We are excited and have had a great start for 2019!

It may be cold and snowy outside but in the Shippensburg Area Chamber of Commerce, it’s warm and things are getting done. It is our priority to work very closely with our business community to offer any assistance they may need to provide unique opportunities for their customers and our community. We realize that businesses cannot be successful in our community without supporting them, so they need your help!

The other goal for the Chamber this year is to provide many opportunities for our members and potential members to meet and get to know each other and make those important business connections. Let’s build community! One of the biggest lessons that I have learned over the years here at the Chamber, is that much of your success is built on the relationship that you have taken the time to build and invest in as a member. Simply paying a membership fee without engagement will get you nothing more than your name in a book and a plaque with a number on it. I would encourage you to step out of your comfort zone this year and engage, build relationships, attend events, and allow yourself to connect with people. When you connect and engage with people, great doors of opportunity may open up to you and your business that you may not have ever imagined.

Go for it! Step out of your box in 2019. It’s a new year! We are here to help in any way we can, so don’t hesitate to reach out to our office.

When you are successful, we are successful!

Sincerely,

Scott Brown
President
Shippensburg Area Chamber of Commerce
Calendrier des événements

Harrisburg

March 6 - 8:30am - Marketing Focus Group; Orrstown Bank Lobby of the H. Ric Luhrs Performing Arts Center.
March 13 - 12:00pm - 1:00pm - Lunch and Learn; University Grille.
March 19 - 9:00am - 7:00pm - “A Taste of Grand Point” Multi-Chamber Mixer (Shippensburg & Chambersburg Chambers); Grand Point Church; 2230 Grand Point Rd., Chambersburg.
March 30 -

For more information: SHIPPENBURG.ORG

New Budget Season Provides Opportunities to Find Common Ground

Early this month, Gov. Tom Wolf will give his fifth budget address to a joint session of the General Assembly. This annual speech is the official kickoff to the state’s budget season and gives the governor the opportunity to outline his policy goals for the year ahead. While there’s good news on the state’s fiscal front, with state revenues coming above projections throughout the first half of the 2019-20 fiscal year, that’s not to say it will be an easy road to a final budget. As it was during Gov. Wolf’s first term, Pennsylvania continues to have divided government, with Republicans maintaining majority control in both the House and Senate. Each legislative chamber – and each caucus for that matter – has its own legislative priorities. And while there are many issues on which there continues to be disagreement (more on that below), as the governor noted in his inaugural address, there are areas where all parties can find common ground in order to move Pennsylvania forward.

One major area that we expect to be a focus is the workforce development. This isn’t a partisan issue – it’s a Pennsylvania issue, one that is impacting every corner of the state. When Amazon passed over both Pittsburgh and Philadelphia for its HQ2 headquarters, one factor that played a key role in its decision was the state of the Commonwealth’s skilled workforce. This is a growing concern among employers – as evidenced in the PA Chamber’s 28th Economic Survey which was conducted in August 2018. For the first time ever, job creators listed difficulties finding skilled and qualified employees to fill open positions as the biggest problem facing their companies. The PA Chamber is working to reverse that trend through our “Start the Conversation HEREx workforce initiative, a grassroots campaign aimed at creating a meaningful dialogue among employers, educators and students about the opportunities that exist in the skilled trades and other growing career fields in the Commonwealth. We’ve also supported and continue to support smart workforce-centric public policies that give more people access to the skills and training they need to obtain a good paying job.

Another area that the PA Chamber will be seeking to build consensus on is reforming our state tax structure. We’ve witnessed the positive impact the federal tax reform package had on the nation’s economy and it’s time to take a hard look at instituting reforms at the state level that will increase the Commonwealth’s competitiveness. Pennsylvania’s corporate tax structure – particularly the Corporate Net Income tax, which is among the nation’s highest, continues to be a major red flag for potential investors.

