To the residents of Chester County:

I am pleased and excited to be able to present to the citizens of Chester County our second Annual Report Summary for the Fiscal Year Ended 2006. The information contained in this Report is a condensed and simplified overview form of the County of Chester’s audited Comprehensive Annual Financial Report (CAFR) for the year ended December 31, 2006.

This Summary presents selected basic information about the County’s revenues, spending, and demographics in an informal, easy to understand format. This Summary is not intended to replace the larger more detailed CAFR.

This Summary is presented as a means of increasing openness and public confidence in County Government through easier, more user-friendly financial reporting. Above all else this Summary is a tool to help taxpayers better understand how their tax dollars are being utilized.

A noteworthy accomplishment listed in this Summary is the upgrading of Chester County’s credit rating to Aaa (see page 9). County residents should also be aware of the County’s continued commitment to its award-winning open space preservation program (see page 4).

Readers desiring more detailed financial information can obtain the full, 161 page, CAFR from the County Controller’s Office, 2 North High Street, Suite 540 (5th floor), PO Box 2748, West Chester, PA 19380-0991 or on the County’s website at www.chesco.org under “Controller” “Comprehensive Annual Financial Report” or call 610-344-6155.

I hope that you find this report interesting and informative.

Sincerely,

Valentino F. DiGiorgio III, Esq.
Controller, County of Chester
About Chester County

The County of Chester, one of Pennsylvania’s original three counties, was named by William Penn in 1682. It is located in southeastern Pennsylvania, in the scenic Brandywine Valley approximately 30 miles west of Philadelphia. Chester County originally included what is now Delaware County, parts of Lancaster County and Berks County.

In 1784 the county seat was relocated from its then location, the City of Chester, to a more centralized location, the town of Turk’s Head. In 1788 the name of the town was changed from Turk’s Head to its current name – West Chester. The first courthouse was completed in 1786. In 1847 a new courthouse, designed by Thomas N. Walter, was constructed to handle the increasing population.

The County has 73 political subdivisions, consisting of one third class city (Coatesville), 15 boroughs and 57 townships with the Borough of West Chester being the County Seat. The County has a population of approximately 482,000 and covers 782 square miles, including some of the most productive agricultural land in Pennsylvania.

There are 14 public school districts in Chester County providing elementary and secondary education, as well as many private and parochial schools. Chester County also is proud to be the home to six Universities and Colleges: Delaware County Community College, West Chester University, Immaculata University, Cheyney University, Lincoln University and The School of Graduate Professional Studies – Penn State Great Valley.

The median income of the County’s households is one of the highest in the Commonwealth of Pennsylvania. Chester County is one of the leading counties in home ownership as well. According to the 2000 census, Chester County has the most educated population in Pennsylvania.

Population and employment has dramatically grown in Chester County during the past thirty years as suburban development continues to spread westward and as high technology businesses grow along the Route 202 corridor.
Chester County residents paid County real estate taxes of $369.90 on $100,000 of assessed value in 2006.

Your County real estate taxes funded 35% or $129.5 million of the County’s activities for 2006. 65% or $242.1 million of the County’s spending is funded by state and federal grants and charges for services. The illustration below shows how each dollar of your County’ real estate tax bill is spent.

<table>
<thead>
<tr>
<th>Service</th>
<th>2006</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>General purposes</td>
<td>2.759</td>
<td>2.702</td>
<td>2.607</td>
</tr>
<tr>
<td>Debt purposes</td>
<td>0.591</td>
<td>0.507</td>
<td>0.458</td>
</tr>
<tr>
<td>All other purposes</td>
<td>0.349</td>
<td>0.349</td>
<td>0.349</td>
</tr>
<tr>
<td>Total millage rates</td>
<td>3.699</td>
<td>3.558</td>
<td>3.414</td>
</tr>
</tbody>
</table>
**Major Initiatives**

Our area is experiencing steady growth as indicated by yearly increases in property values and commercial and residential construction. The following are highlights of some of the County’s current projects.

