Celebrate the New Year and Small Business in Chester County

The Chester County Chamber will continue with a special tradition in 2014: The Small Business Dinner, a Salute to the Spirit of Free Enterprise. This event is designed to show support for local small business in Chester County; it also gives the Chamber the opportunity to recognize two award recipients: The Small Business of the Year and the Green Award Winner.

The Small Business of the Year award honors a business that epitomizes the true meaning of entrepreneurship, leadership, and success. After reviewing about 10 applications, the committee decided on Gawthrop Greenwood, PC as this year’s Small Business of the Year. The Small Business committee was particularly impressed with Gawthrop’s numerous examples of community service, ability to thrive through tough economic times, and their innovative leadership.

We are also proud to present DePuy Synthes with the Green Business Award, selected by the Chester County Solid Waste Authority. The Green Business Award recognizes a business that uses natural resources in an efficient and sustainable manner. They emphasize resource conservation, waste reduction, recycling, and/or buying recycled products as standard business practice.

Tickets for this dinner are selling fast - we are anticipating a sell out event for the third straight year. Don’t miss the opportunity to show your support for small business in Chester County. Individual tickets, corporate tables, sponsorships, and program advertising are available. Contact Danielle Vetter to customize a package or consult about what is right for you.

Event Information
Date: Thursday, January 23, 2014, 5:30 pm - 9:00 pm
Location: The Desmond Hotel and Conference Center
1 Liberty Blvd. Malvern, Pa

Individual tickets: $90 member cost; $110 non-member cost
Small Business Sponsor: $3,000; Entrepreneur Sponsor: $1,500
Corporate Table of 8: $1,000; Corporate Table of 4: $500
Guy Ciarrocchi Chosen to Lead CCCBI

On December 16, The Chester County Chamber of Business & Industry officially announced the hiring of Guy Ciarrocchi, Esquire, as the new President & CEO. Ciarrocchi will begin his new position on January 27.

"We are thrilled to bring Guy on as the new chief executive of the chamber. I know Guy's vast array of experience including his most recent position as Chief of Staff for Lt. Governor Cawley will be a great asset to the Chamber as well as the Chester County community. In that role, he on a daily basis functioned in a bi-partisan manner and was involved in the issues most important to the business community," said Joel L. Frank, Esquire, Chairman of the Chamber and Managing Partner of Lamb McErlane, PC. "The search committee did an excellent job of reviewing a strong list of candidates and selecting a proven leader that will take the chamber to the next level. I was honored to lead the search with such a dedicated and capable committee including Kimberly Brumbaugh, Thom Chiomento, Mike DeHaven and Brian DiSabatino. They are to be commended for the significant time and effort they put in during the selection process," added Frank.

"As a resident of Chester County, and as a life-long public policy advocate, I'm excited at the chance to lead our Chamber. I look forward to working with our Board and members to advocate for policies that will create jobs and help Chester County to continue to be a great place to live and work" said Ciarrocchi.

Ciarrocchi has been employed in several positions which have relevance to his new role, including serving as Director for Public Affairs for the Archdiocese of Philadelphia, Region III Director for the US Department of Housing and Urban Development and Chief of Staff for Congressman Jim Gerlach (PA-6). Ciarrocchi resides in Paoli with his wife, Chris, and three children.

Let Us Pay You Back

That's right! Pay your annual investment prior to the due date and you will be entered into a drawing to win $100 in Chamber dollars to be used within the year for any program, event, sponsorship or advertisement. You will automatically be entered into the drawing when we receive your renewal payment in advance of the due date (we just love those members!). We will also recognize our monthly winners in an issue of The Voice, giving your company added exposure to our membership.

The Winner for December is:

SONOBOND ULTRASONICS

Special Opportunity for 2014!

Start the New Year Right

Your business has an annual operating plan—why don’t you?

Success in business, like everything else, does not just happen by accident. January is the perfect time to reassess goals, identify opportunities, reinvigorate your drive for personal and professional achievement.

Join professional management trainer and speaker Dan Markin for an engaging, interactive, and motivating presentation specifically designed to help you capitalize on opportunities and make the most of 2014.

