sup> The hospitality cluster includes the sectors of eating and drinking places; hotels and other lodging places; amusement and recreation services; and museums, botanical, zoological gardens.

# IV. Fiscal Profile of the Nonprofit Arts and Culture Industry

As the previous section demonstrated, the economic value of the nonprofit culture organizations can be measured by both its direct and indirect contributions to the region's economy and economic competitiveness. Given its importance to the region, the project task force also felt that it was important to understand the fiscal situation of the nonprofit culture industry. Specifically, what are the fiscal vital signs of the regional arts and culture industry? How do we compare to other regions? And what seem to be the fiscal trends?

To answer those questions, project staff assembled detailed financial information on 209 of the region's nonprofit culture organizations, as well as trend data from 1988 to 1995 for 56

organizations (representing over 50% of the total budgets). In addition, staff met with numerous cultural leaders and analysts to help develop a fiscal profile of the industry.

The consolidated income statement of the nonprofit cultural industry shows a small surplus – meaning that cultural organizations have done an admirable job of managing their expenses in light of a slowly growing revenue base. While serving a vital role in the regional economy, Philadelphia's nonprofit cultural organization's are "squeezing every nickel" on the expense side of the ledger to keep their budgets balanced. From 1988 to 1995:

- Real total expenses increased by only 1 percent over the seven year period;
- Real payroll costs have fallen steeply, with total administrative costs falling by 15 percent; and
- Facility costs have risen steeply – perhaps representing either increased costs

Figure 15:  
Consolidated 1995 Income Statement  
Greater Philadelphia Nonprofit Cultural Institutions

	<i>Millions of Dollars</i>	<i>Percent of Total</i>	<i>Real Growth 88-95 (56 Organization Sample)</i>
<b>INCOME</b>			
Earned Income	132.8	51%	-2%
Contributed Income	95.1	37%	9%
Endowment Income	30.2	12%	20%
<b>Total Income</b>	<u>258.1</u>	<u>100%</u>	<u>4%</u>
<b>EXPENSES</b>			
Administrative Expenses	97.1	39%	-15%
Programmatic Expenses	121.9	48%	3%
Facilities Expense	31.9	13%	87%
<b>Total Expenses</b>	<u>250.9</u>	<u>100%</u>	<u>1%</u>

Source: PEL survey, PCA data. The information in this table represents the 1995 financial statements of 209 nonprofit cultural organizations. It does not include the operating budgets of Valley Forge National Historic Park or Independence National Historic Park for reasons of comparability. PEL's "real" income and expense figures are calculated using the regional consumer price indices for the time period. This allows for comparisons without the influence of inflation.

associated with new facilities or added expenses as a result of much needed maintenance and upgrading.

Philadelphia nonprofit cultural organizations spend much less on personnel – including both administrative and artistic personnel – than their counterparts in other regions. At the same time, they spend a much higher proportion of their budgets on facilities, while being outspent on marketing (without the benefit of coordinated regional marketing campaigns – until the recent formation of the GPTMC). Maybe even more important – our largest family institutions are charging higher admission prices than their counterparts around the country.

On the income side, nonprofit cultural organizations have multiple challenges. They are seeking to increase their earned income base while facing increased competition. They are grappling with changes in the contributed funding environment, including decreases in governmental funding, changing corporate and foundation approaches to cultural philanthropy, and reaching an increasingly wealthy – and dispersed – set of individuals with little history of giving to cultural causes. Maybe most important, they are also forced to adjust to structural changes in the regional economy, most notably the consolidation and mergers of many of the leading business supporters of culture, and the shift to a suburban economy.

The numbers bear out the challenges. For example:

- Real total income (inflation-adjusted) increased by only 4 percent (less than 1 percent annually) - during a period of time when regional real personal income grew by 12 percent;
- When adjusted for inflation, real earned income fell by 2 percent from 1988 to 1995;
- In real terms, government income fell by 30 percent, and even real foundation income decreased by 4 percent; and

- On the positive side, corporate and individual gifts increased at a fast pace – 29 percent and 52 percent, respectively in real terms; endowment income, obviously influenced by stock market growth, grew by 20 percent after inflation.

When comparing Philadelphia's nonprofit cultural industry to those in other cities<sup>16</sup>, there are some noticeable differences: Philadelphia's organizations:

- earn proportionately less of their income than their counterparts Denver or Dallas;
- they rely much more on the earnings of endowments and the giving of foundations than Denver, Dallas or New York; and
- government funding pales when compared to Denver or New York – or even the national averages.

Finally, the question was asked as to whether regional cultural income sources were reflecting the changes in the regional economy – namely, the transfer of personal and corporate income and wealth to the suburbs of the region. The picture here is mixed:

- Despite the fact that the vast majority of organizations are based in the city of Philadelphia, organizations have done a fairly good job of reaching individuals in the suburbs: 59 percent of revenue<sup>17</sup> from ticket sales, subscriptions, and memberships comes from suburban sources; 62 percent of individual contributions come from the suburbs;
- Corporate support, however, is not as diverse -- only 23 percent of all regional corporate funding comes from the suburbs,

<sup>16</sup> To identify regions for comparison, PEL staff examined the financial information contained within economic impact analyses undertaken around the country. The regions chosen for comparison, Dallas, Denver, and the New York metro region, represent the closest comparables available.

<sup>17</sup> Revenue here refers to revenue from the five-county region.

despite the fact that 63 percent of all regional payroll is located in the suburbs; and

- Local government operating funds are even more stratified -- of the nearly \$5 million in local government funding that went to nonprofit cultural organizations, 97 percent came from the City of Philadelphia and went to City-based organizations.

## ***Nonprofit Cultural Expenditures***

For nonprofit cultural organizations, expenses are typically driven by the revenue base available to the organization. For much of the past decade, Philadelphia's nonprofit cultural organizations have been required to keep a tight lid on their expenditures in order to avoid outstripping relatively flat revenue growth. As a result, inflation adjusted expenditures rose by only one percent from 1988 to 1995.

While financial discipline and control are a welcome sign in any organization, flat spending growth in a key sector of our economy means that the economic growth of the industry is being limited. The implication is clear -- if these organizations are expected to take a lead role in the region's economic growth, they must have the revenue base necessary to expand their offerings, improve the quality of their programming, and keep their prices competitive and affordable.

Nearly half of nonprofit cultural organization spending in Greater Philadelphia goes to programmatic expenses, including expenditures on artistic payroll (actors, directors, or set designers, for example), direct marketing costs (advertisements, fliers, promotions, etc.), and other miscellaneous programmatic costs (set construction, costumes, usher salaries, etc.). With about 13 percent of expenses going to facility expenses (including maintenance, rent, or other facility-related costs), 39 percent of expenses are spent on administration.

**Spending Trends**

Real cutbacks in both artistic and administrative payroll demonstrate the commitment of regional cultural organizations to hold the line on controllable costs. One significant growth area was facilities-related expenses – real expenses in this category grew by 87 percent between 1988 and 1995. This could be the result of either increased maintenance and upkeep costs, or increased costs due to new or expanded facilities.

**Figure 16:  
Nonprofit Cultural Expenditures in Greater Philadelphia**

	<i>1995 Spending (millions of dollars)</i>	<i>Percent Of Total Spending</i>	<i>Real Growth 88-95 (56 Organization Sample)</i>
<b><u>EXPENSES</u></b>			
<b>Administrative Expenses</b>			
Personnel Expenses	65.8	26%	-21%
Misc. Admin.	31.2	13%	1%
<b>Total Administrative Expenses</b>	<b><u>97.1</u></b>	<b><u>39%</u></b>	<b><u>-15%</u></b>
<b>Programmatic Expenses</b>			
Artistic Payroll	33.0	13%	-17%
Marketing Expenses	10.7	4%	1%
Misc. Programmatic	78.2	32%	10%
<b>Total Programmatic Expenses</b>	<b><u>121.9</u></b>	<b><u>48%</u></b>	<b><u>3%</u></b>
<b>Facilities Expense</b>			
<b>Total Facilities Expenses</b>	<b><u>31.9</u></b>	<b><u>13%</u></b>	<b><u>87%</u></b>
<b>Total Expenses</b>	<b><u>250.9</u></b>	<b><u>100%</u></b>	<b><u>1%</u></b>

Source: PEL survey, PCA data. The information in this table represents the 1995 financial statements of 209 nonprofit cultural organizations. It does not include the operating budgets of Valley Forge National Historic Park or Independence National Historic Park for reasons of comparability. PEL's "real" income and expense figures are calculated using the regional consumer price indices for the time period. This allows for comparisons without the influence of inflation.

**Figure 17:  
Nonprofit Cultural Spending Comparisons**

	Phil (95)	Denver (95)	Dallas (95)	NY/NJ (93)	NALAA (Large cities, 92)
Payroll	38%	NA	NA	53%	52%
Artistic Contract	7%	NA	NA	11%	7%
Total Personnel	45%	51%	51%	64%	59%
Marketing	4%	6%	NA	5%	NA
Facilities	13%	NA	9%	NA	6%

Sources: PEL, Denver Business Committee for the Arts, Dallas Business Council on the Arts, Port Authority of NY/NJ, National Association of Local Arts Agencies. Differences in the way expenditures are accounted for in various analyses precluded direct comparisons in many spending categories.

What does this tell us? Organizations have kept their costs low due to lack of revenue growth. As a result, they have cut costs in the areas where they have the most control. Facilities-related expenses like maintenance, repairs, and even landscaping are much less flexible and less avoidable than are expenditures on administrative and payroll-related areas.

### ***Nonprofit Cultural Revenues***

#### ***Spending Comparisons***

Comparing the spending of Philadelphia-area organizations to those in some other regions (Figure 17), several interesting points emerge. Greater Philadelphia's organizations, on average, spend less on payroll-related expenses than organizations in other regions. They spend slightly less on marketing than Denver and New York – although both of those city's cultural communities have benefited from extended industry or regional marketing campaigns separate from cultural budgets. Finally, Philadelphia's organizations have been spending more on facilities – which could be a reflection of either older facilities requiring more maintenance or new facilities that have increased operating costs.

Figure 18:  
Nonprofit Cultural Revenues in Greater Philadelphia

	1995 Revenues (millions of dollars)	Percent Of Total Revenues	Real Growth 88-95 (56 Organization Sample)
<b>REVENUES</b>			
<b>Earned Income</b>			
Audience revenues	60.2	23%	n.a.
Ancillary earned revenues	72.6	28%	n.a.
<b>Total Earned Income</b>	<b><u>132.8</u></b>	<b><u>51%</u></b>	<b><u>-2%</u></b>
<b>Contributed Income</b>			
Government grants	17.3	7%	-30%
Foundation grants	30.0	12%	-4%
Corporate grants	12.5	5%	29%
Individual gifts	19.3	7%	52%
Other private gifts	16.0	6%	83%
<b>Total Contributed Income</b>	<b><u>95.1</u></b>	<b><u>37%</u></b>	<b><u>9%</u></b>
<b>Endowment Income</b>			
<b>Total Endowment Income</b>	<b><u>30.2</u></b>	<b><u>12%</u></b>	<b><u>20%</u></b>
<b>Total Income</b>	<b><u>258.1</u></b>	<b><u>100%</u></b>	<b><u>4%</u></b>

Source: PEL survey, PCA data. The information in this table represents the 1995 financial statements of 209 nonprofit cultural organizations. It does not include the operating budgets of Valley Forge National Historic Park or Independence National Historic Park for reasons of comparability. PEL's "real" income and expense figures are calculated using the regional consumer price indices for the time period. This allows for comparisons without the influence of inflation.

Regional nonprofit cultural organizations have been forced to manage their expenses in light of a slowly growing revenue base. Total revenues grew between 1988 and 1995 by only 4% in real terms, while during the same time period real personal incomes grew by 12%. If cultural organizations' revenues had increased at the same rate of growth, they would be sharing \$20 million more in annual revenue.

The revenue base for regional nonprofit cultural organizations can be divided into three broad categories: earned income; endowment income (both restricted and unrestricted); and contributed support, including government (all levels), corporations, foundations, and individuals. In Greater Philadelphia's nonprofit cultural industry, 51 percent of all revenue comes from earned income sources, 37 percent from

contributions, and 12 percent from endowments (see Figure 18).

### **Earned Income**

Earned income is vital to the success of most nonprofit cultural organizations. As a source of revenue directly linked to the product of the organization, earned income is an important indicator of the ability of that organization to support itself. The amount of earned income varies greatly by cultural category - performing arts organizations rely on earned income to a greater extent than museums, for example.

In 1995, earned income<sup>18</sup> comprised just more than half of all Greater Philadelphia's nonprofit

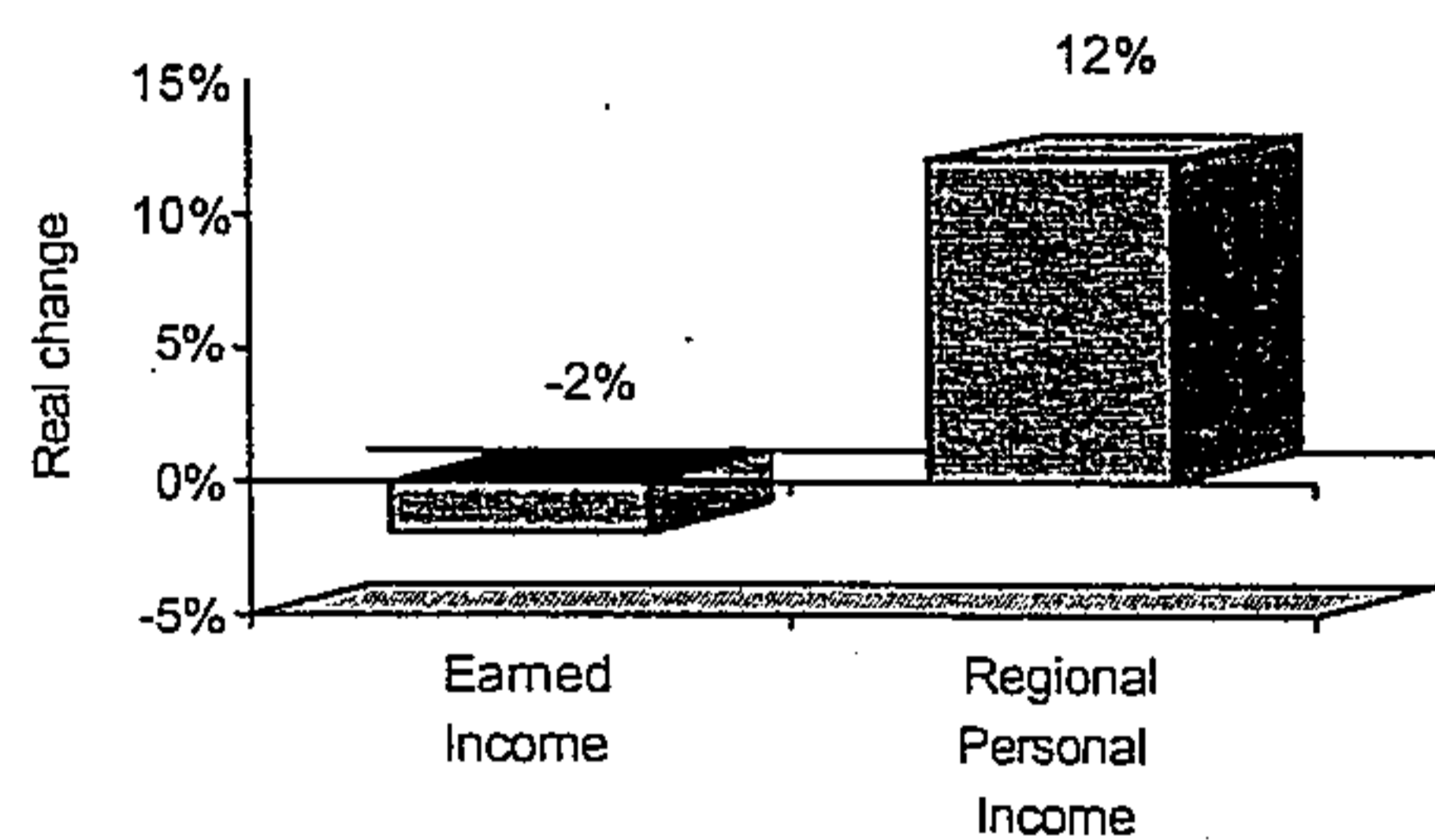
<sup>18</sup> In defining earned income we use the term "audience" loosely: not just one-time ticket holders and subscribers attending a performance or event, but visitors to and members

cultural revenue. However, real earned income actually fell by 2 percent between 1988 and 1995 – at a time when regional incomes exceeded inflation by 12 percent (see Figure 19).

Organizations are being asked to “earn their keep” more and more, and are expected to be looking for every opportunity to generate revenue that they can find. As Philadelphia-area nonprofit cultural organizations seek earned income, however, they confront some hard realities:

- much of the base of potential audience members has moved to the suburbs, requiring organizations to work harder to sell tickets; and
- competition from commercial entertainment venues is increasing, forcing nonprofit cultural organizations to compete with national entertainment companies with national marketing budgets.

**Figure 19:**  
Real Earned Income Growth vs. Regional Income Growth



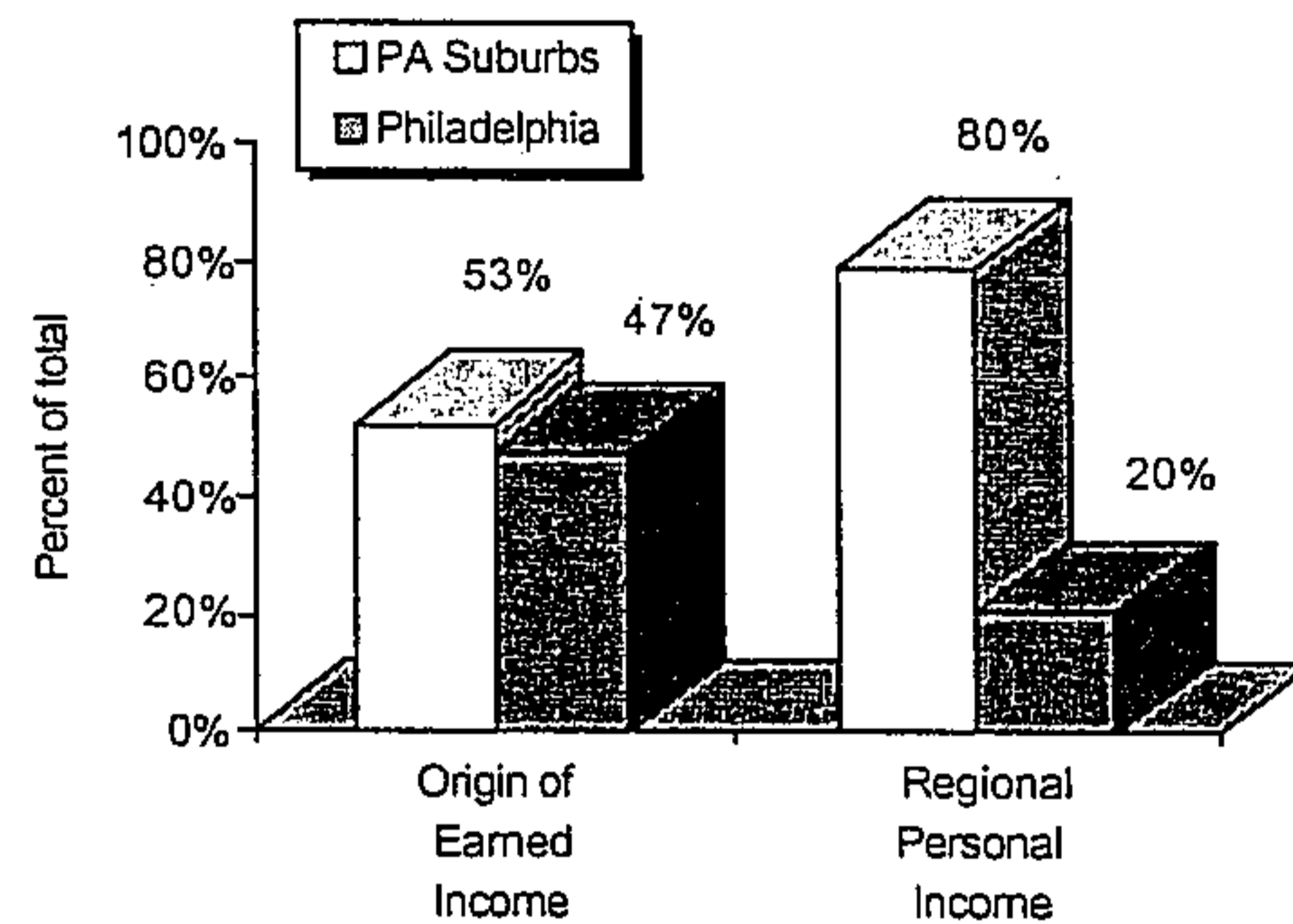
Source: PEL survey, PCA Data, Commonwealth of PA Department of Revenue

At the retail level, nonprofit cultural organizations have been successful in reaching the broader regional audience base. Earned income that originates in the suburbs exceeds that from the city (see Figure 20). However, there remains a large gap between regional income levels and

of a museum, zoo, or historical site. Ancillary earned income could include: tuition, class, and workshop fees; souvenir and program sales; food and beverage concessions; space rental; and advertising.

earned income sources – leaving the cultural community with some distance to go if it is to track regional personal income growth.

**Figure 20:**  
Geographic Distribution of Earned Income Sources vs. Regional Personal Income



Source: PEL survey

Note: In this figure, earned income refers only to the income from local audience members (within the five county SE PA region)

Organizations have two basic choices if they want to increase their earned income: increase attendance or increase prices. Without a strong foundation of industry marketing support, our largest family institutions have been left without much of a choice. Not surprisingly, when compared to other premier family institutions around the country, Philadelphia's leading family institutions are among the most expensive institutions for a family of four paying full prices.

**Figure 21:**  
Family Institution Price Comparisons

	Family of four	Rank
Phila. Museum of Art	\$24	1 (highest) out of 22
Franklin Institute	\$36	1 out of 16
Phila. Zoo	\$29	2(T) out of 18
Please Touch	\$27.80	2 out of 13



Source: PEL survey, phone interviews, Internet research.  
Family of four includes 2 adults and 2 children at normal daily prices.

According to those interviewed, the implications of high prices are serious. If prices are too high, attendance will fall – reducing the benefits of the higher price levels. More important, higher prices limit access to families and the less fortunate, potentially curtailing long-term audience development. They hurt the development of cultural tourism, particularly when competition between regions is on the rise. Finally, high prices bring the price level for family nonprofit cultural institutions closer to the prices of for-profit family entertainment options, reducing one of the key advantages for nonprofit cultural institutions.

**Endowment Income**

Endowment income provides a much needed buffer during years or seasons when earned income lags due to circumstances beyond an organization's control (e.g., bad weather, economic recession, unfavorable review). Endowments are a function of age, long-term financial success, and strategic thinking. Not every organization is in a position to have an endowment – however it is fair to say that most would like to have one.

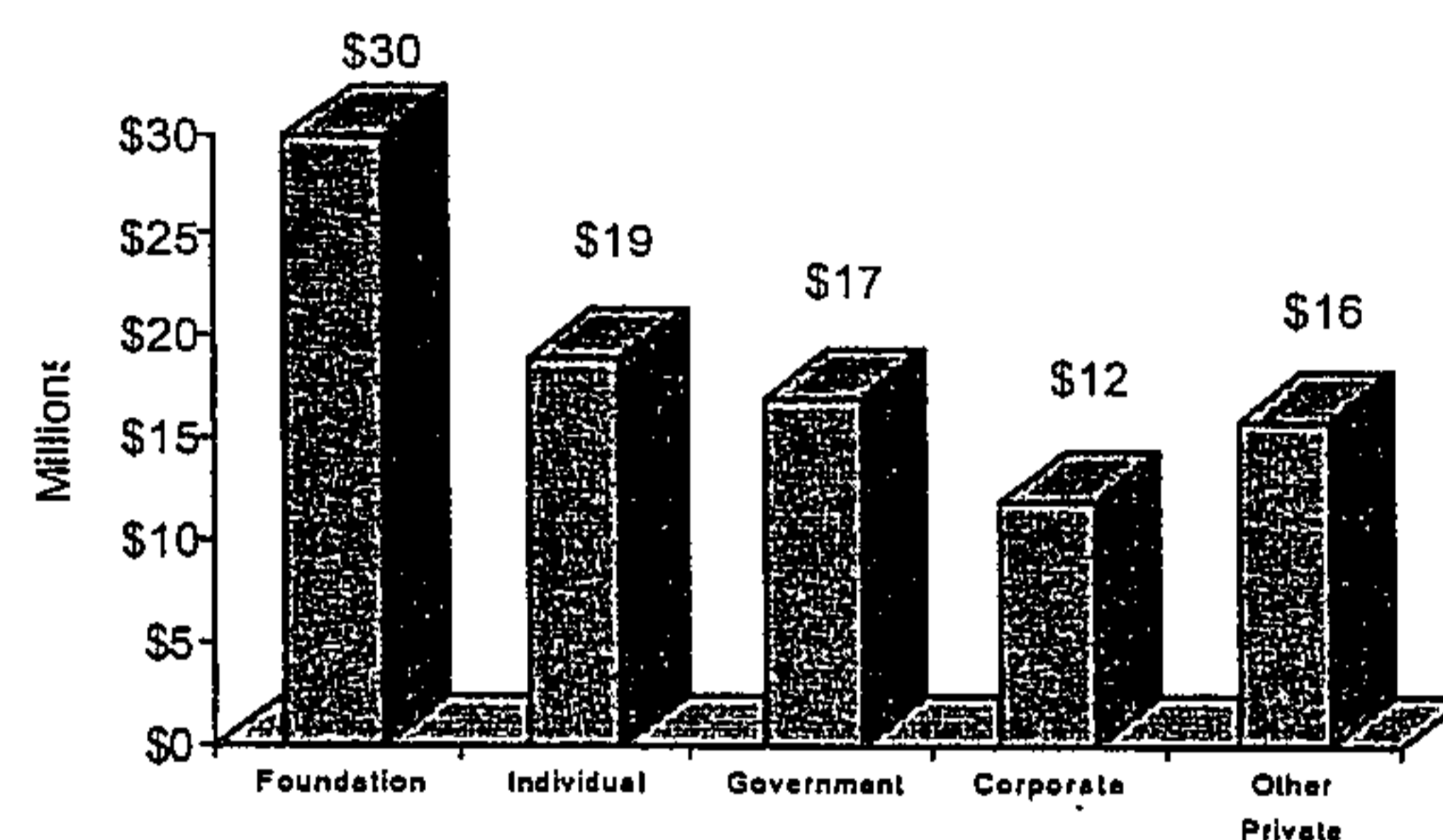
Due in part to the historic generosity of Philadelphians, Greater Philadelphia's nonprofit cultural industry has a much higher share of endowment income (12 percent) than is found in other regions. However, endowment income is not evenly distributed throughout the nonprofit cultural community. Not surprisingly, the largest and oldest organizations contribute the most endowment income. In addition, endowment income depends upon the fortunes of the stock market – recent growth in endowment income due to the stock market boom cannot be projected with certainty into the future.

**Contributed Income**

Contributed income makes up 37 percent of the regional revenue base, and over the past seven

years real contributed income has grown by 9 percent. In many ways, the region has relied on a strong base of foundation support (12 percent of total revenue) to carry the load, although there was a slight slippage in foundation revenues between 1988 and 1995. Figure 22 details the various sources of contributed income for Greater Philadelphia's nonprofit cultural community.

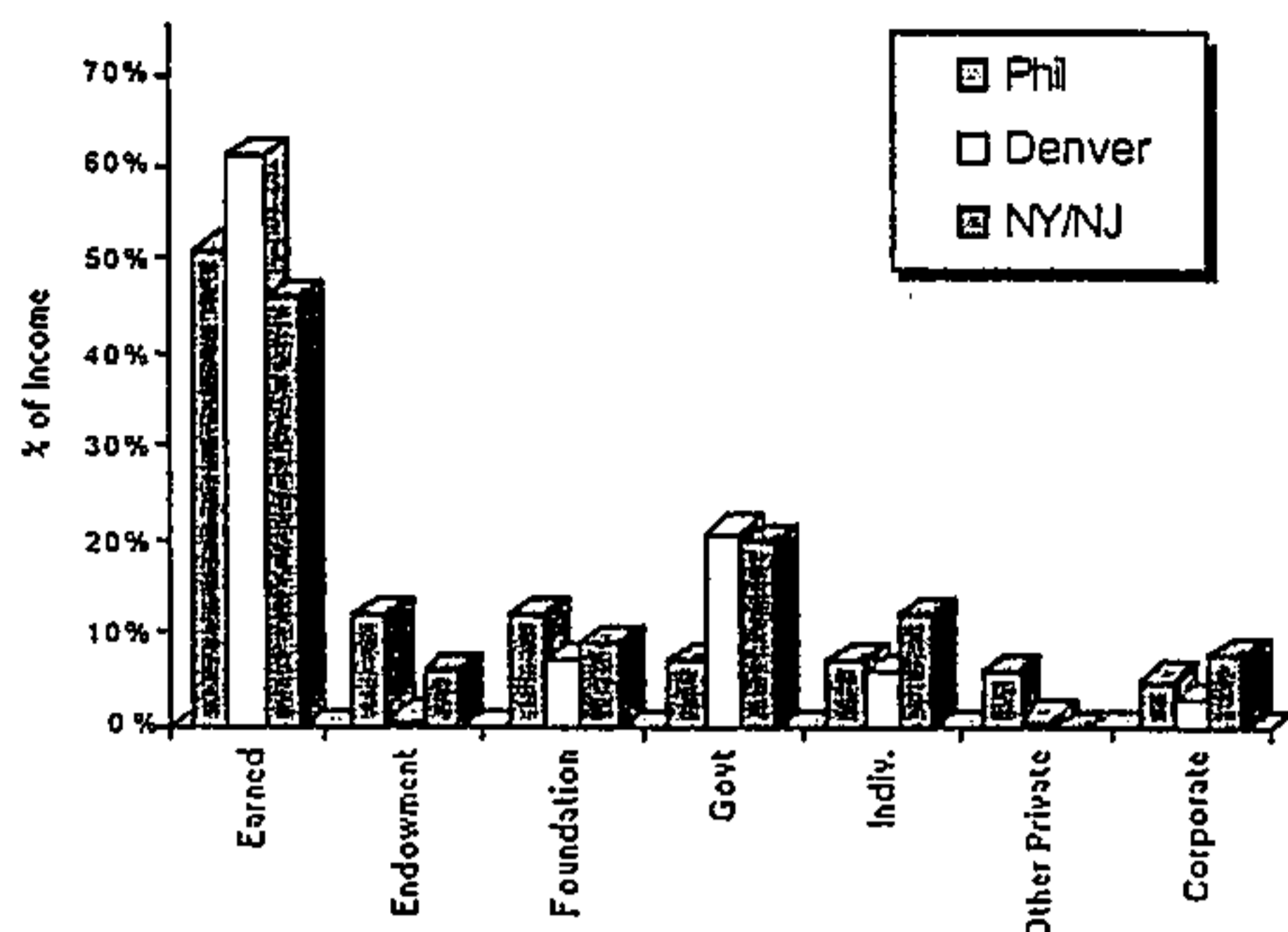
**Figure 22:  
Sources of Contributed Nonprofit Cultural Income**



Source: PEL survey, PCA data

Corporate contributions account for 5 percent of total revenues, with individuals accounting for 7 percent. Both of these sources showed strong growth from 1988 to 1995. Where the region falls short is in public sector support, which only contributes 7 percent of total funds – and in real terms, public sector support declined by 30 percent between 1988 and 1995. By comparison, in New York City and Denver, more than 20 percent of cultural funding comes from public sources (see Figure 23).

