Hello! I sure hope you are enjoying your summer! My how time flies when you’re having fun! As you enjoy these warm days and nights, consider your local community. I would like to remind you of a few things to think about. First, I would like to continually remind you of the importance of supporting your local retailers and businesses. They can only stay in business if you spend your dollars with them. I know in many cases it is easier and more convenient to place your orders online and have them delivered to your front door whether via postal service or drone but remember this does not help the local economy or community. Please continue to take the trip downtown or to your local retailer and support the community. Together, we can continue to build a strong and attractive Shippensburg community.

Secondly, we work very hard to create some great programming for you as a member of the Shippensburg Chamber and these programs are only successful if you take the time to support them. Please come out to Lunch and Learns, Mixers and other Learning/Fun/Member-to-Member opportunities that we provide as these are put together to help benefit you as a Chamber member. We, the Chamber, are here to be a resource for you, our member, so let’s continue to work together to build a great community.

Scott Brown, President
Chamber of Commerce
August 12 - 11am - 2pm - Family Fun Day; Shippensburg Fairgrounds; 10131 Possum Hollow Road

August 17 - 5:30-7:30pm - Chamber Mixer; Elmcroft Senior Living; 129 Walnut Bottom Road

September 13 - 12:00pm - Lunch and Learn; University Grille; 32 East King Street

August 5-13 - 2017 Cumberland Ag Expo; Newville Fairgrounds

August 10 - Renfrew Museum & Park - Summer Concert: "New Horizon Jazz Ensemble"; Waynesboro

August 11 - Totem Pole Playhouse Presents - "Million Dollar Quartet"; Fayetteville

August 10 - Final Summer Fling/Concert on the Lawn w/Sonia De Los Santos; Cleve J. Fredricksen Library

August 17 - Ride for S3 Motorcycle & Music Fest; Britton Park

August 22 - Journey to Healing; Elmcroft Senior Living; 129 Walnut Bottom Road

August 26 - The 37th Annual Shippensburg Corn Festival; Downtown Shippensburg

August 12 - 2nd Saturday Flea Market at the Park; Memorial Park

August 12 - Blessing of the Backpacks; Memorial Lutheran Church Parking Lot

August 19 - The Buzz on Bees; King Gap

August 24-27 - Corvettes at Carlisle; Carlisle Fairgrounds

August 25 - 8th Annual Movie in the Park: The Secret Life of Pets; South Middleton Park

September 15 - The First Step: Starting a Small Business; Chambersburg Chamber of Commerce; 100 LWE, Chambersburg

September 21 - Quickbooks Level 1; Grove Hall Room 401, Shippensburg University, Shippensburg

August 22 - Totem Pole Playhouse Presents - "Love Letters" with Meredith Baxter & Michael Gross; Fayetteville

August 31 - Renfrew Museum & Park - Renfrew Summer Concert Series; Waynesboro

August 18 - Waynesboro’s 1st Annual “Harry Potter Festival”; Waynesboro

August 20 - Corvettes at Carlisle; Carlisle Fairgrounds

August 25 - 8th Annual Movie in the Park: The Secret Life of Pets; South Middleton Park

August 31 - Renfrew Museum & Park - Renfrew Summer Concert Series; Waynesboro

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September 22 - Totem Pole Playhouse Presents - "Love Letters" with Meredith Baxter & Michael Gross; Fayetteville

September 30 - Renfrew Museum & Park - Renfrew Summer Concert Series; Waynesboro

October 13 - 12:00pm - Lunch and Learn; University Grille; 32 East King Street

October 27 - Quickbooks Level 1; Grove Hall Room 401, Shippensburg University, Shippensburg

November 30 - Renfrew Museum & Park - Renfrew Summer Concert Series; Waynesboro

Chamber Members at the 60th Annual Shippensburg Fair!
Budget Bill Becomes Law While Work Continues on Revenue Package

The state’s new fiscal year has officially started and in what has become a signature of the Wolf administration, the governor let the spending bill become law without his signature for the third consecutive year. Yet, despite the $32 billion General Appropriations bill going into effect on July 10, the Commonwealth is still without a completed budget deal. That’s because, in another move that is becoming all too familiar, the General Assembly passed a spending plan before an agreement on how to pay for it was finalized.

At the time of this writing – 21 days into the new fiscal year – lawmakers are still working on reaching a resolution on the revenue package. Making an already difficult situation even more challenging is the fact that elected officials must decide how to come up with $700 million in new revenues for the current fiscal year – lawmakers are still working on reaching a resolution on the new fiscal year – lawmakers are still working on reaching a resolution on the new fiscal year.

