Happy New Year! Wow, where did 2017 go? I hope that as you are reading this, you are looking forward to all that the next year has in store. We, at the Chamber, are certainly looking ahead to the opportunities and challenges that it will bring. We will be continuing the successes of past years and building on those to enhance your experience and improve your return on your investment with us. In 2017, we enjoyed experiences with our partners through various events and functions and even branched out into some new areas and received overwhelmingly positive feedback. As we move into and maneuver throughout the new year, please know that we will continue to work hard for you and that we are always here to listen to your suggestions and input.

As I did last year, this year I would again like to take this opportunity like to thank a few people. First Mayor Bruce Hockersmith, whose time on our Board has come to an end, for all of his hard work and dedication over the past years. He has been a constant figure during my time on the Board and will be missed. I would also like to thank Dr. Ron Taylor for “volunteering” to stay on as Secretary even though his time on the Board had come to an end as well. Dr. Kimberly Garnet Shippensburg University. Dr. Kimberly Garnet Shippensburg University. I wish all the best as she ventures into a different season and takes on more responsibility with other ventures that are dear to her. She will surely be missed.

A great big WELCOME to Rich Capozzi, Amanda Ridgway and Jim Zimmerman as our newest Board members. I very much look forward to their fresh ideas and input.

Finally, a very heart-felt thank you to all of you. Thank you for your support during 2017, your continued support in 2018 and for your investment in the Chamber and the opportunity given to us to be of service to you.

Sincerely,

Dan Baer
Chair, Board of Directors
Shippensburg Area Chamber of Commerce
CALENDAR OF EVENTS

February 2 - 9:00am-12:00pm - The First Step: Starting a Small Business, Chambersburg Chamber of Commerce

January 13 - 7:00pm-9:00pm - The Capitol Theatre Presents - Supreme Talent International - "Magic of Motown", Chambersburg
January 14 - 3:00pm-6:00pm - The Capitol Theatre to host "Paranormal Investigations & Ghost Classes", Chambersburg

January 15 - 1:00pm-4:00pm - Destination ARTS! - Demos & Classes; Waynesboro
January 16 - 5:30pm-7:00pm - Blue Ridge Summit Library - Events & Activities; Blue Ridge Summit
January 18 - 8:00am - Antietam Historical Association - Third Thursday Biography Breakfast; Waynesboro
January 20 - 10:00am-2:00pm - Renfrew Institute is Sponsoring a "Ukrainian Egg" Workshop; Waynesboro

January 19, 21, 26-28 - The Bad Seed Performance @ Little Theatre, Mechanicsburg
January 19, 21, 26-28, Feb. 2-4, 9-11 - Murder Mystery Weekends at Allenberry Resort; Boiling Springs

January 20 - Research 101: Photographs at the USAHEC; Carlisle
January 20 - Drink to the LeTort @ Molly Pitcher Brewing Company; Carlisle
January 20 - Winter Blues Party @ Castlerigg Wine Shop; Carlisle

January 21 - 1:00pm - Paint Night with Shippensburg Area EMS; 711 East Orange Street
January 27 - 9:00am - 1:00pm - High School Indoor Tournament; Henderson Gym; Shippensburg University
February 3 - 8:00pm - Raymond the Amish Comic; Shippensburg Comedy Club; Courtyard Marriott; 503 Newburg Road
February 10 - 8:00pm - So Good for the Soul: A Tribute to the Music of Motown; H. Ric Luhrs Performing Arts Center; 475 Lancaster Drive

January 18 - 6:00pm-9:00pm - Valentine Wreath Making/Wine Tasting; Southampton Twp, Cumberland Cty. Multi-Purpose Center
January 20 - 3:00pm-10:00pm - A Winter Walk & Bird Feeder Project; Dykeman Spring Wetland Park
January 20 - 8:00am-12:00pm - Liberty Tax Blood Drive; 185 Walnut Bottom Road

January 19-21, 26-28 - The Bad Seed Performance @ Little Theatre; Mechanicsburg
January 19-21, 26-28, Feb. 2-4, 9-11 - Murder Mystery Weekends at Allenberry Resort; Boiling Springs

