It’s Fall! Would someone please tell the weather that it’s time for Fall and not Summer! It has been an amazing summer with many of the Chamber’s annual events and the addition of new ones so there is excitement in the air. We have collaborated with other organizations this year more than ever on events and other projects. It has been awesome to see organizations coming together and bringing out talents and resources to continue to build a stronger community.

We are moving into the latter part of the year with many great events that I would encourage you to come and participate in any and all of the events that we offer from the Chamber. The committees work very hard at planning and focusing on details to assure each event is successful and enjoyable.

As we move into the holiday season, let me remind you to SHOP local as much as possible. The small amount of local businesses that we have can only be successful if we, as patrons, support those local business owners so please help be a part of the solution to turn the tide of the business district here in Shippensburg. We Need You! Remember information is power and if you need any assistance with information or knowledge of the events happening in our community or ways you can help support our community, please feel free to reach out to us here at the Chamber for assistance. We will gladly assist you in any way possible.

Lastly, a few weeks ago we officially dedicated the newly renovated Shippensburg Library so please take time to stop by and visit. It’s amazing! What was even more amazing was seeing community leaders come together to help see this project through to completion. It’s so great when all of the different people groups come together with one goal and seeing it be completed. Great Job Shippensburg Library and job well done!

Let’s all continue to work together to make Shippensburg a great place to Live, Work and Play.

Scott Brown, President
Shippensburg Chamber of Commerce
**Calendar of Events**

**Shippensburg Area Chamber of Commerce**

- **October 14 - 8:00am**: North Square Farmers Market 9th Season; Chambersburg
- **October 14 - 10:30am**: Harvest Hustle 5K; Southampton Township Cumberland County Park
- **October 15 - 8:30 & 11:00am**: Masey McLain at Shippensburg First Church of God; 121 East King Street
- **October 21 - 7:00pm**: Shippensburg Halloween Parade; Downtown Shippensburg
- **October 26 - 9:00am**: Senior Health Resource Fair; Branch Creek Place; 115 North Fayette Street
- **October 28 - 8:15am**: Shippensburg University Open House; 1871 Old Main Drive

**11th Annual Mega Mixer**

- **October 6-15**: American Craft Week @ Various Locations
- **October 20-22**: Cumberland Pathways: Your Family Story Starts Here @ Various Locations
- **October 21-22**: Fall Furnace Fest @ Pine Grove Furnace State Park

**Shippensburg Beer & Wine Festival**

- **October 13 - 7:00pm**: Stoner's Dairy Farm - Corn Maze Weekends; Mercersburg
- **October 14 - 8:00am**: North Square Farmers Market 9th Season; Chambersburg
- **October 15 - 1:00pm**: Conococheague Institute - Stone Homes Tour; Mercersburg
- **October 19 - 8:00pm**: The Luhrs Center Presents “Heart by Heart”; Shippensburg
- **October 20 - 11:00am**: First Community “Fall Harvest Festival” Weekend; Fort Loudon
- **October 21 - 11:00am**: Renfrew Institute - Pumpkin Festival; Waynesboro

**Mixer at the Fashion Archives & Museum**

- **October 21 - 5:00pm-6:30pm**: Mixer at the Fashion Archives & Museum; 501 N. Earl St., Shippensburg

**State of Education Breakfast**

- **October 24 - 8:00am-9:30am**: State of Education Breakfast; Premier Events; 429 E. Orange St., Shippensburg

**First Community “Fall Harvest Festival” Weekend**

- **October 20 - 11:00am**: First Community “Fall Harvest Festival” Weekend; Fort Loudon

**Shippensburg University Open House**

- **October 28 - 8:15am**: Shippensburg University Open House; 1871 Old Main Drive

**The Luhrs Center Presents “Heart by Heart”**

- **October 19 - 8:00pm**: The Luhrs Center Presents “Heart by Heart”; Shippensburg

**Renfrew Institute - Pumpkin Festival**

- **October 21 - 11:00am**: Renfrew Institute - Pumpkin Festival; Waynesboro

**Digital Original Images (D.O.I.T.’s) Farm To Table Dinner**

- **October 28 - 8:15am**: Shippensburg University Open House; 1871 Old Main Drive

**For more information:**

- **SHIPPENSBURG.ORG**
- **SHIP.EDU/SBDC/**
- **EXPLOREFRANKLINCOUNTYP A.COM**
- **VISITCUMBERLANDVALLEY.COM**
- **SHIPPENSBURG.ORG**
PRESS RELEASE

Cumberland Valley Business Journal Column
September 15, 2017

PA Chamber: Calls for Severance Tax Threaten Economic Growth

With a revenue package to fund the 2017-18 state spending plan still incomplete, calls continue to grow for an additional tax on the state’s natural gas industry. However, a severance tax is not a panacea to the state’s budgetary woes. In fact, implementing a severance tax would actually have a negative impact on the state’s financial outlook – further slowing the state’s already stagnant economy.