The new law addresses pension benefits going forward – helping to stop the problem from getting worse – however, it does nothing to tackle the up to $74 billion unfunded liability that currently exists. In addition to growing cost drivers, the state is facing other economic challenges. Our job growth rate has lagged well behind the national average, with U.S. News and World Report placing us 39th among the states in terms of overall economy. Another cause for concern is the fact that not enough residents of working age are staying in the Commonwealth to keep our economy churning. As elected officials work to find a compromise on a revenue package, the PA Chamber will continue to advocate for legislation that will help address the state’s growing cost drivers and our regulatory and business climate; making Pennsylvania more attractive to investors and job creators – which will help to turn our slow-growth economy around.

Meanwhile, there have been increasing calls from some lawmakers for tax increases – including placing an additional tax on the natural gas industry. During his budget address in February, Gov. Tom Wolf proposed enacting a 6.5 percent severance tax. According to a report by the state’s Independent Fiscal Office, if enacted, the governor’s proposal would be the highest effective severance tax rate in the nation. As I have previously written, the notion that the natural gas industry doesn’t pay its fair share of taxes is a fallacy. In addition to the business taxes that every other industry pays, the natural gas industry is also subject to an impact tax – the revenues of which go to local governments and have helped to keep this vital industry in the Commonwealth competitive. We continue to stress to lawmakers who have been calling for a severance tax that while other states might have one in place, they also don’t have an impact tax and they don’t have Pennsylvania’s burdensome tax climate. The PA Chamber is leading a coalition of diverse organizations against severance tax efforts because it will have a negative impact on the Commonwealth’s economy and competitive edge. Instead, we’re prescribing pro-growth policies, including pipeline and infrastructure development and a predictable permitting process, which will help to increase direct and indirect jobs in the natural gas industry and generate more tax revenue for the state.

Throughout the budget process, the PA Chamber has been warning lawmakers against enacting policies that will hurt the Commonwealth’s economic climate and fiscal stability. A recent study by the Mercatus Center at George Mason University ranked the Commonwealth a dismal 45th among the states in terms of its fiscal condition. This significant drop over last year is largely due to the state’s key budgetary obligations – including pension and health care benefits. While we actively supported Act 5 – the recently enacted pension reform law – there remains more work to be done to sufficiently address the state’s pension crisis. The new law addresses pension benefits going forward – helping to stop the problem from getting worse – however, it does nothing to tackle the up to $74 billion unfunded liability that currently exists. In addition to growing cost drivers, the state is facing other economic challenges. Our job growth rate has lagged well behind the national average, with U.S. News and World Report placing us 39th among the states in terms of overall economy. Another cause for concern is the fact that not enough residents of working age are staying in the Commonwealth to keep our economy churning. As elected officials work to find a compromise on a revenue package, the PA Chamber will continue to advocate for legislation that will help address the state’s growing cost drivers and our regulatory and business climate; making Pennsylvania more attractive to investors and job creators – which will help to turn our slow-growth economy around.

CHAMBER emploi
8 Tips for a Better Doctor Visit
Preparation will get you the most out of your appointment

It sounds simple enough: You go to your medical provider, get examined, ask your questions, and find out what to do. But unfortunately, we often let hurry, worry, or embarrassment keep us from getting what we need from a doctor visit.

So, how can you get the most benefit from one-on-one time with your provider? Try these eight tips to help make things go their smoothest:

1. **MAKE A LIST.** Before your appointment, jot down the two or three things you most want to ask your provider. This list helps you remember the points you want to bring up.

2. **BE SPECIFIC.** You know how your body feels. Without wasting time on small talk, describe your symptoms in as much detail as possible. If you’re having knee pain, for example, explain what it feels like and when it occurs. Is it sharp or dull, sudden or gradual, constant or does it come and go?

3. **BRING RECORDS.** If you have a copy of the results from a recent test or a pertinent report from a specialist, bring it along.

4. **GET MEDICATIONS CHECKED.** If you take several prescription medications, bring a list of them – or bring the pill bottles with you.

5. **BRING A FAMILY MEMBER.** Having a spouse or an adult child present for all or part of a doctor visit can help you recall what’s important.

6. **SPEAK UP PROMPTLY.** Some patients leave their biggest worry for the end of the visit, when the provider is finishing the conversation. Don’t make this mistake – mention big concerns early to be sure there is time to answer your questions.