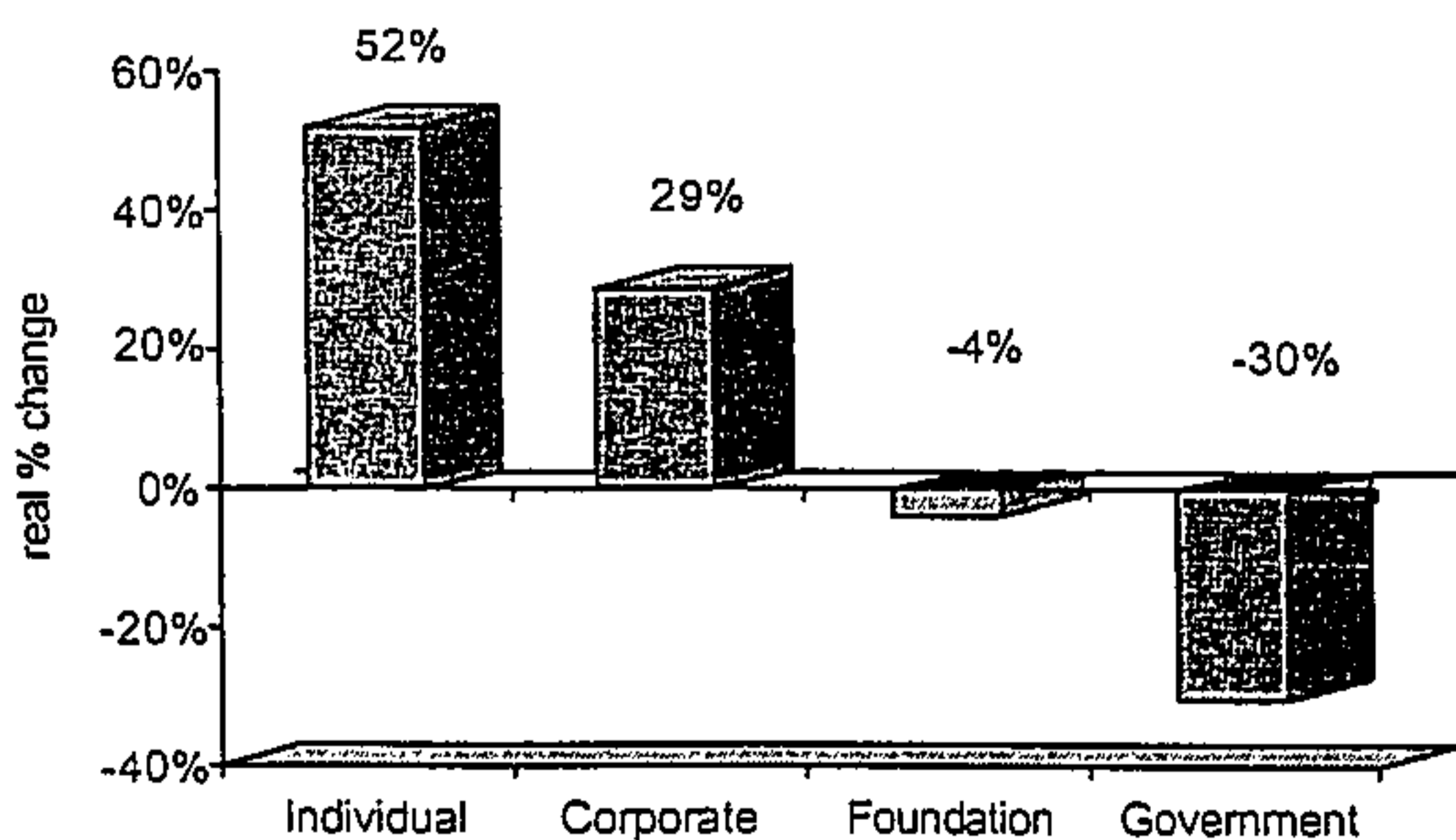
Figure 23: Income Comparisons: Philadelphia, Denver, New York/New Jersey



Source: PEL survey, Denver Business Committee on the Arts, Port Authority of NY/NJ

The funding world of arts and culture - public and private - has changed dramatically in recent years. More restrictive grants, more demanding application and reporting processes, and more intense competition (within the arts world and with other charitable causes) over a smaller pie of funding have forced arts and culture organizations to "earn" their contributed income. Flat-out contributions are being replaced by sponsorships, competitive funding processes, and resource-intensive giving campaigns, not just in Greater Philadelphia but throughout the entire country.

Figure 24: Contributed Income Trends percent real change, 1988-1995



Source: PEL survey, PCA data

Given the region's strong reliance on contributed income, it is important to understand how the

various forms of contributed revenue are changing and how that could impact nonprofit cultural organizations in the region.

Government

In 1995 government support made up about 7 percent of total income, with each level (federal, state and local) hovering around 2 percent. While funding from all levels of government has never been a major source of revenues for regional arts and culture organizations, its level of support is dropping. Between 1988 and 1995, real government support declined by 30 percent.

The most visible cuts in funding for arts and culture surely are those from the federal government and the National Endowment for the Arts. Following a number of relatively stagnant years, federal appropriations to the NEA were slashed by 40 percent between fiscal years 1995 and 1996. Appropriations held steady for fiscal year 1997, but budget negotiations for fiscal year 1998 brought the NEA face-to-face with the prospect of complete elimination, prompted by a vote in the House of Representatives. Only last minute efforts of NEA supporters in a House-Senate conference committee kept the agency alive and its budget intact.

Real cuts and the effect of budget battles at the federal level appear to be trickling down to the state level, where NEA grants flow through state arts agencies. NEA grants to Pennsylvania institutions have followed a pattern similar to that of NEA's budget - relative stagnation until 1995, after which the NEA's budget was drastically cut. These drastic cuts have taken their toll on Pennsylvania's institutions - between 1995 and 1996 NEA grants to Pennsylvania declined by 26 percent.

Meanwhile, state appropriations to the Pennsylvania Council on the Arts, Pennsylvania's state art agency, have not filled the gap left by NEA grants. Having survived a period of serious cuts between 1990 and 1992, state appropriations for PCA grants remained around \$9.2 million, or about \$75 per capita, until the recently passed FY99 budget. The

Governor's FY99 budget is a major step forward with an increase of \$1.4 million, and a recognition of the importance of Pennsylvania's cultural assets to the state.

With the notable exception of the City of Philadelphia, support from local governments is not filling the gap left by NEA budget cuts and

**97% of local government funding reported by regional nonprofit cultural organizations came from the City of Philadelphia**

stagnant state support. In 1995, Cultural Philadelphia received only 2 percent of its total revenue from local government sources – and 97% of local government funding reported by regional nonprofit cultural organizations came from the city of Philadelphia.

Where state and local government have made major contributions is in capital funding. Major projects like the Avenue of the Arts, and less well-known projects like the new theatre for the New Freedom Theatre, have been able to count on strong support from both state and the City of Philadelphia government for capital funding.

The reluctance to increase operating funds, which typically require an annual appropriation, and the more enthusiastic support for capital expenditures, point to an over-riding principle. Appropriations for government funding are more likely for non-recurring projects like buildings or other capital projects. Within the context of a capital budget (which is passed separately from the operating budgets), cultural projects compete on relatively equal ground with other capital projects and can be evaluated in a relatively straight-forward manner. Operating funds are much harder to obtain on an annual basis in an era of tight budgetary controls.

**Corporations**

Corporate cultural funding has become less philanthropic in nature, meaning:

- it is expected to have some added benefit, such as exposure through marketing or the use of facilities (i.e., the "quid pro quo" approach);
- it comes in non-cash forms (e.g., in-kind services); or,
- it is evaluated on its ability to generate a tangible return on the company's investment (e.g., mutual audience/customer base development).

What is the effect of more focused and strategic corporate giving on the budgets of arts and culture organizations? Philadelphia's corporations play a small, but significant role in funding arts and culture organizations, though their funding levels are not as high as foundations and individuals. In 1995 the region derived 5 percent of its income from corporations, as compared to

**Despite the shift in the regional economy to the suburbs, City corporations continue to dominate the regional funding picture – more than 67 percent of all corporate funding comes from City-based companies.**

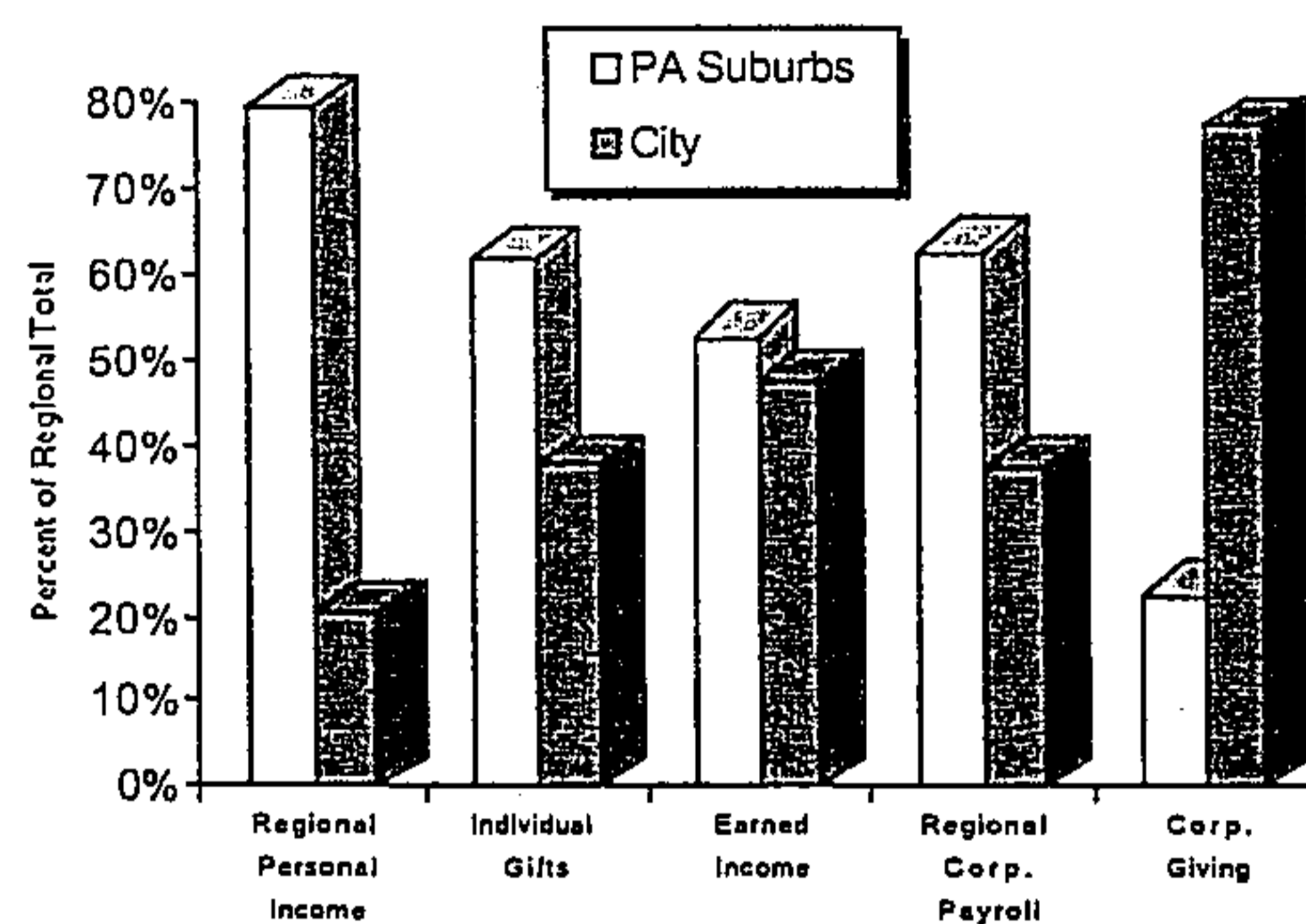
12 percent from foundations and 7 percent from individuals.

Real corporate contributions increased between 1988 and 1995 by 29 percent. This increase was greater than the increase in total income (4 percent) and than the increase in total private contributed support (9 percent). However, while as a group regional arts and culture organizations overall secured more corporate contributed support, the increase was not evenly distributed. Corporate support increased between 1988 and 1995 for only 53 percent of regional organizations, and for some of these organizations the increase was dramatic. The remaining 47 percent experienced a decrease in corporate funding.

One point of concern is the continuing difference between the contribution levels of suburban and

city corporations. Despite the shift in the regional economy to the suburbs, City corporations continue to dominate the regional funding picture – more than 67 percent of all corporate funding comes from City-based companies.

**Figure 25:  
Funding by Location vs. Regional  
Economic Distribution**



Source: PEL survey, PCA data

Despite the region's corporate funding increase between 1988 and 1995, most of the cultural leaders interviewed felt that corporate giving had decreased since 1995 because of restructuring - mergers, downsizing, relocations, closures, etc. - and intense pressure to improve the bottom line. Many named specific sponsors who stopped giving because of the tumultuous business environment and intense pressure to be profitable.

Corporate funding is not the only thing that is shrinking - the pool of corporations that fund nonprofit organizations also appears to be shrinking, through mergers, takeovers and changing corporate perspectives.

There is widespread agreement that corporate fundraising today requires far more time, resources, and effort. As one cultural leader said, "You can't just walk down Broad Street and get \$100,000 in gifts anymore...."

### **Foundations**

Of the primary sources of private contributed support - foundation, corporate, and individual - the region derived the highest proportion of

income from foundation-contributed support. In 1995 this average was 12 percent, compared to five percent for corporate support and seven percent for individual support. Between 1988 and 1995, foundation support for the region's nonprofit cultural activities held relatively steady, shrinking in real terms by about four percent over the seven year period.

As the largest source of contributed revenue, the importance of foundation giving in Greater Philadelphia cannot be understated:

- In 1995, foundations were the largest donors to 13 of the 25 top arts and culture organizations in Greater Philadelphia; the Pew Charitable Trust was the largest donor to 8 of these 13 organizations.<sup>19</sup>
- Pew was the nation's third top foundation funder of arts and culture in 1994 and is the region's top funder in general and of arts and culture organizations specifically.
- The William Penn Foundation recently launched an initiative to fund and provide technical assistance to neighborhood arts and culture organizations. This four-year, \$3.5 million initiative has the goal of improving the livability of Philadelphia's poorest neighborhoods.
- Suburban foundations also are major supporters of regional arts and culture. The Grundy Foundation in Bristol is an example of a foundation which serves as a prime sponsor of artistic activities in Bucks County.
- As a result of the stock market surge, four of the largest charitable organizations in Greater Philadelphia (Robert Wood Johnson Foundation, Pew Charitable Trusts, William Penn Foundation, and Longwood Foundation) are more than \$3 billion richer and, as a consequence, will give away almost \$200 million more than they did in 1994.

<sup>19</sup>Philadelphia Business Journal. 1996 Edition Book of Business Lists. *Largest Nonprofit Arts and Culture Organizations in the Philadelphia Area*, p. 79.

While obviously a crucial portion of the regional funding mix, foundations are moving toward a more restrictive distribution of their grants. As foundations receive an increased volume of charitable requests from all sectors, due to pressing needs and government cutbacks in social services, they are increasingly making cultural funding contingent upon a rigorous assessment of internal management. These restrictive requirements throughout the nation are being instituted in spite of the swell in foundation assets, mostly due to the run up of the bull market in recent years.

Locally, both the Pew Trusts and the William Penn Foundation are taking a business-oriented approach to their cultural giving. The good news is that more competitive grant processes are emerging alongside a shift towards operating support over longer periods of time (as opposed to one-shot funding for specific projects or programs). The challenge for nonprofit cultural organizations is to adjust to this constantly changing environment.

### **Individuals**

In spite of its reputation for self-effacement, Greater Philadelphia has a strong tradition of individual giving - from Annenberg to Haas to Pew. The strength of the region's cultural community today is largely a legacy of the generosity of the region's ancestors in the 19th century - establishing and funding the foundations of the region's cultural wealth. For today's nonprofit cultural organizations, the challenge is renewing that legacy and re-establishing the region as a center of individual giving to the arts.

Individual support makes up a significant share of income for Greater Philadelphia's nonprofit cultural industry, but as a source of private contributed support it falls between foundation giving and corporate giving. In 1995 the region derived 7.5 percent of its income from individual contributions. From 1988 to 1995, individual giving to the region's nonprofit cultural institutions increased in real terms by 52 percent

**From 1988 to 1995, individual giving to the region's nonprofit cultural institutions increased in real terms by 52 percent - far exceeding regional income growth (12 percent)**

- far exceeding regional income growth (12 percent).

Many arts and culture organizations, having faced the reality of declining government support and more focused and restrictive corporate and foundation giving, are pinning their hopes on continued success in reaching individuals. Arts and culture organizations are getting creative with their campaigns to attract individual dollars. Memberships and subscriptions are being loaded with perks to encourage ticket holders and one-time event attendees to "upgrade" their support. Many organizations are creating or shoring up their planned giving programs and annual campaigns.

Even organizations that traditionally targeted small-size donors (usually through workplace campaigns) are working harder than ever to bring wealthy individuals into the fold. However, the challenge in this region is to reach an increasingly far-flung wealthy community. Just as the region has expanded, so has wealth been dispersed throughout the five counties.

### **Looking to the Future: Growing the Base**

The previous sections painted a picture of slowly growing revenues alongside a funding environment that is growing increasingly restrictive, resource-intensive, and unpredictable. At the same time, our nonprofit cultural organizations are being asked to take on an ever-increasing role in our regional economy. They are major pillars of the tourism industry, setting Philadelphia apart from other regions more than convention centers, theme restaurants, or even restaurants ever can. They are often our windows to the outside world - the Orchestra and Art Museum are better known

***If nonprofit cultural institutions are being asked to lead the region's future, the region must be ready to provide them with the resources necessary to expand and improve their offerings, upgrade their facilities, and ensure that the region is able to reach the world-class status to which it attains.***

internationally than any other company or regional asset.

But if nonprofit cultural institutions are being asked to lead the region's future, the region must be ready to provide them with the resources necessary to expand and improve their offerings, upgrade their facilities, and ensure that the region is able to reach the world-class status to which it aspires. The region must also be ready to help provide a stream of growth capital that is less restrictive, requires less resource-intensive fundraising tactics, and that helps reduce the risk faced by our nonprofit cultural institutions today.

Finding that operating capital is the key to the future growth of our cultural industry. For it is the flexibility that unfettered sources of operating revenue provide that brings about a long-term strategic view that can lead to wise investment, innovation, and the development of sustainable growth strategies. Increased operating revenue is also key to keeping costs in line at our most important family institutions – providing them with the ability to increase revenues without increasing prices that are already at or near the top of the competitive price structure. And finally, increased operating revenue will support the inevitable, and necessary, growth in expenses that will come from the ongoing spurt in new capital development.

## V. Strategies for Future Growth: Learning from Our Competitors

In other areas of the country, arts, business, and government leaders have worked together to develop new strategies for providing arts organizations with the revenues necessary to support growth and development. The exact strategies and tactics may differ from region to region, but the formula for success is consistent:

- organization and coordination of efforts on a regional basis;
- extensive and expensive marketing campaigns designed to raise regional awareness of the benefits of arts and culture to people and businesses;
- broadening the base of support from traditional sources of funding to new and innovative sources of revenue on a regional, rather than central city-dominated, basis; and
- leadership from both the private and cultural sectors.

None of the strategies provide an exact model for Greater Philadelphia, yet there are many lessons to be learned that can inform and shape current efforts to broaden the base of regional support. The regions that project staff examined – Denver, Pittsburgh, Charlotte, St. Louis, Kansas City, and the Silicon Valley area of California – were chosen for their innovative and distinctive approaches to the challenges of funding the arts. The funding strategies developed in these regions divide into three distinct categories:

- public advocacy and cultural marketing;
- collaborative corporate and individual fundraising; and
- regional funding districts.

The following pages will examine each of these three approaches, highlighting the lessons that can be learned from the regions that have already undertaken these efforts.

### **Public Advocacy and Cultural Marketing**

One of the most important strategies for regional nonprofit cultural funding is public advocacy for arts and culture. Strong advocacy and marketing campaigns serve to increase public awareness, funding support, and attendance for nonprofit cultural institutions.

Advocacy can take many forms – political lobbying, public relations campaigns, or coordinated marketing efforts. However, the strongest efforts tend to be led by strong, regionally-based cultural advocacy organizations which have the funding base necessary to act and react quickly and decisively. These coalitions call upon business leaders (often Board members of cultural organizations) to provide effective third-party advocacy for cultural efforts. By providing a base of general support and advocacy, a well-planned advocacy campaign can enhance and strengthen the efforts undertaken by individual organizations.

While each of the strategies described in the following sections were aided by, and in most cases driven by, strong public advocacy for culture, the Cleveland story is interesting given both the turnaround locally, but also the turnaround of the image of the City of Cleveland in the national mindset. Cleveland's efforts were driven by both an aggressive business community-led effort to turn around the region's image, and a cultural community willing to work together to reach broad-based goals.

Finally, in Denver (a more complete picture of Denver's cultural efforts follows later in this section), the two separate million dollar political campaigns which have been waged to implement and reauthorize their cultural funding district have also had the effect of providing broad-based, locally targeted marketing efforts. As one

Denver leader put it, "Just doing the (election) campaigns themselves had immense value in raising the image and identity of our cultural community in the region."

### ***Collaborative Fundraising***

Changes in the fundraising environment for arts and culture organizations have forced regions to think creatively as to how they can broaden the base of corporate and individual support in light of increasingly dispersed communities. In many cases, the cost of reaching increasingly dispersed individuals and companies outweighs the return that organizations can receive from a grant or donation. If it costs more in time or financial resources to attract the same donation, organizations may be reluctant or unable to pursue potential new partnerships.

Just as important, companies and individuals have expressed a level of frustration with the barrage of requests for funding. They cite a lack of time and resources to evaluate proposals, to follow up on the results of a gift, or to understand the needs of the cultural community.

To combat this cost, regional arts councils and coalitions of arts groups, along with business and community leaders, have turned to collaborative fundraising campaigns in an effort to reduce the transaction costs of fundraising for both cultural organizations and contributors. By allowing for a centralized method of fund collection, as well as for grant-making decisions, it provides both grantmakers and grantseekers a venue in which to broaden the base of fundraising. Grantmakers do not have to become experts concerning every group, and cultural organizations are able to share fundraising costs while hopefully accessing a broader range of potential contributors.

This approach could be considered a cultural mutual fund, of sorts. As with mutual funds, cultural investment opportunities are bundled together to reduce the confusion and risk that novice investors fear. In the arts, such an approach allows for less experienced corporate donors to begin giving to cultural organizations without the base of knowledge or experience

typically found in older, more traditional companies. As in mutual funds, once an investor (or donor, in this case) becomes more experienced, they may be more likely to venture out on their own and specify particular organizations in which they have an interest.

Two regions which have employed different versions of collaborative fundraising campaigns are Charlotte, NC, and Santa Clara County in the Silicon Valley region of California.

### ***Charlotte, NC United Arts and Science Fund***

Charlotte's United Arts and Science Fund is but one funding component of the Charlotte Arts and Science Council. The Council, governed by a board of civic and business leaders, collects corporate contributions and receives government grants in addition to its operation of the United Arts and Science Fund. The Council has a budget of more than \$9 million, with \$4 million of that coming from its corporate campaign (ranking third in the US for workforce giving campaigns). The Council funds 19 groups, with 3 groups (the Mint Museum of Art, the Charlotte Symphony, and Discovery Place) receiving more than 50 percent of total funding.

The Arts and Science Council is funded through a mix of public funds, corporate donations, and private fundraising. The United Arts and Science Fund Drive is an annual campaign for individual donations, led by a prominent business leader. In recent years a growing portion of funds raised comes from United Way-like employee giving programs. The Council has approached large employers who already have a payroll deduction program in place for the United Way and request that arts funding be included. Many large employers sponsor special events, such as the symphony playing at lunch, to increase awareness and giving.

The Council promotes an unusually high level of cooperation among the arts and cultural institutions for its success. Arts organizations appear to view the process for distribution of funds as fair and are willing to work together in



fundraising efforts. As an example, if an institution is planning a major capital campaign it will apply to the Capital Calendar for a time slot – reducing the overlap of major capital campaigns in the region and multiple requests at a single time to major funders.

Key lessons from the United Arts and Science Fund include:

- **Cooperation** – The cooperative nature of the campaign promotes cooperation among cultural organizations in the Charlotte area. By serving as a clearinghouse of sorts for major funding requests, approval from the Council can serve to smooth the way toward a successful campaign.
- **Low costs** – The Council operates with 19 employees, and administrative costs for the \$4 million United Fund drive are only \$272,000.<sup>20</sup>
- **Broad participation** – Interviews with the Council led to the impression that participation in the workplace giving program is almost universal among Charlotte's business community. Because companies are accustomed to running United Way workplace campaigns, administrative costs are reduced. As a result, culture organizations are reaching a broader pool of potential individual givers through the workplace.
- **Corporate appeal** – In an era of increasingly tight corporate resources, employee giving programs are appealing, given the fact that payroll deduction programs are relatively simple to administer. The companies are more willing to run an aggressive campaign and sponsor special events to increase awareness.
- **Programming and public funds** - Public funds flows through the Council much like private funds do. Use of public money for programming always carries the risk of

controversy – sometimes detracting from the corporate efforts.

### **Silicon Valley Arts Fund**

Silicon Valley, the poster child of America's "new" high-tech economy, was also the home to an innovative cultural funding project in the early 1990s. The Silicon Valley Arts Fund became a vehicle to launch a shared investment fund designed to pay off accumulated deficits of cultural organizations, establish working cash reserves, create permanent endowments for participating cultural organizations, and create a community endowment designed to provide grants for innovations at small organizations.

The fundraising effort did not meet the original goal of \$20 million – approximately \$12 million was raised by the closing of the fund. While the fund did not reach its initial goal, it did allow many organizations to regain sound financial footing and expand their own fundraising programs.

As described by Peter Hero, the Executive Director of the Community Foundation of Santa Clara County (the administrative arm of the fund), the fund mirrors the unique nature of the Silicon Valley business community. The "structure of the fund is founded on the principles of collaborative team problem solving, seed venture capital from a group of local funders, public/private partnerships as the private sector leveraged its participation with government involvement, and a focus on long-range financial results."<sup>21</sup>

Although hard to believe today, in the early 1990s the Silicon Valley economy was in deep recession. Recognizing the importance of culture to attracting and retaining high value companies and a talented workforce, the Community Foundation and several private foundations studied strategies to overcome the funding gap

<sup>20</sup> "Corporations turn giving into an art form", *Charlotte Business Journal*, 2/26/96, p 1.

<sup>21</sup> Hero, Peter DeCourcy, "The Silicon Valley Arts Fund: Financial Stabilization of Cultural Organizations by Joint Venture Development," *The Journal of Arts Management, Law and Society*, fall 1993, p196-210.

***The unique nature of the Silicon Valley Arts Fund... allowed the fund to be marketed as a new way to contribute to arts and culture. By tailoring the fund to more closely resemble the Valley economy, there was less resistance to new or increased giving.***

faced by major cultural organizations and stabilize the financial health of the organizations. Frustrated with several requests a year from various arts organizations, David Packard, Chairman of Hewlett-Packard, proposed a one-stop giving campaign, modeled after a closed-end venture fund.

During the three-year campaign, funds were raised through the collaborative efforts of 11 area arts and cultural institutions. Institutions approached donors as a group and agreed to formulas for distribution of funds.

According to people involved with the fund, the success of the effort was not only in the amount of money raised, but also in the relationships built. The Fund overcame the organizational reluctance to share mailing lists and strategies; opened new doors to individuals and companies who had never given to the arts; educated the boards of arts institutions on endowments and long term, planned giving; and encouraged institutions to request larger gifts from "new" sources of corporate and individual wealth.

Some of the lessons that can be derived from the Silicon Valley experience include:

- **Reaching "new" wealth** – The unique nature of the closed-end fund, as well as the goals of long-term financial stability, allowed the fund to be marketed as a new way to contribute to arts and culture. By tailoring the fund to more closely resemble the Valley economy, there was less resistance to new or increased giving.
- **Focus on the long term** – By specifically designating the funds to be used for enhancing the long-term financial health of the major cultural organizations, the benefits

of creating new endowments, eliminating accumulated deficits, and supporting innovative new programs will be felt far beyond the time that funds are distributed.

- **Increased cultural collaboration** – The collaborative nature of the fund increased the interaction between both cultural groups and funders, removing some of the competitive nature of the fundraising system in the region. By working together, a greater shared sense of the value of the cultural community to the region's economic future was established. In addition, Silicon Valley cultural advocates were able to expand the pool of potential donors, including increased matching government grants.

### ***Special Funding Districts***

The strategy for increased funding that has received the most nationwide attention is the development of special tax districts for funding arts and culture assets. The appeal of special tax districts is clear: they provide ongoing, relatively predictable levels of funding to cultural institutions without having to go through an annual battle for legislatively appropriated funds from either state or local bodies of government. In addition, they broaden the base of funding support over a wider geographic region, extending the reach of cultural organizations into the communities where many of their patrons and customers now live and work.

The source of funds for special funding districts can vary, from St. Louis' property tax to hotel taxes in a number of areas, but increasingly communities are looking to the sales tax as the most attractive means of raising revenue. The appeal of the sales tax is that it is a source of revenue that typically excludes essentials like food or clothing, reducing the regressivity of such a flat tax. Sales taxes are also relatively easy to administer, with collection likely to be handled by state revenue offices, rather than local tax collectors – meaning that revenues can be transferred directly to district administrators, rather than through local government bodies. In

addition, cultural sales taxes are typically only a small portion of much larger sales tax levies, and dedicated to institutions that are already supported, and patronized, by strong majorities of the populace.

Typically, the districts are administered by quasi-governmental entities, with local governments participating through board appointments. The administrative bodies themselves serve primarily as administrators, passing through funds according to pre-determined formulas, although they may also have some level of grant-making power for portions of the funds.

Project staff explored regional funding district strategies in four cities: Denver, Pittsburgh, Kansas City, and St. Louis. The methods differ significantly: Denver's sales tax covers six counties to Pittsburgh's one, St. Louis uses a property tax, and Kansas City actually has a bi-state cultural district. The following sections provide brief overviews of the nature of the districts, how they operate, the benefits they provide, and the lessons that can be learned from each.

**Denver's Scientific and Cultural Facilities District**

The Denver Scientific and Cultural Facilities District (SCFD) is a six-county, regional sales tax supported district, dedicated to funding scientific and cultural facilities in the metro Denver region.

The SCFD was established in 1988, after an extensive legislative and popular political campaign. The impetus for the District was the elimination of state funding for the four Tier I institutions – the zoo, natural history museum, art museum and botanical gardens – forcing them to close wings, eliminate departments, and raise prices. Development of the state legislation for the District took five years to pass, including one failure due to the inability of the cultural community to get together on a fund distribution formula. Legislative success came with the beginning of a million dollar marketing campaign, run as a political campaign, complete with

**The infusion of operating funds into the Denver's cultural institutions is credited with spurring earned income growth – total revenue rose by 93% from 1989 to 1995, while earned income's share of total income increased from 55% to 61% between 1993 and 1995. Total cultural admissions grew by more than 2 million people between 1989 and 1995....**

intense third-party lobbying efforts in the state legislature. The "Arts to Zoo" media campaign, focused on the use of a polar bear as the unofficial mascot of the initiative, led to a strong win in the six county referendum. The tax district was re-authorized in a 1996 referendum. It will face the voters again in 2006.

The SCFD is funded by a 1/10<sup>th</sup> of one percent sales tax add-on which has raised upwards of \$25 million annually in recent years. The funds are distributed by a nine-member Board of Directors on a basis of 3 distinct funding tiers. The vast majority (nearly 60 percent in 1996) goes to the region's 4 largest Tier I institutions. The Tier II organizations receives the next largest proportion of funds. The final ten percent is awarded on a discretionary basis by county arts councils in each of the district's six counties.

