Chamber of Commerce
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President
Scott Brown
scott@shippensburg.org

Office Manager
Wendy Forrestor
chamber@shippensburg.org

Shippensburg Area Chamber of Commerce Committees

- Awards Banquet Committee
- Bloom Festival Committee
- Business & Community Expo Committee
- Chamber Claybird Tournament Committee
- Chamber Strategic Planning Committee
- Cinco de Mayo Committee
- Chow Naw Dinner Committee
- Finance Committee
- Golf Committee
- Marketing Committee
- Nominating Committee
- Oversight Committee
- Shippensburg Beer & Wine Festival Committee
- Membership Development:
  - Membership Committee
  - Program Committee
- Community Outreach:
  - Family Fun Day
  - Community Christmas Party

Mission Statement: 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.

Vision Statement: To be recognized as the premier membership-based organization for professional networking, development, and stimulating economic growth in the vibrant and prospering business community of Shippensburg.

April 2018

Sincerely,
Scott Brown
President, Shippensburg Area Chamber of Commerce

Spring is in the air! Can you smell the fresh aroma of flowers and feel the refreshing raindrops of April showers? There is something about spring after surviving a cold, snowy winter and not being able to enjoy the sunshine and the great outdoors. With it, spring brings a fresh start and here at the Chamber we are in the spring season. There is a lot of cleaning up as well as creating new events and avenues of promoting the Chamber as well as Shippensburg.

Many of the committees that have been an important part of the Chamber for years are being reinvigorated and reevaluated. What would the Chamber be without all of the amazing volunteers that constantly give of their time and resources to serve on Boards and committees to assure that the Chamber and all of its committees succeed. To them, we say a huge THANK YOU!

The Chamber is celebrating its 80th anniversary this year and looking back through the history of the Shippensburg Area Chamber of Commerce, this Chamber has always been a vital component in the Shippensburg community even in its early days with advocating for business community, connecting with the community in a variety of community service projects, and being key in economic and development. Those things are only the start of the long list of projects and leadership involvements the Chamber has been a part of in Shippensburg, so it’s exciting for myself as Chamber President and our Chamber Board to align the Chamber for the future. Our goal is to continue to point the Chamber in the direction of success.

As we continue to serve our members and attract new ones, together we are going to continue to build a stronger community. As development continues to take place, please consider getting involved with the Chamber, D.O.I.T. (Downtown Organizations Investing Together) or SADCO (Shippensburg Area Development Corporation) or any of the Chamber’s committees. We have a variety of committees that are very key in the continued development and beautification of the Shippensburg Community. Together we can continue to make Shippensburg a great place to work, play, invest, pray, learn, and live.
April 14 - Shippensburg Little League Opening Day; Tuscarora Room; Shippensburg University

April 14 - The Fashions of Fiction from Pamela to Gatsby; Fashion Archives & Museum of Shippensburg University

April 15 - Shippensburg Band Concert; Shippensburg Area Senior High

April 21 - 4 Seasons @ Dykeman Springs Park; Dykeman Springs Wetland Park
April 21 - Trail Fest 2018; Corner of E. Fort St. & N. Earl St.
April 22 - Greyhound Football Booster Club BBQ/Car Wash/Bake Sale; H&H Chevrolet, Cadillac; 730 East King Street
April 28 - Ship Shape Day; Areas within Shippensburg
April 29 - Jon Foreman; Shippensburg University

April 28 - Animals/Dark Side of the Moon; The Thought Lot; 37 East Garfield Street

April 29 - Jon Foreman; Shippensburg University

May 3 - Quickbooks Level 1; Shippensburg University, Grove Hall Room 401
May 10 - Quickbooks Level 2; Shippensburg University, Grove Hall Room 401

Safe Harbour, Inc. is a not-for-profit organization that provides a continuum of housing services for the homeless of Cumberland County. Safe Harbour is governed by an independent Board of Directors and derives its financial support from individuals, organizations, churches, fees paid by residents, commercial rents, investments, foundations, federal and state grants, as well as the United Way. Services include operating an emergency shelter for families and single females who are in desperate need of a secure place to live and an environment to begin getting their lives under control.

Single individuals that need additional “life support”, but are ready for independent living, may be offered the opportunity to reside in one of their single-room-occupancy (SRO) permanent housing facilities.

New Members!

Safe Harbour, Inc.
102 West High Street
Carlisle, PA 17013
(717) 249-2200
www.safeharbour.org

shippensburg.org

Accepting vendors! Accepting vendors!

shippensburgbloomfestival.com

4th Annual 4th Annual BLOOM Festival
Saturday, June 9, 2018 Rain or Shine!
TV vs. Reality

We have all watched the remodeling shows on TV. These days the shows are everywhere. The shows make quick work on all of the projects they do. Well...This is not how the real world works. I get questions all the time about how long a project will take. Or a customer will want a fixture that they see on TV and when I give them a price on it they flip out.

