On the weather front I can’t complain, and I hope it continues to be as kind as it has been. The Chamber has been collaborating with many organizations and businesses in our community in the past month working together to offer a wide variety of new programs to our members as well as the general community.

On February 10th, the Boys and Girls Club of Chambersburg and Shippensburg will be hosting a mixer at the University Grille in Shippensburg from 5 -7pm. Please come out and help support this great organization. You may RSVP to chamber@shippensburg.org.

March is just around the corner with our next Lunch and Learn on Wednesday, March 11th at Paff Insurance Agency, our 82nd Annual Awards Banquet on Saturday, March 14th and an upcoming member mixer at UPMC Pinnacle’s new pediatric practice in Shippensburg.

Be sure to keep checking our eblast newsletter, “Member News” every week, our website and our printed newsletter, “Chamberline” for additional information on these and other upcoming events! If you are not currently signed up to receive “Member News” in your email, contact the Chamber office for assistance. There are some new and amazing events happening from many community organizations in 2020.

Don’t forget: We encourage you, our members, to utilize many of the tools and resources that are included with your membership. Here are just a few:

*Advertising in our printed newsletter or placing a FREE ad in our weekly e-blast newsletter.
*FREE industry related article published in the “Chamber Chatter” column of The Shippensburg News Chronicle.
*Join a Chamber committee where you can collaborate to strengthen the community, promote your business, assist with Chamber events, and grow relationships by networking.
*Attend our Lunch and Learn event series or Focus Groups for professional development.
*NEW! Direct access to the Chamber’s Membership Committee Chairperson.
As the governor prepares to present his sixth annual budget address to a joint session of the General Assembly, one theme that will most likely be highlighted is the continued bipartisan effort to address the state’s workforce issues. As I’ve noted in previous columns, there is no “silver bullet” solution to addressing Pennsylvania’s workforce challenges – rather, a multi-pronged approach focusing on a variety of areas, including barriers to work and the skills gap, needs to be taken. We have been proud to work with external partners on this effort – including the Wolf administration via the governor’s Keystone Economic Development and Workforce Command Center, on which I serve as co-chair; as well as with a broad coalition of organizations and lawmakers to find common ground on ways to address workforce barriers via criminal justice reforms and changes to the state’s occupational licensure system. The PA Chamber also continues to expand upon our internal workforce initiative – Start the Conversation HERE. Earlier this month, we were pleased to launch “Your Career Starts HERE” – an online career calculator aimed at helping Pennsylvania students make informed post-secondary education decisions.

As the next phase of the PA Chamber’s wide-ranging workforce initiative aimed at addressing the jobs skills gap, the calculator pulls Pennsylvania-specific information – including starting salary, educational costs and potential loan payments upon graduation. This new interactive website tool is designed to help Pennsylvania students make informed post-secondary education decisions.

Unfortunately, based on feedback from employers across the state, we’re finding that many students are graduating with degrees that don’t match up with the in-demand careers that are currently available in the state. This disconnect results in people without jobs, but also jobs without the people to fill them. We’re excited to launch this innovative, user-friendly tool to help Pennsylvanians make educated decisions.

In other workforce news, we are proud to once again team up with the mikeroweWORKS Foundation on the 2020 Work Ethic Scholarship program. The Work Ethic Scholarship is for students interested in pursuing a career in the skilled trades. Since 2016, the PA Chamber Educational Foundation – with the support of the Commonwealth’s business community – has helped contribute nearly $195,000 towards the work ethic scholarship program, and approximately 94 Pennsylvania students have been awarded work ethic scholarships to attend technical schools in the Commonwealth. Every dollar raised by the PA Chamber Foundation goes towards scholarships for Pennsylvania students planning on attending technical programs and the PA Chamber Educational Foundation – with the support of the Commonwealth’s business community – has helped contribute nearly $195,000 towards the work ethic scholarship program, and approximately 94 Pennsylvania students have been awarded work ethic scholarships to attend technical schools in the Commonwealth. Every dollar raised by the PA Chamber Foundation goes towards scholarships for Pennsylvania students planning on attending technical programs and the PA Chamber Educational Foundation – with the support of the Commonwealth’s business community – has helped contribute nearly $195,000 towards the work ethic scholarship program, and approximately 94 Pennsylvania students have been awarded work ethic scholarships to attend technical schools in the Commonwealth. Every dollar raised by the PA Chamber Foundation goes towards scholarships for Pennsylvania students planning on attending technical programs and the PA Chamber Educational Foundation – with the support of the Commonwealth’s business community – has helped contribute nearly $195,000 towards the work ethic scholarship program, and approximately 94 Pennsylvania students have been awarded work ethic scholarships to attend technical schools in the Commonwealth. Every dollar raised by the PA Chamber Foundation goes towards scholarships for Pennsylvania students planning on attending technical programs and the PA Chamber Educational Foundation – with the support of the Commonwealth’s business community – has helped contribute nearly $195,000 towards the work ethic scholarship program, and approximately 94 Pennsylvania students have been awarded work ethi...
Carl L. Cramer Insurance Agency was founded in 1956 by Carl L. Cramer in a small room of his home in Newburg, PA. Not long after 1957, Carl became a licensed agent with a “little known” company called ERIE Insurance Group, a company that today continues to be a key component of agency operations. Eventually, Carl’s wife, Glenda Cramer, also became a licensed ERIE agent helping with various agency operations through the years.

