February 2018

It’s a new year! We are excited and have had a great start!

It may be cold outside but in the Shippensburg Area Chamber of Commerce, it’s warm and things are getting done. It is our priority to work very closely with our business community to offer any assistance they may need to provide great unique opportunities for their customers, our community. We realize that businesses cannot be successful in our community without supporting them, so they need your help!

The other goal for the Chamber this year is to provide many opportunities for our members and potential customers to meet and get to know each other. Let’s build community! One of the biggest lessons that I have learned over the years here at the Shippensburg Area Chamber of Commerce, is that much of your success is built on the relationship that you have taken the time to build and invest in as a member. Paying a membership fee without engagement will get you nothing more than your name in a book and a plaque with a number on it but I would encourage you to step out of your comfort zone this year and engage, build relationships, attend events, and allow yourself to connect with people. When you connect/engage with people, great doors of opportunity may open up to you and your business that you may not have ever imagined.

Go for it! Step out of your box in 2018. It’s a new year! We are here to help in any way we can, so don’t hesitate to reach out to our office.

When you are successful, we are successful!

Sincerely,

Scott Brown
President
Shippensburg Area Chamber of Commerce
February 10 - 6:00pm - Valentine Sweetheart Dinner & Dance; Premier Events; 429 East Orange Street; Shippensburg

February 11 - 12:00pm - Winter Hand Gun Drawing; Shippensburg Firefighters Activity Center; 33 West Orange Street

February 13 - Shippensburg University Blood Drive; CUB, Shippensburg University

February 15 - The First Step: Selling to the Government; Greater Carlisle Chamber of Commerce; Carlisle

February 16, 18, 23, 25, March 1-3 - Seussical the Musical; Allenberry Resort; Boiling Springs

February 17 - Destination Arts! - Cumberland Valley School of Music Offers Classes; Waynesboro

February 18 - Central on the Square - Fat Tuesday Pancake Supper & Variety Show; Chambersburg

February 19 - Blue Ridge Summit Free Library Special & Standing Events; Blue Ridge Summit

February 20 - Destination Arts! - Cumberland Valley School of Music Offers Classes; Waynesboro

February 23 - 6:00pm - Ladies Craft & Game Night; Mongul Church; 4162 Roxbury Road

February 25 - 1:00pm - Southampton Twp. Cumb. Cty. Bridal Garage Sale; Multipurpose Center; 56 Cleversburg Road

February 21 - 6:30am - Annual Business Meeting; Premier Events; 429 East Orange Street; Shippensburg

March 14 - 12:00pm - Lunch and Learn; Courtyard Marriott; 503 Newburg Road, Shippensburg

March 23 - The First Step: Starting a Small Business; Techcelerator/Murata Business Center; Carlisle

For more information: SHIPPENSBURG.ORG

www.shippensburg.org

New Members!

Berkshire Hathaway Home Sale Realty
14 West King Street
Shippensburg, PA 17257
(Coming Soon!)

Berkshire Hathaway Home Sale Realty is a real estate brokerage franchise network designed for today’s real estate market. From first time home buyers to high-end residential markets to middle market communities to commercial real estate, our franchisees are down to earth, nimble and local experts.

Shippensburg Meals on Wheels
442 North Earl Street
Shippensburg, PA 17257
(717) 532-5606

Shippensburg Meals on Wheels is a non-profit organization that provides nutritious meals to the elderly or shut-ins and delivered by the friendly smile of a volunteer.

Skiles Excavating, LLC
119 Lurgan Avenue
Suite B
Shippensburg, PA 17257
(717) 530-0791
www.skilesexcavating.com

Skiles Excavating, LLC is experienced and equipped to handle any and all of your excavation needs. Specializing in commercial and industrial utility excavation, Skiles Excavating, LLC has the solution and skill to handle any project large or small. We take pride in our expert approach to every excavation project and strive to meet and exceed out customers’ need.

www.shippensburg.org
Helpful Reminders Regarding Contractors

Thinking about building your dream house or addition or maybe a new kitchen or bathroom? Or worse yet, maybe you had an emergency and need a contractor there right away. Hiring a contractor can be a challenge for you. Right now, there is a building boom going on in our area and there are a lot of companies out there right now that were not open for business a couple of years ago. So, who do you choose to do your work?? Who can you trust in your home?? Who will listen to your needs and likes and find the right materials to suit your needs??

