Chamber to Honor Local Businesses

We are pleased to announce the 2016 Small Business Dinner on January 20, 2016, at The Desmond Hotel & Conference Center.

This special event supports local small businesses in Chester County. The Chamber recognizes two award recipients: The Small Business of the Year and the Nonprofit of the Year. The Small Business of the Year award honors a business that exemplifies the true meaning of entrepreneurship, leadership and success. This year’s Small Business of the Year is 3D Auto Body & Collision Center.

The Nonprofit of the Year is awarded to a nonprofit business organization that has shown success in its industry and has been active through contributions and support for the community while adhering to the nonprofit’s mission statement. The business must be an active 501 (c)(3) organization within Chester County. This year’s Nonprofit of the Year is The United Way of Chester County.

Following the award presentations, our keynote speaker, Craig Adams, President & CEO, PECO, delivers a presentation for business professionals in the audience.

We are anticipating our fifth straight sellout of the Small Business Dinner. Join us to show your support for small business in Chester County. Individual tickets, sponsorships, corporate tables, and advertising are available. Contact Marianne Martelli to customize and discuss your options.

**Event Information**

**Date:** Wednesday, January 20, 2016, 5:30 PM - 9:00 PM

**Location:** The Desmond Hotel and Conference Center

**Individual tickets:** $100 member cost
$150 non-member cost

*Tickets include access to event, 2 drink tickets, and dinner.*

Get your tickets now!

Sponsorship and Advertising opportunities available

Click here to learn more.
December Events

Wednesday, December 9

Let’s Do Lunch
CCCBI Headquarters
12:00 pm – 1:00 pm
Register Here

$25 for members

Casual lunch while connecting with some of Chester County’s top professionals

Friday, December 11

Pennsylvania Society:
A Salute to Leadership
The Benjamin Hotel
4:00 pm – 6:00 pm
Register Here

In Partnership with West Chester University
Honoring Senator Pat Toomey with the Leadership Award

WCU Ram Pride Award
Aqua America CEO
Chris Franklin ’87

January Events

Wednesday, January 6

Business After Hours
General Warren Inne
5:30 pm – 7:30 pm
Register Here

Free for members

Wednesday, January 20

Small Business Dinner
The Desmond Hotel & Conference Center
5:30 pm – 9:00 pm
Register Here

Small Business of the Year
3D Auto Body & Collision Centers

Nonprofit of the Year
The United Way of Chester County

Keynote Speaker
Craig Adams, President & CEO, PECO
Our Record Breaking Annual Dinner

Longwood Gardens outdid themselves (as they always do) and provided us a beautiful setting to
honor everything and everyone that keeps the Chamber moving in the right direction.

The November 12th event drew in 500 business professionals to celebrate and support the Chamber’s
accomplishments over the past year, and to honor our 2015 Executive of the Year.

Our 2015 Executive of the Year, Chairman of Aqua America, Nick DeBenedictis, was our guest of honor.
Business leaders from all over the region were in attendance to honor their longtime colleague and friend.

We were also excited to present Kim Brumbaugh, Brumbaugh Wealth Management as our new
Chairman of the Board, and thank Joel Frank, Lamb McErlane, PC, for his dedication
over the past two years while leading the CCCBI Board of Directors.

We extend our greatest thanks to our sponsors and all members as we look towards our new year!

CCCBI Leadership with Nick DeBenedictis, Chairman, Aqua America (center) L-R - Vice President Marianne Martelli, President & CEO, Guy Ciarrocchi, Immediate Past Chair, Joel Frank, Chairman of the Board, Kim Brumbaugh

Chester County Commissioner Michelle Kichline, Nick DeBenedictis, Commissioner Kathi Cozzone, Guy Ciarrocchi, and Commissioner Terence Farrell
CCCBI co-hosts PA Society Event with West Chester University

Amongst a weekend full of social and historical events, CCCBI is proud to co-host a private reception with our good friends at West Chester University.

CCCBI honors U.S. Senator Pat Toomey with the Salute to Leadership Award.

West Chester University presents their RAM PRIDE AWARD to Aqua America, CEO, Christopher Franklin ’87, in recognition of service to his alma mater and community development.

The event brings together CEOs, elected officials, and key political leaders from the Commonwealth.

**Event Information:**
Friday, December 11, 2015
The Benjamin Hotel
New York City
4:00 pm- 6:00 pm
Cocktails and hors d'oeuvres

Be sure to become a part of a very special evening with CCCBI and West Chester University.

Sponsorship opportunities are available.

**Platinum Sponsorship:** $6,000 ◊ Unlimited Tickets
**Gold Sponsorship:** $4,000 ◊ 12 tickets
**Silver Sponsorship:** $3,500 ◊ 10 tickets
**Bronze Sponsorship:** $600 ◊ 2 tickets

Contact Marianne Martelli at 610-725-9100 for additional information.

