The 2016 Chester County Chamber Golf Classic

The 2016 Chester County Chamber Golf Classic is almost here.

Start your day off admiring the beautiful grounds of Applebrook Golf Club. This private golf club captures the classic elements of golf course architecture - it was designed with tradition in mind, paying tribute to the world's oldest courses. Applebrook has consistently been ranked by Golf Digest among the “Best in State.”

Golf Classic Agenda

11:00 a.m. – Registration
12:00 p.m. – Cookout Lunch
1:00 p.m. – Shotgun Start
6:00 p.m. – Cocktails, Awards Presentation, Dinner

After golf, head back to the patio to enjoy cocktails and a delectable surf-and-turf dinner: lobster, steak, and all the amenities. Awards will be given during the final ceremony.

Not a golfer? The dinner is open for registration! Join the area's top business professionals for dinner and drinks with the sunset background. Dinner tickets include admittance to event, surf and turf dinner, and cocktails.

Please Click Here to Register for CCCBI's Golf Classic
Please contact Paige Michael to register for Dinner Only tickets.
## August Events

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**Thursday, August 4**  
Banking Community Luncheon featuring Secretary Wiessmann  
_The Desmond Hotel_  
11:30 am-1:30 pm  
[Register Here](#)

**Wednesday, August 10**  
CCCBI Summer Series: Let’s Do Lunch  
_CCCBI Headquarters_  
12 pm-1 pm  
[Register Here](#)

**Thursday, August 11**  
Business After Hours  
_Mykonos, Glen Mills_  
5:30 pm - 7:30 pm  
[Register Here](#)

**Tuesday, August 16**  
CCCBI Golf Classic  
_Applebrook Golf Club_  
11:00 am Registration  
[Register Here](#)

## September Events

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**Thursday, September 15**  
“Using Social Media to Attract and Retain Customers”  
_WCU Grad Center_  
7:30 am - 9:30 am  
[Register Here](#)

**Tuesday, September 20**  
WIB Conference  
_QVC, Inc_  
8:00 am Registration  
Contact [Paige Michael](mailto:paige.michael@cccbi.org) to learn more
SAVE THE DATE

2016 Annual Dinner
CCCBI Salutes Vanguard’s Senior Leadership Team

November 10, 2016
With remarks by Vanguard Chairman and CEO Bill McNabb

THURSDAY, NOVEMBER 10, 2016
LONGWOOD GARDENS

TICKET PRICES:
$195 MEMBERS
$275 NON-MEMBERS

Sponsorship and advertising opportunities are available. Please contact Paige Michael to learn more.
Sara Canuso is a leading authority on women in the workplace. She is the founder and president of Women That Influence, a Philadelphia-based consulting firm that inspires women to shift their mindsets to maximize their potential and to achieve a higher level of success both personally and professionally. Through speaking engagements, corporate seminars, webinars, workshops and her book, You've Always Had the Power, Sara shares her “empower, elevate, and impact” philosophy to thousands of people every year. Companies hire Sara to build a stronger foundation to attract and retain talented women. Recent corporate clients include GSK, Home Depot, Exelon and Comcast, to name a few.

An impassioned and personable speaker, Sara has presented at numerous conferences and events, sharing the stage with luminaries such as Hillary Clinton, Suze Orman, Robin Roberts, Madeline Albright, Bette Midler and others. She has been the keynote speaker at a number of conferences, including the Pennsylvania Conference for Women, the Princeton Chamber of Commerce Women’s Conference, the American Bar Association Women’s Rainmaking and Women in Technology.

Sara’s perspective on the significance of personal image has been featured in the Wall Street Journal, Forbes, Huffington Post, NBC, CBS and KYW radio, among others. She also has written for corporate America and in the Legal Intelligencer, Philadelphia Business Journal, Westlaw Journal, the Philadelphia Maven, Legal Intelligencer and the Burlington County Straight Work.

Carol Vallone Mitchell, cofounder of Talent Strategy Partners, has worked with numerous Fortune 500 companies and others to identify and develop leaders who will build and nurture a unique workplace culture that drives business results.

She received her doctorate in Organizational Behavior from the University of Pennsylvania where she developed a behavioral profile of success for women leaders. Continuing her research as a practitioner, she developed the Women’s Leadership Blueprint™.

