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company, which finances investors and rehabbers of primarily residential properties in and around the Delaware Valley. Its clients purchase distressed real estate, renovate the properties and either re-sell or rent them. The company has been in existence approximately 20 years.

Banks and Banks was founded by Franklin G. Banks in 1925. The firm is dedicated to providing reasonably priced representation. We emphasize continuous communication to and from our clients. We "It is our aim to serve our clients respectfully with compassion and good judgement. We strive to provide practical solutions that always emphasize our client's financial well being." -- David Banks

We Practice in

- Bank Workouts
- Debtor & creditor rights in foreclosures
- Collection
- Bankruptcy
- Real Estate purchases, sales and financing
- Commercial litigation
- Commercial lease litigation
- Mass tort litigation
- Business & financing
- Real Estate
- Foreclosure
- Commercial Law
- Domestic Relations
- Wills & Estates
- Personal Injury
- Civil Litigation
- Criminal law

Partners:

David Banks - Became a partner in 1989. He is a graduate of Temple University Law School, has lectured at local universities and high schools and has been a guest speaker on television. He has experience as a loan officer and was an Executive Vice President and R.E.O. officer of a Savings & Loan. His background in investing & finance enables him to understand the lender's point of view to the client's benefit in the collection and litigation work, which is a major part of the firm's activities.

Barton M. Banks - Became a partner over 40 years ago. He has a J.D. from Temple University and has been a speaker and lecturer on radio and television shows as well as at local colleges and universities, where he has lectured on real estate finance, collections, estate planning and administration, banking, and other law related topics. He is a former bank president and has operated several investment companies, both publicly and privately held. Hello. My name is cindy bryson, and i am a 20 year veteran teacher who offers english classes as a second language via skype to students in the united states and internationally. My qualifications are: bachelor's degree in special education--master's degree in reading/literacy and english ---certified in the following: teaching english as a second language--business

english--ielts/toefl preparation Classes are personalized and designed by me according to your english language goals. Each class is conducted one-on-one with me as your instructor. I do not employ teachers to assist me in order to keep the costs low for you, the student. **note: i do have one instructor on standby, however, if you prefer to have classes with a male teacher. ** Cindy's english workshop is currently online 7 days a week. It is important for me to be flexible and offer classes at times that are convenient for you. **no extra fee for weekend classes.** Services offered are: Basic esl (english as a second language)- (most popular class)this class includes many different areas of the english language such as basic grammar, vocabulary building, sentence structure, and reading. No two students' classes are the same because every cindy's english workshop class is specifically designed to your skill level and with your learning style in mind. Basic esl classes include homework and specific lessons plans from my personalized collection. *children's classes also offered.* Basic english conversation-what a great way to begin your english classes! Our basic conversation class is a time to speak with me, a native american english speaker, about a specific topic or about your everyday life. We speak via skype in the comfort of your own home. This is a very relaxed setting, and a great way to build your confidence. This is the second most popular course. It is also a confidence builder if you want to be able to make small talk with foreign colleagues or friends in a social setting. *children's classes also offered.* Business english- (for corporate professionals with intermediate or advanced skills)are you looking to earn that promotion you deserve? Do you often feel uncomfortable when giving a presentation to native english speakers? Does small talk at lunch with your colleagues make you uncomfortable? If so, this class is for you. I can help you with specific business terminology related to your field, or practice using general business vocabulary that you hear everyday but are always hesitant about using yourself. Communication in the international business world is key. Allow me to help you gain the confidence and knowledge you need to succeed. Accent reduction- would you like to sound more like a native english speaker? Do you find yourself often getting frustrated by being asked to repeat yourself in conversations? I have specific steps and techniques that will help reduce your accent thus raising your confidence level. (accent reduction also included in the basic esl class) English exam preparation- i am cambridge certified to teach ielts and toefl prep courses for students who want to study or work where english is the language of communication. Preparation is crucial to earning the high band score required. Equipping you with specific testing strategies and skills have proven results with my students, and i am here to offer you the same high level of prep it takes to achieve your desired score. Interview preparation- do you have an important interview for a job you have always dreamed of? Walking into an interview without intense preparation almost guarantees you will not be hired. I have Contact me today for your free demo/evaluation. Visit my website: www.Cindysenglishworkshop.Com and click "contact"