As I sit in my office and ponder Chamber life, I am thinking about all of the great members that have supported the Shippensburg community over the many years of business. We are very blessed with businesses as well as local business leaders that have visions for the Shippensburg Community and sacrifice money, time and effort to develop business in our community. When you drive through downtown it may look to some that not much is developing, but we are excited that four new businesses have moved into our downtown over the past 2 months, THIS IS EXCITING! In case you have not picked up on the excitement, new businesses make us at the Chamber excited!

As a reminder, the only way our local businesses can be successful is if we, as a community, continue to support our local businesses. Consider taking time out of your busy schedule and take a walk downtown.

Lastly, we continue to create community/business engagement events to help strengthen that connection between business individuals and the community. The Shippensburg Area Chamber of Commerce would love for you to join us for one of several of the events we have to offer this summer. It’s your opportunity to connect with the community.

Let’s all work together to continue to make the Shippensburg region a great place to live, play, work, learn, visit, and invest.

Sincerely,

Scott Brown
President,
Shippensburg Area Chamber of Commerce
**NOTE: No events scheduled until September**
Disasters vs. Insurance Coverage

No one is ever truly prepared for a home disaster, but you should at least know what your homeowners or renter’s policy covers and doesn’t cover.

Imagine having downpours and waking up in the middle of the night to a loud noise. You go downstairs to the basement and find that your block wall has collapsed into the basement. You have mud and water in your basement where you have some of your treasured belongings. Your water heater and water softener are pushed in from the wall. You stand there looking at the actual ground that was once protected by your wall. At this point, you’re not sure if your house is even structurally sound.

Well this happened to a family! The family was devastated but to make things worse their homeowners insurance did not cover this type of loss. Nothing like getting off the phone with the insurance adjuster and looking at them telling them this isn’t covered, and the cost will have to come out of their pocket! Not many people are prepared for something like this to happen.

Check your insurance policy or call your insurance agent to check on what you have and don’t have as far as coverage. No one ever expects anything like this and this is not common, but it does happen. Ask yourself if you would be able to cover the costs of a disaster and if there is anything that you could change in your policy. Check on your policy to see if you have full replacement cost or not. This can determine how much money the policy will pay out for certain damages which can make a big difference overall. This goes for renter’s insurance also. Some renters do not have coverage on their personal items. If there is a disaster in the rental, the owner’s insurance policy will cover the structure but usually not the renter’s items. We’ve had circumstances where the renters have lost many of their items because they have not had renter’s insurance.

Disasters and insurance are not a fun topic to discuss or something people usually take the time to think about until it happens. Check into your policy just in case something like this might happen to you.

Franklin Family Services
131 East McKinley Street
Chambersburg, PA 17201
(717) 267-1515
www.ffspa.com

Franklin Family Services offer comprehensive outpatient mental health services, which include diagnosis, treatment, and education for adults, adolescents and children. They also offer outpatient clinics, behavioral health rehabilitation services, and family-based services throughout Central Pennsylvania. Their friendly office personnel help clients to feel welcome and valued.

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

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

ReCAP

MAY EVENT

The 10th Annual Cinco de Mayo Regional Fiesta Mixer was held on Thursday, May 3, 2018 at our new host venue of the Volvo Customer Center. The evening’s weather was beautiful and guests were able to enjoy the covered outdoor patio at the Customer Center as well as enjoy an equipment demonstration by Volvo Construction Equipment.

This collaborative mixer included members from the Shippensburg, Chambersburg, Carlisle, Greencastle-Antrim, Mechanicsburg and West Shore Chambers for a great evening of networking.

We would like to thank Volvo Construction Equipment for providing their Customer Center as our venue, Kathy’s Deli, LLC (Food Sponsor) who provided delicious food to enjoy, Appalachian Brewing Company and Shippensburg Beverage for the refreshing beverages, and The Beistle Company for the festive decorations.

