The Chamber Foundation’s 2015 Gala

February may have just begun, but we are looking forward to the end! On Saturday, February 28th, the Chester County Chamber Foundation will host its Annual Foundation Auction Gala at White Manor Golf Club. Your participation in the Foundation Gala allows us to invite students to be involved with our award winning Youth Leadership Program and provide scholarship opportunities.

Help us achieve our goals!

PURCHASE TICKETS    SPONSOR & ADVERTISE    DONATE AN AUCTION ITEM

The committee has been hard at work planning a fabulous evening!

Dress the part - dust off your skinny ties and party dresses! Upon your arrival, grab a 1960’s themed drink, network and enjoy the company. While listening to Rich Plunkett on Classical and Jazz guitar, take a few minutes to view the silent auction items, scattered throughout the bar area. From sporting tickets to games of golf and jewelry to artwork—there is truly something for everyone! The silent auction competition is fierce so make sure to keep an eye on your coveted item(s). Know your money is going to a great cause, the money raised at the Auction Gala provides critical financial support for the programs of the Foundation which also includes the Bob Thompson Scholarship Fund. Take a trip over to the Wine Wall— which you are guaranteed to win or to the photo booth with your favorite people!

Don’t forget to grab dinner & dessert from the mouthwatering selection. Get your bidding number ready, up next is the LIVE auction, boasting items such as signed sporting goods and trips. Stay tuned for a sneak-peak on this year’s items.

The night isn’t over yet—dancing and LIVE music by the Smooth Sounds of Steve Silacato: Sinatra, Dean Martin, the Temptations, and more will end the evening.

Thank you for your thoughtful consideration and support of our mission, our children and the future leaders of Chester County. We look forward to sharing a memorable evening with you on February 28!

If you haven't been to the Foundation Auction Gala in the past, check out what you’ve been missing.

Saturday, February 28
6:00 pm - 11:00 pm
White Manor Country Club
831 Providence Rd
Malvern, PA 19355

Contact Danielle Vetter with any questions regarding this great event
Wake Up Chester County

The Chester County Chamber of Business & Industry is pleased to once again present Wake Up Chester County, the Chamber’s premier economic forum designed to capture key trends, developments, and projections for leading industries in the region. In a conversation designed to be timely, candid, and informative, we’ll hear from an array of business minds in this panel discussion.

**Moderator:** Joe DiStefano, Business Columnist, Philadelphia Inquirer

**Panel:**
- J.D. Foster, Deputy Chief Economist of the U.S. Chamber of Commerce
- Adam Ozimek, Economist at Moody’s Analytics
- Andrew J. Patterson, CFA, Investment Analyst in Vanguard's Investment Strategy Group
- An Economist from PFM Group will round out the panel

**Register Here**
Wake Up Chester County
Wednesday, February 25
The Vanguard Group
100 Vanguard Blvd
Malvern, PA 19355

**Sponsored by:**

Just Coffee
Start your day off right by connecting with the region’s leading professionals while enjoying coffee and snacks before you even get to the office.

**Just Coffee**
Tuesday, March 3
Kimberton Chiropractic
8:00 am - 9:30 A.M.

As a thank you for attending Just Coffee, Kimberton Chiropractic is offering an Initial Exam, Consultation, X-rays, and Report of Findings for $75.00 (a $300 value).

Check out the details on the registration page

**Register Here**

In The Loop
Marketing with Video
*The Three Mistakes You Should Avoid*

Ron Strobel, President of VideoNet, Inc leads the roundtable discussion on using video to communicate with the world. He’ll touch on: why use it, how to use it, how to find a professional to help you use it, and how to make it affordable.

**In The Loop**
8:00 am - 9:30 am
Monday, March 16
CCCBI Headquarters
1600 Paoli Pike
Malvern, PA 19355

**Register Now!**
Philadelphia Leadership Breakfast Series
Featuring Senator Tony Williams

CCCBI hosts an important event on Tuesday, February 10. Join us as we welcome Senator Anthony Williams for a meet & greet and question & answer session. This is the second event in our Philadelphia Leadership Breakfast Series, which provides local business professionals the opportunity to meet the men and women who could be the next Mayor of Philadelphia.

State Senator Tony Williams, The Minority Whip in the Senate—the Democrat Party's number two officer—announced he was running for Mayor in the fall of 2014. For two decades—starting in 1988—he has been a legislator, serving in both the State Senate and State House. He has focused his energies on education reform; and, economic development. And, regardless of one's ideology or party, Williams is known as one of the most passionate legislators in the state.

