March 2019

The month of March has started off wet and snowy. I’m looking forward to thawing out, warmer weather and green grass!

Since the beginning of this year, our membership has grown with the addition of 10 new members joining us in January and February and the list keeps growing. The benefits of being a member of the Shippensburg Area Chamber of Commerce continue to be enhanced to fit the needs of our members and community.

Some events that I would encourage you to participate in include Lunch and Learns and our monthly Focus Groups. There are also many Chamber committees for you to consider volunteering to serve on. These are just a few ways for you to engage with other members and grow your business networking opportunities to get the most out of your membership. If you are not sure of what benefits you have, please contact the Chamber office and we would be happy to assist you!

I would like to highlight a few events that we have coming up. Our Annual Awards Banquet is set for Saturday March 30th. Formal invitations have been mailed to our members so if you did not receive one, please contact the Chamber office. Also returning this year to our events schedule is the Chamber Golf Tournament on Friday April 26th with a 9:00am shotgun start and steak lunch. We are still accepting teams and there are many sponsorship opportunities available.

On behalf of the Chamber, I would like to challenge you to engage this year and let us know your experiences. Let’s make 2019 a great year for everyone!

Sincerely,

Vicky Simmel
Chair, Board of Directors
March 19 - 5:00pm - 7:00pm - “A Taste of Grand Point” Multi-Chamber Mixer (Shippensburg & Chambersburg Chambers); Grand Point Church; 2210 Grand Point Road, Chambersburg
March 27 - Human Resources Focus Group; Holiday Inn Express & Suites; 120 Walnut Bottom Road, Shippensburg

March 30 - 81st Annual Awards Banquet; Tuscarora Room @ Reiner Hall; Shippensburg University
April 11 - UPMC Pinnacle Carlisle; Shippensburg Area Chamber of Commerce Mixer; Courtyard Marriott, 503 Newburg Road, Shippensburg
April 26 - Chamber Golf Tournament; Eagles Crossing Golf Club; 501 Conodoguniet Avenue, Carlisle
May 2 - 11th Annual Cinco de Mayo Regional Fiesta Mixer; Volvo Customer Center; 200 Rowe Road
June 8th - 8th Annual Bloom Festival; Borough Parking Lot; West Burd Street, Shippensburg

2019 Workshop Schedule TBD

March 14 - Joyful Arts Studio - Finding Your Inner Artist; Greencastle
March 16 - The Capital Theatre Presents - Irish Happy Hour; Chambersburg
March 19 - Mars, Venus, and Earth @ Dibert-Roddick Planetarium; Shippensburg University
March 22 - Chambersburg Community Theatre Presents - “It’s Only A Play”; Chambersburg
March 24 - The Ceramic Art Center of Waynesboro - Adult & Child Combo Workshop; Waynesboro
March 28 - Joyful Arts Studio - Finding Your Inner Artist; Greencastle
March 29 - Chambersburg Mall “Wedding Garage Sale”; Chambersburg
March 31 - Middletown/Mason D-Dixon Line Historical Society Meeting - Guest Speaker: Bob O’Connor; State Line

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March 29 - 3rd Annual Father-Daughter Dance; Green Grove Gardens, Greencastle
March 31 - Chambersburg Mall “Wedding Garage Sale”; Chambersburg

March 21 - The Red Hot Chili Peppers; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 22 - Gladys Knight; The H. Ric Luhrs Performing Arts Center; Shippensburg
March 24 - Perspectives in Military History Lecture Series - The U.S. Army Heritage & Education Center; Carlisle
March 29 - 30 - Plateus & Places with Joanne Weir; The Kitchen Shoppe; Carlisle
March 30 - Spring Fling; Stroll & Shop; Downtown Camp Hill

