Ah, September. The month that signals the end of another summer. I hope yours was wonderful. This summer has certainly passed by quickly. Maybe it’s the old adage that “time goes by more quickly the older we get”. I don’t know if there’s any truth to that, but it sure does feel that way.

Things at the Chamber are definitely moving right along. We have plenty of Chamber and community events coming up so I would encourage you to take a look at the Events Calendar on our website and plan to attend as many as possible.

I’d like to take a moment and speak specifically about our upcoming Shippensburg Beer & Wine Festival on Saturday, September 23, 2017 at the Shippensburg Fairgrounds. We hope everyone will join us for a great afternoon of food, entertainment and beverages. We will have live bands, several food vendors, wineries, ciders, iced coffee, local and regional breweries and distributors, small games of chance and even some lawn games. There will definitely be no shortage of things to do. Additionally, we still have sponsorship opportunities available and would welcome your participation to help support this event. Details for the event, sponsorship information and tickets can be found on the Chamber website at www.shippensburg.org or by visiting or calling the Chamber office at (717) 532-5509. We can’t wait to see you there and don’t forget your lawn chairs and blankets!

As always, thank you for your continued support and have a great September.

Dan Baer, Chair
Chamber of Commerce Board of Directors
September 14 - 5pm-7pm - Mega Mixer; US Army Heritage & Education Center; 950 Soldiers Drive, Carlisle
September 15 - 9:00am - 12:00pm - The First Step: Starting a Small Business; Chambersburg Chamber of Commerce; 100 Lincoln Way East, Chambersburg
September 21 - 5:00-6:30pm - United Way Kickoff Mixer; Summit Health Shippensburg Campus; 46 Walnut Bottom Road
September 23 - 1:00-4:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds
September 25 - 9:00am - 4:00pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg
September 27 - 9:00am - 1:00pm - Quickbooks Level 1; Grove Hall Room 401, Shippensburg University, Shippensburg
September 27 - 12:00pm-1:00pm - Lunch and Learn; University Grille
September 28 - 9:00am - 12:30pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg
September 29 - 9:00am - 12:00pm - Library Celebration Day; The Shippensburg Public Library

For more information: SHIPPENSBURG.ORG

September 10 - 11:00am-4:00pm - Conococheague Institute Presents "Native America Pow Wow - Drums of the Conococheague: Then & Now"; Mercersburg
September 12 - 10:00am - Council for the Arts Call for entries: Miniature Art 2017 Exhibition; Chambersburg
September 14 - 4:00pm - Antique Buildings: The Historic Building Real Estate Market in Cumberland County; South Mountain
September 15 - 3:00pm - The Mercersburg Inn to Hold - "Trench Cooking Class Weekend!"; Mercersburg
September 16 - 8:00am - Franklin County Military Outreach Program - Veterans 5K Walk/Run; Chambersburg
September 17 - 12:00pm-5:00pm - Stoner’s Dairy Farm - Corn Maze Weekends; Mercersburg
September 14 - 5pm-7pm - Mega Mixer; US Army Heritage & Education Center; 950 Soldiers Drive, Carlisle
September 21 - 5:00-6:30pm - United Way Kickoff Mixer; Summit Health Shippensburg Campus; 46 Walnut Bottom Road
September 23 - 1:00-4:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds
September 25 - 9:00am - 4:00pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg
September 27 - 9:00am - 1:00pm - Lunch and Learn; University Grille
September 28 - 9:00am - 12:30pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg

For more information: SHIPPEDU/SBDC/

September 8-10 - Peter and the Starcatcher - Allenberry Resort
September 23 - 10th Annual M&T Harvest of the Arts Festival - Downtown Carlisle
September 27-October 1 - Fall Carlisle - Carlisle Fairgrounds
September 10 - 11:00am-4:00pm - Conococheague Institute Presents "Native America Pow Wow - Drums of the Conococheague: Then & Now"; Mercersburg
September 12 - 10:00am - Council for the Arts Call for entries: Miniature Art 2017 Exhibition; Chambersburg
September 14 - 4:00pm - Antique Buildings: The Historic Building Real Estate Market in Cumberland County; South Mountain
September 15 - 3:00pm - The Mercersburg Inn to Hold - "Trench Cooking Class Weekend!"; Mercersburg
September 16 - 8:00am - Franklin County Military Outreach Program - Veterans 5K Walk/Run; Chambersburg
September 17 - 12:00pm-5:00pm - Stoner’s Dairy Farm - Corn Maze Weekends; Mercersburg
September 14 - 5pm-7pm - Mega Mixer; US Army Heritage & Education Center; 950 Soldiers Drive, Carlisle
September 21 - 5:00-6:30pm - United Way Kickoff Mixer; Summit Health Shippensburg Campus; 46 Walnut Bottom Road
September 23 - 1:00-4:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds
September 25 - 9:00am - 4:00pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg
September 27 - 9:00am - 1:00pm - Lunch and Learn; University Grille
September 28 - 9:00am - 12:30pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg

For more information: EXPLOREFRANKLINCOUNTYPAPA.COM

September 23 - 10th Annual M&T Harvest of the Arts Festival - Downtown Carlisle
September 27-October 1 - Fall Carlisle - Carlisle Fairgrounds
September 10 - 11:00am-4:00pm - Conococheague Institute Presents "Native America Pow Wow - Drums of the Conococheague: Then & Now"; Mercersburg
September 12 - 10:00am - Council for the Arts Call for entries: Miniature Art 2017 Exhibition; Chambersburg
September 14 - 4:00pm - Antique Buildings: The Historic Building Real Estate Market in Cumberland County; South Mountain
September 15 - 3:00pm - The Mercersburg Inn to Hold - "Trench Cooking Class Weekend!"; Mercersburg
September 16 - 8:00am - Franklin County Military Outreach Program - Veterans 5K Walk/Run; Chambersburg
September 17 - 12:00pm-5:00pm - Stoner’s Dairy Farm - Corn Maze Weekends; Mercersburg
September 14 - 5pm-7pm - Mega Mixer; US Army Heritage & Education Center; 950 Soldiers Drive, Carlisle
September 21 - 5:00-6:30pm - United Way Kickoff Mixer; Summit Health Shippensburg Campus; 46 Walnut Bottom Road
September 23 - 1:00-4:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds
September 25 - 9:00am - 4:00pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg
September 27 - 9:00am - 1:00pm - Lunch and Learn; University Grille
September 28 - 9:00am - 12:30pm - Quickbooks Level 2; Grove Hall Room 401, Shippensburg University, Shippensburg

For more information: VISITCUMBERLANDVALLEY.COM

September 9 - 8:00am-12:00pm - 2nd Annual M&T Harvest of the Arts Festival - Downtown Carlisle
September 9 - 9:00am-11:00am - United Way Kickoff Mixer; Summit Health Shippensburg Campus; 46 Walnut Bottom Road
September 9 - 5:00pm-8:00pm - Farm to Table Dinner; McCreary Avenue
September 15 - 16 - Uprise ‘17 - Shippensburg Fairgrounds
September 16 - 8:00pm-10:00pm - Little River Band, Luhrs Performing Arts Center
September 23 - 10:00am-2:00pm - Vivus CE Community Open House
September 27 - 7:30pm-9:30pm - Jersey Boys at Luhrs Performing Arts Center
September 30 - 9:00am-2:00pm - Library Celebration Day; The Shippensburg Public Library

For more information: SHIPPENSBURG.ORG

Family Fun Day!
PA Chamber Pushes Back Against $600 Million Tax Increase Revenue Package

As the summer comes to an end, the focus in Harrisburg remains the state budget – which two months into the current fiscal year, has to be finalized. While the House, Senate and Wolf administration were able to agree to a $32 billion spending plan; they have yet to come to a consensus on how to pay for it. The debate over a revenue package took on a new dimension at the end of July when the Senate passed a plan that includes $200 million in tax increases on Pennsylvania residents and businesses.