**Justice Center** – In order to meet the growing needs of our County, a seven-story, 375,000 square foot, $90.2 million Justice Center to house the Chester County Court of Common Pleas and all court related departments is being constructed. In order to do so, in 2005 the County tore down the Dague Building and relocated those departments into rented facilities at 121 North Walnut Street during the construction of the Justice Center. Ground was broken on June 21, 2005 and it is scheduled for completion in 2008.

**Open Space Preservation** – The County continues to support its American Planning Association’s Outstanding Planning Award winning open space preservation. Through the farmland preservation program the County disbursed $10.4 million in 2006 which leveraged another $16.6 million from conservancies and participating municipalities. This led to the preservation of over 2,000 acres of farmland during 2006. The municipal grants program provides financial and technical assistance regarding purchase and construction of recreational facilities. In 2006, this program’s funding led to seven new parks and park additions in various municipalities. The County has now preserved over 35,500 acres of open space.

**Prison Expansion and Renovation** – Due to the increased court activity construction of a 130,000 square foot addition to the prison adding 256 new cells, 512 beds, to the facility was started in October 2004. Renovation of the existing prison will begin when the new construction is completed. The project includes the hiring of 16 additional correctional officers during the renovations. The estimated cost for this project is $43.9 million. The prison expansion and renovation will be completed during 2007.

**Waste Water Treatment Facility** – A $5.1 million expansion of the waste-water treatment facility is needed in order to serve the expanded county’s facilities in Pocopson Township.

**Technology enhancements.** In 2007, the County will complete integration of its voice and data communications network and operations through the implementation of Voice over Internet Protocol (VOIP) technology in County departments. The County estimates savings of $300,000 per year.

**Did You Know?**

In 2006, the Chester County Libraries were visited over 1.8 million times, and over 3.7 million books, CD’s, videos, and more were checked out! That’s 2 items per visit or 7 items per Chester County resident per year.
Dollars In...

Revenues Taken In

(expressed in thousands)

Program revenues:

Charges for services $60,829 $54,661 $53,791
Operating grants and contributions 184,306 174,521 160,935
Capital grants and contributions 3,510 450 556

General revenues:

Taxes 129,496 121,768 110,746
Investment earnings 8,234 5,788 2,614
Miscellaneous 6,356 2,114 349

Total Revenues $392,731 $359,302 $328,991

Did You Know?

More than 68,891 acres of open space, public and private, are located in Chester County.

The county’s park system contains approximately 4,953 acres. The 5 parks include Hibernia, Warwick, Springton Manor, Struble Trail, and Embreeville.

State and Federal parks and State game lands cover approximately 9,618 acres and include Valley Forge National Park. In addition there is a total of 2,319 acres of recreational open space within the 73 townships and municipalities.

Longwood Gardens is one of the most important horticultural show places in the United States. Its 1,000 acres of privately owned land is open to the public.

In 2006, over 23,000 people participated in the parks’ special events that include Sheep & Wool Day, Freedom Fest, Old Fiddlers’ Picnic, Dark in the Park and many more.
Dollars Out…

The following information represents the expenditures of the County for each of the major functions of Chester County government. Explanations of the functions are shown on the following page.

<table>
<thead>
<tr>
<th>Services Provided</th>
<th>2006</th>
<th>2005</th>
<th>2004</th>
</tr>
</thead>
<tbody>
<tr>
<td>General government</td>
<td>$32,489</td>
<td>$29,593</td>
<td>$31,644</td>
</tr>
<tr>
<td>Judicial government</td>
<td>37,537</td>
<td>36,494</td>
<td>35,795</td>
</tr>
<tr>
<td>Public safety</td>
<td>16,439</td>
<td>18,060</td>
<td>18,214</td>
</tr>
<tr>
<td>Corrections</td>
<td>31,876</td>
<td>31,651</td>
<td>29,617</td>
</tr>
<tr>
<td>Public works</td>
<td>1,347</td>
<td>1,084</td>
<td>1,180</td>
</tr>
<tr>
<td>Human services</td>
<td>216,423</td>
<td>203,024</td>
<td>189,432</td>
</tr>
<tr>
<td>Culture &amp; recreation</td>
<td>15,741</td>
<td>16,584</td>
<td>17,596</td>
</tr>
<tr>
<td>Conservation &amp; development</td>
<td>8,000</td>
<td>4,554</td>
<td>4,888</td>
</tr>
<tr>
<td>Interest on long-term debt</td>
<td>22,657</td>
<td>10,540</td>
<td>9,127</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$382,509</td>
<td>$351,584</td>
<td>$337,493</td>
</tr>
</tbody>
</table>

Trends of expenses by activity
(expressed in thousands)

Did You Know?