Wow, there are a lot of things to consider when hiring a contractor in any phase of construction. I get asked all the time a lot of questions by homeowners that are looking to hire someone, and I want to help you with the questions that you should be asking.

1. How long has a company been in business?
This is an important question to ask. You want to make sure that the company you hire has been around long enough to know what is going on. There are a lot of start up companies right now trying to take advantage of the boom in our area. Try and pick a company that has years of experience not months.

2. Is the company proud of their work?
We are asked all the time about providing customer names that we worked with in the past. We are extremely happy to show off our work. We are very proud of everything that we do, but we always ask if we can contact the previous clients for you, so we can find a previous job that will match up with the project you want done. A company that will not show off its work is a red flag.

3. Research the company.
Look up the company on social media if you can. Look at the reviews and pictures that companies post. Remember that there are going to be a negative review or two. Nobody ever has pleased everyone and with today’s age of social media, someone can put a review up very quickly. There are always two sides to every story.

4. When can the company start?
Ok, this is a big one. I get it, everyone wants their work done ASAP. Ask yourself a question...Do you want someone that is not busy and can be there right away or do you want someone that has work lined up and is busy and would love to do your work, but you must wait in line? Ask yourself, why is this company not busy? What does that say about this company? Companies that do good work are busy and ones that do not do good work are not busy!

5. Lastly ask friends, neighbors, fellow co-workers, church members if they know anything about the company.
We do most of our work through referrals. That should be a big check mark for you. If a client is happy, they then will pass it on to their friends. This is what you should be looking for.

By taking these steps, you should be able to narrow the list down and can then start the process of setting up appointments to have each of the companies come to your home and sit down with you. Then it is up to you!

Zullinger-Brenize Outdoor Design and Maintenance, Inc. was established in April of 2000. We have over 41 combined years of experience in landscape and lawn service. We are also a pre-qualified business partner with the State of Pennsylvania. In our website we have many projects we have completed so you may learn a little more about who we are and what we do. We are committed to quality and satisfying our customers and as always, your comments are welcome. We offer free estimates within our local area and look forward to meeting you.

We cover the Central Pennsylvania region in area of lawn maintenance, landscape design, traditional landscaping, paver installation, retaining walls, Hydroseeding-Erosion Control, sod installation, outdoor kitchens, irrigation, outdoor lighting and snow removal. A few of the products they use include Grasshopper, Hanover, Belgard.com and Lesco.

Offered services include: Lawn maintenance, landscape design, traditional landscaping, paver installation, retaining walls, lawn programs, hydroseeding-erosion control, sod installation, snow removal, irrigation, outdoor lighting and outdoor kitchens.

ZBODM is committed to the communities where we live and work. Our management and team members participate in our community, in a number of ways, including volunteer services, financial support, and frequently businesses within the community. We are proud of our affiliation with the following organizations….Shippensburg Area Chamber of Commerce, Chambersburg Chamber of Commerce, American Cancer Society (local chapter), Better Days Animal League, King’s Kettle Food Pantry, Maroon & Grey Football Club, PA Landscape and Nursery Association, Shippensburg Area Athletic League, Shippensburg Area Little League, Shippensburg Garden Club, Shippensburg Area School District, Muscular Dystrophy Association (local chapter), Shippensburg Area Youth Athletics, and Carlisle Little League.

Our guest speaker was Christine Pyne MSN, RN, IHNC, BC. She is the owner of The Nutrition Tree Health and Wellness Coaching Services, is a Board-Certified Nurse Coach and the Coordinator of Clinical Learning for Summit Health in Chambersburg. This month’s topic was “Wellness At Work.”

Christine opened our workshop by having our attendees participate in a deep breathing exercise and relaxation technique to help clear everyone’s minds from busy schedules and commitments and also to relieve any stress which allowed everyone to “focus and be in the present”.

She then discussed ways in which we can create a better work environment by changing our choices regarding meals and snacks to include more healthy options such as vegetables and fruits and avoiding high sugary foods. Another suggestion is to consider a change in the ergonomics of our workspace environment such as using a balance ball in place of a normal desk chair which helps increase your core strength, balance and stability.

Other suggestions for a healthier and less stressful environment such as using a balance ball in place of a normal desk chair which helps increase your core strength, balance and stability.