The PA Chamber understands that the Commonwealth is facing numerous economic challenges. But we’re disappointed that the Senate has voted in favor of a $600 million tax increase that will hurt Pennsylvania’s ability to compete and will increase job creators’ operating costs for electricity, natural gas and communications services. At a time when the state’s unemployment rate has consistently been above the national average, proposals like H.B. 542 will make Pennsylvania’s business climate more burdensome, further weakening our state’s economic growth.

Of Pennsylvania’s competitive business advantages, affordable, accessible energy - particularly natural gas - stands out perhaps the most. However, this revenue package attacks that advantage by placing a tax on natural gas users and imposing an additional severance tax on the natural gas industry. Should this proposal be enacted, natural gas will be taxed, in essence, four times: prior to drilling and on an annual basis with the impact to residential and commercial electric bills; a higher tax on phone bills; as well as a severance tax on the natural gas industry. In addition to the tax increases, the Senate’s revenue package calls for borrowing $1.3 billion against the state’s Tobacco Settlement Fund; $200 million in special fund transfers and $200 million from a yet-to-be enacted gaming expansion bill in order to balance the 2017-18 budget. While it appears that this proposal has the support of the Wolf administration, it has been met with resistance in the House of Representatives.

The PA Chamber understands that the Commonwealth is facing numerous economic challenges. But we’re disappointed that the Senate has voted in favor of a $600 million tax increase that will hurt Pennsylvania’s ability to compete and will increase job creators’ operating costs for electricity, natural gas and communications services. At a time when the state’s unemployment rate has consistently been above the national average, proposals like H.B. 542 will make Pennsylvania’s business climate more burdensome, further weakening our state’s economic growth.

The later years of life can bring many joys and many challenges. At Elmcroft, we are committed to making these years a time of health, happiness and learning, with patience, kindness and, above all, compassion.

We are mindful that each resident comes to us with an individual set of needs. For some, those needs are as simple as companionship, a church service, or a few kind words throughout the day. For others, it’s assistance with the basics of daily living such as housekeeping, laundry and more. Still others require more specialized care including therapy services, skilled nursing and rehabilitation services.

Our trained and tenured staff are here to serve the many differing needs of our residents, promoting creative thinking and learning, with patience, kindness and, above all, compassion.

The later years of life can bring many joys and many challenges. At Elmcroft, we are committed to making these precious years fulfilling and enjoyable. And we will do this through our passionate pursuit of excellent care and services.

Here’s to life!

Cumberland Valley Business Journal
August 18, 2017

Tricia Harris, Manager of Communications
717.720.5447

For more information, contact

Tricia Harris, Manager of Communications
717.720.5447

PA Chamber of Business and Industry
129 Walnut Bottom Road
Shippensburg, PA 17257
(717) 530-1400
www.elmcroft.com

Based in Louisville, Kentucky, Elmcroft takes great pride in offering much needed services for seniors across the United States. Elmcroft has 83 senior living communities including 4 multilevel retirement communities, serving over 6,000 residents in 18 states.

At Elmcroft, we are dedicated to providing compassion and kindness to our residents and fellow employees. Our mission is to enrich the lives of those who live and work with us by responding to their unique needs and universal desire for dignity and respect.

We would like to give a big “Thank You” to our event sponsors: Volvo CE, DB Schenker and the Shippensburg Fairgrounds for making this event possible. Thank you to our many community organizations and businesses who participated as exhibitors and also to the following businesses for partnering with us to make the day a success:

Servpro of Shippensburg/Perry County, H&R Block, Weis, Pepsi Co., Harrisburg Dairies, Giant, Vigilant Hose Co., JA/LEX Real Estate Services, Keystone Payroll and Papa John’s. We look forward to seeing you next year!
A Time of Challenges

Parents play an important role in knowing when adolescents might need help

Adolescence is a time when bodies and minds are changing rapidly. When you add the social challenges that come with school and peer groups, it can be a perfect storm of crisis for young people.

During this time, adolescents will move toward independence and struggle with the mental, emotional, and physical changes they are experiencing.

Issues such as body image, gender identification, and bullying (particularly, cyber-bullying) have come to the forefront of parents’ radar in recent years. These and other issues carry with them anxiety, which can make it difficult to cope. So, it’s important parents understand what is and isn’t normal.

