Happy New Year! Wow, where did 2016 go? I hope that as you are reading this, you are looking forward to all that 2017 has in store. We at the Chamber are looking forward to the opportunities and challenges that the next year will bring. We are spreading our proverbial wings and trying to put together an exciting year for our membership. We will be continuing the successes of past years and building on those to enhance your experience and improve your return on your investment with us. As we move into and maneuver throughout the year, please know that we are always here to listen to your suggestions and input.

I would personally like to thank Pam Kammerer, whose time on our Board has come to an end, for all of her hard work and dedication over the past years. She has been wonderful to work with and a constant figure during my time on the Board and she will be missed. I would also like to personally thank Crystal Collier-Walker. Although her time as a voting Board member is officially over, she has agreed (with much groveling on my part) to remain as Board Secretary. She is a valuable member of our team and I am happy to see her remain as such. I would be remiss if I did not take this opportunity to thank Ginger Everhart for her leadership as Chair over the past year. I observed and learned much from her and appreciate greatly all she did and will continue to do.

A great big WELCOME to Nina Reese (Orrstown Bank) and Mitchell Burrows (University Grille) who are the newest members of the Board. We look forward to working with them in their new roles. Their fresh perspectives will be put to good use immediately.

Finally, a very heart-felt thank you to all of you. Thank you for your support during 2016 and your continued support in 2017 and thank you for your investment in the Chamber and the opportunity given to us to be of service to you.

Dan Baer
Chair, Board of Directors

Happy Birthday America!

I love July 4th. I love everything about it. I love backyard barbecues with friends and family, seeing who can spit watermelon seeds the farthest (don’t turn your nose up at that one because you know you’ve done it), running around the neighborhood with sparklers and watching the look on my children’s faces as fireworks explode overhead. I love Grandma’s apple pie (I’m proudly cliché with that one) and vanilla ice cream. I love it when we come together as a community and celebrate this great nation. We are a diverse people coming together and working hard to better our community, our nation, and our world.

As we have now officially passed the mid-way point of 2017, I would like to take a minute and thank everyone for all of their hard work. Thanks to Wendy for holding down the office day in and day out, and gently reminding me of all of the things I seem to forget. Thanks to Scott for being the face of the Chamber. Thank you to my fellow Board members. Thank you to our officers. Thank you to all of our committee members and most of all, thank you to our Chamber members. We could not do this without each and every one of you.

A reminder to keep an eye on our calendar for our upcoming events as there are several great opportunities upcoming for you to network and get involved. For now, grab your Kingsford, your apple pie and ice cream, your watermelon and your sparklers and have a great 4th of July!

Dan Baer
Chair, Board of Directors
**July 9, 14 & 16 -** Shippensburg Festival Symphony Series; H. Ric Luhrs Performing Arts Center