March 15 - Burn Bright Youth Retreat, The Oasis of Love Church
March 16 - Joyce “Jossie” Lynch Memorial Blood Drive; Southampton Twp. Cumberland County Multi-Purpose Center
March 16 - “The Visitors”, University Grille
March 17 - Gabriel “Fluffy” Iglesias: Beyond the Fluffy World Tour; The Capitol Theatre Presents - Irish Happy Hour; Shippensburg
March 19 - Mars, Venus, and Earth @ Dibert-Roddick Planetarium; Shippensburg University
March 20 - Grief Support Group; Shippensburg First Church of God
March 21 - Substance Abuse Support Group; The Drew Michael Taylor Foundation
March 22 - Katie's Place 3 Day Sale; Katie's Place
March 23 - ipads and iphones and Chromebooks Oh My; Shippensburg

The 2019-20 budget process is officially underway and with it has come a renewed sense of optimism that a budget will be finalized by the June 30th constitutional deadline. With year-to-date revenue collections currently $290 million above estimate, the governor’s budget proposal does not include any broad-based tax increases. While making it clear there were some items in which they disagreed on, Republican legislative leaders have been quick to commend the governor for setting a bipartisan tone and emphasizing the issues on which elected officials can find common ground on.

As I noted in last month’s column, workforce development was a major theme of the governor’s address. This is an issue that crosses party lines and brings together groups that aren’t often on the same page when it comes to policy issues — a fact that the governor highlighted in his speech. As part of the administration’s efforts on this issue, the governor has signed an Executive Order creating the Keystone Economic Development and Workforce Command Center – which aims to bring together the various elements of state government that oversee workforce development programs with the private sector to identify ways to close the jobs skills gap; fill the many open positions that exist throughout the state and make Pennsylvania more competitive on a national and global scale. I’m honored that the governor has asked me to help lead this effort. Joining me as a co-chair is Pennsylvania AFL-CIO President Rick Bloomingdale. With workforce development a cornerstone of the PA Chamber’s mission, we look forward to continuing to partner with the Wolf administration, elected officials and our counterparts in the labor community to develop innovative solutions to address the Commonwealth’s workforce challenges.

There are, however, some components of the governor’s budget proposal that cause concern for the state’s business community. Once again the Wolf administration has proposed tying a reduction in the state’s corporate income tax rate with the implementation of mandatory unitary combined reporting. While the PA Chamber has long argued that the state’s CNI tax rate – which is one of the highest effective rates in the nation – needs to be lowered, we disagree that it should be linked to a combined reporting proposal. This complex, overly broad tax reporting system will only lead to increased administrative and litigation costs and will put Pennsylvania at a greater competitive disadvantage.

Additionally concerning is the administration’s push for an aggressive increase to the state’s minimum wage rate. The administration’s plan calls for employers, in just a few months, to increase entry level wages by more than 65 percent. Restaurants – many of whom already operate on thin profit margins – would see their wages increase by more than 235 percent and ultimately by more than 500 percent, due to the governor’s plan to eliminate the tipped wage. We are warning lawmakers of the negative unintended consequences that result from mandated wage increases – which can include increased labor costs; reduced hours and even job loss. Also, it’s important to note the actual demographics of the state’s minimum wage earners paint a much different picture than what wage proponents would have you believe. According to the PA Chamber of Labor and Industry's Minimum Wage Advisory Board’s “2019 Minimum Wage Report,” the vast majority of minimum wage earners have no children and almost 60 percent are under the age of 25.

As part of our advocacy efforts on this issue, we are encouraging employers statewide to let us know how this proposal would impact their individual businesses. Being able to provide real-life examples from Pennsylvania job creators will help us make the case to lawmakers that they must pursue alternative solutions to help low-income Pennsylvanians without risking job loss and other negative impacts. Employers can share their feedback – which can remain anonymous – on the PA Chamber’s website.

Over the coming weeks, the PA Chamber will be working closely with our local chamber partners to urge lawmakers to enact a responsible spending plan that doesn’t place undue burdens on the backs of the Commonwealth’s job creators. Check the PA Chamber’s website for more information on all of these issues, as well as for updates on our advocacy efforts.

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™.
I forget! What about you?

We are all busy these days and it never fails that I forget to do something or buy something because I just forget to do it. Are you like me? Well, how do we remember what we are supposed to do? I try to write it down but that doesn’t happen all the time either. So, you’re out shopping or watching tv and you see something that you want to remember. Take a picture of it!