The infusion of operating funds into the region's cultural institutions is credited with spurring earned income growth – total revenue rose by 93% from 1989 to 1995, while earned income's share of total income increased from 55% to 61% between 1993 and 1995. Total cultural admissions grew by more than 2 million people between 1989 and 1995, an increase of 39%.

When cultural organizations were surveyed about the impact of the \$25 million-plus of SCFD funding they pointed to the following benefits:<sup>22</sup>

- **Lower prices** - SCFD funding has allowed Denver's major family institutions to reduce their prices. The Denver Zoo currently

<sup>22</sup> *The Impact of the Arts in Metropolitan Denver*; Deloitte & Touche LLP, Colorado Business Committee for the Arts, October 1996.

charges \$6.00 for adults, \$3.00 for ages 4 - 12, and children 3 and under are free. The Art Museum charges \$4.50 for adults and \$2.50 for children. Both institutions offer complete free days.

- **More (and cheaper) performances** - SCFD funds support more free and paid performances and exhibits.
- **Increased Outreach** - The SCFD has allowed recipients to increase their outreach activities, reaching new and underserved audiences.
- **Professional marketing and development** - SCFD funds have allowed organizations to shift marketing and development efforts from largely volunteer operations to professional campaigns.
- **Higher artistic quality** - SCFD funds allow organizations to maintain and develop higher quality programs and exhibits.

Some of the lessons that can be drawn from Denver's experience include:

- **The importance of professional campaign management** - After the first legislative initiative failed, a political consultant was hired. The consultant ran a savvy campaign similar to a Senate or gubernatorial race including direct mail, media buys, and promotions that generated free media (TV news) coverage.
- **Strong leadership from the private sector** - Denver cultural advocates are convinced that the SCFD would not be in existence except for the support from the business community.
- **An air of crisis helps** - The elimination of state funding lent the entire effort an air of crisis. The crisis served as an unifying theme and broke down historic walls of distrust.

**Pittsburgh's Regional Asset District**

In 1993, following a massive grassroots campaign, the Pennsylvania General Assembly

passed legislation authorizing the creation of the Allegheny Regional Asset District (ARAD), using a 1 percent sales tax addition in Allegheny County. The funds, split evenly between tax reduction and regional assets, provide revenue for use by the county and municipalities to reduce nuisance and property taxes and to the Regional Asset District to provide support for regional cultural and community assets and facilities.

In 1997, an effort to extend the sales tax to 9 other counties in Southwestern Pennsylvania, as well as further increase the Allegheny County sales tax by 1 percent, was defeated overwhelmingly in a referendum. Most analysts cite the inclusion of proposals for new stadiums for the Pittsburgh Pirates and the Pittsburgh Steelers, a muddled public message, and

*By organizing the region's cultural community, as well as broadening the base of political support by including members of the ZMD are able to dramatically demonstrate where the tax dollars spent by local residents are going, the ARAD quickly became a package that was difficult to oppose, despite the sales tax increase.*

difficulties in including the outlying suburban counties in the initiative planning, as the primary reasons for the crushing defeat of the "Regional Renaissance" referendum.

Key benefits and lessons from the ARAD include:

- **Broadened the base of support** - The establishment of the ARAD reduced the City of Pittsburgh's burden for funding most major cultural assets. Pittsburgh's tax base has shrunk considerably in the past half-century, reducing the City's ability to continue funding key assets that are enjoyed and supported by the region.
- **Increased awareness and stability for key assets** - The support of the ARAD has allowed a number of regional assets to move

away from government dependence to self-sustainability. In particular, the Pittsburgh Zoo moved from a city-supported institution to an independent nonprofit, and has been able to aggressively seek out new private partnerships. The ARAD support of the county's library system makes Allegheny County's libraries a prime example of financial stability in Pennsylvania.

- **Tax reductions** – The ARAD is more than a cultural funding district. It also provides real, demonstrable tax reductions and elimination throughout the county. Most county residents saw an actual decrease in property taxes, as well as elimination of annoying nuisance taxes. Just as important, the provision of funds for assets that were solely government-funded allows local government to enhance or re-allocate funding that was previously earmarked for cultural facilities, parks, or libraries.
- **Political coalition building**– The ARAD came about because of an intense grass-roots lobbying effort. By organizing the region's cultural community, as well as broadening the base of political support by including libraries, parks, and even tax reform in the package, the ARAD quickly became a package that was difficult to oppose, despite the sales tax increase. Business leaders worked alongside cultural leaders to emphasize the importance of these assets to Pittsburgh's competitive future.
- **Organizing volunteers** - The ARAD supporters utilized available financial resources to support the development of a grassroots campaign. As a result, this campaign was not as expensive as some others in the country due to extensive use of volunteer networks.

### **St. Louis Metropolitan Zoological Park and Museum District**

The oldest example of a cultural funding district is St. Louis' Zoological Park and Museum District (ZMD), established in 1970. The ZMD is

funded through a property tax which is divided between the zoo, art museum, botanical gardens, and natural history museum. The funding is used to continue the City's principal of "free for all" when it comes to its major family institutions.

The ZMD is controlled by eight directors, four appointed by the Mayor of St. Louis and four by County Executive of St. Louis County. Each subdistrict is controlled by a governing body of ten commissioners and four non-voting advisors, divided evenly between city and county appointments.

Each member institution receives at least half its funding from the District (zoo - 60 percent, art museum - 50 percent, Science Center - 60 percent). No institution, except the Botanical Gardens, may charge a fee for general admission. The Botanical Gardens have lowered their prices since inclusion in the ZMD. Institutions obtain other income through special exhibit fees, retail sales, concessions, memberships, and private fundraising.

Funding from the ZMD ensures the following benefits:

- **Free for all** – By maintaining a policy of free admission for all attendees, the principal members of the ZMD are able to dramatically demonstrate where the tax dollars spent by local residents are going. By linking free admission to property tax, major assets are treated as major elements of the regional infrastructure.
- **Consistent funding** – The property tax may be the most predictable source of revenue available to local governments – albeit one of the most hated. Despite the dislike of the property tax, this is a solid source of very predictable funding – useful when it comes to planning for the future.
- **Maintaining focus** – In recent years, three attempts to broaden the ZMD authorization have been defeated, including an attempt to add sports facilities to the mix. By limiting the pool of recipients, the ZMD is able to provide enough funding to make a major

difference in the most visible and economically important assets in St. Louis.

### **The Kansas City Bi-State Cultural District**

Kansas City's Bi-State Cultural District is a story of mixed success. While the district is the first example of a multi-state sales tax district, it also is an example where the inability of the cultural community to cooperate resulted in funding being limited to the development of one specific facility. Although there remains hope for extending the funding to other cultural institutions, the sun-setting of the legislation after the funding for the facility is completed will make it more difficult to provide funds for the cultural community.

The creation of the Bi-State Cultural District was the culmination of a long effort to create a taxing district covering the Kansas City metropolitan region – including both Kansas City, KS and Kansas City, MO. Led by two civic groups, Kansas City Consensus and the Mid-American Regional Council (MARC), regional leaders reacted to a poor rating in the 1983 *Places Rated Almanac* with a determination that there was a need for the two cities to act cooperatively on something. After a good deal of debate, the decision was to focus on regional amenities. Efforts began to pass legislation in both states and the US Congress allowing for a bi-state tax district.

Following authorization by both states and Congress, it was difficult to get a ballot initiative through the various county commissions. Disagreement between the cultural groups on the division and distribution of funds resulted in a streamlined proposal being put forward, where funding would only go, for a limited time, to the development of the Union Station Science Center, revitalizing the region's central train station as a science museum.

While disappointed, cultural groups agreed to support the campaign to raise \$118 million for the Union Station project through a 1/8<sup>th</sup> of one percent regional sales tax. A million dollar media

***In Kansas City, the failure of the cultural community to get together on a plan for fund distribution made the entire process more difficult and eventually cost most cultural groups their opportunity to increase their funding base.***

campaign, with the slogan "Union Station Yes!", starring Walter Cronkite in many commercials, helped carry five of six counties in the metro region.

The District is governed by the Bi-State Cultural Commission, composed of one member of the governing body of each participating county; one member of the governing body of each city over 50,000 population within the participating counties; and one member of the state arts or humanities councils appointed by the governor, and if possible, residents of the district. The Union Station project itself is run by a nonprofit organization, Science City at Union Station.

Key lessons from Kansas City's Bi-State Cultural District include:

- **Focus on a single project and a short time frame** – The ability to focus attention on one specific project with broad public support appears to have made it easier to pass the multi-state tax package. In addition, the time and dollar limit on the sales tax was considered a major factor in its eventual success.
- **Cooperation is key** – The failure of the cultural community to get together on a plan for fund distribution made the entire process more difficult and eventually cost most cultural groups their opportunity to increase their funding base.
- **Public support is not guaranteed** – Polls taken during the planning process showed that local residents were not convinced of the economic or educational benefits of most of the cultural community. In addition, there was a great reluctance to fund the operating expenses of cultural organizations –as

opposed to more comfort with funding the capital renovations at Union Station.

## VI. The Challenge: Growing the Revenue Base

Greater Philadelphia is at one of those defining points in its long cultural history. In the past decade, there has been a growing realization that much of this region's economic future is tied to its ability to generate energy and excitement about the city and the surrounding region.

As a result, regional leaders have never been more cognizant of the importance of arts and culture to the region's future. One prominent Philadelphian interviewed for this project quipped that the project's goal was to prove the obvious - that arts and culture are a key factor in Philadelphia's future economic success.

The region has no choice. In an economy where companies and people are no longer place-based, it will be those regions that offer a sense of excitement and momentum that will be attractive. In an economy where the key to long-term economic success will be attracting and keeping highly talented people, those regions with thriving and stimulating cultural attractions will have a major advantage. And in the tourism battle, as the nation's (and the world's) cities

**...a sizzling cultural community can define this region as a modern day "Athens"...**

each develops their own theme restaurants, modern convention centers, and urban entertainment centers, it will be those regions that complement those attractions with unique and special cultural offerings that thrive and move to the forefront.

A great deal is being asked of the nonprofit cultural community. They are being asked to serve as economic development brochures for our region - providing attractive backdrops and locations and visuals as we compete to attract

companies to our region. They are being asked to help companies recruit employees and sell their products. And they are being asked to provide the "uniquely Philadelphian" content to our tourism industry.

The economic promise and the economic potential seem clear - but the path to reach that potential is not. On the capital side, an impressive and exciting array of investments - in the

**The economic promise and the economic potential seem clear - but the path to reach that potential is not.**

Avenue of the Arts, the Regional Performing Arts Center, the Constitution Center and others - have been made or are contemplated. On the operating side, the nonprofit arts industry has struggled to hold its fiscal head above water, even at a time when its finances have been buoyed by healthy returns from endowment and foundation assets made possible by a booming stock market.

How can the industry grow to reach new heights? How can it realize its considerable potential to redefine and re-energize the region? How can cultural institutions build the capacity to take advantage of the substantial new investments being made throughout the region?

These are the questions that face the cultural leaders of Philadelphia, and the business, civic, and political leaders who understand the power of Philadelphia's cultural competitive edge. If these questions can be answered, what difference would it make? The payoff for investing in the cultural industry - an industry for which the region already has a world-class reputation - could be enormous:

- every dollar invested in the arts supports \$2 in total regional spending; every \$25,000 in spending supports one job in the region; an additional \$20 million in growth in the cultural industry would support \$40 million in spending and 800 new jobs;



- investment in the arts can lower ticket prices for the region's large family attractions, making them more affordable, accessible, and exciting to tourists and residents alike; and
- a sizzling cultural community can define this region as a modern day "Athens," a place whose image speaks of quality, creativity, and artistic achievement, a place that welcomes and attracts the knowledge workers critical to the success of world class global companies.

These goals are not far-fetched. Every bit of reason and evidence suggests that this region has what it takes to position itself as one of the cultural capitals of the new economy. With leadership, with renewed and creative commitment and investment, this is a game that Greater Philadelphia can win.

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2006 Portfolio

Highlights

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## 2006 PORTFOLIO

### Portfolio Highlights

**What is the Portfolio?****Key Findings****Key Implications**

### Key Findings

Nonprofit arts and cultural organizations are a vibrant force in Southeastern Pennsylvania, contributing to the economy, giving us a distinct civic identity, celebrating our history and culture, providing creative and educational opportunities for people of all ages, and delivering a wealth of cultural experiences for residents and visitors to enjoy.



### Culture in the Community

- **Arts and culture is a prominent feature of life in Southeastern Pennsylvania**
  - There are more than 150 cultural events per day in Southeastern Pennsylvania, almost 56,000 in one year. Each year, the public is able to enjoy more than 2,600 productions, 3,700 exhibitions, 6,600 films, and 1,100 lectures. The most numerous of these events are public classes, at more than 22,000.
  - Three cultural organizations in Philadelphia are older than the country itself.
  - Cultural spaces (performance and exhibition venues as well as business offices) are equivalent in square footage to the combined floor space of the seven largest skyscrapers in Center City Philadelphia.
- **Residents and visitors are thoroughly engaged in arts and culture in Southeastern Pennsylvania**
  - Arts and cultural organizations report 12 million visits per year, the

equivalent of 3 visits annually for every man, woman, and child in Southeastern Pennsylvania.

- One in 5 people in Southeastern Pennsylvania have memberships or subscriptions to arts and cultural organizations, for a total of 732,000.
  - Annually, more than 17,000 volunteer positions are filled at cultural organizations, a strong showing of community support.
  - Individuals make nearly 270,000 contributions above and beyond admission and ticket fees to cultural organizations. The average contribution (for individuals who do not sit on the boards of those organizations) is \$300
- **Arts and cultural experiences are highly accessible**
    - Half of all visits to cultural organizations are free of charge.
    - The average ticket price for paid attendance is \$20, a figure that is significantly more affordable than tickets to most professional sporting or commercial entertainment events.
    - Two out of every 5 visits to cultural organizations are from school children

### **Arts and Culture as Industry**

- **Arts and cultural organizations are significant economic assets to the Philadelphia region.**
  - Annual expenditures by the 218 participating cultural organizations in this report total about \$562 million; unrestricted revenues total about \$573 million.
  - *Portfolio* organizations provide over 14,000 full—and part-time jobs, including over 5,000 jobs for artists. This is roughly equivalent to the

number of employees of hotels and motels in Southeastern Pennsylvania, and larger than the number of employees in pharmaceutical and medicine manufacturing, offices of certified public accountants, advertising and related services and architectural services.

- **It takes a mixture of earned and contributed revenues to make cultural programs available to the public.**

- The ratio of earned to contributed income is fairly uniform across all disciplines, coming close to 50:50, with the exception of service organizations, which rely more on contributed income.
- Individuals are the single largest source of contributed income. Individual donations totaling \$110 million represent 16% of total revenue secured by the area's cultural organizations.
- Corporate contributions account for 2% of total revenue. Foundation support accounts for 14% of total revenue.
- Total government support accounts for almost 9% of total cultural organization revenues. Of that, local government support accounts for only 3%.

- **Arts and cultural organizations run on lean budgets.**

- Overall, only 8% of total expenses are dedicated to fundraising activities.
- Of total expenses of \$562 million for all organizations, \$36 million or 6% is spent on marketing related expenses. This is an average of \$3 spent for marketing for each of the 12 million people who attended all free or ticketed events (excluding park attendance).
- Overall, labor costs are the highest

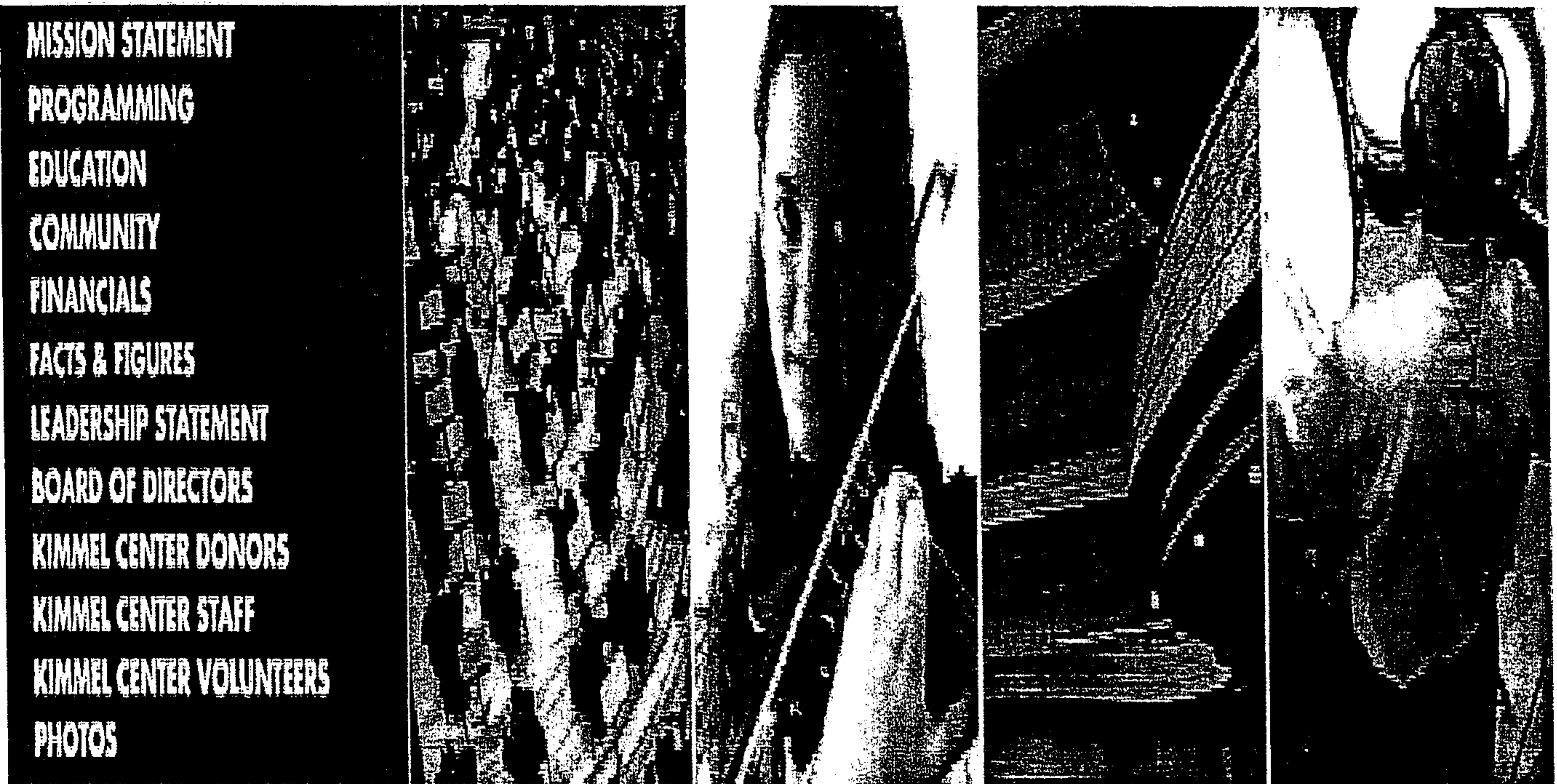
expense for this sector, at 42%, but this relatively low compared to other service sectors, including lawyers (62%), accountants (62%), architects (61%), advertising agencies (52%), and full-service restaurants (49%).

- o Arts and cultural organizations pursue their missions with razor-thin budget margins. Just under half (47%) of organizations in this report operate with some deficit. One in four participating organizations operates with a significant deficit of more than 10% of their annual budget.
- o Two-thirds of cultural organizations in this report have under \$1 million in annual revenues.
- o Ten percent of cultural organizations in this report account for 70% of the spending.

The *Portfolio* was made possible by The Pew Charitable Trusts and William Penn Foundation

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# KIMMEL CENTER, INC. ANNUAL REPORT 2006



MISSION STATEMENT

PROGRAMMING

EDUCATION

COMMUNITY

FINANCIALS

FACTS &amp; FIGURES

LEADERSHIP STATEMENT

BOARD OF DIRECTORS

KIMMEL CENTER DONORS

KIMMEL CENTER STAFF

KIMMEL CENTER VOLUNTEERS

PHOTOS

## KIMMEL CENTER, INC. STATISTICS

Attendance

Education

Volunteers &amp; Staff

Donors

Facility Rentals

### ATTENDANCE

- 106,033 attendees for 88 Kimmel Center Presents performances
- 117,098 attendees for 77 Broadway at the Academy performances
- 4,000 attendees for Artists Chats
- 6,055 attendees for 48 Free in the Plaza performances
- 511,934 attendees for 422 Resident Company Performances
- Total Performance Attendance: 741,620
- Total Performances: 636
- 4,000 attendees for Artist Chats
- 8,300 visitors went on Tours
- 49,670 visitors assisted at the Info Desk
- 852 subsidized and donated tickets to schools, community organizations, faith-based and social service groups
- Since opening in July 2001, Ticket Philadelphia has received more than 1,000,000 phone calls.



The Franklin Institute  
Science Museum

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Home \ Birthday Parties



The Franklin Institute  
Science Museum



## BIRTHDAY PARTIES

**Celebrate Your Birthday  
at The Franklin Institute Science Museum**

### [Frequently Asked Questions about Birthday Parties]

No one blends science and fun like The Franklin Institute! Make your 5-11 year old child's birthday party an adventure in science at Philadelphia's favorite science and technology museum. Both children and adults will experience hours of fun and excitement exploring The Franklin Institute!

Let us celebrate your child's birthday with one of the following science interest parties.:

- Young Aviator's Party** - Theme: Flight
- Space Adventure Party** - Theme: Astronomy
- Pump It Up Party** - Theme: Bioscience
- Sir Isaac's Party** - Theme: Optical Illusions
- Traveling Exhibit** - Theme: See current themes below

All Science Interest Parties will include a themed workshop and a scavenger hunt in a matching exhibit area. These parties will have a set schedule including a set Imax or Planetarium show.

#### **Party Packages include:**

- Museum admission (includes permanent and non-ticketed traveling exhibits)
- A film at the Tuttleman IMAX® Theater, **OR** a Fels Planetarium show
  - Invitations
- Two parking vouchers, good for four hours each in the garage
  - Your very own party host and exclusive party space
  - A scientific souvenir to make here and take home
    - A scientific gift for the birthday child
- A very special welcome to the birthday celebrant in the theater.

**U.S. Census Bureau**

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State &amp; County QuickFacts

**New Castle County, Delaware**

<b>People QuickFacts</b>	<b>New Castle County</b>	<b>Delaware</b>
Population, 2006 estimate	525,587	853,476
Population, percent change, April 1, 2000 to July 1, 2006	5.1%	8.9%
Population, 2000	500,265	783,600
Persons under 5 years old, percent, 2006	6.8%	6.6%
Persons under 18 years old, percent, 2006	24.4%	23.8%
Persons 65 years old and over, percent, 2006	11.6%	13.4%
Female persons, percent, 2006	51.4%	51.5%
White persons, percent, 2006 (a)	71.8%	74.5%
Black persons, percent, 2006 (a)	22.9%	20.9%
American Indian and Alaska Native persons, percent, 2006 (a)	0.3%	0.4%
Asian persons, percent, 2006 (a)	3.7%	2.8%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	0.1%	0.1%
Persons reporting two or more races, percent, 2006	1.3%	1.4%
Persons of Hispanic or Latino origin, percent, 2006 (b)	7.1%	6.3%
White persons not Hispanic, percent, 2006	65.5%	69.0%
Living in same house in 1995 and 2000, pct 5 yrs old & over	55.3%	56.0%
Foreign born persons, percent, 2000	6.6%	5.7%
Language other than English spoken at home, pct age 5+, 2000	10.7%	9.5%
High school graduates, percent of persons age 25+, 2000	85.5%	82.6%
Bachelor's degree or higher, pct of persons age 25+, 2000	29.5%	25.0%
Persons with a disability, age 5+, 2000	77,673	131,794
Mean travel time to work (minutes), workers age 16+, 2000	24.3	24.0
Housing units, 2006	211,059	382,828
Homeownership rate, 2000	70.1%	72.3%
Housing units in multi-unit structures, percent, 2000	24.0%	18.7%
Median value of owner-occupied housing units, 2000	\$136,000	\$130,400
Households, 2000	188,935	298,736
Persons per household, 2000	2.56	2.54
Median household income, 2004	\$54,304	\$49,545
Per capita money income, 1999	\$25,413	\$23,305
Persons below poverty, percent, 2004	8.9%	9.6%
<b>Business QuickFacts</b>	<b>New Castle County</b>	<b>Delaware</b>
Private nonfarm establishments, 2005	16,650	25,319 <sup>1</sup>
Private nonfarm employment, 2005	281,531	392,840 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	-0.2%	4.1% <sup>1</sup>
Nonemployer establishments, 2005	30,406	52,314
Total number of firms, 2002	39,463	63,570
Black-owned firms, percent, 2002	7.1%	6.7%



American Indian and Alaska Native owned firms, percent, 2002	0.4%	
Asian-owned firms, percent, 2002	3.4%	3.0%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	1.6%	1.4%
Women-owned firms, percent, 2002	22.6%	24.1%

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Manufacturers shipments, 2002 (\$1000)	12,536,817	16,417,927
Wholesale trade sales, 2002 (\$1000)	16,360,164	17,292,794
Retail sales, 2002 (\$1000)	6,936,307	10,912,971
Retail sales per capita, 2002	\$13,594	\$13,538
Accommodation and foodservices sales, 2002 (\$1000)	755,783	1,231,595
Building permits, 2006	1,728	6,504
Federal spending, 2004 (\$1000)	2,654,271	5,253,147 <sup>1</sup>

<b>Geography QuickFacts</b>	<b>New Castle County</b>	<b>Delaware</b>
Land area, 2000 (square miles)	426.27	1,953.56
Persons per square mile, 2000	1,174.3	401.0
FIPS Code	003	10
Metropolitan or Micropolitan Statistical Area	Philadelphia- Camden- Wilmington, PA- NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

Includes persons reporting only one race.

Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information

F: Fewer than 100 firms

FN: Footnote on this item for this area in place of data

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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

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## Cecil County, Maryland

## People QuickFacts

	Cecil County	Maryland
Population, 2006 estimate	99,506	5,615,727
Population, percent change, April 1, 2000 to July 1, 2006	15.8%	6.0%
Population, 2000	85,951	5,296,486
Persons under 5 years old, percent, 2006	6.1%	6.6%
Persons under 18 years old, percent, 2006	24.1%	24.2%
Persons 65 years old and over, percent, 2006	10.7%	11.6%
Female persons, percent, 2006	50.7%	51.6%
White persons, percent, 2006 (a)	92.3%	63.6%
Black persons, percent, 2006 (a)	5.2%	29.5%
American Indian and Alaska Native persons, percent, 2006 (a)	0.3%	0.3%
Asian persons, percent, 2006 (a)	1.0%	4.9%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	0.1%
Persons reporting two or more races, percent, 2006	1.2%	1.5%
Persons of Hispanic or Latino origin, percent, 2006 (b)	2.1%	6.0%
White persons not Hispanic, percent, 2006	90.4%	58.4%
Living in same house in 1995 and 2000, pct 5 yrs old & over	55.9%	55.7%
Foreign born persons, percent, 2000	1.8%	9.8%
Language other than English spoken at home, pct age 5+, 2000	4.1%	12.6%
High school graduates, percent of persons age 25+, 2000	81.2%	83.8%
Bachelor's degree or higher, pct of persons age 25+, 2000	16.4%	31.4%
Persons with a disability, age 5+, 2000	14,486	854,345
Mean travel time to work (minutes), workers age 16+, 2000	28.2	31.2

Housing units, 2006	39,741	2,300,567
Homeownership rate, 2000	75.0%	67.7%
Housing units in multi-unit structures, percent, 2000	12.9%	25.8%
Median value of owner-occupied housing units, 2000	\$132,300	\$146,000

Households, 2000	31,223	1,980,859
Persons per household, 2000	2.71	2.61
Median household income, 2004	\$55,088	\$57,019
Per capita money income, 1999	\$21,384	\$25,614
Persons below poverty, percent, 2004	8.1%	9.2%

## Business QuickFacts

	Cecil County	Maryland
Private nonfarm establishments, 2005	1,843	138,481 <sup>1</sup>
Private nonfarm employment, 2005	23,192	2,167,999 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	11.3%	5.3% <sup>1</sup>
Nonemployer establishments, 2005	5,656	400,007
Total number of firms, 2002	6,305	443,540
Black-owned firms, percent, 2002	F	15.6%

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American Indian and Alaska Native owned firms, percent, 2002	F	0.8%
Asian-owned firms, percent, 2002	2.6%	5.9%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.0%
Hispanic-owned firms, percent, 2002	S	3.5%
Women-owned firms, percent, 2002	24.4%	31.0%
<hr/>		
Manufacturers shipments, 2002 (\$1000)	771,448	36,363,340
Wholesale trade sales, 2002 (\$1000)	D	60,679,602
Retail sales, 2002 (\$1000)	816,035	60,039,971
Retail sales per capita, 2002	\$9,030	\$11,034
Accommodation and foodservices sales, 2002 (\$1000)	102,628	7,832,268
Building permits, 2006	405	23,262
Federal spending, 2004 (\$1000)	446,587	64,725,924 <sup>1</sup>

**Geography QuickFacts**

	<b>Cecil County</b>	<b>Maryland</b>
Land area, 2000 (square miles)	348.13	9,773.82
Persons per square mile, 2000	247.0	541.9
FIPS Code	015	24
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

Includes persons reporting only one race.  
Hispanics may be of any race, so also are included in applicable race categories.

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## Salem County, New Jersey

People QuickFacts	Salem County	New Jersey
Population, 2006 estimate	66,595	8,724,560
Population, percent change, April 1, 2000 to July 1, 2006	3.6%	3.7%
Population, 2000	64,285	8,414,350
Persons under 5 years old, percent, 2006	5.8%	6.4%
Persons under 18 years old, percent, 2006	22.9%	23.9%
Persons 65 years old and over, percent, 2006	13.7%	12.9%
Female persons, percent, 2006	51.4%	51.1%
White persons, percent, 2006 (a)	82.4%	76.4%
Black persons, percent, 2006 (a)	15.0%	14.5%
American Indian and Alaska Native persons, percent, 2006 (a)	0.4%	0.3%
Asian persons, percent, 2006 (a)	0.9%	7.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	0.1%
Persons reporting two or more races, percent, 2006	1.3%	1.3%
Persons of Hispanic or Latino origin, percent, 2006 (b)	4.8%	15.6%
White persons not Hispanic, percent, 2006	78.6%	62.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	67.2%	59.8%
Foreign born persons, percent, 2000	2.5%	17.5%
Language other than English spoken at home, pct age 5+, 2000	6.3%	25.5%
High school graduates, percent of persons age 25+, 2000	79.4%	82.1%
Bachelor's degree or higher, pct of persons age 25+, 2000	15.2%	29.8%
Persons with a disability, age 5+, 2000	12,032	1,389,811
Mean travel time to work (minutes), workers age 16+, 2000	24.6	30.0
Housing units, 2006	27,297	3,472,643
Homeownership rate, 2000	73.0%	65.6%
Housing units in multi-unit structures, percent, 2000	17.6%	36.1%
Median value of owner-occupied housing units, 2000	\$105,200	\$170,800
Households, 2000	24,295	3,064,645
Persons per household, 2000	2.60	2.68
Median household income, 2004	\$49,231	\$57,338
Per capita money income, 1999	\$20,874	\$27,006
Persons below poverty, percent, 2004	9.2%	8.4%
<b>Business QuickFacts</b>	<b>Salem County</b>	<b>New Jersey</b>
Private nonfarm establishments, 2005	1,326	242,128 <sup>1</sup>
Private nonfarm employment, 2005	19,267	3,594,862 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	1.3%	1.3% <sup>1</sup>
Nonemployer establishments, 2005	2,900	573,134
Total number of firms, 2002	3,755	708,837
Black-owned firms, percent, 2002	2.8%	5.1%

American Indian and Alaska Native owned firms, percent, 2002	F	0.4%
Asian-owned firms, percent, 2002	F	7.3%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.1%
Hispanic-owned firms, percent, 2002	F	7.0%
Women-owned firms, percent, 2002	33.8%	26.1%

Manufacturers shipments, 2002 (\$1000)	1,166,207	96,599,807
Wholesale trade sales, 2002 (\$1000)	D	256,925,492
Retail sales, 2002 (\$1000)	542,856	102,153,833
Retail sales per capita, 2002	\$8,382	\$11,910
Accommodation and foodservices sales, 2002 (\$1000)	67,138	15,715,595
Building permits, 2006	298	34,323
Federal spending, 2004 (\$1000)	361,404	55,264,350 <sup>1</sup>

**Geography QuickFacts**

	Salem County	New Jersey
Land area, 2000 (square miles)	337.88	7,417.34
Persons per square mile, 2000	190.2	1,134.5
FIPS Code	033	34
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

\* Includes persons reporting only one race.