**July 20 - 9:00am -** Quickbooks Level 1; Grove Hall Room 401, Shippensburg University, Shippensburg

**July 20 - 5:30pm -** “Christmas in July” Mixer; Courtyard Marriott; 503 Newburg Road, Shippensburg

**July 22 -** Shippensburg Fair Truck & Tractor Pull; Shippensburg Fairgrounds

**July 24-28 - 60th Annual Shippensburg Community Fair; Shippensburg Fairgrounds**

**July 7-8, 13-16, 20-23 -** Hollywood Arms; 1001 Oyster Mill Road, Camp Hill

**July 14-16 -** Carlisle Chrysler Nationals; 1000 Bryn Mawr Road, Carlisle

**July 15 -** Summer Celebration @ Meadowbrooke Gourds

**July 23 - 5:00pm -** Shippensburg Community Fair Anniversary Dedication Ceremony, Shippensburg

**July 25 - 10:00am -** Council for the Arts Presents “Ski Helm- Katrina Hoopes: Recent Work”; Chambersburg

**July 27 - 7:00pm -** Renfrew Museum & Park Summer Concerts: “New Horizon” Concert Band; Waynesboro

**July 28 - 8:00pm -** Totem Pole Playhouse Presents “Million Dollar Quartet”; Fayetteville

**July 9 -15 - 6:00pm -** 2017 Franklin County Fair; Chambersburg

**July 12 - 12:00pm -** Lunch & Learn “Workplace Safety & Security”; Knute’s Pub & Grill; 15 W. King St.

**July 16 - 7:00pm -** Totem Pole Playhouse Announces a screening of “Father & The Bear”; Fayetteville

**July 17 - 22 - 5:00pm -** Fayetteville Volunteer Fire Department Carnival; Fayetteville

**July 19 - 15:00pm -** Lunch & Learn “Maintenance of Your Home & Garden”; Knute’s Pub & Grill; 15 W. King St.

**July 20 - 7:00pm -** Shippensburg Fair Truck & Tractor Pull; Shippensburg Fairgrounds

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**July 27 - 7:00pm -** Renfrew Museum & Park Summer Concerts: “New Horizon” Concert Band; Waynesboro

**July 28 - 8:00pm -** Totem Pole Playhouse Presents “Million Dollar Quartet”; Fayetteville

**July 9-14-15, 20-22 -** Shrek the Musical; 1559 Boiling Springs Road, Carlisle

**July 7-8, 13-16, 20-23 -** Hollywood Arms; 1001 Oyster Mill Road, Camp Hill

**July 9 -15 - 6:00pm -** 2017 Franklin County Fair; Chambersburg

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**Welcome New Chamber Members!**

Art Sign Company of Chambersburg
470 Nelson Street
Chambersburg, PA 17201
(717) 264-4211
www.artsignco.com

Art Sign Company of Chambersburg is a regional provider of custom professional signage and business identity materials, lighted commercial signs, banners and vinyl graphics, and truck and vehicle graphics.

L.L. Singer Security Professionals
1412 Shields Road
St. Thomas, PA 17252
(717) 348-1883
www.ilsinger.com

L.L. Singer Security Professionals offers drone photography, security cameras and private investigations.

REEL PD
2118 Hillview Drive
Fayetteville, PA 17222
(717) 414-6064
www.facebook.com/REELPD

REEL PD provides tailored coaching and teaching to help people and teams to grow personally and professionally and to get from where they are to where they want to be.

Sanctuary Christian Counseling
9974 Molly Pitcher Highway, Suite #4
Shippensburg, PA 17257
(717) 300-3158
www.sanctuarychristiancounseling.com

Sanctuary Christian Counseling is a group of professional Christian therapists offering many types of psychotherapy and mental health counseling including marriage and family therapy, spiritual direction, sexual addiction therapy, individual and art therapy, premarital counseling and therapy for teens/kids.
New Law a Critical Step Toward Right-Sizing PA’s Pension Systems

For years Pennsylvania has faced a crippling pension crisis. The growing unfunded liability – which could be as high as $74 billion – combined with pension obligations that were rising each year negatively impacted not only the state’s budget, but also the budgets of school districts across the Commonwealth. As the state’s fastest growing cost driver, increasing pension costs continued to threaten Pennsylvania residents and employers with new and higher taxes, making the Commonwealth less competitive. It was obvious to our organization that something needed to be done to address the unsustainable nature of the state’s two main public pension systems – the State Employees Retirement System and the Public School Employees Retirement System. Pension reform had been our No. 1 priority through several sessions, with the issue being debated at length – in fact, I’d written multiple times about the need to address the pension crisis in this column. Yet, despite a growing awareness among the state’s elected officials that some type action needed to be taken, reform remained elusive – until now.

