On Thursday evening, June 2, The Chester County Chamber of Business & Industry hosts our annual Women Influencing Business Dinner at Whitford Country Club. This signature event celebrates the accomplishments of female business leaders from throughout the region.

The evening begins with cocktail networking, followed by a pleasant sit-down dinner. As the evening continues, the Chamber recognizes the **2016 Female Business Leader of the Year**. This award recognizes one woman each year for her professional achievements, initiative in the community, and leadership for other women in business.

This year’s winner is **Kristen LaDow**, Group Manager, Administrative Vice President, M&T Bank. Kristen is responsible for leading a team of Middle Market Relationship Managers and Portfolio Managers throughout the suburban Philadelphia region. She has more than 25 years of experience in the financial services industry.

We are extremely excited to have **Ashley McEvoy**, Company Group Chairman, Johnson & Johnson Vision Care and Johnson & Johnson Diabetes Solutions as this year’s Keynote Speaker. Ashley assumed her current role in January of 2014 after a successful 17-year career spanning both the premier healthcare company's consumer goods and medical device businesses. She is well recognized as a customer-focused leader and bold change agent having built iconic brands including TYLENOL®, ZYRTEC® and the world’s most respected and widely used surgical sutures from ETHICON, Inc.

Help us celebrate the success of these and all women who influence business in Chester County.

**Event Information:**
Thursday, June 2, 2016
6:00 PM - 9:00 PM
Whitford Country Club
[Get your tickets now!]

$100 Member Price  $150 Non-Member Price
Ticket includes admittance to event, 2 drinks tickets and served dinner

For sponsorship opportunities, please contact [Paige Michael], Director of Events, 610-725-9100 ext. 12

Proudly Presented by: Independence
May Events

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Tuesday, May 10
WIB Legal Series
Hilton Garden Inn
Exton / West Chester
11:00 am - 1:00 pm
Register Here

Wednesday, May 18
Just Coffee
BIZTRACT
8:00 am - 9:30 am
Register Here

Tuesday, May 24
Executive Welcome Breakfast
Saint-Gobain Corporation
7:30 am - 10:00 am
Contact Paige Michael

June Events

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Wednesday, June 1
Emerging Leaders BBQ
CCCBI Headquarters
5:30 pm - 7:30 pm
Register Here

Thursday, June 2
Women Influencing Business Dinner
Whitford Country Club
6:00 pm - 9:00 pm
Register Here

Wednesday, June 22
Cyber Security Conference
WCU Alumni & Foundation Center
8:00 am - 11:30 am
Contact Paige Michael for details
WOMEN INFLUENCING BUSINESS COMMITTEE PRESENTS

WIB LEGAL SERIES PT1

NANCY J. GLIDDEN

EXPERT CONTRIBUTORS

BRIAN D. BOREMAN

WHO? THE WOMEN INFLUENCING BUSINESS COMMITTEE
WHAT? WIB LEGAL SERIES PT1 - “EMPLOYMENT LANDMINES”
WHERE? HILTON GARDEN INN, 720 EAGLEVIEW BLVD EXTON, PA
WHEN? TUESDAY, MAY 10TH 11AM - 1PM

MEMBER: $40  -  NON-MEMBER: $60

THE WIB LEGAL SERIES IS A 4 PART LUNCH SERIES SPREAD OVER THE NEXT TWO YEARS.

DON’T MISS OUT... THIS IS NEXT WEEK!
REGISTER NOW

Sponsored by:

Unruh Turner Burke & Frees

Chester County Chamber of Business & Industry
- Chamber of Influence -
On May 24 at Saint-Gobain in Malvern, The Chester County Chamber of Business & Industry hosts our Annual Executive Welcome Breakfast. This event is meant to greet and welcome new executives from around Chester County.

Our breakfast includes introductions to leaders of County government, education, tourism, and non-profits, as well as connecting with our Board of Directors and chamber. This event is meant to provide resources to benefit the newly appointed executives and their families while becoming better acclimated to Chester County.

Last year’s host, Eric M. Green, President and CEO, West Pharmaceutical Services:
“I was impressed by the good work that the Chester County Chamber is doing to advocate for businesses in our region. West is committed to supporting the communities in which our employees work and live, and this event was a very useful opportunity to connect with local business and community leaders who share this same objective.”

Event Information
Date: Tuesday, May 24, 2016 - 7:30 am - 10:00 am
Location: Saint-Gobain
20 Moores Rd, Malvern, PA 19355

Please contact Paige Michael with any questions or to reserve your seat (610) 725-9100.
New Members

Thomas Comitta Associates, Inc.
Carolyn Comitta
(610) 696-3896
View Website
Send Email

Evolution Energy Partners
Chuck Hurchalla
(484) 690-4567
View Website
Send Email

Windstream
Gregory Black
(302) 224-6416
View Website
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Paradise Management
Liz Kunkle
(610) 918-4787
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PFG Advisors
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Solomon Caw Marketing
Kathrin Homnack
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Curt Norcini
(610) 627-2300
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Francis Group, LLC
Kerry Francis
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Not FDIC-Insured • Not Insured by any Federal Government Agency
No Financial Institution Guarantee • May lose value • Not a deposit
Subject to risk

SAVE THE DATE

Save the Date!

