Can you believe another summer has passed, although the summer heat doesn’t seem to want to let go? We, at the Chamber, are moving full steam ahead into the last quarter of this year with plenty to do and a great deal of events in which our partners can participate.

I’d like to take a moment and speak about several of our upcoming events. The Shippensburg Beer & Wine Festival will be held on Saturday, September 22nd at the Shippensburg Fairgrounds.

We hope everyone will join us for a great afternoon of food, entertainment and beverages. We will have live bands, several food vendors, wineries, cider, local and regional breweries and distributors, small games of chance and even some lawn games. There will definitely be no shortage of things to do. We can’t wait to see you there and don’t forget your lawn chairs and blankets!

On Thursday, September 20th, the annual United Way Kick-Off mixer will be held at the Summit Health Shippensburg Medical Campus from 5 p.m. until 6:30 p.m. Please make plans to join us there to help kick-off another worthy United Way campaign.

Coming in October is the Business & Career Expo being held on the 11th from 4 p.m. – 7 p.m. at the Shippensburg Firefighters Activity Center. On the 24th is the Legislative Breakfast being held at The Orchards Restaurant from 7 a.m. – 9 a.m. with our elected officials attending to give us an update on the happenings in Harrisburg. Then on the 25th, we will be holding our annual Leadership Conference at Shippensburg University.

Lastly, we still have sponsorship opportunities available for these great events and would welcome your participation and support. Details for the events, sponsorship information and tickets can be found on the Chamber website at www.shippensburg.org or by visiting or calling the Chamber office at (717) 532-5509.

As always, thank you for your continued support and have a great September.

Sincerely,

Dan Baer
Chair; Board of Directors
Shippensburg Area Chamber of Commerce
September 20 - 5:00pm-6:30pm - United Way Kick-off Mixer; Summit Health Campus; 40 Walnut Bottom Road
September 22 - 1:00pm-5:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds; 10131 Possum Hollow Road

September 22 - 1:00pm-5:00pm - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds; 10131 Possum Hollow Road

September 25 - 8:30am-9:30am - Human Resources Focus Group; Holiday Inn Express & Suites; 120 Walnut Bottom Road
October 11 - 4:00pm-7:00pm - Business & Career Expo; Shippensburg Firefighters Activity Center; 33 West Orange Street
October 24 - 7:00am-9:00am - Legislative Breakfast with the Franklin County Chambers of Commerce; The Orchards Restaurant; 150 Orchard Drive, Chambersburg

September 22 - September 25 - October 1 - October 11 - October 24 - September 25 -

For more information: SHIPPENSBURG.ORG

SBDC Small Business Development Center Shippenburg University

September 17 - Small Mountain Partnership: 9th Annual Speaker Series; Shippenburg
September 20 - The Middletown/Mason-Dixon Historical Society Meeting; State Line
September 22 - Franklin Fall Farm Fest; Musser Farm, Shippenburg
September 22 - Color Run/Walk benefits 1TP Matters; Fayetteville
September 23 - Chambersburg Community Theatre Presents "Bye Bye Birdie"; The Capitol Theatre; Chambersburg

For more information: EXPLOREFRANKLINCOUNTYPAPA.COM

September 22 - 37th Annual M&T Harvest of the Arts Festival; Downtown Carlisle
September 28-29 - Pennsylvania Tea Festival @ The Rosemary House; Mechanicsburg
September 29 - New Cumberland Apple Festival @ New Cumberland Park; New Cumberland

For more information: VISITCUMBERLANDVALLEY.COM

September 18 - Shippensburg Kiwanis; Shippensburg Public Library; 73 West King Street
September 22 - Pulled Pork Sandwich Fundraiser for Katie's Place; Middle Spring Presbyterian Church; 135 Middle Spring Road
September 22 - Vigilant Hose Company 175 Anniversary Celebration; 20 Walnut Bottom Road