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January 21 - The Capitol Theatre Presents - Supreme Talent International - "Magic of Motown", Chambersburg
January 22, 23 - 8:00pm - The Capitol Theatre Presents - "Paranormal Investigations & Ghost Classes", Chambersburg

For more information: SHIPPENSBURG.ORG

For more information: SHIP.EDU/SBDC/

For more information: EXPLOREFRANKLINCOUNTYP A.COM

For more information: VISITCUMBERLANDVALLEY.COM

For more information: SHIPPENSBURG.ORG
It is that time of the year again. Winter is here! Most of us do not like winter and we tend to hibernate in our homes until spring. But we have work to do on our homes to make sure that they are ready for the upcoming winter months. By taking steps in advance, you can save money on energy bills and catch problem areas before they become big problems.

1. **Have your heating units cleaned and tuned.** Hire a professional HVAC contractor to come in and service your heating units which should include replacing the filters and making sure the unit is running efficiently. A lot of homeowners wait until the last minute to have these steps done and when they turn on the heat, nothing works. Nothing like getting up in the morning and you do not have any heat!

2. **Install a programmable thermostat to control your heating unit.** These thermostats cost between $50 and $100 and are well worth the money. You can set the thermostat to keep the temperature overnight or when you are at work at a lower temperature and have the heat kick on an hour before you get up or come home from work. There are newer thermostats now that you can use from your smart phone. These are great to monitor what the temperature is in your home at any time of the day.

3. **Caulk around all windows and doors on the exterior of your home.** Caulking dries out and shrinks over time. This creates gaps and holes in your home that hot and cold air can get in. There are many different types and prices of caulking. Remember, silicon caulking usually cannot be painted. If you use clear silicon caulking and try to paint it white, the paint will not stick. Companies make different priced caulking for different parts of the house. You want a good caulking that is paintable, latex and states that it lasts for 30 years. To find the best one for your home, call a professional to clean and inspect the condition of the chimney. Do not take this step lightly. Detwiler and Forry have a combined 50 yrs. of experience in the industry. They are master electricians and offer AutoCAD design in-house. Their firm holds certifications in Edwards fire alarm systems and has experience in data communications with CAT-5 and CAT-6 cabling and phone and fiber optic lines.

4. **Clean your gutters and downspouts.** Ice damming is the worst thing that can happen to your roof. Over the last couple of years, we have had more ice than snow. If your gutters and downspouts are full already, the snow and ice does not have anywhere to go and as the ice grows it pushes out where it can. It will lift shingles up at the bottom of the roof and cause water damage in the walls of your home. If you are not fond of heights, please call someone that can help you with this step.

5. **Have your chimney cleaned and inspected.** Chimney fires happen every year and could be avoided if you hire a professional to clean and inspect the condition of the chimney. Do not take this step lightly.

6. **Reverse your ceiling fans.** Each ceiling fan has a switch that allows the fan blades to turn clockwise or counterclockwise. The switch is located on the side of the housing. Heat rises and you want that heat down to where you are. Once you turn the switch, you should feel the air moving the heat from the ceiling towards the floor. Please remember that the most important thing to remember is safety! Hire professionals to perform the work that involves height and electricity.

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**DeRock Electric Co.**

P.O. Box 359
Boiling Springs, PA 17007
(717) 258-4346
www.derockelectric.com

While on the surface the 20-person firm may seem small, DeRock has produced big results. Headed by namesakes Doug Detwiler and Rock Forry, whose friendship spans more than 20 yrs., their partnership complements each other. Having been contracted for commercial and industrial projects throughout the region, DeRock’s work can be found within medical facilities, churches, malls and manufacturing facilities.

Detwiler and Forry have a combined 50 yrs. of experience in the industry. They are master electricians and offer AutoCAD design in-house. Their firm holds certifications in Edwards fire alarm systems and has experience in data communications with CAT-5 and CAT-6 cabling and phone and fiber optic lines.

Working on the front lines of every project, Detwiler and Forry have ingrained a safety-first culture into their employees. Several employees are NFPA 70E Arc Flash-certified, a national standard for workplace electrical safety. The entire company has gone to safety courses and qualified employees receive up-to-date Arc Flash safety gear.