CCCBI Presents: Cyber Security Conference

June 22, 2016
8:00-8:30 Registration and Continental Breakfast
8:30-11:30 Conference with 2 Panel Discussions
West Chester University Alumni & Foundation Center

Keynote Speakers Include:

Tom Hogan
Chester County District Attorney
&
Christian Marrone
Vice President of External Affairs at CSRA and former Chief of Staff of the Department of Homeland Security for Secretary Jeh Johnson

Contact Paige Michael to learn more about this event. Sponsorship opportunities are available.

Tom Hogan
Christian Marrone

CCCBI.ORG
On Wednesday, June 1st, The Emerging Leaders host their Annual BBQ. This event is meant for young professionals who are looking to build their personal or professional network.

The festivities include a mouth-watering BBQ from the Purple Picnic People, local craft beer, networking opportunities & much more! You will have the opportunity to meet our Emerging Leaders Committee, Chamber staff, and learn how to become more involved with CCCBI.

The vision for our Emerging Leaders Network is to create a forum to establish new relationships and foster stronger career development. We hope to provide members the means to improve their professional networking skills and expose them to the experiences of others through face-to-face interaction and learning mechanisms designed for a changing generational demographic. Finally we want to expose emerging leader members to other aspects of the Chester County Chamber in order to develop future leadership for the Chamber and other roles in the County.

$15 Young Professionals $35 Chamber Members
Contact Julia Taylor to Register

Wednesday, June 1
5:30 pm - 7:30 pm
CCCBI Courtyard
1600 Paoli Pike
Malvern, PA 19355

Emerging Leaders is Proudly Sponsored by:
Barclay Friends Celebrates With New Mural By Nancy Thompson

By: Lance Knickerbocker, VISTA Today

With the deliberate strokes of a paintbrush, 15 Chester County seniors illustrated the vitality of their near-century-long lives with a new work of art.

The 24-panel Barclay Friends mural, titled after Thomas Chisholm’s hymn “Great Is Thy Faithfulness”, and commissioned as part of the West Chester senior living community’s $1.9 million Spirit of Vitality capital campaign, was recently unveiled by designer and local artist Nancy Thompson.

“All through the work on this painting, God’s faithfulness showed in the cooperation of the board, staff and residents,” she said.

The vibrant portrayal of Chisholm’s hymn reflected residents’ diligence in painting “all aspects, from background textures to butterflies, birds and flowers,” Thompson noted.

“The value of art therapy is evident in this unique project,” Barclay Friends resident and sculptor Holly Silverthorne added.

And the work of art is now showcased in a newly designed meeting space at Barclay Friends. The recent campaign also renovated living rooms, kitchens and dining areas, as well as the addition of private showers to resident rooms.

“Nancy developed a wonderful idea of a mural,” Barclay Friends Executive Director Carol Hanson said. “The project commemorated our Spirit of Vitality capital campaign and provided an opportunity to recognize donors.”

Nancy Thompson is the wife of the late Senator Bob Thompson, a founding father and first president of the Chester County Chamber of Business & Industry.
Faces of Hunger

- Approximately 800 million people suffer from hunger around the world
- 48.1 million Americans live in food insecure households
- 15.3 million Children under 18 in the United States
- 5 million Americans aged 65 and older are food insecure
- 1 in 3 homeless people is a veteran

The numbers are staggering. Yet, all of these people are classified as food insecure. Food insecure doesn’t mean you don’t have enough to eat, but that you don’t have enough healthy and nutritious food to eat. The government calls healthy food a “specialty crop”. The cost of these crops has risen by 24% since 1980. Many food prices have been kept low, but they are mostly processed foods that are high in fat, sugar, and other ingredients that are not healthy. If you’re hungry and your finances are limited, you will buy what you can afford.

“Heat or Eat”. In the winter, people who are food insecure have to make the decision – do I keep my family warm or do I feed them. The summer is a challenging time for families with young children. While in school many children have access to a free breakfast and/or lunch. Once school is out parents must find new sources of food to provide for their children. 20% of American households have a member who is a veteran or has served in the U.S. military. Hunger among the more than 12 million U.S. Veterans over 60 is reaching critical levels. Senior citizen veterans often avoid signing up for government food aid and will go so far as to deny they even need help.

Eliminating hunger is a year round challenge. Many people feel charitable during Thanksgiving and Christmas and donate an abundance of food to food banks, pantries & similar organizations. It’s an amazing yet overwhelming time for these organizations as they receive and distribute all of these donations. In Chester County there are over 90 different agencies that distribute food to local residents. After the holidays, agencies are challenged with continuing to support these people with fewer donations. To help agencies decrease food insecurity year round, nonperishable food drives become more and more instrumental and are critical to local food banks and pantries. Food drives are easy to coordinate and can provide a steady supply of food directly to those in need. Fiorenza’s Food for Friends (F4) has established a process to engage businesses in their local community by coordinating nonperishable food drives.