Let's talk about the reality of the time and cost of your projects. The rule of thumb is the bigger the project the longer it will take to get the prints drawn, the estimates completed and the required permits that are needed. If you are building an addition or a home, then this could take months for the project to start. This is the part that you do not see on TV. They come to the person’s house one time and then the next time they are there working. This process is never shown on TV, but it is the most important part of any project.

Budget. Yes, I know you want it done for the cheapest price possible but want to use only high-end products you saw on TV or the Internet. I would love to ask each homeowner that I work with what their budget is, but I learned years ago that no one really thinks about a budget. They just want the cheapest price. Many homeowners on the TV shows are picked to be on the show because they have been screened and they have a good budget number to put the more high-end products in. If the shows did not put the latest products in, nobody would watch. Be realistic with yourself and your contractor. This will save on major headaches down the road. We provide an allowance sheet for each product and a price that goes with each project. The homeowner can then shop and find what they like and if they go over the allowance price, they pay the extra amount or if they go under the price they would get the difference back to them. Know your budget!

Time Frame. The next time you watch a show on TV take notice to what the weather is like when they start and when they stop. Projects of any size take time. Even doing a kitchen or bathroom remodel is not a 2 or 3-day project. Realize that your home is going to be disrupted for a while. Our company will install a dust barrier in a customer’s home to contain as much dust as possible. That said, there is always dust that will sneak into places in your home. Most of the time on TV the customer is not living in the house. This again is part of the screening process. TV shows do not want them there. This is not reality for the normal person. You will get to know your contractor and the sub really, really well before the job is finished.

The magic of TV can make things look like an easy, clean, and normal everyday process. This is not how the real world works. We try our hardest to make this happen but there is no such thing as a perfect job. There will be a bump in the road but if you have a good contractor and good communications with them than anything can be accomplished. Remember, Budget, Time and Patience!!
The last article I wrote was based on the quote, “You can’t go uphill with downhill habits”, by John C. Maxwell. To continue with that general thought, let’s talk about something called the comfort zone. Or as I refer to it where I am from, “The old comfort zone.” Most everything where I grew up is preceded by the two words, “The old”. The old river road, the old place, the old limekiln, the old falls, the old “you fill in the blank”. You get the idea.

The comfort zone is the place where our subconscious mind likes to keep us even when our logical mind knows that change is good. Imagine for instance, we say we are going to lose 20 pounds in the next four months. We know it is a GREAT idea because it will make us healthier, increase self-esteem, aid in stress management and help us in so many other ways. But the next thing we know, our subconscious is telling us, “That’s gonna hurt!”, “People are going to look at us at the gym.”, “We won’t be able to stick with it, so why even start?”, “Let’s start tomorrow instead of today because what is one day going to matter?”, or “It is too cold or wet to get in the car and go to the gym.” Even though we know exercising is better, our mind keeps us in the comfort zone. It keeps us in the same exact place that we have been for the past several unhealthy years.

Or, imagine this example. We are leading an organization and there is a personnel change that we know is needed. In fact, it has been needed for a LONG time. We know that making the change to the team will facilitate more productivity, improve the overall culture, decrease the amount of interpersonal stressors, and so on. But, our subconscious mind talks us out of it by telling us, “There is still a chance that person could change”, or “The team will fail without them”, or “They will be mad at us and won’t like us anymore”, or “Their friends will also leave the team and where will that leave us?”, or many other possibilities. Our subconscious again rules the day and keeps us in the uncomfortable and stressful comfort zone, regardless of the fact that we know the change is necessary and positive.

Earl Nightingale said, “Most people tiptoe through life hoping to make it safely to death.” John F. Kennedy said, “There are risks and costs to a plan of action. But, they are far less than the long-range risks and costs of comfortable inaction.” The truth is that if we want to grow and we want things to be better, we can’t tiptoe through life, and we have to take risks to get out of our comfort zone. How do we gain forward momentum toward where we, or our team, want to be? Leverage the following suggested actions:

- Be aware of the power that the subconscious mind has on daily decision-making. Awareness allows intentional change to occur.
- Get an accountability partner or coach who will not let us talk ourselves out of decisions that we know are positive.
- Check our inner circle(s) and surround ourselves with like-minded and supporting people.
- Place notes like, “I fought the subconscious and I won!” in conspicuous places such as the bathroom mirror or phone home-screen to serve as daily mental reminders.
- State to others what we are going to do while considering and ensuring confidentiality as applicable. There is great strength in verbally declaring what we are going to do.
- When a voice of doubt starts talking us out of our plans, question the voice’s validity.
- If something doesn’t go as planned, figure out why it didn’t go as planned, learn from the experience, make changes and don’t give up!!!