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 Welcoming the Chamber’s Newest Members

Members Joined in November 2015

**Jane Chalfant**
Patrick Comerford
610-613-5749

**REVO Realty Group**
William Kratz
610-574-7224

**The Royal Worthington**
Rosemarie McElwee Console
610-644-2000

**Express Employment Professionals**
Mrs. Maria O’Connell
484-329-7930

**The Addis Group**
Scott Addis
610-279-8550

**GooseView Technologies**
Michael Mogavero
610-883-0970
CCCBI Welcomes Paige Michael, Director of Events

CCCBI is pleased to welcome Paige Michael, as our new Events Director. Paige officially joined the team on November 5th. Paige comes to us from Llanerch Country Club in Havertown, PA, where she served as the Membership Director. She has a strong background in events through her experiences working in country clubs in the area, such as Waynesborough Country Club and North Hills Country Club. In her new role with CCCBI, Paige will be responsible for all Signature Events. Paige is a graduate of Widener University, with a B.S. in Hospitality Management and a minor in Accounting.

Paige can be reached at paige@cccbi.org

Summit Group Retirement Planners, Inc.

By Derek Fiorenza

What is a Retirement Plan?

What is ERISA? What is a qualified retirement plan? What types of retirement plans exist? What are the differences between them? As employers, when you decide to offer a retirement plan, you are doing so because you want to assist your employees in preparing for their future by creating a retirement program that helps drive optimal results. Understanding the differences between these programs is important from a fiscal and moral standpoint for all employers to best support their employees.

ERISA

The Employee Retirement Income Security Act (ERISA) is a federal law enacted in 1974 setting standards of protection for individuals in most voluntarily established private-sector retirement plans (US DOL Website). There are two major types of qualified retirement plans, defined benefit plans and defined contribution plans.

Qualified Retirement Plan

Defined benefit plans which are directed by the employer, are designed to provide a specified monthly benefit at retirement. Defined contribution plans do not promise a specific benefit at retirement, instead they put the onus on the participants to contribute money into their own account. There are options for employers to contribute as well in this scenario through employer matches, and profit sharing arrangements. Defined contribution plans are referred to as participant directed because the participant determines the allocation mixture and frequency of contributions.

Types of Retirement Plans

There are different types of defined contribution plans: 401(k) Plans, Profit sharing plans, Employee Stock Ownership Plans (ESOPS), Simplified employee Pension Plans (SEPs), and Savings Incentive Match Plans for Employees of Small employers (SIMPLEs) (US DOL Website).

Continued on next page...
**Differences between Retirement Plans**

401(k) Plans – employees can make contributions from their paycheck on a before tax basis (traditional), or a post-tax basis (Roth). In order to comply with 404(c) compliance (*an ERISA code section that attests to the fact the retirement plan is participant directed and the participants have access to different investment strategies; at least 1 stock option, 1 bond option, and a money market investment option*), participants have the choice of allocating their contributions into the investment strategies they desire.

Several popular options that can be implemented to accomplish different goals are automatic enrollment (to increase participation by automatically enrolling participants into the plan), traditional and Roth (for tax treatment of contributions entering the plan), and safe harbor provisions (the two most common are: either a non-elective 3% across the board employer contribution to each employee, or a safe harbor match where there is a dollar for dollar match up to 3% and .50 on the next two; If an employee contributes 5%, they will receive 4% as an employer match). These strategies are typically implemented to assist the employees in accomplishing a desired outcome of financial security in retirement. The 2015 elective deferral contribution limits for 401(k), 403(b), and most 457 plans is $18,000 with a catch up contribution limit of $6,000 if you are over the age of 50 (http://www.irs.gov/uac/Newsroom/IRS-Announces-2015-Pension-Plan-Limitations-1).

Profit Sharing Plans allow employers to contribute a percentage of the company’s profit to the plan in cash or employer stock. It is accompanied with a formula for allocating the annual contribution among the participants. Employee Stock Ownership Plans (ESOPs) are a type of defined contribution plan that is primarily invested in employer stock.

Simplified Employee Pension Plans (SEPs) are plans in which employers make contributions on a tax-favored basis to individual retirement accounts (IRAs) that are owned by the employees. An IRA is set up by or for the employee to accept the employer’s contributions.

The Savings Incentive Match Plans for employees of Small Employers (SIMPLEs) are plans that small businesses with 100 or few employees can offer retirement benefits through employee salary reductions and matching contributions. It is very similar to 401(k) plans. It can be either a SIMPLE IRA or SIMPLE 401 (k) Plan. The differences would exist in contribution limits, and availability of loans, but employer contributions are immediately 100% vested in both scenarios.

