Can you believe it’s already November? The year has passed by quickly and the Holiday season is almost upon us. This is, by far, my favorite time of year and I can never get enough.

2017 has been a wonderful year at the Chamber. We’ve taken the year as an opportunity to work towards improving the value of your investment with us. I hope you feel that we’ve succeeded and we will strive to continue to do so.

We took on a new challenge this year by suspending our traditional Golf Tournament and, in collaboration with D.O.I.T. and SADCO, organizing our first (of hopefully many) Shippensburg Beer & Wine Festival. This was a true combined effort with many hours of planning and work. The outcome was far beyond what I could have imagined and I want to thank everyone for that. By all estimates, we had well over 600 people in attendance. The weather was beautiful and everyone seemed to enjoy themselves. We have had a few suggestions from folks and are working on a plan for next year’s event that address most, if not all, of those. So again, thank you to the committee and all of their hard work and thank you to the community for coming out and joining us and making it the success that it was. We have a few more “firsts” in our strategic plan for next year, but more on that to come later.

There are also a few more events still to come yet this year, so please plan to join us. As always, we look forward to seeing you and we welcome your input and feedback. We also encourage you to visit and support our downtown businesses as we move into and through the Holiday season.

If you’re anything like me, in a few weeks, you’ll eat more than you should and you’ll do it all over again a few hours later. But Thanksgiving is truly far more than food. It’s a time for family and connecting and fellowshipping, giving thanks to God for all that he has blessed us with, remembering those who are no longer with us and telling those that are how much we are grateful for them. It’s the smell of turkey and ham, pumpkin and pecan pies, oyster filling (yes that’s a real thing and it’s fantastic), sweet potato casserole and Aunt Sis’ pinwheel cookies. But it is also so much more than that.

So from my family to yours, enjoy your Thanksgiving and Holiday season whatever that may look like for you and we will see you again in 2018.

Chair, Board of Directors
November 9-11 - 8:00am - November Focus Group; Kathy’s Deli; 891 West King Street, Shippensburg

November 10 - 8:30am - November Focus Group; Fashion Archives at Shippensburg University

November 10 - 9:00am - Franklin County Historical Society Events; Chambersburg

November 10 - Sip, Savor & Shop @ Brittle Bark; Mechanicsburg

November 11 - Camp Michaux Walking Tour - Pine Grove Furnace

November 11 - Cheap Trick; Luhrs Performing Arts Center

November 11 - Pittsburgh; Luhrs Performing Arts Center

November 11 - 8:00am - November Focus Group; Fashion Archives at Shippensburg University

November 11 - 11:30am - Shippensburg University-Community Orchestra Fall Concert; Luhrs Performing Arts Center

November 12 - 12:00pm - On Stage at The Capitol Theatre "Letters Home"; Chambersburg

November 12 - 5:00pm - "Houdini" Dinner Theatre & Buffet at the Wood Center/The Capitol Theatre; Chambersburg

November 14 - 6:30pm - Joyful Arts Studio - Beginner Watercolor Series; Greencastle

November 15 - 8:30am - November Focus Group; Kathy’s Deli; 891 West King Street, Shippensburg

November 21 - 6:00pm - Joyful Arts Studio - Beginner Watercolor Series; Greencastle

November 23 - Thanksgiving Dinner; Allenberry Resort; Boiling Springs

November 28 - 3:00pm - Journey to Healing; Elmcroft Senior Living; 129 Walnut Bottom Road

November 9 - 8:00am - Katie’s Place Half Price Sale; Corner of South Penn & East Garfield Streets

November 10 - 7:00pm - Ethan Lash & Tim Franklin; The Thought Lot; 37 East Garfield Street

November 11 - 8:00am - Beatie Christmas Craft Fair; The Beatles Plaza

November 12 - 7:00pm - Andy Grammer & Jessie McCartney; Heiges Field House; Shippensburg University

Please visit SHIPPENSBURG.ORG for more information.
Now is the Time for Federal Tax Reform