For more information on The Nutrition Tree and offered services, visit www.thenutritiontreenet.com or call (717) 729-6496.
Where did you start? Did you reach your fitness goals? This time of year is when we start to fall off of course with our New Year's resolutions. The most common setbacks at this point in your fitness journey stem from a lack of results, being scared to start over if you have fallen off, or viewing your New Year's resolution attempt as a failure instead of a first try.

It has been one month and we are all expecting to see the scale move in the direction we want; we are all expecting to see a chiseled six pack in the mirror and legs that resemble Carrie Underwood’s. The truth is that results are hard to get. Healthy and maintainable weight loss should average out to be about one to two pounds per week according to the Center of Disease Control and Prevention. Gaining lean muscle can actually be even slower. Whether you are trying to gain weight or lose weight, looking at the scale at the end of a month and only seeing a three to four pound weight loss or weight gain can be very discouraging. You must understand that these type of results are healthy. “My friend lost 25 pounds this month and I only lost four! What am I doing wrong?” said everyone trying to lose weight ever. Everyone’s bodies are different and you will lose weight at a different pace than the next person. The diet your best friend is on may not work for you. At the end of the day, you still lost weight. Four pounds of weight loss per month is 48 pounds a year, and if you are doing strength training, you will notice a change in your body composition as well. Stay the course!

For me, my New Year’s resolution was to work out three times a week for the year. The first and second week of the year I killed it! I exceeded my goal, ate healthy, and felt better than ever. The third week of my resolution, I did not warm up and decided it would be a great idea to race a 15 year old varsity athlete in a 40 yard sprint. Needless to say, my 30 year old hamstring did not like that idea. I used my hamstring pull as an excuse to order Chinese food, lay on the sofa, and skip the gym. My first try at my New Year’s resolution was a failure, but that does not mean I stop now. Today is the day I start back on my program of eating clean, working out three times a week, and focusing on my health. I am sure I will fail again; it is human nature to fall back into patterns that are not always the best for us, and it is hard to stay on a committed program. However, one failure does not mean I have to wait until 2019 to start again.

February is the month of commitment. We are no longer bandwagon fitness enthusiasts trying to hop on the New Year’s resolution motivation wagon. We understand our path, are aware of our battles ahead, and we have to make a choice now to push forward through our excuses and failures to become a better healthier version of ourselves.

Cumberland Valley Business Journal Column
January 19, 2018

Important Workers Comp Reform Will Help Address State’s Opioid Crisis

Pennsylvania has not been immune to the opioid crisis that has gripped the nation. In fact, it has reached the point that in early January, Gov. Tom Wolf officially declared the issue a statewide emergency. This crisis has touched every corner of the Commonwealth – impacting thousands of families; and has had a notable impact on workers injured on the job. In fact, in a recent 25-state study, Pennsylvania ranked third compared to other states for opioid use among injured workers. That’s why we are so strongly advocating for S.B. 936 – legislation that would help fight this epidemic as it relates to injured workers by implementing a prescription drug formulary for workers’ compensation.

Formularies have been shown to be effective in reducing opioid use. For example, in the three years after Ohio implemented its formulary, the number of opioid prescriptions declined by 38 percent and the number of workers’ compensation patients considered opioid dependent reduced by half. Formularies are standard in other areas of healthcare. They require pre-approval of prescriptions that are FDA-approved or otherwise demonstrated to be effective, and also require an authorization process for other medications that may be necessary for the patient.

As noted above, Pennsylvania recently ranked higher than most other states in terms of opioid abuse among injured workers. In fact, the study showed that between the years 2012 – 2014, the Commonwealth measured 78 percent higher than the median study state. Notably, New York and California – which ranked second and fourth respectively in the study – have both since passed formulary legislation.

With the opioid crisis gripping our state, the PA Chamber believes that it’s both reasonable and responsible to enacting S.B. 936, as a key part to the overall strategy in addressing the overuse and abuse of prescription drugs in the Commonwealth.

This legislation will build on the work that’s already been done and help injured workers avoid the pitfalls of the overprescribing of opioids. As part of our advocacy efforts, the PA Chamber implemented a digital billboard campaign in key locations throughout the Commonwealth. The billboards – which are located on the Pennsylvania Turnpike and in the Harrisburg region – encourage drivers to contact their state representative and urge support for this important legislation that will help to fight opioid abuse among injured workers.