A big THANK you to our sponsors: Alliance Engineering (Exclusive Event Sponsor), Members 1st Federal Credit Union (Event Partner), Manpower and Orrstown Bank (Beverage Sponsors), F&M Trust, Shippensburg University MBA Program, Shippensburg University Professional, Continuing and Distance Education, Courtyard Marriott - Shippensburg, Ulta Beauty, and Schoenberger & Associates NeuroPerformance Coaching & Development (Table Sponsors) for partnering with us to make the event a success.

Special thanks to Phantom Shadow Entertainment for providing the music to help make the evening fun and festive!

We hope everyone will join again us next year!
Wouldn’t it be great to be able to learn how to be an awesome musician, spouse, leader, nurse, plumber, lawyer or other professional, all while just sitting passively in the most comfortable seat, enjoying the best snack and drink ever, and watching the #1 favorite movie or show? I know some will say, “There is no way I could sit and do nothing! I get uncomfortable just thinking about that!” I also know that some readers are thinking about how to make that scenario a reality! If I do this, then that, and finally those things, it can happen. I will be doing all of that by 6PM this evening and I can’t wait!! Here’s the first truth in this article – growth isn’t a passive activity. In other words, it doesn’t “just happen”. Yet, waiting for growth is a common approach for many people.

Unlike people, seeds, flowers, bushes and trees will automatically strive to reach their fullest potential with the right amount of nutrients, sunlight, and moisture. They have it in them to always grow in the proper environment. They can’t choose to not grow. Choice isn’t an option. Even if the sunlight, nutrients and moisture aren’t perfect, they will still grow at some level. Thank goodness for that! Could you imagine a farmer planting corn in the spring and pleading with each kernel of corn to grow? “Come on corn, you can do it. I promise to water and feed you and give you all the sun you need. Please grow for me.” That would be absolutely horrible and I can’t even imagine where our world would be if that were the case.

Here’s the second truth in this article – we were created by the same source as the seeds, plants, bushes and trees! It is in our nature to grow and expand and continue to be better. Growth is in our DNA. Our growth potential is limitless and all we have to do is choose to grow. Nurture that growth just like a seed, plant, tree or bush while keeping these thoughts in mind:

- Know that growth is not automatic. Growth in any manner takes work.
- Hard work does not guarantee success. Walking around a yard for hours won’t help to get the grass cut (Wow, my grass REALLY needs cut).
- Hoping for growth is not a strategy for success. Hoping to learn how to ride a bike without actually getting on the bike will not work.
- The longer we wait to do something, the greater the possibility that it will never get done. Start now. Perhaps with some training wheels to get the feel of the bike.
- Things will not go perfectly when growth starts. Getting some bumps and scrapes while learning how to ride a bike is expected.
- Remember that growth often requires a change in the individual. As James Allen wrote in *As a Man Thinketh*, “People are anxious to improve their circumstances but are unwilling to improve themselves; they therefore remain bound.” Be ready to change.

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.

Growth Is In Our DNA!
10/31 Exchange

Also, called a like-kind exchange. This allows you to sell one property for another property or business etc. This will keep you from paying taxes and defer all capital gains as well as you would on a normal sale of the property.

Costs for preparing a 10/31 exchange can vary from a few hundred to a few thousand, but saving you more in taxes. Please be sure to discuss with an experienced attorney and accountant before beginning any exchange. You will also need a qualified intermediary to handle the monies for selling and buying the replacement property.

Exchanges have rules such as 45 days to locate and only 180 days for settlement to occur and a few other requirements. So, things can happen fast and both seller and buyer have to follow rules.

Be sure to find an agent that has performed these transactions to assist you in finding the proper teams to assist you.

Feel free to reach out and let me help you make better commercial and/or investment decisions in real estate.

