November 2018

I cannot believe it’s November. It seems like just yesterday that I attempted to pen my first of many articles for the Chamberline. Now I sit here, trying to pen my last.

I feel it appropriate to use this opportunity to thank everyone for all of their support over the past two years. It has been an honor and privilege to Chair the Chamber Board, whose members were gracious enough to put up with me and tolerant enough to deal with the way my mind works. This is a hard-working and dedicated group of individuals and I will be forever grateful.

Wendy, THANK YOU! Thank you for your patience and gentle reminders. Thank you for your cheerful smile each and every time I walked through the office door. Thank you for the way you help our members. Thank you for all your hard work and organization. And although you have always helped proofread and edit my Chamberline entries, you are not allowed to edit this.

Scott, THANK YOU! Thank you for continuing to be the face of the Chamber. When most of us can hide behind the scenes, you cannot and never did. Thank you for caring as much as you do for Shippensburg, its businesses and schools, but most of all for the people of the community. It is very clear to me that you have a calling for our folks and their well being.

Thank you for helping cultivate a culture of providing for those in need and giving back of our time and resources.

Chamber members, THANK YOU! Without you, the Chamber does not exist. We do not take this role lightly and I hope that the Chamber will continue to grow and provide ever-increasing value to you as investors. I leave the Chamber in far more capable hands than mine and am certain of a bright future.

If you’re anything like me, in a few weeks, you’ll eat more than you should and you’ll do it all over again a few hours later. But Thanksgiving is truly far more than food. It’s a time for family and connecting and fellowshipping, giving thanks to God for all that he has blessed us with, remembering those who are no longer with us and telling those that are, how much we are grateful for them. It’s the smell of turkey and ham, pumpkin and pecan pies, oyster filling (yes that’s a real thing and it’s fantastic), sweet potato casserole and Aunt Sis’ pinwheel cookies. But it is also so much more.

So from my family to yours, enjoy your Thanksgiving and Holiday season whatever that may look like and thank you.

Sincerely,

Dan Baer
Chair, Board of Directors

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
- Finance Committee
- Golf Committee
- Marketing Committee
- Nominating Committee
- Overnight Committee
- Shippensburg Beer & Wine Festival Committee

Membership Development:
- Membership Committee
- Program Committee

Community Outreach:
- Family Fun Day
- Community Christmas Party

President
Scott Brown
scott@shippensburg.org

Office Manager
Wendy Forrester
chamber@shippensburg.org

Visit SHIPPIES.BARG ORG
717.532.5509
53 West King Street
Shippensburg, PA
November 13  - 5:30pm - 7:00pm - Trademark Basics: What Every Small Business Should Know Now, Not Later

November 14 - 5:00pm - 6:30pm - Chamber Mixer at H&R Block; 103 South Conestoga Drive
November 14 - 9:30am - Grand Opening/Ribbon Cutting; Boost Mobile; Shippensburg Shopping Center
November 15 - Happy Thanksgiving - Chamber Office Closed

November 16 - Hollywood Nights: The Definitive Tribute to Bob Seger; Carlisle Theatre; Carlisle
November 18 - 20th Annual Candy Can Walk; Downtown Camp Hill
November 22 - Thanksgiving Day Dinner @ The Barn Restaurant; Allenberry Resort; Boiling Springs

November 15 - 5:00pm - 6:30pm - Chamber Mixer at H&R Block; 103 South Conestoga Drive
November 20 - Happy Thanksgiving! - Chamber Office Closed

November 24 - Small Business Day - "Shop Small - Shop Local"
November 28 - 9:30am - 9:30am - Human Resources Focus Group; Holiday Inn Express & Suites
December 4 - 8:00am - 9:00am - BusinessBreakfast; Courtyard Marriott
December 5 - 8:30am - 9:30am - Marketing Focus Group; H. Ric Luhrs Performing Arts Center (Orstown Bank Lobby)
December 11 - 5:00pm - 7:00pm - Chamber Holiday Mixer; Land Hall @ Wilson College; Chambersburg

November 13 - 5:30pm - 7:00pm - Business & Career Expo!