I always ask customers when we first meet what they like or what their style is and I then ask them do they have any pictures of what they want a space to look like? Most don’t! Customers want a new kitchen or bathroom or basement and are always watching HGTV or online shopping before I even get in their door. I tell people that even though the project might be a couple months down the road or even a year, to take pictures of what the item is or what style that they see so they can show me and then I can have a better idea. I recently met with a customer and she showed me a custom built-in bookshelf that she wanted. It made the entire process easier and faster for both of us.

So, how do we start this process? Whenever you are out shopping or maybe you just see something that is your style, take a picture of it and if you can also take a picture of the item number for your contractor. When you get home start a folder on your computer and mark it “remodeling ideas”. Every time that you see something that you like, add the photos of it in this folder. This works well for videos and online items also. The sites that are online that show remodeling projects are great but a lot of times you cannot go back into them and find that one picture. Screenshot it and add it to your file. Once you have a decent number of pictures in the file, open it up and start going through the file and earmark ones that you really like. This gives your contractor a great place to start. You can also list colors that you like, curtains, tile and so on. You then take your favorites and build your room the way you want it. By looking at the pictures altogether, you can make decisions easier and this will help you because you have time to think about it and make changes if needed.

Projects should always be a thought out and planned process in order to have your project come out perfect just the way you want it. This process will make it a lot easier on you and your contractor if you plan ahead and show them what you want! And as always you will enjoy your project at the end a lot better!!

New Chamber Member Mixer

On February 7th, the Board of Directors and the Membership Committee hosted a “New Member Mixer” at University Grille. Members who joined in the Chamber from 2017 through January 2019 received personal invitations to attend the event.

Attendees enjoyed an evening of beverages and hors d’oeuvres and most importantly the opportunity to network with other new Chamber members as well as some of the Board of Directors and representatives from the Membership Committee.

Stations were set up for members to ask questions regarding membership benefits, advertising opportunities and questions on upcoming events.

Rocktowne Student Townhomes
216 Academic Way
Shippensburg, PA 17257
(717) 477-0005
www.rocktowne.com

Rocktowne Student Townhomes offers Shippensburg University students the finest quality housing at the best value. Having your apartment offers you the freedom to eat whatever you want, whenever you want. No longer tied to the meal plan on campus, the kitchen in your apartment is a gateway to untold dining possibilities.

Several apartment sizes are available to choose from.

Every fully furnished apartment includes a variety of features such as individual climate control, Internet/cable service, ample closet space, full kitchen with island, and electronic keypad access. The clubhouse features a fitness center, big screen TV lounge, community events and more.

Their maintenance staff and community managers are available to meet the needs of all of the residents and a 24-hour emergency maintenance line is available to ensure your concerns are addressed promptly. Rocktowne’s managers are attentive, caring and located in the community clubhouse for the convenience of the residents.

Rocktowne residents can benefit from a full array of features designed to create a comfortable, fun yet productive student community.
New Members!

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www.kelso-law.com
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CrisisComm, LLC
401 Bradley Lane
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www.crisiscomm.net
Providing crisis and general communications to help educational, governmental, emergency service agencies and businesses during an internal or external crisis.

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Certified Health Insurance Marketplace representatives helping you with your insurance based services.

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(717) 267-1426
www.tuckerfs.com
Providing comprehensive investment management, financial planning, consulting and advice to individuals, businesses and non-profit organizations.

Your Hometown Real Estate, LLC
564 Lincoln Way East
Chambersburg, PA 17201
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Personal owned agency committed to helping customers simplify the confusing and complex process of purchasing and selling a home.
What Is Your Calling?

Do you have a calling? In other words, do you have a strong urge toward a particular way of life or career; a vocation, or a cause? I believe that each of us has a calling, a value and a purpose. It is when we become aware of those things and we answer that calling that we truly become alive.

Answering that calling feeds us, motivates us, and rewards us in many ways.