Contact: kevincohick@gmail.com or 717-816-9541

SCPRA - Summer Fun in the Shippensburg Parks

Memberships are available for individuals, families, non-profit organizations and businesses. We offer discounts to seniors and active-duty/veteran members of our armed forces.

All the details are on our site: www.shippensburgparkandrec.org

Movies in the Park! (Watch for special venues!)

Our first feature, “COCO”, was enjoyed by a small, but happy, group of 45 or so on Sun. 5/27th.

Be sure to join us, Sat. June 23rd for our next event

“Marvel’s Black Panther” @ Veteran’s Stadium
(Time: as soon as it’s dark enough)

July 4th Independence Day celebration @ Memorial Park

Some of the activities planned for the celebration include: FREE admission to Memorial Park Pool; games at the pool; the much-anticipated candy scramble at Veteran’s Stadium; a performance by the Shippensburg Town Band and much more!

Contact Us:
Office: (717) 530-0261
Email: office@shippensburgparkandrec.org

DUCK DODGE 5K – Sat. August 18th – Dykeman Park and Trails

Details at www.shippensburgparkandrec.org

The Value of Electricity Continues to Shine

You use electricity to run many devices in your home. The good news is, even as we rely more on electricity, it’s still a bargain, especially compared to other things we pay for regularly.

Since 2011, medical care, residential rental rates and education have increased at rates of three percent or more per year. Butter, meat and egg costs have been up by more than one to two percent annually, and even bread costs have risen better than a half point on average.

Electricity costs rise about one percent a year, but electric co-ops across the country have reported a decline in average residential use per household since 2010. That means electricity consumers doing more things with less energy. Kilowatt hour use per household dropped by eight percent between 2010 and 2016.

When it comes to value, electricity is a clear winner, and your electric utility is always looking for ways to work with you to make it even better. That’s why Adams Electric Cooperative urges energy efficiency and encourages you to look for ENERGY STAR® appliances, and promotes technology, designed to give co-op members more control over their electricity use.

A U-Shift, U-$ave load control program shifts electricity use off-peak and helps to reduce the overall power demand by Adams Electric member accounts. Over 10,000 co-op members have U-Shift switches on their electric water heaters and heating and cooling systems as part of this program. Other members voluntarily shift their use of major appliances to the morning and evening hours on summer weekdays and to mid-day hours during weekdays in the winter. Unless there is an emergency on the electric grid, the U-Shift program does not operate on weekends and major holidays.
Did you like playing games as a child? I did. Many days were filled with fun and activity as I joined with friends to ride bikes, play hide and go seek, or sit around the newest board game we got for Christmas. What were your favorite games as a kid? One game I really loved we called "Running Bases." Two people would stand about 30 feet apart on "bases" with baseball gloves. A third person would run back and forth from base to base while the other two tossed a baseball trying to tag the runner. Once the runner was out he would then trade places with whoever tagged him. The person who made it to the most bases before getting out won. Ah, the memories of those summer days (except when we got sweaty and itchy from sliding into base on the grass). I still like playing games. I like to play Yahtzee, Sorry and a card game called Golf. They make for great family time. Although, I haven’t played “Running Bases” for many years (I probably couldn’t walk the next day if I did). However, there is another game I used to play and still do. As a matter of fact we all play it. It’s called the game of life. Mother Teresa said, “Life is a game. Play it.” Life is like a game because it requires effort, commitment, and playing by the rules, and there are winners and losers based on how you play.

The Apostle Paul compared life to the ancient Greek Isthmian Games. The Isthmian Games were similar to the Olympic Games except there was only one award for each event and those games included a singing competition. Maybe that’s where they got the idea for American Idol®. Paul said, “Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. Everyone who competes in the games goes into strict training. They do it to get a crown that will not last, but we do it to get a crown that will last forever. Therefore I do not run like someone running aimlessly; I do not fight like a boxer beating the air. No, I strike a blow to my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize.” 1 Corinthians 9:24-27. Paul was referring to his life as a Christian. He lived with purpose and commitment, serving the God that rescued him from a life without significance and meaning. As he lived for the Lord it allowed him to finish the game of life as a winner. Shortly before his death Paul wrote to his young helper Timothy and said, “For I am already being poured out like a drink offering, and the time for my departure is near. I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day—and not only to me, but also to all who have longed for his appearing.” 2 Timothy 4:7-8.