DeRock Electric knows that investing in employees pays off and believes that surrounding yourself with the best people will lead to success. DeRock specifically seeks out the best of the best-those who have the mentality and work ethic to rise up to any challenge and the focus and discipline to solve any problem. Through continuing education and on-the-job training, the company customizes learning to the individual. For those just starting out, DeRock provides a paid apprenticeship through the Central Pennsylvania Chapter of the Independent Electrical Contractors.

When DeRock Electric shows up at a job site, it comes prepared with the equipment and knowledge needed to accomplish the job. Most of all, its professionals come equipped with a powerful can-do attitude so when problems arise, they focus on the solution and get the job done.
New Year, New You

Where am I going to start? How am I going to reach my goal? These are questions thousands of people ask themselves on the 1st of January when it's time to start their New Year's Resolution to lose weight and get in shape. The answer isn’t an easy one. There isn’t one right way for everyone to train and you can only measure your success by the achievement of your goals. The question remains: Where do you start?

Picking the right gym, program, or trainer is going to be a key component of your success. Often times in the fitness industry people tend to jump into what is trendy even though it may not be what the right fit is for them at that moment. If you have no prior lifting experience, no athletic background, and are trying to lose a significant amount of weight, then jumping into an extensive Olympic lifting program, High Intensity Interval Program, or even running too much may actually do more damage than good. No matter your fitness level, you have to start where you are comfortable. I personally was a collegiate athlete who excelled in the weight room. Now, at 29 years old, I am working on a solid “Dad Bod,” which is pop culture for, “I have let myself go.” I can’t just hop back in the weight room and do what I did as a 21-year-old college athlete. I need to pick a program that is going to take me one step at a time back to where I want to be.

Where do I want to be? We cannot move any further if we do not have this question answered. We must define the goal, ensure it is realistic, and ensure it is measurable. Using myself as an example again, I need to define a realistic goal for me. Is losing 50 pounds realistic? Can I lose five pounds a month to lose 50 pounds over the next ten months? The measurable goals you set for yourself should be attainable and broken down into smaller goals so that you can keep yourself focused on the bigger picture and motivated to keep pursuing them. If I were to sit here and say, “Lew, you need to lose 50 pounds,” that is overwhelming, but when I say, “Lew, you need to lose five pounds a month,” all of a sudden my goal sounds more realistic and attainable, in turn, increasing my odds of success.

In summary, pick a program that you feel comfortable with. Pick a program that will challenge you but will also keep you from suffering an injury. Pick goals that are realistic, specific, and measurable. Lastly, seek advice and guidance from a professional on how to get started. It is okay to start slow, after all, a new you is worth the time and effort. Rome wasn’t built in a day!

December 28, 2017

PA Chamber: Workers’ Compensation Costs to Increase Following Dept. Of Insurance Approval of PCRB’s Unprecedented Mid-Year Cost Hike Filing

HARRISBURG - Pennsylvania Chamber of Business and Industry President and CEO Gene Barr issued the following statement regarding the Pennsylvania Department of Insurance’s approval of the Pennsylvania Compensation Rating Bureau’s mid-year loss cost increase filing, with a Feb. 1 effective date. The unprecedented action by the PCRB called for an overall average change in loss costs of +6.06 percent. The filing was deemed necessary as a result of the Pennsylvania Supreme Court decision in the Protz v. Workers’ Compensation Appeals Board case, which threw out Impairment Rating Evaluations. IREs, a feature of the workers’ compensation process since 1996, are conducted by physicians designated by the Department of Labor & Industry who utilize guidelines from the American Medical Association to assess an injured employee’s level of impairment in order to determine their disability status. The Court’s holding was essentially based on a technicality and legislation has been introduced to address the decision and stave off cost increases.

“As we warned when the PCRB first issued its mid-year loss cost increase filing, employers should be aware that they could see their workers’ comp costs increase early in the new year. While impacts will vary, the PCRB testified at a September House Labor and Industry Committee hearing that the overall impact on employers that carry workers comp insurance policies is expected to be at least $165 million. This figure does not account for employers that self insure, which means the overall impact on Pennsylvania’s business community is likely to be significantly greater.