With this expertise and her twenty years of leadership development experience she is a respected consultant, writer and go-to speaker for companies and professional associations. Her passion and success is in helping women lead and succeed, and create better organizational cultures. Her book, Breaking Through “Bitch,” takes an innovative, sometimes controversial approach, using stories from executives at the highest corporate levels to show how women can hone their innate skills, rise to the top, and be effective, outstanding leaders.
## New Members

<table>
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<tr>
<th>Business Name</th>
<th>Contact Name</th>
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<tr>
<td>Berwyn Tax, LLC</td>
<td>Mary Lou Stockton</td>
<td>(610) 425-7117</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Bartlett Tree Experts</td>
<td>Michael Dunn</td>
<td>(610) 350-6659</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Isagenix</td>
<td>Jaime Lynn Curley</td>
<td>(215) 528-0597</td>
<td><a href="#">View Website</a></td>
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<td>New Street Catering</td>
<td>David Bianco</td>
<td>(610) 436-2211</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Bright Eye Solar, LLC</td>
<td>Jim Noden</td>
<td>(717) 207-8449</td>
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<td>Incite Energy LLC</td>
<td>Chris Donovan</td>
<td>(215) 305-8917</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Academy Mortgage Corporation</td>
<td>Ray Campbell</td>
<td>(484) 237-1942</td>
<td><a href="#">View Website</a></td>
<td><a href="#">Send Email</a></td>
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<tr>
<td>Superior Benefit Plans LLC</td>
<td>Marybeth Snyder</td>
<td>(610) 722-9900</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>A.J. Blosenski, Inc</td>
<td>Tim Biegler</td>
<td>(610) 942-2707</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Friends of East Goshen</td>
<td>Joe Bove</td>
<td>(610) 692-7171</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>EDIT</td>
<td>Mary Williams Veale</td>
<td>(610) 850-3068</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Bill Raup Search Engine Marketing</td>
<td>Bill Raup</td>
<td>610-384-6806</td>
<td><a href="#">View Website</a></td>
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<tr>
<td>Newbridge Wealth Management</td>
<td>Vincent Barbera</td>
<td>(610) 727-3960</td>
<td><a href="#">View Website</a></td>
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**Not a Chamber Member?**

**Contact Roger Richardson**
AS CHESTER COUNTY’S “CHAMBER OF INFLUENCE,” WE WOULD LIKE TO PROVIDE LOCAL PROFESSIONALS INVOLVED IN THE BANKING INDUSTRY WITHIN CHESTER COUNTY THE OPPORTUNITY TO DISCUSS THE ISSUES THAT IMPACT YOUR BUSINESS AND THE COMMUNITY.

CLICK HERE TO REGISTER FOR THIS EVENT.
CCCBI brings you our next educational seminar...

“Using Social Media to Attract and Retain Customers.”

Erick Harbison, Chief Marketing Officer at AWeber leads this informative discussion and gives his expert knowledge on how Social Media needs to be part of your business.

In his role as AWeber’s CMO, he oversees the overall marketing operations, vision and strategy of the company. Specifically, the business development, social media, PR, customer acquisition and education disciplines.

Erik has over twenty years of experience in marketing and advertising industries. He has held roles in several award winning digital agencies where he developed teams, offerings and solutions across every digital marketing channel. Erik developed a social media offering within a recent agency role that helped the NFL launch its first social platforms that were solely dedicated to selling merchandise.

Erik also has a passion for teaching. He serves as lead instructor for unique courses on digital marketing at Drexel University and certification programs with the University of Vermont. He has participated as a speaker, moderator, and panelist at Podcast Movement, iMediaSummit, Social Media Day, and Email Marketing Summit. Erik has also contributed articles for Huffington Post Business, AllBusiness, Entrepreneur.com & MediaPost.

Location: West Chester University Graduate Center
1160 McDermott Drive, West Chester, PA 19380
Date: September 15th
Time: 7:30 a.m. - 9:30 a.m.

$25 member price * $35 non-member price

Sponsored by:
EMERGING LEADERS GO TO THE
CITIZENS BANK PARK
SEPTEMBER 13TH
$40/MEMBERS $45/NON-MEMBERS
4:30 - 6:30 P.M. HAPPY HOUR
@ MCFADDEN’S AT THE BALLPARK
7:05 P.M. FIRST PITCH

CONTACT JULIA TAYLOR TO REGISTER
JULIA@CCCBI.ORG

Click here to sign up by August 12th
2016 ANNUAL MEGA-MIXER & BIZ EXPO

Brought to you by The Chamber Alliance of Chester County

THURSDAY, NOVEMBER 3, 2016
at CHURCH FARM SCHOOL
1001 LINCOLN HWY, EXTON, PA
5:00 P.M. - 7:00 P.M.
FREE TO ATTEND. OPEN TO PUBLIC.