Paul was able to look back on his life without regrets and ahead into eternity with joy and confidence because he lived as a Christian. He made the effort and commitment the game required, and he played by the rules. He finished the race and received the winner’s prize—eternal life with Jesus Christ. Baseball great Bobby Richardson said, “If the game of life ended tonight would you be a winner?” The Apostle Paul was. And you can be too.
Changes in Tax Credits in the new Tax Cuts and Jobs

One of the largest areas of change in the TCJA, are in tax credits. Quite a significant change in the credits below:

Expanded Child Tax Credits
- The child tax credit has gone from $1,000 per child in 2017 to $2,000 per child under the age of 17.
- The refundable portion (amount you receive even if you do not owe tax) has also increased to $1,400.
- The Phaseout Ranges for this credit has moved to $200,000 for one taxpayer and $400,000 if you file jointly.
- Restriction: You must have a social security number for the child to claim this credit.

New Family Tax Credit Created
- A new $500 credit for dependents on a return that do not qualify for the child tax credit.
- This credit reduces the amount of tax you pay only. There is no refundable portion.
- If your dependent is under 17 and does not have a social security number, this credit can apply in that case.

The following credits remain unchanged.
- EITC
- Dependent Care Credit
- Credit for the Elderly or Disabled

These are very positive changes for families in the new tax laws. For the next edition, we will continue with changes in retirement in the New TCJA.

For more information, contact H&R Block located at 103 South Conestoga Drive, Shippensburg or (717) 532-7744 or visit us at www.hrblock.com

Source: Barbara Richardson, MBA, EA
H&R Block

Overdraft Protection & Courtesy Pay in a Nutshell

Have you ever wondered what services Members 1st offers its members to prevent insufficient funds or declined payments? We offer three types of overdraft services.

Overdraft Protection
Members 1st offers fee-free Overdraft Protection. You select the savings accounts or lines of credit that you want as overdraft sources and the funds are automatically transferred to your checking account when needed to cover any overdrafts you may have. Be aware that overdraft transfers from savings accounts are subject to the Regulation D limitation allowing a maximum of six (6) electronic transfers per calendar month. You can set up your overdraft sources and the order of these accounts on Members 1st Online, at a branch, or by calling TeleBranch.

Courtesy Pay
Courtesy Pay is a discretionary service offered to eligible checking accounts to pay checks, ACH debits, bill pay or recurring debit card transactions. It can be used for payment in the event that you have insufficient available balances to cover the item(s). Courtesy Pay can help you avoid the embarrassment and inconvenience of returned items. Having Courtesy Pay will often prevent returned item fees or late charges imposed by merchants or other payees. If used, your account will result in a negative balance up to the amount of your Courtesy Pay Limit and you will be charged a $37 Courtesy Pay fee for each item paid. The limit amount may change periodically and is based on your account remaining in good standing. You can view your Courtesy Pay Limit on Members 1st Online under your Checking Account Details. You are automatically enrolled for this service and may opt out at any time by notifying us.

Extra Courtesy Pay
Extra Courtesy Pay is an optional service provided to members that are qualified for Courtesy Pay and choose to opt in for the Extra Courtesy Pay coverage. Extra Courtesy Pay covers one-time ATM and debit card purchases using your Courtesy Pay limit. Once enrolled, members can opt out by notifying us via Members 1st Online or in person.

For more information on Overdraft Services, please check members1st.org or contact Deposit Operations at (800) 283-2328 ext. 6022, TeleBranch (Customer Service) at (800) 237-7288 or visit any branch.

