Join us as we bring you our Small Business Awards Dinner on January 25, at White Manor Country Club. This signature event allows us to show our support and appreciation for all the small businesses in Chester County.

We have the great pleasure to honor two award recipients that evening, The Small Business of the Year and The Nonprofit Organization of the Year.

The Small Business of the Year Award honors a business that epitomizes the true meaning of entrepreneurship, leadership, and success. We are delighted to award Pegasus Technologies as our Small Business of the Year.

We are now in our third year honoring a Nonprofit Organization of the Year. This award was introduced at the 2015 Small Business Awards Dinner and has had an overwhelming response. We congratulate this year’s recipient, Community Volunteers in Medicine. CVIM’s accomplishments within the nonprofit community make them an extremely deserving winner of this award.

Anthony V, Coletta, M.D., MBA, President, Facilitated Health Networks at Independence Blue Cross delivers this year’s keynote address. Anthony will discuss the importance of small business within Chester County and the entire region.

Tickets are selling quickly, do not miss this opportunity to show your support for the small businesses of Chester County. Sponsorships, corporate tables, and program advertisements are still available.

**Event Information**
Date: Wednesday, January 25, 2017, 5:30 PM- 9:00 PM
Location: White Manor Country Club

**REGISTER NOW**
Individual tickets: $100 member cost - $150 non-member cost
Special pricing for Entrepreneur Members - Contact Paige Michael for rates.
*Tickets include access to event, 2 drink tickets, and dinner.

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**Small Business of the Year**

**Nonprofit of the Year**

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Pegasus Technologies

Community Volunteers in Medicine

**CVIM**

Providing Healthcare, Hope and Healing
New Members

Merrill Lynch
Joshua Pearson
(610) 594-1137
View Website
Send Email

Converse Auctions
Lisa Gagliardi
(610) 722-9004
View Website
Send Email

MyOfficeOps, LLC
Steve Rickel
(610) 246-6750
View Website
Send Email

The LemonAID Lady
Nancy Stampahar
(484) 328-3717
View Website
Send Email

Donze & Donze
Jane Donze, Esq.
(610) 444-8018
View Website
Send Email

Eastern Technology Services
Joshua Schricker
(610) 933-2436
View Website
Send Email

Eastern Business Software Inc.
Chris Farias
(610) 355-1978
View Website
Send Email

JDRF, Eastern Pennsylvania Chapter
Patrick Delaney
(610) 227-0362
View Website
Send Email

XL Precision Technologies, Inc
Richard W. hurst
(610) 350-6993
View Website
Send Email

Not a Chamber Member?
Contact Roger Richardson Now
ARE YOU READY TO "GROW" YOUR BUSINESS?

Join the new CCCBI Networking Program, Small Business "GROW" Group

The purpose is to bring together business representatives from non-competing industries to share leads, referrals, recommendations, ideas, and intelligence on potential business opportunities.

THE "GROW" GROUP IS CURRENTLY LOOKING FOR INTERESTED CHAMBER MEMBERS

*Members of the group are committed to actively participating in two morning meetings per month.

Please contact marianne@cccbi.org for more information
January Events

Wednesday, January 18
New Member Luncheon
CCCBI Headquarters
12:00 pm - 1:00 pm
Register Here
Contact Roger Richardson for more information

Wednesday, January 25
Small Business Awards Dinner
White Manor Country Club
5:30 pm - 9:00 pm
Register Here
Contact Paige for more information

February Events

Wednesday, February 1
Business After Hours
General Warren Inne
5:30 pm - 7:30 pm
Register Here

Thursday, February 9
Are You Doing to Manage your Career?
8:00 am - 9:30 am
Register Here
Contact Julia to learn more
Nominate the 2017 Female Business Leader of the Year

The Chester County Chamber of Business & Industry is proud to recognize a woman who has presence in Chester County as the Female Business Leader of the Year. We are looking for an individual who has achieved significant professional success, gives back to the community, and stands as an advocate for other women. She may either be a seasoned business professional or an up-and-coming leader. Please take this opportunity to recognize a colleague, friend, employer, or other woman – including yourself – who has truly been a remarkable woman influencing business.

We will present the Female Business Leader of the Year award at our Women Influencing Business Dinner

Thursday evening, June 1, 2017, the Mendenhall Inn

Please submit your nominations for this award to Marianne Martelli
Monday, January 16, 2017 at 5:00 pm.

Award Requirements
• Must be a woman in a leadership role, e.g. owner, president, vice president, board chair, senior manager, or other decision-making position (elected officials are not eligible).
• Must have a presence in Chester County.
• May be self-nominated or nominated by another.
• Nominations will be scored and weighted with priority given in the following order: Professional Success, Women's Advocacy, Personal Community Outreach/Involvement, Chamber Champion.