Randy Wilson is the Owner of REEL PD and is an independent certified Coach and Teacher with the John Maxwell Team. He can be reached at randy.j.wilson@gmail.com or 717-414-6064.
Top 5 Best Ways to Sell Your House Faster

So, you’ve decided you want to put your house on the market. Congrats! Here are the Top 5 Best Ways to Sell Your House Faster.

5. De-Clutter
I know it’s super convenient to leave your toaster or spices on the countertop but anything that is not permanently fixed, needs to be put away. So, everything off the countertops in the kitchen and the bathrooms. When buyers see your home, it should look like a blank canvas free of clutter.

4. De-personalize
Family photos and vacation souvenirs are what make a house a home. However, buyers want to envision themselves in your home, not you. So, take down all your family photos and any personal belongs like shoes and coats should be put away.

3. Up Your Curb Appeal
Everyone loves to see a beautiful home so be sure your house looks its best from the curb. Be sure all cars are out of the driveway, shrubbery is clean and neat, and the grass is cut.

2. Paint
I know you love your accent wall, but buyers don’t. The good news is paint is cheap so choose a nice neutral color like gray or white to help buyers see how beautiful your home is.

1. Clean
I know it sounds so simple but you’d be surprised! Make sure you vacuum carpet and sweep wood or tile floors. Put away all pet products and be sure the windows are clear. A little dusting can go a long way with buyers!

If you have any questions, please feel free to give me a call at (717) 372-0487.

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

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Volunteer?.. Why?

Getting the most out of volunteering

1. Ask questions.
2. Make sure you know what’s expected.
3. Don’t be afraid to change.
4. Enjoy yourself!

Would you like to volunteer?!!

Contact us: Shippensburg Community Parks and Recreation Authority (SCPRA)
677 Orrstown Road, Shippensburg, PA 17257
Office: 717-530-0261
Email: office@shippensburgparksandrec.org
SCPRA is supported by Shippensburg Borough and Southampton/Franklin Co.

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Energy Efficiency for the Modern Family and Its Many Devices

If you are struck by the amount of screens, remotes, gaming controls, charging stations and cords that have become fixtures in your home, you are not alone. The typical American family is well connected and owns a variety of electronic devices. According to the PEW Research Institute, 95 percent of U.S. families have a cell phone and 77 percent of Americans own a smart phone. Nearly 80 percent of adults own a laptop or desktop computer, while approximately half own tablets.

Consumer electronics coupled with the growing array of smart home appliances and technology have slowly but steadily changed our homes and lifestyles. The increased reliance on our many devices has new implications for home energy use and efficiency.

Using smart technology to manage energy savings
So how can we save energy when we are using more electronic devices than ever before? The answer may lie with some of those same electronic devices that have become indispensable to modern living. In many cases, energy savings is a touchscreen away as more apps enable you to monitor energy use.

From the convenience of your mobile device, smart technologies can maximize your ability to manage electricity use across several platforms—controlling your thermostat, appliances, water heater, home electronics and other devices. One of the easiest ways to make an impact on energy efficiency is with a smart thermostat, like Nest models. Using your mobile device, you can view and edit your thermostat schedule and monitor how much energy is used and make adjustments accordingly. For example, program your thermostat for weekday and weekend schedules so you are not wasting energy when no one is home. Check and adjust the program periodically to keep pace with changes in household routines.

You can also ensure efficiency by purchasing ENERGY STAR-certified appliances. Many new appliances include smart-technology features such as refrigerators that can tell you when maintenance is required or when a door has been left open. New washers, dryers and dishwashers allow you to program when you want the load to start. This means you can program your task for off-peak energy hours—a smart choice if your electric rate is based on time of use.

“Old school” energy savings for new devices
Of course there are the time-tested “old school” methods of energy efficiency that can be applied to the myriad of household electronic devices and screens. Computers, printers, phones and gaming consoles are notorious “vampire power” users, meaning they drain energy (and money) when not in use. If items can be turned off without disrupting your lifestyle, consider plugging them into a power strip that can be turned on and off or placed on a timer.

While modern life involves greater dependence on technology, your best resource for saving energy and money remains your local electric co-op.