As a Chamber of Influence, we have these unique opportunities to meet, educate and learn from Civic Leaders from across the region.

Please Join Us for this Event. Space is limited.

Tuesday, February 10
8:00 am – 9:30 am
YMCA of Greater Brandywine Upper Main Line Branch
Main Entrance
1416 Berwyn-Paoli Rd.
Berwyn, PA 19312

Breakfast included
Members: $20
Non-Members: $30

Please RSVP online or by contacting Danielle Vetter or 610-725-9100.

Social Media Sweepstakes
Connect with us on our social media channels during the month of February and receive $10 off an event of your choosing.

Must be current Chamber Member to receive discounted prices
## Calendar of Events

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
<th>Time</th>
<th>Register</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 4</td>
<td><strong>Business After Hours</strong></td>
<td>The Chester County Historical Society</td>
<td>5:30 pm - 7:30 pm</td>
<td><a href="#">Register</a></td>
</tr>
<tr>
<td>February 10</td>
<td><strong>Philadelphia Leadership Breakfast Series with Senator Anthony Williams</strong></td>
<td>YMCA of Greater Brandywine Upper Main Line Branch</td>
<td>8:15 am - 9:30 am</td>
<td><a href="#">Register</a></td>
</tr>
<tr>
<td>February 18</td>
<td><strong>Telephone Townhall with Linda L. Williams</strong></td>
<td>Remote Call In Event</td>
<td>8:45 am - 9:15 am</td>
<td>Contact <a href="#">Matt Johnson</a> to Register</td>
</tr>
<tr>
<td>February 18</td>
<td><strong>New Member Orientation</strong></td>
<td>CCCBI HQ</td>
<td>12:00 pm - 1:15 pm</td>
<td><a href="#">Register</a></td>
</tr>
<tr>
<td>February 25</td>
<td><strong>Wake Up Chester County</strong></td>
<td>The Vanguard Group</td>
<td>7:30 am - 9:30 am</td>
<td><a href="#">Register</a></td>
</tr>
<tr>
<td>February 28</td>
<td><strong>2015 Foundation Gala</strong></td>
<td>White Manor Country Club</td>
<td>6:00 pm</td>
<td><a href="#">Register</a></td>
</tr>
</tbody>
</table>

*Click [here](#) for a full calendar of events.*

*Please contact us with any questions.*

610-725-9100

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**By: Daniel Zajac**  
Simone Zajac Wealth Management Group, LLC

**SIMONE ZAJAC**  
Wealth Management Group, LLC

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### What to do with an Old 401(k) Plan

Gone are the days of working at the same company for 30+ years. We live in a world of constant change, a trend in both personal and professional lives. Whether you switch jobs often or only once, when the time comes you may need to ask yourself what to do with my 401(k) plan from my previous employer? Here is a list of available options.

#### Option 1 – Leave It

No one is going to make you take your money and run (unless you have under $5,000, in which case you may be forced to take your money and run). More often than not the existing investment company wants to keep your money so they can 1, earn money on your assets (charge you fees), and 2, keep the relationship open (they want your future business).
Leaving your money in your old employer plan means you are likely choosing a “do-it-yourself” model. If you are comfortable managing your investments and financial plan, this may be for you. If you don’t know what this means, don’t know how to pick your investments, or don’t know how this all fits into your financial plan, this may not be the best option. It’s important to know that assets inside a 401(k) have unlimited protection from creditors under federal law.

**Option 2 – Roll It**
You can take your money and process a rollover, moving your money from the 401(k) into an IRA. A rollover means you take your money from its current account and move it to a new account without incurring any tax or penalties. A rollover allows you to continue the tax deferred growth. You want to ensure you process a qualified rollover. If you get it wrong and you are under 59½, you may be subject to a 10% withholding and 100% taxation. Fees and expenses may be lower if you were to choose to roll over your money into your new employer’s plan rather than an IRA.

**Option 3 – Consolidate It**
It may be possible to transfer your previous employer 401(k) plan into your new employer’s 401(k) plan. Consolidation is not an option for all 401(k) plans so you should check with your new HR department first before taking any actions. In my opinion, consolidating your old 401(k) plan with your new 401(k) plan simplifies your life by keeping all your assets together. Once the transfer is complete, however, your account will be subject to the rules and regulations set by the new 401(k) plan (including new 401(k) fees which may be higher or lower than the previous plan).