In 1997, the agency reached a point where it had outgrown the one-room office in Newburg and moved to its current location in Shippensburg. Shortly after in January 2000, Carl retired as principal agent and sold the business to current owners, sons Matt and Curt Cramer. It was at this time the “LLC” was formed and added to the existing name. Though Carl retired as principal agent in 2000, he remained a licensed agent until his passing in May 2014. It was his dedication and service to clients that laid the foundation for what presently exists.

Today the agency continues as a second generation agency, taking much pride in carrying on the traditional “mom and pop” style of operation that began in 1956.

For more information or to join a committee, contact Wendy Forrester, Office Manager (717) 532-5509 or chamber@shippensburg.org
Advertise in the Chamberline at fantastic ANNUAL rates! Cost covers advertising for 1 year (12 issues).

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Contact us for more information: chamber@shippensburg.org

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Six Steps to Becoming an A+ Business Loan Applicant

Ready, Set, Apply
Joining the ranks of successful borrowers takes some time, planning and preparation. Here’s how to set yourself up for the best possible application experience.

1. Build a long-term banking relationship.
   Consolidate your business accounts—including checking, savings and credit cards—at one bank, and consider giving it your personal business, too. When you keep a strong relationship with a single lender, its business team can become more intimately acquainted with your venture and its mission.

2. Explore your loan options.
   For seasonal businesses with predictable lulls in income, a revolving line of credit can bridge those gaps. But if you’re running a bakery, for example, and need to make a one-time equipment purchase, a fixed-rate term loan may be the answer. Talk with your accountant about the tax implications of each.

3. Review your financial records.
   A critical factor in being granted your business a loan is your firm’s current and future financial health, recorded by your business tax returns and other documents. Are you showing a stable income stream and gross margin—especially as compared to your competitors? Does your business show enough growth potential? Your financial records, along with the last two years of business tax returns, will answer these questions for the underwriter.

4. Revisit your business plan.
   You had to create a plan to launch. Now use that plan to show how well you’ve executed your original vision. Then create a strategy document for the road ahead. How do you want to grow, and how much credit do you need to realize that goal? Where do you see your company in three to five years? Answering these questions can boost your approval prospects.

5. Give yourself a personal credit checkup.
   It’s a common misconception that a business owner’s personal credit is separate from the firm. So, it makes sense to review and repair your personal credit history before filing an application.

6. Think about collateral.
   Lenders often ask the owner to accept personal responsibility for the loan—even if the business ceases operation. This is a form of collateral; other types include business and personal assets, such as real estate, or even a portion of future sales.

Talk with your banker to find out more about how your bank goes about granting small-business loans. Once you’ve made the preparations for your application, you’ll be better set up for success.

If you would like to learn more, please contact Patrick Mulherin. Patrick is a Business Banking Relationship Manager at M&T Bank. You can reach Patrick at 717.261.2843 or pmulherin@mtb.com. Kathy E. Nezat is a Sr. Branch Manager at M&T Bank. You can reach Kathy at 717.532.2414 or knezat@mtb.com. She would also be happy to help you learn more!

The full article including “Additional Tips for Preparing Your Business Loan Application and disclosures can be found on: https://library.mtb.com/six-steps-to-becoming-an-a-business-loan-applicant/

This article is for informational purposes only. It is not designed or intended to provide financial, tax, legal, investment, accounting, or other professional advice since such advice always requires consideration of individual circumstances. Please consult with the professionals of your choice to discuss your situation.
Tips for Winter Energy Savings

It’s no surprise that the winter months bring increased expenses for energy, assuming you have the heat turned up, are spending more time indoors, and have extra loads of laundry and dishes to do. This also makes sense because during the coldest months, consumers are using electrical devices more often too, like gaming devices, space heaters and portable generators.