Regardless of your level of technical expertise with electronic devices, Adams Electric Cooperative can provide guidance on energy savings based on your account information, energy use, local weather patterns and additional factors unique to your community.

Easter fell on an unusual day this year - April Fools’ Day. It’s a day when people try to trick others into believing something that is not true. I don’t normally participate much because I am afraid someone will try to get me back. However, it is also the day that millions of Christians celebrate Jesus rising from the dead. But these two days couldn’t be more diametrically opposed because the reality of the resurrection of Jesus Christ is overwhelmingly backed up by hard evidence. Consider just a few of the facts. The body of Jesus could not have been stolen because a Roman guard was posted at the tomb to prevent just such a thing. And if the soldiers had fallen asleep on the job they would have been executed. If the tomb was not empty then Christianity would have died before it ever got started. The Romans or the religious leaders that opposed Jesus would have produced His body and paraded it down the streets of Jerusalem to prove anyone who believed in Him was a fool. There were also countless eyewitnesses of Jesus being alive after the crucifixion. As many as five hundred at one time! You can fool one or two eyewitnesses of Jesus being alive after the crucifixion. Jesus is alive. He conquered death, millions of others around the globe have not been fooled proving He was who He said He was—the Savior of the world. And anyone who puts their faith in Him will live forever. No foolin’. I don’t know about you but I have been fooled on April Fools’ Day in the past. But I can assure you that I and millions of others around the globe have not been fooled by the resurrection. Jesus is alive. He conquered death, proving He was who He said He was—the Savior of the world. And anyone who puts their faith in Him will live forever. No foolin’.

They went from being a bunch of scared, doubting, hopeless men hiding out in fear after the crucifixion, to courageous, bold witnesses, proclaiming before thousands of people, that Jesus was the Messiah and rose from the dead! Who would do that for something that seemed so foolish? Men who had seen and talked to the risen Lord Himself, that’s who. Peter, a disciple that denied Jesus three times on the night Jesus was arrested said in Acts 2:32, “God has raised this Jesus to life, and we are all eyewitnesses of the fact.” Simon Greenleaf, a distinguished professor of law at Harvard University said, “…the resurrection of Christ is one of the best supported events in history according to the laws of legal evidence administered in courts of justice.”

Band Trip

On Thursday, April 26th, the Shippensburg High School Marching & Concert Bands will depart on a 3 day trip to Universal Studios in Orlando, Florida and return home on Monday, April 30th. A total of 122 students, accompanied by 21 adults, will be participating on this trip. On Saturday, April 28th, the Marching Band will parade around the grounds of Universal Studios and later in the day the Concert Band will participate in the “STARS” program and have the opportunity to perform in front of hundreds of park guests! Besides Universal Studios, the Band will also enjoy an evening at Sleuth’s Mystery Dinner Theater.

For the past two years, Band students and the Shippensburg Band Boosters have been raising funds for this trip. Final plans for the trip were put into place in August of 2017 through “Notable Student Tours,” a travel agency formed by retired band directors and dedicated to arranging trips for school music ensembles. During the course of the school year, both the Marching Band and Concert Band have been preparing for this exciting journey. Rehearsals for both ensembles are taking place during the school day for the Concert Band and Marching Band and will be practicing after school for a few weeks prior to departure.

The efforts by everyone involved that went into delivering the DD110C project on-time can serve as an example to future projects. By thinking "outside the box", the team has been able to create a product that meets the customer’s expectation both in features, quality and availability for the season.
In 2018, many adjustments commonly called “above-the-line deductions” have either been modified or eliminated. Listed below are the adjustments that are changing:

**Eliminated**
- Alimony (Income or credit unless established before the TCJA)
- Domestic Production Activities Credit
- Moving Expenses (military relocation still allowed)

**Unchanged**
- Educator expense deduction up to $250
- Student loan interest of up to $2,500
- Health savings account (HSA) deduction
- IRA deduction
- Deductions for self-employed

For the next edition, we will continue with “above-the-line deductions” and how Educational Provisions have been changed in the New TCJA.

**3 Questions To Ask Yourself When Considering an Employer-Sponsored Retirement Plan**

Competing in today's business environment requires the ability to attract and retain great talent, as well as the understanding that many of today's workers are looking for more than just a paycheck.

An effective employer-sponsored retirement savings plan, like a 401(k), is one tool that can be used to give a company a competitive advantage while providing your employees with a long term benefit.

You may think that offering health and life insurances will attract and retain prospective employees, and they will. However, these finite benefits typically end upon termination of employment or retirement.

An employer-sponsored retirement plan, given properly educated and guided employees, can be a lifetime benefit spanning well past a worker’s employment years. And it is one that will provide your business with a competitive edge when it comes to finding and retaining top talent.