I know what my calling is now, but I certainly needed help to find it and I can point my finger to two people who helped me. One of those people is my AWESOME wife, Mineca. She asked me a very short question in the summer of 2014. What was the question? She asked me, “What is your passion?” Nobody had ever asked me that question until Mineca did, and I remember responding with, “I love to help people to grow.” My response led her to connecting me with the John Maxwell Team and I became a John Maxwell certified coach, teacher and speaker 6 months later. Now, I have my own business and I get to enjoy helping people every day!! That would never have happened if Mineca had not asked me that question, so when you see Mineca, please tell her “Thank you!!”

I bet you are wondering who the other person is and the Club can use my help ever since. It is really a great alignment between my calling, my company and the Club. I wouldn’t be with the Club today if it weren’t for Cressa, so if you see her, please tell her I said, “Thank you!”

How would you answer that question that my wife asked me? What is your passion? What is your calling? Close your eyes and think about what sort of thing brings you alive. If you feel like you have answered your calling already, can you take it further? What I mean by that is if you are a Financial Planner and you love it because it allows you to serve others, can you take your skills and experience to people in the community who typically don’t have access to what you can provide? Can you go to them with a free community seminar for instance, instead of them coming to you? That is only an example to get you thinking – I highly encourage you to find your calling because it truly is rewarding.

By the way, Boys and Girls Club of Chambersburg & Shippensburg is having its annual Steak and Burger on April 9th and the Club can use your support in many ways!! Sponsors, attendees, auction items and/or raffle ticket purchases are all needed and you can go here to find out more, or reach out to me!!


Thanks for joining me again. As always, “I Am Keeping It REEL”.

Randy Wilson is an independent certified John Maxwell Coach, Teacher and Speaker, and owns his own company REEL PD. He can be reached at randy.j.wilson@gmail.com or (717) 414-6064.
Have you ever been away for a long time and really can’t wait to get home? You long for familiar surroundings, your favorite chair and the love of family and friends. I feel that way every time I stand in line at Wal-Mart. But seriously I never felt that way more than when I went on a mission trip to Haiti. It was like nothing I had ever seen. I felt like I was stepping back in time as I saw farm animals running in the streets, women carrying large baskets on their heads, and people washed in public bathing holes. We stayed in an orphanage where it was extremely hot, tarantulas roamed the grounds and only a trickle of water came out of the shower. We couldn’t drink the water from the tap so everything had to be bottled or from one very deep well outside. I was away from my family and it was my first time out of the country. My trip was life changing as I realized how wonderful it is to live in America, and what a blessing to have a place to call home.

As wonderful as America is though I still long for my real home- heaven. Jesus said of His disciples, “They are not of the world, even as I am not of it.” John 17:16. And the Apostle Paul said, “But our citizenship is in heaven.”-Philippians 3:20. There is somewhere far better waiting for us. Jesus revealed to the Apostle John a little bit of what our heavenly home will be like. Revelation 21:3-5 says, And I heard a loud voice from the throne saying, “Look! God’s dwelling place is now among the people, and he will dwell with them. They will be his people, and God himself will be with them and be their God. ‘He will wipe every tear from their eyes. There will be no more death’ or mourning or crying or pain, for the old order of things has passed away.” He who was seated on the throne said, “I am making everything new!” Then he said, “Write this down, for these words are trustworthy and true.” Wow! Who wouldn’t want to go there?

When my trip was over I couldn’t wait to get to the airport and get home. And when I got there I went in through the front door. How else would I go in? Through the chimney? It’s the same for our heavenly home. There is only one way in. Jesus said in John 10:7, “Truly, truly, I say to you, I am the door of the sheep.” No matter how much we want to go to our heavenly home, there is only one way in-Jesus. I can’t wait to get there and I know how to get in. How about you?
Utility
With so many credit card options out there, how do you know which card is best for you? Don’t get stuck with rewards that you won’t actually use. Be in the know with our quick guide to credit card rewards.

1. Choices
Do you prefer cash back on your purchases or points that you can redeem? Before you apply, consider whether the card comes with a rewards program that actually fits your lifestyle. Otherwise, you might get stuck with a bunch of points or miles that you’ll never redeem — something that happens to 1 in 5 consumers, according to NerdWallet’s research on rewards cards.