The year was 1986. Ronald Reagan was in the White House; the average gallon of gas cost 88 cents; and the average income per year was $17,321. A lot of things have changed since then, but one thing that hasn’t is our federal tax system. 1986 marked the last time that it was substantially updated. In the more than 30 years since, the global marketplace has evolved, with companies having literally the world at their finger tips when it comes to deciding where to invest and grow their businesses. During that same time period, the United State’s Federal Tax Code has grown to become an overly complicated and outdated system that serves as a red flag to potential international investors. While other countries have worked to improve their competitive edge, the United States has stayed stagnant — leaving many businesses with little choice but to look at other international locations for investment and growth opportunities. That’s why it is so important for Congress to enact what’s long overdue—federal tax reform.

There is hope on the horizon. For the first time in a long time, it appears that meaningful tax reform tops the legislative agenda for both the Trump administration and Congress. The PA Chamber has joined with the U.S. Chamber and numerous business organizations from across the country in calling for Congress to act quickly on a tax reform package that will streamline and update. In the more than 30 years since, the global economy while at the same time promoting economic growth domestically.

The uncompetitive nature of the federal tax structure has repercussions on every state — but particularly in Pennsylvania. Not only do our businesses — like all U.S. businesses — shoulder one of the higher combined tax rates among our major, industrialized international competitors, but they also face the highest effective state Corporate Net Income tax rate in the nation. When factoring in the state’s 9.99 percent CNI tax rate with the 35 percent federal tax rate, the Commonwealth finds itself at a significant disadvantage when competing for, or retaining jobs. Capital is fluid and if a job creator finds it unprofitable to stay in Pennsylvania — or the United States at large — they will move their investment elsewhere, taking jobs and opportunity with them.

In order to move the Commonwealth and our country towards a prosperous future, we need to make significant tax changes at both the federal and state level. For years, our international competitors have worked to make their countries more attractive for investment, while we have missed out on billions of dollars in potential investment. The bottom line is this — as a nation, we have been stagnant in the world marketplace for far too long. Federal tax reform is important not only for our nation’s economic future, but for Pennsylvania’s as well. The time to act is now.

For more information, contact
Tricia Harris, Manager of Communications
717.720.5447

Cumberland Valley
Business Journal Column
October 17, 2017

The Cumberland Valley, one of Pennsylvania’s most beautiful areas, has long captured the hearts of nature enthusiasts. Visitors from throughout the nation have discovered a rich natural history while wandering through the countryside and the foothills of the Appalachians. Preserving this beauty and history is the mission of the Cumberland Valley Rails-to-Trails Council.

Once a stretch of railroad tracks, the 11 mile Cumberland Valley Trail, from Shippensburg to Newville, in Cumberland County was donated to CVRTC by Conrail in 1995. CVRTC has spent the last 19 years developing the former Cumberland Valley Railroad into an improved multi-use trail to serve all ages and abilities. The first 4½ miles of the trail was completed in the fall of 2004 and the next 5 miles was completed in the fall of 2006. The trail is now complete from the Shippensburg Township Park outside of Shippensburg to McFarland Street in Newville, approximately 9.5 miles. Trail enthusiasts can enjoy walking, jogging, bicycling, horseback riding and other non-motorized recreational uses. The trail is also wheelchair accessible.

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Trail users will appreciate a variety of settings as the trail traverses wooded areas and farmland between the historic towns of Shippensburg and Newville. A shaded picnic area in the village of Oakville provides a pleasant rest stop along the way.

CVRTC is an all-volunteer, non-profit, charitable corporation dedicated to conservation, historic preservation, recreation and alternative transportation in the Cumberland Valley of Pennsylvania through the development of multi-use trails along former railroad corridors and other areas. CVRTC depends on local membership dues and contributions for its operational funds.

The Pennsylvania Chamber of Business and Industry is the state’s largest broad-based business organization, with its statewide membership comprising businesses of all sizes and across all industry sectors. The PA Chamber is The statewide voice of business™.
“When Should (and shouldn’t) Antibiotics Be Taken?”

In the United States and around the world, there is a big problem lurking in tiny bacteria. The use and abuse of antibiotics for viral illnesses such as influenza or common cold has led to strains of bacteria resistant to a variety of often-prescribed antibiotics.