November 14 - Penn State Mont Alto Campus - LaunchBox Entrepreneurship Fall Forum; Mont Alto
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November 15 - Conococheague Audubon Presents - "Great White Odyssey", Chambersburg
November 16 - Mercersburg Inn - Offering French Cooking Classes; Mercersburg

November 17 - Greencastle Christmas Parade; Downtown Greencastle
November 18 - 2018 Waynesboro Holiday Parade; Downtown Waynesboro
November 18 - 48th Annual Chambersburg Christmas Parade & Tree Lighting
November 17 - Chambersburg Community Theatre Presents - "Little Women", Chambersburg
November 18 - Blue Heron Events - Greencastle Sports Card & Memorabilia Show, Greencastle
November 18 - The Mercersburg Inn - Sunday Brunch; Mercersburg
November 20 - Grove Family Library - "Coffee With A Cop" Program, Chambersburg
November 22 - The Mercersburg Inn - "Thanksgiving Special", Mercersburg

November 23-25; November 30-December 2 - The Man Who Saved Christmas @ The Playhouse at Allentown; Boiling Springs
November 29 - Celtic Woman: The Best of Christmas Tour; H. Ric Luhrs Performing Arts Center; Shippensburg
November 30 - 3rd Annual F&M Trust Downtown Carlisle Christmas Parade; Carlisle

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November 29 - Celtic Woman: The Best of Christmas Tour; H. Ric Luhrs Performing Arts Center; Shippensburg
November 30 - 3rd Annual F&M Trust Downtown Carlisle Christmas Parade; Carlisle

November 23 - December 23 - CJ’s Gift Card Sale; CJ’s American Pub & Grill
November 24 - HMR Trio; University Grille
November 25 - Family Movie Night; "Beauty and The Beast"; Shippensburg Public Library
November 27 - Time to Donate & Shop; Katie’s Place
December 4 - Shippensburg Kiwanis; Shippensburg Public Library
December 7 - Teen Scene; Shippensburg Public Library
December 10 - Time to Donate & Shop; Katie’s Place

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Ready for Winter?

Time to get outside and enjoy the fall weather and walk around your home and look at what needs done to get ready for winter. Wait… what happened to fall?? Seems like we missed fall and went right to winter temps. Well, then we need to look at what we need to do and get it done faster to prevent any damage to your home.

The number one item we tell people to do is to unhook your garden hoses from your outside water spigots. We receive calls every year from people that do not unhook them and then the water that is left in the house freezes and makes the plumbing inside the house burst from the pressure. We are not saying that you cannot use your hose but each time it should be unhooked and taken inside for storage. It could save you thousands of dollars by not having a water loss and an insurance claim.

Gutters! I know, nobody wants to get the ladder out and climb up and clean gutters and downspouts out. It’s nasty, smelly work. So, when we get snow and ice and your gutter is full and the ice pushes back under your first couple layers of shingles, what happens? Water damage and rotten plywood at the very least. There are wands that hook onto your garden hoses and will spray out the gutters for you without getting on a ladder. Check out local hardware stores for these wands.

Cracks or holes in your house. Walk around your house and look for any cracks in the brick or holes in siding. Fill in cracks and holes with the proper materials. You can ask your local hardware stores which product you need for each area. Don’t assume that one product is a fix-all for every situation. When the temperatures drop, the local populations of mice, squirrels, snakes and other little creatures look for a place to keep warm. Filling holes will help to keep these intruders out of your house.

