Hello! I sure hope you are enjoying your rainy summer! My how time flies! As you enjoy these rainy days and nights, consider your local community. I would like to remind you of a few things to think about.

First, I would like to continually remind you of the importance of supporting your local retailers and businesses. They can only stay in business if you spend your dollars with them. I know in many cases it is easier and more convenient to place your orders online and have them delivered to your front door whether via postal service or drone, but remember this does not help the local economy or community. Please continue to take the trip downtown or to your local retailer and support the community. Together we can continue to build a strong and attractive Shippensburg community.

Secondly, we work very hard to create some great programming for you as a member of the Shippensburg Chamber and these programs are only successful if you take the time to support them. Please come out to the Lunch and Learns, Business @ Breakfasts, Focus Groups, mixers and other Learning/Fun/Member-to-Member opportunities that we provide as these are put together to help benefit you as a Chamber member.

We, the Chamber, are here to be a resource for you, our member, so let’s continue to work together to build a great community.

Sincerely,

Scott Brown
President,
Shippensburg Area Chamber of Commerce
Pennsylvania’s onerous tax structure is not the only thing that could impact a business’s willingness to locate and invest here. The Commonwealth’s poorly rated legal climate, as well as its notoriously burdensome regulatory environment can also create barriers to growth. Because there are so many factors that impact job creators’ ability to succeed, the PA Chamber is committed to both advocating for pro-business policies and warning employers of potentially harmful proposals that could negatively affect their bottom line. That’s why we are sounding the alarm on a proposal being pushed by the Pennsylvania Department of Labor and Industry that would significantly redefine overtime eligibility for “white collar” employees, potentially forcing many businesses to curtail work hours and limit job growth.

While the proposal was initially announced earlier this year, the department only unveiled details in June. In short, the proposal would dramatically change overtime eligibility rules imposed on Pennsylvania employers by requiring a wage threshold for “exempt status” that is more than double the current rate set by the federal government. Significant revisions would also be made to the so-called “duties tests,” which are also used to determine eligibility. Finally, the proposed changes would establish an automatic update to the salary threshold every three years beginning in 2023. If these changes sound familiar, they should. President Obama tried to implement a very similar proposal at the federal level in 2015. At that time, the response from employers across the nation was swift and deeply negative – particularly among small businesses, nonprofits, organizations, higher education institutions and the health service industry. Employers not only described significant increases to the cost of providing services and doing business, but also the reality that this dramatic change would damage workplace culture and morale, as employers would be forced to shift employees from earning a salary to being paid by the hour. This transition typically requires employees to start clocking in and out, along with more burdensome record-keeping, less flexibility, a rigid work schedule and fewer training opportunities and benefits. It’s important to note that following this negative feedback, the Obama regulations were struck down in federal court.

When the state announced plans to go down a similar path this past January, the PA Chamber expressed great concern about the impact this policy would have on both employers and workers. In addition to the above mentioned, negative unintended consequences that could result from such a change, this proposal would have a harmful impact on the Commonwealth’s overall economic climate. Since Pennsylvania businesses would be the only ones affected by this change, the state’s competitiveness would further decline. With revenues on an upswing and Pennsylvania’s financial outlook finally turning a corner, we must enact policies that will spur growth instead of further burden employers and workers.

We are encouraging our local chamber partners and employers throughout the Commonwealth to voice their opinions on this misguided policy initiative. The proposal is currently pending with the Independent Regulatory Review Commission, which will accept comments through August 22, after which it will proceed to final rulemaking. IRRC is required to review all feedback and has previously taken action against a proposed rule based on the comments it receives. Additional information on the proposed regulations, as well as sample comment language can be found on the PA Chamber’s website.
We live in an era of “I want it now” approach to life. We have to have everything right away. With that philosophy, we have turned our homes into houses. What I mean by that is we are buying and building houses. We live and love our homes. Growing up in an old house gave us ways of life that we had to deal with and grew to love. Older homes have a lot of character to them where new houses have 4 walls and everyone looks the same inside and out. There is nothing wrong with this, but developments now have the exact same house on every street. Where is all the thought and character that turns a house into your home?

Our lives are all busy but our company is busy taking homes and adding additions, bathrooms, and kitchens, for example, for the busy person. There are some contractors that just want to build spec houses and sell them to you. But there are a few contractors that really enjoy taking an older space and adding a great addition, bath, or kitchen to it. In doing this work, we strive to make the work look seamless to the older part of the home. It is a slow process sometimes because we are trying to find the newer materials that will look like they belong in the space and still have the updated function to them.