Table Top Only - $125
Table With Electric - $150
+ $10 Linen Fee (if needed)

- Over 700 ATTENDEES
- 80+ VENDORS
- Connect with Exhibitors
- Network with Leading Professionals

Contact Julia Taylor for more information
The Paoli Hospital Auxiliary Employee Branch

Fall Harvest Fine Art Show

Featured Artist Richard Bollinger

October 21st 2016
6-10 pm for an evening at

Hillhouse

A private historical residence in Berwyn
2325 White Horse Road, Berwyn, PA 19312

$50 per person, limited to first 300 responses

Admission includes Reception with Artists, Open bar and Hors d'oeuvres

For more information contact: mahalaa@MLHS.org or 484.565.1380
5th Annual Orange Run

5K Run/2K Walk
Sunday, September 18th, 2016 – 10:00 am
Wilson Farm Park, 500 Lee Rd., Chesterbrook, PA

All donations benefit the Breathing Room Foundation

Cash prizes • Raffle tables • Fun for the family
To register and donate: www.theorangerrun.com
Retirement in America
By Derek Fiorenza; Summit Group Retirement Planners, Inc.

**401(k): Lawsuits and Understanding Your Fees**

**Full Fee Disclosure Requirement - Employee Retirement Income Security Act (ERISA)?**

Per Department of Labor Legislation (DOL), in 2012, the DOL enacted legislation requiring covered service providers (CSP) of retirement plans to disclose the fees they are charging. They are as follows:
- ERISA Fiduciary service providers to a covered plan or to a “plan asset” vehicle in which such plan invests;
- Investment advisers registered under Federal or State law;
- Record-keepers or brokers who make designated investment alternatives available to the covered plan (investment platform);
- Providers of the following services receiving indirect compensation for their services:
  - Accounting, auditing, actuarial, banking, consulting, custodial, insurance, investment advisory, legal, recordkeeping, securities brokerage, third party administration, or valuation services.

According to [www.stablevalue.org](http://www.stablevalue.org) and the Federal Register, Volume 75, Number 202, Guaranteed insurance accounts are fully compliant with disclosure requirements under 408(b)(2). However, the DOL excluded fixed return investments from fee disclosure, providing these products must provide a fixed or stated rate of return to the participant for a stated duration (insurance contracts do so during the rate guarantee period). The DOL defined fixed return investments into fee disclosure regulations as ‘certificates of deposit, guaranteed investment contracts, variable annuity fixed accounts, and other similar interest bearing contracts from banks or insurance companies.’

Most insurance company Recordkeeping platforms will use their “fixed accounts” to subsidize the overall administration plan costs. This may create a situation, depending upon the insurance company Recordkeeping platform, where participants may be paying more than their fellow participants who are not invested in the fixed account. This subsidization of recordkeeping funds may reduce gains and yields that are typically entitled to the participants.

**Understanding Your Fees and Vendors Roles**

Expenses for retirement plans can be translated into a dollar amount, but many times you will see the term basis point. 1 basis point represents 1/100 of a percent. In other words, 100 basis points represents 1%. 50 basis points equates to half a percent (.50%). Your typical vendors charge a fee and they are: Recordkeeper (platform), Third Party Administrator (plan testing and compliance), Financial Advisor (fiduciary training, investment monitoring, employee education), Custodian (accepts trade orders), and your actual investments (where you direct your contributions).

**Your Responsibility**

As a plan fiduciary (plan sponsor, trustee) you are required to operate under the standard of prudent financial experts, having responsibility for the selection and monitoring of investment options made available to plan participants; the selection and monitoring of service providers to the plan; ensuring that all fees charged are reasonable and not excessive with regards to services rendered; operating for the exclusive benefit of the plan participants; and ensuring a prudent process is deployed for determining reasonableness of decisions, plan investments, and fees paid by the plan; lastly, plan fiduciaries must avoid conflicts of interest or self-dealing.

The DOL is not requiring plan sponsors to have the least expensive total 401(k) package for employees. However, they do require that decisions on plan fiduciaries select for their service providers are based upon a thoroughly documented process that places the needs of employees first and foremost. When a plan fiduciary works with a friend to service the retirement plan, they expose themselves and the plan to a potential conflict of interest if a judicious and documented process was not followed to select them.

**Further Reading**

For further reading about the Full Fee Disclosure and your responsibilities as a plan fiduciary, please refer to the References below or contact Summit Group Retirement Planners, Inc. Representative: 267-433-1050 or dfiorenc@sgretirementplanners.com. Summit Group Retirement Planners, Inc. specializes on collaborating with employers on the design, installation, and ongoing servicing needs of their retirement programs.

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**References**


http://www.dol.gov/ebsa/newsroom/fs408b2finalreg.html

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Brumbaugh Wealth Management

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