In 2006, human services made up 62% of Chester County’s total expenditures. The following graph illustrates the percentage break-down of the County’s Human services.

Did You Know?
In 2006, the Department of Aging provided over 169,000 trips for Seniors.
**Services Provided**

**General government** – Services provided by the County for the benefit of the public and the governmental body as a whole, including the administrative departments, the Office of the Controller, Commissioners, Treasurer, and the Recorder of Deeds.

**Judicial government** – Services provided by the County to the courts including the Court of Common Pleas and the following row offices: District Attorney, Clerk of Courts, Register of Wills, Prothonotary, and Sheriff.

**Public safety** – Services provided by the County for the safety and security of the public including emergency management, the 911 communications system, hazardous materials response, and emergency medical services.

**Corrections** – Expenditures used to support the prison, adult probation services, and juvenile probation services.

**Public works** – Expenditures for maintaining and rehabilitating the 97 County owned bridges. Financing for this program is provided by the County’s share of the state gasoline taxes and federal grants.

**Human services** – Expenditures with the purpose of promoting the general health and well being of the community as a whole, including Public Health, the Human Services funds, and the Pocopson Home, a long-term nursing facility.

**Culture & recreation** – Expenditures to provide County residents opportunities and facilities for cultural and recreational programs including libraries and parks.

**Conservation & development** – Functions provided by the County to achieve a satisfactory living environment for the community as a whole including: planning, water resources, agricultural development, and soil conservation.

**Debt Service** – Payment of principal and interest obligations resulting from the issuance of bonds and notes.

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**Did You Know?**

A substantial part of Chester County still consists of large farms. There are approximately 1920 farms with an average size of 87 acres, with over 67,000 acres used for raising horses. Chester County has the second largest horse population in Pennsylvania.

Chester County is a world leader in the cultivated mushroom industry. Chester County produced an estimated $336 million of mushrooms, which is 68% of the Pennsylvania crop.

Chester County is also home to 7 award winning wineries including Folly Hill Vineyards, Kreutz Creek Vineyards, and Va La Family Farmed Wines.
Statement of Net Assets

The Financial Position Statement, known in accounting terms as the “Statement of Net Assets”, is designed to provide a picture of the County’s financial position as of the end of the year. The net assets figure represents the amount that the County owns versus the amount owed.

(expressed in thousands) 2006 2005 2004

<table>
<thead>
<tr>
<th>Assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$110,414</td>
<td>$78,121</td>
</tr>
<tr>
<td>Investments</td>
<td>29,827</td>
<td>55,511</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>36,374</td>
<td>31,788</td>
</tr>
<tr>
<td>Capital assets</td>
<td>265,142</td>
<td>205,563</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,945</td>
<td>7,676</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>443,702</strong></td>
<td><strong>378,659</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>36,731</td>
<td>38,303</td>
</tr>
<tr>
<td>Unearned revenue</td>
<td>16,981</td>
<td>20,303</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>1,886</td>
<td>3,877</td>
</tr>
<tr>
<td>Long-term liabilities</td>
<td>393,439</td>
<td>327,848</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>449,037</strong></td>
<td><strong>390,331</strong></td>
</tr>
</tbody>
</table>

| Net Assets* | (5,335) | (11,672) | (19,390) |

* Negative net assets are due to the cumulative effect of debt used to finance capital assets titled to others. Grants were provided to land conservancies for open space and to municipalities for park development and community development projects, such as Streetscape improvements and water and sewer infrastructure. That amount at December 31, 2006 was $72.5 million.

County Assets:
Cash is the amount of cash held by the County in checking, savings, and cash on demand certificates with maturity terms of less than 90 days.