There are different types of materials in every aspect of construction now and an even wider range of prices. Ask your contractor on the very first meeting what they like to do, new construction or remodeling and restoration. Then, slow down a little and create a "wish list". What is a "Wish List"? We give our clients a piece of paper and have them write down what they want done but also what they could also want done that they think that they cannot afford. Let us estimate the items and see where the numbers come in. Dream Big!! This is where we can change your box house into your awesome home.

It will take time, but the right contractor can take your wish list and add a ton of character to your home. We hear all the time that “I cannot visualize what it will look like”. Well, that is where a great contractor can show you many new products and different price ranges to suit your budget and style. Bring on the character! This is a trying process, but it should be fun. Remember you decided to get this work done, you were not forced to get the work done. There is a big difference Take your cookie cutter house and transform it into a home full of character!!

Bard Townhouses welcomes you to your ideal off-campus housing community! Their furnished one plus den, two, three, and four bedroom townhouses have spacious living areas and cater specifically to the lives of college students. Furniture, Internet, water, sewer, and trash removal is included with every lease. They also offer a generous electricity allowance.

Their perfect location is directly across the street and within easy walking distance to Shippensburg University. The Raider Bus line also runs conveniently through the community so you can easily hop on to get to campus. Parking is off-street and available close to the front door to your townhome so you’ll never need to haul your groceries up flights of stairs.

The townhomes are pet friendly so you can bring your furry friends with you with some additional deposits and fees involved.

Bard Townhouses has other perks too! It is the only off-campus housing community that offers a scholarship to its residents. Amenities include courts for basketball or volleyball, open space of the grounds, picnic tables and modern amenities such as a clubhouse with gaming room, business center, tanning bed and on-site laundry facility is open 24 hours and some floor plans include an in-unit washer/dryer.

Call them to schedule a personal tour!
“Energy cannot be created or destroyed, it can only be changed from one form to another.” Those famous words were first spoken by Albert Einstein and then repeated many times since. Understanding that thought at a high level and how it can be used in our lives in regard to our thoughts is the goal in this article, so let’s apply it to some different scenarios.

Imagine holding an old dead piece of wood in our hands. The “dead” wood seems lifeless without energy. But, there is a lot of energy released in the form of heat if we decide to burn that wood. That makes sense, right? Another example is food. We eat food and our body transforms the chemical energy to thermal energy because our body produces heat when digesting the food. It can also be transformed to another form of chemical energy when our body stores it as glucose or fat. “You know, I just look at that cake and it goes right to my hips.” That makes sense too, right? Here is another one for you. When we plug in and turn on a lamp, the electrical energy is turned into light energy, and also thermal with the heat. I know that one is sensible too.

Those were simple examples, but let me put this one out there for you. What if I said that our thoughts are energy too? Remembering that energy cannot be destroyed and it can only be transformed, what do we do with that when it comes to our thoughts? First thing is to reflect on what kind of energy we typically have in our thoughts. Is the thought energy positive like love, abundance, handsome, generous, honest, integrous, blessing, happiness, etc. Or are they negative energy like anger, scarcity, ugly, stingy, conniving, condemning, anger, and so forth. The energy in those thoughts, whether it is positive or negative will transform in some way.

Let’s look at the energy transformation in our bodies. Imagine what our bodies feel like when we have those positive thoughts that I mentioned. We are light, energized, motivated, and generally feeling good. On the other hand, we are feeling heavy and demotivated, have high blood pressure, digestive problems, elevated heart rate, and so on when it comes to the negative thoughts. Paying attention to the thoughts that occur regularly in our minds is very important. As a test just for a day or two (Or more if you would like), keep track of how many times you have positive or negative thoughts. The results may be surprising, and if you find that there are a lot of negative thoughts, work on replacing negative thoughts with positive thoughts. Find things that you are grateful for, learn to let go, have a positive mantra, find new positive friends to hang out with, or perhaps talk with a trusted friend or even a counselor to help you.