7. **DON’T TRY TO BE YOUR OWN DOCTOR.** It’s good to do research, but resist jumping to conclusions about your condition. Describe what you’re feeling, and you and your physician can decide what it means.

8. **SUMMARIZE.** Before the doctor leaves the room, ask for a moment to repeat back to him or her a summary of the main things you learned during your visit. That will help make sure you got it right.

Volvo Construction Equipment is hosting a Community Open House event on September 23, 2017 from 10 AM to 2 PM at 312 Volvo Way in Shippensburg. Members of the community are invited to join Volvo employees for this behind-the-scenes look in a milestone year.

“This year marks the 10-year anniversary of Volvo Construction Equipment in Shippensburg and the site has a more than forty-year history of being an employer and contributor to the community,” said Meg Dameron, Strategic Communication Manager for Volvo CE.

“We like to take milestones like this to open our doors and ‘pull back the curtain’ on what we do here. Families and community members always take away a new appreciation from this kind of experience,” Dameron explained.

During the Community Open House, community members and employees can enjoy tours of the Volvo CE factory, machine shows at the Customer Center, and refreshments, inflatables, and activities in the Volvo picnic grove. WITF public media organization will be on site with “Ready, Set, Explore,” a fun and educational experience that inspire kids to be innovative and creative.

Buses will shuttle guests between the three main areas of activity on the Volvo campus. The event is free for all who attend and will be held rain or shine.
Is Your Home Priced Right?

When you are selling your home or renting it out, what is the most vital aspect that needs to be figured out? What it’s worth.

Real Estate is much like many other forms of sales. Where do you look for an answer to such a question? There are several ways to figure it out. Some cost you money while others are free.

**Professional Appraisal:** You can pay a certified appraiser to give you an answer to what your home is worth. Appraisers are trained professionals who look at all aspects of your property and determine a price based on how your property checks out.

There may be other ways of figuring out a price but they may not be accurate to the closest penny but they might offer some expertise to get you on a competitive path into the market. Many are firm believers in the phrase “It’s only worth, what someone is willing to pay for it.”

**Real Estate Agent:** Unless licensed to appraise, an agent cannot give you an appraisal. Now, the service they are allowed is a comparative market analysis. Statistically, it’s not totally accurate, but it will be a good baseline from which your home could be priced. This includes rentals as well. If a house in your surrounding neighborhood has sold recently and it is comparable to yours, your home would probably sell in that price range. The best part is the service of an agent is usually free.

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Volunteering in YOUR Community and Local Parks

Shippensburg Community Parks and Recreation Authority would like to express our appreciation to an excellent group of volunteers from Cargill Animal Nutrition (pictured). On June 21, the group beautified the front entrance of the Memorial Park by mulching, trimming, and planting new bushes. They also spruced up Dentler Village Park by repairing the border around the playground area and horse shoe pits, power washing the pavilion, spreading fresh play-ground mulch and sand for the volleyball court. They provided the labor and resources that were above the authority’s budget to complete these improvements in 2017 and these areas look fantastic!

Thanks Cargill!!

We would also like to thank crew members from the Borough of Shippensburg and Southampton Township/Franklin County, (our sponsoring municipalities) for delivering all the mulch and sand to the parks. And thanks also to Mr. Frick for allowing us to use his parking lot to dump the mulch. Community works!

Do you enjoy and care about the community you call home? Do you take advantage of the many opportunities available to learn, recreate and/or explore in your own “backyard”? There are several organizations in Shippensburg that offer activities, events and facilities that you can use to exercise and expand your mind and body. Many of them rely on volunteers to make things happen and keep things looking great. So, whether you’re a history buff (Shippensburg Historical Society), an avid reader (Shippensburg Public Library), a sports enthusiast (SCPRA parks & programs), a hiker/cyclist (Cumberland Valley Rail Trail), are interested in the environment and water quality (Middle Spring Watershed Assoc.) or just like to enjoy a picnic at a local park – you as an individual or business can get involved to make improvements and/or help with maintenance, just like Cargill did! There is always something that can be done, from simple projects like weeding and painting to larger scale items like those mentioned above. Interested in volunteering or sponsoring a project at Memorial Park, Dykeman Springs Park or Dentler Village Park? Contact SCPRA at 717-530-0261 or office@shippensburgparkandrec.org.