This program is free for Emerging Leaders members. Guests and non-members welcome, $20 per ticket.
New Year, New Name

2013 was an extraordinary year for our WIB Committee at the Chamber. The biggest success was the **First Annual Leadership Conference** held in September. After much dedication and planning, the event was truly outstanding.

The committee is welcoming 2014 with open arms. After some brainstorming, the committee has decided to strengthen their identity. Step one was updating the “Women-in-Business” Committee name. We took a look at the mission of this committee put together over 10 years ago: “*The purpose of WIB is to educate, inspire, enhance, and support women business professionals in the community.*”, and came up with the new **Women Influencing Business Committee**. The new name not only reminds us of our purpose but also brings a new energy to the committee.

We also set our tentative agenda for the year. We are looking forward to hosting our Annual WIB Dinner again in 2014 where we will honor the Female Business Leader of the Year - and since it is never too early, attached is the nomination form. Nominate an influential woman in your life! We will also hold our popular Wine & Wisdom Series and the Second Annual Leadership Conference.

Meeting once a month is beneficial to the core committee, but we want to extend those benefits to women in business throughout Chester County. To do this, we plan on publishing a bi-monthly e-mail newsletter. Short and sweet, this will keep you In the Know! To join the mailing list please contact Danielle Vetter

As you can see, we are excited to begin 2014. If you have any questions about the Women Influencing Business Committee, or are interested in joining, contact Danielle Vetter.

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Team Building Breakfast  
hosted by the Women Influencing Business Committee

Kick off your Friday morning and join our Women Influencing Business Committee as they tackle the subject of teambuilding. This interactive seminar will be led by Jen Croneberger – coach, inspirational speaker, and author. Her years of experience in leadership and team chemistry will be applied to teach attendees how to connect more effectively to bring morale, production, and overall well-being in the workplace to all-time highs.

This event will also serve as a mini-food drive. Food drives dramatically drop off after the holidays so every bit truly makes a difference in the winter months. **BRING A NONPERISHABLE FOOD ITEM** to be donated to the Chester County Food Bank. A prize drawing will be held for those who bring an item. **Most needed items include: peanut butter, pasta, rice, canned tuna, and canned fruits and vegetables.**

**Event Information**
Friday, January 31, 2014  
8:30 am – 10:00 am  
Penn Oaks Golf Club  
150 Penn Oaks Dr. West Chester, PA 19382

Member Cost: $25 per person ◊ Non-member Cost: $35 per person  
** Group discount: 3 or more attendees $20 each  
MUST CALL TO RECEIVE DISCOUNT
### Welcoming the Chamber’s Newest Members
Joined between November 31 & December 31, 2013

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Person</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Optio Life Coach</td>
<td>Lisa Dirablo Hochstetler</td>
<td>484-459-2696</td>
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<tr>
<td>Marcellus Shale Coalition</td>
<td>Shari A. Williams</td>
<td>412-706-5160</td>
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<tr>
<td>Sikorsky Global Helicopter</td>
<td>Dorith Hakim</td>
<td>484-785-4515</td>
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<td>Insperity</td>
<td>Michael Caruso</td>
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<td>Guaranteed Rate</td>
<td>Richard Filipone</td>
<td>610-991-3233</td>
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<td>Captains Travel Club</td>
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<td>Heather Lee</td>
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<td>Rudloff Custom Builders</td>
<td>Edward Rudloff</td>
<td>610-692-8774</td>
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<td>Springhouse Education &amp; Consulting</td>
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<td>PiXcara Studios</td>
<td>Erin Zyblewski-Selof</td>
<td>215-454-9651</td>
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<tr>
<td>Benchmark Federal Credit Union</td>
<td>Rebecca Worthington</td>
<td>484-680-0362</td>
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<tr>
<td>Entrepreneurs for Wellness</td>
<td>Shawn Lewis</td>
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</tbody>
</table>

### Just Coffee
You asked for it, and we delivered! Morning networking is back with an all-new series: **Just Coffee**. Kick off the new year with professionals from across the region while enjoying coffee and light food.