When is the last time that you looked at your landscaping around your house? This includes shrubs, grasses, mulching and trees. Fall is the time to trim all of these, which will help them in the spring to grow stronger and last longer. Anytime that a shrub or tree is rubbing against your house there is potential for damage. If your shrubs are tight to the house, then the proper air is not getting around the house and this could lead to mold growth. If tree limbs overhang onto the roof of the house, then this creates a highway for animals to travel from the tree onto your roof and into your home. Have a trained and certified tree cutting company remove dead limbs and thin out trees and shrubs. It does cost a little to have this done now but could save you a huge amount of money if a limb snaps off and crashes through your house.

It seems like we did miss those beautiful, sunny fall days this year and there is nothing we can do about it. But you can get your fall outside projects done now so you can hibernate in your house when the temps really drop, and that white stuff starts to fall!!

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Business & Career Expo

Our Business & Career Expo was held on October 11th from 4-7pm. The first component of the event was Business to Business which enabled our participating exhibitors to network with each other. At 5:00, the doors were opened up for the public to enter and talk to our exhibitors and submit resumes to those businesses who were actively looking to fill career openings.


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Thanks in All Circumstances?

What is your favorite part of Thanksgiving? Is it family gatherings? Turkey, stuffing, and pumpkin pie? Maybe it's football or a long nap after the tryptophan has kicked in? I like being with my family and eating turkey with cranberry sauce. It's too bad one of my favorite meals only comes around once a year. But whatever your favorite part is, don't forget what the holiday is really all about - giving thanks. We need to remember to give thanks for all the blessings God has poured into our lives. And not just once a year but continually.

The apostle Paul said in 1 Thessalonians 5:16-18, “Be joyful always; pray continually; give thanks in all circumstances, for this is God’s will for you in Christ Jesus.” But how can we be thankful in all circumstances? What about times of great difficulty? What about during sickness or loss of a loved one? How can we be thankful then? During those times one of the last things we feel like doing is being thankful. Yet the Scripture says this is God’s will for us. So how do we be thankful always?

Here’s a few things that I hope will help. Even in the worst of times there are things to be thankful for. Family who loves us. A home to shelter us from the elements. Breath in our lungs. Sunsets and sunrises. Food on the table. A baby’s smile. And so much more, including a Savior who walks with us even through the most difficult circumstances. It is good to remind ourselves of these things from time to time, especially when our days seem the darkest.

We can also be thankful in times of great difficulty because God will use those times to strengthen our faith and dependence on Him. He will also use them to teach us how to care for others when they go through similar difficulties. When the Corinthian believers were suffering the Apostle Paul said, “Praise be to the God and Father of our LORD Jesus Christ, the Father of compassion and the God of all comfort, who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves receive from God.”

Times of suffering can be times of learning and growing closer to God. They can also be times that equip us to care for others. And through it all God is a God of compassion and comfort. These are all reasons to be thankful in all circumstances. We just sometimes need a gentle reminder of why.

When you gather around the table this Thanksgiving take a moment to ask each person why they are thankful. It may just be the reminder you need.

Are you going through a difficult time and find it hard to be thankful? If you need to talk to someone or pray with someone, please feel free to call us at Shippensburg First Church of God - 717-532-8421.

Winter Storm Safety Tips

Fire Safety during Winter Storms

Winter storms can happen almost anywhere. They can cause us problems. Know what to do before, during and after a storm. This will help keep you and your family safe from a winter fire.

- Test all smoke alarms. Do this at least once a month. This way you will know they are working. Install carbon monoxide alarms in your home. Test the alarms.
- Plan two ways out of the home in case of an emergency. Clear driveway and front walk of ice and snow. This will provide easy access to your home.
- Make sure your house number can be seen from the street. If you need help, firefighters will be able to find you.
- Be ready in case the power goes out. Have flashlights on hand. Also have battery-powered lighting and fresh batteries. Never use candles.
- Stay aware of winter weather. Listen to the television or radio for updates. Watch for bulletins online.
- Check on neighbors. Check on others who may need help.
- Generators should be used outdoors. Keep them away from windows and doors. Do not run a generator inside your garage, even if the door is open.
- Stay away from downed wires. Report any downed wires to authorities.
- Be ready if the heat stops working. Use extra layers of clothes and blankets to stay warm. If you use an emergency heat source, keep anything that can burn at least 3 feet away.
- Turn portable heaters off when you leave the room. Turn them off when you go to bed.