September 25 - Open Mic @ University Grille; 32 East King Street
September 29 - Library Appreciation Day; Shippensburg Public Library; 73 West King Street
September 29 - O.D.I.T.'s Farm to Table Dinner; McCreary Avenue
September 29 - Movies in the Park "Peter Rabbit"; McCreary Avenue
September 30 - Grief Share; Shippensburg First Church of God; 121 East King Street
October 1 - Southampton Twp. Cumberland County Open Air Market; 180 Airport Road

For more information: SHIPPENSBURG.ORG

SHIPPENSBURG Area Chamber of Commerce

September 27 - Blue Ridge Summit Free Library - September Schedule of Events; Blue Ridge Summit
September 28 - Green Grove Gardens Event Center - Forever Young Dinner & Show - Celebrating Patsy Cline; Greencastle

For more information: SHIP.EDU/SBDC/

September 24 - Pete Sta. Extension Office - Master Gardeners "Victory Garden" Series; Chambersburg
September 25 - Grove Family Library - "Coffee With A Cop" Program; Chambersburg
September 26 - Council for the Arts Showings - "A Brush with Nature"; Chambersburg
September 27 - Blue Ridge Summit Free Library - September Schedule of Events; Blue Ridge Summit
September 28 - Green Grove Gardens Event Center - Forever Young Dinner & Show - Celebrating Patsy Cline; Greencastle

For more information: SHIPPENSBURG.ORG

Members 1st FCU

Linda Asper of Shippenburg Township & “T-bone” from the Cumberland Valley Animal Shelter

Aqua Power Press, Shippensburg Fair Queen and Shippensburg Fair Sweetheart

Thank you to our Sponsors: DB Schenker & Volvo Construction Equipment!

Family Care Services

The Oasis of Love Church

Thank You Papa John’s

Shippensburg Produce & Outreach (SPO)

Thank You Papa John’s

Shippensburg Area EMS

Scott & Smokey the Bear!

Cub Scout Pack 121

Phantom Shadow Entertainment!
Fall Home Readiness

Where did summer go?? We say it every year and as we get to this point we can only look forward to the upcoming seasons. Fall is going to be here very soon, and you know what is coming after fall…Yep winter! I wanted to talk this month about making your home or business better insulated to stop some drafts and hopefully lower your energy bills.

So, go to the lumber stores and look at insulation. There are a very large number of different insulations on the market and how do you know what to use and where to use it? Well, this is where a qualified contractor comes into the picture. They can look at what you have and help you determine what is needed and where. Let’s take a look at some of the options and solutions that you will need and use.

Before we start talking about each type of insulation there is, let’s talk about the most important part of insulation, R-Value. R-Value is found on every type of insulation. R-Value is the rating system for insulation. It takes into consideration the density and thickness of the insulation and issues the R-Value for that insulation. The higher the rating the better the insulation value it will be. Also, the higher the R-Value usually means the thicker the insulation.

Insulation can be in “batt” form, loose form, rolled form or even in a can. Let’s start with the most common form that we have all seen since we were little, which is “batt” form. Batt insulation comes in packages that are rolled up or cut to a certain length. Batt insulation can have an R-Value from R-3 to R-48. It comes in faced or unfaced insulation batts. If you are using it in walls or in attics, then the paper faced is needed and the paper should go towards the conditioned space of your home. There are now codes that tell you what R-Value you will need to use in every spot in your home.

Blown or loose insulation is another form of insulation that is used. Cellulose insulation is blown in your attic spaces and High-Density insulation is blown into walls and can give you a tight home. There are many professional companies that do this work. Local lumber companies have the cellulose insulation in stock and the machine to install it. This is a very easy way to increase the R-Value in your attic spaces and not a very expensive project to do.

Spray foam is another form of insulation that we have all seen. It takes into consideration the density and thickness of the insulation and issues the R-Value for that insulation. The higher the rating the better the insulation value it will be. Also, the higher the R-Value usually means the thicker the insulation.