In addition to being a great networking opportunity for chamber members and their guests, “Just Coffee” will feature short informational talks designed to help improve your business. This month, hear from the experts at PiXcara Studios about the do’s and don’ts of video marketing—for your website, your LinkedIn, and more.

Register now as space is limited to first 35 attendees. Free for chambers members and their guests.

**Tuesday, January 14**
8:00 a.m. - 9:30 a.m.
PiXcara Studios
Calendar of Events

January 8
Business After Hours
Raymour & Flanigan - Exton
5:30 pm - 7:30 pm
Register

January 14
Just Coffee
PiXcara Studios
8:00 a.m. - 9:30 a.m.
Register

January 15
Emerging Leaders Training Event
CCCBI HQ
8:00 a.m. - 9:30 a.m.
Register

January 16
New Member Orientation Luncheon
CCCBI HQ
12:00 pm - 1:15 pm
Register

January 23
Annual Small Business Dinner
The Desmond Hotel & Conference Center
5:30 pm - 9:00 pm
Register

January 29
Lunch and Conversation with Chester County DA Tom Hogan
Concord Country Club
11:30 a.m. - 1:30 p.m.
Register

January 31
Team Building Breakfast
Women Influencing Business Committee
Penn Oaks Golf Club
8:30 a.m. - 10:00 a.m.
Register

Click here for a full calendar of events.

Please contact us with any questions.

610-725-9100
2014 Predictions

As 2013 comes to a close with many issues seeking solutions in the coming months, let’s pause to give some predictions on what may happen.

Prediction One: The 2014-2015 state budget debate forces pension reform

Budget experts are predicting a $1.4 billion shortfall in for this coming budget. The Governor will present his budget proposal in the beginning of February. What is certain is that he will not seek to raise the personal income tax rate. Budget Secretary Zoby was very clear on that in mid-December. Unfortunately, tax revenues are barely above forecasts so the budget is quite tricky. One fact cannot be ignored. The funding of state pensions continues to eat at available dollars and will divert needed funds from present day programs. The pension tab for 2014-2015 is approximately $600 million. I predict that this problem is now too big to ignore and it will be addressed in some fashion this summer.

Prediction Two: Immigration reform will happen this year – but very late

This latest effort to reform immigration has created a coalition of disparate allies. Business groups, unions, religious leaders, and immigrant advocates have joined forces to push legislation to fix the nation’s immigration system. This summer an expansive immigration reform bill passed the Senate in bi-partisan fashion. It then landed promptly in the House with a thud. Speaker Boehner has repeatedly said he will not bring the Senate bill to a vote on the House floor. In the meantime, legislation addressing portions of this issue circulate in Congress. Many business leaders want substantial reforms to the worker visas that bring crucial staff for agricultural interests to high tech industries into the country. I believe this issue will be addressed to some degree in 2014. The main question is when. Speaker Boehner promises votes in the House and suggests that could occur after most of the primaries are concluded. I wouldn’t be surprised if it waited until after the November elections.

Prediction Three: The Affordable Care Act’s impact will continue – and generally not in a good way

The start of 2014 brings the promise of more delays and confusion surrounding this massive reordering of 1/6th of our nation’s economy. Before the embarrassing missteps with the rollout of the website, the Obama administration delayed major portions of the ACA to this year. In the fall, the employer mandate will hit companies and their employees will be impacted by this law. Still reeling from the cancellation of millions of “substandard” policies, millions more could be directed now by their employers to the website to find coverage. It is clear that health insurance at the workplace will go the way of the 401K. Employees will be given a set amount of money from their employer to secure health insurance and directed to the website to shop.

And I predict we will continue to see massive disruption of the delivery of care as new policies cease to recognize doctors and health care systems. You see the only way to get to the “affordable” part of this poorly named law is to ration care or drive customers to low cost providers. In the future if you want to avail yourself of the best, brightest, and most advanced care, be prepared to pay privately.

I wish you and yours a very Happy New Year!
On The Scene…
View, like and share our photos on our facebook page!