How about the thought energy when it comes to being around other people. The energy that people put out is readily visible in their posture, facial expression, speech, and can be felt pretty quickly. I personally get quickly dragged down when I am around negative thinking people. The energy they are putting out transforms in me in a negative way – how about you? Have you noticed it? On the other hand, I am sure that you have experienced when someone around you is laughing very hard. It is hard to not follow suit and laugh also, or smile at a minimum. Again, that is their energy transforming in you. So, pay attention to your thought energy and the thought energy of those around you. That energy cannot be destroyed. It can only be transformed, so let’s make it a positive transformation for us and everyone around us.

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.

What Are You Thinking About & Why Does it Matter?

There is great news in the TCJA for those who will have a 1099-R on your 2018 tax return!

For those in a “FEDERALLY DECLARED DISASTER AREA” if you take a distribution from your retirement account the normal 10% penalty for the IRS is waived!

A Great Addition for ABLE Accounts and Special Needs Planning

- A beneficiary on an ABLE account can now contribute to their own account and they are also able to qualify for the “Savers Credit” for the amount they contribute.
- 529 Plans can be rolled into ABLE accounts

These are very positive changes for families that have special needs planning.

For the next edition, we will continue with more changes in TCJA.

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

Chromebooks!

The Shippensburg Area Senior High School will be going 1:1 with Chromebooks this fall for the 2018-2019 school year. Each student will receive a Chromebook this summer so students have the learning opportunities to collaborate, communicate, create, and think critically within the school day and even outside of the school day. Teachers have been using the Google Platform in their classrooms, but will also receive training this fall on Schoology, a learning management system, to allow for more individualized instruction according to the students’ needs. SASHS will also be using other technology tools to improve the educational experience for our students such as: Screencastify, Kahoot, Padlet, Nearpod and Peardeck.

All students in grades 9-12 will need to sign up for a time slot of the Chromebook Orientation. During this orientation, parents and students will complete the following:

- Review the user agreement and Board policy on acceptable use.
- Receive training on GoGuardian, a monitoring device for students’ accounts and activity.
- Receive Chromebook, case and charger.

Parents and students have several dates to select an orientation time.

SASHS is looking forward to welcoming all of the students back on August 16th, the first day of school.

Summer Scams Heating Up

Scammers don’t take summer vacations, as local utilities can attest. Reports of efforts to rip off electricity consumers over the phone have been picking up this summer. The scams include one making claims of incorrect meter readings and another involves asking for immediate payment to avoid disconnection.

The meter reading scam involves a consumer getting a call that their electric meter reading has been reported wrong for the past few months. The consumer is asked to provide an address where a check can be sent to correct the mistake. This is a scam because the electric utility already has the billing address and service address for all its consumers. What the scammers really plan to do with the addresses isn’t known but the phony call could also include an ask for personal and financial information as well.

If you receive a call from someone claiming to be with your electric utility, don’t give any personal or financial information over the phone. Instead, hang up and call your electric utility right away to report the call.

Your electric provider has procedures it follows when payment is not received on time and demanding immediate payment over the phone is not one of them. If your account is past due, your electric provider will contact you with reminders. The electric provider will provide information on how you can pay your bill but will not specify you use one payment method over another.

Beware of callers who demand you provide a gift card or prepaid debit card from a specific location such as WalMart or Family Dollar store. You can pay your bill with a pre-paid debit card but you should take that action on your own without being asked.

The scammers who threaten disconnection usually place their calls in the late afternoon, which is designed to panic the consumer who will not want to be without electricity overnight. Consumers faced with this threat are more apt to go along with the scam.

Steps to Take to Approach Issues

If are contacted by a scammer, take the following steps and keep in mind these reminders:

- If you receive a call with a threat to shut off your power if your bill is not immediately paid, hang up and call your electric provider to check your account.
- Do not let anyone claiming to be with a utility in your house if you are unsure of their identity. There is no need for a utility worker to enter your home without an appointment. Call your electric provider to confirm a person’s identity.
- If you receive a suspicious email, do not click links or open attachments if you are not sure of the sender, and do not respond to email from senders you don’t know.
- Your electric provider will have information in print and on their websites about how to lower your electric bill and save energy. You should never have to pay for this information.

--Courtesy Adams Electric Cooperative
“Rain Drops Keep Falling…”

During last week of July it seemed like the rain would never stop. My driveway was flooded, a river ran past my house, and the streets of local towns looked like prime spots to go white water rafting. Not to mention my lawn began to look like a hay field. But then the sun came out and things began to dry up. What a welcomed sight. Although it took me a minute to figure out what that big yellow ball was in the sky.