Your provider may prescribe an antibiotic if his or her diagnosis is that you have a bacterial infection such as strep throat, an ear infection, or pneumonia, for example. (Antibiotics are not effective in treating viral illnesses like the cold, flu, or diarrhea.)

“Many people have an expectation that because they had previously prescribed an antibiotic for an illness like bronchitis, they will need it again if they believe they have the same issue later on,” said Dr. Stephen Flack with Summit Primary Care.

The reality is the illness you have may not necessarily be related to a bacterial infection.

“For example,” said Dr. Flack, “you could have sinusitis [inflammation of nasal sinuses] for 10 days, but it may actually be related to a viral problem, not a bacterial issue. We would not want to use antibiotics in a case like that.”

**HONING IN AND TARGETING**

If your provider does prescribe an antibiotic for you, he or she will work to choose a medicine that best suits your individual treatment needs.

“Our bodies contain good bacteria as well as bad,” Dr. Flack explained. “Doctors try to choose the antibiotic that would treat only the bacteria that is making you sick, versus broad-spectrum antibiotics that treat all possible bacteria [good bacteria as well as bad].”

**TAKE ONLY IF NECESSARY**

Dr. Flack said you should only take an antibiotic if it’s absolutely necessary. Why? Overuse of antibiotics over time can do your body more harm than good.

“The more antibiotics you take, the more risk you may have for ‘super-bug’ treatment-resistant bacteria, which are not able to be treated by certain common antibiotics.”

Essentially, these “super-bugs” are no longer sensitive to the same antibiotics that once treated them.

“So, you wouldn’t be able to use the same antibiotic that you had previously used,” explained Dr. Flack. “That’s a problem because, at present, there are not enough new antibiotics being developed. So, if you use too many of the ones that are available now and bacteria becomes resistant to those, it becomes harder to effectively treat an illness.”

Dr. Flack also said to be particularly mindful when children or the elderly are prescribed antibiotics.

“Kids and older people are at higher risk for developing side effects, like diarrhea, from antibiotics,” he noted. “If you take a number of antibiotics when you’re younger, you’re at higher risk later on in life for resistant bacteria. So, it’s important for doctors and parents alike to keep track of the type and amount of antibiotics a child may be prescribed.”

Get Smart About Antibiotics Week

Summit Health will work to help promote awareness about antibiotics from Nov. 13-19 to coincide with the Centers for Disease Control and Prevention’s Get Smart About Antibiotics Week initiative. For more information, visit: www.SummitHealth.org/Antibiotics.

On Friday October 20, Volvo CE welcomed Truckers Against Trafficking, a non-profit organization that exists to educate, equip, empower and mobilize members of the trucking and travel plaza industry to combat domestic sex trafficking.

Employees of Volvo CE were invited to tour the Freedom Driver Project, a mobile exhibit designed as a tool in educating members of the trucking industry and general public about the realities of domestic sex trafficking and how the trucking industry is combating it. The exhibit features actual artifacts from trafficking cases that connect people to the back stories of so many who end up enslaved in our country and portraits of the real Truckers Against Trafficking and how each is working to end human trafficking.

Truckers Against Trafficking focuses on equipping truckers as the ‘eyes and ears’ to identify potential human trafficking, but they also want to educate the general public on how to respond.

“I was inspired to become more aware of my surroundings when traveling. I got goosebumps when reading about women and children who are captured and put into those horrific situations,” said Bernadette Thompson, buyer in purchasing and supply chain management.

A more in-depth training was available to all employees, delivered by Helen Van Dam, Freedom Drivers Project Director, which educated employees about myths and realities behind human trafficking in America and how they can take action to fight it.

“The presentation and mobile display were very informative and eye opening. It is heartbreaking and sad to hear about the reality of trafficking going on in our society. However, it is very encouraging to learn about Truckers Against Trafficking and how they are passionately working to spread awareness so that everyone can join the force to overcome and put a stop to trafficking in our society,” explained Kristin Weaver, buyer in purchasing and supply chain management.