Investments are funds not needed within 90 days and are invested to earn interest in accordance with the County’s investment policy.

Receivables represents the amounts which are owed to the County and are expected to be collected within the next twelve months.

Capital assets includes land, land improvements, buildings, building improvements, machinery and equipment, infrastructure, agricultural easements and construction in process.

County Liabilities:
Accounts payable represents amounts owed to vendors and employees where the expected payment is to be made within twelve months.

Unearned revenue is monies received by the County for a service yet to be rendered. As the service is rendered, this balance will be reduced and recognized as revenue.

Long-term liabilities are the balance owed by the County for compensated absences, health care, workers compensation, and long-term debt.

Did You Know?
Chester County is a 3rd Class county. This means that the County has a population between 225,000 and 500,000 inhabitants. The County currently has an approximate population of 482,000.
How Strong is the County’s Financial Position?

In October 2006, Moody’s Investor Service upgraded the rating of Chester County’s general obligation bonds to Aaa. This is the highest possible rating on the Moody’s scale and Chester County is only one of two counties in Pennsylvania and one of 47 counties nationwide to share this distinction. Their agent cited solid financial operations, sound fiscal policy, a sound economic base, and an above average debt position as factors. Our Aaa rating has and will continue to result in lower debt service on County debt – saving taxpayer money.

Chester County’s financial position is very strong. The county maintains sufficient net financial resources to protect against shortfalls.

It is recommended that governments maintain unreserved fund balances in the general fund of no less than 5 to 15% of the general funds revenues or no less than one to two months of general fund expenditures.

To that end, in 2000, the County established a working capital reserve policy, which strengthens the County’s ability to maintain an investment grade credit rating should unforeseen circumstances arise. In 2006, the County had $14.9 million in the working capital reserve, which represent 10% of the general fund budget.

The County’s general fund 2006 year end unreserved fund balance of $32.3 million represents approximately 24% of general fund revenues and more than 2 1/2 months of expenditures and transfers to other County funds.

Because of the County’s strong financial position, it is able to issue general obligation notes and bonds to help fund the County’s Capital Improvement Projects and Open Space Projects instead of raising taxes. In 2006, the County issued General Obligation Bonds and Notes totaling $155 million. In addition to funding on going projects these new Series of Bonds and Notes help to refund outstanding debt saving the County upwards of $2.3 million.
General Obligation Debt

General Obligation Bonds and Notes are long-term debt instruments which are repaid from the County’s general revenue sources.

The borrowing capacity or legal limit for nonelectoral debt is three hundred percent of the borrowing base. The County’s borrowing base is determined by total adjusted revenues for the three prior years, divided by three. This is calculated in accordance with the Commonwealth of Pennsylvania Local Government Unit Debt Act. Three hundred percent of the borrowing base at December 31, 2006 is $1,173 million. Total debt outstanding at December 31, 2006 was $375.1 million, leaving $797.8 million debt capacity remaining.

In July 2006, the County issued $68.5 million of general obligation notes. The debt was issued to fund the County’s various capital projects. Open space, improvements to County parks, acquisition of equipment and fixtures, and construction and improvement of County facilities are a few of the items that this note issuance will fund.

For more detailed information on the County’s long-term liabilities, please see our 2006 Comprehensive Annual Financial Report.

The County’s Future Debt Payments

Shown below are the annual debt principal payments for the next five years and thereafter in four and five year increments on long-term debt outstanding as of December 31, 2006 for the County as a whole.

<table>
<thead>
<tr>
<th>Year</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>$19,403</td>
</tr>
<tr>
<td>2008</td>
<td>19,332</td>
</tr>
<tr>
<td>2009</td>
<td>20,154</td>
</tr>
<tr>
<td>2010</td>
<td>20,977</td>
</tr>
<tr>
<td>2011</td>
<td>21,872</td>
</tr>
<tr>
<td>2012-2016</td>
<td>126,780</td>
</tr>
<tr>
<td>2017-2021</td>
<td>101,875</td>
</tr>
<tr>
<td>2022-2024</td>
<td>44,760</td>
</tr>
</tbody>
</table>

$375,153 (expressed in thousands)

Did You Know?