Pennsylvania Society - A Salute to Leadership

L-R - CCCBI Chairman, Joel Frank, 2013 Leadership honoree, Greg Bentley, CCCBI Vice President Marianne Martelli

L-R - Bill Latoff, Greg Bentley, Cuyler Walker, State Representative Tim Hennessey

Business After Hours - The Phelps School
Lunch and Conversation with
Chester County District Attorney, Tom Hogan

Join the Chamber as we host Chester County District Attorney, Tom Hogan. The District Attorney is the chief law enforcement officer in the County, responsible for prosecuting all crimes and coordinating the work of over 50 law enforcement agencies.

Mr. Hogan began his career at Morgan, Lewis & Bockius in Philadelphia, where his practice focused on class action defense and internal corporate investigations. Mr. Hogan then joined the Chester County District Attorney’s Office as an Assistant District Attorney. Following the terrorist attacks on 9/11, Mr. Hogan was the first member of the Chester County DA’s Office ever selected to serve as an Assistant United States Attorney for the Department of Justice, prosecuting drug trafficking organizations, political corruption, white collar fraud, and terrorism cases. Immediately prior to being elected District Attorney, Mr. Hogan was a partner at Lamb McErlane in West Chester.

Mr. Hogan received his undergraduate degree from Dartmouth College. He received his law degree from the University of Virginia School of Law.

Event Information
Wednesday, January 29, 2014
11:30 am – 1:30 pm
Concord Country Club
1601 Wilmington Pike West Chester, PA 19382
Member Cost: $45 per person ◊ Non-member Cost: $60 per person

Nominations are being Accepted for the J. Larry Boling Award for Excellence in Government

This award, established by the Chamber in cooperation with former State Senator Earl M. Baker is intended to honor the legacy of Larry Boling, a person who exemplified the meaning of a dedicated public servant who excelled in his accomplishments on behalf of the public.

The award honors an individual who is a professional in the local government public sector of Chester County who has established excellence in their jurisdiction in the administration of government through economy, efficiency and introduction of sound business practices, and projects or initiatives that demonstrate innovation. Past recipients have included individuals with excellent performance in the municipal, school district and county government arenas.

Click here for the nomination form. Deadline is Friday, January 31, 2014. The award will be presented at the State of the County Luncheon, scheduled for Wednesday, March 19, 2014.
**Business After Hours**

Join the Chester County Chamber and *Raymour & Flanigan - Exton* as we kick off the new year with January’s *Business After Hours*, the Chamber’s most visible and highly-attended networking event.

Connect with the region’s leading professionals while enjoying drinks and hors d’oeuvres in *Raymour & Flanigan’s* massive state of the art showroom.

**Wednesday, January 8**  
5:30 p.m. - 7:30 p.m.  
Raymour & Flanigan  
201 South Pottstown Pike  
Exton, PA 19341

Space may be limited—[register today](#). Free for Chamber members with advance registration, $10 day-of. $30 for future Chamber members.

**Meet Your Board**

*Michael Brown*  
Partner

**Description of Company:**  
KMRD Partners is a leading risk management consulting firm and property & casualty insurance broker. Our primary goal is to protect our clients' assets while reducing the overall cost of risk.

**What is the best leadership/management tip you have received?**  
You have to listen to understand.

**If you were not in the position you currently hold, what would you be doing?**  
I would be teaching history to high school students.

**What is one thing that you are willing to share that one might not know about you?**  
I am a collector of books by Captain Sir Richard Francis Burton.

**What is your favorite quote?**  
Buy the ticket, take the ride. Hunter S. Thompson
A Great Gatsby Gala

Support the mission of the Chamber Foundation with a splendid night out

On Saturday, April 26, 2014, The Chester County Chamber Foundation will host its annual Spring Auction “Gatsby” Gala at the Chester Valley Country Club. We are extremely fortunate to have Krapf Bus Companies return as our presenting sponsor. The Gala has become the most important and only fundraiser of the year.

The Chamber Foundation is the charitable arm of the Chester County Chamber of Business & Industry. Its mission is to enhance the quality of life throughout Chester County by focusing on education, workforce development, youth development and leadership. The cornerstone of the Foundation’s efforts is the Youth Leadership Program (YLP). By collaborating with area high schools and business leaders, the YLP series provides further skills, enrichment, mentoring and connections to our students, and encourages their pursuit of higher education. **Over 600 students have successfully graduated from our program.** The ultimate goal of the program is to retain young, highly skilled talent in our community.