Earlier this month, the General Assembly and Gov. Tom Wolf worked together to enact a historic pension reform proposal. Act 5 of 2017 offers all new state and public school employees a choice of three retirement plan options – including a partial – or hybrid – defined contribution plan as well as a defined contribution option structured like the 401K-style plans that work well across the private sector. The new law also gives current employees the option of participating in the new benefit plan options. The PA Chamber, along with the Allegheny Conference on Community Development and the Chamber of Commerce for Greater Philadelphia, all announced our strong support for this proposal as it moved through the legislative process; after its passage, we applauded legislative leaders and the Wolf administration for working in a bipartisan manner to pass this much-needed, responsible pension reform measure.

This new law is a critical step in solving Pennsylvania’s pension crisis. Most notably - it stops the problem from getting worse – helping to rein in the unsustainable costs of the systems and securing their long-term stability going forward. This move will help to protect the benefits that current and retired workers have already earned. At the same time, the reforms shift much of the risk away from taxpayers – a key principle that the PA Chamber has been fighting for over the past several years. In fact, the Pew Charitable Trusts said that this measure is “one of the most – if not the most – action needed to be taken, reform remained elusive – until now.

Additionally, the new 401K-style component of the law better reflects the Commonwealth’s changing workforce demographics – the defining characteristic of which is workers’ tendency to frequently change jobs and careers. There’s a reason why the private sector has largely moved away from defined benefit pension plans – they are financially unsustainable, are far less mobile and no longer reflect the nature of the workforce. This plan better meets the needs of current and future generations of workers by being much more portable and flexible.

Act 5 is a key component to right-sizing the Commonwealth’s fiscal house. While the law doesn’t tackle the unfunded liability – something the PA Chamber will continue to advocate for – it does rein in the unsustainable pension costs and shift the risk away from taxpayers. The bipartisan reforms put the Commonwealth on a firmer financial footing going forward – which will benefit taxpayers for generations to come.

Gene Rozy
President and CEO
PA Chamber of Business and Industry

The Pennsylvania Chamber of Business and Industry is the state’s largest broad-based business association, with its statewide membership comprising businesses of all sizes and across all industry sectors. The PA Chamber is The Statewide Voice of Business™.

Beidel Printing House has been proudly serving the Cumberland Valley area since 1920. They are dedicated to providing graphic arts design and printing services in a timely and cost-effective manner. They turn customer vision into graphic reality.

Custom printing services include announcements, banners, books, brochures, bulletins, business cards, decals, envelopes, flyers, forms, invitations, labels, letterhead, matchbooks, menus, newsletters, place cards, posters, programs, rubber stamps, resumes, stationary and stickers. If you are looking for a new logo, they also provide custom graphic design services.

They also offer on-site color copying, design & typesetting, document finishing, faxing, laminating and letterpress and prepress.

Beidel Printing House continues to expand services and the market area by growing in a carefully managed and controlled fashion. They want to be more than just your printer and their goal is to be your corporate partner. Just as they have been in the past, they will be a part of your future.
Summer tips can help you stay safe

**Summertime and the living is... hot. Sunburned. Itchy.**

Without taking certain precautions while outdoors, summer can end up being a real pain.

**With a few tips, though, you can protect yourself and loved ones and ensure this summer season is your safest one yet.**

### Sun safety

The sun produces skin-damaging invisible rays, ultraviolet-A (UVA) and ultraviolet-B (UVB), which can increase risk for the development of skin cancer.

"People often understand that getting a sunburn is not good for them, but don’t always think about how today’s sun damage or ‘glow’ could have repercussions several years from now," said Dr. Wayne Ledinh of Summit Plastic Surgery and Skin Care Center. “With each sunburn and sunburn you get, you are increasing your risk for skin cancer.”

Dr. Ledinh recommends people of all ages take precautions by slathering on a thick coating of broad-spectrum sunscreen with an SPF, or sun protection factor, of at least 30. He added that people should be vigilant with reapplying sunscreen and also seek shade when possible.

"The sun's rays are strongest in the midday hours (10 a.m. to 4 p.m.) and these are the times we need to be especially mindful of our skin protection," Dr. Ledinh outlined.