2. $0 Annual Fee
Why pay for the privilege of having a credit card? If you see this in the fine print, this should definitely raise a red flag.

3. Travel or trip perks
Look for a card that has benefits such as trip cancellation, roadside dispatch, concierge and more.

4. Emergency benefits
Extra benefits such as emergency medical and dental, plus emergency card replacement can really come in handy in a pinch.

5. Flexible redemption options
Be sure that it’s easy to access your cash back or redeem your points. A simple transfer or online points redemption website should allow for ease of use.

Other considerations:
- Pick a card that offers rewards you’ll actually use – As mentioned above, decide if earning cold, hard cash or redeeming points is best for you.
- Budget carefully every month – Be sure you can handle your monthly payment or pay it off each month. You want the benefit of the rewards, not extra debt to deal with.
- Keep your account in good standing – A big mistake is to fall behind on payments. This will affect your credit score.
- Be smart about redeeming your rewards – Know when to redeem your points or to cash-in. If you are looking to build up a stash of cash or earn a larger item with points, you may want to wait several months before redemption.

Questions? Call Members 1st Card Services at (800) 283-2328, ext. 6035 or visit members1st.org.
Cyber threats are ever present, and ever evolving. As technology becomes more complex and sophisticated, so do the tools, techniques and targets of cyber criminals. The number and type of threats to an organization’s data, customers, reputation and bottom line grow and diversify each year, with attackers exploring new ways to exploit vulnerabilities and cover their tracks. The latest Internet Security Threat Report from Symantec™, a global leader in cyber security solutions, indicates that digital security threats continue to come from new and surprising sources. Here are five trends that Travelers is watching, to help defend your business now and into the future.

1. Coin-mining Attacks on the Rise -

   The rise in value and types of cryptocurrencies have made coin mining an attractive revenue source for cyber criminals, with an 8,500 percent increase in detections of coin miners reported in 2017. It only takes a few lines of code for hackers to steal a device’s processing power or cloud CPU usage to mine for cryptocurrency. But that small intrusion can have significant costs. Your infected device may exhibit slower performance, overheated batteries or become completely unusable, and you also may see broader consequences like spikes in the cost of electricity and cloud services after an attack. Experts predict a shift from consumer targets to enterprises and Internet of Things (IoT) devices as cyber criminals look to “mine en masse.”

2. Malware Sneaks into Software Supply Chains -

   Cyber criminals are increasingly exploiting software updates to deliver malware. Attackers, pretending to be a trusted source, replace legitimate updates with malicious versions through direct compromise, direct ownership, or by hijacking the domain or IP address from which the update is downloaded. In 2017, this type of attack occurred once a month compared to once every quarter the previous year. In particular, widespread use of “auto-update” can lead to quick, largely undetected distribution of malware — a particularly vexing problem since regular software updates are generally considered to be a sound cyber security practice.

3. Ransomware Used More for Decay than Dividends -

   Ransomware, a form of malware that targets your critical data or systems for the purpose of extortion, appeared to be on its way out as a crowded market drove profitability down. But a 46 percent rise in the number of variants detected in 2017 proved otherwise. Cyber criminals made a creative “market correction,” using ransomware less to generate revenue and more to disguise other attacks.

While administrators are distracted responding to a ransomware attack, malware like keyloggers and remote access “trojans” can be covertly installed, then used for data theft, espionage or financial gain. Though decoy attacks are nothing new, the shift to using ransomware as a decoy from Distributed Denial of Service Attacks (DDoS) is new — and experts predict targeted attacks against specific organizations and populations using this method will continue to rise.

4. Targeted Attack Groups Take Aim at U.S. Organizations -

   Collectives of cyber criminals with specific motives against specific targets are also on the rise. With names like Butterfly, Turia and Dragonfly, they have compromised large companies and even entire governments. Their motives include espionage, sabotage and financial gain. And their methods are sophisticated. Many of these collectives identify a vulnerability and then use a targeted phishing campaign — sometimes called “spear phishing” — to access a particular device, and then use stolen credentials to “pass the hash” and open network share exploits. This allows the cyber criminals to move laterally between the targeted device and the network where the intended attack is completed. Such attacks rose 10 percent in 2017, and U.S. organizations were the target of more than 50 percent of them.