The money raised at the Spring Auction Gala provides critical financial support for the programs of the Foundation which also includes the Bob Thompson Scholarship Fund. Please join us in support of our mission by donating an item for the auction. Suggestions include:

- Tickets to sporting or cultural events
- Chef’s Table or private dinner
- Vacation getaways (Time shares, vacation homes, airline tickets)
- Gift baskets
- Certificates for your company’s business services

We also have sponsorship, advertising and individual ticket information available. [Click here](#) to view. Thank you for your thoughtful support of our mission, our children and the future leaders of Chester County. We look forward to sharing a memorable evening with you in April 2014!! Formal invitation to follow.

_The Chester County Chamber Foundation is a non-profit organization. Your gift is tax deductible to the extent allowed by law. EIN# 31-1810369_
To stay competitive in today's market, using video is no longer an option...it's a necessity. With over 201 million users of digital video forecast by 2016, video is exploding.

Last month I highlighted a few reasons why video is the future, some stereotypes associated with creating video and provided you with the ABC’s to become successful. This month I am going to walk you through one of the most important steps... developing your script.

The content is what goes into the script. A video project with an unclear goal will turn the script into a kitchen sink full of extraneous information. You want your viewers to remember three key points. Irrelevant content will make it more difficult to remember even those three. Less is more!

Video viewership drops off dramatically after two minutes. It’s best to write a script no longer than 90 seconds in length. Below are a few tips to help you write a compelling marketing script.

Who is your target market for the video you are creating? Remember, another video may mean a new audience/market. So who is the target market for this video?

What is the key message you want the viewer to receive? Stick to the point! Deliver that message in the first ten seconds. Resist the urge to create a script that builds up to reveal the core marketing message at the end. Remember, if you go over one minute, many viewers won’t be around to receive the message by the end of your video.

Use the main body of your script to support the core message. Explain in clear terms how you and/or your company will deliver the key message. Include statistics and/or customer success stories to help support your message. Be sure to repeat the message and company name throughout the video. Asking questions is another way to engage your viewers.

Include a Call to Action
Provide instruction on what you want the viewer’s next step to be. For example, do you want them to call you, email you, visit your website, take advantage of a special promo or offer? Let them know.

Now that you have your script developed you are ready to enter the final stage of the creation process, the live shoot. Next month I’ll help you overcome your fear of the camera.

Michelle Wartluft is VP of Business Development for PiXcara Studios. PiXcara Studios is a marketing solutions company that uses video to help you build your brand, gain exposure and differentiate you from your competition. Using our proprietary video processing technology, we deliver professional, high-quality videos faster and at a fraction of the cost of traditional video production.

255 Great Valley Parkway-Suite 140 Malvern, PA
Description of Company:
Univest is a 138 year old, full service bank based in Souderton, PA. I am in the downtown West Chester location. In my 13+ years originating residential mortgages, I have never worked for a company that truly cares as much for their clients as this bank does. Everything they do, and I do, reflects that, and it results in the best, smoothest, easiest, ahead of schedule, cost-effective, guaranteed, “like it used to be,” customer service I have ever seen.

Why did you join the Chester County Chamber of Business & Industry?
I live and work in West Chester, so the Chamber is in my back yard. I’ve attended the Chick-Fil-A Leadercast a number of times that the Chamber supports, and have always enjoyed the interaction with the members there. I’ve never been very involved before this, mainly because my time was so thin and I didn’t have the time to devote. Now that I work for Univest, and everyone in my back office is actively doing what they do best, I have time to do what I do best, which is take care of my client’s mortgage needs, and to be a part of this Chamber.

If you were not in the position you currently hold, what would you be doing?
A life as a musician/songwriter was my first passion/career goal, but that didn’t continue much into my thirties. Before this I owned and operated my family printing and copy business in Media, PA, but after a lot of career counseling it was clear that what I’m doing now – originating residential mortgages - is what I should be doing. So I sold my business and changed careers in early 2000. If I didn’t need any income I’d be volunteering wherever I’m needed.

