It's the most wonderful time of the year…It's hard for me to wrap my mind around the fact that IT'S DECEMBER!

Well I'm sure you are familiar with that old saying "time flies when you're having fun". As I reflect on the 2017 year and the Shippensburg Area Chamber of Commerce, I cannot help but be thankful for the accomplishments we, as a Chamber, were able to achieve. We continue to attract new members and develop ways to keep our members engaged. Some days this can be a challenge but we continue to tweak what we do on a day-to-day basis to keep our current members engaged and our prospective members interested.

We are excited about the joint event that took place this year between the Chamber, D.O.I.T., and SADCO. The First Annual Shippensburg Beer and Wine Festival was a great example of the power of collaboration as there were over 600 in attendance. The expectation for this first-year event was 300, so it was very successful and we look forward to planning it again for 2018.

The Chamber also held the First Annual Business to Community Expo and the goal for this event was to allow community businesses to have an exhibitor booth at the Expo and give a snapshot of what they do as a business within the Shippensburg community. The second part of this event was to invite the community into the event, free of charge, to see and learn about the businesses in the community in which they live. The Chamber committee that organized this event believed this also was a great success and will continue to develop and expand this event next year.

These are just two highlighted events from 2017 that were new for us as a Chamber. The Chamber is excited and looking forward to 2018 with our annual events as well as more collaboration and new developments.

On behalf of the Chamber, we wish you a very Merry Christmas and Happy New Year! Let’s go 2018!!

Scott Brown
President, Chamber of Commerce

President: Scott Brown
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Office Manager: Wendy Forrester
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Chair: Don Boer………………………………..ACNB Bank
Vice-Chair: Vicky Simmel………………….Gannon Associates
Treasurer: Chrystal Collier-Walker………………ShipCo Pumps
Past Chair: Ginger Ewert…………………Summit Health

DR. RONALD TAYLOR, President, Chamber of Commerce
December 10 - 7:00pm - Pocket Vinyl’s “Drive Play Sleep”; Laird Hall at Wilson College; Chambersburg

December 14 - 9:00am - Quickbooks Desktop Level 2; Shippensburg University; Grove Hall, Room 401; Shippensburg

December 21 - 6:00pm - Annual Community Christmas Party; Rec Center at Shippensburg University

December 25 - Christmas Day - Chamber Office Closed
The 2017-18 budget is finally complete. In late October, the governor signed into law a revenue package to balance the $32 billion spending plan that had been in the works for months. In July, after months of protracted back and forth, lawmakers came to an agreement on a revenue deal that relies largely on borrowing against the state’s Tobacco Settlement Fund; one-time and transfers; expanded gaming; a fire/works tax; and requiring online vendors to remit sales tax. Noticeably absent from the deliberations was a slew of proposed tax increases that could have significantly impacted the Commonwealth’s business climate.

Throughout this year’s budget process, the PA Chamber has been strongly advocating against punitive taxes that single out specific industries and hurt the Commonwealth’s overall competitiveness. This year, the PA Chamber successfully fought back against more than $1 billion in proposed taxes that would have negatively impacted the Commonwealth’s business community and hard working families. Given the financial difficulties the state has found itself in over the past few years, the proposed taxes elected officials were considering were constantly evolving. Over the course of the elongated nine month budget negotiation process, the PA Chamber pushed back against numerous proposals – including: instituting combined reporting; a commercial storage tax; a hotel tax; a technology tax; and an increase to the insurance premiums tax. We also stood up against multiple attempts to extract higher energy taxes on Pennsylvania residents and businesses – including a proposed new tax on natural gas users; increased taxes on energy and phone bills; and an additional tax on the natural gas industry. And, we again spoke out against and eventually defeated efforts to increase the minimum wage to $12 an hour – a short-sighted move that especially hurts small businesses and makes it harder for low-wage workers to get their foot in the door.

As we repeatedly told lawmakers, we cannot expect our economy to prosper if we continue to look to short-term solutions to solve our budgetary problems. Instead, we need to embrace tax policies that focus on our long-term economic future and entice new investment. By creating a competitive business climate, more job creators will be enticed to stay and locate in the Commonwealth – which will then generate more revenue for the state.

One of the biggest hurdles holding Pennsylvania back is our overall business climate when compared to other states. A recent Wallet Hub survey ranked Pennsylvania 45th in the nation to start a business. Additionally, the Commonwealth’s economy ranked 39th in a study by U.S. News and World Report. And we consistently fall in the middle of the Tax Foundation’s annual State Business Tax Climate Index. These numbers do not send a welcoming message to potential investors.

Why does Pennsylvania rank so poorly?

For starters, our tax climate leaves a lot to be desired – especially when compared to other states. Our corporate tax structure, including the Corporate Net Income tax – which at 9.99 percent is the highest effective rate in the country – is a major red flag for potential investors. Combined with this is a trend among certain state elected officials to want to go after specific industries that are showing signs of success for a quick windfall to the state’s General Fund. These types of short-term solutions to issues facing the Commonwealth only impede our economic growth down the road. We are competing in a global marketplace. It’s time for our elected officials to focus on our strengths and competitive advantages and enact policies that foster growth in these areas.