### Bug safety

During the summer, it is even easier to become the object of an insect’s evening snack.

Insect bites often only leave behind an itchy bump or two that can be bothersome for a few days before disappearing, but it is important to proactively seek ways to limit bites since insects can carry vector-borne illnesses such as Lyme disease, Rocky Mountain spotted fever, Zika virus, West Nile virus and others.

"Using an EPA-registered insect repellent containing DEET is one way you can protect yourself from insect bites if you are going to be outside," said Summit Health Director of Epidemiology and Infection Prevention Ericka Kalp, PhD, MPH, CIC, FAPIC.

Avoiding the outdoors during peak biting times such as dusk and dawn may also help reduce risk for mosquito bites.

"You should also exercise caution after being in the woods or grassy areas and thoroughly inspect yourself for ticks afterward," Dr. Kalp said.

She encourages people who spend time outdoors in wooded or grassy areas to wear protective clothing like long-sleeved shirts, long pants, hats and boots or closed-toe shoes when possible.

Additional protection can be provided by tucking shirts into pants and pants into socks. The insecticide permethrin also can be applied to clothing for added protection.

### Heat safety

While temperatures have yet to sizzle, there’s still plenty of time for heat to set in this summer.

The heat of summer can affect anyone of any age, but certain segments of the population are at a higher risk for developing serious complications, like heat stroke, more quickly,” said Dr. Frank Mozdy, Summit Health vice president and chief medical officer.

These population groups include the very young, people who are 65 or older, people who are physically ill, those with heart disease or high blood pressure and people with a mental illness.

Dr. Mozdy said that when heat indices are extreme or when heat waves set in, all people should stay indoors in air conditioning when possible.

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**Bug safety**

- **Seeking shade**, especially during midday hours (10 a.m. to 4 p.m.)
- **Cover up with clothing** to protect exposed skin
- **Wearing a wide-brim hat** that offers protection to the face, head, ears and neck
- **Wearing sunglasses** that block as close to 100 percent of UVA and UVB rays as possible
- **Wearing protective lip balm** with an SPF of 30 or higher

**Heat safety**

- **Limit fluid intake** if you are active outside
- **Take short breaks** and rest in the shade if you’re working outside
- **Limit alcohol consumption** as it can lead to dehydration
- **Get out of the heat** if you have a medical condition that makes you more susceptible to heat-related disorders

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**News Release**

**Volvo CE celebrates budding operators at SkillsUSA’s Pennsylvania State Heavy Equipment Competition**

Volvo Construction Equipment (Volvo CE) recently participated in the SkillsUSA Pennsylvania State Heavy Equipment Competition as a sponsor to encourage young Americans to pursue skilled professions in the manufacturing industry. On April 20, Volvo CE’s dealer Highway Equipment and Supply, located in Harrisburg, and customer Allan Myers, together with other local equipment manufacturers and dealers, partnered with SkillsUSA and tested top technical students across Pennsylvania on their operations skills in nine different categories.

“As a leader in the construction equipment industry, it is very important for Volvo CE to support future generations of skilled workers. Competitions like this not only help students get excited about a future in our industry, but also help bridge the current skills gap,” said Chuck Wood, vice president, Human Resource Management and Administration, Volvo CE. “In the U.S., an estimated 600,000 manufacturing jobs went unfilled in 2011 and the number could grow to over two million in ten years, according to a report from the Manufacturing Institute and Deloitte—that’s a large gap and as a company, we are working hard to do our part to shrink that gap.”

SkillsUSA, a national career and technical training organization, hosted the competition as part of the 2017 SkillsUSA Pennsylvania State Championships. Nine high school students participated in the heavy equipment competition. Each participant was required to complete tasks ranging from identifying components and controls, inspecting machines, to writing service summary and operating virtual bulldozers and excavators. Representatives from Volvo CE, Highway Equipment and Supply, and Allan Myers served as judges and donated equipment for the competition.