In absolute numbers Chester County is the fastest growing county in Pennsylvania (2000 – 2006).
Did You Know?

In 2006, Chester County received a grant from Pennsylvania Emergency Management Agency (PEMA) through Homeland Security that enabled the County to purchase two bomb detection dogs. Deputy Tom Miller and Cento (left) and Deputy Frank Broomall and Nero (right) are extensively trained in explosive detection, tracking and patrol. The dogs live with their handlers and are on call 24/7/365 for emergencies. The Sheriff’s Office K-9 Unit is active in providing security to county government buildings, as well as assisting law enforcement agencies throughout Chester County and surrounding communities. Since their “employment” with the County, Cento, Nero and their handlers have assisted on more than 30 cases. Cento was born and trained in Holland and responds to commands in Dutch, while Nero was born and trained in the Czech Republic and responds to commands in Czech. The use of different languages allow the handlers to work closely together knowing the dog will respond correctly to each command. It also prevents a third party from giving the dog counter or misleading commands. The Deputies and their K-9 partners can be seen patrolling the Courthouse corridors and checking the exterior of the County buildings every business day. For more information on the K-9 unit and the K-9 teams please go to www.chesco.org.

Did You Know?

In 2006, Chester County became the blueprint for Iceland’s 112 (their version of our 911) System!! Chester County’s Emergency Services was proud to train a group of 5 Icelandic nationals to become certified Association of Public-Safety Communication Officials’ (APCO) Basic Telecommunicators. The Republic of Iceland is enhancing their 112 system. “According to Eirikur Ronald Josefsson, training supervisor, the nation examined many different training programs throughout Europe and the United States before deciding to visit Chester County. The system Chester County uses is viewed as one of the best in the United States, and the Icelandic people agreed. Iceland intends to become the best in the world, using Chester County as a blueprint.”
Who Spends the Money?

General Fund Expenditures

20 Largest Departments
(expressed in thousands)

- District attorney
- District justices
- Court administration
- Adult probation
- Facilities management
- Non-departmental
- Juvenile probation
- Sheriff
- Planning
- Public defender
- Prison
- Health department
- DCIS
- County Population

Full-time Equivalent Employees by Function

- General government
- Judicial
- Public safety
- Corrections
- Public works
- Human services
- Culture & recreation
- Conservation & development

County Population

- 2006
- 2005
- 2004
- 2003
- 2002
- 2001
- 2000
- 1999
- 1998
- 1997

Who Spends the Money?

General Fund Expenditures

20 Largest Departments
(expressed in thousands)
### Ten Largest Employers in 2006

<table>
<thead>
<tr>
<th>Private Sector Employers</th>
<th>Number of Employees</th>
<th>% of Labor Force</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vanguard Group</td>
<td>8,500</td>
<td>3.32%</td>
</tr>
<tr>
<td>QVC, Inc.</td>
<td>4,000</td>
<td>1.56%</td>
</tr>
<tr>
<td>Siemens Medical Solutions USA, Inc.</td>
<td>3,950</td>
<td>1.54%</td>
</tr>
<tr>
<td>SunGuard Data Systems, Inc.</td>
<td>3,000</td>
<td>1.17%</td>
</tr>
<tr>
<td>Acme Markets, Inc.</td>
<td>1,900</td>
<td>0.74%</td>
</tr>
<tr>
<td>Chester County Hospital</td>
<td>1,781</td>
<td>0.70%</td>
</tr>
<tr>
<td>West Chester University</td>
<td>1,495</td>
<td>0.58%</td>
</tr>
<tr>
<td>Nobel Learning Communities</td>
<td>1,400</td>
<td>0.55%</td>
</tr>
<tr>
<td>Wyeth</td>
<td>1,250</td>
<td>0.49%</td>
</tr>
<tr>
<td>Unisys Corporation</td>
<td>1,200</td>
<td>0.47%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>28,476</strong></td>
<td><strong>11.12%</strong></td>
</tr>
</tbody>
</table>

Labor Force 2006 (average) 256,183

### Did You Know?

Although the County is a government or public sector, it is actually the 5th largest employer in Chester County with 2,413 employees.