What’s normal

Teenagers are known for occasionally behaving impulsively. This is because the amygdala region of the brain responsible for these actions develops before the frontal cortex, which controls reasoning. This means it’s normal for adolescents to occasionally:

- Act impulsively
- Engage in fights
- Misinterpret social cues and emotions
- Take part in risky behavior

What’s not

“Adolescents are known to have occasional moodiness as the result of developmental changes,” said Candace Rutherford, LCSW and director of outpatient behavioral health at Summit Health. “Ongoing negative behavioral changes are key signs to watch for, though.”

Parents should be aware of negative behavioral trends, including:

- Prolonged moodiness or irritability
- Withdrawal from activities once enjoyed
- Regular expressions of hostility, worries or fear, or crying
- Extended avoidance of parents
- Abandonment of longtime friendships for a different group of friends
- Regularly feeling "sick"

If your teen displays warning signs, you can get help from a number of resources.

The American Academy of Child and Adolescent Psychiatry (www.aacap.org) has details on the emotional and cognitive development of children and adolescents.

The Anxiety and Depression Association of America (www.adaa.org) has information for parents and caregivers on the disorders and other challenges adolescents face.

Summit Health has several providers who specialize in adolescent mental health. Visit: www.SummitHealth.org/BehavioralHealth for more information.

Crisis Hotline

Summit Health partners with Keystone Health to make crisis intervention services available to the community. Keystone Health operates the crisis hotline 24 hours a day, seven days a week. The hotline can be reached at 866-918-2555.

Source: Summit Health

Volvo CE’s LX1 prototype electric hybrid wheel loader has excelled during hundreds of hours of real-world testing, achieving around a 50% improvement in fuel efficiency compared to its conventional counterparts.

Since the end of last year, the LX1 prototype electric hybrid wheel loader has performed hundreds of hours of real work in two applications for Volvo CE customer Waste Management. Testing began at the Redwood Landfill and Recycling Center, a green waste site in California, US. Both fuel efficiency and greenhouse gas emission tests were conducted at the facility and, although the data is still being analysed, the results so far show an average improvement of 50% in fuel efficiency, equating to a reduction of 35% in fuel consumption and greenhouse gas emissions. The second test site was the Moreno Valley Transfer Station, a waste transfer site in the southern part of the state. Here, the LX1 achieved an average fuel efficiency improvement of around 45%. The results were presented this week at a press event at the Redwood Landfill and Recycling Center. Volvo CE organized the event alongside Waste Management, CALSTART, which conducted emission tests on the machine, and the California Energy Commission, which helped fund the LX1 project.

Collaboration is key

“We are pleased with the results from the field testing,” says Scott Young, Electromobility Director at Volvo CE. “Although we’d already seen the LX1 reach up to a 50% improvement in fuel efficiency in our internal tests, every application and operator are different. Because of this, we were aiming for a 35% improvement in fuel efficiency in this project. But we are happy to say that we’ve significantly exceeded this figure and achieved similar results to those recorded at our test site in Sweden.”

Waste Management is the largest environmental services and recycling company in North America, it operates one of the largest fleets of Volvo CE equipment in the world. Prior to testing the LX1, the company ran a conventional machine at both sites to gather baseline data.

“Three experienced operators from Waste Management, who were trained and supported by Volvo CE engineers, carried out their daily work with the LX1 and provided us with valuable feedback,” says Scott. “Their responses were positive; they liked the dramatic reduction in noise, improved visibility over the rear of the machine, ease of operation and powerful hydraulics. But they also gave us constructive feedback on areas we can refine, such as improving functions like traction control and gear shifting, actions that will enhance operability. Now we’ve concluded the field tests, the machine will be shipped back to Sweden for updates and tuning based on what we’ve learnt over the last six months. At this stage, the LX1 is still part of a research project and it is not commercially available.”