5. User Behavior May Be Aiding Rise in Mobile Malware -

   When it comes to cyber risk, size doesn’t matter. Mobile devices are susceptible to threats just like the largest networks and systems. From DDoS bots to coin miners, the number of mobile malware variants rose by 54 percent in 2017, with an overwhelming 99.9 percent hosted on trusted third-party app stores. More concerning, the data shows that consumer and enterprise users alike make it easy for cyber criminals to compromise their devices. As few as 20 percent of Android users, and 77 percent of iPhone users, are running the newest, major iOS release. As many as 95.2 percent of enterprise devices, and 90.5 percent of consumer devices, are not passcode protected. And the growing use of “jailbroken” devices that bypass security controls remain even more vulnerable to attacks. When it comes to cyber risk, it’s not a matter of if an attack will occur, but when. Maintaining a broad view of cyber criminals’ everchanging tactics can help you prepare to prevent and defend against the threats they pose. Travelers’ expertise, products, tools, partnerships and risk management resources are here to help your business protect its assets against evolving risk.

It’s only March, but it’s been a crazy year already! Between personal and business issues, my head is spinning. Sometimes things, even good things, set our thoughts awrift. Some years are just like that.

I know it’s only March, and it seems far too early to name 2019 as a challenging year. However, already this year bids fair to be one of the most interesting, overwhelming, and, potentially satisfying ones, ever.

When every direction seems good, and there are too many choices to choose, when your head is spinning with possibilities and options and it seems like there’s too little time to process it all, many people feel overwhelmed. I know I do.

Maybe you do, too.

Feelings of overwhelm and stress occur when we are afraid that the demands on us will outweigh the resources (time, talent, money) we have to deal with them. It isn’t a good feeling.

So what can you do to tease it all out, to make sense of the mess, even if it’s a good mess? How can you help your busy brain make order out of … well, overwhelm?

Here are some ideas:

- Start at the end. Where do you want to be in ten years? In five? What long term goals can you identify?
- If you can’t go out that far, or the thing that’s overwhelming you doesn’t lend itself to long-term planning, what would you like the end result of it to be? Can you at least project to the end of the current challenge and consider your options for success?
- Sometimes getting off the merry-go-round is a good idea. When you are totally overwhelmed, stop. Read a book. Talk to a friend. Play a game. Do something different, even for a short while, and regroup your energy.
- In the same vein, take a walk. Exercise. Get your heart pumping and the cobwebs out of your brain.
- Or, take a “mindful” break. Center your thoughts on your five senses, and not on what is stressful. What do you see? Feel? Taste? Smell? Hear? Close your eyes and think about these things. This is like a small mental vacation!

- Consider what of the overwhelming items can be given to another. What of the things you find overwhelming do you actually have to “touch”? If it doesn’t need you, pass it on. You will also benefit by another’s thoughts and creativity when you bring them into the process.
- Make lists. Draw diagrams. Do whatever will work with your brain and help you understand your challenge. Writing things down has great power.
- Is there anything on your overwhelming list that you can discard? Maybe it’s really not important to you, or maybe it isn’t important right now. Some things are in our lives for a season, and then leave. This is ok! Seriously consider the validity of all your overwhelming items.
- Focus on gratitude. What can you genuinely be grateful for in your life? Focus on those things for a time. Let everything else go while you meditate on your blessings for a while.
- Consider taking a breathing break, or practicing some yoga. Both can calm your spirit and bring you back refreshed.
- Try to prioritize the one thing that absolutely has to be done each day, and do that. If other things from your list also are accomplished, well and good. But make sure the one thing makes it to the “done” list. This will keep you from getting distracted by all the other things on the list, at least until that “one thing” is done.

There are probably as many strategies to combat overwhelming feeling as there are people to use them, these are just a few.

If you are struggling with feelings or difficulties that you are having trouble processing, come see us. We can help you sort it all out and learn to live your best life.

We specialize in helping couples, individuals and families find peace in the midst of difficulties.