This winter consider trying to implement of few money saving tips to help curb higher electric bills.

1. Use a programmable thermostat to automatically adjust your temperature set point to different variables at night and during the day or when no one is home.
2. If you live in a large house, try to confine your activities to a few rooms and leave the remainder of the house at a lower set point.
3. Change your furnace filter on a regular schedule. Visit filterchange.coop for filter change reminders and to purchase filters at up to a 50% discount.
4. Make sure that your storm windows are closed during winter weather. If your storm windows are broken or missing, repair or replace them.
5. Add additional insulation to your walls and attic.
6. Even if you are not replacing electronics or appliances, you can save money by unplugging some products that are not in use. Energy Star products use less energy than other products.
7. Switch to Light Emitting Diode (LED) light bulbs which use significantly less energy than traditional light bulbs. LEDs also last longer than incandescent lighting, so you will not have to replace light bulbs as often.
8. Do laundry in cold water, when possible. Air dry dishes and line dry clothes as often as possible.
9. Use a microwave. Microwaves cook more quickly and use less energy than stove tops or ovens. Using a smaller toaster oven/convection oven is also a more efficient option.

If the power does go out, due to a winter storm, consider these suggestions.

1. Check your breakers.
2. Avoid opening your refrigerator and freezer to keep food from spoiling and prevent energy loss.
3. Use a portable, battery-operated radio or television for weather updates, and have extra batteries handy.
4. Don’t let heat escape. Close drapes and close off unneeded rooms. Stuff towels in the cracks under doors.

Adams Electric has more ways to prep for winter weather and storms by visiting www.adamsec.coop/content/storm-central. For more information on energy efficiency visit EnergyEdCouncil.org, or shop energy efficient products at http://simplyconserve.com.
"Now the Berean Jews were of more noble character than those in Thessalonica, for they received the message with great eagerness and examined the Scriptures every day to see if what Paul said was true." This is what Luke said about the Bereans in Acts 17:11. Why were they of such noble character? They received the message of the gospel with great eagerness and they compared what Paul was teaching them with the Scriptures to make sure he was not teaching them something false.

Our world is filled with many false teachings, lies and deceptions. How do you sift through all those and discover what is true and what isn’t? The best way is to know the Word of truth, the Bible. Then you can compare everything you are taught, read or hear with it. But the problem is that many people rarely, if ever, examine the Scriptures. Oh, they might read along with the pastor on Sunday morning or read a little verse at the end of a devotional, but they never really examine the Scriptures the way the Bereans did. Therefore, they are often led astray by things people say are true, but really aren’t.

People don’t examine the Scriptures for a variety of reasons. Maybe they don’t think it is important, or they don’t have the time, even though they are on their phones 24/7, or because they feel like the Bible is too hard to understand. But the Bible is God’s owner’s manual for life and is far more informative than Facebook or Twitter and can be understood by everyone. God gave it to humanity, so why would He not then help us to understand it and apply it for a more meaningful and purposeful life?

Let me give you a few helpful hints for examining the Bible and getting the most out of it. First you need to get a modern translation so that the language is familiar to you. I suggest the NIV, NKJV or NASV. Then make sure it is a study Bible. Study Bibles have commentary at the bottom of each page that helps you understand what you are reading. They also have many other study helps to aid you along the way.

Next get a good cup of coffee or hot cup of tea and find a nice comfy chair or desk away from all distractions. Then use what I call the R.E.A.D. method. It is an acronym to help you remember how to examine the Bible.

R-Read and Pray for Understanding:
You just have to jump in and start reading. I suggest starting with the Gospel of John. But before you start-pray. Ask the Holy Spirit to help you understand what is being said and how it applies to you. He inspired the Bible so He will help you understand it.

E-Explore the Context:
You must discover who wrote the particular book of the Bible you are examining, who were the recipients and the purpose for which it was written. You can usually find that information in the front of any book in a study Bible. Context is imperative to understanding the true meaning of what was written.

A-Ask:
Now ask yourself, “How does this apply to me?” “What do I need to do in light of the truths I have discovered?”

D-Do Something:
Now that you have answered the application questions you need to actually do something. You need to apply it to your life in real, tangible ways. Otherwise you have only gained knowledge. And knowledge without application is worthless. James said, “Do not merely listen to the Word and so deceive yourselves. Do what it says.”

N.T. Wright said, “The Bible is the book of my life. It’s the book I live with, the book I live by, the book I want to die by.”

If you apply these helpful hints to your reading, the Bible will come alive to you. It will protect you from falling, enlighten you to truth and guide you on the path of life as you journey toward eternity.