“The PCRB’s filing and the Department of Insurance’s subsequent approval clearly demonstrate the need for swift legislative action. The PA Chamber is strongly urging the General Assembly to act on H.B. 1840 or companion legislation in the Senate, S.B. 963 – legislation to reinstate the impairment rating evaluation process with the Supreme Court’s concerns addressed.”

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 sections. The PA Chamber is The Statewide Voice of Business.
Economic Value
Just as water, sewer, and public safety are considered essential public services, parks are vitally important to establishing and maintaining the quality of life in a community. They are often cited as one of the top three reasons that businesses cite in relocation decisions in a number of studies. Parks and recreation programs and services contribute to the health of children, youth, and adults, and seniors.

Health and Environmental Benefits
- Parks improve the local tax base and increase property values. Private property values have been proven to increase due to the proximity to parks. The increase in values increases property tax revenues and improves local economies.
- Parks are a tangible reflection of the quality of life in a community. They are often cited as one of the most important factors in surveys of how livable communities are.
- Parks provide gathering places for families and social groups, as well as for individuals of all ages and economic status, regardless of their ability to pay for access.
- Parks have a value to communities that transcend the amount of dollars invested or the revenues gained from fees. Parks provide a sense of public pride and cohesion to every community.

Social Importance
- Parks are a tangible reflection of the quality of life in a community. They are often cited as one of the most important factors in surveys of how livable communities are.
- Parks provide gathering places for families and social groups, as well as for individuals of all ages and economic status, regardless of their ability to pay for access.
- Access to parks and recreation opportunities has been strongly linked to reductions in crime and to reduced juvenile delinquency.
- Parks are a tangible reflection of the quality of life in a community. They are often cited as one of the most important factors in surveys of how livable communities are.

1. Economic value
- Parks improve the local tax base and increase property values. Private property values have been proven to increase due to the proximity to parks. The increase in values increases property tax revenues and improves local economies.

2. Health and Environmental Benefits
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3. Social importance
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Parks and Recreation: Essential Public Services

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Top 5 Reasons to buy a New Build Home

5. Move-In Ready
New build homes are already up to date with stainless steel appliances and quartz counter tops. All you have to do is bring your furniture and you're set.

4. New heat pump, roof etc.
A new home is already stocked with big ticket items like a new heat pump, new roof etc. These items usually have a 15-30 year lifetime so do keep this in mind while searching for a home.

3. Up to date on trends
Usually new homes are designed with the current styles and trends in mind. The light wall and dark floors you've been longing after will most likely be found in a new build.

2. Usually come with a warranty
New build homes usually come with a 1-year home warranty to cover any unexpected issues or problems. Some builders even allow you to mark little mistakes like dings in the wall, paint inconsistencies, and things like that and they come back and fix them for you.

1. Investment
Because new homes are new, they can have a good resell value. Up to date, a new heat pump and updated homes can have a higher resell value. This is definitely something to think about when you are home shopping. Check out my article next month for the Top 5 Reasons to buy an Older Home!

If you have any questions or would like to talk about real estate, feel free to give me a call or text at (717) 372-0487, email me at emmalinejohnson@gmail.com or check out my website emmalinejohnson.com.

Residential Battery Storage is Energy Trend to Watch

“Battery storage” does not always refer to the drawer where you put the extra AA batteries for your flashlight. The words can refer to an emerging energy trend. Batteries and battery storage are evolving much like the way LED bulbs and they have transformed how we light our homes.

What’s driving battery storage?
Rooftop solar costs are dropping, and community solar options are increasing in popularity. In 2017, wind and solar electricity generation set a record by exceeding 10 percent of U.S. energy generation, according to the Energy Information Agency (EIA). News in the automotive world was dominated by announcements of major automakers stepping up production of electric vehicles (EVs), or in some cases, phasing out gas-powered engines altogether.

So, what does this all mean? Consumers are clearly looking for more renewable energy options.