What is the most important lesson you have learned in business?
To treat my clients the way I’d want to be treated – with consideration and respect.

Are there any other community activities that you or your company are involved in?
Univest is a company that invests heavily in being a part of the community they serve, and is actively pursuing ways to get more involved in Chester County and this Chamber.
The Pennsylvania Educational Improvement Tax Credit (EITC) program allows businesses, both corporations and partnerships, to effectively pay a portion of their state business taxes through contributions to state-certified non-profit scholarship organizations. In turn, the institution distributes these dollars directly to financially eligible families as tuition subsidies.

Businesses participating in the EITC program can receive up to a 75% tax credit toward taxes owed; however if that business provides a written two-year commitment of equal funding, the tax credit is increased to a full 90%. Businesses and any of their operating subsidiaries are allowed to make contributions of up to $750,000 per taxable year. A business must be subject to one the following Pennsylvania taxes to participate:

- Corporate Net Income Tax
- Capital Stock Franchise Tax
- Bank and Trust Company Shares Tax
- Title Insurance Companies Shares Tax
- Insurance Premiums Tax
- Mutual Thrift Institution Tax
- Insurance Company Law of 1921
- Personal Income Tax of S corporation shareholders or Partnership partners

Pennsylvania businesses can apply for EITC credits through the Department of Economic and Community Development's electronic single application system. The business application guide can be found on newpa.com and explains the process of applying. The application process is simple, but deadlines and timely compliance should be emphasized as tax credit applications will be processed on a first-come, first-served basis and are approved until the amount of available tax credits is exhausted.

- Applications must be submitted electronically using DCED’s Single Application for Assistance; hardcopy applications are longer accepted
- Applications by new business should be submitted by July 1 and are approved on a first-come, first-serve basis and dependent upon available funds
- Pass-through entities, such as S-Corporations, Partnerships, LLCs, etc., can now apply the same day as C-Corporations

Once the business has been approved they may make contributions to eligible organization(s) within sixty (60) days, being sure to note PA EITC on the check. The business is then responsible for providing proof to the DCED within ninety (90) days that the contribution was made.

The funds received by the over 650 EITC eligible organizations statewide provide vital funding for students and their families in the form of tuition assistance programs.

Please note, that businesses and individuals are strongly encouraged to consult their tax professional before making charitable contributions of any kind.

Located in Glenmoore, Chester County, Camphill Special School, an EITC eligible organization, is a day and residential school serving children and youth ages 4 through 21 with intellectual and developmental disabilities. As we celebrate our 50th Anniversary in 2013, we are proud to provide a rich educational and social life for our students now and in the future. Discover more about our unique programs at camphillspecialschool.org or by calling 610.469.9236.
Meet Your Board

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Chairperson of the Board, 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

Vice Chairpersons
Business Development Division
Kristen LaDow, M&T Bank

Membership Development Division
Stacy Martin, Hankin Group

Public Policy Division
Thomas Chiomento, Exelon Generation, LLC

Strategic Planning Division
James Lee, WaWa, Inc.

Foundation Chairperson
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Elizabeth Bush, Endo Health Solutions
Michael Chalin, Desmond Hotel & Conference Center
Brian DiSabatino*, EDIS Construction
Michael Fill, Aqua
Thomas Fillippo*, Devault Foods
Dennis Fisher, Longwood Gardens
Chris Franklin,*Aqua
Stacey Fuller, Gawthrop Greenwood, PC
Sassan Hejazi, Kreischer Miller
Buzz Hannum Jr., Lyons Companies
Dr. Robert Jennings, Lincoln University
Scott Kerr, Kerr Law, LLC
Blake Krapf, Krapf Bus Companies
Dale Krapf*, Krapf Bus Companies
Louis Kupperman, Esq., Obermayr, Rebmann, Maxwel, & Hippel, LLP

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Anthony Morris, Esq., Buckley, Briton, McGuire, Morris & Sommer, LLP
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William Simikas, The Simikas Companies
Gary Smith, Chester County Economic Development Council
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*Director Emeritus/Past Chairman of the Board