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Kenya and Michelle offer action steps we, as women influencing business, can take to close the gender gap in employment in our region. This panel discussion is followed by an interactive Q&A Session. So make sure to take notes!!

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**Carol Mitchell**, Ph.D., Co-Founder, *Talent Strategy Partners*

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September Events

Thursday, September 15
“Using Social Media to Attract and Retain Customers”
Discussion led by Erik Harbison, former VP of Group Marketing at eBay. Currently the Chief Marketing Officer at AWeber
WCU Grad Center
7:30 am - 9:30 am
Register Here

Thank you to our September Sponsors

Tuesday, September 13
Emerging Leaders Go to the Phillies Game
Happy Hour @ McFadden’s at the Ballpark
4:00 pm - 6:00 pm
First Pitch 7:05
Pirates vs. Phillies
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Tuesday, September 20
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CCCBI brings you our next educational seminar...

“Using Social Media to Attract and Retain Customers.”

Erick Harbison, Chief Marketing Officer at AWeber leads this informative discussion and gives his expert knowledge on how Social Media needs to be part of your business.

In his role as AWeber’s CMO, he oversees the overall marketing operations, vision and strategy of the company. Specifically, the business development, social media, PR, customer acquisition and education disciplines.

Erik has over twenty years of experience in marketing and advertising industries. He has held roles in several award winning digital agencies where he developed teams, offerings and solutions across every digital marketing channel. Erik developed a social media offering within a recent agency role that helped the NFL launch its first social platforms that were solely dedicated to selling merchandise.

Erik also has a passion for teaching. He serves as lead instructor for unique courses on digital marketing at Drexel University and certification programs with the University of Vermont. He has participated as a speaker, moderator, and panelist at Podcast Movement, iMediaSummit, Social Media Day, and Email Marketing Summit. Erik has also contributed articles for Huffington Post Business, AllBusiness, Entrepreneur.com & MediaPost.

**Location:** West Chester University Graduate Center
1160 McDermott Drive, West Chester, PA 19380

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**Time:** 7:30 a.m. – 9:30 a.m.

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Friday, September 30, 2016
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Register at:
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Mission of Church Farm School

The Church Farm School prepares a diverse group of boys with academic ability and good character to lead productive and fulfilling lives by making a college preparatory education financially accessible. Church Farm School students use their God given talents to overcome their challenges and make the most of this opportunity to embark on productive and fulfilling futures.
Summer is the best time of year for fresh, local produce and nothing hits the spot more than a slice of tomato on a BLT, or a cold piece of watermelon for lunch. Zucchini, carrots, squash, melons, cucumbers, and tomatoes of all sizes show up in the break rooms at work with the invitation to help yourself…..please! And we hear gardeners asking to no one in particular, “What on earth was I thinking when I planted all these tomato plants?” Of course we are more than happy to reap the benefits, so to speak, of their labors, knowing full well that there is no comparison between fresh produce and that which is processed.

Here in Chester County, where lots of us have small gardens of luscious fruits and veggies, for some people that produce is not part of their diet. It certainly is available in our stores and stands but the cost is prohibitive and processed food is cheaper and more accessible. While a can of tomatoes at the supermarket is 89 cents, fresh tomatoes are 1.99 a pound. Did you know that in the US 22 million children receive lunch during the school year through the National School Lunch Program (NSLP), but in the summer and when school is closed, alternate food sources that may cost their families, must be found for these children? Qualifying seniors may receive $20 in government vouchers to purchase fresh produce. People on a limited budget just have fewer options for purchasing food. It is true, nutritionally there is little difference between fresh, canned, or frozen fruits and veggies, but NOTHING beats fresh produce, especially when it is readily available.