The Benefits of Having a Financial Advisor

By Kumi Smolankas
Vice President, Investment Services Program Manager
Members 1st Federal Credit Union

Did you know that you can turn to your advisor for so much more than helping to plan your dream retirement? Below are some of the services that your advisor provides that can help you make the most of your hard-earned income.

**Knowledge.** While many people enjoy budgeting and planning, most aren’t armed with the same knowledge of markets, funds and laws as a professional financial planner. Extensive research goes into making sound money decisions, and while you may have a grasp on the concepts, your advisor has access to the knowledge and backing of professional traders and analysts.

Amid the numerous mutual fund options and dizzying array of investment avenues, your advisor can provide the most appropriate investment options to suit your needs.

**Planning for Life.** Different income stages call for different approaches to managing assets. For young investors, the focus is on establishing a plan to build wealth and plan for vacations, weddings, a new home and emergencies. Investors closer to retirement are looking at what they’ve saved and how they need to adjust their portfolio to make sure they can live comfortably. An advisor can help you reduce risk in your portfolio and consider investment vehicles, such as immediate annuities, that offer a guaranteed income for the rest of your life. Some insurance products enable you to participate in the market’s upward moves, but avoid its declines.¹

**Providing for Family.** As your investments grow, you may decide to allocate funds for future use. Maybe there’s a new baby in the family who would benefit from a college fund. Your advisor can help you decide whether a Section 529 or Coverdell ESA will suit your existing investment objectives. If an aunt left a nice sum of money, meet with your advisor to figure out how to manage that money to offset taxes and allocate it in a manner that furthers your financial goals.² And, if an inheritance from a relative has you thinking about your own legacy, your financial advisor can help you identify investment products that best meet your needs, now and for the future.

**Professional Network.** Because many long-term plans will require additional help from outside sources, your financial advisor has a network of trusted professionals to refer you to. These experienced industry professionals, ranging from real estate agents and health insurance providers, to estate attorneys and tax specialists, have created an alliance with one goal in mind— to provide quality services that address all of our investment needs.

**The Bottom Line.** The value of your financial advisor encompasses far more than investments and retirement planning. To get the most out of your advisory services, play an active role in your finances by asking any questions you may have about your portfolio, and always share your personal objectives with your advisor.


To find an INVEST representative at a branch near you, call (800) 283-2328 or visit www.Members1stInvestments.com. Registered Representative of INVEST Financial Corporation, member FINRA/SIPC. INVEST and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Members 1st Investment Services or Members 1st Federal Credit Union. Products offered are: • Not NCUA insured • Not a deposit or other obligation of or guaranteed by any credit union • May lose value including the possible loss of principal amount invested. INVEST does not offer tax or legal advice.
Lightning strikes can be a threat to both property and public safety, causing nearly $1 billion in property damage in the United States each year and claiming dozens of lives. When summer is the most likely time for lightning, it can strike anywhere there is a thunderstorm. Lightning generates intense heat that can surge through electrical circuits, burn through plumbing and set structures ablaze, according to the Insurance Information Institute.

Tips for Staying Safe During a Thunderstorm
Since most lightning strikes occur during a thunderstorm, you should take the recommended steps to keep safe. Until the storm has passed, stay away from windows and doors and avoid handling faucets or other plumbing, and do not touch electrical appliances or equipment. If your home is struck by lightning and you have corrugated stainless steel natural gas tubing present (CSST), there is the potential for the lightning strike to produce gas leaks in the CSST. If there is no smoke, fire or imminent danger from the lightning strike, you should shut off the gas supply and contact the gas company to have them check the piping for leaks. If someone is struck or otherwise injured by lightning, seek medical help immediately. If your structure is struck by lightning, the National Oceanographic and Atmospheric Administration advises the following recommended steps:

- Evacuate if you see fire or smoke and telephone 911.
- Ask firefighters to use thermal imaging equipment to check for hot spots inside walls.
- Make sure your smoke detectors are working.
- Have a licensed electrician check your structure’s wiring.

Lightning Safety Outdoors
As many golfers and other outdoors enthusiasts can attest, thunderstorms can often strike with little to no warning, especially during the warmer months of the year. The lightning strikes that accompany these thunderstorms pose a serious threat to people and safety. Knowing how to react to a sudden storm is critical to ensuring your safety in any situation when you may be caught unexpectedly. The following tips can help you stay safe when a storm does happen.

- Find indoor shelter. Get inside the nearest available hard-topped vehicle or building, keeping all windows shut, and stay there for at least 30 minutes after the storm passes before returning outside. Avoid picnic tents, pavilions or other open, outdoor structures.