Source: Deb Smoluk, Senior Vice President
Members 1st Federal Credit Union

Overdraft Protection & Courtesy Pay in a Nutshell

Have you ever wondered what services Members 1st offers its members to prevent insufficient funds or declined payments? We offer three types of overdraft services.

Overdraft Protection
Members 1st offers fee-free Overdraft Protection. You select the savings accounts or lines of credit that you want as overdraft sources and the funds are automatically transferred to your checking account when needed to cover any overdrafts you may have. Be aware that overdraft transfers from savings accounts are subject to the Regulation D limitation allowing a maximum of six (6) electronic transfers per calendar month. You can set up your overdraft sources and the order of these accounts on Members 1st Online, at a branch, or by calling TeleBranch.

Courtesy Pay
Courtesy Pay is a discretionary service offered to eligible checking accounts to pay checks, ACH debits, bill pay or recurring debit card transactions. It can be used for payment in the event that you have insufficient available balances to cover the item(s).Courtesy Pay can help you avoid the embarrassment and inconvenience of returned items. Having Courtesy Pay will often prevent returned item fees or late charges imposed by merchants or other payees. If used, your account will result in a negative balance up to the amount of your Courtesy Pay Limit and you will be charged a $37 Courtesy Pay fee for each item paid. The limit amount may change periodically and is based on your account remaining in good standing. You can view your Courtesy Pay Limit on Members 1st Online under your Checking Account Details. You are automatically enrolled for this service and may opt out at any time by notifying us.

Extra Courtesy Pay
Extra Courtesy Pay is an optional service provided to members that are qualified for Courtesy Pay and choose to opt in for the Extra Courtesy Pay coverage. Extra Courtesy Pay covers one-time ATM and debit card purchases using your Courtesy Pay limit. Once enrolled, members can opt out by notifying us via Members 1st Online or in person.

For more information on Overdraft Services, please check members1st.org or contact Deposit Operations at (800) 283-2328 ext. 6022, TeleBranch (Customer Service) at (800) 237-7288 or visit any branch.
Home Security Tips

Did you know that a burglary happens every 20 seconds in the U.S., according to the FBI?¹ Your home is one of your most valuable possessions, along with everything inside. It is a place you want to feel safe and secure from the potential dangers of the outside world. Employing and engaging in some basic best practices around home security is the first step to help create a secure environment for your loved ones and family.

Consider these tips to help keep you and your family, and your possessions, safe and secure.

1. **Landscape with safety in mind.** As you walk around your property, look for areas that could be potential hiding spots for thieves, who prize the privacy they provide. Try and clear away any overgrown areas.

2. **Talk with your local police department.** Ask your police department to come and inspect your home and property and provide suggestions to increase home security. They can also offer insight on past break-in trends in your area.

3. **Know your neighbors.** Take the time to meet and engage with people on your street and encourage them to watch out for any suspicious activity when you are not home.

4. **Lighting matters.** Lighting can set the right ambiance inside your home, but outdoor lighting can be the difference between your home being targeted – or not – by thieves. Motion-sensitive fixtures can help add security and provide light when needed. Also consider using automatic timers or a smart lightbulb that can be controlled remotely to turn lights on and off in various parts of the house to help make it seem like you are home.

5. **Avoid advertising that shopping spree.** Thieves look for and steal newly-delivered boxes on your front porch, a method called porch pirating, so consider having them delivered elsewhere or requiring a signature for delivery. Thieves may also look at clues provided by your trash or recycling, which may indicate the new computer or flat-screen television inside.

6. **Set a safety routine.** Make sure you establish a routine where you regularly lock all doors, shut windows and turn on your alarm system every time you leave your home. Avoid leaving spare keys outside, under a planter or under a welcome mat, as thieves know most of the potential hiding places.