Spray foam is another form of insulation that we have all seen. Use this to fill in any cracks or holes that you may find. It comes in a can and as you spray it, it will expand. You need to very careful not to spray too much because it can over expand and most importantly you do not want to get any on you!! It will have to wear off of you over time.

Lastly, let’s talk about drafts. The number one way to stop air coming into your house is around windows, doors and the one people don’t think of, receptacles and switches. Fill in all gaps around windows and doors or have a professional take window and door trim off and install spray foam around them. Take lightning switch and receptacle covers off and install insulation pads that are designed to go behind the covers. It is amazing how much air comes in around these spots.

Insulating areas of the home can be easy or tricky. You will need to contact a professional for some jobs, but you can do a lot yourself. Small steps can show big rewards when it comes to the very cold season and your energy bill. The lower the energy bills are the more comfortable you are at a lower price. And who doesn’t want that!!
Rain or Shine!

SHIPPENSBURG BEER & WINE FESTIVAL

A wide variety of wines to be sampled and sold! Games of Chance, Live Music, Food & Yard Games

SATURDAY SEPTEMBER 22 2018
General Admission 1PM -5PM
Shippensburg Fairgrounds
10131 Possum Hollow Rd, Shippensburg, PA
Bring Your Lawn Chairs or Blankets

Attendees MUST be 21 years or older! ID REQUIRED!
Admission:
$25.00 in advance
$30.00 at gate
$35.00 VIP (Pre-sale only)
$10.00 Designated Driver

Purchase tickets at the Chamber office 53 W King St, Shippensburg, PA 717.532.5509 & online at Eventbrite.com

Vigilant Hose Company
175TH ANNIVERSARY CELEBRATION

Saturday, Sept. 22, 2018
Open House
10 A.M. – 4 P.M.

Featuring
Fire Truck Rides Station Tours
Entertainment Fire Extinguisher
for Kids Training

Food available from
The Wheelhouse Cafe

Source: Randy O'Donnell, Chief
Shippensburg Fire Department

175th Anniversary!
Teaching Youngsters the Lesson of Energy Efficiency

Electronic and mobile devices, TVs, computers and gaming stations have become ubiquitous fixtures in our homes, particularly those with children. This ever-connected world is the modern environment in which children are growing up. And with lifestyles increasingly reliant on technology and in turn, energy consumption, teaching youngsters to save energy is an important life lesson.

The Why

But before parents can teach their children how to save energy, they must first answer the question, “What’s in it for me?” As most parents can attest, convincing kids to care about energy efficiency is a hard sell. Parents need to explain why it’s important to save energy and how it benefits the child – otherwise they will not understand the need to change their habits and will be less motivated to do so. In the simplest terms, less money spent on an electric bill can mean more money used for fun activities (that’s something children can relate to!).

Less tangible, but just as important, using less energy means running your home more efficiently, conserving natural resources and helping the environment.

Learning by Doing

Because “saving energy” is an abstract concept for children, be specific about energy efficiency actions and set an example. We know that children learn by observing what their parents do. Even if they don’t say anything, children are processing your actions. When you turn off the lights when leaving a room or unplug the phone charger once the device is fully charged, they will notice.

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Rewards

Offer rewards for agreed upon milestones. Rewards provide positive reinforcement on energy-saving actions. The idea is to create a habit of being energy efficient. And for parents, this could mean less nagging about turning off the lights!

Teaching your children about saving energy is not only a creative way to spend time with them; it helps your home to be more energy efficient and can instill good habits that will benefit your child long into adulthood.

---Courtesy Adams Electric Cooperative

For more information, visit www.adamsec.coop
Take a Rest

September 3rd was Labor Day. The U.S. Department of Labor says this, "It is appropriate, therefore, that the nation pays tribute on Labor Day to the creator of so much of the nation's strength, freedom, and leadership — the American worker." It is a good thing to work. As a matter of fact the Bible says in 2 Thessalonians 3:10, “If a man will not work, he shall not eat.” But it is also good to rest from our labors. One of the traditional ways of celebrating Labor Day is to have a day off work. Hopefully you rested on Labor Day and enjoyed the time with family and friends.