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

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.

As a town grows both in population and in reputation, it is only natural for an arts organization to emerge and take shape. Thus in 1999, SHAPE was founded when a few business owners, university faculty members and local artists got together, they recognized the need for an organization to promote the arts in Shippensburg.

Since its inception, SHAPE has hosted close to 100 gallery exhibits, held hundreds of art classes, organized house tours, and arts events culminating with the creation of the annual Solstice Arts Festival. The group has hosted classes, workshops, and kid summer camps. SHAPE is dedicated to providing community events. The organization's goal is to bring the arts to the community and to make the arts more accessible to people of all ages.

For more information, visit www.shapeart.org.
It’s The Most Wonderful Time of the Year!

But not always.

The number of people who suffer from holiday-related depression and anxiety is large, diverse and sad. For many, the holidays are just not all that great.

For some, it’s that empty seat at the table, the one that will never truly be filled again, no matter who sits in it. Others mourn the lack of money or resources to celebrate in a desired fashion. For many, family gatherings can be a source of stress, angst and drama. Some people just find their expanded holiday to-do lists overwhelming. Others are reacting to the decreased daylight, which causes Seasonal Affective Disorder (SAD) in some.

For those who already struggle with anxiety or depression, it can be a lot worse.

Here are some strategies that can minimize the effects, and help you have a happier holiday.

* Stick to your regular routine, as much as you can. While it’s great to have that cookie-baking date, or go to a new movie and a party every weekend, be realistic about what you can get done, and give yourself some time to just relax and enjoy.

* Focus on others. Taking your thoughts away from anxiety and/or depression and thinking about how you can help others will help lessen the stress and just make you feel good in general. This is especially effective when the others are loved ones.

* Prepare yourself to be anxious. Know what helps you calm down, and be prepared to do it. Have built-in low-key times when you can kick back and focus on the meaning of the holiday, and the love of friends and family.

* Get some sunlight. Even if you don’t have SAD, sunlight boosts serotonin and makes you feel better. Exercise in the sunlight – even better.

* Be mindful in connecting with others, inside and outside your home. Be present as you interact – this time will not come again: make the most of it. You can stay present by grounding yourself in the five senses: focus intensely on each in turn (smell, taste, sight, hearing, touch) as you relax and enjoy the moment.

* It seems like hot, spicy food, honey, mangoes and citrus foods decrease feelings of anxiety but coffee can make you irritable.

* Reach out for help. When the feelings get overwhelming, maybe it’s time to seek help from experienced mental health providers. We can be valuable resources for support and help at holiday time as well as other times of the year.
Top 3 Real Estate Fears and How to “Get Over” Them

3. Property Value Loss

Many people fear they will invest their savings on a home only to see it lose value. This is a legitimate fear but good news—there are a few ways to combat this. Buy in known “safe neighborhoods” meaning low crime rates and desirable areas. Be sure to keep up with local news to know if a warehouse or prison is popping up near your new home so you know when to sell.

2. Maintenance Costs

If you are renting, it may seem overwhelming that once you’re a homeowner you now have to pay for maintenance. However, that maintenance cost is built into your rent. You may not pay out of pocket every time you need a plumber or when the A/C isn’t working, but you are paying for it at the end of the month. Also, be sure to buy a house with a recent roof and heat pump. Those are two of the largest expenses in a home.

1. Down Payment Coming up Short

There is no denying a 20% down payment is A LOT of money. Fortunately, there are many loan options that do not require 20% down. Options such as PMI (mortgage insurance) and FHA loans are meant to help you into homeownership so take advantage of them! If you’re unsure of how all of this works, go ahead and give your agent or bank a call, they’d be happy to explain!

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

New for 2018 from SHIPPENSBURG COMMUNITY PARKS & RECREATION AUTHORITY

Bus Trips!

Would you like to visit some of the cities in our region but don’t want to drive?

Our trips for 2018:

Sat. March 10 – Philadelphia: Day on Your Own $60/person
Sat. June 2 – Washington DC: Day on Your Own $60/person
Sat. Sept. 8 – TOUR: America’s Heroes of the 21st Century - Flight 93 Memorial, Quecreek Mine Rescue Site, Flight 93 Memorial Chapel and United Crew Monument, Smorgasbord Lunch at the Oakhurst Tea Room $125/person
Sat. Dec. 8 – New York City: Day on Your Own $70/person

Complete details will be available on our website and Facebook page listed below. And as always, you can contact us in the office at 717-530-0261 or email: office@shippensburgparkandrec.org. On the web: www.shippensburgparkandrec.org. Find us on Facebook/Twitter/Instagram @ShipParkRec

SCPRA is supported by Shippensburg Borough and Southampton Township Franklin County. Shippensburg Community Parks and Recreation Authority 677 Orrstown Rd Shippensburg, PA 17257
The holiday lighting season is here and here are tips to make sure you install and use your holiday lights safely.