The information provided about the differences between these plans are all taken from the US Department of Labor website. http://www.dol.gov/ebsa/FAQs/faq_compliance_pension.html

For further reading about the differences of these plans, please refer to the US Department of Labor Website or contact a Summit Group Retirement Planners, Inc. Representative: 267-433-1050 or dflorenza@sgretirementplanners.com.
What we’ve been up to…
2015 Annual Dinner

Photography courtesy of Visual Technology
2016 Chester County Chamber of Business & Industry
Member Directory & Community Profile

Providing “must-have” information for Chester County’s most active and influential business owners, executives and professionals:

- Local economic development overview
- Resources for businesses
- Community guide
- Chamber services
- Facts on major Chamber-sponsored events
- Listings, with key contacts, for more than 800 leading businesses, organized by category

Distribution That Delivers For Your Business!

In-Print
- Provided to Chamber members, elected officials, key County agencies and select non-profits
- Available at major Chamber events
- Placed in new business welcome packets
- Digital edition viewable online anytime

Online
- A fully loaded digital edition of the directory - featuring electronic flip pages and search functionality, plus the ability to email or share content - will be posted on the Chamber website. Add a link to your display ad for $205!

Reserve Your Ad Today! Deadline: 1/7/16

FOR ADDITIONAL ADVERTISING INFORMATION, PLEASE CONTACT
Holli Muffler at 610-666-0853; holli.muffler@todaymediacustom.com
Cost-Effective Marketing Opportunities
In Chester County’s Leading Business Directory

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*Members only. All premium position advertisers receive 25 copies of the publication.

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**Full-page advertisers receive 15 copies of the publication, 1/2-page advertisers receive 10 copies, and 1/4-page advertisers receive 5 copies

Trim Size: 8 3/8" x 10 7/8"
Bleed Size: 8 5/8" x 11 1/8"

Enhanced Listing:
$300 (All display advertisers receive a free enhanced listing in the Buyer’s Guide.)

Live Link in Digital Edition:
Member Rate: $205
Non-Member Rate: $300

Space Reservation Deadline: January 7, 2016

Requirements for Advertising Materials
All advertising materials must be received by January 14, 2016 in order to appear in the 2016 directory.
We accept PDF digital files in Macintosh format. Advertising layout and design services are available at an additional cost.
Contact Holli Muffler for more information.

FOR ADDITIONAL ADVERTISING INFORMATION, PLEASE CONTACT Holli Muffler at 610-666-0853; holli.muffler@todaymediacustom.com
Patriot Integrative Health & Chiropractic is the premiere Mind Body Wellness provider in the Mainline and Greater Philadelphia. Combat veteran owners Dee and Dr. Chris Person created a healing center that incorporates Chiropractic care, traditional exercise, holistic lifestyle techniques, therapeutic yoga and meditation into customized wellness programs. With hands-on guidance, each client achieves total health and maintains an optimal, balanced state of mind, body, and spirit. Patriot Integrative Health & Chiropractic approaches each client’s physical and mental health uniquely, building upon it through adaptive and personalized sessions.

As Veterans, Dee and Dr. Person understand the importance of giving back to their fellow service members. Prior to his chiropractic career pursuit, Dr. Person served in the military for seven years as an officer in the U.S. Marine Corps. He is a 1998 graduate of the U.S. Naval Academy in Annapolis, Maryland where he played four years of varsity football. Dr. Person completed his chiropractic internship training at the Walter Reed National Military Medical Center in Washington DC where he had the opportunity to care for our nation’s active duty heroes, wounded warrior heroes, and military veterans. He also trained as a chiropractic intern at the U.S. Naval Academy for the Navy athletic department and football team in Annapolis, Maryland. Dr. Person earned his Doctor of Chiropractic degree with Magna Cum Laude honors from Palmer College of Chiropractic in Davenport, Iowa.

Dee is a 1999 graduate of the United States Naval Academy, a Naval Officer, and a holistic health practitioner. Dee is uniquely positioned to not only understand the rigors of military life, but also to seek out the best avenues to get yoga to our service men and women. With a focus in therapeutic yoga, meditation, and Ayurveda, Dee capitalizes on the practices typically found in Yoga (breathing, postures and relaxation) as well as a protocol known as “iRest” Yoga Nidra. The Army Surgeon General has approved iRest as an alternative healthcare recommended practice for Veterans returning home with PTSD. iRest is an evidence-based transformative practice of deep relaxation and meditative inquiry that releases negative emotions and thought patterns and calms the nervous system. Dee has an extensive background in yoga therapy and specializes in working with special populations such as Trauma Victims, those living with Autoimmune Diseases; like cancer, and Mental Health disorders. She works closely with the VA System, Transformation Yoga Project, Penn Medicine Chester County Hospital, Mainline Health Paoli Hospital as well as several local cancer organizations; Unite For Her; Relay for Life, and Living Beyond Breast Cancer.

Dr. Person and Dee pride themselves in serving their community and standing watch over your health. To learn more about Patriot Integrative Health & Chiropractic visit www.patriothealth4life.com
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roger@cccbi.org

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610-725-9100 www.cccbi.org