If you are a gardener with an abundance of fresh produce, please consider contacting your local food pantry and donate your excess. ALL pantries that serve the community have a very limited budget, operating week to week based on donations, often turning away those in need. If you do not know of a local pantry where you may donate your bounty, please contact Fiorenza’s Food For Friends (F4). F4 is an unpaid broker who helps facilitate partnerships for nonprofit agencies that feed the hungry. The vision of F4 is to eradicate world hunger by connecting sources of food to recipients in need.

Please visit our website: http://www.f4service.org/ Facebook page: facebook.com/f4service or contact Brenda Russell at Brussell@f4service.org, 610-955-7090, with specific questions.
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As the calendar turned to 2016 we asked our members for help with something that means so much to the Chamber, our Foundation, and the history of Chester County: Our building needs some “TLC.” And with the help of so many members, we are well on our way.

For two years (2016 & 2017), we are asking 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 encouraged (but not obligated) to send that amount, or more—or less. Any dollars that you contribute to the Foundation’s Building Fund are eligible to be tax-deductible.

Your contributions are helping us establish a building fund to care for the needs of the building in the years ahead—without harming the quality of events, programs and advocacy offered by our Chamber; or forcing us to raise membership rates.

We want to thank everyone who has donated since January and with all your help we have now raised over $34,000 with the help of 146 contributors as of September 7, 2016. We truly appreciate your generous support for our headquarters.

Thank you!

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If you would like to make a contribution, contact Mary England, our Finance Director: Mary@cccbi.org

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When students of Leadership Chester County, a professional development program bringing business savvy to community service, are asked about their experience, the response isn’t what you might expect. What students reflect on first is not fiduciary responsibility, board management, entrepreneurship, or a number of other leadership skills they’ve acquired. It is a new mindset—a changed perspective—about the county in which they live and work.

“I know far more about the world around me, and the possibilities for positive change,” notes Perry Bentley, Corporate Initiatives Associate for Bentley Systems, Inc.

“I am undoubtedly more equipped and more motivated to serve,” says Niki Harvey, Director of Educational Leadership Services at the Chester County Intermediate Unit.

“I have been both humbled by the needs of our local communities, and inspired by our neighbors who are making a difference,” says Celeste Payne, Educator at The Westtown School.

Meeting about once a month October through May, Leadership Chester County (LCC) educates professionals from the business sector on 17 topics of nonprofit governance, local social issues, and community leadership. Participants attend interactive and academic sessions as they explore the unique challenges nonprofits face in providing quality service to residents of Chester County. Throughout the course year, diverse professionals simultaneously work in teams to address a nonprofit business problem, much as they would on a nonprofit board. The program then connects graduates with opportunities to serve on real nonprofit boards of directors, contributing to causes and missions that interest them.

Hailing from some of Chester County’s top companies, participants bring corporate, IT, financial, legal, educational, healthcare and marketing expertise to the program, sharing their unique business perspectives and applying those insights to the service of their community.

“The combination of professional growth and community service makes this program truly powerful,” says Mary Anne Feeley, program director. “Employees with an understanding of community systems and populations will be better equipped to find opportunities, solutions and resources for their companies. Going on to nonprofit boards, they build the capacity of the service sector and demonstrate their employer’s commitment to the community.”

LCC’s Board Placement Service is available to graduates of the program, and to date 372 LCC graduates have gone on to serve 335 nonprofits.

“Good governance ensures high-quality, effectively run social service organizations, which help keep our community vibrant, safe and inclusive,” says Claudia Hellebush, President and CEO of The United Way of Chester County. “When communities thrive in these ways, businesses also do well. We are proud that over 100 Chester County companies have invested in this program, sending us their best and brightest to learn these important skills.”

Applications are currently being accepted for the Class of 2017. For more information, please visit www.leadershipchestercounty.org or contact Mary Anne Feeley at 610-429-9400 or maryanne.feeley@unitedwaychestercounty.org.