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## Burlington County, New Jersey

People QuickFacts	Burlington County	New Jersey
Population, 2006 estimate	450,627	8,724,560
Population, percent change, April 1, 2000 to July 1, 2006	6.4%	3.7%
Population, 2000	423,394	8,414,350
Persons under 5 years old, percent, 2006	5.9%	6.4%
Persons under 18 years old, percent, 2006	23.1%	23.9%
Persons 65 years old and over, percent, 2006	12.8%	12.9%
Female persons, percent, 2006	50.6%	51.1%
White persons, percent, 2006 (a)	77.2%	76.4%
Black persons, percent, 2006 (a)	16.7%	14.5%
American Indian and Alaska Native persons, percent, 2006 (a)	0.2%	0.3%
Asian persons, percent, 2006 (a)	4.0%	7.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	0.1%
Persons reporting two or more races, percent, 2006	1.8%	1.3%
Persons of Hispanic or Latino origin, percent, 2006 (b)	5.2%	15.6%
White persons not Hispanic, percent, 2006	73.0%	62.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	60.0%	59.8%
Foreign born persons, percent, 2000	6.3%	17.5%
Language other than English spoken at home, pct age 5+, 2000	10.3%	25.5%
High school graduates, percent of persons age 25+, 2000	87.2%	82.1%
Bachelor's degree or higher, pct of persons age 25+, 2000	28.4%	29.8%
Persons with a disability, age 5+, 2000	60,198	1,389,811
Mean travel time to work (minutes), workers age 16+, 2000	28.2	30.0
Housing units, 2006	172,317	3,472,643
Homeownership rate, 2000	77.4%	65.6%
Housing units in multi-unit structures, percent, 2000	20.1%	36.1%
Median value of owner-occupied housing units, 2000	\$137,400	\$170,800
Households, 2000	154,371	3,064,645
Persons per household, 2000	2.65	2.68
Median household income, 2004	\$63,354	\$57,338
Per capita money income, 1999	\$26,339	\$27,006
Persons below poverty, percent, 2004	5.5%	8.4%
<b>Business QuickFacts</b>	<b>Burlington County</b>	<b>New Jersey</b>
Private nonfarm establishments, 2005	10,934	242,128 <sup>1</sup>
Private nonfarm employment, 2005	182,063	3,594,862 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	4.7%	1.3% <sup>1</sup>
Nonemployer establishments, 2005	26,250	573,134
Total number of firms, 2002	32,123	708,837
Black-owned firms, percent, 2002	5.9%	5.1%

American Indian and Alaska Native owned firms, percent, 2002	S	0.4%
Asian-owned firms, percent, 2002	3.3%	7.3%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.1%
Hispanic-owned firms, percent, 2002	2.4%	7.0%
Women-owned firms, percent, 2002	28.8%	26.1%

Manufacturers shipments, 2002 (\$1000)	4,725,886	96,599,807
Wholesale trade sales, 2002 (\$1000)	17,363,293	256,925,492
Retail sales, 2002 (\$1000)	7,571,497	102,153,833
Retail sales per capita, 2002	\$17,295	\$11,910
Accommodation and foodservices sales, 2002 (\$1000)	529,755	15,715,595
Building permits, 2006	2,784	34,323
Federal spending, 2004 (\$1000)	3,732,818	55,264,350 <sup>1</sup>

<b>Geography QuickFacts</b>	<b>Burlington County</b>	<b>New Jersey</b>
Land area, 2000 (square miles)	804.57	7,417.34
Persons per square mile, 2000	526.0	1,134.5
FIPS Code	005	34
Metropolitan or Micropolitan Statistical Area	Philadelphia- Camden- Wilmington, PA- NJ-DE-MD Metro Area	

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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

Last Revised: Wednesday, 02-Jan-2008 15:10:01 EST

**U.S. Census Bureau**

State &amp; County QuickFacts

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**Camden County, New Jersey****People QuickFacts**

	<b>Camden County</b>	<b>New Jersey</b>
Population, 2006 estimate	517,001	8,724,560
Population, percent change, April 1, 2000 to July 1, 2006	1.8%	3.7%
Population, 2000	508,932	8,414,350
Persons under 5 years old, percent, 2006	6.5%	6.4%
Persons under 18 years old, percent, 2006	25.0%	23.9%
Persons 65 years old and over, percent, 2006	12.1%	12.9%
Female persons, percent, 2006	51.5%	51.1%
White persons, percent, 2006 (a)	72.9%	76.4%
Black persons, percent, 2006 (a)	20.6%	14.5%
American Indian and Alaska Native persons, percent, 2006 (a)	0.3%	0.3%
Asian persons, percent, 2006 (a)	4.6%	7.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	0.1%	0.1%
Persons reporting two or more races, percent, 2006	1.5%	1.3%
Persons of Hispanic or Latino origin, percent, 2006 (b)	11.7%	15.6%
White persons not Hispanic, percent, 2006	63.7%	62.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	63.0%	59.8%
Foreign born persons, percent, 2000	6.9%	17.5%
Language other than English spoken at home, pct age 5+, 2000	15.6%	25.5%
High school graduates, percent of persons age 25+, 2000	80.3%	82.1%
Bachelor's degree or higher, pct of persons age 25+, 2000	24.0%	29.8%
Persons with a disability, age 5+, 2000	88,143	1,389,811
Mean travel time to work (minutes), workers age 16+, 2000	27.9	30.0

Housing units, 2006	204,589	3,472,643
Homeownership rate, 2000	70.0%	65.6%
Housing units in multi-unit structures, percent, 2000	24.7%	36.1%
Median value of owner-occupied housing units, 2000.	\$111,200	\$170,800

Households, 2000	185,744	3,064,645
Persons per household, 2000	2.68	2.68
Median household income, 2004	\$48,748	\$57,338
Per capita money income, 1999	\$22,354	\$27,006
Persons below poverty, percent, 2004	10.6%	8.4%

**Business QuickFacts**

	<b>Camden County</b>	<b>New Jersey</b>
Private nonfarm establishments, 2005	12,669	242,128 <sup>1</sup>
Private nonfarm employment, 2005	183,222	3,594,862 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	-0.4%	1.3% <sup>1</sup>
Nonemployer establishments, 2005	27,756	573,134
Total number of firms, 2002	36,064	708,837
Black-owned firms, percent, 2002	8.3%	5.1%



American Indian and Alaska Native owned firms, percent, 2002	F	0.4%
Asian-owned firms, percent, 2002	6.8%	7.3%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.1%
Hispanic-owned firms, percent, 2002	3.9%	7.0%
Women-owned firms, percent, 2002	27.9%	26.1%
<hr/>		
Manufacturers shipments, 2002 (\$1000)	3,892,646	96,599,807
Wholesale trade sales, 2002 (\$1000)	6,495,060	256,925,492
Retail sales, 2002 (\$1000)	4,797,754	102,153,833
Retail sales per capita, 2002	\$9,370	\$11,910
Accommodation and foodservices sales, 2002 (\$1000)	528,833	15,715,595
Building permits, 2006	1,183	34,323
Federal spending, 2004 (\$1000)	2,993,322	55,264,350 <sup>1</sup>

**Geography QuickFacts**

	Camden County	New Jersey
Land area, 2000 (square miles)	222.30	7,417.34
Persons per square mile, 2000	2,292.5	1,134.5
FIPS Code	007	34
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

Includes persons reporting only one race.

Hispanics may be of any race, so also are included in applicable race categories.

D: Suppressed to avoid disclosure of confidential information

F: Fewer than 100 firms

FN: Footnote on this item for this area in place of data

NA: Not available

S: Suppressed; does not meet publication standards

X: Not applicable

Z: Value greater than zero but less than half unit of measure shown

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, Census of Population and Housing, Small Area Income and Poverty Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits, Consolidated Federal Funds Report

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## Gloucester County, New Jersey

People QuickFacts	Gloucester County	New Jersey
Population, 2006 estimate	282,031	8,724,560
Population, percent change, April 1, 2000 to July 1, 2006	10.3%	3.7%
Population, 2000	254,673	8,414,350
Persons under 5 years old, percent, 2006	5.7%	6.4%
Persons under 18 years old, percent, 2006	23.2%	23.9%
Persons 65 years old and over, percent, 2006	11.4%	12.9%
Female persons, percent, 2006	51.3%	51.1%
White persons, percent, 2006 (a)	86.2%	76.4%
Black persons, percent, 2006 (a)	10.1%	14.5%
American Indian and Alaska Native persons, percent, 2006 (a)	0.2%	0.3%
Asian persons, percent, 2006 (a)	2.3%	7.4%
Native Hawaiian and Other Pacific Islander, percent, 2006 (a)	Z	0.1%
Persons reporting two or more races, percent, 2006	1.2%	1.3%
Persons of Hispanic or Latino origin, percent, 2006 (b)	3.4%	15.6%
White persons not Hispanic, percent, 2006	83.3%	62.6%
Living in same house in 1995 and 2000, pct 5 yrs old & over	65.4%	59.8%
Foreign born persons, percent, 2000	3.4%	17.5%
Language other than English spoken at home, pct age 5+, 2000	6.5%	25.5%
High school graduates, percent of persons age 25+, 2000	84.3%	82.1%
Bachelor's degree or higher, pct of persons age 25+, 2000	22.0%	29.8%
Persons with a disability, age 5+, 2000	39,385	1,389,811
Mean travel time to work (minutes), workers age 16+, 2000	28.0	30.0
<hr/>		
Housing units, 2006	105,483	3,472,643
Homeownership rate, 2000	79.9%	65.6%
Housing units in multi-unit structures, percent, 2000	16.8%	36.1%
Median value of owner-occupied housing units, 2000	\$120,100	\$170,800
<hr/>		
Households, 2000	90,717	3,064,645
Persons per household, 2000	2.75	2.68
Median household income, 2004	\$59,516	\$57,338
Per capita money income, 1999	\$22,708	\$27,006
Persons below poverty, percent, 2004	6.2%	8.4%
<hr/>		
<b>Business QuickFacts</b>	<b>Gloucester County</b>	<b>New Jersey</b>
Private nonfarm establishments, 2005	6,027	242,128 <sup>1</sup>
Private nonfarm employment, 2005	85,711	3,594,862 <sup>1</sup>
Private nonfarm employment, percent change 2000-2005	10.2%	1.3% <sup>1</sup>
Nonemployer establishments, 2005	14,439	573,134
Total number of firms, 2002	17,431	708,837
Black-owned firms, percent, 2002	3.1%	5.1%

American Indian and Alaska Native owned firms, percent, 2002	F	0.4%
Asian-owned firms, percent, 2002	3.1%	7.3%
Native Hawaiian and Other Pacific Islander owned firms, percent, 2002	F	0.1%
Hispanic-owned firms, percent, 2002	1.7%	7.0%
Women-owned firms, percent, 2002	25.5%	26.1%

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Manufacturers shipments, 2002 (\$1000)	7,956,158	96,599,807
Wholesale trade sales, 2002 (\$1000)	8,059,944	256,925,492
Retail sales, 2002 (\$1000)	3,311,510	102,153,833
Retail sales per capita, 2002	\$12,611	\$11,910
Accommodation and foodservices sales, 2002 (\$1000)	287,457	15,715,595
Building permits, 2006	1,141	34,323
Federal spending, 2004 (\$1000)	1,154,764	55,264,350 <sup>1</sup>

<b>Geography QuickFacts</b>	<b>Gloucester County</b>	<b>New Jersey</b>
Land area, 2000 (square miles)	324.72	7,417.34
Persons per square mile, 2000	783.6	1,134.5
FIPS Code	015	34
Metropolitan or Micropolitan Statistical Area	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metro Area	

1: Includes data not distributed by county.

- Includes persons reporting only one race.
- Hispanics may be of any race, so also are included in applicable race categories.

- D: Suppressed to avoid disclosure of confidential information
- F: Fewer than 100 firms
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# PENNSYLVANIA ECONOMY LEAGUE

Information, Insight, Integrity.

## Office Locations

<p><b>State Office</b>            116 Pine Street            Suite 203            Harrisburg, PA 17101            Tele: (717) 234-3151            Fax: (717) 234-3153  <a href="mailto:pel@pelcapital.org">pel@pelcapital.org</a>  <a href="http://www.IssuesPA.net">www.IssuesPA.net</a></p>	<p><b>Central Division</b>            88 N. Franklin Street            Suite 200            Wilkes-Barre, PA 18701            Tele: (570) 824-3559            Fax: (570) 829-8099  <a href="mailto:pelcent@epix.net">pelcent@epix.net</a>  <a href="http://www.pel-central.org">www.pel-central.org</a></p>
<p><b>Eastern Division</b>            1700 Market Street            Suite 3130            Philadelphia, PA 19103            Tele: (215) 563-3640            Fax: (215) 563-1566  <a href="mailto:mail@peleast.org">mail@peleast.org</a>  <a href="http://www.peleast.org">www.peleast.org</a></p>	<p><b>Western Division</b>            425 Sixth Ave., 10th Fl            Suite 1000            Pittsburgh, PA 15219            Tele: (412) 471-1477            Fax: (412) 471-7080  <a href="mailto:pelwd@accdpel.org">pelwd@accdpel.org</a>  <a href="http://www.accdpel.org">www.accdpel.org</a></p>

**State Office** - The PEL State Office is located in Harrisburg, Pennsylvania. In addition to its focus on statewide issues and its work on [www.IssuesPA.net](http://www.IssuesPA.net) project, it represents a 9-county region in Northwestern Pennsylvania. The counties are: **Cameron, Crawford, Elk, Erie, Forest, Jefferson, McKean, Potter and Warren.**

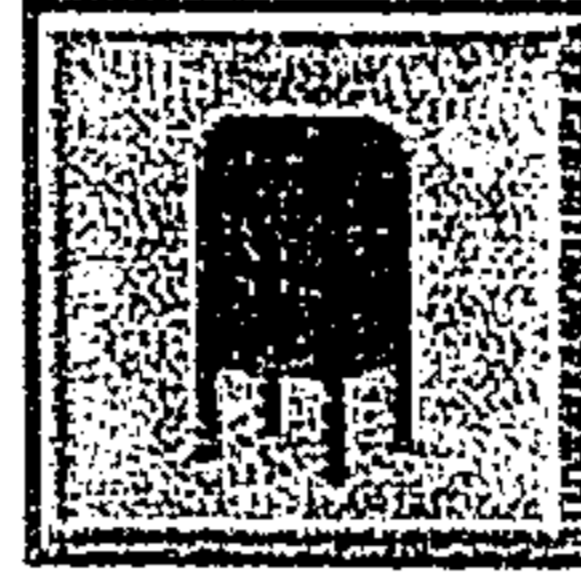
**Central Division** - The PEL Central Division is located in Wilkes-Barre, Pennsylvania. It represents the 32-county region in Northeastern and Central Pennsylvania. The counties are: **Adams, Bedford, Berks, Blair, Bradford, Cambria, Carbon, Centre, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Pike, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming and York.** [For more information...](#)

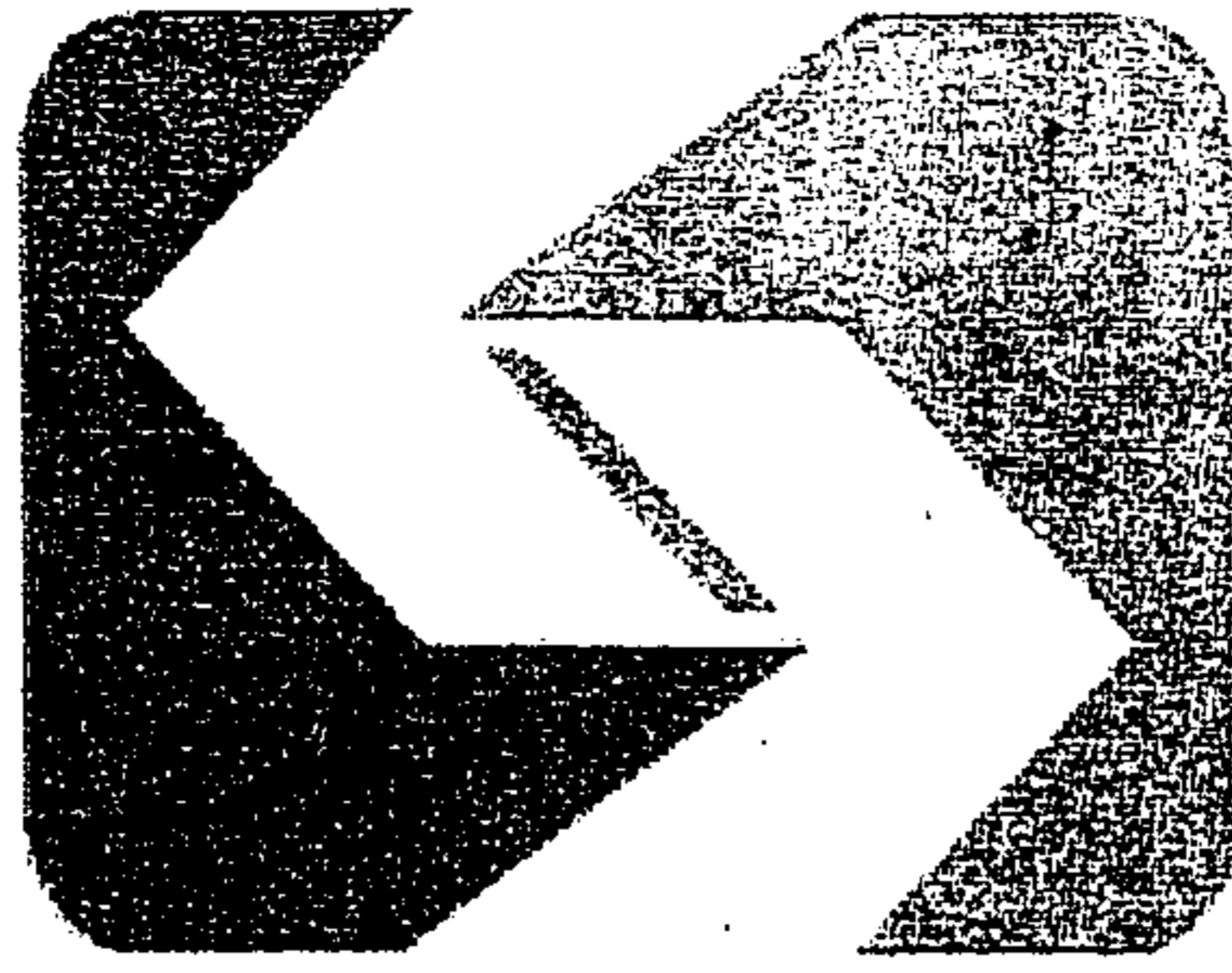
**Eastern Division** - The PEL Eastern Division is located in Philadelphia, Pennsylvania. It represents the 5-county region in Southeastern Pennsylvania. The counties are: **Bucks, Chester, Delaware, Montgomery and Philadelphia.** [For more information...](#)

**Western Division** - The PEL Western Division is located in Pittsburgh, Pennsylvania. It represents a 13 county region in Southwestern Pennsylvania. The counties are: **Allegheny, Armstrong, Beaver, Butler, Clarion, Fayette, Greene, Indiana, Lawrence, Mercer, Venango, Washington, and Westmoreland.** For more information... 135

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## Overview

Transporting half a million passengers is a daunting task, but it's all in a day's work for the dedicated employees of the **Southeastern Pennsylvania Transportation Authority (SEPTA)**. The nation's fifth largest public transportation system, SEPTA serves Philadelphia, the surrounding suburban counties of Bucks, Chester, Delaware and Montgomery, as well as parts of Delaware and New Jersey.

Encompassing about 2,200 square miles, SEPTA operates a broad system that includes **bus, subway, subway-elevated, regional rail, light rail and trackless trolley, as well as customized community transit**. One of Delaware Valley's largest employers, SEPTA is proud of its workforce numbering nearly 9,000 people. These individuals within diverse job descriptions and responsibilities both within desk jobs and amidst the field, work as a team to provide services to our employees, clients and riders. Our employees constantly strive and receive continual favorable comments on their successful efforts to provide reliable and safe public transportation to over 300 million passengers annually.

Modern technology has allowed SEPTA to incorporate the latest innovations throughout the system, yet the Authority always balances state-of-the-art operating systems with the needs of the customers and the region. This delicate balancing act will result in vast infrastructure, system, service and fleet improvements over the next ten years, including the introduction of Automatic Train Control, enhanced accessibility features at stations and the development of new routes to meet the growing regional economy.

For more information on SEPTA, please visit our website at [www.septa.org](http://www.septa.org).

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## Board Members

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Vice Chairman James C. Schwartzman, Esquire

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### SENATE MAJORITY LEADER APPOINTEE

Stewart J. Greenleaf, Esquire

### SENATE MINORITY LEADER APPOINTEE

James C. Schwartzman, Esquire

### HOUSE MAJORITY LEADER APPOINTEE

Frank G. McCartney

### HOUSE MINORITY LEADER APPOINTEE

Herman M. Wooden

NOTE: All correspondence to the above should be addressed to Elizabeth M. Grant, Secretary to the Board, 10th Floor, 1234 Market Street, Philadelphia, PA 19107.

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completely or have their days cut short due to transportation issues.

In the early morning of November 7, 2005, a preliminary agreement had been reached between SEPTA management and union leadership. Service on all affected transit lines was fully restored by the late afternoon. This agreement was due in large part to the intervention by former Philadelphia mayor, and current Pennsylvania governor, Ed Rendell.

## Transfer Disputes

In 2007, as part of a new budget-balancing proposal, SEPTA proposed eliminating bus transfers. This would have resulted in an 80% fare increase for many riders. Because SEPTA has been unable to provide a statistical need for the elimination, they have been forced to hold off.

## Retired Bus Fleet as of Feb. 2008

### Bus

- 1986-89 Neoplan USA An440-DK-EZ series (Not retired but will be in winter of 08)
- 1984 Neoplan USA An435-BP
- 1982-85 Neoplan An440 AK-CD series
- 1979 American General/Flyer 10240-T Trackless Trolleys
- 1971-1976 Flxible New Looks
- 1963-1970 General Motors Fishbowls
- 1980 General Motors RTS II's (T8W603/T8J603 are 40 footers, T7W603 is the 35 footer)
- 1984 Volvo B-10m Articulated buses (known to philadelphians as "Catapiller bus")
- 1947 J.G. Brill and Company TC-44 Trackless Trolleys
- 1955-1957 General Motors Old Looks

### Train

- 1960 Budd M3s
- 1927 to 1929 J.G. Brill and Company Strafford Cars
- St. Louis Car Company Ex-CTA Cars
- 1932 to 1933 J.G. Brill and Company Master Unit Cars
- 1940 J.G. Brill and Company Brillliners
- 1926 J.G. Brill and Company Center Door
- 1949 St. Louis Car Company Interurbans
- 1941 St. Louis Car Company Liberty Liners
- 1940 to 1942 PCC Air Cars
- 1946 to 1948 PCC All Electrics

## Neoplan Order History

In 1982, SEPTA made its largest-ever order of buses: the Neoplan USA order, which was at the time also the company's largest order. Over the years, these buses have made their way all around the system. SEPTA changed their specifications on their new bus order each year. The Neoplan AK's (8285-8413) which was SEPTA's first order of Neoplans had longitudinal seating: all their seats face towards the aisle. However, their suburban counterparts (8411-8434) had longitudinal seating only in the rear of the bus. The back door has a wheelchair ramp, which forced SEPTA to limit their use and specify wheelchair-lift operations on their next order of coaches. These units also sported a nine-liter 6v92 engine and Allison HT-740 transmission.

By the early 1990s, SEPTA had 1,092 Neoplan An440 coaches in active service, making the Philadelphia operation the largest transportation authority in North America with the fleet mainly manufactured by Neoplan USA. These buses dominated the streets of Philadelphia through late 1997, when the earlier fleet of AK/BD (8285-8581) was replaced by the 40-foot version of the NABI SEPTA.

## Governance

SEPTA is governed by a 15-member Board of Directors.

- The City of Philadelphia appoints two members: one by the Mayor, the other by the President of the Philadelphia City Council. The representatives from Philadelphia can veto any item that comes before the full board due to a formula based on population and ridership that only applies to the City of Philadelphia; the veto may be overridden by the full board within 30 days.
- Bucks County, Chester County, Delaware County, and Montgomery County appoint two members each. These members are



appointed by the County Commissioners in Bucks, Chester, and Montgomery County and by the County Council in Delaware County. 139

- The majority and minority leaders of the two houses of the Pennsylvania State Legislature (the Senate and the House of Representatives) appoint one member each, for a total of four members.
- The Governor of Pennsylvania appoints one member.

The day-to-day operations of SEPTA are handled by the General Manager, who is appointed and hired by the Board of Directors. The General Manager is assisted by nine department heads called Assistant General Managers.

The present General Manager is Joseph M. Casey, who had served as the authority's Chief Financial Officer/Treasurer until his appointment in 2008. Past General Managers include Faye L. M. Moore, Joseph T. Mack, John "Jack" Leary, Lou Gambaccini, and David L. Gunn. Past acting General Managers include James Kilcur and Bill Stead.

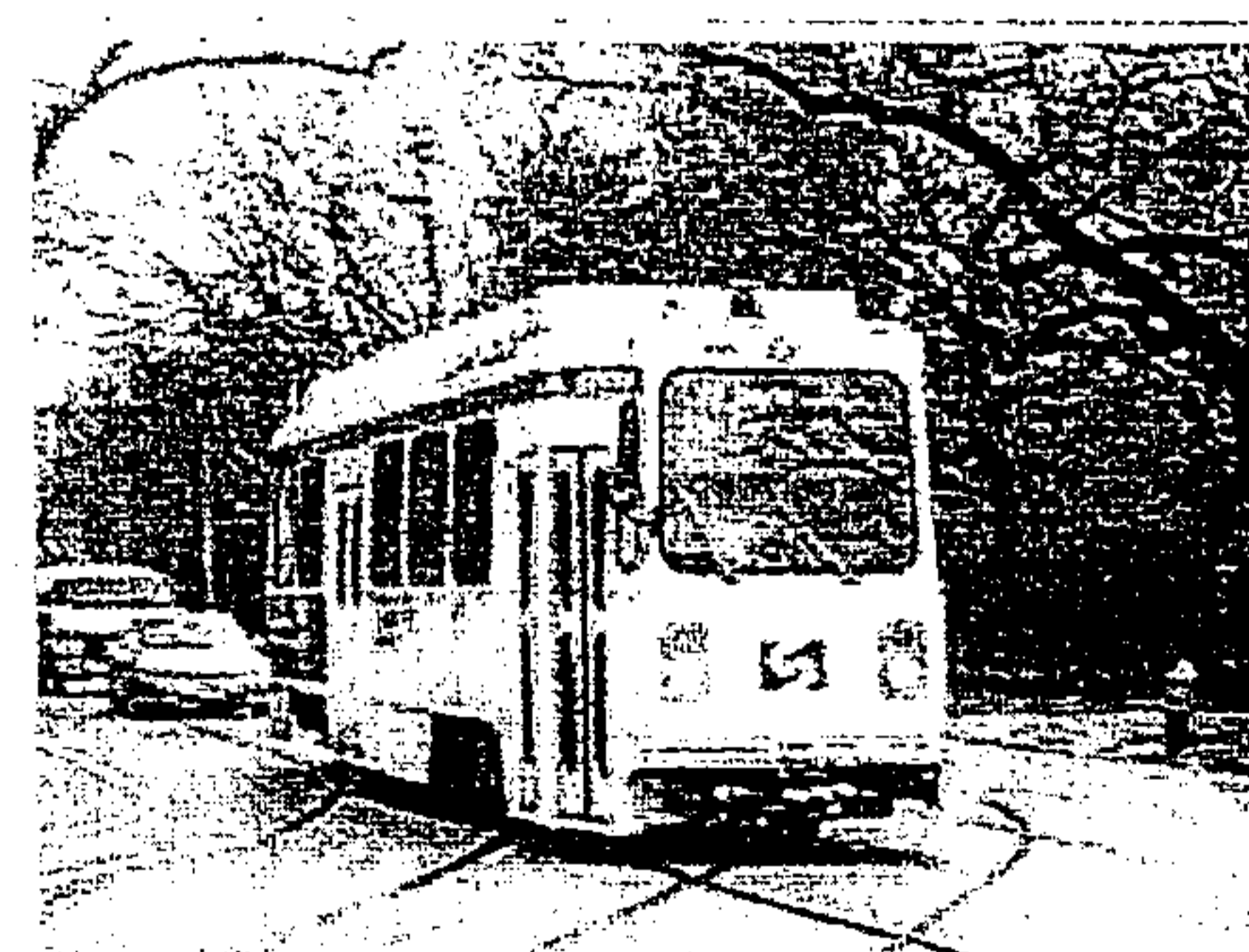
## Routes and ridership

### Rapid transit

- Market–Frankford Line (Blue Line): subway and elevated line from the Frankford Transportation Center (rebuilt in 2003) in the Frankford section of Philadelphia to 69th Street Terminal in Upper Darby, via Center City Philadelphia. Weekday ridership averaged 178,715 in 2006<sup>[1]</sup>.
- Broad Street Line and Broad–Ridge Spur (Orange Line): subway line along Broad Street in Philadelphia from Fern Rock Transportation Center to Pattison Avenue/Sports Complex, via Center City Philadelphia. Weekday ridership averaged 114,816 in 2006<sup>[2]</sup>.

### Trolley and light rail

- Subway–Surface Trolley Lines (Green Line): five trolley routes - 10, 11, 13, 34, and 36 - that run in a subway in Center City and fan out along on street-level trolley tracks in West and Southwest Philadelphia. Daily ridership averaged 55,463 in 2006.<sup>[3]</sup>
- Route 100 (Norristown High-Speed Line): formerly known as the Philadelphia & Western (P&W) Railroad, this interurban rapid transit is considered a light rail line. Daily ridership averaged 8,801 in 2006.<sup>[4]</sup>
- Routes 101 and 102 (Suburban Trolley Lines): two trolley routes in Delaware County which run mostly on private rights-of-way but also have some street running. Daily ridership averaged 7,132 in 2006.<sup>[5]</sup>
- Routes 15, 23, and 56: Three surface trolley routes that were "temporarily" suspended in 1992. Routes 23 and 56 are currently operated with buses. Trolley service on Route 15 resumed as of September 2005. Route 23 has long been SEPTA's most heavily traveled surface route, with daily ridership averaging 20,113 in 2006.<sup>[6]</sup>
- Trackless trolley (Trolleybus): As of 2008, all five of SEPTA's trackless trolley routes are operated with buses. Routes 29, 59, 66, 75, and 79 were run with trackless trolleys until diesel buses replaced them in 2002 and 2003. There are plans to acquire new trackless trolley vehicles and resume trackless trolley operations on the 59, 66, and 75. The first pilot trackless trolley arrived in June 2007.



SEPTA trolley.

Trackless trolley operation resumed on route 66 on May 21, 2008<sup>[7]</sup>.