Hybrid technology in focus

The LX1 is a series hybrid that incorporates a driveline that consists of electric drive motors mounted at the wheels, electric driven hydraulics, a battery energy storage system, a significantly smaller diesel engine and new machine architecture. It’s this combination that enables the substantial gain in fuel efficiency. As well as the improvement in fuel efficiency and reduction in emissions, the LX1 also offers a significant reduction in noise pollution compared to its conventional counterparts. The prototype – which has 98% new parts and a fundamentally new machine design – is capable of doing the work of a wheel loader that’s one size larger.

The California Energy Commission provided over $1.8 million of funding for the LX1 project through its Alternative and Renewable Fuel and Vehicle Technology Program. The program invests up to $100 million per year to support advancements in alternative, renewable fuels and the vehicles powered by them in California. "The Energy Commission is pleased to invest in projects like the development and demonstration of Volvo’s LX1 electric hybrid wheel loader," concludes Energy Commissioner Jana A. Scott. “Demonstrations like these help improve the viability of cleaner, less polluting technologies for near-term market adoption in California’s commercial goods movement, transit and other sectors.”
Critical Illness Insurance Can Aid in Business Continuation Planning

Submitted by: William D. Lape
Written and Prepared by: Mutual of Omaha Insurance Company

We all know people who have had cancer, a heart attack or a stroke. In fact, every 19 seconds, someone in the U.S. is diagnosed with cancer. Every 25 seconds, someone suffers a coronary event. Every 40 seconds, someone in the U.S. suffers a stroke.  

As a business owner, are you prepared for how one of these illnesses might impact not only your future personal plans, but your future business plans?

It is impossible to predict how we might react if diagnosed with a life-threatening condition. Some may choose to return to normalcy as soon as possible, while others may make drastic changes to life and work routines. Others, because of their medical circumstances, have no choice.

Critical illness insurance, a specified disease policy that provides a lump-sum benefit amount upon diagnosis of certain medical conditions (as defined by the policy), benefits different individuals in different ways. The proceeds from a critical illness policy can provide needed funds for those wanting to change their lifestyle and financial security for those whose medical conditions prevent them from having much choice.

Critical illness insurance has the same advantages as the cross-purchase agreement for how one of these illnesses might lead to the sale of the business.

Critical Illness and Buy-Sell Planning

With buy-sell planning in the life insurance context, business owners enter into a legal agreement requiring the purchase of their ownership interest upon their own diagnosis. The most common structures for these agreements are the entity purchase (the business buys the interest) and the cross purchase (the co-owners buy the interest). In these scenarios, life insurance proceeds are used to effectuate the agreement.

Firms also can set up an agreement that is triggered and funded upon the diagnosis of a critical illness. Which type of plan – the entity or cross purchase – is better for a critical illness buy-sell agreement? The answer: It depends.

A cross-purchase agreement using critical illness insurance has the same benefits as the cross-purchase agreement that uses life insurance. The remaining owners have the funds to purchase the shares without incurring precarious debt. Also, they receive an increase in basis equal to the amount they pay for the shares. All of the owners have the security of knowing that, should they be the one to incur a critical illness, they won’t have to accept installment payments or worry that the business will collapse before the purchase price is paid.

An entity-purchase agreement may be the solution if flexibility is the primary concern. With this option, the proceeds would be paid directly to the corporation. The shareholders can agree in advance under which circumstances the critically ill shareholder could or must be bought out. Further, they may also wish to include a “waiver period” to allow the critically ill shareholder the time to decide whether he or she wishes to remain in the business post-diagnosis.

The key to using this strategy effectively is plan in advance who is to decide whether and when the purchase will be carried out.

Critical Illness, Disability and the Buy-Sell Agreement

Critical illness insurance may have a role even if you do not wish to include a critical illness “trigger.” This role may be to fund the disability provision in the buy-sell agreement. (Note: The vast majority of buy-sell agreements will require a buyout upon the disability of a shareholder.) Traditionally, business owners have attempted to pay for the disability buyout with one of three methods: payment from current cash flow, a traditional disability income policy, or a lump-sum disability policy.