LCC is a program of the United Way of Chester County, provided in partnership with Chester County Chamber of Business & Industry and West Chester University.
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Retirement in America: Two 401(k) Lawsuits Reviewed

Recently, there have been many lawsuits on excessive fees that have emerged, with some now impacting higher education (Duke University, MIT, New York University, Yale, Vanderbilt, John Hopkins University, and University of Pennsylvania). We will focus on two lawsuits. One is from the large plan marketplace and one is from the micro plan marketplace.

Supreme Court of the United States: Tibble Et Al. v. Edison International Et Al

Edison International’s 401(k) Plan was considered a large 401(k) Plan with an asset size in excess of a billion dollars. In 2007, petitioners (beneficiaries of the Edison 401(k) Savings Plan) sued the Plan fiduciaries, (respondents) Edison International and others. They sued them to recover damages for alleged losses suffered by the Plan from alleged breaches of respondents’ fiduciary duties. The suit was over three investments that were added in 1999 and three investments that were added in 2002. The Petitioners’ argument was that the respondents acted imprudently by offering six higher-priced, retail-class mutual funds as Plan investments when materially identical lower priced institutional-class mutual funds were available. They went on to say that with respect to those mutual funds, respondents had failed to exercise “the care, skill, prudence and diligence under the circumstances” ERISA demands of a fiduciary.

In conclusion, when institutional share classes are available to plan participants, then the plan sponsor (with their fiduciary responsibilities) would look to implement them or would have to justify why they are not utilizing them. For example, the Vanguard 500 Index INV share class has an expense ratio of 16 basis points. The Vanguard 500 Index Admiral share class costs five basis points. The Admiral share class is the less expensive share class and is 11 basis points cheaper for the participant.

United States District Court of Minnesota: Debbie Damberg and Tony Severson, on behalf of LaMettry’s 401(k) Profit Sharing Plan, Plaintiffs. V. LaMettry’s Collision, Inc., Steven P. Daniel, and Joanne M. LaMettry, Defendants

In 2014, the LaMettry’s 401(k) Profit Sharing Plan comprised 114 active participants and held approximately $9.2 million in total assets. This lawsuit was from May, 2016. Plaintiffs, on behalf of all similarly situated participants and beneficiaries of the LaMettry’s 401(k) Profit Sharing Plan, brought a lawsuit to recover financial losses suffered by the Plan and obtain injunctive and other equitable relief for the Plan from LaMettry’s (Plan Sponsor) and their CFO, Steven P. Daniel and President Joanne LaMettry (collective trustees) based on breaching their fiduciary duties. The lawsuit claimed the Defendants breached their duties under ERISA by: 1) causing the Plan to pay hundreds of thousands of dollars in excessive fees to 3rd party service providers; 2) selecting inappropriate and imprudent mutual fund classes for Plan assets that exposed Plan participants to excessive fees when lower cost options were available for the same set of investments; and 3) selecting investment options that were unnecessarily expensive relative to industry benchmarks and standards.

Key Takeaways

As a plan fiduciary (plan sponsor, trustee) operating under industry best practices, you should have a documented process in place to review and benchmark your investments on a quarterly basis in accordance with a documented Investment Policy Statement. You should also monitor and benchmark your service providers (Recordkeeper/TPA/Advisor) on a routine basis to ensure you are providing the best value for services rendered for your employees. Part of this monitoring process is to review the share class of investments that are being utilized to determine if they are being offered in their least expensive format. If they are not, then there must be a process in place that documents and justifies why they are not.

Further Reading

For further reading about the Retirement Plan Fee Lawsuits and your responsibilities as a Plan Fiduciary, please refer to the References below or contact Summit Group Retirement Planners, Inc. Representative: 267-433-1050 or dfiorensa@sgretirementplanners.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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This information was developed as a general guide to educate, but 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, you will be in compliance with ERISA regulations.

References

http://www.planadviser.com/uploadedFiles/DambergvLaMettrysComplaint.pdf
https://www.morningstar.com/funds/XNAS/VFINX/quote.html
https://www.morningstar.com/funds/xnas/vfiax/quote.html
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