IMPORTANT REMINDER

There are more home fires in winter than in any other season. Half of all home heating fires happen in December, January and February. As you stay cozy and warm this winter season, be fire smart!

Fact

Nearly half of all space heater fires involve electric space heaters.

Source: Randy O’Donnell, Chief; Shippensburg Fire Department

Winter Storm Safety Tips

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Winter Storm Safety Tips
How To Prepare Your Home and Business for Winter

We are just a month or so into autumn and many have already made the seasonal switch from cooling to heating their homes and businesses. At this time when you bring out your favorite sweaters and pack away the summer gear, you may also want to make sure your energy habits have also changed to adapt to the new season.

Here are a few ways to do that:

**Update the Thermostat**

There are a lot of smart and programmable thermostats on the market. The key to successful savings is to make sure the thermostat is working around your unique schedule. When leaving the house to go to work or shutting down a business for the day, set the thermostat to lower the heat a few degrees. Once you return, allow the heating system to recover to around 68 degrees F.

**Drapes and Blinds**

Contrary to summer time, allowing direct sunlight into a home during the cold months is beneficial. Take advantage of the day time sunlight to warm the south side of your house or business. At night, close the drapes and blinds to create an extra barrier to prevent drafts.

**Doors and Windows**

Wind and drafts are more common during the cold months. There’s no better time than now to close holes, seals and gaps around exterior doors and windows. Use a door threshold or sweep at the bottom to keep heat from escaping. Make sure windows are locked and the outermost frame sealed from allowing cold air in.

**Consider Safety as Well**

Before temperatures fall, start taking steps to improve both home energy efficiency and safety during the late fall and winter heating season.

Most winterizing steps can pay for themselves relatively quickly with heating bill savings. Weather stripping and caulking are inexpensive and among the simplest, most effective ways to boost efficiency and cut energy costs year-round.

As you take steps to winterize, inspect for electrical hazards and eliminate electrical fire and shock risks. As you check around outlets and other places for air leakage, also check for cover plates that are warm to the touch. This could indicate an overloaded outlet and a possible electrical fire threat.

Approximately one-third of all house fires nationwide occur during the winter heating season. Many of these fires can be due to faulty and improper use and maintenance of heating equipment.

If an electric space heater is used, make sure the wiring is adequate, and check for cord fraying, splitting wires, or overheating. Do not place a portable heater in high-traffic areas and keep it clear of flammables such as curtains, bedding, clothes and furniture. Never use extension cords with electric heaters.

Adams Electric is a non-profit, member-owned electric utility serving 30,000 homes, farms and businesses in Adams, Cumberland, Franklin and York counties. The cooperative is headquartered in Gettysburg and has district offices located in Gettysburg, Shippensburg and York.
The Shippensburg site celebrated Manufacturing Day by opening their doors to students in the local community.

On October 16th, the site welcomed 44 high school students from Shippensburg and Chambersburg High Schools. These students came with an itch for manufacturing – so we took them through a whirl of events: an interactive tour of the factory with our new WOW factor tour stops explored the areas of the business in the office area and hosted interactive and competitive activities around manufacturing.

During the tour, students had the opportunity to interact with our WOW factor tour stations, which included our built-in quality process, the state-of-the-art weld process, and our frozen pin assembly process. Afterwards, students gathered in the training rooms where they participated in 3 different activities specially designed by our experts in assembly, IE/ME, design engineering and uptime. These included: assembly and disassembly of a light, an engineering contest consisting of 4 different puzzles to show the importance of problem solving and an IE/ME activity involving unlatching trick nails to make students aware of flow and standardized processes that need to occur. The day concluded with lunch and a panel discussion comprised of eight employees with different manufacturing backgrounds who offered advice to students and answered any questions that they had.