**Option 4 – Cash It**
Your 401(k) is money earmarked for retirement, so cashing out is not a good idea. If you do take the money out as a distribution, you WILL be subject to income tax and potentially penalties (subject to your age and individual hardship distributions). All distributions from your 401(k) plan will be subject to ordinary income on your federal tax return (taxation varies by state). If you are under 59 ½ years old, you will also be subject to an IRS penalty of 10% on the amount of your distribution.

**So what to do now?**
Know your current plan’s rules, expenses, and investment options and how they compare to the alternatives. It’s also important to know assets inside a 401(k) have unlimited protection from creditors under federal law. Consider if you have any special considerations. Are you a post 55, pre 59 ½ or retiree because there special rules that allow you to withdrawal penalty free? Do you have a large position in employer stock that has appreciated substantially? Are you a do-it-yourself-er or someone who is seeking professional assistance? Do you have any after-tax dollars in your account? These questions will help narrow down which option is right for you.

Daniel R. Zajac, CFP®, AIF®, CLU® is a senior advisor with Simone Zajac Wealth Management Group. You can learn more about Daniel and read his thoughts on financial planning at [www.financeandflipflops.com](http://www.financeandflipflops.com). He can be reached directly at 610-363-1344 or via email at daniel@simonezajac.com. He is located at 347 N. Pottstown Pike, Exton PA 19341.

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## Welcoming the Chamber’s Newest Members

**Members Joined in January 2015**

<table>
<thead>
<tr>
<th>Visionary</th>
<th>Trustee</th>
<th>Cornerstone</th>
</tr>
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<tbody>
<tr>
<td>Champion</td>
<td>Corporate</td>
<td>Entrepreneur</td>
</tr>
</tbody>
</table>

| **Sila Heating and Air, Inc**  
Stephanie Baldean  
610-491-9400 |
|---|
| **Cabrini College**  
Brian Eury  
610-902-8594 |
| **Advanced Plasma Solutions**  
Pierre Fares  
484-320-8938 |
| **Delaware Valley Industrial Resource Center**  
William Lauer  
215-464-8550 |
| **PFM Group**  
Todd Kowalski  
215-567-6100 |
| **PNC Bank**  
Michael K. Goodson  
410-800-7997 |
| **Trincore**  
Bryan Doreian  
610-225-2404 |
| **Pike Creek Mortgage Services Inc.**  
Jamie England  
302-281-3008 |
| **Pike Creek Mortgage Services Inc.**  
Jamie England  
302-281-3008 |
| **Mell Consulting**  
Elizabeth Mell  
215-266-6501 |
| **Institute of Management Accountants - West Chester Chapter**  
Angela Norkiewicz  
484-437-1901 |
| **Willner Properties**  
Craig Bradley  
610-265-8121 |
| **New Line Communications Inc.**  
Shawn Thornton  
610-692-3616 |
| **Youth Mentoring Partnership**  
Mark Mintzer  
484-595-9204 |
| **Chester County Pops Orchestra**  
Hans van Mol  
610-594-9178 |
| **Youth Mentoring Partnership**  
Mark Mintzer  
484-595-9204 |
Save the Date

Our Annual State of the County takes place Wednesday, April 8, 2015 featuring Chester County Commissioners: Kathi Cozzone, Terence Farrell and Michelle Kichline. We will honor the recipient of the J. Larry Boling Excellence in Government Award.

To learn more about the Boling Award please download the nomination form.

An Evening of Honoring Small Business

Almost 300 local professionals gathered at the Annual Small Business Dinner, held at the Desmond a few short weeks ago. It was a successful evening as we honored the Small Business of the Year, a deserving company, Brumbaugh Wealth Management. For the first time, we also honored the Nonprofit Organization of the Year, Maternal and Child Health Consortium of Chester County.

Keynote speaker, Chris Stigall, host of the 6-to-9 a.m. morning radio show on WPHT Philadelphia, applauded Small Business and their impact on the economy- locally and nationally.

Thanks again to all of our sponsors and supporters who made the evening possible.

Check out the Daily Local article here.

Like us on facebook and view more pics of the event.
On The Scene…

Thank you to all those who attended our Annual Small Business Dinner.