But intermittent power from wind and solar sources creates a need for energy storage. This is where batteries come into play. An increase in research and development in this energy sector is being driven by EVs and renewable energy trends. While the current focus is primarily on commercial applications, the impact on residential use will eventually follow. We can see improvements in the energy efficiency of lithium-ion batteries. For example, phone, computer and other types of batteries/charging stations are holding their charge longer and powering more energy-intensive devices. There are hundreds of lithium-ion batteries, all of which have different capabilities and voltages.

Does better battery storage mean you can go “off the grid” now?
While consumers using rooftop solar or other renewable energy sources have the most to gain, it’s not as easy as you would think to go off the grid completely. Powering the average consumer’s home, including HVAC systems, lights, appliances and the big screen TV, requires a tremendous amount of energy. Significant weather variation is another complicating factor. Going off the grid would require a solar array coupled with battery storage that is properly sized based on your energy consumption. Because battery storage technology is evolving and battery banks are not widely available, it is still not yet cost-effective for the average consumer to purchase.

However, the energy advisors at your electric utility can help you explore your options. Their advisors can help you sort through information about solar and wind and other programs that can help you save energy and money. If you decide to purchase an EV, let your know electric utility know. The electric service you have now was designed and sized to meet consumers’ demands when the power lines were originally established and connected. Your utility should be able to tell you about ideal charging times, like during off-peak hours, which helps conserve energy.

As our energy needs evolve, look to your local electric utility for the information about energy trends and how to save energy.

Source: Emmaline Johnson, License Realtor; Ridgway Real Estate
From an article by National Recreation and Park Association

Top 5 Reasons to buy an Older Home

1. Investment
Because new homes are new, they can have a good resell value. Up to date, a new heat pump and updated homes can have a higher resell value. This is definitely something to think about when you are home shopping.

2. Usually come with a warranty
New build homes usually come with a 1-year home warranty to cover any unexpected issues or problems. Some builders even allow you to mark little mistakes like dings in the wall, paint inconsistencies, and things like that and they come back and fix them for you.

3. Up to date on trends
Usually new homes are designed with the current styles and trends in mind. The light wall and dark floors you’ve been longing after will most likely be found in a new build.

4. New heat pump, roof etc.
A new home is already stocked with big ticket items like a new heat pump, new roof etc. These items usually have a 15-30 year lifetime so do keep this in mind while searching for a home.

5. Move-In Ready
New build homes are already up to date with stainless steel appliances and quartz counter tops. All you have to do is bring your furniture and you're set.

Source: Shippensburg Community Parks and Recreation Authority
SCPRA is supported by Shippensburg Borough and Southampton Township Franklin County.
A step inside the Newborn Intensive Care Unit of Chambersburg Hospital can instantly strike many emotions; a feeling of helplessness for tiny babies who might be facing medical challenges, a feeling of instant love for a new family member, a feeling of fear for new parents who are nervous to hold their premature baby for the first time.

Between the monitors and warmers, the nurses and specialized medical teams, the excited and overwhelmed parents, is a core and critical part of the unit, a group of sixteen Chambersburg Hospital volunteers who make an immense impact on the lives of the tiny patients within the NICU.

Among them, Carolyn O’Brien, a former cardiac EMT who is known by staff for her ability to comfort even the fussiest of patients. Often, O’Brien and other volunteers rock and console babies who were born addicted to narcotics and are enduring withdrawals.

“I just talk to them, sing to them, and move them until they find a position that is comfortable for them,” she explained, while rhythmically rocking a tiny infant.

When asked if the crying babies leave her feeling helpless, her response, without hesitation is the opposite.

“It makes you feel good, to them, offering them comfort is a lot. You know it’s tough on them, they cry, pull up, almost seize, but the babies can be here for sometimes three or four weeks, and eventually they come to know my voice,” she explained.

Although her gift may be in her ability to comfort the tiny patient’s, O’Brien and the other volunteers in the unit carry out many more responsibilities in their positions than holding patients, including restocking supplies, helping nurses, running errands, supporting staff and helping mothers and fathers in the unit.