Unfortunately, there’s opposition to this bill from those with a profit motive. A September Philadelphia Inquirer article exposed trial lawyers and doctors working together to prescribe expensive medications with questionable legitimacy and then directing their clients to pharmacies they jointly owned. According to the article: “The pharmacy then charges employers or their insurance companies for the workers’ pain medicine, sometimes at sky-high prices.”

This scandal becomes even more disturbing when the article reveals that the same individuals are opposing this opioid-combating legislation. With the General Assembly entering into the final year of the 2017-18 legislative session, we are urging quick action on this important bill – which passed the Senate, but is still awaiting consideration by the House. Addressing the state’s opioid epidemic should be a top priority for all of our elected officials. This legislation will build on the work that’s already been done and help injured workers avoid the pitfalls of the overprescribing of opioids.

Gene Barry
Chairman & CEO
Pennsylvania Chamber of Business & Industry

The Pennsylvania Chamber of Business & 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™
Upgrade Your Lights from “Analog” to Digital with LED Bulbs

Just as you upgraded your TV/cable and phone from an analog system to digital for better sound and picture quality, the lighting industry has been modernizing its options and products to offer consumers greater energy efficiency. For the past several years, traditional incandescent bulbs have been phased out in favor of halogen and compact fluorescent (CFL) lights that offer greater efficiency. Even more recent innovations in technology have focused on Light Emitting Diode light sources, or LED bulbs, which are essentially digital technology.

Longevity and efficiency in one

LED lights have an estimated operational life span of up to 50,000 hours. This equates to 17 years of continuous operation, or 34 years of 50 percent operation. So if you were to use an LED fixture for eight hours per day, it would take approximately 17 years before it would need to be replaced. LED lights are different from fluorescent and incandescent light sources, as LEDs do not contain a gas or filament of any kind. Instead, the entire LED is made up of a semiconductor, which is solid in nature and makes LEDs more durable. LED lights are small, packed electronic chip devices where two conductive materials are placed together on a chip (a diode). Electricity passes through the diode, releasing energy in the form of light.

Unlike fluorescent lights that require a few minutes to warm up before reaching their full level of brightness, LEDs achieve full illumination immediately.

The cost of “analog” lights

If you are still hanging on to your traditional or “analog” era lighting, your light bulb is operating at only 20 percent energy efficiency. Eighty percent of the electricity from the “analog” bulb is lost as heat. To illustrate how this inefficiency impacts your wallet, consider this. If you have traditional lighting and your electric bill is $100, then you are spending $80 to heat the room instead of light it. Using LED illumination with 80 percent efficiency, your electricity cost would be approximately $20, saving you about $80. LEDs are ideal for outdoor use because of their durability. LED lights are resistant to vibrations, shock and external impacts such as exposure to weather, wind and rain. In addition, they are temperature resistant and operate in colder outdoor temperatures.

Don’t be fooled

When purchasing an LED light, look for the Energy Star label to ensure you have a genuine product. Some products are manufactured outside of the U.S. with components that produce low light levels, don’t stand up on long service life, or have exaggerated energy saving claims. So like any other purchase, research before you buy! Visit energystar.gov for more information. While it is true that LEDs generally cost more to purchase than fluorescent and incandescent lights, they are much less expensive to operate over time. LEDs are energy efficient so the replacement and maintenance requirements are dramatically lower. In addition, as with other electronics, prices are expected to come down as more products enter the market.