**Let's start with these outdoor lighting tips:**

- If your lights are being installed at any height, have a ground crew of several people steady the ladder and pass up the decorations.
- Remember to keep the ladder and yourself at a safe distance from the overhead electric service that provides power to your home.
- Don’t overreach when you are on a ladder. Take the time to get down and relocate the ladder as needed.
- Don’t overextend the ladder. If your ladder is too short, rent or borrow a longer one. A ladder extended beyond its working limits is dangerous as it is standing on rungs too close to the top.
- Do not overload circuits by stringing more light sets together than the manufacturer recommends. Check the packaging for details.
- Check the wires for breaks and cracks in the insulation that can lead to shorts.
- Use good quality extension cords that are UL rated and free of cracks and too much wear and tear. Dispose of any cords with exposed wiring.
- Invest in light-emitting diode (LED) lights this season. The price has been coming down on LED lights as the quality improves.

*The following tips can apply equally to inside and outside decorating activities:*

- If you have invested a lot of time and energy designing the installation of your outdoor holiday lights, you may want to leave them up in place for as long as possible. You don’t have to leave them burning year-round. Just disconnect them for the holidays, and protect the plugs and sockets from dirt and debris. With the longevity of LED lights, you can eliminate the risk of installing and taking down outdoor holidays lights year after year.

Unsafe early versions that were characterized by rather harsh and unattractive colors, the newest generation of LED lighting offers colors that are reminiscent of the incandescent lights of yore.

- Why go the LED route? Longevity and cost of operation are the two key reasons. Unlike incandescent lights, whether the large or mini bulb, LEDs will last for years. LEDs have no filaments to burn out. Aside from physically destroying the bulb, the LED is amazingly robust. Given the modest number of hours of operation, you can expect LEDs to last seven or more years.
- There is also the low cost of operating LEDs to consider. A reasonable estimate of power consumption is 711 watts per 100 lights. How does that compare to the old incandescent lights? Each of those bulbs used 12 watts so a string of 100 devoured 1200 watts.
- If you want to lower the operating cost of holiday lights even further, buy a timer to turn the lights on and off automatically. If you are really into gadgets, you can buy a smart plug for your lights you can program and control from your smartphone.

Franklin Family Services
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Franklin Family Services offer comprehensive psychiatric services, diagnosis, treatment, education for adults, adolescents, and children. Franklin Family Services’ outpatient clinics, behavioral health, and family-based services are available throughout Central Pennsylvania. Their friendly office personnel help clients to feel welcome and valued.

Their clinical team is committed to helping children, youth, and families achieve their potential through a balanced, healthy lifestyle. They provide diagnosis and treatment for a variety of disorders and conditions including, but not limited to, the following: ADHD, anxiety, autism spectrum disorders, bipolar disorder, childhood behavioral problem, personality disorders, trauma and abuse, psychosis, family conflict and depression.

Offices are located in Chambersburg, Carlisle, Camp Hill and Hershey in order to provide a wide range of patient care. All offices foster a private, comfortable outpatient environment for healthcare needs.

**Tips for Added Protection**

The best time to prepare for cold weather, snowfall, ice accumulation and storms is before winter sets in. Here are some tips to consider for protecting you home and family:

**Freezing temperatures**

- Have all furnaces serviced and chimneys inspected and cleaned.
- Check your home’s perimeter and seal any air leaks with caulk and weather-stripping. Add additional insulation in the attic—most homes need at least 12-15 inches. Make sure insulation does not come in contact with recessed lighting that is not approved for insulation contact.
- Insulate pipes that go through exterior walls or colder areas such as garage ceilings or unheated attics.
- Turn water off to exterior hose bibs and detach garden hoses and empty the hose bibs.
- Locate the water main shut-off valve and keep the access path clear in case a frozen pipe leak or other water issue needs to be stopped.
- If you will be away from home, make sure heating is set no lower than 60 degrees so that even cold spots do not become too cold. Open sink cabinet doors to allow heat in, and let faucets drip slightly to prevent frozen pipes.

**Snowfall**

- In high snowfall areas, make sure no exhaust vents become buried by snow.
- Install adequate attic insulation. This helps keep your roof cold, which prevents ice damming as a result of snow continuously melting on the roof. When replacing a roof, consider an ice shield membrane underlayment.
- Identify a local roofer that clears snow from roofs and removes ice dams to prevent roof collapse or interior water damage. Not all roofers clear roof snow or ice dams.

**Winter storms**

- Service back-up generators and have adequate fuel supplies on hand. Do not store fuel inside. Even if the generator is portable, it should never run indoors.
- Have emergency supplies on hand, such as flashlights, batteries and inverters to use in the car to charge devices.
- If a prolonged power outage means having to relocate, consider shutting off the water to the house and draining the water lines, and follow the steps listed above for being away from your home.

*Source: Tom Tate, Cooperative Issues Writer; National Rural Electric Cooperative Association; Arlington, VA
Source: Vicky Simmel Regional Director of Sales; Gannon Associates Insurance
Reference information - Westfield Insurance Company.*