We’ll also be working to combat ill-thought policies that will negatively impact Pennsylvania’s overall business climate and will further burden job creators. This includes pushing back against government mandated minimum wage increases. In late January, the governor unveiled an aggressive proposal that would increase the state’s minimum wage to $12 an hour in July with incremental increases to $15, as well as the elimination of the tipped wage. As I noted in a statement following the governor’s press conference, this mandated hike – which would increase entry level wages by more than 60 percent – would lead to many unintended consequences. Countless non-partisan studies have shown that these policies lead to negative impacts on employment, including reduced hours and sometimes even job loss. The PA Chamber is instead urging lawmakers to focus on helping individuals out of poverty through job training programs that will help low-wage workers advance through the workforce, along with programs like an Earned Income Tax Credit that wouldn’t require the business community to exclusively shoulder the burden.

Additionally, the PA Chamber continues to lead a multi-industry coalition against additional taxes on the natural gas industry. Access to affordable energy is one of the Commonwealth’s strongest competitive advantages. And yet, some elected officials continue to target the natural gas industry for additional taxes – despite the fact that the industry’s impact tax on track to bring in record high collections for 2018. The mentality of taxing any industry that shows growth potential must stop if we hope to economically prosper.

Over the coming weeks and months, we will be keeping a close eye on the budget process – working with lawmakers from both sides of the aisle on those policy issues that we can build consensus on; pushing back on proposals that will negatively impact the Commonwealth’s business climate; and advocating for reforms that will improve our overall competitiveness.

Gene Barr
President and CEO
PA Chamber of Business and Industry

The Pennsylvania Chamber of Business and Industry is the state’s largest broad-based business association, with its statewide membership comprising businesses of all sizes and across all industry sectors. The PA Chamber is The Statewide Voice of Business™.
Mold and How it Affects You!

It has rained for a year straight it seems and now we are into the cold winter season. I have had a larger volume of calls this year about mold and I wanted to take the time and share some reminders with you. Mold is in our lives every day. There are good molds and bad molds. Many medicines are from molds. We cannot eliminate molds from our lives, it is impossible. So, how do we know what we should look for if we think that we see mold in our homes or work?

Myths about mold are everywhere these days. I hear people say I have “Black Mold” and I am sick from it. Well, you could have Black Mold and you could be sick from it but just because you have something growing on a wall that looks “black” does not mean it is Black Mold. There are thousands of different strains of mold and people go to school for years to learn how to tell what each mold spore is, so we try to tell homeowners to stop for a second and let’s get a professional that is certified to look at it first. Another myth that I hear all the time is that “I sprayed bleach on it and I killed it”. Well…. Probably you did more harm to yourself than the mold and here’s why. Bleach does not kill mold! When a mold spore grows, the spore attaches to a porous surface and it grows into that surface. So when you spray the mold on the wall, you upset the mold and it then releases thousands of mold spores into the air and now you have thousands of mold spores traveling through the air and into your lungs and into your ductwork of your house. You have just contaminated your entire home or business. We do not want that right? There are proper steps that a trained and certified professional will take to eliminate mold in your space for you.

Here are some facts to think about. A single mold spore that is at ceiling height could take over 48 hours to reach the floor because of the weight and size of each spore. So, think back to the spores you just released into the air and the thousand of spores floating around for up to 48 hours. Not great right? I always hear customers saying to me after a rain storm or a water loss that the mold on their roof appeared overnight since the event happened. Well, this cannot be true either. It takes 10 to 14 days for mold to grow and show up on a surface. If you see a “growth” then it did not just happen. This time of year, we deal with condensation at windows a lot. Extremely cold temps outside and dry air inside and your windows sweat. Left alone, mold will grow because you have your curtains closed and there is stale air that allows the growth to happen.

So, what can we do? Air flow, light, dry areas, and monitoring are the best things we can do to help stop the growth from starting. Mold can have extreme side effects to your health including trouble breathing, rashes, kidney toxicity, sinus infections, and joint pain to name a few. People that are at a higher risk are the elderly (over 65), children under 6, pregnant women, and those that have autoimmune diseases.

If you think that you may have mold, please call a company certified in mold removal and testing. It really is something a professional and not a homeowner should handle for everyone’s safety!
New Members!