For instance, a survey with the American Association of Retired Persons (AARP) showed that an employer’s retirement plan offering is one of the top ten reasons employees choose to work and stay with an employer.

Designing a well thought-out employer-sponsored retirement plan is, therefore, a sound investment in the future of your business.

Think of it this way, if a great potential employee has the choice between working for your company or for your competitor, there is a high likelihood that his or her decision will come down to the added value of your employee benefits.

According to Plan Advisor, nearly 40 percent of small business employees say they would leave their current employer for another that offers a better 401(k) plan.

When employees leave a company, they take with them the training, knowledge, and skills they have amassed over the years. You then spend considerable time and money recruiting and training someone new. But it doesn’t have to be that way.

How can you tell if your company’s retirement plan (or lack thereof) is contributing to the long term success of your business? Just ask yourself these three questions:

- Does the presence of your company’s retirement plan help recruit and retain valuable workers?
- Do your current employees understand and appreciate the value of your company’s retirement plan?
- Is your company’s retirement plan participation as high as it could be?

If you answered “no,” or “I don’t know,” to any or all these questions, it may be time to make an employer-sponsored retirement plan part of your company’s long term business strategy.

If that is the case, reach out to me at 717-262-7577 or karen.degenhart@f-mtrust.com or visit www.fmtrustonline.com.

Karen Degenhart, MBA, RPA, is vice president and employee benefits officer for F&M Trust, located in Camp Hill. She helps business owners design, implement, and manage their personal and company retirement plans, including investment management, fiduciary oversight and employee education.
Pioneered in the workplaces of Silicon Valley, employee benefits, such as climbing walls, foosball tables, video games and the ability to bring pets into the office, are all emerging trends that emphasize collaboration and creativity. Risks that business owners might not have considered when implementing such programs include, but are not limited to, falls, strains and sprains, allergic reactions and bites. What started out as a way to promote productivity could lead to unexpected workplace injuries.

**Workplace Hazards**

Having a conference bike or a treadmill desk might create an innovative atmosphere, but an injured employee or client could bring an end to the fun quickly, with lost work days and legal liability. These types of alternative workstations could pose a risk for employees or clients. The Occupational Health and Safety Act (OSHA) requires employers to provide a workplace that is free of known health and safety hazards. Employers should consider the safe design of new types of furniture, including conference bikes and treadmill desks, and assess and control any potential risks.

**The Use of Mobile Devices**

Are your employees working on the go or multitasking on their devices while they are in the office? Hours spent looking down at a smartphone or tablet puts a heavy burden on the neck and spine, and repetitive texting could injure thumbs. A formal policy on acceptable device use can help employees avoid injury. Learn more about ergonomics at the American College of Occupational and Environmental Medicine.

**Virtual Office**

In today’s office, many employees work from home at least once a week, but employers may not be aware of the many risks this may pose, including the risk of a data breach. Employees may be using their own devices without appropriate virus detection and security measures in place, leading to lost data or a cyber hack. Whether they are remote or in the office, talk with your employees about information security.

**Animal-Friendly Policies**

Pets in the office present new liability concerns for your business, from injured workers to potential lawsuits over allergies, injuries or emotional distress. When considering potential risks, think about your employees, as well as customers and other occasional visitors who might have fears or allergies. Of course, make sure that your animal-friendly policies and office rules allow for, and do not interfere with, service animals in the workplace. As with any policy that may involve legal questions, such as compliance with Americans with Disabilities Act (ADA), etc., it is best to consult with an attorney.

**24/7 Work Culture**

Technology can be liberating, freeing us from waiting by our desks for a phone call or email. But it can also blur the lines between when the workday begins and ends. “Always on” demands can create physical and emotional health risks when employees have trouble shutting down. If you have a 24/7 work culture, your employees might not be getting the sleep they need so they can drive safely, stay healthy and be productive. Consider setting expectations about when employees should respond to emails.

**Work + Play**

Companies are coming up with new ways to engage employees, from climbing walls to scooters. But these new amenities can also present new risks if employees are injured. Companies need to weigh the potential risks that these activities pose and determine whether there are ways to make them safer for employees. Does your Business have Risks that aren’t covered?

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If you would like help figuring out exactly what you need, call Gannon Associates Insurance at 717-532-4181 and discuss your options!

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For some reason, I’ve been thinking about gardening this week.

That makes no sense at all. Although you are reading this in April, the week in which it was written has been a snowy week: A week in which the First Day of Spring came in like the proverbial lion, with over a foot of snow in our backyard.

Not only that, but I actually don’t like gardening all that much.