As a leader in the transportation industry, Volvo Group is a sponsor of Truckers Against Trafficking and contributed to the development of the Freedom Driver Project, which was pulled by a Volvo Truck.

You can learn more about Truckers Against Trafficking at www.truckersagainsttrafficking.org.
Top 4 Tips for Studying Local Real Estate

Home is where the heart is. But it’s also where most of your life savings is, as well. To make the best investment, here are the Top 4 Tips for Studying your Local Real Estate Market.

1. Re-sale ability
   This is similar to location but is the style, size, and location of the home desirable? A large home in the middle of downtown may/may not be as desirable as a large house in the country. This is something you may want to determine before buying.

2. Desirability
   This is determined in real estate property. Is your potential home in a hot location like near a retail center and restaurants or does it have more of a country setting? This is the first question you should ask yourself before thinking about putting in an offer.

3. Age of Home
   Older homes are beautiful but there are a few factors you should consider. Have the windows and roof been replaced? Are the plumbing and electrical systems up to date and up to code? A problem with any of these things could mean major money down the line.

4. Location, Location, Location
   Location is one of the most important factors in determining value of any real estate property. Is your shopping centers or warehouses popping up in the area which could affect overall value.

Have any questions? Feel free to give me a call at 717-372-0487 or visit my website, emmalinejohnson.com

Source: Emmaline Johnson, Licensed Realtor
Ridgeway Real Estate

Source: Staci Wickard, Office Assistant;
Shippensburg Community Parks and Recreation Authority

Happenings!

RAILS TO TRAILS EXTENSION – SCPRA has adopted a Rails to Trails Extension Plan as an official project of the authority. Our park development committee: Maria Misner, Alan Dietrich-Ward and Tyler Fairchild are working to develop a linear park following the success modeled by the Cumberland Valley Rails-to-Trails Council. The park/trail will connect the new CVRRTC trailhead on Earl Street in Shippensburg to Orrstown Road. If you are interested in getting involved with this project, please contact the SCPRA office at 717-530-0261.

FALL/WINTER ARTS & CRAFTS SERIES – Through the late fall and winter months, SCPRA is offering a series of arts and crafts classes. Wine glass & coffee mug painting are planned for Nov. 19th @ 7 pm – no experience or artistic ability required. Class options: paint a pair of wine glasses, a pair of coffee mugs, or one of each. You also get a charm for each piece. Light refreshments are included. Cost is $20 and registration is required. Future classes planned for the series include: terrariums, bird feeders, lighted canvases and possibly more. Further details and dates TBD. We would love to have suggestions from the community on classes you would like to see offered.

As always, you can contact us in the office at 717-530-0261 or email: office@shippensburgparkandrec.org
You can find us on Facebook/Twitter/Instagram @ShipParkRec

Source: Mark P. Bernier, CFA; Vice President and Trust Investment Manager; ACNB Bank

Resilience

Reflecting back on the third quarter, the word “resilience” might represent an appropriate theme. Over the last ninety days, the Dow Jones Industrial Average, S&P 500, Nasdaq Composite, and Russell 2000 have all made new all-time highs. The 10-Year U.S. Treasury yield ended the quarter very near the level we saw at the end of the second quarter. One laggard during the quarter was the U.S. Dollar, though we have seen some reversal of the weakening trend over the last several weeks. Now, consider these market movements against the backdrop of three devastating hurricanes, missile launches, bomb tests, and threats of war by North Korea, and a continuation of Congress’ inability to execute what were thought to be “slam dunk” pieces of legislation nine months ago. I would say the markets have been resilient, though their resilience may be tested in the fourth quarter.

The geopolitical tensions on the Korean peninsula and any escalation of conflict, real or threatened, could destabilize markets. North Korea has already threatened an atmospheric test of a hydrogen bomb over the Pacific Ocean (which would be the first such test since China’s 1980 test); an event of that magnitude would have a measurable market impact, though the duration and magnitude of any sell-off is anyone’s guess. China, long a trading partner of North Korea and one of its few economic lifelines, has joined other nations in applying pressure to the regime to cease its nuclear proliferation program. Needless to say, a diplomatic solution is preferable.