Dance Academy XIV
16 West King Street, Suite 201 & 103
Shippensburg, PA 17257
(717) 404-6754
www.danceacademyxiv.com
Offering quality & professional dance education in a wide variety of dance to ages 3+

Fresh Start Organizing
241 Shady Road
Newburg, PA 17240
(717) 552-5686
www.freshstart-organizing.com
Offering organizing services for homes and businesses, moving services and small business bookkeeping services.

Patriot Federal Credit Union
800 Wayne Avenue; P. O. Box 778
Chambersburg, PA 17201
(717) 262-4313
www.patriotfcu.org
Patriot Federal Credit Union is a non-profit financial cooperative.

Southampton Township Cumberland County Open Air Market
180 Airport Road
Shippensburg, PA 17257
(717) 532-6770
www.stccopenairmarket.wixsite.com
Open air/farmer’s market for the Shippensburg community offering produce, meats, cheeses, baked goods, ready made food, etc.

The Harbor
55 West King Street
Shippensburg, PA 17257
(717) 860-3292
www.theharborofshippensburg.com
The Harbor is a sober bar, men’s recovery house, addiction awareness and education and home to many support groups and hobbies. Also offering church services.
Here are plenty of things you can do around your home or business that will save money and energy. Here are a few of those useful tips from energy.gov:

- **Laundry Tip:** Use rubber or wool dryer balls, which help separate clothing in the cycle, providing better airflow and a shorter drying time. Wool dryer balls can help absorb moisture, which also reduces drying time.

- **Making small adjustments in when, where and how you use electricity won’t only help control your energy costs, but it can also help keep temperatures in your home more pleasant.**

- **Heading out of town for a winter vacation? Remember to unplug electronics that draw a phantom energy load. Some gadgets, like TVs, gaming consoles, chargers and DVD players use energy when plugged into an outlet—even when they’re not in use.**

- **Cooler temps are still with us and you need to make sure your home’s heating system continues to operate efficiently. Remember to replace furnace filters once a month or as recommended. If you heat your home with warm-air registers, baseboard heaters or radiators, remember to clean them regularly to increase efficiency.**

- **When streaming online content, use the smallest device that makes sense for the number of people watching. Avoid streaming on game consoles, which use 10 times more power than streaming through a tablet or laptop.**

- **Consider insulating hot water pipes in your home, particularly where the pipes run through unheated spaces. Doing so can reduce heat loss, allow you to lower the temperature setting and save an additional 3 to 4 percent per year on water heating.**

For more information on how you can save even more energy and money, visit energy.gov and click on “save energy, save money.”
Snowflakes

Have you seen enough snow yet? Have you shoveled enough snow yet? I have certainly shoveled enough but I would still like to see more. It does something special. It paints the landscape like a calendar picture or Christmas card. As I look out over the cold landscape and see the fields, barns and silos covered in white, it gives me a warm feeling inside. But, even if you don’t like snow, it provides much needed moisture for the flowers waiting to emerge into springtime beauty.

There’s something else very special about snow. Each snowflake is different. Even though under a microscope some appear similar they are different on a molecular level. This uniqueness attests to the creative ability of God in nature but also in humans. Each human is different just like a snowflake. Though we may be similar in some ways we are also unique creations of God. Genesis 1:27 says, “So God created man in His own image, in the image of God He created him: male and female He created them.”

We all reflect the image of God through our personhood, self-awareness, creative abilities, the capacity to love, and the freedom to choose. Though we are similar in those ways, we are also very different. God has given each of us different personalities, appearances, talents, and experiences.

So this brings us to a question. What is our purpose as these unique creations? Well, we find the answer in Christ. The apostle Paul said in Ephesians 2:10, “For we are God’s workmanship created in Christ Jesus to do good works, which He prepared in advance for us to do.” When we come into a relationship with Christ we become a new creation. We still retain the image of God. We are still unique. But we are different than we were before. Our sins are washed away, our relationship with our creator is restored, and His Spirit comes to dwell in us giving us the power to fulfill the purpose for which we were created - good works.

Just as each snowflake is unique, each of us is unique. And we fulfill God’s good works in our own unique ways.

So the next time you see the snow fall let it be a reminder that you are created in the image of God. You are unique. And you have a purpose – God’s good works.