One of Pennsylvania’s greatest competitive advantages is our affordable and accessible energy supply. The shale gas revolution has played a major part in helping to keep energy prices down in the Commonwealth. However, we are at risk of losing this competitive edge if state elected officials continue to look at higher energy taxes as a way to generate more tax revenue for the state’s General Fund. And make no mistake – a severance tax on the natural gas industry is a tax on energy.

There is a slew of misinformation regarding how Pennsylvania taxes the industry and if the industry is paying its “fair share.” Tax proponents often use the argument that Pennsylvania is the only state without a severance tax. However, Pennsylvania is also the only state to impose an impact tax on the industry. Since it was enacted, the impact tax has brought in more than $1 billion with revenues distributed to every single county in the Commonwealth to help fund critical local projects. Also, it’s important to note that the Commonwealth’s overall tax climate is more burdensome that other states with shale drilling. In fact, Pennsylvania’s Corporate Net Income Tax has the highest effective rate in the country. To say that the Commonwealth is letting drillers off the hook because we haven’t placed yet another punitive tax on this industry is comparing apples to oranges – especially since some drilling states don’t even impose a Corporate Net Income Tax.

Another fallacy is that the industry has to stay in Pennsylvania because the gas is here. But capital is fluid and companies will move capital if they are not able to be profitable in a certain location. For those that believe this will happen, all you have to do is look at the drilling counts – which have already seen a decline. Additionally, Pennsylvania’s burdensome regulatory and permitting climate place additional hardships on natural gas related companies that want to come and invest in the Commonwealth. The last thing we should be doing is singing this industry out by adding another punitive tax that will serve to make the Commonwealth even less competitive than other states in the Shale play.

We simply cannot tax our way into economic prosperity. Placing additional taxes on the industry to bring more revenue into the state’s General Fund is short-sighted and will not pay off in the long run. If we truly want Pennsylvania to reach its true economic potential, we need to create a business climate that is hospitable and welcoming to job creators. Rather than looking at punitive tax policies that will drive opportunity out of the Commonwealth, lawmakers should be looking at rightsizing our legal climate, reforming our regulatory environment and implementing pro-business policies. By allowing our private sector to thrive and prosper, our economy will grow generating more revenue for the state’s General Fund.

Gene Berry
President and CEO
PA Chamber of Business and Industry

In 1989, two entrepreneurs from South Central Pennsylvania, Randy Chamberlin of Shippensburg and Roger Wingert of Chambersburg, were each operating successful independent septic service businesses. Both had started their respective companies as a one-man, one-truck operation with a combined 40 portable toilets.

With the prospect of serving more customers in a wider geographic area coupled with the opportunity to offer an even greater selection of services, Randy and Roger formed Chamberlin & Wingert Sanitary Services, LLC in 2000. Since then, they’ve continued to expand the company to include 11 full-time employees, a fleet of vac-trucks and service vehicles and over one thousand portable toilets. Luxury Restroom Trailers were added in 2005 and today more than a dozen are available for short and long-term rental. Their commitment to offering superior services and quality products continues with recent additions such as drain line cleaning/inspection services and temporary fencing.

Chamberlin & Wingert Sanitary Services has earned its reputation as a reliable, professional company able to respond to customer’s needs in a timely and effective manner.

Services they offer include portable restrooms, luxury restrooms & shower trailers, septic system cleaned, repaired and installed, sewer jetter line cleaning & video camera inspection, backhoe, skid loader & mechanical services, and temporary fence rental.

They have a live operator Monday - Friday from 7am to 3pm and answering service available 24/7 including most holidays.


We look forward to seeing you again next year!
“Bye Bye, Stress - Finding Joy in Creative Expression”

What comes to mind when you hear the word creativity? Often, we confuse creativity with artistic talent. The phrase “being creative” is an over used term that has been applied to all areas of life from art classrooms to boardrooms. It implies thinking outside the box or coming up with something new. In this article, I am referring to the action of tapping into your creative self, or rather your joy source.

I believe we are all highly creative beings. If you take a few minutes to think back to your most favorite childhood memories, chances are they include imaginative play and exploration that was not fearfully waiting for anyone else's approval. Have you ever watched a toddler’s enthusiasm as they are handed a box of crayons and a piece of paper? They aren't concerned with what anyone else is thinking of their work. They find joy in the process. Often, society stifles our creative process by imposing judgment which can create fear and doubt. We might impose questions on ourselves such as, “What if I am not good enough” or “What will others think?” Fear of judgment and shame places our focus on the outcome. It causes us to second guess ourselves or even worse, we stop using our creativity to its fullest potential or altogether. Once we realize we are our own worst critics and let go of expectations and outcomes, we begin to reap the benefits of using our creative talents. One of those benefits is the ability to reduce stress and anxiety in our lives through creative expression.