If you have other questions about how to examine God’s Word please give us a call at Shippensburg First Church of God (717)532-8421 or worship with us Sundays at 8:30 AM (Traditional), 11 AM (Contemporary), and Wednesdays at 6:30 PM.

Dear Chamber Members & Friends of the Shippensburg Community:

The Shippensburg Area Chamber of Commerce Awards Banquet Committee is planning the 82nd Annual Awards Banquet to be held on Saturday, March 14, 2020. The Banquet will take place in the Tuscarora Room at Reisner Hall on the Shippensburg University campus. The evening will include a reception with hors d’oeuvres and an open bar, buffet dinner, special entertainment by the Shippensburg Swing Band, a silent auction fundraiser, and awards presentation which will highlight exceptional members of the Shippensburg community.

Currently, committee members are contacting our business partners for silent auction items to be donated for this special event. By donating a silent auction item, your business would receive recognition as a local partner in the Shippensburg community, while supporting the efforts of the Shippensburg Area Chamber of Commerce.

Please consider contributing and if you are a member of the Chamber, plan to attend this annual event! To make a donation, or for more information, please contact Randy O’Donnell at: rodonnell@shippensburg.pa.us.

Thank you and we look forward to hearing from you soon!

Sincerely,

Rom and Melinda

Dr. Ronald K. Taylor and Melinda Thompson,
Awards Banquet Committee Co-Chairs
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Some of you are reading this in the printed Chamberline newsletter that all members receive in the mail. Others, probably, are reading it online.

Most people make their own choices about how to interact with the world. For some people, however, there is no choice. To them, life is online only, their interactions with others is via email, social media posts and updates on Facebook, Snapchat or Instagram. Talking to people face-to-face is challenging and being away from their device makes them anxious.

Internet use is pervasive, with roughly 90% of Americans under the age of 50 reporting that they go online at home and/or own a smartphone. In virtually all age ranges, except those over 50, this use has been growing, according to research by the Pew Research Group. They have found that, among those families with resources to afford it, home broadband Internet use continues at a steady nearly three-quarters of the population. In addition, half of all Americans use digital voice assistants, like Apple’s Siri and Amazon’s Alexa.

We all use technology for our own purposes. Normally, it’s used in a proper way. Sadly, sometimes technology becomes so much of a person’s focus that he or she faces serious personal and interpersonal issues. As difficult as it is, there are ways to become less reliant on technology and more reliant on those around you.

- Think how to make your devices work for you and not against you. You should be in control, not the device. What would this mean in your life?
- Put down the phone at certain social times of the day. Do not allow phone or Internet use when there is a family meal or activity. Make certain times no-Internet times for everyone.
- If you want your kids to moderate their Internet use, you have to moderate yours. Parents must lead by example. The way you interact with technology will define the way your children do.
- Let your phone limit your screen time for you. Apps such as Apple’s “Screen Time” and Google’s “Digital Wellbeing” can monitor, and eventually even turn off, your online use. Because it’s hard to self-impose Internet limits on ourselves, these can be a lifesaver.
- Do not allow phones, tablets or computers in the bedroom. Recent studies have found that everyone sleeps better if they do not use screens right before bed or just upon waking up.

There are lots of other reasons not to participate in Internet use in the bedroom – a few come immediately to mind, such as being present with intimate partners at the end of the day, eliminating the blue light from devices that can cause insomnia, and removing temptation to lose sleep while using the phone.

- Think through every app you download. Do you really need it, and is it the best way to accomplish the task? You really don’t need all the shiny bells and whistles. What will you really gain?
- Resist the urge to be available 24/7. This is the first time in history that we’ve all been “on call” all the time. It’s not a helpful thing. Give yourself Internet breaks or vacations. At the minimum, restrict screens when you are actually on vacation or on holidays or weekends.

At Sanctuary Christian Counseling, we see frequent problems with misuse of screens and Internet technology. In fact, nearly every client reports variations of difficulty with screens. Our phones are an extension of us, but where does that leave a partner? And how about the kids, who increasingly find a parent’s face buried in their phone, or even are handed their own screen far before they are ready developmentally to handle them?

Disconnect Recovery, a new therapy modality developed by Sanctuary Christian Counseling, aims to help couples, families and individuals heal from screen abuse and addiction. If you think screens are stealing an important part of your life, give us a call.

We’ll be telling you more about Disconnect Recovery in March!

At Sanctuary Christian Counseling, we help grieving individuals, distressed teens and couples in conflict find peace, solutions and connection. Disconnect Recovery reconnects couples and families struggling with today’s technology detachment.

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