Celebrate the New Year; Small Business in Chester County

Join us as we bring you one of our traditional signature events, The Small Business Dinner. The Small Business Dinner allows us to show our support and appreciation for all the small businesses in Chester County.

We also 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. The CCCBI Small Business Advisory Committee, after reviewing many applications, is delighted to award 3D Auto Body & Collision Centers with the Small Business of the Year Award.

We are also thrilled to be in year two of honoring the Nonprofit Organization of the Year. This award was introduced last year at the Small Business Dinner and had an overwhelming response. We congratulate this year’s recipient, The United Way of Chester County. UWCC’s accomplishments within the nonprofit community make them an extremely deserving winner of this award.

Craig Adams, President & CEO of PECO delivers the keynote address. Craig 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. Individual tickets, sponsorships, corporate tables, and program advertisements are still available.

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!

LAST CHANCE FOR SPONSORSHIPS AND ADVERTISING!!
Deadline: Monday, January 11th
Small Business Sponsor: $4,000; Entrepreneur Sponsor: $2,000
Corporate Table of 8: $1,200; Corporate Table of 4: $700
## January Events

### 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

**Keynote Speaker**  
Craig Adams  
President & CEO, PECO

**Nonprofit of the Year**  
The United Way of Chester

**Panelists to be announced shortly**

---

## February Events

### Wednesday, February 3

**Business After Hours**  
AVE Downingtown  
5:30 pm - 7:30 pm  
[Register Here](#)

Free for members

### Friday, February 19

**Energy Opportunities Conference**  
Drexel University LeBow College of Business, Malvern  
8:00 am - 11:30 am  
[Register Here](#)

Panelists to be announced shortly

For sponsorship and other questions, contact Paige Michael

### Saturday, February 27

**2016 Foundation Gala**  
*An Evening of Hollywood Glam*  
White Manor Country Club  
6:00 pm - 11:00 pm  
[Register Here](#)

**Special rates before 2/1/16**

Proudly Presented by the Chester County Chamber Foundation

Proceeds Benefit CCCBI's Youth Leadership Program
Dear Chamber supporter,

Your membership is important to us. By being a member you offer your time, talents and financial support to furthering our mission. Each year, our staff, Board, Foundation and various Committees of volunteers work together to provide the programming, events and advocacy all necessary to help you professionally, and to help your company—and, to help us advance our mission.

An essential part of all of CCCBI is our headquarters. This serpentine stone farmhouse was built in the 1720’s as part of 26-acre Goshenville, which was added to the National Register of Historic Places in 2000.

In 2001, we dedicated it in honor of former Congressman John Ware 3rd. He served in both the State Senate and Congress. He also founded Penn Fuel & Gas, Inc. and American Water Works Company. I’m writing to you as Chamber President and as the chief-steward of this building. Like your home or your business, our building needs maintenance. Like many of you, the recession of 2008-09 caused us to no longer have the dollars set-aside for emergencies—like the needs of this building.

So, we are asking for your help.

For two years (2016 & 2017), we will ask members to voluntarily contribute to our “Foundation’s Building Fund.” You will find a line-item on your annual bill with a suggested amount—about 10% of your annual dues. You are free to send that amount, or more—or less. Any dollars that you contribute to the Foundation’s Building Fund are tax-deductible.

Your contributions, and, generous contributions from members of our Board and major stakeholders and Chamber Founders, will help us accrue a building fund to care for the needs of the building in the years ahead—without impacting the quality of events, programs and advocacy offered by our Chamber or forcing us to raise membership rates.

Please contact Guy if you have any questions. Thank you in advance for your support.

Sincerely yours,

Guy Ciarrocchi, Esquire
President & CEO

Kim Brumbaugh
Chair, Chamber Board
Founder & CEO
Brumbaugh Wealth Management

Pat Ward
Chair, Chamber Foundation
Chairman & CEO
Penn Liberty Bank

P.S. Your tax-deductible contribution—either as part of your membership or as a separate contribution—will ensure that we have our Historic Headquarters to serve our members.
Welcoming the Chamber’s Newest Members

Members Joined in December 2015

- **GetPhound**
  - Rich Molinaro
  - 610-897-8136

- **Friends of Valley Forge**
  - Missy Farkouh
  - 610-783-5394

- **Obsydion**
  - Philip Donnelly
  - 484-301-0148

- **Loma Grove Holdings, LLC**
  - Jeff Heavener
  - 484-459-2383

- **Red Clay Studio**
  - Crystal Richardson
  - 610-246-1843

- **La Lumiere**
  - Crystal Richardson
  - 610-246-1843

- **First Trust Bank**
  - Joseph Scorese
  - 267-445-0520

---

Energy Opportunities Conference

What are the economic impacts and opportunities from Southeastern Pennsylvania’s growing natural gas and chemical industry?

The lower-energy-costs and opportunities help all businesses in our region. Whether or not your business is in this industry, this is a must attend event.

Learn from and meet national and local experts.