### Bus

SEPTA lists 121 bus routes, not including over 50 school trips, with most routes in the City of Philadelphia proper. Currently, SEPTA generally employs lettered, one and two-digit route numbering for its City Division routes, 90-series and 100-series numbers routes for its Victory ("Red Arrow") Division (Chester, Delaware, and Montgomery Counties) and its Frontier Division (Montgomery and Bucks Counties), 200-series routes for its Regional Rail connector routes (Routes 201, 204, 205 and 206 in Montgomery & Chester Counties), 300-series routes for other specialized and/or third-party contract routes, and 400-series routes for limited service buses to schools within the city of Philadelphia.

### Commuter rail

SEPTA's commuter rail service is run by the SEPTA Regional Rail division. This division operates 13 lines serving more than 150 stations covering most of the five county southeastern Pennsylvania region. It also runs trains to Newark, Delaware, Trenton, New Jersey, and West Trenton, New Jersey. Daily ridership averaged over 100,000 in 2006<sup>[8]</sup>, with 1/3 of ridership on the R5 route between Thorndale, Paoli, Lansdale, and Doylestown.

# PHILADELPHIA REGIONAL PORT AUTHORITY

3460 North Delaware Avenue  
Philadelphia, PA 19134



**JAMES T. McDERMOTT JR.**

**Executive Director,  
Philadelphia Regional Port Authority**

James T. McDermott Jr., born Apr. 11, 1956, son of James T. McDermott Sr. and Mary Theresa Bradley; St. Joseph's Univ. (B.A.), 1977; Del. Law Sch. of Widener Univ. (J.D.), 1980; bd. mem., Maritime Exchange for Del. River & Bay, Chilean & Amer. C of C, Partnership for the Del. Estuary Inc.; mem., Phila. Bar Assn., Phila. Dist. Atty. Alum. Assn.; apptd. Executive Director, Philadelphia Regional Port Authority May 1994; married Susan McCrudden; 2 children.

The Philadelphia Regional Port Authority was established by an act of the General Assembly (Act of July 10, 1989, P.L. 391, 55 P.S. 697.1 et. seq.). As the successor agency to the Philadelphia Port Corporation, the independent authority is charged with the management, maintenance, promotion, and development of port facilities and port-related facilities and projects within an established regional port zone along the Delaware River. Its principal goals are to enhance waterborne commerce, promote economic growth, and create jobs. The Authority was created for the purpose of acquiring, holding, developing, constructing, improving, maintaining, managing, operating, financing, equipping, repairing, leasing or subleasing, and owning port facilities, port-related projects, or parts thereof, and equipment within the port district, as defined in the Act (the "Port District"); and assuming under, and to the extent of, the terms and conditions of an agreement between the Authority and the Philadelphia Port Corporation, the functions, rights, powers, duties, and obligations now or heretofore exercised by the corporation.

The Act provides that the powers of the Authority shall be exercised by a governing body composed of 11 members, four of whom shall be appointed by the Governor, one of whom shall be appointed by each of the following: the President Pro Tempore of the Senate, the Minority Leader of the Senate, the Speaker of the House of Representatives, and the Minority Leader of the House of Representatives. Three members of the Authority shall be appointed by the Governor, one from each list of at least three nominees, each list prepared and submitted by the Mayor of Philadelphia and the governing bodies of Delaware and Bucks Counties, Pennsylvania.

The Authority has broad powers to carry out its purposes including the power to acquire, purchase, hold, lease, transfer, and dispose of property; to borrow money and issue notes, bonds, and other evidence of indebtedness; and to service the payment of such bonds by pledge of its revenues, rentals, and receipts. The Authority has no power to pledge the credit or taxing power of the Commonwealth or any political subdivision thereof. No obligations of the Authority shall be deemed to be obligations of the Commonwealth or any political subdivision thereof. The Authority has no taxing power.

The Authority has the power to exercise its responsibilities throughout the Port District, which includes the counties of Bucks and Delaware and the City of Philadelphia, and is not subject to local zoning ordinances or regulations in so acting. The Authority has the power to eminent domain in furtherance of its purposes within a defined port zone in proximity to the Delaware River within the Port District.

The terms of the members of the Philadelphia Regional Port Authority are set by the Act, although all appointees serve at the pleasure of their respective appointing authorities. The appointees of the Governor initially have been appointed for one, two, three, and four-year terms, the terms of their successors thereafter being four years. The appointees by officers of the General Assembly serve currently with the terms of their respective appointing authorities, and the appointees named by the Governor from the City of Philadelphia and Bucks and Delaware Counties serve for two years. In the event of a vacancy, the appointing authority is required to appoint a replacement for the remainder of the unexpired term for which the vacancy exists. The Chair, who is appointed by the Governor from among all the members of the Authority, serves for a term of two years, or until his respective successor is appointed. The stated terms of the members of the Authority are as follows:

<b>BOARD MEMBERS</b>	<b>Term Expiration</b>		
Ernest G. Barefield.....	Sept.10, 1990		
Richard E. Willey.....	Nov.30, 1990		
G. Davis Greene.....	May13, 1991		
James F. Kenney.....	Jan.2, 1992		
Joseph B. Sturgis.....	Feb.15, 1993		
Wallace H. Nunn.....	Sept.10, 1993		
Shirley B. Hamilton.....	Sept.15, 1993		
Brenda Mitchell.....	Apr.11, 1994		
Nicholas DeBenedictis.....	Feb.6, 1995		
Joseph H. Jacovini.....	Feb.15, 1995		
* Charles N. Marshall.....	Nov.30, 1996		
John P. Morris (resigned 9/01; dec.)	Jan.	27,	1997
James W. Eastwood (resigned 11/04)	Jan.	31,	1997
John DiBuonaventuro (resigned 12/01)	Feb.	3,	1997
Paul Zelenkofske (resigned 5/97)	Feb.3,		1997

David W. Woods (resigned 10/02) Feb. 6, 1997  
 Thomas W. Blackwell..... Feb.25, 1997  
 \* James E. McErlane ..... May15, 1997  
 Paul Lane Ives (resigned 3/98) .... Sept.7, 1997  
 Nicholas S. Rashford (resigned 3/04) Sept. 25, 1997  
 Lewis G. Louderback (resigned 6/96) Oct. 25, 1997  
 \* Thomas J. Kelly..... Apr.15, 1998  
 Herbert Barness (dec.)..... May6, 1998  
 Gary Silvi (resigned 7/02)..... Oct.23, 1999  
 Robert A. Judge Sr..... Feb.24, 2000  
 \* Michael Rashid..... Apr.19, 2003  
 Jerry Volpe (resigned 8/05)..... June12, 2004  
 \* John Cuff..... Mar.17, 2005  
 Edward F. Keyser Jr. (resigned 4/04) Sept. 27, 2005  
 Salvatore V. Candelaria (deceased) Sept. 27, 2005  
 \* Boise Butler III..... Sept.27, 2005  
 \* Brian Preski, Esq..... Feb.12, 2006  
 John Silvi (resigned 9/03)..... June12, 2006  
 \* Chad Rubin, Esq. .... Nov.30, 2006  
 \* Herbert Vederman..... Jan.10, 2007  
 \* Frank Gillen..... Feb.20, 2008  
 \* Harry T. Williams..... June12, 2008

\* Incumbent

**1** Board members may hold office past the term expiration listed if no successor has been appointed.



# Philadelphia Regional Port Authority

Proudly Managing Pennsylvania's International Seaport


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## PRPA History



The Philadelphia Waterfront in the 1850's

For more than 300 years Philadelphia has been a great port city and a major center for international commerce. Only a few short years after William Penn's vessel "The Welcome" landed on the shores of the Delaware River, heralding the establishment of Penn's "City of Neighborhoods", Philadelphia became the New World's leading center for trade and commerce, a title it held for more than a hundred years. Even today, with major port complexes serving major metropolitan centers throughout the country, Philadelphia and its international seaport maintains a preeminent position in several areas of trade, such as the importing of perishable cargoes from South America and high-quality paper products from Scandinavia.

### The Early Years

For most of its early history, the Port of Philadelphia thrived and expanded without major guidance from a central governing authority or organization. Rather, disparate private concerns built and maintained piers and waterfront warehouses, moving a wide variety of imported and exported goods through those facilities. It was during these initial years that all manner of breakbulk cargoes moved over the city's docks, establishing early on Philadelphia's reputation for the fast, expert handling of any cargo imaginable. Ultimately, city government took a more active hand in the organization of the city's waterfront, and municipally-owned piers and warehouses sprang up amidst the privately-owned facilities.

### The 20th Century

For most of the early years of the 20th century, the Philadelphia waterfront was overseen and managed by the Department of Wharves, Docks, and Ferries, a division of the City of Philadelphia's Department of Commerce. The Department of Wharves, Docks, and Ferries oversaw the construction and maintenance of municipally-owned piers and port facilities, and had some regulatory power for the overall Philadelphia waterfront.

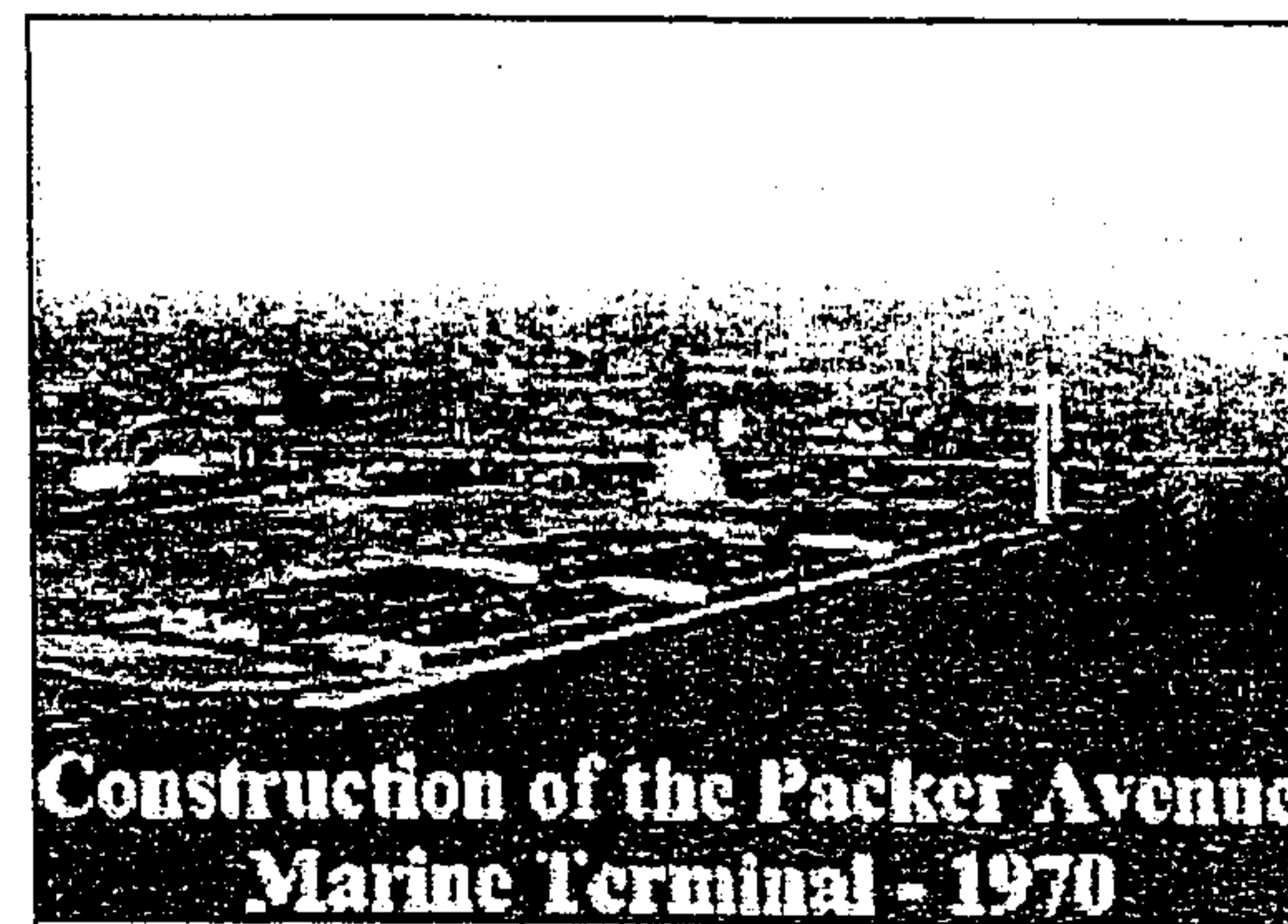
Ultimately, the activity of building and maintaining port facilities became too costly for the City of Philadelphia to undertake on its own. Therefore, a new port agency with a new form of port governance was eventually created. Established in 1965, the non-profit, quasi-public Philadelphia Port Corporation had the power to issue municipal bonds to raise funds for port improvements. Revenue to pay the bonds' debt service was realized primarily through leasing the agency's port facilities to private operating companies. These private companies operated their respective port facilities on a day-to-day basis, with marketing assistance from the Philadelphia Port Corporation.

Major port improvements were made in the 1960s and 70s under the auspices of the Philadelphia Port Corporation. These included the construction of the 106-acre Packer Avenue Marine Terminal (still the Port of Philadelphia's largest facility) and the Tioga Marine Terminal in the 1970s.

### Recent History

Like many ports throughout the United States (and especially competing ports along the East Coast) the capital-intensive requirements to maintain and improve the Port of Philadelphia eventually outgrew the funding capabilities of the City of Philadelphia and its port agency. To remedy the situation, Philadelphia Port

Corporation staff, with the approval of the City of Philadelphia, approached the Commonwealth of Pennsylvania for major



Construction of the Packer Avenue Marine Terminal - 1970

financial support. State sponsorship of port facilities was already the preferred method of operation in other ports, and it was argued the time had come for Pennsylvania to assist in the maintenance, expansion, and promotion of its international seaport in Philadelphia. The Commonwealth recognized the vital importance of its seaport asset and it agreed to take the active role requested of it. The first step was the creation of the Philadelphia Regional Port Authority (PRPA), an independent state agency, in 1990. It immediately replaced the Philadelphia Port Corporation.

Along with creating PRPA, the state purchased all publicly-owned port facilities from the City of Philadelphia, charging PRPA with the mission of managing and maintaining them. A major state capital budget was also established, which allowed PRPA to make an initial round of needed capital improvements during the early 1990s, such as the addition of on-dock warehouse space at Tioga Marine Terminal and new warehouse space and refrigeration at Pier 82.

Since its inception the PRPA has overseen other major improvements to the Port, as well as aggressively assisting its terminal operators in marketing the Port around the world. PRPA also works with other port agencies and port-related concerns along the Delaware River on issues of mutual concern, such as maintaining sufficient channel depth and monitoring regulatory issues.

### The 21st Century

PRPA and its 11-member Board of regional business leaders have overseen a variety of notable developments at the Port of Philadelphia. The PRPA is the nation's 14th Strategic Military Port by the U.S. Defense Department, allowing it one of only 14 U.S. ports permitted to handle our nation's military cargoes destined for different points around the globe. The PRPA is also a homeport for two U.S. Navy Large, Medium Speed Roll On/Roll Off (LMSR) ships. These Naval supply vessels, docked at PRPA's Tioga Marine Terminal, are often utilized to deliver the military cargoes now handled by PRPA as a result of its Strategic Military Port designation.

More information about the PRPA can be found in the "News" section of this website. And, of course, there are the usual ongoing concerns of securing new customers and keeping PRPA's facilities efficient and modern. Because, in the end, nothing is more important than protecting the Port of Philadelphia's 300-plus year legacy as a major center of maritime industrial commerce.

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ence County to Workplace County Flows for Pennsylvania  
 S...ed by Residence State and County

Res State	Res County	Res (C)MSA	Res PMSA	Residence State-County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count
42	017	6162	6160	Bucks Co. PA	042	017	6162	6160	Bucks Co. PA	168,090
42	017	6162	6160	Bucks Co. PA	042	029	6162	6160	Chester Co. PA	3,036
42	017	6162	6160	Bucks Co. PA	042	045	6162	6160	Delaware Co. PA	2,754
42	017	6162	6160	Bucks Co. PA	042	091	6162	6160	Montgomery Co. PA	48,414
42	017	6162	6160	Bucks Co. PA	042	101	6162	6160	Philadelphia Co. PA	31,892
				# Bucks County Workers Employed in 5-county area						254,186
				# Bucks County Workers (all locations)						303,586
				% Bucks County Workers Employed in 5-county area						83.73%
				# Bucks County Workers Employed in 5-county area O/S Resident County						86,096
				% Bucks County Workers Employed in 5-county area O/S Resident County						33.87%
42	029	6162	6160	Chester Co. PA	042	017	6162	6160	Bucks Co. PA	1,133
42	029	6162	6160	Chester Co. PA	042	029	6162	6160	Chester Co. PA	137,678
42	029	6162	6160	Chester Co. PA	042	045	6162	6160	Delaware Co. PA	17,870
42	029	6162	6160	Chester Co. PA	042	091	6162	6160	Montgomery Co. PA	25,673
42	029	6162	6160	Chester Co. PA	042	101	6162	6160	Philadelphia Co. PA	10,568
				# Chester County Workers Employed in 5-county area						192,922
				# Chester County Workers (all locations)						218,153
				% Chester County Workers Employed in 5-county area						88.43%
				# Chester County Workers Employed in 5-county area O/S Resident County						55,244
				% Chester County Workers Employed in 5-county area O/S Resident County						28.64%
42	045	6162	6160	Delaware Co. PA	042	017	6162	6160	Bucks Co. PA	2,060
42	045	6162	6160	Delaware Co. PA	042	029	6162	6160	Chester Co. PA	18,504
42	045	6162	6160	Delaware Co. PA	042	045	6162	6160	Delaware Co. PA	137,988
42	045	6162	6160	Delaware Co. PA	042	091	6162	6160	Montgomery Co. PA	28,144
42	045	6162	6160	Delaware Co. PA	042	101	6162	6160	Philadelphia Co. PA	48,151
				# Delaware County Workers Employed in 5-county area						234,847
				# Delaware County Workers (all locations)						253,922
				% Delaware County Workers Employed in 5-county area						92.49%
				# Delaware County Workers Employed in 5-county area O/S Resident County						96,859
				% Delaware County Workers Employed in 5-county area O/S Resident County						41.24%
42	091	6162	6160	Montgomery Co. PA	042	017	6162	6160	Bucks Co. PA	23,722
42	091	6162	6160	Montgomery Co. PA	042	029	6162	6160	Chester Co. PA	25,006
42	091	6162	6160	Montgomery Co. PA	042	045	6162	6160	Delaware Co. PA	11,758
42	091	6162	6160	Montgomery Co. PA	042	091	6162	6160	Montgomery Co. PA	245,619
42	091	6162	6160	Montgomery Co. PA	042	101	6162	6160	Philadelphia Co. PA	54,576
				# Montgomery County Workers Employed in 5-county area						360,681
				# Montgomery County Workers (all locations)						379,832
				% Montgomery County Workers Employed in 5-county area						94.96%
				# Montgomery County Workers Employed in 5-county area O/S Resident County						115,062
				% Montgomery County Workers Employed in 5-county area O/S Resident County						31.90%

42	101	6162	6160	Philadelphia Co. PA	042	017	-	6160	Bucks Co. PA	23,248	
42	101	6162	6160	Philadelphia Co. PA	042	029	6162	6160	Chester Co. PA	7,810	
42	101	6162	6160	Philadelphia Co. PA	042	045	6162	6160	Delaware Co. PA	21,802	
42	101	6162	6160	Philadelphia Co. PA	042	091	6162	6160	Montgomery Co. PA	59,970	
42	101	6162	6160	Philadelphia Co. PA	042	101	6162	6160	Philadelphia Co. PA	429,667	
				# Philadelphia County Workers Employed in 5-county area							542,497
				# Philadelphia County Workers (all locations)							569,761
				%Philadelphia County Workers Employed in 5-county area							95.21%
				# Philadelphia County Workers Employed in 5-county area O/S Resident County							112,830
				%Philadelphia County Workers Employed in 5-county area O/S Resident County							20.80%

				#Community Workforce Employed in all five counties							1,585,133
				# Community Workforce (all locations)							1,725,254
				%Community Workers Employed in 5-county area							91.88%

Source: 2000 U.S. Census

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## MEMBERSHIP

Become a member!



Contact the Membership Department

The Cultural Alliance wants to ensure that the Greater Philadelphia area will become a place where people are passionately involved in and supportive of arts and culture, and the region will be admired throughout the world for its quality of life and the opportunities it provides for diverse cultural experiences and creativity. **Your membership is essential to accomplishing our mission.**

**Cultural Alliance membership gives organizations a voice in determining the future of the arts and culture industry in the Greater Philadelphia region.** Use these pages to learn more about Cultural Alliance membership and our 370 member organizations.

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## BENEFITS OF MEMBERSHIP

Become a  
member!



Contact the  
Membership  
Department

In addition to our primary role as advocate for the cultural industry, the Cultural Alliance also offers member organizations an array of individual services specifically designed to help them reduce expenses or increase revenues. For a detailed guide to Cultural Alliance services, click on the Guide to Member Services brochure on the left. If you are an individual interested in learning more about joining the Cultural Alliance, [click here](#).

### Services and benefits for member organizations include:

- Participation in Cultural Alliance advocacy meetings with elected officials;
- Invitation to the Annual Member Meeting & Reception;
- Free listing in and copies of the annual Cultural Resource Directory;
- Free employment advertising in the Cultural Alliance's Job Bank;
- Access to group health insurance and employee benefit programs through the Alliance's partnership with The Commonwealth Consulting Group;
- Eligibility to subscribe to reduced rate Directors & Officers insurance through Solutions for the Nonprofit;
- Free subscription to the Cultural Alliance's quarterly newsletter, Arts & Culture Advocate;
- Discounted office supplies from Office Basics;
- Discounted payroll services with Time+Plus;
- Low hotel rates in prime cities through Club Quarters, private business hotels in 13 locations (US & UK):
- Access to the GlobalFit<sup>SM</sup> fitness program;
- The Conflict Buster<sup>TM</sup> online fundraising event calendar;
- Discounted cooperative advertising to increase your visibility and frequency;
- Exclusive access to direct mail list cooperative;
- Invitation to participate in cultural marketing roundtables at a discount;
- Audience development and sales assistance through PhillyFunGuide.com and PhillyFunSavers<sup>TM</sup>.

**While the Cultural Alliance is committed to providing individual services to help your organization thrive in today's competitive operating environment, the most important reason to nurture your relationship with the community and maintain your Cultural Alliance membership is the power it gives you to shape our collective future. Your membership gives you a voice in determining the future of the arts and culture industry in the Greater Philadelphia region.**

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## INSTITUTIONAL MEMBERSHIP

The Greater Philadelphia Cultural Alliance membership dues are formulated on a sliding scale based on your organization's annual operating expenditures. Our current dues structure is as follows:

Budget Category	Membership Dues
<\$100,000	\$130
\$100,000-\$919,999	Budget x .00125
\$920,000-\$2,999,999	\$1,180
\$3,000,000-\$4,999,999	\$1,280
\$5,000,000-\$6,999,999	\$1,795
\$7,000,000-\$9,999,999	\$1,920
\$10,000,000-\$12,000,000	\$2,360
\$12,000,000-\$14,999,999	\$2,565
\$15,000,000-\$19,999,999	\$3,205
\$20,000,000-\$24,999,999	\$4,100
\$25,000,000+	\$5,125

Individual (non-voting) membership dues are \$80 annually.

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## OUR MEMBERS

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Become a  
member!



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Membership  
Department

The Cultural Alliance's membership is diverse and includes arts service organizations, community and cultural centers, councils, agencies and foundations, dance companies, theaters, music groups, education and training programs, galleries and museums, historic and cultural preservation organizations, horticultural and zoological societies, libraries and archives, literary groups and publications, media arts, and multi-disciplinary art centers. All are committed to the idea that culture is a vital and vibrant asset to the region's economic, educational, and social development.

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Chester County Art Association

Chester County Choral Society

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Commonwealth Youthchoirs - Keystone State Boychoir &  
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Philadelphia Live Arts Festival & Philly Fringe

City of Philadelphia Mural Arts Program

Philadelphia Museum of Art

Philadelphia Museum of Jewish Art

Philadelphia Music Makers Magazine

Philadelphia Musical Society-Local 77

Philadelphia Orchestra Association

Philadelphia Outward Bound

Philadelphia Sculptors

Philadelphia Shakespeare Festival

Philadelphia Ship Preservation Guild

Philadelphia Singers, Inc.

Philadelphia Sketch Club

Philadelphia Society For The Preservation of Landmarks

Philadelphia Songwriters Project

Philadelphia Theatre Company

Philadelphia/Tri-State Artists Equity Association, Inc.

Philadelphia Virtuosi Chamber Orchestra

Philadelphia Volunteer Lawyers For The Arts

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[Phoenix Village Art Center](#)

[Piffaro, The Renaissance Band](#)

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[Plastic Club](#)

[Players Club of Swarthmore](#)

[Please Touch Museum](#)

[Poets and Prophets](#)

[Point Breeze Performing Arts Center](#)

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[Premiere Performing Arts and Artists, Inc.](#)

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Scribe Video Center

Sedgwick Cultural Center

Settlement Music School

Senior Artists Initiative

Shirley Road Productions

Shofuso Friends of the Japanese House and Gardens

Simpatico Theatre Project

Singing City, Inc.

Society Hill Playhouse Center for the Performing Arts, Inc.

Solaris Dance-Theater & Video, Inc.

South Jersey Cultural Alliance

Southwest Community Enrichment Center

Spiral Q Puppet Theater

SRUTI - The India Music and Dance Society

The Stagecrafters

Stenton, the Country House of James Logan

Storybook Musical Theatre

Studio Incamminati

Suburban Music School

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Temple Theaters

Temple University Boyer College of Music And Department of Dance

Temple University Public Radio WRTI

The NIA Center, Inc. at Freeman Cultural Arts

Temple University Center City (TUCC)

Theater Catalyst, Inc.

Theatre Alliance of Greater Philadelphia

Theatre Ariel

Theatre Exile

TOVA, Artistic Projects that Speak for Social Change

Trenton Film Society

TriCounty Area Chamber of Commerce Arts Council

The Tri-State Jazz Society, Inc.

Trinity Center For Urban Life

Tyler School of Art

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University City Arts League

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[Wharton Arts Management Program](#)

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[WHYY, Inc.](#)

[Wilma Theater](#)

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**Institutions of Higher Education in the Greater Philadelphia Region  
Offering Associates Degrees and Higher - Fall 2006**

Number	Institution Name	Campus Locations	County
1	ACADEMY OF VOCAL ARTS		Philadelphia
2	AMERICAN COLLEGE		Delaware
3	ARCADIA UNIVERSITY		Montgomery
4	ART INSTITUTE OF PHILADELPHIA		Philadelphia
5	BIBLICAL THEOLOGICAL SEMINARY		Philadelphia
6	BRYN ATHYN COLLEGE OF THE NEW CHURCH		Montgomery
7	BRYN MAWR COLLEGE		Montgomery
8	BUCKS COUNTY COMMUNITY COLLEGE	Main Campus: Newtown, Bucks County; Branch Campus: Bristol & Upper Perkasia, Bucks County	Bucks
9	BURLINGTON COUNTY COLLEGE	Main Campus: Pemberton, Burlington County; Branch Campus: Mount Laurel & Willingboro, Burlington County	Burlington
10	CABRINI COLLEGE		Delaware
11	CALVARY BAPTIST THEOLOGICAL SEMINARY		Montgomery
12	CAMDEN COUNTY COLLEGE		Camden
13	CHESTNUT HILL COLLEGE		Philadelphia
14	CHEYNEY UNIVERSITY OF PENNSYLVANIA		Delaware
15	CHI INSTITUTE	Campuses: Southampton, Bucks County & Broomall, Delaware County	Bucks, Delaware
16	COMMUNITY COLLEGE OF PHILADELPHIA	Main Campus: Philadelphia, Philadelphia County; Branch Campuses: 3 Philadelphia Locations, Philadelphia County	Philadelphia
17	CURTIS INSTITUTE OF MUSIC		Philadelphia
18	DELAWARE COLLEGE OF ART AND DESIGN		New Castle
19	DELAWARE COUNTY COMMUNITY COLLEGE	Main Campus: Media, Delaware County; Branch Campus: Downingtown, Chester County	Delaware, Chester
20	DELAWARE TECHNICAL & COMMUNITY COLLEGE	Main Campus: Wilmington, New Castle County; Branch Campus: Stanton, New Castle County	New Castle
21	DELAWARE VALLEY COLLEGE		Bucks

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**Institutions of Higher Education in the Greater Philadelphia Region  
Offering Associates Degrees and Higher - Fall 2006**

Number	Institution Name	Campus Locations	County
22	DESALES UNIVERSITY		Montgomery
23	DEVRY UNIVERSITY-PENNSYLVANIA		Philadelphia
24	DREXEL UNIVERSITY	Main Campus: Philadelphia, Philadelphia County; Medical Campus: Philadelphia, Philadelphia County; Branch Campus: Philadelphia, Philadelphia County	Philadelphia
25	EASTERN BAPTIST THEOLOGICAL SEMINARY		Montgomery
26	EASTERN UNIVERSITY	Main Campus: St. Davids, Montgomery County; Branch Campus: Valley Forge, Chester County & Philadelphia, Philadelphia County	Montgomery & Philadelphia
27	GLOUCESTER COUNTY COLLEGE		Gloucester
28	GOLDEY-BEACOM COLLEGE		New Castle
29	GRATZ COLLEGE		Philadelphia
30	GWYNEDD MERCY COLLEGE	Main Campus: Gwynedd, Montgomery County; Branch Campus: Fort Washington, Montgomery County	Montgomery
31	HARCUM COLLEGE		Montgomery
32	HVERFORD COLLEGE		Montgomery
33	HOLY FAMILY UNIVERSITY	Main Campus: Newtown, Bucks County; Branch Campus: Bensalem, Bucks County	Philadelphia
34	HUSSIAN SCHOOL OF ART		Philadelphia
35	IMMACULATA UNIVERSITY		Delaware
36	ITT TECHNICAL INSTITUTE	Campuses: Bensalem, Bucks County & King of Prussia, Montgomery County	Montgomery
37	JNA INSTITUTE OF CULINARY ARTS		Philadelphia
38	KATHARINE GIBBS SCHOOL		Montgomery
39	LA SALLE UNIVERSITY	Main Campus: Philadelphia, Philadelphia County; Branch Campus: Newtown, Bucks County	Philadelphia, Bucks
40	LINCOLN TECHNICAL INSTITUTE (Includes Cittone Campuses)	Campuses: 3 Philadelphia Locations, Philadelphia County & Plymouth Meeting, Montgomery County & Mount Laurel, Burlington County	Philadelphia, Montgomery, Burlington
41	LINCOLN UNIVERSITY		Chester
42	LUTHERAN THEOLOGICAL SEMINARY - PHILADELPHIA		Montgomery
43	MANOR COLLEGE		Montgomery

**Institutions of Higher Education in the Greater Philadelphia Region  
Offering Associates Degrees and Higher - Fall 2006**

Number	Institution Name	Campus/Locations	County
44	MERCER COUNTY COMMUNITY COLLEGE	Campuses: West Windsor & Trenton, Mercer County	Mercer
45	MONTGOMERY COUNTY COMMUNITY COLLEGE	Main Campus: Blue Bell, Montgomery County; Branch Campus: Pottstown, Montgomery County	Montgomery
46	MOORE COLLEGE OF ART AND DESIGN		Philadelphia
47	NEUMANN COLLEGE		Delaware
48	PEIRCE COLLEGE		Philadelphia
49	PENNSYLVANIA STATE UNIVERSITY	Campuses: Malvern, Chester County & Media, Delaware County & Abington, Montgomery County	Chester, Delaware, Montgomery
50	PENNCO TECH	Campuses: 2 Princeton Locations, Mercer County	Bucks
51	PENNSYLVANIA ACADEMY OF THE FINE ARTS		Philadelphia
52	PENNSYLVANIA COLLEGE OF OPTOMETRY	Main Campus: Elkins Park, Montgomery County; Branch Campus: Elkins Park, Montgomery County	Montgomery
53	PENNSYLVANIA INSTITUTE OF TECHNOLOGY	Campuses: Media, Delaware County & Philadelphia, Philadelphia County	Delaware
54	PHILADELPHIA BIBLICAL UNIVERSITY		Bucks
55	PHILADELPHIA COLLEGE OF OSTEOPATHIC MEDICINE		Philadelphia
56	PHILADELPHIA UNIVERSITY		Philadelphia
57	PRINCETON THEOLOGICAL SEMINARY		Mercer
58	PRINCETON UNIVERSITY		Mercer
59	RECONSTRUCTIONIST RABBINICAL COLLEGE		Montgomery
60	RIDER UNIVERSITY		Mercer
61	ROSEMONT COLLEGE	Main Campus: Princeton, Mercer County; Branch Campus: Lawrenceville, Mercer County	Montgomery
62	ROWAN UNIVERSITY		Gloucester
63	RUTGERS UNIVERSITY-CAMDEN		Camden
64	SAINT CHARLES BORROMEO SEMINARY		Montgomery
65	SAINT JOSEPHS UNIVERSITY		Philadelphia
66	SALEM COMMUNITY COLLEGE	Main Campus: Cameys Point, Salem County; Branch Campus: Salem, Salem County	Salem
67	SCHOOL OF MEDICINE & DENTISTRY OF NEW JERSEY	Campuses: Camden & Straford, Camden County	Camden

**Institutions of Higher Education in the Greater Philadelphia Region  
Offering Associates Degrees and Higher - Fall 2006**

Number	Institution Name	Campus Locations	County
68	SWARTHMORE COLLEGE		Delaware
69	TALMUDICAL YESHIVA OF PHILADELPHIA		Philadelphia
70	TEMPLE UNIVERSITY	Main Campus: Philadelphia, Philadelphia County & Branch Campus: Ambler, Montgomery County	Philadelphia, Montgomery
71	THE COLLEGE OF NEW JERSEY		Mercer
72	THE RESTAURANT SCHOOL AT WALNUT HILL COLLEGE		Philadelphia
73	THE UNIVERSITY OF THE ARTS		Philadelphia
74	THEOLOGICAL SEMINARY - REFORMED EPISCOPAL		Montgomery
75	THOMAS EDISON STATE COLLEGE		Mercer
76	THOMAS JEFFERSON UNIVERSITY		Philadelphia
77	UNIVERSITY OF DELAWARE	Main Campus: Newark, New Castle County; Branch Campus: Wilmington, New Castle County	New Castle
78	UNIVERSITY OF PENNSYLVANIA		Philadelphia
79	UNIVERSITY OF PHOENIX		Philadelphia, Montgomery
80	UNIVERSITY OF THE SCIENCES IN PHILADELPHIA	Campuses: Philadelphia, Philadelphia County & King of Prussia, Montgomery County	Philadelphia, Montgomery
81	URSINUS COLLEGE		Philadelphia
82	VALLEY FORGE CHRISTIAN COLLEGE		Montgomery
83	VALLEY FORGE MILITARY COLLEGE		Chester
84	VILLANOVA UNIVERSITY		Montgomery
85	WEST CHESTER UNIVERSITY		Delaware
86	WESTMINSTER THEOLOGICAL SEMINARY		Chester
87	WIDENER UNIVERSITY		Montgomery
88	WILMINGTON COLLEGE	Main Campus: Chester, Delaware County; Law School: Wilmington, New Castle County	Delaware, New Castle County New Castle

\*Unless otherwise noted school has a single main campus

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- Star Savings
- MasterCard
- Additional Services

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- Reorder Checks
- Transfer Funds
- MS Money/Quicken Tools
- Daily Banking Calculators
- VISA Gift Card
- Shared Branching

## ATM Locator

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Credit unions nationwide have joined forces to give their members surcharge-free ATM access. In addition to Citadel's ATMs, Citadel members have free access to 118 credit union ATMs in Chester County and the five surrounding counties.