- Get to low ground. Avoid hillsops and open areas. Lightning seeks the highest ground, so if indoor shelter is not available, crouching down in the nearest, lowest, unexposed point is a better bet.

- Distance yourself from tall objects. Never stand near tall structures — particularly metal ones — which can act as lightning rods. Avoid lone trees, flagpoles, telephone poles, fences and antennas.

- Do not forget, you can sign up to have local weather alerts letting you know when thunderstorms, hail and other severe weather events are expected in your area.

What If You Are Caught Outdoors?
If you are caught outdoors, the flash-to-bang method is the easiest way to estimate how far away a thunderstorm is, and how much time you have to seek shelter. First, count how many seconds pass between the flash of lightning and clap of thunder, then divide by five to find the approximate distance in miles. Unfortunately, despite your best efforts, you may still find yourself caught outside as an unexpected thunderstorm approaches. In cases when a safe, indoor shelter is absolutely not available, here are some scenario-specific tips that may help lessen your chance of being struck by lightning.

On the Golf Course
If you are nowhere near the clubhouse, move away from hillsops, open areas and water and stay as far away from tall trees and metal conductors, such as wires and fences. Move away from your golf cart and clubs and try to maintain at least 20 feet of distance between you and other golfers on the course. If possible find the lowest place possible, such as a ravine or valley, and squat in a baseball catcher’s position — with your heels touching, ears covered, and head between your knees. Make sure to minimize contact with the ground, and do not lie flat.

On a Boat
Most lightning-related injuries and deaths on boats occur on vessels without a cabin. Larger boats with cabins are relatively safe, particularly when a lightning protection system is properly installed. If you cannot return to shore before the storm hits, drop anchor and get as low as possible or retreat to a cabin if your boat has one. Remember to stay off the radio unless there is an emergency. It is also a good idea to keep away from metallic surfaces, which may conduct electricity. If possible, return to shore before the thunderstorm reaches your boat, and seek indoor shelter.

On the Beach
If you are swimming as a storm is approaching, get out of the water immediately. If your car is parked within walking distance, return to it immediately and head home, or wait at least 30 minutes until the storm has passed before returning to the beach area. Do NOT stand under picnic or other open-sided shelters and never stand under the lifeguard chair or near metal objects (fences, poles). Do not be lulled into a false sense of security if the storm is several miles away. In general, a significant lightning threat extends outward about 6 to 10 miles from the base of a thunderstorm cloud.

On a Trail
This message is brought to you by Gannon Associates Insurance, a family-owned and operated insurance broker representing over 80 of the industry’s companies. With our dedicated service in Commercial, Personal, Benefits and Agriculture insurance. 717-433-6318 & 844-Gannon

Source: Duane Kanagy, Manager of Communications/Community Service; Adams Electric Cooperative, Inc.

Selecting A Heating and Cooling Contractor
Before you hire a heating and cooling contractor, consider the following tips offered by ENERGY STAR, a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy. These tips can help you save money and protect the environment through the increased use of energy efficient products and practices.

- Study up - Find out about license and insurance requirements for contractors in your state.
- Call references - Ask contractors for customer references to call and inquire about the quality of installation and service performance.
- Find special offers - Check around for rebates on ENERGY STAR qualified products.
- Look for ENERGY STAR - ENERGY STAR qualified products meet energy efficiency guidelines and other significant energy savings.

Source: Vicky Simmel Regional Director of Sales; Gannon Associates Insurance

Protecting Your Home from Lightning

Shippensburg Area School District
Source: Superintendent’s Office, Shippensburg Area School District

At the July 10, 2017 Shippensburg Area School District Board meeting, Dr. David Lovett announced that after a two month search, the district and district foundation have selected Mrs. Brownwyn Herb to fill the created position of Shippensburg Area School District Foundation Executive Director and Grand Writer. Mrs. Herb brings a wealth of experience of community organizing through her time with serving at James Burt Elementary and Nancy Grayson Elementary in addition to her social work background at Shippensburg University. Mrs. Herb is a vested community member with 4 children in our school system and is committed to help the district and foundation provide programs and opportunities for all of the children in the Shippensburg Area School District. Mrs. Herb begins her position effective August 1 and is excited to start this journey. She states, “I’m really proud of our little town. I look forward to the opportunity to bring us all together to help all of our children realize their full potential by helping to provide access to diverse programs and experiences.”

Source: Duane Kanagy, Manager of Communications/Community Service; Adams Electric Cooperative, Inc.