Friday, February 19
Drexel University LeBow College of Business
Great Valley Campus, 2 West Liberty Blvd. Malvern, PA 19355

8:00 am - 11:30 am
♦ Conference: $35 member  $60 non-member
  * Panel Discussion with Audience Interaction

11:45 am - 1:00 pm
♦ VIP Luncheon: $50 member  $90 non-member
  * Private Lunch with Panelists and Industry Experts
  ♦ Combination: $75 member  $130 non-member

Register Now

Contact Paige Michael for sponsorship opportunities
610-725-9100
By Derek Fiorenza

What components make up a qualified retirement plan?

What components make up a retirement plan? These are questions participants will frequently ask during enrollment meetings, and more importantly during 1 on 1 educational interactions.

**Qualified Retirement Plan Components**
In order understand the costs of a retirement plan, it is important to understand the components of it. We will review each component of a retirement plan and the role that they play. Each component has a fee associated with it like buying a car which we will cover in our next article.

**Recordkeeper** – This is the platform for investments to be bought and sold. They provide a toll free phone number, a website to access your investment account, and your profile to make investment fund changes (buying and selling funds as well as increasing or decreasing deferral rates. Deferral rates represent the amount of money in the form of a dollar amount or percentage that is withheld from your paycheck for your retirement account). Examples of several large Recordkeepers that you may be familiar with are: Fidelity, Vanguard, Empower, Paychex, and ADP to name a few.

**Third Party Administrator (TPA)** – In order for a plan to be considered a qualified retirement plan, it must pass discrimination tests so that each participant (employee) is treated equally. The TPA is responsible for conducting these discrimination tests to ensure every employee has an equal opportunity to save for their future. They also supply the form 5500 for the plan sponsor (individual responsible for managing the retirement plan at your work) to satisfy annual reporting requirements under ERISA and the Internal Revenue Code.

**Custodian** – The custodian is responsible for receiving the action and executing the direction of each employee to buy or sell their investments.

**Investment Advisor** – The qualified retirement plan space has become much more sophisticated in recent years with the focus and growth of the Department of Labor. The financial advisors that works with retirement plans are becoming more specialized than ever before. The retirement plan advisor monitors the investments quarterly, meets with the employer to help an investment committee where they review the investments that they are monitoring, they provide fiduciary (a fiduciary is responsible for overseeing the retirement plan – typically the business owner, CFO, and an Investment advisor can also serve as a fiduciary to the plan as well) training, and they provide guidance to employees with regards to assisting them in their preparation from retirement. Summit Group Retirement Planners, Inc. serves as Investment Fiduciaries and specialists for qualified retirement plans.

**Investments** – Typically most retirement plans utilize mutual funds as their investment vehicles. When discussing mutual funds, there are usually two things to understand: is it active or passive? What share class is offered? Active mutual funds are investments managed by real people of fund companies. Passive mutual funds are investments based on a computer model, hence the term passively managed. We will discuss share classes in a different article. Investing in mutual funds involves risk, including possible loss of principal.

The information provided are all taken from the US Department of Labor [website](http://www.dol.gov).

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 dfiorenza@sgretirementplanners.com.

Securities offered through LPL Financial. Member FINRA/SIPC. Investment advice offered through Summit Group Retirement Planners, Inc., a Registered Investment Advisor and separate entity from LPL Financial.
2016 FOUNDATION GALA

Calling all Stars and Starlets! Don’t you just love those old Hollywood Glam movies? What fun to spend an evening going back in time. And imagine shopping for the perfect gown to wear!

On Saturday, February 27, 2016, the Chester County Chamber Foundation will host its Annual Foundation Auction Gala - An Evening of Hollywood Glam - at White Manor Country Club. The paparazzi are coming! Gentleman: dust off your tuxedos and bowties. Ladies: Prepare to channel your inner starlet, as we roll out the red carpet for our Hollywood Glam party.

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.

We invite you to join us again this year in supporting this event by purchasing a Sponsorship and/or donating an item for auction or best of all attending the event. Please call Marianne at 610-725-9100 for more information about donating an item, purchasing a sponsorship or purchasing tickets for you and your friends!

The Gala, now in its seventh year, has established itself as a premier event of the year. Along with being one of the best parties of the season, proceeds from the Gala fund our Award Winning Youth Leadership Program and provide scholarship opportunities.

The committee has planned an evening to take you back in time. Back to a time of glamour and excess. An evening full of LIVE music, dancing, dinner and drink. So prepare yourself for a walk down the Red Carpet, a date with the flashbulbs and a night you won’t soon forget!

Please look for a formal invitation coming to you soon.