**Please follow nomination criteria to be considered

Previous Female Business Leader of the Year Award Recipients
Kristen LaDow, M & T Bank (2016)
Holly Graver, Fulton Bank (2015)
Kymberly Robinson, Stratus Interactive (2014)
Kim Engstrom, RENEWAL Sustainable Environments (2013)
Joan Walsh, Kashbox Coaching (2012)
Donna L Urian, CPA, Fischer Cunnane & Associates, Ltd. (2011)
Susan Springsteen, Morgan Stanley Smith Barney (2010)
Donna Coughey, Willow Financial Bank (2008)
Kimberly Brumbaugh, Brumbaugh Wealth Management Group (2007)

**To nominate yourself or another woman, please complete nomination form here.
As a Small Business Member of the Chester County Chamber, I wanted to let you know of some exciting changes that we are putting in place to help you and your business. These are all going into place for 2017—and will be reflected with your renewal information.

There are several changes that you can find on the attached Membership Benefits flier. Please allow me to highlight a few:

- Reduced Rate: We have cut your annual member fee from $310 to $295;
- Small Business memberships will now last 13 months, not just a year; and,
- With your renewal, you will receive a complimentary voucher to attend an education event, as our guest.

In addition to these cost-savings initiatives, our staff has been re-purposed to serve as a resource to you to help you maximize the value of your membership to maximize use of:

- Our webpage and social media to promote good news & your events;
- Affinity programs and Member to Member discounts—including helping you promote your own discounts; and,
- Our monthly Newsletter—The Voice, to tell your success stories.

As a reminder, here’s our staff that can help you:

- Small Business Programs and Events: Julia Taylor - Julia@cccbi.org
- Marketing and Member Discounts: Matt Johnson - Matt@cccbi.org
- Sponsoring an Event: Marianne Martelli - Marianne@cccbi.org

You are valued member of our ever-growing organization. If you have a suggestion for how we can better serve you or how we can be a better advocate for you, let me know.

Please Click Here to View New Member Tiers and Corresponding Benefits

Sincerely yours,

Guy Ciarrocchi
Annual Foundation Gala
Presented by the Chester County Chamber Foundation

March 11        6PM        Desmond Hotel

Get Your Tickets Now!

Interested in sponsoring this event?

Contact Paige Michael for all sponsorship opportunities

Mark your calendars for the social event of the season

2017 Foundation Auction Gala
Saturday, March 11, 2017

Our Foundation Auction Gala promises to be bigger and better than ever. The Committee is diligently planning a magical evening and a fun theme.

Enjoy dinner, drinks, and a wonderful auction all while dancing the night away. This feel good event benefits the Youth Leadership Program of the Chester County Chamber Foundation.

Hope to see you there!

February 2017: Once signal at RT52 is active, RT926 Bridge will be closed and demolition will begin.

Spring 2017: Bridge removal, rebuilding

More Information
For up to date construction information, as well as additional images, plans and details visit: Route926.com
The Chester County Chamber of Business and Industry offers a unique Youth Leadership Program that has benefited my life tremendously. From meeting our local political leaders to learning about innovation, the diverse education from the Youth Leadership Program can benefit any student who has interest in business or improving their future.

The leaders of the program, Julia Taylor and Marianne Martelli, do a fantastic job of leading and educating the group. They genuinely care about the future of the students in Chester County.

One of my most memorable experiences was our trip to Harrisburg, PA. In this visit, we got to meet our local state representatives and senators. Starting off the day, we got a tour with Senator Tom Killion, whom is the state senator for the 9th senatorial district. After that, a tour with Senator Andrew Dinniman, state senator for the 19th senatorial district. Both State Senators taught us valuable things about our Keystone State. Along with the tours, we got the opportunity to talk and listen to our state representatives: Representative Harry Lewis, Representative John Lawrence, Representative Chris Ross, and Representative Dan Truitt. Meeting our political leaders was such a valuable experience.

The program has also included many motivational and informative speakers. Two of these speakers are Cynthia Ericson and Eric Canfield. Both had memorable words of wisdom and knowledge. Ms. Ericson, owner of Ericson Strategic Marketing Solutions, talked about social media and marketing. During her presentation, the group was informed about how social media can be both beneficial and harmful. With social media so popular in today’s society, it is not only important to learn the harmfulness of social media, but the benefits and opportunities that it can create. Another notable speaker is Mr. Canfield, president at nth Solutions. In his presentation, he included a lot of life advice. Some of the most expressed subjects were that cell phones are the biggest thieves (take up a lot of time and are distracting us from things that actually matter), companies aren’t just paying your salary (they are paying for your training, benefits, and the cost of materials you are using), and the importance of cover letters, which are more important than your resume because they show you took the time to possibly research the company and write the letter.