Interest rate activity should be closely monitored. The Federal Reserve recently announced plans for reducing its $4.5 trillion balance sheet, which ballooned as a result of quantitative easing policies in the aftermath of the Great Recession in 2008. Going forward, the Fed will allow a certain dollar amount of maturing bond investments to roll off (rather than reinvesting) and will grow that roll off amount until it reaches $50 billion per quarter. While many economists believe that market impacts should be relatively minimal, there is some concern that a more aggressive implementation of rate hikes, along with a systematic reduction of could lead to a recession in the future. There is growing investor concern that changes to the current composition of the Fed, including a new Fed Chairperson, could result in more aggressive tightening of monetary policy.

One policy initiative that has contributed to the aforementioned market stability is the prospect of tax reform. Reductions in corporate and personal income tax rates in the U.S. should have a positive market impact, as long as the reduction in income tax rates actually results in greater discretionary income. Details of the GOP plan are just now coming into view. The big question: how will it be funded? Early indications seem to rely on higher levels of economic growth that are estimated to result from tax reform (some expectations are for U.S. GDP growth to exceed 3% under this revised tax structure versus the roughly 2% average annual GDP growth in the U.S. over the last decade). Both parties should be able to find common ground with tax reform, but we have all witnessed the dysfunction in Washington, so one could expect a good measure of friction in the debate. Signs that tax reform passage is faltering would likely spark a correction in equity markets.

The economy and markets are poised to finish 2017 in a positive fashion, but recognize that, by historical measures, an equity market correction is overdue. Perhaps one of these topics above becomes the catalyst for a correction. Perhaps the markets remain resilient.
Power Restoration Plan
When power interruptions occur, line crews work as quickly as possible to restore electricity to affected areas. It is sometimes impossible to correct all problems simultaneously so those coordinating restoration efforts must choose which lines to fix first. Power lines are not always repaired based upon location. Repairs are often made first to lines that supply electricity to the most people. Repair crews first make sure power is flowing from the large, high-voltage transmission lines that come directly from generating plants. These lines feed power to substations which control the amount of electricity sent along main distribution lines (also called feeders) which often run near roads and can serve hundreds of homes. Since they are a core source of electricity for so many people, problems with main distribution lines are among the first to be addressed. Tap lines are smaller lines which branch off of the main distribution lines to supply power and are repaired after main distribution lines have been fixed. The tap line that supplies the largest number of people with power will most likely be addressed first.

Finally, electricity flows from the tap lines to individual service lines. These are often, but not always, chosen in order of number of people served.

Weathering the Storm
● Check on others who may need assistance.
● Disconnect or turn off appliances or electronics that were on when the power outage occurred.
● Layer your clothing to help keep your core body temperature steady.
● Leave a light on so you will know when power has been restored.
● Monitor an available media source for up-to-date power outage information.

What is Employment Practices Liability?
Employment Practices Liability is an area of United States law that deals with wrongful termination, sexual harassment, discrimination, invasion of privacy, false imprisonment, breach of contract, emotional distress, and wage and hour law violations. Employment Practices Liability is part of professional liability.

Why do I need EPL coverage? Unfortunately, EPLI Coverage is essential in today’s world. The numbers of employment-related claims have been steadily increasing over the years. Small businesses share a disproportionate amount of the claims, a staggering 40% of claims involve firms with less than 50 employees. Even if a business has a General Liability policy, it does not protect against EPL exposure. In fact, General Liability policies specifically EXCLUDE EPL. Some plans lack essential coverages. That’s why it’s vital businesses obtain the proper EPLI coverage.

The costs associated with employment-related claims are much higher than one may think. Defending employment-related claims, even if the claim is without merit, is expensive. Legal Defense Costs alone can easily average more than $100,000 for a relatively simple case, and Awards can be in the Millions.

Why do I need EPLI coverage?

The best and sometimes only time to get an EPLI quote is before your business has a claim or lawsuit. Make sure you have the essential coverages your business needs.!