**Why would a business want to have a food drive?**

- It demonstrates a company’s commitment to the local community.
- It provides an avenue for employees to give back to the community in which they work.
- It can foster a spirit of service and teamwork.
- It will be a new source of food to a local pantry!
- It can help to end hunger in a local community.
- It can create great PR for both the donating business and the local agency.

Once a business agrees to have a food drive, F4 will develop a plan that meets the company culture and ensures that the event will be fun and engaging for their employees. F4 then partners the business with a local recipient agency that distributes food to the hungry. This partnership not only helps to provide food for those in need, it also educates the employees about a local agency in need of community support.

Food drives can include a list of suggested healthy or kid friendly food items or focus on a particular item such as; peanut butter for National Peanut Butter month or tuna fish for an event called “How to catch a tuna?” To make the drive fun, the business might decide to make it a little competitive between offices in different locations, or departments within an organization. (F4 recently participated in a competitive drive conducted by Bishop Shanahan that collected 4,248 pounds of food.)

F4 has developed a Non-Perishable Food Drive Kit to support organizations with coordinating their drives. Food drives are a fun easy way to involve families, friends, students, & co-workers to help eliminate hunger in the communities where they live and work. It is a great way to increase awareness of this growing problem in the U.S. If you want to learn more about F4, please visit our website: www.f4service.org or our Facebook page: facebook.com/f4service. If you are interested in having a food drive, please contact Brenda Russell at Brussell@f4service.org.
Overview of Department of Labor - The Department of Labor (DOL) was established in 1913 as a result of lobbyist efforts of organized labor that were seeking a voice in the federal government, with the goal being to improve the welfare of working people. The DOL oversees programs and enforces laws that cover all facets of employment and work. They administer federal labor laws covering workers' rights to safe and healthful working conditions, a minimum hourly wage and overtime pay, freedom from employment discrimination, unemployment insurance, and other income support programs. (Sources: www.dol.gov and www.allgov.com).

DOL's Final Fiduciary Rule - The DOL proposed a Fiduciary Rule in 2015 to address "the definition of an Investment Fiduciary Adviser serving the retirement market." The Final Rule states that almost everyone who provides investment advice for compensation in the retirement space will be regarded as fiduciaries.

Fiduciaries (Investment Advisor Representatives) Vs. Registered Representatives - Fiduciaries are Investment Advisor Representatives of Registered Investment Advisory (RIA) Firms that charge a fee for services rendered when working with a client and they are held to a best interest standard (meaning that advice given to the client must be in the best interest of the client and not the financial advisor's personal financial gain). A Fiduciary is personally liable for the advice that they provide to their clients.

Financial advisors that are registered solely with a Broker/Dealer, and not acting in an advisory capacity with their Broker/Dealers RIA are considered Registered Representatives of their Broker/Dealer. Broker/Dealers as defined by Investopedia, is a person or firm in the business of buying and selling securities, operating as both a broker and a dealer depending upon the transaction. A Brokerage acts as a broker (or agent) when it executes orders on behalf of clients, and it acts as a dealer (or principal) when it trades for its own account.

The way the Department of Labor treated these individuals in the past was to hold them to a standard of suitability, thereby enabling them to escape fiduciary accountability to their clients, and removing their personal liability for any recommendations. It was a type of loophole that the DOL rightfully wanted to close, and this ruling on April 6, 2016 represents a historic day in the history of financial services regulations.

Investment Advice as Specified in the DOL's Final Fiduciary Rule - There were two types of investment advice specified in the rule. The first type of investment advice discussed involves recommendations regarding the advisability of acquiring, holding, disposing of, or exchanging securities or other types of investment property. This also covers recommendations about how to invest after a rollover, transfer, or distribution from a qualified retirement plan or Individual Retirement Account (IRA). The second type of investment advice discussed involves recommendations pertaining to the management of securities or other forms of investment property. Included in this would be recommendations on investment policies or strategies, portfolio composition, the selection of investment managers or advisers, and selecting between brokerage and advisory accounts. It also addresses rollovers from qualified retirement plans, and whether a rollover is the best option, and specifically what amount, form, and destination for the rollover.

There were some other important things that came out of the finalized rule surrounding the Best Interest Contract Exemption (BICE), and the link attached addresses the actual ruling containing more details. In closing, the DOL indicated an advisers monitoring responsibilities can be specifically limited in a client engagement. However, the DOL also stated that it would be very difficult for a fiduciary advisor to justify not monitoring a recommended course of action that is risky or volatile.

For further reading about the DOL Regulation, please refer to the References below or contact Summit Group Retirement Planners, Inc. Representative: 267-433-1050 or dfiorensa@sgetirementplanners.com. Summit Group Retirement Planners, Inc. specializes on collaborating with employers on the design, installation, and ongoing servicing needs of their retirement programs.

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References
www.dol.gov
www.allgov.com
http://www.dol.gov/ebsa/newsroom/fs-conflict-of-interest.html
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