The importance of resting from our labor was dramatically illustrated when God rested from His work on the seventh day after creating the heavens and the earth and all that is within them. But the main reason God rested from His labor was to point us to a reality that would come later through Jesus Christ - a spiritual rest.

In ancient times people labored to earn God's favor by keeping His Law and the misguided man-made religious regulations of the day. Nobody could ever keep all those laws and regulations perfectly. They never felt accepted by God and always lived in fear of judgement. It was an endless cycle of trying and failing. Never able to live up to God's standard of righteousness. But then Jesus, the Son of God arrived on the scene, and kept the Law of God without fault. That is something we can never do, no matter how hard we try. So when He died on the cross He took the judgement our sin deserved and gave us His righteousness. Through faith in Him we are accepted by God. No longer do we need to fear judgement. We no longer need to "work" for our salvation and acceptance. It is His work on the cross that achieved those for us. Now we have rest from our labor through faith in Him. Hebrews 4:3 says, "Now we who have believed enter that rest…"

What about you? Are you working and working to earn your salvation and acceptance by God? Do you always fall short and deal with shame, guilt and the fear of judgement? Do you want to rest from your labor? Put your faith in Jesus and take a rest. He did the work for you.

For more information, contact Shippensburg First Church of God, 121 E. King St., Shippensburg or (717) 532-8421 or visit www.shipfcog.org.
Joint Account or Power of Attorney: What’s Right for Me?

Joint accounts and powers of attorney are helpful tools to provide you with the peace of mind of knowing there is a plan for your economic future if you encounter future health challenges. These accounts can be used when you are perfectly healthy, too. It is important that you understand these tools, and how and when you may want them to be a part of your financial plan. Once you understand how both joint account and powers of attorney work, you will have a much better perspective on whether or not you want to add them to your financial planning toolkit.

What is a Joint Account?

With a joint account:

- Two or more individuals have access to the account;
- Each person can deposit, withdraw or transfer funds - regardless of who put the funds into the account;
- Deposits payable to only one of the joint account holders can still be deposited into the account;
- It’s easy for a delegate to manage bill payments and other day-to-day banking needs.

However, there are some risks: joint accounts can leave you vulnerable to financial abuse, since everyone has full and equal access to the funds regardless of where they originated. Importantly, when one of the individuals passes away, the funds are split among the remaining account holders. As such, if you put your parents or children on your joint account, they will receive the percentage of the account if you pass away—regardless of what your will states.

What is a Power of Attorney?

A power of attorney is a legal document in which you assign one or more individuals, known as an “attorney,” the authority to act on your behalf regarding financial or legal matters for some property (in this case, your accounts). Don’t let the term “attorney” confuse you. While you may choose a lawyer for this role, it’s more often someone close to you: a friend or family member. You can give them the authority to act on all your property and financial matters, or it can be limited to specific functions, such as managing your investments.

Which should I choose?

Since this decision can have a significant impact on your well-being, carefully weigh your options when selecting your account type. If you only want the person to help you with your finances, and not obtain the money when you pass away, the power of attorney may be the best option.

If you have more questions on this topic, we recommend you talk with a lawyer or trusted financial advisor or accountant.

For more information, visit www.members1st.org

And like that, summer is over. We have enjoyed cookouts, family picnics, vacations to the beach and ballpark hot dogs for the last 3 months. Now we are looking at a belly that wasn’t there in early June and a busy fall schedule. How do we get back on track knowing that winter is coming and I can easily hide my excess weight with a baggy hoodie or long sleeved T?

The fact of the matter is that getting started again isn’t fun. Trying to get back into the routine of waking up early or hitting the gym after work is over can be very challenging especially when you just enjoyed a few months of freedom having the time of your life. Not to mention trying to eat salads with the taste of a fresh grilled cheeseburgers still in your memory.