Chester County has 1,928 full time employees and 176 part time employees.

The Pocopson Home employs 345 total employees.

### Ten Largest Real Estate Taxpayers in 2006

<table>
<thead>
<tr>
<th>Business</th>
<th>Assessed Valuation*</th>
<th>% of Total Valuation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liberty Property Ltd. Partnership</td>
<td>$296,375</td>
<td>0.77%</td>
</tr>
<tr>
<td>Exton Square, Inc.</td>
<td>97,682</td>
<td>0.25%</td>
</tr>
<tr>
<td>Hankin Group</td>
<td>91,948</td>
<td>0.24%</td>
</tr>
<tr>
<td>Brandywine Operating, Ltd. Partnership</td>
<td>87,743</td>
<td>0.23%</td>
</tr>
<tr>
<td>Horatio Realty Trust</td>
<td>81,824</td>
<td>0.21%</td>
</tr>
<tr>
<td>QVC, Inc.</td>
<td>67,143</td>
<td>0.17%</td>
</tr>
<tr>
<td>Siemens Medical Systems</td>
<td>66,923</td>
<td>0.17%</td>
</tr>
<tr>
<td>Brandywine Square, Inc.</td>
<td>55,624</td>
<td>0.14%</td>
</tr>
<tr>
<td>Coventry Retail</td>
<td>54,913</td>
<td>0.14%</td>
</tr>
<tr>
<td>Main Street</td>
<td>52,120</td>
<td>0.14%</td>
</tr>
<tr>
<td><strong>Total Principal Taxpayers</strong></td>
<td><strong>$952,295</strong></td>
<td><strong>2.47%</strong></td>
</tr>
</tbody>
</table>
| **Total Taxable & Exempt Assessed Value**         | **$38,509,357**     | *Assessed Valuation expressed in thousands
Sources and Acknowledgements

The following sources were used to compile this report.

Chester County Comprehensive Annual Financial Report
Chester County Budget
Chester County Finance Department
Chester County Sheriff’s Department
Chester County Emergency Services
Chester County Planning Commission
Pennsylvania Department of Labor and Industry
US Census Bureau
A History of Chester County Pennsylvania, C.W. Heathcote, Sr. Editor

On the Cover: The Four Seasons of Springton Manor, used with permission from Elaine Deutsch
Chester County Photographs – used with permission from Elaine Deutsch

Special thanks to the dedicated and professional staff at the Controller’s Office for their hard work.
Chester County Elected Officials

Clerk of Courts
  Teena A. Peters  610-344-6135

Commissioners
  Carol Aichele, Chairman  610-344-6100
  Donald A. Mancini, Esq.  610-344-6100
  Patrick C. O’Donnell  610-344-6100

Controller
  Valentino DiGiorgio III, Esq.  610-344-6155

Coroner
  Robert O. Satriale, MD  610-344-6165

Court of Common Pleas
  The Honorable Paula Francisco Ott, President Judge  610-344-6185

District Attorney
  Joseph W. Carroll, Esq.  610-344-6801

Jury Commissioners
  Mimi H. Sack  610-344-6174
  Martha E. Smith  610-344-6174

Prothonotary
  Bryan Walters  610-344-6300

Recorder of Deeds
  Terence Farrell  610-344-6330

Register of Wills
  Paula Gowen  610-344-6335

Sheriff
  Carolyn B. Welsh  610-344-6850

Treasurer
  Alan J. Randzin  610-344-6370

Fraud Hotline

Did you know that Chester County has a fraud hotline? To confidentially report suspected Fraud and Abuse in Chester County Government:

- **On the internet** – go to the Controller’s page of [www.chesco.org](http://www.chesco.org) and click on the **Waste, Fraud & Abuse Hotline** Link.
- **E-mail** the Controller at ControllerInfo@chesco.org
- **Call** the Controller at 610-344-5912
- **Mail** your information to:
  - Fraud Hotline
  - Office of the Controller
  - 2 N. High Street
  - West Chester, PA  19380-0091