Research has shown that taking time for creative exploration can reduce anxiety and stress levels, reduce cortisol levels, slow down our heart rate, and improve feelings of self-worth. The creative process distracts our mind from the difficulties of life and daily stressors. A recent research study conducted by Girija Kaimal, Assistant Professor of Creative Arts Therapies at Drexel University, found that 45 minutes of creative activity significantly reduced cortisol levels and lessened stress among participants regardless of prior art experience.

Creative expression does not just include painting and drawing, the sky is the limit! Whatever brings you joy, do that and find time to do as much of that as you can. This can include cooking or creating a new recipe, writing a short story, woodworking, traveling and exploring somewhere new, developing a landscaping or gardening project, learning to play the guitar, or taking a pottery class... I think you get the idea. Creativity is not gender or age specific and does not require artistic talent.

Be careful to not allow perfectionism to creep in and simply enjoy the moment. Perfectionism can be your own worst enemy and can stunt the creative soul. Don’t wait for the perfect time, it will never come. Don’t let unrealistic expectations of the outcome keep you from moving forward. Be excited about watching the process. Produce from the heart and put it out there and find joy in the messiness. The benefit isn’t about creating something perfect, the benefit is the joy that is the natural by product of the process. Let go... create... And watch the stresses of life be released.

Source: Andrea Geesaman, MS, ACC
Top 5 Reasons You Should Work With a Realtor

Debating whether you should hire a realtor? Here are the top five reasons you should.

1. Personalized attention
   Realtors pay for a service called MRIS, or multiple listing service. As a Realtor, I can show you any home that's available for sale in the area.

2. Market knowledge
   The home buying market in 2017 has several characteristics that distinguish it from what we have experienced over the past several years:
   - Mortgage rates are still pretty low, but a bit higher than the recent historical lows.
   - Housing prices have begun to steadily increase, so homeowners are seeing a re-building of equity in their homes.
   - The demand for housing ownership (new, existing, single home, town home, condo) is higher than the supply (and conversely, the demand for rentals has cooled down quite a bit).

3. Experience
   Realtors get paid for a service called MRIS, or as it’s more commonly known, the multi-list. I work all the listing information of your home like square footage, upgrades, features, and tax info. This information instantly gets sent out to the most popular real estate websites like Realtor.com, Zillow, and Home Snap. If you list for sale by owner, you may miss potential buyers who only look at these sites.

4. Expertise
   Realtors have a better idea of the market conditions than the average consumer. The market is volatile, and we’re here to help you navigate it.

5. Connections, connections, connections
   Realtors are members of professional organizations like the National Association of Realtors, which gives them access to a large network of potential buyers.

SCPRA’s Fall Fest 10/28/17

5-8pm with Trunk or Treat 6-8pm

Although Shippensburg Community Parks and Recreation Authority is just over two years old, we are very excited to be hosting the 6th Annual Fall Fest. Originally the idea of Doug Shields (Southamption Township/Franklin Co. Planning/GIS), in 2013 when the threat of Hurricane Sandy caused the cancellation of Trick or Treat night. Many township residents called to see if there was a rain date scheduled and there was not. So, quickly Doug and Kathy Durf Administrative Assistant) got the word out to the Township residents that they would hold Trick or Trunk at the Township lot. This way residents weren’t stuck with all the candy they bought and kids didn’t have to miss out on the event. Doug and Kathy showed up, opened the gate and people just started coming. It was very simple but served the purpose.

In 2016, Southampton Township and SCPRA agreed to partner for the event and move it to Shippensburg Memorial Park. The move, and a few more volunteers, enabled a few additions including food trucks, a bonfire, Facebook costume contest and hayrides. While participation in Trick or Treat has remained about the same over the years, averaging 30 cars, attendance has grown annually. In 2014, roughly 113 adults and 97 children attended. In 2016, the crowd was estimated to be 1000 people!! 2017 promises to be another great Fall Fest with more ideas and a few improvements. Many of the events will take place inside the stadium this year. Besides the hay rides, costume contest, carnival games, and photo booth, we’re adding a pumpkin patch and obstacle course! As always, cars participating in the Trunk or Treat will be competing for prizes in the trunk decorating contest. We’ve added a business trunk decorating contest for businesses participating in 2017.

We’ll continue to offer FREE hot chocolate/coffee and popcorn. The Chicken Truck returns for a second year and the concession stand will also be open for anyone seeking something more substantial. We hope to see you all for Fall Fest 2017! If you, or a group you know, would like to help—we are always happy to have enthusiastic volunteers.