Another special congratulations to
Small Business of the Year:
Brumbaugh Wealth Management

Nonprofit of the Year:
Maternal and Child Health
Consortium of Chester County
Chamber Welcomes Two New Interns

Jenn Linden is a junior at West Chester University pursuing a degree in Business Management. On campus Jenn is a sister of Delta Phi Epsilon, where she holds the position of Formal Events Coordinator. In previous years, she was the Sisterhood Coordinator as well as a member on her sorority’s judicial board. Jenn is also a brother of Phi Sigma Pi National Honors Fraternity and is a member of Sigma Iota Epsilon Management Honors Society.

A word from Jenn… “I am very excited about this internship and I am looking forward to all the opportunities I will experience in the upcoming months at the Chester County Chamber.”

Jillian Herman is a senior Communication Studies major with a minor in Psychology at West Chester University. Throughout her four years at West Chester she has served as President of Brandywine Hall, Philanthropy Chair of Phi Mu Fraternity, and the Corporate Fundraising Captain for West Chester University’s first ever Dance Marathon. She is currently the Student Volunteer Coordinator for a breast cancer foundation in honor of her aunt called The Eileen Stein Jacoby Fund. After graduation in May, Jillian hopes to begin a career in Community Affairs, Event Planning, or Public Relations.

A word from Jillian… “I am very excited to spend my last semester of college interning for The Chester County Chamber of Business & Industry and I am looking forward to helping plan upcoming events, updating our social media outlets, and finding new ways to spread the word about The Youth Leadership Program!”
Save the Date: CCCBI 2015 Signature Events

2015 is in full swing and we want to make sure you have your calendar marked! Along with networking opportunities and learning seminars, CCCBI will host our Annual Signature Events.

**Foundation Auction Gala**  
**Saturday, February 28, 2015**  
White Manor Country Club

*This is the ONLY fundraiser for the Chamber Foundation. Boosting silent and live auction items, live music, dinner and cocktails, this event is one of the best parties of the season for a good cause! Proceeds go towards funding our award winning Youth Leadership Program and scholarship opportunities.*

**Annual Women Influencing Business Dinner**  
**Thursday, May 14, 2015**  
Waynesborough Country Club

*The Women Influencing Business Dinner celebrates the accomplishments of female business leaders in our community and honors the Female Business Leader of the Year Award. This year will feature keynote speaker, Madeline Bell, President and Chief Operating Officer, Children’s Hospital of Philadelphia.*

**Chamber Golf Classic**  
**Tuesday, August 18, 2015**  
Applebrook Golf Club

*A prestigious golf event with Chester County’s top business leaders. Dinner is open for all to attend.*

**Annual Dinner**  
**Tuesday, October 20, 2015**  
Longwood Gardens

*A celebration of the past year and look forward into the coming year. This event brings together almost 400 local business professionals at the beautiful Longwood Gardens.*

Visit our [website](#) for the most up to date information regarding our Signature events, along with all CCCBI opportunities.

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**Telephone Townhall**

Join us on February 18 as we welcome Linda L. Williams, Lender Relations and Economic Development Specialist with the US Small Business Administration. As our guest, Linda will discuss all things Small Business. From starting a new business or expanding your current business, to educating yourself on proper laws and registration obligations that must be followed, Linda has you covered.

Have your questions ready.

This is a dial in event. Please contact [Matt Johnson](#) to receive the phone number and access code.

**Call lasts from 8:45 am - 9:15 am**

Interested in sponsoring the event and having your company mentioned during the call? Contact [Matt Johnson](#) for more information.
New Member Luncheon

Are you new to the Chamber or a new employee to a member company?

Then come out to our New Member Orientation Luncheon on Wednesday, February 18, 12:00 pm – 1:15 pm

This is a great opportunity to meet your fellow members, the chamber staff, and enjoy a complimentary lunch, all while discovering the many programs and opportunities that make CCCBI the premier resource for organizations and professionals across Chester County.

Sponsorship opportunities are available.

Please contact the Director of Membership, Patrick Hayakawa to register for this event.

Seating is limited so registration is necessary

6th Annual Radley Run Art Show
Proceeds Benefit Safe Harbor and the Chester County Art Association

Radley Run Art Show
Radley Run Country Club
March 6 – March 7

Benefiting Safe Harbor & Chester County Art Assoc.

For more information please call
610-793-1660
Successful interviewing is critical for identifying capable and motivated candidates. Most business owners state that they are not only looking for someone that can do the job required but also that the individual can take initiative and adapt to the situations at hand.