If you need to talk to someone about your special place in life, please give us a call at Shippensburg First Church of God, 717-532-8421 or worship with us on Sundays at 8:30am or 11:00am and Wednesday evenings at 6:30pm.
Lunch and Learn!

Open House/Ribbon Cutting!

Banking
Done Your Way!

Imagine the conventional bank office: Customers walk in, pass by a few offices and then stand in a teller line behind a tall, institutional counter.

Impersonal, right?

That’s why F&M Trust is breaking down the barriers of traditional banking and introducing a new concept of banking with a full remodel of the Shippensburg office.

Slated to be completed early this spring, the office will continue on with business as usual throughout the renovation, during which, teller counters will be replaced with teller pods. The circular, individual units will allow customers to stand side-by-side with tellers to review accounts on computer screens without the separation of a counter.

A teller pod performs all the typical services of a traditional teller counter, but the modified layout enhances communication while still remaining secure and efficient.

It’s not the first office to get a makeover. F&M Trust’s Waynesboro location was revamped in 2016. Since then, offices in Boiling Springs, Greencastle and two in Chambersburg have also been “podified.”

By bringing the walls down, pods invite customers to take part in their banking with the teller – just one way in which the customer-centric layout is creating a more collaborative and interactive banking experience.

Because pods give tellers freedom to move around, customers upon entry will immediately be greeted by a staff member, offered a tour of the facility, introduced to service and product specialists and then escorted to the appropriate area to fulfill their needs.

The new approach gives customers the opportunity to speak with bank employees about any additional needs they may have or discover needs they didn’t realize they had.

It’s another way F&M Trust is shaping banking around its customer’s needs – it’s banking done your way.

Source: Andrea Weller, Marketing Coordinator
F&M Trust
Almost everyone I know has a love/hate relationship with Valentine’s Day.

Unless you’re in elementary school – and even then! – this particular holiday is fraught with pitfalls for lovers, singles and nearly everyone. Most elementary school kids get candy and valentines – but not even all of them get to enjoy the holiday stress-free.

“What do I do to express my love?”

“What do I buy my beloved?”

“How do I handle this day when I have no significant other?”

“How can I express my love without spending a bundle?”

Obviously, these are only a few of the difficult questions that arise.

I’ve been thinking that we look at Valentine’s Day all wrong – like it’s only something for those in specific types of relationships to celebrate. That leaves an awful lot of people out! I’m certainly not an expert on St. Valentine, but I doubt the saint for whom the holiday is named would feel honored to leave out hordes of individuals who don’t happen to be pair-bonded each February.

How about we start a revolution?

How about we all begin to look at Valentine’s Day as a way to honor everyone, as a way to express our love to everyone else? Here are some ideas how to do that, not just on February 14, but throughout the year.

*Find an organization that helps others and help it. This could be donating books to the Shippensburg Public Library or Franklin County Legal Services, or sending a gift to Drew’s Hope. It could be donating drinks or snacks to The Harbor, or buying treasures at Katie’s Place. This is by no means a full list of Shippensburg-based charities you could help. Do it out of love.

*Identify a person who might be alone during the Valentine’s Day holidays and ask them to do something with you. It can be something little or a bigger deal, but do it out of love.

*Do you know a teacher who could use a hand this Valentine’s Day? It’s a little problematic to help in schools at a moment’s notice, but you could offer to help the teacher personally – maybe offer to finish some task, or provide some treats for their own family. Do it out of love.

*Give what you’d spend on your beloved to a charity in their name. Do it out of love.

*Invite a friend or friends to a movie night, complete with popcorn and soda. Watch a funny “love” movie and laugh the night away. Do it out of love.

*Volunteer for a local organization. Most volunteer groups are always open to new helpers. You can find such organizations online or through the Chamber office. Do it out of love.

*Have a craft night. This is fun no matter what, but especially good if you can make something to help others, like knit or crochet prayer blankets or quilts for homeless people. Do it out of love.

*Volunteer for a local organization. Most volunteer groups are always open to new helpers. You can find such organizations online or through the Chamber office. Do it out of love.

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In all things, do it out of love.