Well despite the frustration and cleanup required afterwards we can be sure of one thing—that we’ll never have to worry about a worldwide flood destroying the earth. Yeah, I know, when it rains for days on end we sometimes are tempted to start building an ark. But we can be assured that the world will never again be deluged by water because we have a promise from God. God made a covenant with Noah that He would never destroy the world again by a flood. He sealed His promise with a sign, a visible reminder of that promise.

“1And God said, “This is the sign of the covenant I am making between me and you and every living creature with you, a covenant for all generations to come: 2 I will set my rainbow in the clouds, and it will be the sign of the covenant between me and the earth. 3Whenever I bring clouds over the earth and the rainbow appears in the clouds, 4I will remember my covenant between me and you and all living creatures of every kind. Never again will the waters become a flood to destroy all life. 5Whenever the rainbow appears in the clouds, I will see it and remember the everlasting covenant between God and all living creatures of every kind on the earth”.

Genesis 9:12-16.

However, God did not promise that He would never again destroy the earth. Peter tells us,

“3But in keeping with his promise we are looking forward to a new heaven and a new earth, where righteousness dwells” - 2 Peter 3:10-13.

Destroyed by fire? That sounds worse than a flood until you notice that Peter tells us that this destruction will bring about a new heaven and a new earth where the righteous will dwell. Basically what Peter is talking about is Eden restored. Paradise that was lost is regained. No worldwide floods, or local floods, or forest fires or death or crying or pain will exist on the new earth. Just perfection in the presence of God.

Wow! I like the sound of that! But we also have to notice that the new earth is where the righteous dwell. So how do we become righteous? Because I don’t know about you but I want to dwell on the new earth. Peter tells us how. It goes back to Noah and the flood again. Just like God rescued Noah and his family from the waters of judgement God rescues us from judgement through faith in the resurrection of Jesus Christ. This is symbolized in a beautiful way when we come up out of the waters of baptism.

“You who have been washed…who have died to sin and have been raised with Christ in baptism, who have been sealed with the promise of a clear conscience toward God. It saves you by the resurrection of Jesus Christ” - 1 Peter 3:21.

The act of baptism doesn’t save us but it is a symbol of our commitment to God and the righteousness given to us through faith in Jesus.

So the next time rain drops keep falling on your head look for the rainbow. Take a moment to survey its beauty and contemplate the promises of God. No more worldwide floods, a new heaven and new earth, and no fear of judgement through faith in the resurrection of Jesus Christ.

For more information, contact Shippensburg First Church of God, 121 East King Street, Shippensburg or (717) 532-8421 or visit www.shipfcog.org.
Are you looking to save some money? There are so many ways to find out how to do something yourself, beginning with all the “DIY” advertisements and YouTube videos. It may be okay for some small repair jobs that can both save you money and give you a sense of personal satisfaction.

However, there are other items that may not go as well by doing it yourself. For instance, anyone can Google financial or legal advice, but not all options are safe and secure or even accurate. This is where it would be best to seek the advice of a trusted professional. Planning for retirement, buying a home, having adequate insurance coverage, choosing the right checking account to meet your needs are just a few things that would be beneficial to discuss with a professional you trust.

Don’t “DIY” the important decisions in your life. Consult a local professional for whatever your need may be. Partnering with a knowledgeable and trustworthy personal or business for that advice or service will pay off in the long run giving you peace of mind, and that is priceless. 

For more information, visit www.orrstown.com or visit any of Orrstown Bank’s locations in Camp Hill, Carlisle, Chambersburg, Duncannon, Greencastle, Hagerstown, Harrisburg, Lancaster, Mechanicsburg, New Bloomfield, New Holland, Newport, Orrstown, Shippensburg or Spring Run.
Why Flood Insurance?

Every month I try to talk about something that might be happening regarding insurance in our area or something that everyone might not be aware of. We have been hit hard with rain and flooding in places that have never flooded before. At lunch today, several people were discussing how their homes were flooded and their policies didn’t cover flood damages. I hope this information will help you as it did them. Stay safe.

Flood damage can happen to anyone, no matter where your home, apartment or business is located. You can buy flood insurance even if your property is not located in a flood plain. Mortgage lenders, pursuant to federal law, may require homeowners to purchase flood insurance. Flooding is America’s most common natural disaster.

DO I HAVE COVERAGE?