Tina Sanders, director of volunteer services at Chambersburg Hospital, said the volunteers in the unit must undergo a three hour NICU training, comply with necessary background checks, and complete competency trainings.

In a year’s time, she reported that volunteers in just the NICU alone logged more than 2,134 hours.

“Volunteers are making a difference, and offering them comfort is a lot. You know it’s tough on them, they cry, pull up, almost seize, but the babies can be here for sometimes three or four weeks, and eventually they come to know my voice,” she explained.

For more information on volunteering at Chambersburg Hospital, please call (717) 267-7142 or visit SummitHealth.org/Volunteer.
Highlights of how the new Tax Cuts and Jobs Act impacts your tax return

The TCJA (Tax Cuts & Jobs Acts) makes changes that affect all kinds of taxes – individual, corporate, partnership and other “pass through” business entities, estate, and even tax-exempt organizations.

Most changes take effect on January 1, 2018. Tax returns filed during the spring of 2018 (for the 2017 tax year) are generally not affected. But knowing about these changes now will help taxpayers plan and understand how the TCJA could impact their take-home pay and their 2018 tax refund.

Three highlights you need to know:
- Virtually all taxpayers are impacted by the changes in the tax reform legislation
- Those who itemize will have fewer expenses to deduct and a higher standard to cross
- Changes to child-related tax benefits impact families

Below are some highlights of the changes:
- Tax brackets and tax rates change for most taxpayers
- Personal and dependent exemptions are eliminated
- Child tax credit increased through 2025
- New credit for non-child dependents available through 2025
- Standard deduction increases through 2025
- Many adjustment deductions eliminated, limited or modified
- Many itemized deductions were modified such as eliminating employee business expenses, limitations on home mortgage interest and modifying contributions and gambling loss deductions.
- Some education benefits remain the same, others modified
- Health care penalty eliminated
- Self-employed taxpayers may claim a new deduction for qualified business income
- Taxpayers may benefit by adjusting withholding and estimated taxes

We will follow up with details of these changes in future editions of Chamberline. Feel free to contact our offices for any further details. (717) 532-7744
Are you unsure of the benefits you receive as part of your Chamber membership? Below is a helpful list to assist you!

Questions? Contact the Chamber office (717) 532-5509 or chamber@shippensburg.org

Membership Benefits
Exclusive Benefits for Chamber Members

The Mission of the Shippensburg Area Chamber of Commerce is to provide members with services that promote and support economic vitality as well as develop Shippensburg as a great place to live, work, play, visit, and invest. In order to fulfill our mission, we have compiled a list of programs and services that will best benefit the businesses of the Shippensburg area.

Use this list to help identify the member programs and services that best suit your needs (all free benefits are clearly identified):

- Business or organization is listed in our yearly Membership Directory. **FREE!**
- Display the Chamber membership plaque at your business. **FREE!**
- Contribute a post for the weekly Chamber Chatter in the local newspaper. **FREE!**
- Network at monthly mixers. **FREE!**
- Subscribe to the Chamber's Tuesday "Member News" for event updates. **FREE!**
- Secure an ad or announcement in Tuesday's "Member News". **FREE!**
- Join a Chamber committee. **FREE!**
- Schedule a Ribbon Cutting for everything from a grand opening to a re-opening. **FREE!**
- Be featured in the Member Spotlight of the Chamberline monthly newsletter. **FREE!**
- Post special events on Chamber website calendar of events and social media. **FREE!**
- Attend professional development seminars (ex. Lunch n’ Learns). Free to attend.
- Attend and sponsor major events.
- Advertise in the Chamberline monthly newsletter or place an insert - Member must provide insert.
- Advertise in the yearly Chamber Membership Directory.
- Make use of the member mailing list for a marketing campaign.
- Sign up for the OnDemand Energy Solutions program.
- Host a mixer.
- Utilize ChamberChoice health and/or business insurance services.
- Opportunity to participate with Downtown Organizations Investing Together (D.O.I.T.)
- Use of Chamber boardroom for meetings (subject to availability).
- Email blast for events or specials (subject to availability).

Get the benefit of building relationships in the business world!

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**Utility**

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