Each of these three funding alternatives has drawbacks. The worst of course, is the no-funding option. With this option, the shareholders confidently explain that if a disability occurs, they will execute the buyout from their current cash flow. Of course, none of the shareholders will have assurances that funds will be available to purchase their interest should a disability occur. After all, what if the business is less profitable due to the loss of one of the owners? Will the remaining owners be able to make the payments to the disabled owner and still run a profitable enterprise?

A traditional disability income policy is difficult as well. These policies are designed to replace income, not equity. To illustrate, many small business owners may limit the amount they pay themselves so they can grow their businesses; therefore, the benefit amount may be completely unrelated to the value of their ownership interest in the business.

Purchasing a disability policy that pays a lump-sum benefit commensurate with the disabled person’s ownership interest would better suit the need. But lump-sum buyout policies may be prohibitively expensive. Consideration should also be given to whether the business owner has any medical conditions that would prevent the issuance of a disability policy.

Critical illness policies can provide partial coverage in these situations. If the disability is caused by one of the critical illness policy’s covered conditions, the policy will provide the needed funds, in a lump sum, to finance the buyout.

Nobody can control uncertainties and contingencies of life. However, business owners can have security and choice when unfortunate circumstances occur. Using critical illness coverage in buy-sell agreements allows for both.


**Critical illness insurance is a limited benefit health policy.
Green Dot Card Scam – Beware of anyone who contacts you and asks you to pay your utility bill over the phone or internet with a GreenDot Money Paks payment method or any type of reloadable debit card. You can use these cards to pay your bills if you purchase them yourself from a local store.

Fake Employees - If you are suspicious of someone who claims to be an employee representing a particular company, check for IDs, look to see if they are driving a company vehicle, or call the company to verify their identity. Never answer the front door if your back door is left unlocked and unguarded. Do not let anyone in your house if you are unsure of their identity.

Free Energy – This generator claims to give off free energy by finding its source of power from magnets. While this concept of “free electricity” sounds wonderful, chances are this one is a fraud. According to the law of physics, no device can generate electricity without input from another source.

I am confident SASHS will have a great school year despite the slow start due to the lightning strike on August 4th. Due to the damage from the lightning, only the cafeteria, auditorium, gymnasiums, and three classrooms had electricity and air conditioning. Even though the situation appeared grim, the high school administrative team along with the teachers were optimistic about the start of the school year. Fortunately after a two day delay in the start of the high school schedule, students and staff began the 2017-2018 school year.

I am excited to be returning to the Cumberland – Franklin County area since this is where my career in education began 18 years ago at the Chambersburg Area Senior High School where I taught chemistry before moving to Huntingdon. I received my Bachelor of Science degree from the University of Pittsburgh – Johnstown and my graduate work was done at Shippensburg University where I earned my Master’s Degree in Educational Leadership, Principal’s Certificate, and Letter of Eligibility.

My husband and I currently live in Shippensburg with our two children. Our daughter is a fifth grade student at the Shippensburg Area Intermediate School and our son is a third grade student at the James Burd Elementary School. My family enjoys spending time together, reading, and watching movies.

I have enjoyed meeting the students, parents, and staff of SASHS, bringing into questioning the reliability of this product.

Power Factor Scams – The National Institute of Standards and Technology warns that devices identified as Amp Reduction Units or KVARs do not actually provide any energy savings benefits. These devices promise to improve the power factor of your home or business, thus lowering your energy bills, but they can lead to potential danger if you attach one to your electrical system.

Adams Electric is an equal opportunity, not-for-profit, member owned, electric distribution cooperative, serving over 32,000 members in South Central Pennsylvania. Offices are located in Gettysburg, Shippensburg, and York.

Welcome to the Shippensburg Area School District

Hello! I am Mrs. Deborah Luffy, Shippensburg Area Senior High School Principal. I began my new position on July 10th. I transitioned from Huntington Area School District as the Secondary Principal, where I was the principal of both the Huntington Area High School and the Huntingdon Area Middle School.

I am excited to be returning to the Cumberland – Franklin County area since this is where my career in education began 18 years ago at the Chambersburg Area Senior High School where I taught chemistry and general science for six years before moving onto the administrative team. While at CASHS, I served as the Dean of Students for two years, an Assistant Principal for five years, and the Academic Principal for one year.