**Small Town Blessings**

My wife, daughter and I moved to Shippensburg a little over three years ago from Florida. When we tell people where we moved from they often ask why we would leave Florida. I am always kind of shocked by that response. To us Shippensburg is a great place to live. We often refer to it as a Hallmark town. You know, like one of the small towns you see on the Hallmark movies. Think about it. We have historic buildings with tree lined streets, store fronts decorated for the various seasons of the year, street lights with Christmas decorations, the annual Community Christmas tree lighting, parades, flowers in the spring and the Corn Festival and fair. And it is all set in a valley surrounded by mountains that turn beautiful colors in the fall and white in the winter. It’s like we are living in a calendar! Our first Christmas here we got to cut a fresh Christmas tree while it was snowing. Can’t do that in Florida. And think about the fun of buying corn fresh off the farm, picking blueberries and strawberries right out of the field, cutting your own pumpkins, and trout fishing in a mountain stream. What? Who gets to do all that in one town? We do and we love it! It may sound strange for me to be so enthusiastic but I am a nostalgic kind of guy and little things warm my heart and put a smile on my face. But even more than that coming to Shippensburg is an answer to prayer and a true blessing from God. About seven years ago I began praying that God would take me and my family to such a place as this in order to pastor a great church like Shippensburg First Church of God. It took about four years for God to answer and the waiting was very difficult. But in His perfect timing God answered just as I had asked and even better. I encourage you as you navigate through the ups and downs of life to look to the Lord and keep trusting Him no matter how long it takes. There are blessings at the end of the wait. Luke 18:1 says, “Then Jesus told His disciples a parable to show them that they should always pray and not give up.” Sometimes we have to wait and sometimes our prayers are not answered exactly as we would like, but God in His infinite wisdom and love will answer if we trust Him and never give up.

**Scholastic Art & Writing Awards Recognition**

The Scholastic Art & Writing Awards provide scholarships and recognition for teenagers in the United States who demonstrate excellence in visual arts and in writing. The Scholastic Art & Writing Awards program was created in 1923 by the founder of Scholastic Corporation, Robbie Robinson. Past winners of the awards include Andy Warhol, Frances Farmer, Cy Twombly, Sylvia Plath, Truman Capote, Richard Avedon, Richard Linklater, Stephen King, John Updike, Ken Burns, Lena Dunham, Paul Chan, Kay WalkingStick, Zac Posey and Joyce Carol Oates.

Shippensburg High School is proud to announce that this year 31 writing and drawing works were entered in the prestigious contest of which 15 were selected for recognition. We are especially proud of our Gold Key winning art entries by Ally Mankamyer (sculpture), Sophia Weaver (photography), and Nicole Weaver (mixed media). Sophia Weaver received recognition for multiple photographs and Paul Williard was recognized for multiple works, including two in art and one in poetry. The Scholastic Art Awards were presented in a regional ceremony in Harrisburg (date to be announced). Selected Gold Key winning artwork will be displayed at the State Museum from March 10th until May 6th, 2018. We are delighted to report that all three Gold Key winning pieces from SASHS have been selected for the show: Sydney Camut, Honorable Mention for Photography; Madelyn Facchinei, Silver Key for Sculpture Tree; Sienna Hardin, Silver Key for Sculpture; Lillian Kendall, Honorable Mention for Photography; Abby Rosenbery, Honorable Mention for Painting; Kalea Rotz, Honorable Mention for Painting; Nicole Weaver, Gold Key for Mixed Media Artwork; Sophia Weaver, Silver Key and Gold Key for Photography; Paul Williard, Honorable Mention and Silver Key for Mixed Media Artwork.

---

My mentor and friend, John C. Maxwell, says “You can’t go uphill with downhill habits”. There is a lot of power packed into those seven words, and if allowed, cause for great reflection.

If I asked you to pick whether you wanted a personal or professional life that was a) Below Average, b) Average, or c) Above Average, what choice would you pick? It isn’t a trick question, but you might be thinking, “Come on, who would want to be below average or “just” average? Are you serious?” You’re right. I mentioned this thought to my wife and she laughed as she commented that it would be really nice to have above average results with below average effort. I agree. We probably all would like that! But as adults, we know reality and we also know the differences between the choices and normally don’t want to settle for being “Below Average” or “Average”. So, let’s eliminate the lesser choices and focus on the top choice, “Above Average”.

Here is a follow-on question. Are your daily habits in alignment with your desire to be “Above Average”? What do I mean by that? If someone wants to be an “Above Average” basketball player for example, but they only practice one day a week or less, that practice schedule isn’t an “Above Average” habit. It takes much more effort and practice than that to be better than average. I’ve heard that Larry Bird would shoot 500 free throws every morning before his first class in high school. 500 of them! I also heard that he was told before he started practicing his free throws, that he was already a good basketball player. He was already good, but he didn’t want to settle for being good -- or “Average”. As in Larry Bird’s case, to be “Above Average”, requires consistent “Above Average” habits. “Consistent” in this case means on a daily basis.