Click Image To Register
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**

**DEADLINE EXTENDED!!**

**DON’T MISS YOUR CHANCE TO ADVERTISE IN 2016**

Contact Holli Muffler today

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

<table>
<thead>
<tr>
<th>Premium Positions*</th>
<th>Dimensions</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back Cover</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$3,695</td>
</tr>
<tr>
<td>Inside Front Cover</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$3,395</td>
</tr>
<tr>
<td>Page 1</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$3,395</td>
</tr>
<tr>
<td>Inside Back Cover</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$3,095</td>
</tr>
<tr>
<td>Opposite Table of Contents</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$3,095</td>
</tr>
<tr>
<td>Opposite Welcome Letter</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$2,795</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Ad Sizes**</th>
<th>Dimensions</th>
<th>Member Rate</th>
<th>Non-Member Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Page</td>
<td>7 1/2&quot; x 10&quot;</td>
<td>$2,695</td>
<td>$3,195</td>
</tr>
<tr>
<td>1/2 Vertical</td>
<td>3 1/2&quot; x 10&quot;</td>
<td>$1,795</td>
<td>$2,295</td>
</tr>
<tr>
<td>1/2 Horizontal</td>
<td>7 1/2&quot; x 4 3/4&quot;</td>
<td>$1,795</td>
<td>$2,295</td>
</tr>
<tr>
<td>1/4 Vertical</td>
<td>3 1/2&quot; x 4 3/4&quot;</td>
<td>$1,095</td>
<td>$1,595</td>
</tr>
<tr>
<td>1/8 Horizontal</td>
<td>3 1/2&quot; x 2 1/4&quot;</td>
<td>$695</td>
<td>$1,195</td>
</tr>
</tbody>
</table>

**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
Meet Your Board

**Officers**

Chairperson of the Board
Kimberly Brumbaugh
Brumbaugh Wealth Management

Chairperson Elect
James Lee
Wawa, Inc

Treasurer
Ken Goddu
Fulton Bank

Immediate Past Chairperson
Joel Frank, Esq
Lamb McErlane PC

Foundation Chairperson
Pat Ward
Penn Liberty Bank

**Vice Chairpersons**

Kevin O’Brien
The Chester County Hospital

Julie Sommese
Univest Bank and Trust Co.

Stacy Martin
Hankin Group

Thomas Chiomento
Exelon Generation, LLC

Mike Fili
Aqua America

**Directors**

- Ronald Bauguess, *The Tri-M Group*
- Bill Belknap, *aEONRG, LLC*
- Susan Brandt, *Bentley Systems*
- Michael Bray, *The Vanguard Group*
- Kevin Broadhurst, *Comcast*
- Michael Brown, *KMRD Partners, Inc.*
- Mike Chain, Sr., *Desmond Hotel & Conference Center*
- Bernie Ciuftetelli, *To-Jo Mushrooms*
- Christopher Cummings, Esq., *Stradley Ronan, LLP*
- Michael DeHaven*, *Rainer & Company, CPA’s*
- Brian DiSabatino*, *EDIS Construction*
- John Fessick, *Wells Fargo*
- Thomas Fillippo*, *DeVault Foods*
- Dennis Fisher, *Longwood Gardens*
- Chris Franklin*, *Aqua*
- Sassan Hejazi, *Kreischer Miller*
- Jeff Hunt, *Brandywine Hospital*
- Alisa Jones, *La Comunidad Hispana*
- Kevin Kerns, *Cozen O’Connor*
- Duane Knecht, *Communications Test Design, Inc*
- Blake Krapf, *Krapf Bus Companies*
- Dale Krapf*, *Krapf Bus Companies*
- Louis Kupperman, Esq., *Obermayer, Rebmann, Maxwell, & Hippel, LLP*
- Kristen LaDow, *M&T Bank*
- Jim Lucas, *Vistage Brandywine Valley*
- James Manser, *Endo International, plc*
- Charles Maser, *Sunoco Logistics Partner, L.P.*
- Albert Melfi Jr.*, *DNB First*
- Alex Miller, *QFC, Inc*
- Anthony Morris, Esq., *Buckley, Brion, McGuire, & Morris*
- David Moser**, *DFT, Inc.*
- Alan P. Novak, Esq, *Novak Strategic Advisors*
- Mark Pavlovich, *West Chester University*
- Frances Sheehan, *Brandywine Health Foundation*
- Gary Smith, *Chester County EDC*
- Michael Stephano, *Stephano Slack, LLC*
- Linda Taylor, *Independence Blue Cross*
- Yenwen Tsai, *Lasko Products, Inc*
- Joe Viscuso*, *Pennoni Associates, Inc*
- George Zumbano, *Gawthrop Greenwood, PC*

* Director Emeritus / Past Chairman of the Board
** At Large Board Member
Chamber Staff
Your Business is Our Business

GUY CIARROCCHI
President & CEO
guy@cccbi.org

MARIANNE MARTELLI IOM
Vice President
marianne@cccbi.org

MARY ENGLAND
Director of Finance
mary@cccbi.org

MATT JOHNSON
Director of Marketing & Communications
matt@cccbi.org

PAIGE MICHAEL
Director of Events
paige@cccbi.org

ROGER RICHARDSON
Membership Director
roger@cccbi.org

JULIA TAYLOR
Networking & Programs Manager
julia@cccbi.org

The Chester County Chamber of Business & Industry
1600 Paoli Pike, Malvern, PA 19355
610-725-9100  www.cccbi.org