Just like going back to school for teenagers getting back to the healthy lifestyle hardly seems fun but it is necessary. Below are three ways to get back on track and to succeed from now until next summer!

First set reasonable goals. We all want to be Dwayne Johnson "The Rock" or Catherine Zeta Jones but the fact of the matter is…We’re not. We have to understand what is realistic for our body type, how much effort we are willing to put in, and we have to accept that we will not look like Johnson or Zeta Jones. But you can wear a pair of shorts and look great without the need to be like them.

Second is to establish a support system. This doesn’t have to be a workout partner or a friend that’s doing a diet with you but more so a system of consistency to keep you on track. For example, on Sunday prep Monday’s, Tuesday’s, and Wednesday’s meals. Check your schedule for the same days and set alarms in your phone for when you will be working out and make those times mandatory similar to an important business meeting and write down all possible excuses you could use to fail off of this set plan so it is easier to avoid them moving forward.

Third and final, enjoy the process. You aren’t going to end every day with a measurable win like a pound of weight lost or a new personal record on your bench but you can know that you put in effort that day and you worked hard and you earned the right to be happy because of it! At the end of the day, no two people in the world are exactly the same so this idea that we need to fit a certain mold is crazy, instead focus on what makes you happy in your own skin and enjoy the journey towards your ideal body!
I love fall, and I know I’m not alone.

There’s just something about the crisp air, the tang of apples and wood smoke, the sight of turning leaves, the shorter days and chilly nights.

Though I no longer have school-aged children, I love that “most wonderful time of the year” the Staples commercial touts when buses roll again, and kids are walking by our home on their way to and fro. I love seeing toddlers taking hay rides to pick apples, and our neighbors ringing ‘round their firepit.

And apple cider! Need I say more?

Yet, like all good things, fall can have a dark side.

With the advent of colder temperatures and earlier darkness, it can be hard to get in that outdoor exercise that’s so essential for all of us.

As the days get shorter, with less sunlight, those suffering from Seasonal Affective Disorder (SAD) may struggle with depression and anxiety.

Anticipation of late fall and early winter holidays may stress those with complicated family situations.

Those in various schools of education may be overwhelmed with new information, tasks, or requirements.

Here are some suggestions to help you stay healthy and minimize stress in your life in this lovely season:

· There are some astoundingly healthy fall vegetables and fruits. Consider pumpkin, which is darn near perfect, full of vitamins A and C, fiber and lots of other good nutrition. They not only make a great Jack-0-Lantern, they make a great snack, too. Think beyond pie and those yummy pumpkin spice lattes and you’ll be surprised how delicious they can be.

· It’s time to plan ahead for winter ‘flu season and get a ‘flu shot. Do it.

· Before it gets too cold or dark, spend as much time as you can outside. The crisp air is a gift between the sweltering air of summer and the freezing temperatures of winter.

· Fall is a great time to explore local farmer’s markets and enjoy the bounty of the harvest – broccoli, squashes, cabbage, carrots, cauliflower, kale, and eggplant are especially abundant and rich in versatility as well as abundance and nutrition.

· When tailgating, try to eat lean like an athlete rather than overeat like a spectator. It’s easy to pack the pounds with unhealthy options, but try to stick to whole, healthy foods.

· Moderate your passion for Halloween candy. Just because every store puts it out about back-to-school time, doesn’t mean you should eat it.

On a big eating holiday such as Thanksgiving, make sure you begin the day with a protein-and-fiber packed breakfast. It’s tempting to skip that meal, knowing you’ll be eating more later, but eating a good breakfast makes it more likely you’ll make good, informed food choices later because you won’t be famished.

These suggestions are by no means exhaustive, but hopefully one or more of them will help you enjoy the upcoming fall season just that little bit more.

If you struggle with transitions, with relationships, or just with life, give us a call. We specialize in helping you live your best life, and want to walk along side you in whatever you’re struggling with.

For more information:
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