What area(s) do you want to be considered “Above Average”, or “Larry Bird-like”? Connecting with others? Leading yourself or a team? Being the best teacher, or principal or superintendent in the region? Or, the best possible lawyer, or board member, or nurse, or spouse? Or, maybe you want to improve your health? Whatever it is, write it down mentally or on a piece of paper.

When you have that answer written, reflect on it and think about your related habits in January 2018 and earlier. Be honest. Were your habits in January the same as in 2017, or 2016, or any other year? If they were, you certainly aren’t alone. We are all human beings and what happened to you happens to everyone else in one way or another. Learn from the past, but then forget about it and move forward. As 2018 continues, try these suggestions:

- Remember the quote at the beginning of this article and know that it will take work to achieve what you want to be. Commit to expending energy to be “Above Average”.
- Identify one small step you can take to move you closer to your goal and make sure it is something that you are 100% sure you can accomplish. For example, every Monday morning, listen to a five-minute podcast on the way to work that is related to the desired goal. Just five minutes, one day per week is easily achievable -- 100% success is critical.
- Find a trusted friend or mentor who is strong in the area you want to improve. Set a time with them in the next week and ask for their help. Ask questions, listen and take notes.
- Find a certified coach and work with them to help you identify your habits, the thinking behind those habits, and what you can do to replace those habits with others.

Do those things and 2018 will be different from all the years in the past. I look forward to all of the great stories that you will have in 2018 by matching your habits to your dreams and desires.
How Are Pass-Through Entities and Self-Employed Taxpayers Impacted by the Tax Cuts and Jobs Act?

Under the Tax Cuts and Jobs Act (TCJA), business income for self-employed individuals, partners, and S Corporation shareholders will receive preferential tax treatment compared to wages earned as employees. While marginal rates will remain the same as income from wages, small business owners and independent contractors can deduct 20% of their net business income before computing federal income tax.

What is “business income” for purposes of the 20% deduction? Under the TCJA, business income generally means income from your business that is not reported on a Form W-2. So, all income (other than passive income) from Schedule C, E and F will likely be characterized as “business income” for purposes of the 20% deduction. However, S Corporation shareholders' wages and partners' guaranteed payments are not considered “business income” for purposes of the 20% deduction.

Certain self-employed individuals who primarily provide professional services and earn more than $157,500 ($315,000 if MFJ) will be phased out of the 20% deduction.

How does the 20% deduction work? Business owners will first calculate net business income by deducting all ordinary and necessary business expenses from gross business income. Next, they will multiply net business income by 20% to determine the amount of the deduction. Finally, they will deduct that amount from net business income to determine taxable business income.

How does the deduction impact other tax benefits? The 20% deduction is a “below the line” deduction, meaning it does not affect adjusted gross income (AGI). As a result, the deduction will not increase AGI-related benefits.

Next month a look at the changes affecting Employee Business Expenses.

Small Business – Cash Is King

A business owner has many things to focus on: profits, customer service, staffing, marketing, operations….the list is endless, but small business owners should always take the time to understand their cash flows if they really want to thrive and win.

The phrase, “cash is king,” has been used countless times in the financial world, and many have likely interpreted that phrase to mean debt is bad. Let’s explore the meaning of the phrase, and how it applies to small business owners.

Cash flow is the net change in a company’s cash position from one period to the next. A positive cash flow indicates more money coming in than going out, and a negative cash flow is just the opposite. Cash flows can change based on seasonality or other trends relative to a particular industry or company. It is also important to understand that an otherwise profitable business can fail if it has poor cash flows.

To understand the cash flow of your company, you must assess the movement of funds from several angles. Your cash inflow is comprised of revenue earned, proceeds from loans, investor contributions, and interest on deposits and investments. These funds are expended to cover your payroll, purchase inventory and materials, pay your rent and accounts payable, retire outstanding debt, fund operating expenses, and propel growth. Having a strong positive cash flow allows flexibility for your company to make investments in new opportunities, qualify for financing, and operate smoothly.

A better understanding of your company’s cash flows will improve the likelihood of your business’s success. A great first step is to meet with your banker.

Once you have invested the time to understand your company’s cash flows, it is time for you to assess the ways you can improve your position. There are several ways to accomplish this, and leveraging a conversation with your accountant and your banker are at the top of the list. Improving cash flows hinges on reducing the period of time your company goes without cash. Exploring products, services, and techniques to collect money faster, leveraging the use of an operating line of credit or other debt facilities to spread out expenses, and improving the efficiency of your outgoing payments are three topics to prioritize at your next appointment.