Volvo CE’s support of developing skilled tradesmen and women continued with participating in the SkillsUSA and Skills Canada national leadership conference/competitions in May and June. Volvo CE represented at the SkillsUSA National Leadership and Skills Conference in Louisville, Kentucky, along with Rudd Equipment. During the TechSpo exhibition, Volvo rotated students through our excavator simulator, and also displayed an L60H and EC60E from Rudd. More than 15,000 students, teachers, education leaders, and representatives from 600 national corporations, trade associations, businesses and labor unions participated in the event, with 100 hands-on skill and leadership competitions. Volvo continues to support local school’s SkillsUSA programs.
Are you paying for someone’s mortgage?

Many people prefer to rent, as opposed to owning a home. There are positives and negatives to renting just as there are positives and negatives to every other subject in this beautiful world. It’s simple. You pay your rent and your utilities and your done.

But is that a sustainable lifestyle from a financial standpoint? As an individual, you need to determine if it’s right for you to continue renting. Has renting improved your life or has it kept you from moving upward? If your current household is maintained by a good steady income we’ll show you how you can fulfill greater dreams by owning your home.

In 2015, the average residential rent in Pennsylvania was $889 according to the American Community Survey. (“Pennsylvania Residential Rent and Rental Statistics.”)

Now, just doing simple math: A $150,000 30-year mortgage would cost you $416.67 per month. That may seem low. It’s just the base. Interest rate, maintenance, taxes, and other fun stuff apply when it comes to owning a house, but it helps put into perspective what owning a house actually costs.

Compared to how much you pay for rent each year, it opens your eyes to how much could have been paid on a house with the money, if you purchased a house and paid for it in 30 years, what are you left with? An appreciating asset. An investment. Equity.

But, if you pay rent for 30 years what are you left with? Answer: A landlord who really appreciates that you paid off his investment for him.

How much will you spend when you retire?

You may have heard that people spend less once they are retired. Statistically, that is true. The question is whether a retiree has enough income to meet his or her expenses.

Ideally, retirees should be able to live comfortably on 70-85% of their end salaries and draw their retirement fund down no more than 4-5% per year during a 30-year retirement. Are these two objectives realistic for the average retiree household?²

According to the most recently published Bureau of Labor Statistics data, a household maintained by someone 65 or older had a mean income of $46,627 in 2015 and a disposable income of $42,959 after taxes. That average retiree household spent an average of $44,664 in 2015. So, on average, seniors spent more than they had on hand.³,⁴

Basic math tells us that 46,627 is roughly 70% of 66,500 and roughly 85% of 55,000. So, a retirement income of $46,627 would correspond to about 70-85% of a typical middle-class salary in 2015. In other words, it appears all too easy for the middle-class worker to transform into the financially challenged retiree.

Why is the average retiree household spending more than its net income? Three possible reasons come to mind. One, the cost of living may be rising faster for retirees than some assume. Social Security bases its cost-of-living adjustments to retiree benefits on changes in the CPI-W (Consumer Price Index for Urban Wage Earners and Clerical Workers). Some economists think Social Security should use a different yardstick. Two, annual health care costs may suddenly jump for some seniors. Three, it is not unusual for new retirees to spend more than they anticipate as they travel and enjoy life.⁴

How do average retiree expenses break down? Housing expenses accounted for $13,529 of the aforementioned $44,664 in 2015 household expenses. Transportation costs took another $6,846. Health care costs made up $5,756 of the total ($3,900 of that went to health insurance, $672 for medicines). Another $1,298 went for mortgage costs.²,³