Citadel has also joined the CO-OP ATM Network which gives you access to 25,000 Surcharge Free ATMs where you need them.

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- [Click Here](#) to view a list of Citadel ATM locations.
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Deposit/Investments *	APY *
<a href="#">STAR Premiere Checking</a>	2.25
<a href="#">Certificate of Deposit</a>	3.70
<a href="#">Star Savings</a>	2.00
<a href="#">Money Market</a>	2.50
<a href="#">IRA Money Market</a>	2.50

\* Rates as high as

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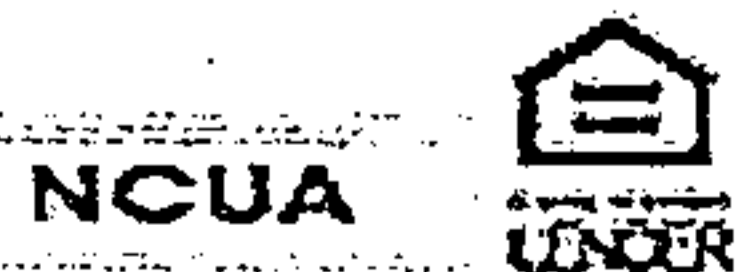
## CU SERVICE CENTERS.



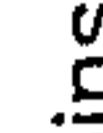





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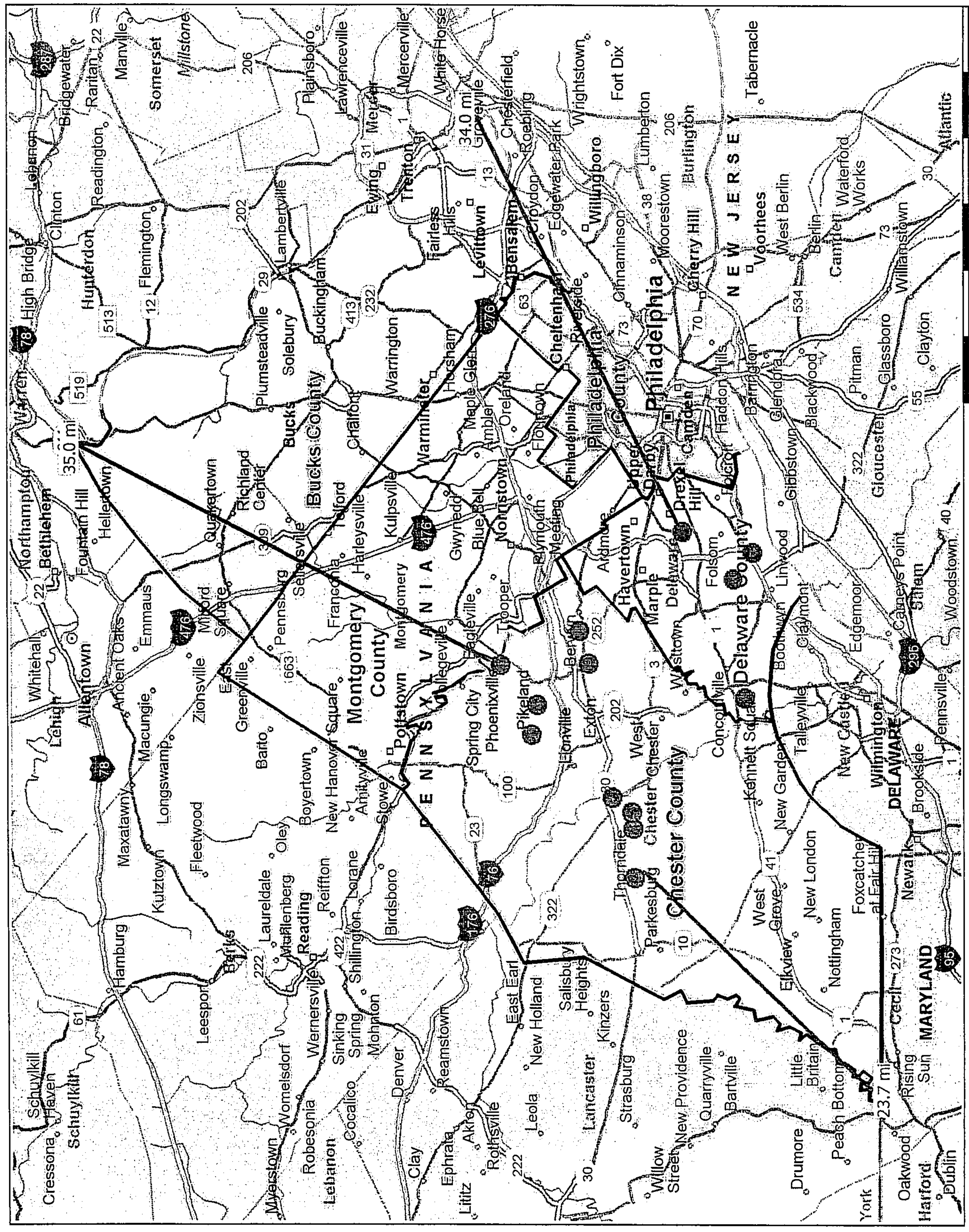


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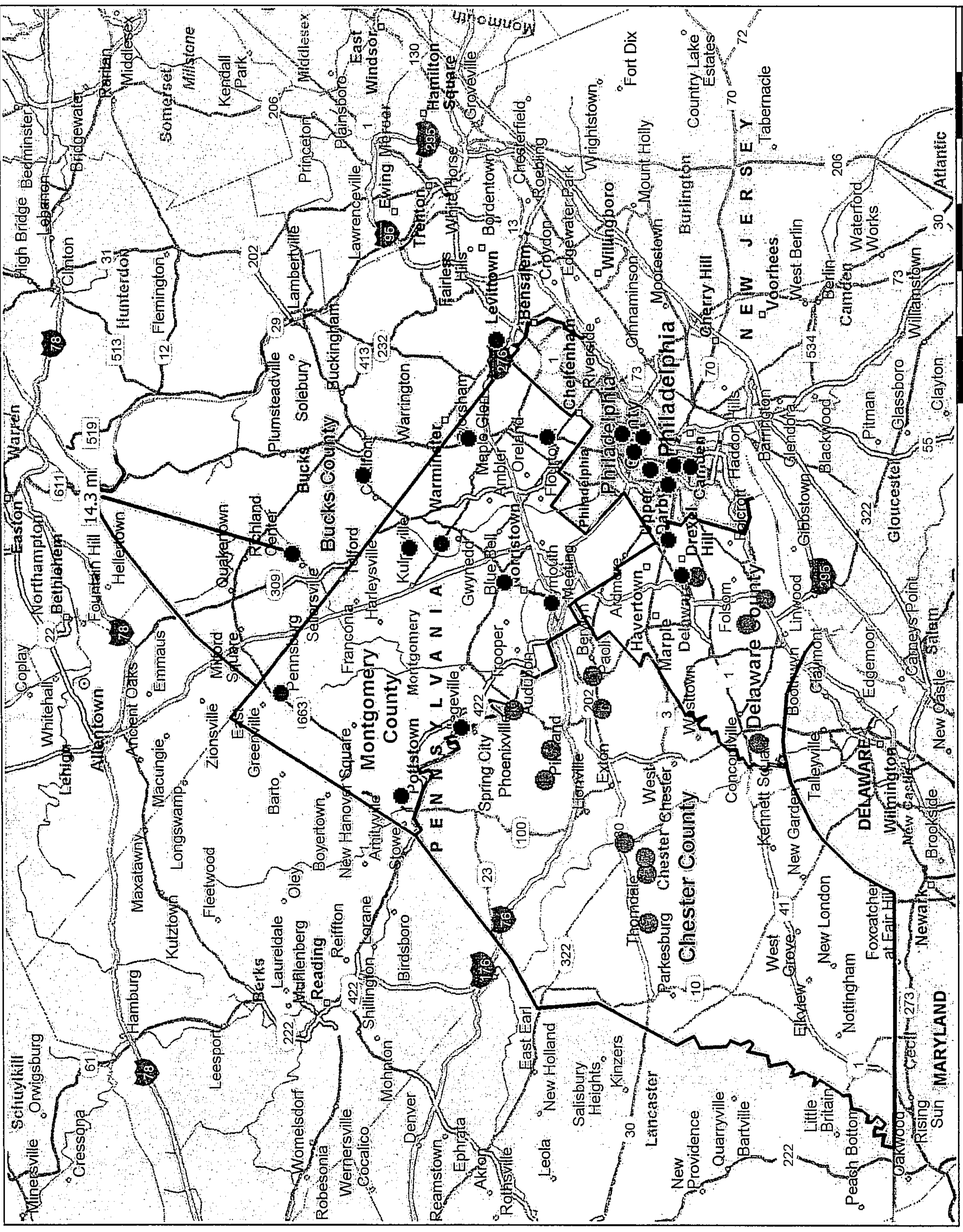
# Citadel Branch Offices

- Pushpins**
-  My Pushpins
- Custom Territories**
-  Bucks County
-  Chester County
-  Delaware County
-  Montgomery County
-  Philadelphia County





# Citadel Branch Offices and Shared Branches



- Pushpins**
- My Pushpins
- Custom Territories**
- Bucks County
- Chester County
- Delaware County
- Montgomery County
- Philadelphia County

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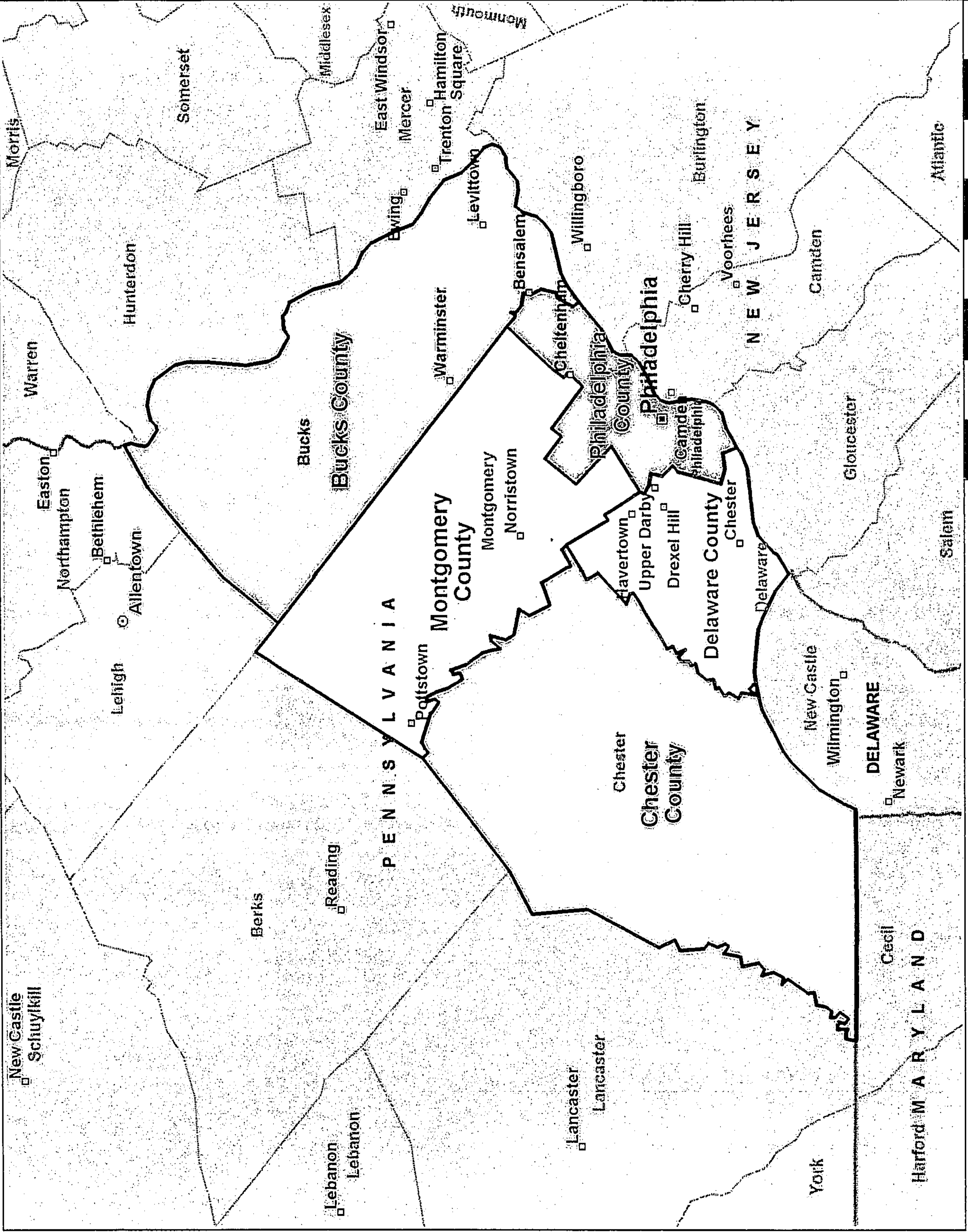
(b)(4)




	12/31/2007
prev assets	
current assets	1,057,585,735
average assets	528,792,868
income	10,977,967
# months to date	12
return on assets	2.08%
op exp	
equity	
assets	1,057,585,735
net worth	
op exp ratio	
Assets	
previous	
current	1,057,585,735
asset growth	
Loans	
previous	
current	943,136,500
Loan growth	
Shares	
previous	
current	901,319,003
Share growth	
Loans/Shares	104.64%
loan income	
yield/loans	
previous invs.	
current invs.	64,966,317
inv. Income	
yield/investments	
cost of funds	
avg assets	
cost of funds/avg. assets	
PLLL	
avg assets	
PLLL/avg. assets	

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# Citadel-Proposed Community

- Custom Territories**
- Bucks County
  - Chester County
  - Delaware County
  - Montgomery County
  - Philadelphia County



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These search terms are highlighted: **2005 philadelphia employment 22605**

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## Largest Employers - Region

	A	B	C	D	E	F
1	<b>Leading Employers in the Greater Philadelphia Region*</b>					
2						
3	<b>Company</b>	<b>Employment</b>	<b>City</b>	<b>County</b>	<b>State</b>	<b>Product/Service</b>
4	University of Pennsylvania	22,605	Philadelphia	Philadelphia	PA	Education, research, health care
5	Jefferson Health System	14,317	Philadelphia	Philadelphia	PA	Health care
6	M B N A	10,500	Wilmington	New Castle	DE	National commercial bank, credit card processing
7	Merck & Co.	10,000	West Point	Montgomery	PA	Pharmaceutical products
8	Du Pont	9,906	Wilmington	New Castle	DE	Plastics materials, industrial organic chemicals
9	Christiana Health Care System	9,500	Wilmington	New Castle	DE	Health care
10	Vanguard Group Inc	8,000	Valley Forge	Chester	PA	Investment services firm
11	Crozer-Keystone Health System	7,026	Springfield	Delaware	PA	Health care
12	Tenet Health Systems	7,002	Philadelphia	Philadelphia	PA	Health care
13	Prudential	6,568	Dresher	Montgomery	PA	Financial Services
14	Lockheed Martin	6,500			NJ/PA	Guided missiles and space vehicles
15	Children's Hospital of Pennsylvania (CHOP)	6,200	Philadelphia	Philadelphia	PA	Children's hospital
16	JP Morgan Chase	5,900	Wilmington	New Castle	DE	Financial Services
17	Cendant Mortgage Corporation	5,481	Mt. Laurel	Burlington	NJ	Mortgages and financial institutes
18	Independence Blue Cross	5,040	Philadelphia	Philadelphia	PA	Insurance, hospital and medical service plans
19	Allied Security	5,000	King Of Prussia	Montgomery	PA	Security officer services
20	Rosenbluth International	5,000	Philadelphia	Philadelphia	PA	Travel management services
21	Abington Memorial Hospital	4,586	Abington	Montgomery	PA	Teaching hospital
22	Boeing	4,400	Ridley Park	Delaware	PA	Aerospace manufacturing
23	Verizon Communications	4,270	Philadelphia	Philadelphia	PA	Telecommunications
24	Cardone Industries Inc.	4,091	Philadelphia	Philadelphia	PA	Automotive Manufacturer
25	The Cooper Health System	3,951	Camden	Camden	NJ	Health care
	University of	3,800	Newark	New Castle	DE	Higher education

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26	Delaware					
27	Aetna U.S. Healthcare	3,524	Blue Bell	Montgomery	PA	Hospital and medical service plans
28	QVC Inc	3,500	West Chester	Chester	PA	E-commerce
29	Siemens Medical Solutions Health Services	3,400	Malvern	Chester	PA	Professional services to health organizations
30	United Parcel Post	3,273	Philadelphia	Philadelphia	PA	Integrated package delivery company
31	Virtua Health	3,266	Marlton	Burlington	NJ	Health care
32	Comcast Corporation	3,000	Philadelphia	Philadelphia	PA	Cable and TV services
33	Genuardi's Family Markets	2,896	Norristown		PA	Retail food supermarket
34	Mercy Health System	2,816	Philadelphia	Philadelphia	PA	Health system
35	Wyeth Pharmaceutical and Research	2,633	Collegeville		PA	Pharmaceutical products
36	Bank One Card Services	2,600	Wilmington	New Castle	DE	Payment business
37	Alfred I. DuPont Hospital for Children	2,500	Wilmington	New Castle	DE	Full service hospital for children
38	GlaxoSmithKline	2,500	Philadelphia	Philadelphia	PA	Pharmaceutical research and development
39	Jevic Transportation Inc.	2,445	Delanco	Burlington	NJ	Truckload services
40	Commerce Bank	2,444	Cherry Hill		NJ	Financial service retailer
41	Kennedy Health System	2,441	Voorhees	Camden	NJ	Health care delivery system
42	The Chrysler Group/Daimler Chrysler AG	2,400	Newark	New Castle	DE	Manufactures Sport Utility Vehicle Bodies
43	Wilmington Trust	2,332	Wilmington	New Castle	DE	Banking and financial services
44	Quest Diagnostics	2,321	Collegeville		PA	Health care testing and services
45	The PNC Financial Services Group	2,244	Philadelphia	Philadelphia	PA	Banking and financial services
46	Holy Redeemer Health System	2,223	Huntington	Montgomery	PA	Health system
47	Mercy Fitzgerald Hospital	2,200	Darby	Delaware	PA	An acute-care, teaching hospital
48	Elwyn Inc.	2,190	Media	Delaware	PA	Human services serving adults and children with disabilities
49	Drexel University	2,181	Philadelphia	Philadelphia	PA	Higher education
50	Lockheed Martin	2,100	King Of Prussia	Montgomery	PA	Software design, developing, system engineering
51	Fox Chase Cancer Center	2,092	Philadelphia	Philadelphia	PA	Cancer research, treatment and community outreach
52	Aramark	2,000	Philadelphia	Philadelphia	PA	Food and facilities management
53	McNeil Consumer and Specialty Pharmaceuticals	2,000	Fort Washington	Montgomery	PA	Pharmaceutical manufacturer
54						
	*Private Industry. Excludes Hospitals and Universities.					

55	This list is subject to change.					176
56	Source: <b>Philadelphia Business Journal Book of Lists, 2005,</b> <i>The Business Ledger of Delaware Book of Lists, 2005</i>					

## Largest Employers in the Greater Philadelphia Region with over 4,000 Employees

Rank	Company Name	Sector	County	Employees
1	School District of Philadelphia	Public Administration	Philadelphia	26,000
2	Jefferson Health System	Healthcare and Social Assistance	Philadelphia	23,000
3	University of Pennsylvania	Educational Services	Philadelphia	20,000
4	University of Pennsylvania Health System	Healthcare and Social Assistance	Philadelphia	14,000
5	Merck & Company, Inc.	Manufacturing	Montgomery	12,000
6	Supervalu Inc. (Acme)	Retail Trade	Multiple	11,500
7	Lockheed Martin Corporation	Manufacturing	Multiple	11,500
8	Wal-Mart	Retail Trade	Multiple	11,445
9	Catholic Health East	Healthcare and Social Assistance	Multiple	11,339
10	UPS	Transportation and Warehousing	Philadelphia	10,261
11	Christiana Care Health System	Healthcare and Social Assistance	New Castle	10,000
12	Bank of America Corp.	Finance and Insurance	Multiple	10,000
13	Aramark Corp.	Administrative and Support Services	Philadelphia	9,532
14	Independence Blue Cross	Finance and Insurance	Philadelphia	9,500
15	El Du Pont de Nemours & Co	Manufacturing	New Castle	9,500
16	Johnson & Johnson	Manufacturing	Multiple	9,328
17	Comcast/Spectacor	Information	Philadelphia	9,301
18	Verizon Communications Inc.	Information	Multiple	9,054
19	Children's Hospital of Philadelphia (CHOP)	Healthcare and Social Assistance	Philadelphia	9,000
20	Virtua Health	Healthcare and Social Assistance	Multiple	8,900
21	Southeastern Pennsylvania Transportation Authority (SEPTA)	Transportation and Warehousing	Philadelphia	8,800
22	Vanguard Group	Finance and Insurance	Chester	8,500
23	Wawa, Inc.	Retail Trade	Delaware	8,333
24	Temple University	Educational Services	Philadelphia	7,804
25	Temple University Health System	Healthcare and Social Assistance	Philadelphia	7,500
26	Wachovia Bank, NA	Finance and Insurance	Multiple	7,400
27	Commerce Bank	Finance and Insurance	Multiple	7,283
28	Crozer - Keystone Health System	Healthcare and Social Assistance	Delaware	7,280
29	CVS Caremark Corp.	Retail Trade	Multiple	7,097
30	Exelon (Includes PECO)	Utilities	Chester	6,737
31	Genesis Healthcare Corp.	Healthcare and Social Assistance	Chester	6,376
32	Bristol-Myers Squibb	Manufacturing	Mercer	6,300
33	U.S. Airways	Transportation and Warehousing	Philadelphia	6,247
34	Home Depot USA Inc	Retail Trade	Multiple, dist cent in Bucks	6,113
35	Princeton University	Educational Services	Mercer	6,011
36	PNC Bank, N.A.	Finance and Insurance	Multiple	6,000
37	FedEx Corp.	Transportation and Warehousing	Multiple	5,900
38	Abington Memorial Hospital	Healthcare and Social Assistance	Montgomery	5,896
39	Sodexo	Administrative and Support Services	Montgomery	5,777
40	GlaxoSmithKline	Manufacturing	Montgomery and Philadelphia	5,700
41	Wyeth Pharmaceuticals	Manufacturing	Montgomery	5,470
42	Cooper Health System	Healthcare and Social Assistance	Camden	5,400
43	Safeway Inc.	Retail Trade	Multiple	5,190
44	AlliedBarton Security Services	Administrative and Support Services	Philadelphia	5,160
45	Drexel University	Educational Services	Philadelphia	5,122

Rank	Company Name	Sector	County	Employees
46	Sunoco, Inc.	Manufacturing	Delaware & Philadelphia	4,700
47	Rite Aid Corp.	Retail Trade	Multiple	4,500
48	Prudential Fox & Roach Realtors/ The Trident Group	Finance and Insurance	Multiple	4,500
49	Boeing	Manufacturing	Delaware	4,500
50	Community Health Systems Inc.	Healthcare and Social Assistance	Multiple	4,477
51	AstraZeneca, Inc.	Manufacturing	New Castle	4,259
52	Macys Department Stores	Retail Trade	Multiple	4,000
53	Cardone Industries, Inc.	Manufacturing	Philadelphia	4,000

Up-to-date as of 6/3/2008

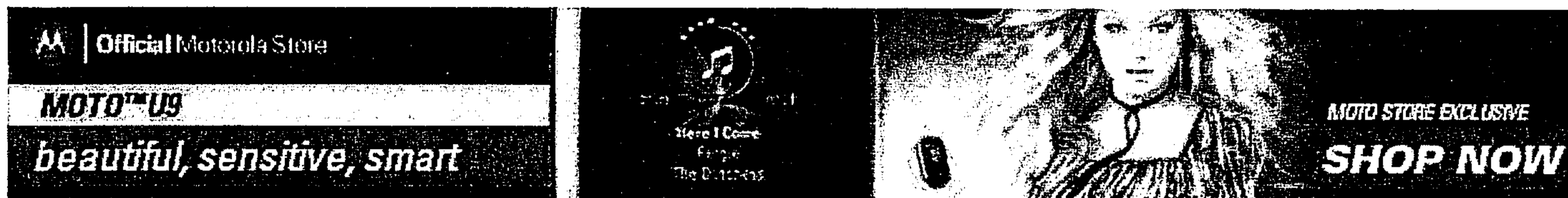
Prepared by Greater Philadelphia Chamber of Commerce and Select Greater Philadelphia.

For more information please contact Meghan Kang at 215-790-3709 or mkang@selectgreaterphila.com.



# About.com Philadelphia / South Jersey

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## Largest Employers in the Greater Philadelphia / South Jersey Area

By John Fischer, About.com

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Who are the largest employers in the Greater Philadelphia / South Jersey area? We've put together a list of the regions biggest employers. Our list includes employers in the state of Delaware since many Philadelphia area residents work in the first state.

The three largest employers in the Greater Philadelphia / South Jersey area should be no surprise. They are all government entities.

### 1. Federal Government

The U.S. Government employs approximately 52,000 people in the region. This includes employees at the Federal Reserve Bank, U.S. Mint, U.S. District Court, Internal Revenue Service and U.S. military.

### 2. City of Philadelphia

The City of Philadelphia employs approximately 30,000 people in the region. By City statute most are required to reside within the city limits. These include both white collar and blue collar workers. Included in this number are employees of the Police and Fire Departments, Streets Department, Courts, and the Water and Gas Company.

### 3. School District of Philadelphia

The School District of Philadelphia employs approximately 26,000 people in the region. By City statute most are required to reside within the city limits. These include teachers, administrators, bus drivers, maintenance workers and food service workers.

**The list of largest employers in the Greater Philadelphia / South Jersey area continues with private employers. Some you can easily guess. Others will surprise you.**

### 4. University of Pennsylvania

The University of Pennsylvania employs approximately 22,600 people. These include educators and administrators serving the more than 9,000 student at the University of Pennsylvania. These also include workers at the University of Pennsylvania Health System and those doing research at one of the University's facilities.

### 5. Jefferson Health System

The Jefferson Health System employs approximately 14,300 people. The Jefferson Health System consists of five members: Albert Einstein Healthcare Network, Frankford Health Care System, Magee Rehabilitation, Main Line Health, and the Thomas Jefferson University Hospital System. These include nine hospitals and numerous rehabilitation and health service facilities.

### 6. MBNA

MBNA Corporation employs approximately 10,500 people in the region. MBNA is a financial service company headquartered in Wilmington Delaware. As of January 1, 2006. they are owned by the Bank of America. MBNA is Delaware's largest employer. Their principal business in the region is credit card services.

### 7. Merck & Co

Merck & Co employs approximately 10,000 people in the region. Merck & Co., Inc. is a global research-driven pharmaceutical company headquartered in Whitehouse Station, NJ, but with major pharmaceutical operations in the Philadelphia suburbs of Blue Bell, Horsham, Lansdale, North Wales and West Point.

#### 8. **Du Pont Corporation**

Du Pont employs approximately 9,900 people in the region. They are headquartered in Wilmington, Delaware and have plants at various locations in the region as well as in more than 70 countries. DuPont offers a wide range of innovative products and services in the plastics and industrial organic chemical fields for markets including agriculture, nutrition, electronics, communications, safety and protection, home and construction, transportation and apparel.

#### 9. **Christiana Health Care System**

Christiana Health Care System employs approximately 9,500 people in the region. Headquartered in Wilmington, Delaware, Christiana Care Health System is one of the largest health care providers in the mid-Atlantic region, serving all of Delaware and portions of seven counties bordering the state in Pennsylvania, Maryland and New Jersey. The not-for-profit, privately owned Christiana Care family of services includes two hospitals (Christiana Hospital, on a suburban campus south of the City of Wilmington, and Wilmington Hospital, in the downtown business district of Wilmington).