The speakers and experiences are what make the Youth Leadership Program so rewarding. I would recommend that any student whom is interested in business look further into the program.

YLP in Harrisburg with Rep. Dan Truitt, John Lawrence, Chris Ross, and Harry Lewis
3.5 Ways to Drive Sales in 2017
By Bill Morrow, Keystone Sales Solutions, LLC

3.5 Ways to Jump-Start Sales in 2017
“Accelerating revenue growth” is by far the topic I get the most questions about. It seems everyone is seeking the silver bullet – that one thing that will make all the difference to their sales – but I’ve never seen just one change increase sales significantly. Rather, I’ve witnessed companies achieve success by focusing on select key areas, or as I like to call it – “Silver Buckshot.”

The sales game has changed dramatically over the past 5 years, and it is vital to have a game plan in place for the 3.5 items listed below. If you don’t, you’re going to find competitors welcoming your customers with open arms.

Technology Stack
Technology has advanced tremendously in the last 2 – 3 years. Today, there are over 40 different CRMs (Customer Relationship Management systems) – many which are designed to be industry specific. A good CRM allows you to design a customized solution to your company’s unique selling cycle. This customization translates to better utilization by your sales team because they find the CRM to be useful in their day-to-day activity, and not simply a reporting tool.

Other plug-ins allow you to build end-to-end marketing solutions and include: tracking email campaigns, building complete sequencing of your sales cycle, and inputting lead generation data to improve connection rates. Pricing has become very affordable, with CRM prices starting from approximately $12 per month per seat, and plugins from as little as $15 per month.

Social Selling
A balanced lead generation plan needs to include building a referral partner network. With over 92% (per Nielsen.com) of people relying on opinions of friends and family – every salesperson must have a wide network. At the very minimum, both your company and your sales team should be actively engaged in LinkedIn. Use LinkedIn to connect, meet and grow your network.

Customer Experience
Today’s customers expect that you allow them to engage you where and how they want. Be sure to understand how customers find you and your competitors. Offer free “thought leadership” material that provides solid information in return for an email address – then continually provide information to keep engaged. Make sure your sales process is concise and clean for customers. Ask recent customers what they liked and disliked about their experience.

And the Half-Step … Stay Focused … Allow Time For the Plan to Work
Patience is not simply the ability to wait - it’s how we behave while we’re waiting. – Joyce Meyer

Too often business owners don’t allow enough time for a plan to work. Specifically, you need to start by understanding how long it’s going to take to see desired outcomes. If your sales cycle takes 12 – 18 months, expect results to begin showing up 12+ months in, and probably not take full effect for 24 months. Be on the lookout for the dreaded backward slide to the “way we used to do it.”

If you’d like more detail about any step above, reach out to me at bmorrow@salesxceleration.com, or give me a call at 610-310-6707 and let’s chat!
Shadowlee Canine trains, certifies, and insures Therapy Dog Teams (Handler and Dog) and provides therapeutic support to school children, veterans, patients, and seniors with and without disabilities.

Therapy dog visits have been shown to decrease levels of the stress hormone cortisol and increase circulating levels of endorphins; the body’s natural painkillers.

Our teams go through a ten week course taught by Shadowlee Canine’s certified Dog Trainers. All dogs attending this course must be evaluated for temperament prior to acceptance. After graduation the therapy dog teams are placed in a facility that caters to the team’s strengths and abilities and are shadowed by trainers on visits to ensure successful transition to the work. Our teams are re-evaluated on a yearly basis and must be re-examined by a licensed veterinarian to insure that the dog is still fit for the work. Our volunteer Services are provided free of charge.

Our work in Pennsylvania schools currently includes working with children with severe autism as well as children with behavioral difficulties, reading problems and other issues.

Leaders in the field - Susan Fireman and Jill Fingerhood create and oversee all school programs. They have trained over 400 Therapy Dog Teams and have worked with Law Enforcement and Search and Rescue.

Contact Susan Fireman or Jill Fingerhood - 518-755-5601- Solanina@aol.com

www.Shadowleecanine.com
The Center for Families invites you to our

OPEN HOUSE

101 Phoenixville Pike, Malvern, PA 19355

Thursday, February 2nd, 2017
12:00–4:00 pm

Refreshments will be provided.
Guests and colleagues are welcome.

The Center for Families provides peer support, education, and clinical counseling for mental health issues that affect teens and families every day.