When you spend more than you make in retirement, you dip into your savings. That fact takes us straight toward a larger problem. Most baby boomers are approaching retirement with a savings shortfall. The 2016 Employee Financial Wellness Survey from PwC (PriceWaterhouseCoopers) found that 50% of baby boomers had less than $100,000 in a workplace retirement plan. So, drawing down that amount by 4% a year would bring them less than $4,000 in annual retirement income. Of course, some of these employees will be able to tap IRAs, brokerage accounts, or income streams from other sources — but when your workplace retirement plan savings are that scant after age 50, other sources must compensate mightily. For many retirees, Social Security will not take up the slack. The average projected monthly Social Security benefit for 2017 is just $1,360.²

From the numbers in this article, you can glean that the average American retiree faces more than a little financial pressure. If you are a baby boomer who has saved and invested for decades and wants to work longer to give your invested assets a few more years of growth and compounding, you may have above average prospects for a comfortable retirement.

Citations:
1 bls.gov/cex/2015/combined/sage.pdf [8/16]
3 bls.gov/cex/2015/combined/sage.pdf [8/16]
4 fool.com/retirement/2015/09/24/where-are-you-social-security-check-is-hardly-good.aspx [9/24/16]

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**Summer Safety Tips**

Source: Vicky Simmer, Regional Director of Sales; Gannon Associates Insurance

Backyard entertaining has gotten more elaborate in recent years. Fire pits are helping homeowners extend the backyard season, and today’s playsets involve more than a simple set of swings and a slide. Whether backyard entertaining means spending time by the swimming pool or gathered around the grill, here are some safety tips to help keep your oasis fun and free of danger.

### Garden Water Features

Fish ponds, waterfalls and other water features can add a note of serenity to the backyard. They are also particularly attractive to young children, and can be a drowning hazard if proper protective steps are not put in place:
- Children may drown as little as 6 inches of water. An adult should watch children at all times when in or near water.
- Use a rigid, lockable fence in and out of the pool.
- Tightly cover water treatment or chemical mixtures after use.

### Trampolines

Trampolines can be fun for kids, but according to the U.S. Consumer Product Safety Commission, they are the cause of nearly 100,000 injuries each year. Avoid being a statistic:
- Limit the number of jumpers to one at a time.
- Supervision is needed for children at all times.
- Remove trampoline ladders after use to prevent unsupervised access by young children.
- Trampoline enclosures can help prevent injuries from falls, and protect young children.
- Anchor the trampoline and enclosure to the ground by using a trampoline anchor kit.

### Playsets

Playsets can be enjoyed by children of all ages, but damaged or weather-worn playsets can cause accidents. Stay safe by:
- Supervising children.
- Regularly checking for sturdiness, rusty bolts and wood rot, and making necessary repairs.
- Inspecting playsets for openings between pieces that could trap a child’s head or neck.
- Placing playsets securely on level ground and on wood chips or other soft materials, under cushion falls and help prevent injuries.

### Fire Pits

Warm nights are the perfect time to roast marshmallows. But inadequate supervision or improper use of fire pits can cause injury. Be smart:
- Place the fire pit in a safe spot away from your home, backyard deck or low-hanging tree branches.
- Always require adult supervision around the fire pit while it is in use and until it has cooled off.

### Lawn Mowers

Lawn mowers can easily cause injury. Follow these tips for safety:
- Read the mower’s manual, heed safety and operating instructions and learn the controls.
- Do not allow children to ride as passengers on a riding lawn mower, and keep children a safe distance away, and preferably, out of the yard altogether while mowing.
- Clean up toys and other objects, such as rocks, from the yard to help prevent injuries to you, your loved ones, and pets due to flying objects.
- Never leave a running mower unattended.
- Never operate the mower in an enclosed place where carbon monoxide can accumulate.
- Never unplug or work on a lawn mower while the engine is on or when the spark plug is connected.
- Wear non-slip shoes or boots (no open toes or heels), and hearing and eye protection. It is also preferable to wear long pants while mowing and/or trimming your lawn.

Sources:
- Garden Water Features: http://www.wildpools.com/family/homeuwat.htm
- Trampolines: https://www.cpsc.gov/PageFiles/137869/085207rampoline200safety.pdf Travelers Insurance

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