Manufacturing Day was a learning experience for both parties! The local students were able to gain knowledge on the industry and the areas that may interest them while Volvo employees got the chance to inspire the next generation.

SCPRA - Parks & Improved Mental Health and Quality of Life

More time spent in parks and green spaces can help individuals fight against mental health issues like depression, anxiety and stress. Making sure that all people have access to parks and outdoor programming is a critical way to increase these positive effects on health and quality of life for your community.

THE FACTS:

- Several studies have confirmed that separation from nature is detrimental to human development, health and well-being, and that regular contact with nature is required for good mental health.
- Physician-diagnosed depression was 33% higher in residential areas with the fewest green spaces, compared to the neighborhoods with the most.
- Individuals reported less mental distress and greater life satisfaction when they were living in greener areas.
- A strong body of evidence suggests that physical activity in green spaces has stronger mental health benefits than physical activity in non-green spaces.
- Use of green spaces is associated with decreased health complaints, improved blood pressure and cholesterol levels, reduced stress, improved general health perceptions and a greater ability to face problems.

1. Making the case for Designing Active Cities, Active Living Research (Maller, 2008), 2015
2. Making the case for Designing Active Cities, Active Living Research (NRPA Report, 2010), 2015
3. Making the case for Designing Active Cities, Active Living Research (White, 2013), 2015
4. Making the case for Designing Active Cities, Active Living Research (BoP Consulting, 2013), 2015
5. Making the case for Designing Active Cities, Active Living Research (King's Fund, 2013), 2015

CONTACT US AT:

SHIPPENSBURG COMMUNITY PARKS AND RECREATION AUTHORITY (SCPRA)
677 ORRSTOWN ROAD
SHIPPENSBURG, PA 17257

OFFICE: 717-530-0261
EMAIL: OFFICE@SHIPPENSBURGPARKANDREC.ORG

SCPRA is supported by Shippensburg Borough and Southampton/Franklin Co.
Utility

You've probably seen lots of TV commercials about checking your credit score. You know it has something to do with being approved for a loan or credit card. Read what Jerry Tetzlaff of our Consumer Lending department has to say about FICO scores.

What is a credit score and why is it important?
Credit scores are used by lenders to determine the likelihood that the credit requested (a loan, VISA card, car loan, etc.) will be repaid as agreed. Approval of credit, denial of credit and the rate (cost of credit) are all partly determined by your credit score. Your credit score can also be a factor in obtaining student loans, approval for an apartment rental, and even obtaining employment.

How is my score calculated?
There are several scoring models, but all are similar in that they assess the positive and negative items on the credit report to arrive at the final score. The FICO score (created by the Fair Isaac Corporation) is one of the most widely used models. Payment history, use of available credit, total debt, number of recent credit inquiries, and the presence of collection or defaulted accounts are among the most important factors affecting the score.

How do I check my credit score? How does Members 1st help?
Your free FICO score is available through Members 1st Online and is updated quarterly. You can also check your complete credit report for free once per year by visiting www.annualcreditreport.com.

How can I improve my credit score?
The first step is obtaining copy of your credit report. Identify any negative items and address them. Endeavoring to clear up past collection balances and establishing positive habits are the beginnings of credit repair and recovery. The most positive effects on the FICO score come from continued on-time payments and keeping balances low on credit cards.

How can I learn more?
Equifax offers excellent learning tools covering a wide variety of credit subjects. These resources are available for free at www.equifax.com.
The Tax Cut Jobs Act Provisions have changed the way your entity tax return is prepared for 2018!

The TCJA, has permanently change the corporation tax rate to 21%. As an S Corporation or Partnership, you may be entitled to a 20% Qualified Business Income Deduction unless you are a specified service business.

How does the Deduction Work?