Unfortunately, many business owners are not good interviewers. The traditional interview questions – such as “What are your weaknesses?” or "What would your co-workers say about your performance?" — no longer work. Too often decisions about hiring are based on ‘gut feel’ or ‘they seem ok’ principles! Books on interviewing as well as interview coaching have made the responses to these time-tested questions obvious and predictable. Plus, they fail to provide the needed insights as to how the candidate thinks and behaves.

Instead, develop questions that ask the candidate to describe how he or she would respond in certain situations. For example, "Your boss has reportedly told others, but not you, that he is displeased with your progress on an assignment. How would you approach your boss and what would you say?"

Similarly, "A co-worker’s limited contributions to a team assignment are affecting the team’s progress. What would you do?" You’ll find it is worth spending the time to think through and develop these types of questions based around the situations and challenges that you come across in your own business.

Responding to such structured interview questions obligates the candidate to think outside his or her comfort zone. This approach provides a greater insight as to how the candidate will behave on the job and if he or she would fit in your organization.

If at the end of the day, you know that you will never be a great interviewer – then when it comes to filling that critical position always consider external ‘search’ assistance. It is often the best decision that you can make and negates the time and headache aspects around doing this on your own!

Find out about TAB recruitment and other support services at www.tabpaohvalley.com/business-resources/support-services

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**Spencer Deane is a Partner at The Alternative Board (TAB) – PA & Ohio Valley**

TAB is an exclusive, membership-based organization that helps business owners achieve more – more profitability, productivity, and personal fulfillment. TAB brings together owners of privately held businesses to overcome challenges and seize new opportunities with a combination of peer advisory board settings and one-to-one business coaching sessions.

Information is available at – www.tabpaohvalley.com | 610.517.0798 | sdeane@tabpaohvalley.com
Meet Your Board

**Officers**

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**Joel Frank, Esq.**  
*Lamb McErlane, PC*

Chairperson Elect  
**Kim Brumbaugh**  
*Brumbaugh Wealth Management*

Treasurer  
**Ken Goddu**  
*Fulton Bank*

Immediate Past Chairperson  
**Michael DeHaven, CPA**  
*Rainer & Company, Certified Public Accountants*

Foundation Chairperson  
**Pat Ward**  
*Penn Liberty Bank*

**Vice Chairpersons**

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*M&T Bank*

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**Stacy Martin**  
*Hankin Group*

Public Policy Division  
**Thomas Chiomento**  
*Exelon Generation, LLC*

Strategic Planning Division  
**James Lee**  
*WaWa, Inc.*

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- Carlo Borgia, *Wells Fargo Bank*
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- Michael Bray, *The Vanguard Group*
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- Bryan Burklow, *Brandywine Hospital*
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- Elizabeth Bush, *Endo International, plc*
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- Bernie Ciuffetelli, *To-Jo Mushrooms*
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- Thomas Filippio*, *Devault Foods*
- Dennis Fisher, *Longwood Gardens*
- Chris Franklin*, *Aqua*
- Sassan Hejazi, *Kreischer Miller*
- Buzz Hannum Jr., *Lyons Companies*
- Duane Knecht, *Communications Test Design, Inc*
- Blake Krapf, *Krapf Bus Companies*
- Dale Krapf*, *Krapf Bus Companies*
- Louis Kupperman, Esq.*, *Obermayer, Rebmman, Maxwell, & Hippel, LLP*
- Jim Lucas, *Vistage Brandywine Valley*
- Albert Melfi Jr.*, *DNB First*
- Margarita Mirkil, *La Comunidad Hispana*
- Kevin Morgan, *Blue Moon Florist*
- Anthony Morris, Esq.*, *Buckley, Brion, McGuire, & Morris*
- David Moser*, *DFT, Inc.*
- Alan P. Novak, *Esq, Novak Strategic Advisors*
- Kevin O’Brien, *The Chester County Hospital*
- Mark Pavlovich, *West Chester University*
- Tom Petro, *Fox Chase Bank*
- Frances Sheehan, *Brandywine Health Foundation*
- William Simkiss, *The Simkiss Companies*
- Gary Smith, *Chester County Economic Development Council*
- Julie Sommese, *Univest Bank and Trust Co.*
- Linda Taylor, *Independence Blue Cross*
- Ram Vijayanathan, *QFC*
- George Zumbano, *Gawthrop Greenwood, PC*

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Chamber Staff
Your Business is Our Business

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