The New Year is well underway, but there is plenty of time to put some effort into understand your cash flows and improving your position to gear up for your best year yet!
Winter Weather Safety Reminders

When winter weather strikes, drivers face out-of-the-ordinary challenges when they get behind the wheel. Snow, slush or icy roads are involved in nearly one in four weather-related vehicle crashes.¹ These conditions can make it harder for drivers to see, slow down and stop – all factors that can increase the chances of an accident.

If you must travel during winter weather, preparing your car in advance, knowing the forecast and driving based on road conditions are three key ways to help you drive more safely. The following are some winter driving safety tips to help you prepare for the elements – before you face them – on the road.

Preparing Your Vehicle: As temperatures start to drop, it’s time to make sure your car is stocked with a winter driving survival kit, including an ice scraper, a snow shovel and sand or salt. This way, you’ll be prepared if winter weather arrives while you’re away from home. It’s also a good time to check your tires to determine whether it’s time to replace them or whether you need snow tires.

A few habits to adopt regularly during the winter months can also help prepare you for a wintry drive. Make it a practice to keep your gas tank at least half full so you can run your engine and stay warm if you get stuck or stranded. Keep your windshield wipers in good condition and your windshield fluid reservoir filled so you can clear snow and ice from your windshield.

Driving for Winter Conditions: Before you leave the driveway or parking lot, take time to clear snow and ice off your car, including your windows, mirrors, lights, reflectors, hood, roof and trunk. Drive with your headlights on and be sure to keep them clean to improve visibility. Use caution when snow banks limit your view of oncoming traffic.

As you get on the road, remember that speed limits are meant for dry roads, not roads covered in snow and ice. You should reduce your speed and increase your following distance as road conditions and visibility worsen. Avoid using cruise control in snowy or icy conditions – you want as much control of your car as possible. Be cautious on bridges and overpasses as they are commonly the first areas to become icy and avoid passing snow plows and sand trucks. The drivers can have limited visibility, and the road in front of them could be worse than the road behind.

How do I love thee? (Not just for lovers!)

Since the immortal Shakespeare penned those words early 500 years ago, there have been numerous interpretations of love ... and it’s clear that there really ARE various kinds of love. But what is not always clear is how to express love ... to an intimate partner, to a child, to a friend. Sometimes we get so focused on love being a lovely thing that we forget there are lots of ways to show love, and all our relationships would benefit by employing them.

In honor of St. Valentine’s Day, here are some ideas that will work for ANYONE who loves ANYONE ...

1. Be a friend first. Even if your "love object" is a spouse or partner, being a good friend is the best way to show your affection. Know their likes and dislikes. Understand who they are and value them for it. Be genuinely fond of them, not just "in love."

2. Be trusting, and trustworthy. It's hard to feel close to someone when you don't trust them, or, conversely, when you have something to hide. Be transparent, and ask for that in return. It doesn't mean you have to bare all with a friend, but it does mean that you live your life in such a way that you consider others' feelings and sensitivities.

3. Be loyal. No one likes to feel that any relationship is temporary, or not valued by the other person. From friendships to marriage, people feel most secure when they feel that others feel committed to their relationships.

4. Practice "turning toward." Marriage researcher John Gottman has found that one of the most effective ways to bolster friendship in relationships is to "turn toward" your partner more than you turn away. Obviously, this isn't just a physical thing -- you can certainly turn toward someone physically (and that's a good strategy, too) -- but you can also turn toward emotionally by giving them attention. Listen when they speak. Honor their words, even if you don't agree. Avoid thinking so hard about your response that you don't hear what the loved one is saying.

5. Try to keep a positive outlook and reflect positivity in each relationship. Gottman is the original researcher who suggested that five positives have to be said for every negative in order for damage to intimate relationships not to fester. What does anyone really gain by negativity? Very little, in general.

Valentine's Day is a great time to take stock of your relationships -- not just your spouse and children, but also your friendships. In all of them, commit yourself to being a better "lover" this year -- because all humans deserve to be loved well.

80th Annual Awards Banquet
Saturday, April 28, 2018
Tuscarora Room - Reisner Hall
Shippensburg University

More information and formal invitations to follow