- Deduction is limited based on taxable income
- Deduction is limited based on W2 wages for the entity
- Deduction is limited based on W2 wages for the entity and certain specific assets

However

- Any item receiving preferential tax treatment such as capital gains are removed from the taxable income calculation.

Specified Service Businesses

Definition is “any trade or businesses involving the performance of services in the fields of health, law, accounting, actuarial science, performing arts, consulting, athletics, financial services, brokerage services, and any business where the principal asset of such trade or business is the reputation or skill of one or more employees”. Architects and Engineers are specifically omitted from the definition of “specified service trades or businesses”

When Families Aren’t Friendly

It’s nearly Thanksgiving time. A time to gather together, give thanks to God, enjoy friends and family, celebrate our blessings.

Except, for many, being together with family is NOT a blessing.

One of the worst parts of the holiday season for many folks is the stark contrast between the Norman Rockwell picture of American family life and the reality of their own dysfunctional families. Nowhere is this more profound than during the holiday season, when seemingly everyone is locked in the bosom of their loving family, eating turkey and watching football.

For many, locked in unhappy childhood memories and current drama, the holidays become something to be endured, rather than celebrated.

That doesn’t mean you’re doomed to distraction, distraction or distancing during this year’s Thanksgiving. You can make a difference, even if it’s just you taking the high road.

Here are some ways to cope with Thanksgiving family drama:

1) You know your own family’s brand of “crazy,” so plan for it. It probably hasn’t changed, and denying it’s real will only make the reality that much harder to bear.

2) Invite an outsider, or two, or more. Most families behave a lot better if there’s another in their midst. It might be a life-saver for the outsider, too. Think about a new widow or widower, an elderly couple, a new family or coworkers without another place to go. Lots of people would welcome a Thanksgiving invitation, and your family will be on its best behavior.

3) Recruit reasonable family members to keep those who aren’t under control, and to intervene if things get crazy. Think of jobs those who are most likely to dramatize can do that will keep them busy and out of everyone else’s hair. For instance, a whiny teen can be recruited as a babysitter (for pay!) for younger family members.

4) Figure out who in the family is most likely to agree with your assessment of the dysfunction and talk to them ahead of time. Strategize with them over scenarios you know are likely to occur. For instance, Great Uncle George monopolizes the conversation with whoever is willing to listen. Your buddy and you can agree on a signal so the other can “rescue” them if necessary. Brainstorm ways to divert the most troublesome situations that are likely to occur. It can be fun to get to know this family member better, too, and to act as a team.

5) Consider advocating for a dry Thanksgiving, particularly if there are people in the family who have a substance abuse issue. There is sparking cider, sparkly grape juice, and they are great for celebrations, and don’t cause alcohol-induced silliness. Some family members for whom holidays are all about alcohol might not come. That’s ok. It will keep everyone else from having their holiday ruined by people potentially being unable to handle their drinking.

6) Have a seating chart, which puts people where else, and a walk outside. Try to give everyone something they will enjoy.

7) Provide an escape so shy, introverted family members don’t become overwhelmed. Try for a variety of activities in different areas, so everyone is not congregated in a small space with no options. You can consider football in one room, a movie in another, a game somewhere else, and a walk outside. Try to give everyone something they will enjoy.

8) Control the conversation if you can. Come prepared with some conversation starters to get and keep talk going, and some red herrings for when the conversation goes South. Here are some ideas (many more can be found online):

- What are you thankful for this year?
- What is your favorite memory of (name another person at the table)?
- What was the best day of your life so far? Why?
- If you could go anywhere in 2019, where would that be? Why?
- What is the best way to cheer you up when you are upset?
- What do you think the secret to staying young is?
- If you could meet anyone, who would you meet, and why?

Thanksgiving can be a blessed time, but it can also be stressful. If you are having a hard time coping with the stress of the holidays, give us a call. We would love to meet you and help you live your best life, both at the holidays and after.

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

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