7. **Manage visibility.** Make sure you can see who is at your front door without opening it. Avoid placing valuables where they will be visible from the street, and do not place your home alarm panel in a place where people can see you arming it from the outside.

8. **Protect your outdoor valuables.** Burglars also target sheds, garages and other outdoor buildings. Secure your grill, lawn mower, bicycles and other outdoor gear.

9. **Create a plan for when you are away.** Hold your mail, stop your papers and ask a friend or neighbor to remove flyers from your property. Arrange for snow removal and lawn mowing so you do not advertise when you are away from home.

---


---

Many years ago there was a book that affected my life, at least for a time. It was by Richard Swenson, and called Margin: Restoring Emotional, Physical, Financial and Time Reserves to Overloaded Lives. I wish I had kept up with the resolutions I made then.

Basically, the idea is that we have all come to live on the edge. We use up all the little bits of time our ancestors (and the more healthy among us) use as just “being” time. When once there was space between our activities and the limits of our endurance, now that time is fully employed – packed full and overflowing with the things we have allowed ourselves to add into already crowded lives.

In the midst of all this, we’re discontented. We know we’re overextended. We know we’re exhausted. Somehow, in the core of our being, in our souls, we know this way of life just isn’t right.

Earlier this weekend I was bemoaning my busy schedule, I’m going here and there, I told a friend. Then I’m going this other place. And in between I have this and that to do. She looked at me, and gently but seriously said, “Well, you made choices, didn’t you? You chose this and that and the other thing…”

That brought me up short. She’s right. I chose this life. I chose to live without margins.

And now, what in Heaven’s name do I do about it?

1) Take care of myself when I’m in too deep. Sometimes you can’t back out of things you’re involved in. When this happens, it’s crucial that you make sure you continue the healthy habits of regular life – exercise. Eat well. Sleep as normally as possible. Feed your soul however (and whenever) you can.

2) Think – in the midst of the busy times – whether you want this type of life.

When things calm down it’s easy to sugarcoat the craziness of your previously packed schedule, but in the middle of it, it’s ever-present. Take a few minutes to seriously consider if you need to be as busy as you are. If you think you do, why? What does this schedule feed in you? What is your motivation? If it’s a genuine desire to help others or accomplish a short-term goal, then possibly the crazy time has a justification. But most of us, when we honestly look at ourselves, realize we do what we do because of a motivation that most of us cannot consider healthy. Sometimes it’s a need to be needed, or to look important. Sometimes it helps us avoid unpleasant thoughts. What is it for you? Think about it.

3) Find pockets of peace in the mess. No matter how busy you are, take time to pray, meditate, do yoga or stretching exercises, whatever lets you ramp down for a time. It will help.

4) Remember to build some buffers into your schedule. Everything – and I do mean everything – will take longer than you thought it would or should. And I will stress you out less to have a little, ahem, margin, on tap.

5) Slow down, even if that feels counter-intuitive! Take 10 minutes between tasks. Research shows this will actually boost your productivity. It doesn’t make sense, but it does work. Try it.

6) Radically, cap your to-do list at five or seven items. It’s easy to keep adding to it, but that just adds to your overwhelming feelings. A small list forces you to get it all done or abandon it altogether. If you fear you’ll forget something important, you probably already have.

7) Don’t either brag or complain about your busyness. Chances are you are just blindly dash from one thing to another without pause to reflect or rest. I am probably more of a work in progress in this area than many of you!

However, if you find yourself blinded by the craziness of life, we can help you. Even when we don’t have our lives perfected, we are nevertheless able to see ways to walk alongside you that are comforting and successful. It’s a funny thing, but perspective is helpful in situations of overwhelming busyness and stress.

Imagine living your best life. We can help you get there.

Ellen J.W. Gigliotti, Clinical Director
Sanctuary Christian Counseling LLC
9974 Molly Pitcher Highway, Suite 4
Shippensburg, PA 17257
717-200-3158
info@sanctuarychristiancounseling.com