As always, you can contact us in the office at 717-530-0261 or email: office@shippensburgparkandrec.org

In conclusion, just because it is a sellers’ market doesn’t mean it isn’t a good time to buy a home. Mortgage rates are still very low and homes remain a strong investment and build equity over time. The key takeaway though is to focus on your homework in advance, get pre-approved for your loan, and be prepared to make a solid offer first.

Happy house hunting!

Source: Emmaline Johnson, Licensed Realtor
Ridgeway Real Estate

415 1st St., Shippensburg
(717) 530-7962
email: office@shippensburgparkandrec.org

Source: Mark Bayer, SVP/Strategic Corporate Initiatives; Orrstown Bank

Orrstown Bank
On the Spot

Happy house hunting!
**Do I need Cyber Insurance?**

No business is too small to attract criminals. In fact, when it comes to cyber theft, size doesn’t matter. Hackers are looking for businesses of any size with valuable customer data they can steal and sell on the black market.

Hence the need for cyber insurance—coverage that can include data theft or loss, network intrusions, information-security breaches and lost income due to system downtime. It’s available for first- and third-party losses, which means that if your business has customer or vendor relationships and processes customer-sensitive (nonpublic) information, you need it.

Review your policies—especially the exclusions—and you’ll likely find that your traditional commercial general liability won’t respond to a cyber or data breach claim. And the last thing you want to do is handle a cyber attack or data breach alone. Cyber insurance can provide coverage for regulatory defense, penalties and fines.

Most states have laws requiring companies to notify individuals of security breaches involving their personally identifiable information. Regulators such as the FCC and FTC can assess fines and penalties. Against a company for a data-security breach that affects consumers’ sensitive, personal information.

Tips: eliminate unnecessary data, regularly change passwords, avoid sharing logins and passwords, update software immediately and audit user accounts on a regular basis. If you can document that these policies are in place and followed consistently, you may see a break on your premiums—it all depends on the value of the data your business holds.

### Shippensburg Area School District

**October is National School Safety Month**

October is National School Safety Month. The Shippensburg Area School District will be partnering with the Shippensburg Borough and Shippensburg University Police Departments in an Emergency Exercise (Critical Incident Response) on Monday, October 9, 2017, at the Shippensburg Middle School. The exercise will occur between 7:00AM-NOON and several road closures and detours will occur at the Shippensburg Middle School. The exercise will occur between 7:00AM-NOON and several road closures and detours will occur at the Shippensburg Middle School. Please be aware of the increased traffic at the Shippensburg Middle School as units are directed to respond. Please also be aware of the increased traffic at the Shippensburg Middle School as units are directed to respond. Please also be aware of the increased traffic at the Shippensburg Middle School as units are directed to respond.

Students and staff will participate in the exercise in order that they may understand the role of first responders and actions that they may encounter during an actual emergency. As this is an in-service day for staff, students will not be participating in this exercise, however lessons learned will be incorporated into future school drills. All schools in the district have received or will be receiving site based training, in order to update their emergency action plan.

As the exercise begins, you may see police, fire, and ambulance traffic increase in the area of the school, as units are directed to respond. Please inform persons that possibly observe this activity and are not aware of the exercise that THIS IS ONLY A DRILL. The exercise will not be open to the public in order to protect the safety and security of our staff and operational security of emergency plan information.

In addition, the High School will be participating in other drills throughout the month to reinforce our safe school plan.

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**Co-op Month, a cooperative celebration**

Adams Electric is joining 30,000 cooperatives nationwide in October to celebrate National Cooperative Month, which recognizes the many ways cooperatives are committed to strengthening the local communities they serve.

"Co-ops Commit" is the theme for this year’s celebration, spotlighting the countless ways cooperatives meet the needs of their members and communities. "Our cooperative delivers electricity to 32,164 member-accounts in our five-county service area of south central Pennsylvania," says Steve Rasmussen, CEO/general manager. "Delivering safe, reliable, affordable power is our top priority, but we are also invested in our communities because we are locally owned and operated. Revenue generated by Adams Electric goes back to ‘Main Street,’ not Wall Street."

Rural America is served by a network of about 1,000 electric cooperatives, most of which were formed in the 1930s and 1940s to bring electricity to farms and rural communities that large, investor-owned power companies had no interest in serving because of the higher costs involved in serving low population and low-density areas.

In addition to providing the vital power co-op members depend on, Adams Electric engages with its local communities through pole donations, member assistance programs, electrical safety demonstrations, Youth Tour, adult and high school scholarships, and local sponsorships and donations. To celebrate National Cooperative Month, Adams Electric will be hosting a Pennies for Power open house at each district office Oct. 19 from noon to 2 p.m. We will be raising money for Project Helping Hand during the event and throughout the entire month of October.

Follow Adams Electric on Facebook and Twitter for more information about Pennies for Power. Follow #Coop-Month on social media sites to see how co-ops across the country are celebrating National Cooperative Month.

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**Shippensburg Area School District**

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