#### 10. **Vanguard Group Inc.**

Vanguard Group Inc. employs approximately 8,000 people in the region. Headquartered in Valley Forge, Pennsylvania, Vanguard is one of the world's largest investment management companies for individual investors, corporations, institutions and financial professionals. As of December 31, 2005 their assets total approximately \$950 billion in U.S. mutual funds.

#### **Who else makes the list?**

11. **Crozer-Keystone Health System** - 7,026 regional employees
12. **Tenet Health Systems** - 7,002 regional employees
13. **Prudential Insurance** - 6,568 regional employees
14. **Lockheed Martin** - 6,500 regional employees
15. **Children's Hospital of Pennsylvania (CHOP)** - 6,200 regional employees
16. **J.P. Morgan Chase** - 5,900 regional employees
17. **Cendant Mortgage Corporation** - 5,481 regional employees
18. **Independence Blue Cross** - 5,040 regional employees
19. **Allied Security** - 5,000 regional employees
20. **Rosenbluth International** - 5,000 regional employees

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Company Name	County	Employees
School District of Philadelphia	Philadelphia	26,000
Jefferson Health System	Philadelphia	23,000
University of Pennsylvania	Philadelphia	20,000
University of Pennsylvania Health System	Philadelphia	14,000
UPS	Philadelphia	10,261
Aramark Corp.	Philadelphia	9,532
Independence Blue Cross	Philadelphia	9,500
Comcast/Spectacor	Philadelphia	9,301
Children's Hospital of Philadelphia (CHOP)	Philadelphia	9,000
Southeastern Pennsylvania Transportation Authority (SEPTA)	Philadelphia	8,800
Temple University	Philadelphia	7,804
Temple University Health System	Philadelphia	7,500
U.S. Airways	Philadelphia	6,247
AlliedBarton Security Services	Philadelphia	5,160
Drexel University	Philadelphia	5,122
Cardone Industries, Inc.	Philadelphia	4,000
		175,227
Home Depot USA Inc. (Distribution Center)	Bucks	6,113
GlaxoSmithKline	Montgomery and Philadelphia	5,700
Merck & Company, Inc.	Montgomery	12,000
Abington Memorial Hospital	Montgomery	5,896
Sodexo	Montgomery	5,777
Wyeth Pharmaceuticals	Montgomery	5,470
		34,843
Sunoco, Inc.	Delaware & Philadelphia	4,700
Wawa, Inc.	Delaware	8,333
Crozer - Keystone Health System	Delaware	7,280
Boeing	Delaware	4,500
		24,813
Vanguard Group	Chester	8,500
Exelon (Includes PECO)	Chester	6,737
Genesis Healthcare Corp.	Chester	6,376
		21,613

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## Campus Philly Kick-Off this weekend

**Erica Dolson**

**Issue date:** 9/27/07 **Section:** [News](#)

The annual Campus Philly Kick-Off, a free, day-long event featuring music, culture and service opportunities, will take place this Saturday, closing the Benjamin Franklin Parkway between 20th and 23rd Streets.

The Kick-Off will be held in conjunction with College Day on the Parkway, another annual event that gives students free admission to the Philadelphia Museum of Art, the National Constitution Center and nine other cultural and historical sites.

Over 20,000 visitors are expected at this year's Kick-Off. The event will feature performances from Against Me!, The Ataris, and hip-hop artist Talib Kweli, along with local bands. In addition to the music, there will be an arts village and giveaways from places like Ikea and Starbucks, said Abbey Carr, a senior and Kick-Off coordinator.

"There's a lot of really cool stuff [in Philadelphia]: restaurants, museums," said Colleen McFadden, a senior who interns with Campus Philly. "There are different sections of the city that have a different vibe. It's just fun to explore."

Campus Philly is non-profit organization whose immediate goal is to create a memorable college experience for local students, McFadden said. The organization's long-term goals are to combat brain drain and encourage students to re-locate to the Philadelphia area after graduation, she added.

When McFadden started her internship at Campus Philly in May, there was already work being done on this year's Kick-Off.

"Everybody's really, really excited for it because it's been a long time in the making," McFadden said.

McFadden believes the Kick-Off is a good chance for Villanovans to become familiar with the city, something many students do not take advantage of, she said.

"Especially for freshmen who've never been to Philadelphia. This is the perfect excuse to go and check it out," McFadden said.

Sophomore Lauren Gentilcore enjoyed last year's Kick-Off, she said. She's from Philadelphia, but last year was the first time she ever visited the Philadelphia Museum of Art.

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9/23/2005

One for the books: Campus Philly Kick-Off

Jennifer Midberry / Daily News.

The Illvibe Collective will perform at the Philly Campus Kick-Off.

One for the books: Campus Philly Kick-Off

By Destinée-Charisse Royal

Inquirer Staff Writer

The Benjamin Franklin Parkway is home to many a party.

This summer alone, Live 8, Unity Day, and Welcome America kept the space busy.

But on Saturday, 20,000 college students will be flocking to Eakins Oval, ready for a crash course in how Philly folk throw down.

The Campus Philly Kick-Off, the first in a week of welcome events for students, is part of the city's plan to keep its college-educated in town after graduation.

And this year's party looks to be quite the event.

Canadian hip-hop artist k-os will headline the concert on the mtvU Stage, and New York's Head Automatica will give a taste of its alternative rock. The septet Subliminal Orphans will share rhymes from its debut album. Among the performers lighting up the local stage will be Paul Green's School of Rock, This Radiant Boy, and Adam 12 w/Panek.

In the DJ tent, the Illvibe Collective crew is set to spin an eclectic mix of funk, soul, Afrobeat, and its signature hip-hop - all meant to make a student body move.

"The music was good [in 2004], and I thought the whole concept was cool to get all the college students there," said Katie Morrison, 22, a recent Drexel University graduate who attended last year. "It's like a back-to-school party for college."

Besides the music, Franklin Paine's Skateboard Jam will keep the tricks coming. And the Temple Program Board's Greek Step Show is sure to draw attention.

And that's just the live entertainment.

Even before the festivities begin at 2 p.m., early birds can head on over for some culture. The Philadelphia Museum of Art has organized College Day on the Parkway, when a student ID can score you admission to 11 cultural spots, including the Franklin Institute and Eastern State Penitentiary. Plus, admission to the National Constitution Center will be free for students. From 10 a.m. to 5 p.m., a free bus will loop around the city, making it easy to get around. The Philly Phlash will provide service to the Constitution Center during those hours.

In between museum visits and music performances, there's yet more to do.

For those interested in volunteer work, [www.idealists.org](http://www.idealists.org) has planned an "Involvement Fair" to offer information about nonprofits and community service opportunities.

The Greater Philadelphia Students' Association will host a VIP tent for area student leaders to hang out and network. The student-run association's goal is to use a college alliance to run programs that benefit students. The group's chairman, 21-year-old Derek Martin, hopes that on Saturday, students come for the music and festivities and leave with a little more.

"It's just a great time. You get to meet a lot of people. I'm looking to meet a lot of students and hopefully have them sign up and get involved," said Martin, a Villanova University senior majoring in accounting and finance.

Around 9 p.m., a couple of hours after things wrap up on the Parkway, an all-night after-party will start in University City, at 40th and Walnut. A showcase at the Rotunda will feature local bands, and there will be a free movie screening at the Bridge theater. A block away, on Locust Street, Strikes Bowling Lounge, open until 4 a.m., is a designated post-launch hot spot.

Organizers at Campus Philly, an initiative of the City of Philadelphia, have worked for months to get the word out about the festival, which will continue for a week with an internship fair on Wednesday, a graduate student mixer next Friday, and a day

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celebrating along the river drives on Oct. 1.

The nonprofit organization, along with many of the 33 universities that help finance its programs, has distributed 75,000 copies of a notebook resource guide to students. The e-mail list on [www.campusphilly.org](http://www.campusphilly.org), the official Web site of the festival, reaches about 20,000 students.

Campus Philly's focus is connecting students to the city year-round and making the college experience fantastic. It's part of the Knowledge Industry Partnership, which also has initiatives to draw high schoolers to colleges here (Campus Visit) and help alumni find jobs later (Career Philly).

Jon Herrmann, 27, a Wharton grad and executive director of Campus Philly, wants students to leave the festival pumped about living in the area and eager to venture off campus and explore the whole city.

"Between the notebook, the events, concert, and Web site, we just want people to understand that there's so much to do in Philly," he said.

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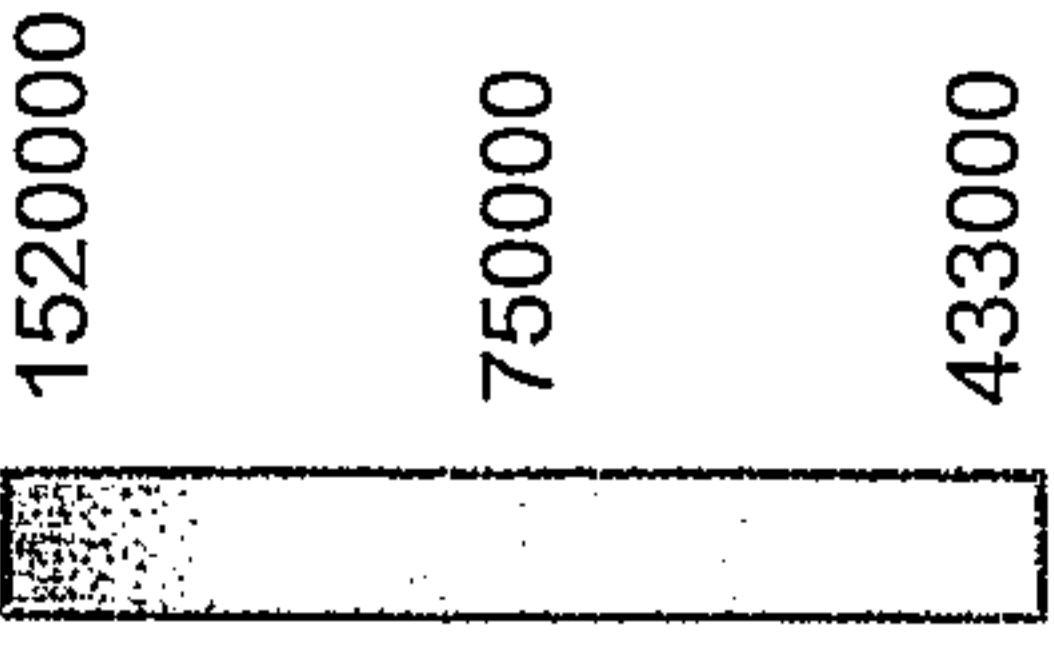
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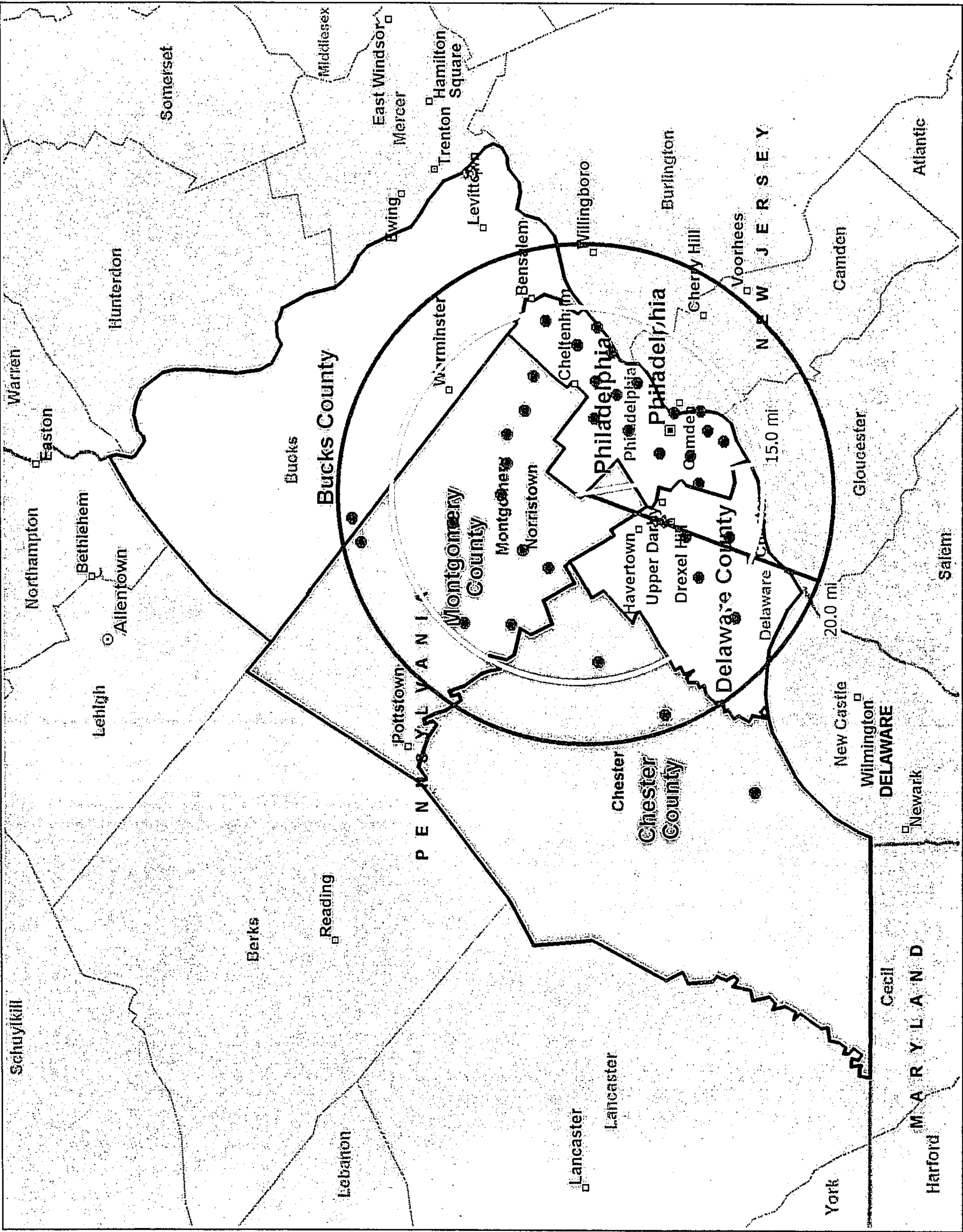
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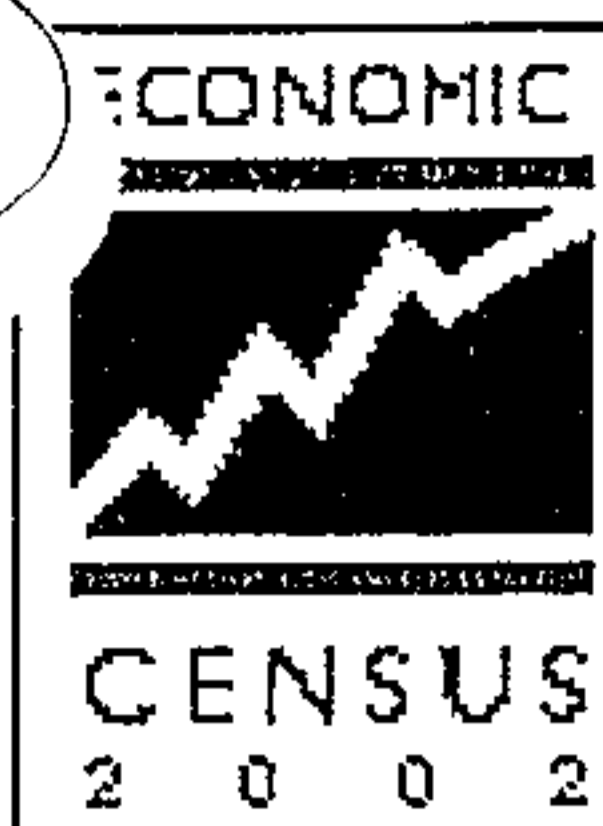
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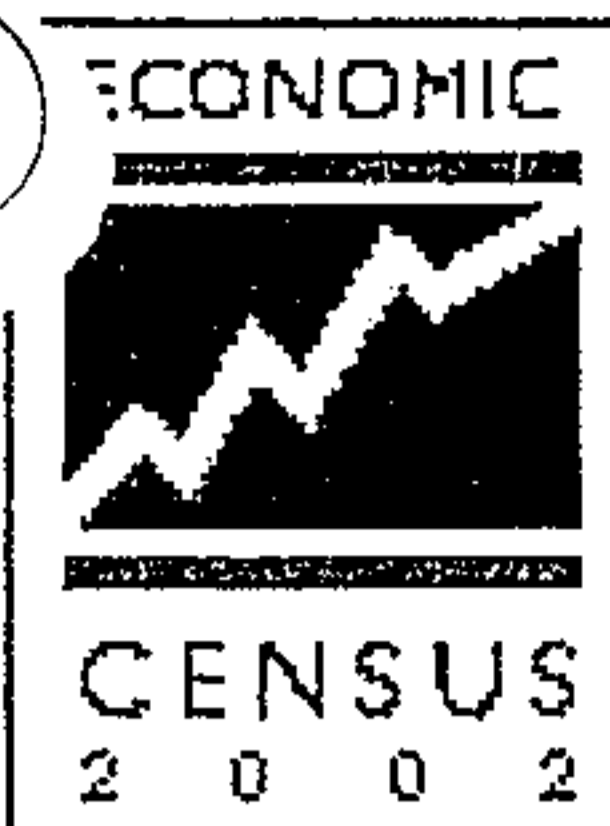
More data	NAICS code	Description	Estab-lish-ments	Sales, receipts or shipments (\$1,000)	Annual payroll (\$1,000)	Paid employees
	21	<u>Mining (not published for counties)</u>	X	X	X	X
	22	<u>Utilities (not published for counties)</u>	X	X	X	X
	23	<u>Construction (not published for counties)</u>	X	X	X	X
	31-33	<u>Manufacturing</u>	1,187	9,586,071	1,334,840	33,458
	42	<u>Wholesale trade</u>	1,441	10,169,570	806,075	16,855
	44-45	<u>Retail trade</u>	2,514	8,625,586	831,555	39,054
	48-49	<u>Transportation &amp; warehousing (not published for counties)</u>	X	X	X	X
	51	<u>Information</u>	298	N	342,711	8,060
	52	<u>Finance &amp; insurance (not published for counties)</u>	X	X	X	X
	53	<u>Real estate &amp; rental &amp; leasing</u>	553	557,822	106,112	3,650
	54	<u>Professional, scientific, &amp; technical services</u>	2,205	1,659,294	686,210	14,053
	55	<u>Management of companies &amp; enterprises (not published for counties)</u>	X	X	X	X
	56	<u>Administrative &amp; support &amp; waste management &amp; remediation service</u>	1,079	1,180,198	498,433	23,123
	61	<u>Educational services</u>	138	109,752	33,764	1,270
	62	<u>Health care &amp; social assistance</u>	1,781	2,123,367	894,923	29,450
	71	<u>Arts, entertainment, &amp; recreation</u>	227	275,251	54,387	4,331
	72	<u>Accommodation &amp; food services</u>	1,080	713,789	191,954	16,612
	81	<u>Other services (except public administration)</u>	1,360	635,331	208,945	8,468

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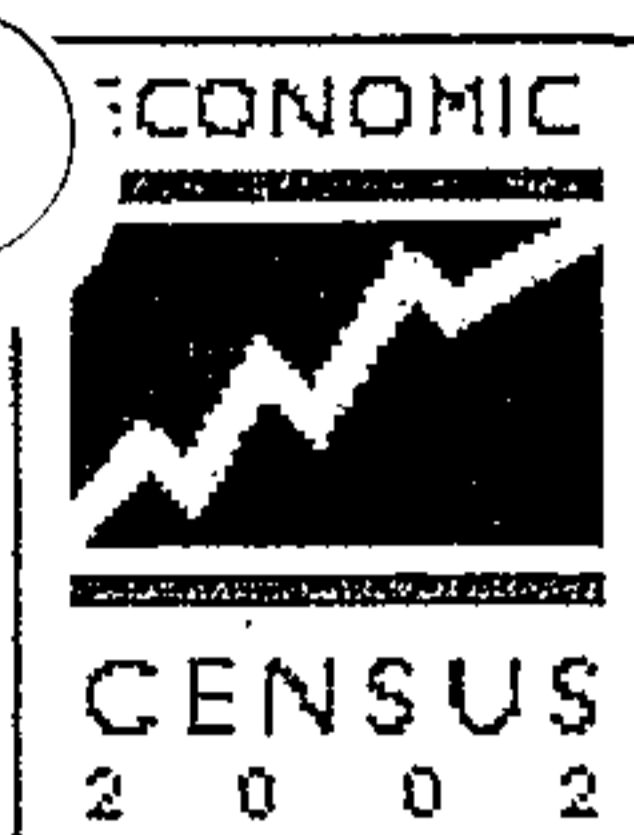
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	21	<u>Mining (not published for counties)</u>	X	X	X	X
	22	<u>Utilities (not published for counties)</u>	X	X	X	X
	23	<u>Construction (not published for counties)</u>	X	X	X	X
	31-33	<u>Manufacturing</u>	627	4,922,412	920,940	21,440
	42	<u>Wholesale trade</u>	986	11,276,042	533,219	10,909
	44-45	<u>Retail trade</u>	1,530	8,407,068	737,278	27,657
	48-49	<u>Transportation &amp; warehousing (not published for counties)</u>	X	X	X	X
	51	<u>Information</u>	279	N	384,896	7,169
	52	<u>Finance &amp; insurance (not published for counties)</u>	X	X	X	X
	53	<u>Real estate &amp; rental &amp; leasing</u>	428	D	D (2500-4999)	
	54	<u>Professional, scientific, &amp; technical services</u>	2,131	3,549,996	1,876,354	26,078
	55	<u>Management of companies &amp; enterprises (not published for counties)</u>	X	X	X	X
	56	<u>Administrative &amp; support &amp; waste management &amp; remediation service</u>	768	809,078	354,675	11,990
	61	<u>Educational services</u>	108	D	D (500-999)	
	62	<u>Health care &amp; social assistance</u>	1,150	1,767,416	767,539	23,424
	71	<u>Arts, entertainment, &amp; recreation</u>	184	174,493	59,193	3,161
	72	<u>Accommodation &amp; food services</u>	767	556,299	157,010	12,699
	81	<u>Other services (except public administration)</u>	910	839,667	211,156	7,976

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	21	<u>Mining (not published for counties)</u>	X	X	X	X
	22	<u>Utilities (not published for counties)</u>	X	X	X	X
	23	<u>Construction (not published for counties)</u>	X	X	X	X
	31-33	<u>Manufacturing</u>	466	9,165,883	946,191	17,695
	42	<u>Wholesale trade</u>	708	12,805,645	539,563	10,201
	44-45	<u>Retail trade</u>	1,955	5,490,387	587,227	29,012
	48-49	<u>Transportation &amp; warehousing (not published for counties)</u>	X	X	X	X
	51	<u>Information</u>	242	N	934,790	9,611
	52	<u>Finance &amp; insurance (not published for counties)</u>	X	X	X	X
	53	<u>Real estate &amp; rental &amp; leasing</u>	440	693,453	150,560	4,381
	54	<u>Professional, scientific, &amp; technical services</u>	1,619	1,662,824	663,721	12,151
	55	<u>Management of companies &amp; enterprises (not published for counties)</u>	X	X	X	X
	56	<u>Administrative &amp; support &amp; waste management &amp; remediation service</u>	797	1,001,832	455,929	18,067
	61	<u>Educational services</u>	96	D	D (1000-2499)	
	62	<u>Health care &amp; social assistance</u>	1,511	2,580,167	1,133,538	33,646
	71	<u>Arts, entertainment, &amp; recreation</u>	178	151,462	52,718	2,911
	72	<u>Accommodation &amp; food services</u>	1,008	606,629	164,021	14,708
	81	<u>Other services (except public administration)</u>	1,129	1,879,759	175,938	6,816

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	21	<u>Mining (not published for counties)</u>	X	X	X	X
	22	<u>Utilities (not published for counties)</u>	X	X	X	X
	23	<u>Construction (not published for counties)</u>	X	X	X	X
	31-33	<u>Manufacturing</u>	1,280	r 25,865,314	r 2,525,146	r 56,330
	42	<u>Wholesale trade</u>	1,812	35,706,776	1,611,742	29,315
	44-45	<u>Retail trade</u>	3,509	11,883,312	1,261,678	57,558
	48-49	<u>Transportation &amp; warehousing (not published for counties)</u>	X	X	X	X
	51	<u>Information</u>	602	N	908,478	17,190
	52	<u>Finance &amp; insurance (not published for counties)</u>	X	X	X	X
	53	<u>Real estate &amp; rental &amp; leasing</u>	934	1,314,018	293,415	7,322
	54	<u>Professional, scientific, &amp; technical services</u>	3,596	5,974,709	3,503,461	53,715
	55	<u>Management of companies &amp; enterprises (not published for counties)</u>	X	X	X	X
	56	<u>Administrative &amp; support &amp; waste management &amp; remediation service</u>	1,550	2,547,957	1,195,949	42,206
	61	<u>Educational services</u>	207	206,497	69,270	2,162
	62	<u>Health care &amp; social assistance</u>	2,601	4,943,160	2,052,067	60,816
	71	<u>Arts, entertainment, &amp; recreation</u>	324	285,420	104,152	5,927
	72	<u>Accommodation &amp; food services</u>	1,642	1,274,038	345,930	26,154
	81	<u>Other services (except public administration)</u>	1,817	902,159	271,280	10,826

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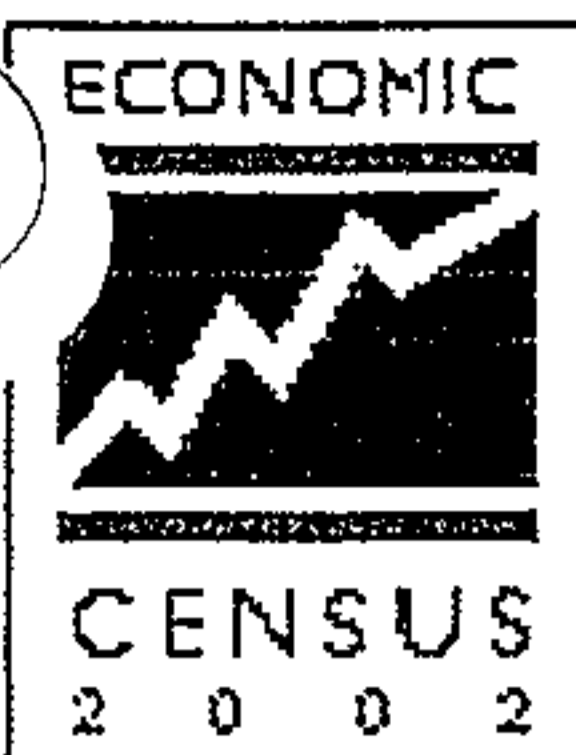
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More NAICS data	NAICS code	Description	Estab-lish-ments	Sales, receipts or shipments (\$1,000)	Annual payroll (\$1,000)	Paid employees
	21	<u>Mining (not published for counties)</u>	X	X	X	X
	22	<u>Utilities (not published for counties)</u>	X	X	X	X
	23	<u>Construction (not published for counties)</u>	X	X	X	X
	31-33	<u>Manufacturing</u>	r 1,142	r 11,639,946	r 1,619,410	r 42,922
	42	<u>Wholesale trade</u>	1,296	12,643,546	969,116	21,381
	44-45	<u>Retail trade</u>	4,522	9,093,922	965,119	50,082
	48-49	<u>Transportation &amp; warehousing (not published for counties)</u>	X	X	X	X
	51	<u>Information</u>	467	N	811,486	17,713
	52	<u>Finance &amp; insurance (not published for counties)</u>	X	X	X	X
	53	<u>Real estate &amp; rental &amp; leasing</u>	924	1,574,414	320,194	9,557
	54	<u>Professional, scientific, &amp; technical services</u>	2,784	7,347,190	3,061,003	50,035
	55	<u>Management of companies &amp; enterprises (not published for counties)</u>	X	X	X	X
	56	<u>Administrative &amp; support &amp; waste management &amp; remediation service</u>	1,007	1,647,053	709,926	28,933
	61	<u>Educational services</u>	225	380,498	109,846	3,893
	62	<u>Health care &amp; social assistance</u>	3,461	10,618,648	4,345,829	122,509
	71	<u>Arts, entertainment, &amp; recreation</u>	317	1,000,651	473,787	9,660
	72	<u>Accommodation &amp; food services</u>	3,037	2,135,977	570,928	39,973
	81	<u>Other services (except public administration)</u>	2,479	1,722,091	469,172	17,921

N = Not available; r = revised; X = Not applicable

[Map in PDF](#)  
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**American FactFinder**

[List of PDFs for this state](#)

[1997 Economic Census](#)

**Source:** [2002 Economic Census, Geographic Area Series](#) [Questions?](#)

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*Helping You Make Informed Decisions*

Page Last Modified: October 07, 2005

Sector	Bucks		Chester		Delaware	
	# Biz	# Emps.	% Emps.	# Biz	# Emps.	% Emps.
Manufacturing	1,187	33,458	16.87%	627	21,440	13.66%
Wholesale trade	1,441	16,855	8.50%	986	10,909	6.95%
Retail Trade	2,514	39,054	19.69%	1,530	27,657	17.63%
Information	298	8,060	4.06%	279	7,169	4.57%
Real Estate, rental, leasing	553	3,650	1.84%	428	3,700	2.36%
Professional, scientific & technical services	2,205	14,053	7.08%	2,131	26,078	16.62%
Admin, support, waste management, remediation services	1,079	23,123	11.66%	768	11,990	7.64%
Educational services	138	1,270	0.64%	108	700	0.45%
Health care, social assistance	1,781	29,450	14.84%	1,150	23,424	14.93%
Arts, entertainment, recreation	227	4,331	2.18%	184	3,161	2.01%
Accommodation, food services	1,080	16,612	8.37%	767	12,699	8.09%
Other services (except public admin.)	1,360	8,468	4.27%	910	7,976	5.08%
% of Businesses in Area	13,863	198,384	100.00%	9,868	156,903	100.00%
% of Workers in Area	18.38%	15.25%		13.08%	12.06%	13.46%
						12.39%

Shading - more than 20,000 employees

Sector	Montgomery			Philadelphia		
	# Biz	# Emps.	% Emps	# Biz	# Emps.	% Emps
Manufacturing	1,280	56,330	15.24%	1,142	42,922	10.35%
Wholesale trade	1,812	29,315	7.93%	1,296	21,381	5.16%
Retail Trade	3,509	57,559	15.57%	4,522	50,082	12.08%
Information	602	17,190	4.65%	467	17,713	4.27%
Real Estate, rental, leasing	934	7,322	1.98%	924	9,557	2.31%
Professional, scientific & technical services	3,596	53,715	14.53%	2,784	50,035	12.07%
Admin, support, waste management, remediation service	1,550	42,406	11.47%	1,007	28,933	6.98%
Educational services	207	2,162	0.58%	225	3,893	0.94%
Health care, social assistance	2,601	60,816	16.45%	3,461	122,509	29.55%
Arts, entertainment, recreation	324	5,927	1.60%	317	9,660	2.33%
Accommodation, food services	1,642	26,154	7.07%	3,037	39,973	9.64%
Other services (except public admin.)	1,817	10,826	2.93%	2,479	17,921	4.32%
% of Businesses in Area	19,874	369,722	100.00%	21,661	414,579	100.00%
% of Workers in Area	26.35%			28.72%		
					31.87%	

Shading - more than 20,000 employees



Southeastern Pennsylvania Transportation Authority

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## Senior Citizens

SEPTA offers free rides **AT ALL TIMES** on buses, subways, and trolleys for Senior Citizens, age 65 years or older. Regional Rail fares will vary depending on the form of valid identification. For information about other Senior programs please go to [CCT Connect](#).