For more information, call Caroline Fenkel at 610-228-0670.
Visit us online: centerforfams.com
Retirement in America: Retirement Plan Savings Gap and Solutions

The Retirement savings gap was recently quantified numerically according to a Report from the Pew Charitable Trusts in January 2016. There were many important findings that were discovered in this report from consumer confidence in their ability to retire to the lack of access of retirement plans for hard working Americans.

With regards to consumer confidence surrounding retirement readiness, the study revealed that 60% of Americans are either somewhat confident or not confident at all in their ability to retire comfortably, with only 22% of Americans feeling very confident that they will be able to retire with comfortably.

Shifting our focus to retirement plan access, the study divulged that nearly half of all Americans participate in a workplace retirement plan. What makes this statistic so staggering is that only 58% of Americans actually have access to a workplace retirement savings benefit with only 49% of the 58% taking advantage of these programs. In terms of real numbers, this represents 30 million full-time working Americans between the ages of 18-64 that lack access to a retirement plan at work.

Barriers to Access

When the topic of workplace retirement plans is discussed, we tend to think of a common tool, the 401(k) Plan. According to the IRS guidelines for 2017, elective deferrals for 401(k) Plans remains unchanged at $18,000. The overall limitation for defined contribution plans increased from $53,000 to $54,000. The catch up contribution for employees 50 or older remains at $6,000 thus increasing the limits TO $24,000 and $60,000 respectively for these employees.

While there are many reasons why 401(k) Plans are advantageous for employees, they are often onerous to administer and expensive for employers to install, and maintain over their lifetime, at least until the assets grow. Additionally, there are fiduciary responsibilities under ERISA that the plan sponsor must fulfill in order to maintain proper plan compliance.

Alternative Savings Methods

Several retirement plan choices that can be overlooked but should be considered in addressing the retirement savings gap our country faces are as follows: SIMPLE IRA's (Savings Incentive Match Plan for Employees of Small Employers Individual Retirement Accounts), Payroll Deduction IRA's (Individual Retirement Accounts), and SEP's (Simplified Employee Pension Plans).

For our purposes, we will focus on SIMPLE IRA's. According to the IRS and Department of Labor Publication 4334 (Rev. 10-2014), SIMPLE IRA's serve as a comparable alternative when an employer meets two basic criteria: 1) less than 100 employees earning $5,000 or more, and 2) another retirement plan (for ex. A 401(k) Plan) cannot also be offered in addition to the SIMPLE IRA.

Continued on next page
Some of the advantages of offering this retirement plan program are as follows:
- Easy to set up and maintain;
- Administrative costs are low especially in comparison with 401(k) Plans;
- Employees have the ability to contribute through payroll on a tax-deferred basis;
- Employer contributes in the form of a match typically of 3% or a fixed non-elective contribution of 2% for each eligible employee regardless of the employees deferral; and
- There generally is NO filing requirements and employers do NOT need to file an annual Form 5500 return as they would with a 401(k) Plan.

Some of the disadvantages of offering this retirement plan tool are as follows:
- A penalty of 25% for taking out money prior to age 59 ½ within the first two years from when the employer initially deposits contributions into your account;
- The employee contribution levels are less than the 401(k) Plan: $12,500 with a $3,000 catch up contribution for employees over the age of 50;

Key Takeaways
Based upon the Pew Trusts research, we have identified that there is a retirement savings gap that our country faces. This gap could partially be attributed to the lack of employer sponsored retirement plans for their employees. Employers can be concerned with the costs and filing requirements of 401(k) Plans. As we discussed there are retirement programs, such as the SIMPLE IRA that employers can offer their employees that are less cumbersome to administer and less expensive to maintain. If we as a country are going to solve for the retirement savings gap that exists, we will need to collectively do a better job of addressing retirement plan access in the workplace by offering alternative programs to the 401(k) Plan so that everyone has an opportunity to retire with dignity.

Further Reading
For further information, please contact a Summit Group Retirement Planners, Inc. Representative: 267-433-1050 or dfiorenza@sgretirementplanners.com. Summit Group Retirement Planners, Inc. specializes on collaborating with employers on the design, installation, and ongoing servicing needs of their retirement programs. Investment advice offered through Summit Group Retirement Planners, Inc., a Registered Investment Advisor. Summit Group Retirement Planners. This information is not intended as authoritative guidance or tax or legal advice. Each plan has unique requirements, and you should consult your attorney or tax advisor for guidance on your specific situation. In no way does advisor assure that, by using the information provided, plan sponsor will be in compliance with ERISA regulations.

Author:
Derek Fiorenza – COO/CCO Summit Group Retirement Planners, Inc.

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