No. It is important to be aware that most standard homeowner’s or renter’s and business policy do not cover damages resulting from a flood. Remember there may be a waiting period for your flood policy to take effect. For example, there is a 30-day waiting period for National Flood Insurance Program (NFIP) flood insurance policies to become effective. Flood Insurance is available through Licensed providers and NEIP.

You should look at your policy to see what coverages you have.

Here’s what you can do to stay safe during a flood:

- If flooding occurs, go to higher ground and avoid areas subject to flooding.
- Do not attempt to walk across flowing streams or drive through flooded roadways.
- If water rises in your home before you evacuate, go to the top floor, attic, or roof.
- Listen to a battery-operated radio for the latest storm information.
- Turn off all utilities at the main power switch and close the main gas valve if advised to do so.
- Source: Pennsylvania Flood Insurance, NFIP

As I write this, I’m staring down the chamber of my next birthday. Yikes! Who is that “old lady” in the mirror?

Somewhere, I never thought it would come to this.

And yet, you could say (and you would be right) … it’s the best option. Between aging and death, I suppose I’ll take aging. But goodliness! Couldn’t there be a third option?

Here are some ideas about how to age gracefully, into middle age and beyond:

1) Birthdays will happen. Age will come, if you’re fortunate enough to live long enough. It’s inevitable. Don’t fight it, because that wastes time and energy. Find a way to make it wonderful — it really is a blessing to get older. Revel in wisdom’s it gives it, in the joy of things only older people have — job security or even retirement, children and grandchildren, time and resources to travel and do other leisurely things …

2) Despite the inevitability of aging, there’s no reason to make it worse than it is. Exercise. Right. Strive to help others. Be happy. Use sunscreen. Get medical checkups regularly. Do the healthy things. It’s no use living to 100 but being debilitated.

3) Exercise goes double for your brain. Read. Do puzzles. Engage in lively discussions and even debate.

4) Getting older gives you opportunities to revamp your style — to reinvent yourself and to do it often. My best friend recently stopped coloring her hair and commented that, among the other obvious benefits (and detriments) of that, she can now wear colors she never could wear before. She’s enjoying using shades she always scorns, and, even in small ways, changing her look. Even if it’s just no longer wearing business suits (or giving in to casual Fridays), strive to reinvent who you are.

5) Do things you enjoy. Every day. Even if you’re 22, you should strive to do this, but it becomes more and more important the older you get. Life should also be fun!

6) Deepen your friendships. Now more than ever, close ties are important. Obviously family is vital, but friendships can be just as rewarding. Strive to find new friends to add to the old. There’s an old Girl Scout song: “Make new friends/But keep the old/One is silver/And the other gold!” Exactly.

7) Don’t waste time. Enjoy what you enjoy and try to minimize the stuff you don’t. If you don’t know what you like, get to know and love yourself.

8) Try to spread joy. Don’t get stuck in negativity, but try to give happiness to everyone you meet. It’s free, and it makes you feel good, too.

9) Write. Write a blog. A letter. A book. It keeps your mind sharp and gives you a sense of who you are and what you can contribute to the world.

10) Travel. I’ll devote a whole blog to this later, but this can enrich your life in surprising ways. Even if it’s just to the mall, sometimes adventure is just around the corner.

11) Create milestones, and work toward them. They can be small or huge, but the joy is in striving for something and accomplishing even small steps towards achieving it. Just being on the journey to success is a win.

12) Do not let yourself be diminished by anyone. You have been uniquely created to be … YOU. No one should be able to minimize that. There is only one you. Be that you. No one else gets to define you.

As I read back over my list, it seems like a list of how to live a great life. I suppose there really isn’t a lot of difference between how to age gracefully (if you’re 12 or 80) and how to live the kind of life you’ve always dreamed of and will be proud of.

Something to shoot for by your next birthday.

If you are having trouble with depression, anxiety, grief or distress, whether around this issue or any other, please consider giving us at Sanctuary Christian Counseling a call. We are here for you, and can help with all kinds of aging issues as well as many other things, such as individual and marriage therapy, art therapy, grief therapy, sex and sexual addictions therapy and other types of help. We are invested in helping you live your best life. We can help you get there.

Sanctuary Christian Counseling LLC
9974 Molly Pitcher Highway, Suite 4
Shippensburg, PA 17257
717-200-3158
ellen@sanctuarychristiancounseling.com