Mode	Hours	Cost	Notes											
Buses, Subways, and Trolleys		<b>FREE AT ALL TIMES</b>	With valid <a href="#">Senior Citizen Transit ID card</a> or other acceptable ID											
Regional Rail	Travel within PA: <b>AT ALL TIMES</b>	<b>FREE</b> for seniors with a valid PACE or valid (Yellow) Medical Assistance/Access Card, issued by the Commonwealth of PA.  \$1 for other seniors, <b>(A)</b> or <b>(OB)</b>  10-trip tickets available at a 15% discount at Regional Rail ticket offices	With valid <a href="#">Senior Citizen Transit ID card</a> or other acceptable ID											
	Travel outside PA: <b>AT ALL TIMES</b>	Travel to/from Center City: <table border="1"> <thead> <tr> <th></th> <th>(A)</th> <th>(OB)</th> </tr> </thead> <tbody> <tr> <td>Zone 4</td> <td>\$2.75</td> <td>\$3.50</td> </tr> <tr> <td>Zone 5</td> <td>\$3.00</td> <td>\$3.50</td> </tr> <tr> <td>Zone 6</td> <td>\$4.00</td> <td>\$4.50</td> </tr> </tbody> </table> Travel to/from a station via Center City: 50% less than peak hour <u>regular fare</u>  Travel to/from an intermediate station on the same branch: 50% or less than <u>regular fare</u>		(A)	(OB)	Zone 4	\$2.75	\$3.50	Zone 5	\$3.00	\$3.50	Zone 6	\$4.00	\$4.50
	(A)	(OB)												
Zone 4	\$2.75	\$3.50												
Zone 5	\$3.00	\$3.50												
Zone 6	\$4.00	\$4.50												

**(A)** Advanced Sale **(OB)** On-Board Sale see [Train Tickets](#)

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Issue date: 6/5/08 Section: [News](#)

## With rising gas prices, SEPTA ridership up

Lara Seligman

With gas prices still on the rise and many Philadelphia residents choosing to leave their cars at home, SEPTA is stepping up to the challenge of satisfying an increasing number of customers.

In response to this higher demand, SEPTA has implemented a series of new initiatives to accommodate the heavy increase in ridership.

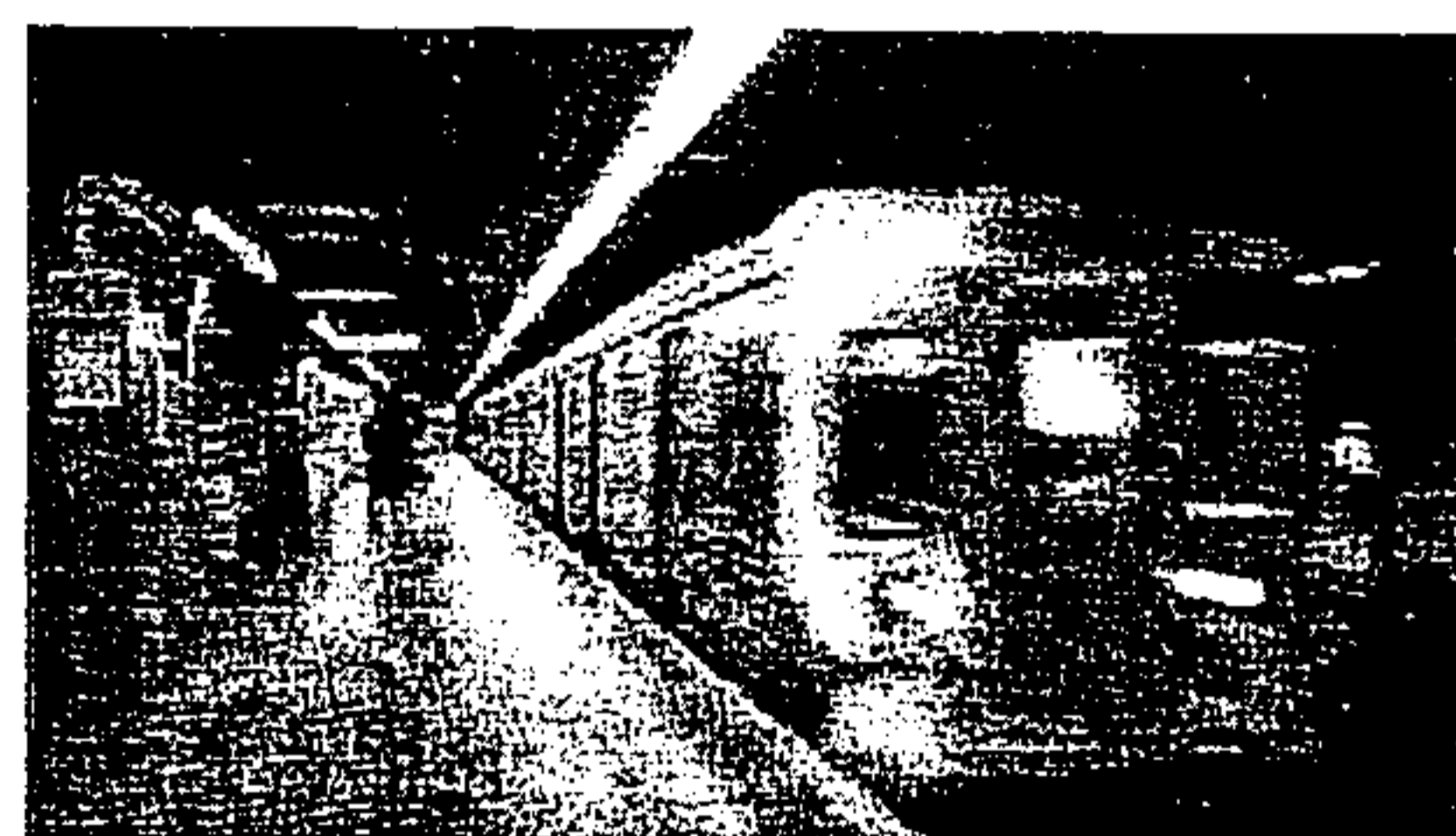
According to SEPTA spokesman Felipe Suarez, the transit agency has recently adjusted train schedules and provided additional vehicles and seating for many of its operating lines.

For example, SEPTA has extended its peak services on the Market-Frankford line by half an hour. The agency has also begun to operate trains during off-peak hours every six minutes, as opposed to every eight minutes before February of this year.

"This equates to about a 12 percent increase in ridership throughout the day," said Suarez.

Additionally, Suarez estimated that SEPTA has provided about 1200 additional seats during peak hours by implementing extra vehicles on four Regional Rail lines, including the R3 West Trenton line and the R5 Lansdale-Doylestown line.

SEPTA attributes the heavy increase in ridership it has experienced in the past eighteen months to



Media Credit: Anna Cororaton/DP File Photo  
A SEPTA train pulls into a station on the Market-Frankford line.

[\[Click to enlarge\]](#)



With rising gas prices, SEPTA ridership up - News  
the country's skyrocketing gas prices, Suarez added.

Many students agree, saying that using public transportation is preferable to splurging on gas.

○ The price of having a car today is "definitely expensive," said Engineering sophomore Karen Liao. "If I'm going to be going into the city, I'd rather just take a train."

While rising gas prices also affect transit agencies like SEPTA, Suarez said that so far the increase in rider revenue on SEPTA trains has outstripped the increase in fuel expenses.

SEPTA will collect about \$40 million more in fares this year than in previous years while spending only about \$10 million more on diesel.

"SEPTA is obviously the better choice," said College sophomore Emily Anderson. "It's cheaper, and faster in the sense that you don't have any traffic to deal with."

This increase in the use of public transportation is not just limited to the Philadelphia area.

"When I'm working this summer I'm going to be driving to the station and taking the train from there because gas prices are soaring," said Anderson, who lives in California.

Suarez is optimistic that SEPTA will continue to see an increase in ridership and revenue. Despite increases in operating calls for gasoline, he said SEPTA is not expected to raise fares in this upcoming fiscal year.

Fuel costs, on the other hand, are only expected to grow.

○ From what I've heard ... fewer people are going to be able to afford gas at the rate that it's headed," said Anderson. "I know that I personally am going to try to make as few trips as possible using a car."

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**Campus Philly Kick-Off Concert & Festival and College Day on the Parkway  
Ben Franklin Parkway  
Late September 2008, Specific Date TBD**

Now in its 5th Year, the Campus Philly kick-off is the largest gathering of college students from the Greater Philadelphia region. Over 80 colleges and universities are in the Greater Philadelphia region. Past entertainers included Talib Kweli, Against Me, The Ataris, Trouble Everyday, Jealousy Curve, Philly Slick, k-os, Head Automatica & Subliminal Orphans on the mtvU Stage, the Philadelphia Weekly DJ Tent & Music Stage featured IIIVibe Collective, Substitution, Adam 12 w/ Panek, Kenneth Masters w/ DJ Cramske, This Radiant Boy and Paul Green School of Rock.

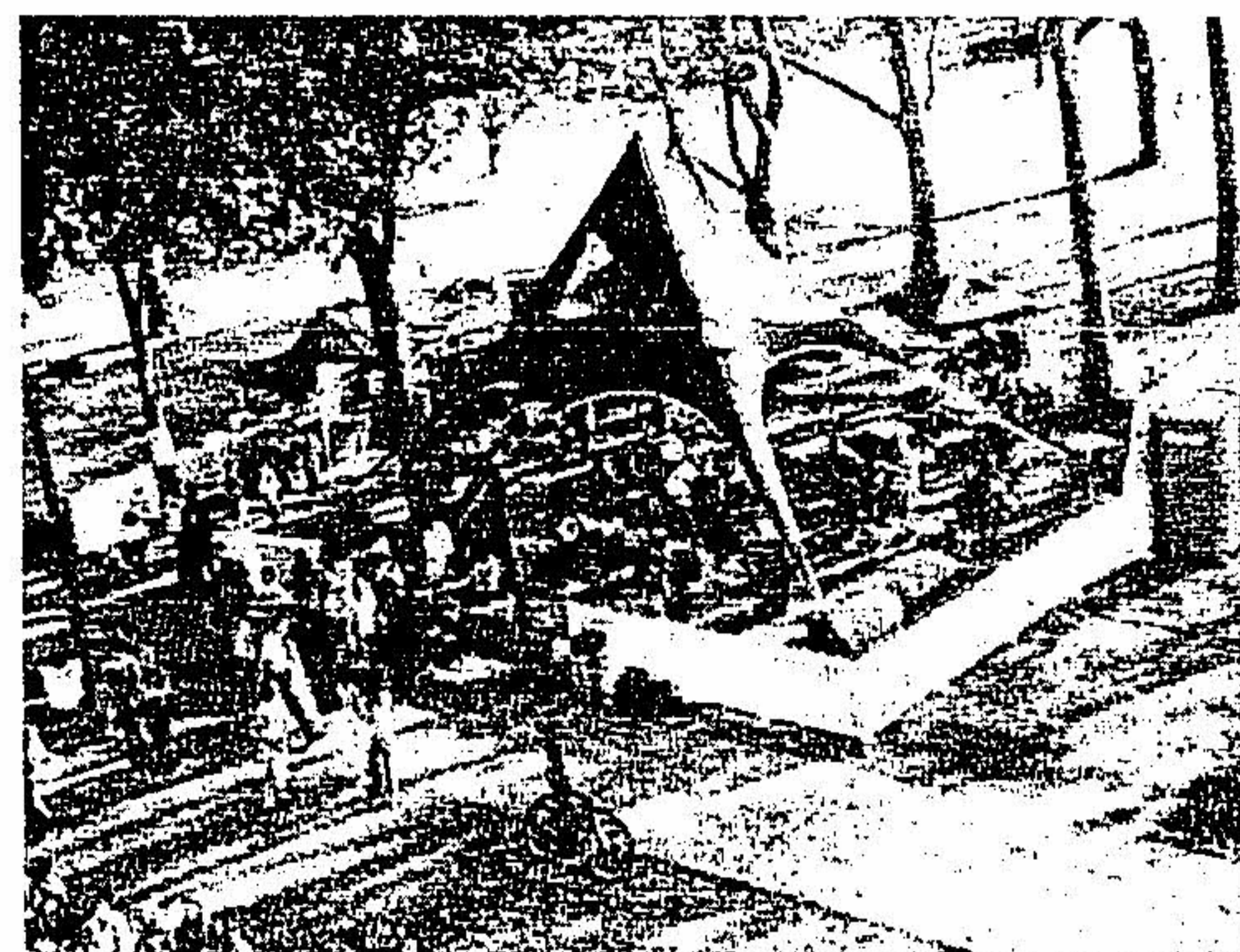
Campus Philly is a regional, non profit organization working in partnership with the City of Philadelphia Department of Commerce to connect college students to Philly Life.

**Pricing Range:** Begins at \$2,875 for 10' x 10' space to a comprehensive \$25,000 sponsorship package.

**Attendance:** 15,000

**Demographics:** College Students 60%-40% female to male ratio

**Time:** Museums Open 10am – 5pm, Concert & Festival 2-7pm



**Contact:  
Sharon Tice  
Sponsor Philly Events**

(b)(6)

	12/31/2007
prev assets	
current assets	1,057,585,735
average assets	528,792,868
income	10,977,967
# months to date	12
return on assets	2.08%
op exp	
equity	
assets	1,057,585,735
net worth	
op exp ratio	
Assets	
previous	
current	1,057,585,735
asset growth	
Loans	
previous	
current	943,136,500
Loan growth	
Shares	
previous	
current	901,319,003
Share growth	
Loans/Shares	104.64%
loan income	
yield/loans	
previous invs.	
current invs.	64,966,317
inv. Income	
yield/investments	
cost of funds	
avg assets	
cost of funds/avg. assets	
PLLL	
avg assets	
PLLL/avg. assets	

(b)(4)

## Mission Statement

To improve people's lives by mobilizing the caring power of donors, volunteers and communities.

## Vision

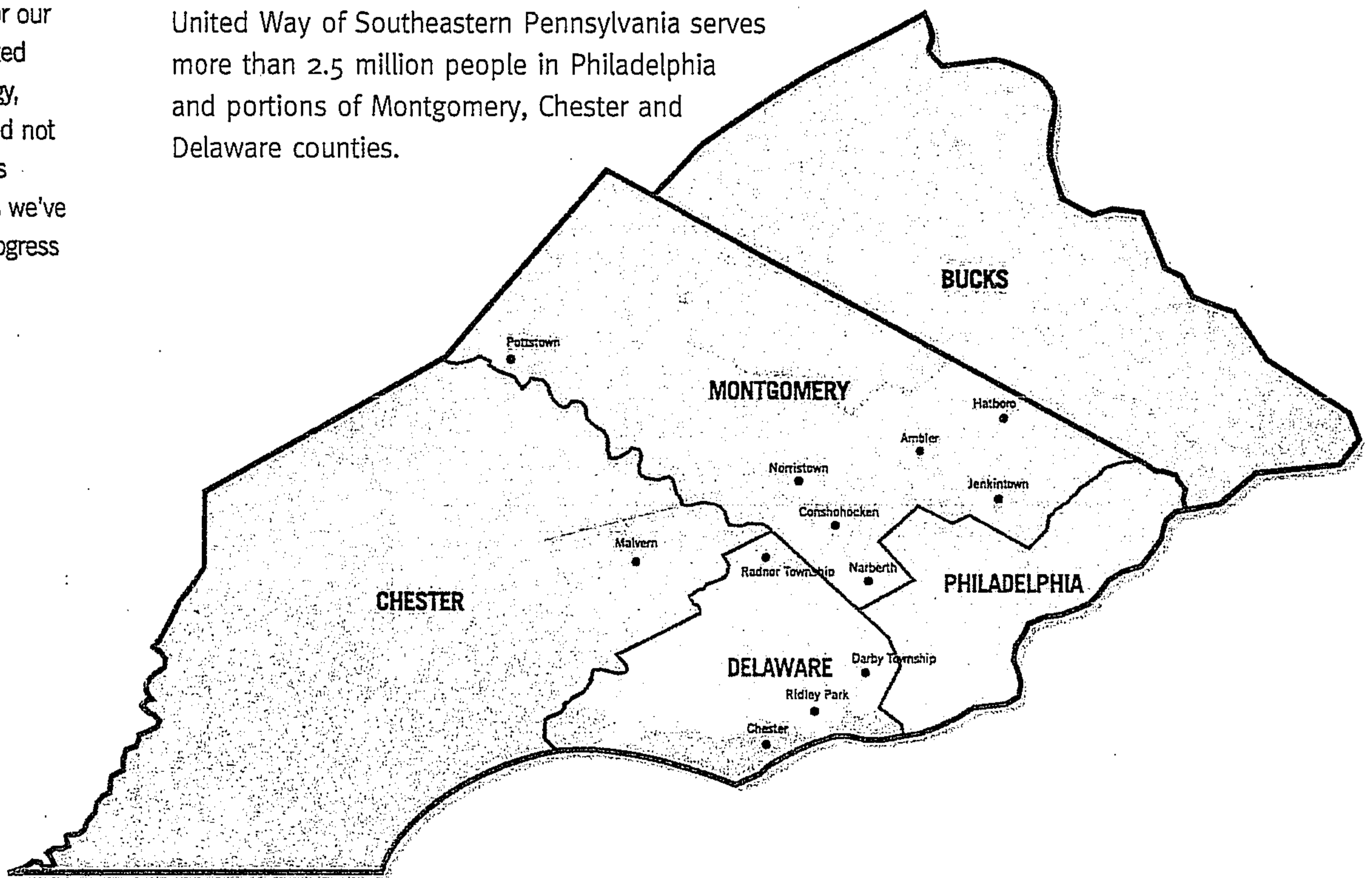
The focus has not changed, but what has and will change are the needs of the community and its people. Therefore, the focus of our work aligns with the changing needs of our communities. We've never wavered from our commitment to stay ahead of the most pressing needs in society to offset negative social trends, and we never will.

## Why United Way

By entrusting United Way as your charitable investment advisor, you leverage the power to bring together effective partners, wise investments and committed volunteers to strategically tackle critical issues and create measurable difference in our region.

**Learn more:** [www.uwsepa.org/AboutUs](http://www.uwsepa.org/AboutUs)

United Way of Southeastern Pennsylvania serves more than 2.5 million people in Philadelphia and portions of Montgomery, Chester and Delaware counties.



David L. Cohen  
Executive Vice President  
Comcast Corporation



By harnessing the strength of the United Way network toward a set of shared goals, we can make extraordinary progress for our community. Under United Way's investment strategy, success will be measured not only by campaign dollars raised but by the results we've achieved. That's the progress people will feel."

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## About



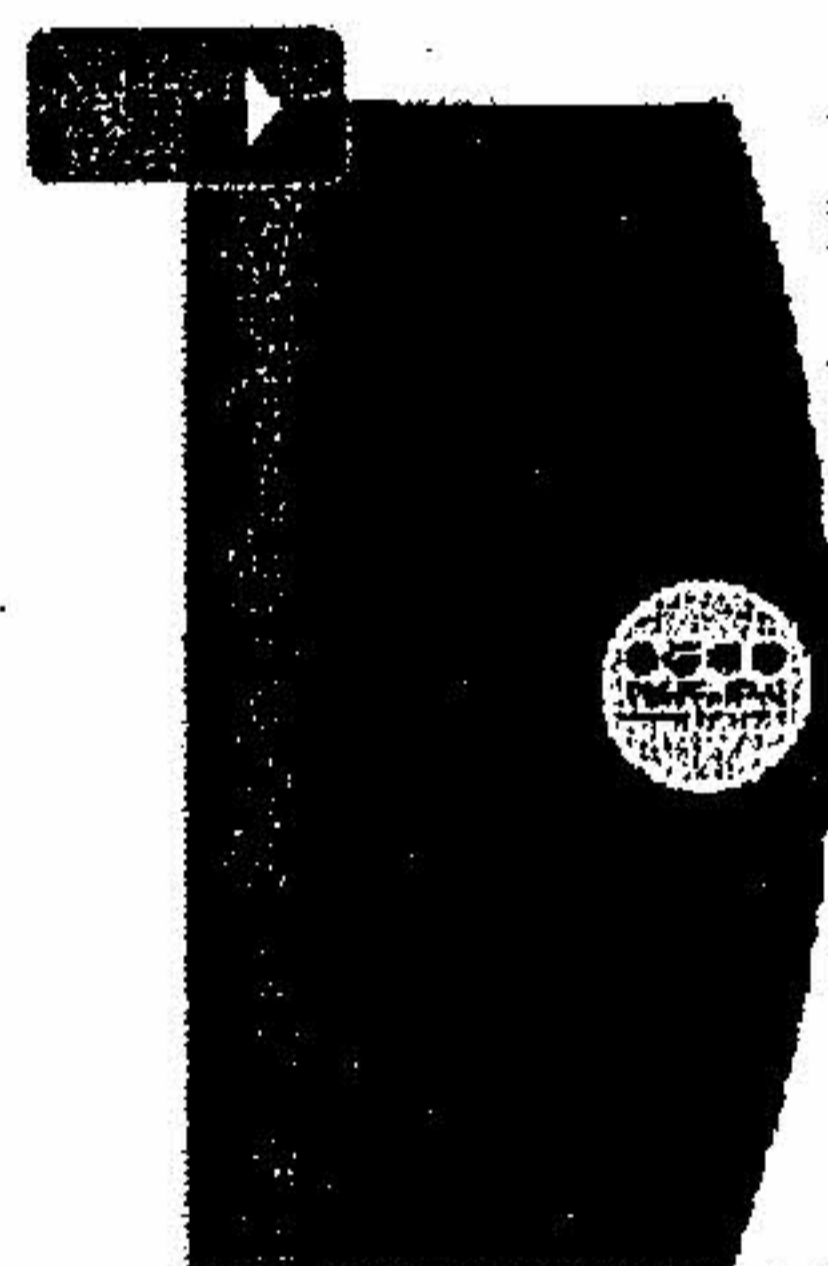
The Economy League of Greater Philadelphia is an independent, nonpartisan, nonprofit organization dedicated to research and analysis of the region's resources and challenges with the goal of promoting sound public policy and increasing the region's prosperity.

### Contact Information

**Economy League of Greater Philadelphia**  
 230 S. Broad Street (entrance is on Locust St.)  
 Suite 403  
 Philadelphia, PA 19102  
 T: 215-875-1000  
 F: 215-875-1010

### Annual Report

2007-2008 Report, released June 2008 (PDF file)



Open publication   

### Frequently Asked Questions

#### Weren't you called something else?

We did change our name in 2007 from Pennsylvania Economy League - Southeastern PA (PEL) to the Economy League of Greater Philadelphia in order to reflect the multi-state character of our region and work.

#### What does the Economy League do?

The Economy League is dedicated to making Greater Philadelphia a world class region. Through in-depth research, collaboration with regional stakeholders, and creative problem-solving, the Economy League is in a unique position to serve as a catalyst for action.

#### How is the Economy League funded?

Approximately half of the Economy League's revenue is generated through Board of Directors membership. The balance is derived from projects and initiatives with local governments, foundations, corporations, and private sector leadership organizations. We are a 501(c)(3) charitable organization to which contributions are tax deductible.

#### Does the Economy League have a political affiliation?

The Economy League recognizes and appreciates that elected officials are the primary decision-makers in the public arena. We remain nonpartisan in our work and enjoy partnering with elected officials of all parties in developing and implementing substantive initiatives that support economic competitiveness and better government.


#### Are there other offices of the Economy League?

Yes, we are an affiliate of the Pennsylvania Economy League, Inc., a statewide federation of four regional offices — including ours in Greater Philadelphia — managed by a State Board of Directors. Each office has its own staff and region-specific initiatives.

PEL — State Office (Harrisburg)  
T: 717-234-3151

PEL — Central PA (Wilkes-Barre)  
Gerry Cross, Executive Director, T: 570-824-3559

PEL — Southwestern PA (Pittsburgh)  
Kathryn Klaber, Executive Director, T: 412-392-4555  
This office is also an affiliate of the Allegheny Conference on Community Development.

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#### Office Art Exhibition

The Economy League hosts a rotating art exhibition from the collections of AxD Gallery, a contemporary visual arts gallery located in Center City Philadelphia dedicated to showcasing original works of painters, illustrators, photographers, sculptors, and multimedia performers who seek to be "of our time."



**CITADEL FCU#02099  
COMMUNITY EXPANSION  
CHRONOLOGY**

<b>Current Members:</b>	114,138	<b>Date App Received:</b>	2/26/2008
<b>Current Potential Mbrs.:</b>	542,000	<b>Proposed Pot. Mbrs.:</b>	3,849,647
<b>Contact Person/Title:</b>	Jeffrey L. March, President/CEO		
<b>Proposed Community:</b>	Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, PA.		

(b)(2)

3/23

# Financial Information

<b>Login #:</b>	234213	<b>CU #:</b>	2099	<b>Date Received:</b>	2/27/2008
<b>CU Name:</b>	CITADEL			<b>TOM Code:</b>	00 Community
<b>Street:</b>	3030 ZINN RD			<b>District:</b>	9 Morgan, John
<b>City:</b>	THORNDALE	<b>State:</b>	PA	<b>SE:</b>	F Sciorillo, Daniel
<b>ZIP:</b>	19372				
<b>PHONE:</b>	(610) 380-6000			<b>Description:</b>	Community Conversion - <i>Approved</i>

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
12/31/2008	9.51	0.96	0.68	110.85	9.52
9/30/2008	10.66	0.79	0.83	112.21	10.67

<b>Assets:</b>	\$1,226,578,185	<b>Members:</b>	113,338
<b>Shares:</b>	\$1,084,040,851	<b>Potential Members:</b>	542,000

Current Exam	Last Contact
<b>Type:</b> 10	<b>Type:</b> 22
<b>Completion Date:</b> 9/26/2007	<b>Completion Date:</b> 12/31/2008
<b>Effective Date:</b> 6/30/2007	<b>Effective Date:</b> 9/30/2008

(b)(8)

	Date	Comments		Date	Comments
<b>Recordkeeping:</b>			<b>Recordkeeping:</b>		
<b>Profitability:</b>			<b>Profitability:</b>		
<b>Audit/Verificat.:</b>			<b>Audit/Verificat.:</b>		
<b>Delinquency:</b>			<b>Delinquency:</b>		
<b>Loan Quality:</b>			<b>Loan Quality:</b>		
<b>Disclosure:</b>			<b>Disclosure:</b>		
<b>ALM:</b>			<b>ALM:</b>		
<b>Capital:</b>			<b>Capital:</b>		
<b>Investment:</b>			<b>Investment:</b>		
<b>Management:</b>			<b>Management:</b>		
<b>Compliance:</b>			<b>Compliance:</b>		
<b>Special 1:</b>			<b>Special 1:</b>		
<b>Special 2:</b>			<b>Special 2:</b>		
<b>Special 3:</b>			<b>Special 3:</b>		
<b>Special 4:</b>			<b>Special 4:</b>		
<b>LUA:</b>			<b>LUA:</b>		
<b>FOM:</b>			<b>FOM:</b>		

*pls copy of 788 + return*



CU #: 2099 CU Name: CITADEL Reviewer: CBY  
 Login #: 234213 Description: COMMUNITY CONVERSION SSIC #:

**COMMUNITY/UNDERSERVED DATA**

Group Name, Location and Detail	New Members	Num. of Overlaps	Overlap CUs	Approved
---------------------------------	-------------	------------------	-------------	----------

<b>GREATER PHILADELPHIA</b> SOUTHEASTERN PA , PA	3849647	0		Y
---	---------	---	--	---

Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, Pennsylvania.

Type of Group: COMMUNITY Duplicate: NO

-----				
	Y	3849647	0	1
<b>TOTALS</b>	N	0	0	0
	D	0	0	0
	W	0	0	0
	P	0	0	0

CU #: 2099 CU Name: CITADEL Reviewer: CBY  
 Login #: 234213 Description: COMMUNITY CONVERSION SSIC #:

**General Comments (Regional Summary):**

Citadel submitted a request to expand its charter to serve Bucks, Chester, Delaware, Montgomery and Philadelphia Counties, Pennsylvania. The application meets the requirements of the Chartering Manual, demonstrating the 5-county area functions as a community and the credit union is capable of serving them.

**Recommendation:**

Approved by NCUAB 3/29/09.

Reviewer:	Date:	APRV	DEF	DEN	PEND	W/DRN
<i>Cyale</i>	3/23/09	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Director of Insurance:	Date:	APRV	DEF	DEN	PEND	W/DRN
<i>[Signature]</i>	3/23/09	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:	Date:	APRV	DEF	DEN	PEND	W/DRN
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:	Date:	APRV	DEF	DEN	PEND	W/DRN
<i>[Signature]</i>	3/23/09	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



National Credit Union Administration

REGION II

March 19, 2009

Jeffery L. March, President/CEO  
Citadel Federal Credit Union  
3030 Zinn Road  
Post Office Box 72147  
Thorndale, PA 19372

Dear Mr. March:

I have approved your request to expand your community charter to serve persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties, Pennsylvania, effective immediately.

**The enclosed amendment is approved in advance and must be adopted by your board of directors in accordance with Article XVII, Section 1 of the Federal Credit Union Bylaws effective April 20, 2006.**

The conversion should give your credit union an estimated potential of 3.8 million based on the population of the community per 2000 U.S. Census data. NCUA permits federal credit unions serving occupational and associational groups to overlap community charters. Therefore, conversion of your field of membership does not protect your credit union from overlaps by credit unions desiring to serve employee groups in the area. Also, more than one credit union can be approved to serve the same community.

We suggest developing a tracking system to monitor your progress in serving the community and meeting your goals for new members, and loan and share growth. This process will also enable you to assess the effectiveness of your marketing plan and determine where adjustments may be needed.

If you have any questions, please contact Insurance Analyst Claudia Yale in this office at (b)(6)

Sincerely,

A handwritten signature in black ink, appearing to read 'L. J. Blankenberger', written over a light blue horizontal line.

L. J. Blankenberger  
Acting Regional Director

DOI/CBY:cy  
FCU 02099-09F

Section 5 of the Charter of the Citadel Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

**COMMUNITY EXPANSION 03/19/2009**

1. Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Bucks, Chester, Delaware, Montgomery, and Philadelphia counties, Pennsylvania. **community expansion 03/19/09**
2. Persons who live in the City of Lancaster, Pennsylvania; persons who regularly work, worship, perform volunteer services in the City of Lancaster Pennsylvania; persons participating in associations headquartered in the City of Lancaster, Pennsylvania; persons participating in programs to alleviate poverty which are located in the City of Lancaster, Pennsylvania; businesses and other legal entities located in the City of Lancaster, Pennsylvania ~~except, persons who are eligible for primary membership in another occupational type credit union maintaining an office in or within five miles of the City of Lancaster, Pennsylvania city limits; 11/30/95 LI~~ Community exclusion removed 1/12/99
3. The following is added effective December 15, 1995, as a result of the Purchase & Assumption of South Baltimore Community Federal Credit Union: 12/20/95

Persons who live in Baltimore, Maryland, in the area bounded by West Pratt Street on the north, South Russell Street on the east, Waterview Avenue on the south, and Washington Boulevard and South Carey Street on the west, and in the area bounded by the Waterfront on the south, Orleans Street on the north, the Fallsway and West Falls Avenue on the west, and Patterson Park Avenue and Gwynn Street on the east, and the area bounded by Joplin Street on the east, Cardiff Avenue on the south, Drew Street on the west, and O'Donnell Street on the north; persons who regularly work, worship, perform volunteer services, or participate in associations headquartered in the above area; persons participating in programs to alleviate poverty or distress which are located in the above area; incorporated and unincorporated organizations located in the above area or maintaining a facility in the above area; converted to low-income community 9/6/95

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; volunteers in the community; members of their immediate families or households; and organizations of such persons."

March 19, 2009  
Date of Approval

  
L.J. Blankenberger  
Acting Regional Director





