I think Punxsutawney Phil could have been correct with the prediction of an Early Spring when he didn’t see his shadow on February 2nd of this year! Actually, our entire winter has been extremely mild and we have not yet gotten more than an inch of snow here in Shippensburg…YES! If you have not noticed, these particular type of winters make me happy, while on the other hand, it might make some of you sad. Ok, enough about weather! On another note, there are many initiatives being worked on in our community that we are very excited to collaborate on.

While we are not able to lay out those details as of yet, we are very thankful for the support and the comradery that has been exemplified between members, town leaders, business owners and people in our community. Shippensburg is advancing in a way that may seem slow to some, but we are taking steps in the right direction. I am immensely encouraged by this and continue to purport, that we as a Chamber, and community members alike, continue to find ways to collaborate and work together in the mission of building a stronger, healthier, and greater community.

We also wanted to remind everyone that the Chamber’s goal is to create programming that is helpful for you as a business owner and to also provide opportunities to establish community connection. We have great committees that work diligently on organizing such events and welcome you to take advantage of them and attend one or several of the following; “Lunch and Learns”, the various Mixers, the upcoming Annual Chamber of Commerce Awards Banquet and other events that will become available in the future.

Lastly, as we all know… it is tax season! While you are working on gathering all of your tax information, I would encourage you to take advantage of our Chamber members that provide great tax services. They would love to assist you with any tax service needs. Also, take time to patronize the local shops owned by Chamber members for your daily needs, gifts and services. As a reminder, it is helpful and important to shop local and make every attempt possible to keep your dollars local. Small businesses can only continue to operate with your support. Shop Small! Continue to support the Shippensburg Chamber of Commerce events that are provided to you. Our goal is to create programming that is helpful for you as a business owner and community connection. Let’s Go Spring!

Scott Brown
Chamber President
PA Chamber: New Study Reveals Impact Inadequate Childcare Options Have on Pennsylvania’s Workforce Economy

U.S. report examining impact of childcare issues shows Pennsylvania loses billions in potential revenue annually

HARRISBURG - The U.S. Chamber of Commerce Foundation today released a report examining the impact of childcare issues on Pennsylvania’s state economy. The report is part of a broader “Untapped Potential” study of four U.S. states – Idaho, Iowa, Mississippi, and Pennsylvania – that reveals the cost of childcare challenges in each state and provides opportunities to unlock economic potential for states and employers.

The study found that Pennsylvania loses an estimated $3.47 billion annually for the state’s economy. This number includes an estimated $591 million annual loss in tax revenue as well as an estimated annual loss to Pennsylvania employers of $2.88 billion on absences and employee turnover as a result of childcare breakdowns.

“The lack of affordable, quality childcare is a critical component of the workforce issues plaguing Pennsylvania and states across the country,” said Pennsylvania Chamber of Business and Industry President and CEO Gene Barr. “This issue has acted as a barrier for many people to enter the workforce – leaving an entire segment of the population that is ready and able to work, out of career paths that pay family-sustaining incomes. As part of the Pennsylvania Chamber’s workforce initiative, Start the Conversation Here, we are pleased to partner with the U.S. Chamber Foundation and elected officials across the Commonwealth and nation on solutions to address this workforce challenge.”

Key study findings include:

- Childcare issues result in an estimated $3.47 billion loss annually for Pennsylvania’s economy.
- Pennsylvania loses an estimated $591 million annually in tax revenue due to childcare issues.
- Absences and employee turnover cost Pennsylvania employers an estimated $2.88 billion per year.
- At least 55 percent of parents in Pennsylvania reported missing work due to childcare issues in the past 3 months.
- Approximately four in 10 parents postponed school or a training program due to childcare issues.

“The series of reports was unveiled at the U.S. Chamber of Commerce Foundation’s national Early Ed Summit at the Chamber of Commerce in Washington, D.C., where workforce leaders and early education advocates discussed the economic impact of childcare breakdowns, unique challenges faced by each state, and the role of business in solving this childcare crisis.”

The full reports, videos, report methodology, and other resources can be found on the U.S. Chamber of Commerce Foundation’s website.
Family Care Services provides supporting, community based, family placements for children and adults who are not able to live with their own families. The agency encourages and supports all individuals to achieve their maximum potential for independence in all growth and progress areas using a person centered plan approach.

In addition to placement, this agency also provides services that lead to a permanent living arrangement for children in the welfare system. The agency also helps families avoid out-of-home placements by providing counseling and other supportive services to them. The agency provides for the safety, permanence, and well-being of individuals while following the guidelines, rules and regulations of the referring counties, the state of Pennsylvania, and the federal government.

Additional services provided include: Foster Care (General and specialized foster care, enhanced foster care and medical foster care), Adoption/Permanency, Community Residential Rehabilitation (CRR) Services, Developmental Disability Program and Family-Based Mental Health Services (FBMHS).

FEBRUARY EVENT

Mixers!

On February 10th, the Boys & Girls Club of Chambersburg and Shippensburg hosted a mixer to kick off their #ItOnlyTakes2010 Campaign at University Grille.

Attendees enjoyed refreshments, obtained information on the Club, registered for a door prize and were provided the opportunity to contribute to the campaign.

If you would like to make a contribution of $20.10, $201.00, $2,010 or more, contact www.BGCCS.org or (717) 261-5761.

On February 28th, a New Member mixer was held by the Membership Committee to meet and welcome members who joined in 2019.

Invited guests were able to network and meet representatives of the committee and ask questions on member benefits, advertising opportunities and upcoming events.

The Chamber staff and members of the Board of Directors were also in attendance.

In addition to enjoying hors d’oeuvres and beverages, a drawing was held to win gift cards from local businesses.

Thank you to everyone who attended!
Advertise in the Chamberline at fantastic ANNUAL rates! Cost covers advertising for 1 year (12 issues).

1/8 page $175.00 (2.75 x 4.25 size)
1/4 page $350.00 (4.25 x 5.5 size)
1/2 page $600.00 (5.5 x 8.5 size)
Full page $1,000.00 (8.5 x 11 size)

Our membership is growing giving greater circulation!
All issues of the Chamberline are uploaded to our website for additional viewing.
We also offer the option of having printed inserts placed in our issues.
8.5 x 11 size (flat)
#250 copies required by the 22nd of the month prior
Cost: $60.00/issue

Contact us for more information: chamber@shippensburg.org

The SECURE Act
Source: Beth Reeser, Vice President, Retirement Plan Services Relationship Manager; F&M Trust

Increased minimum withdrawal age
Prior to the SECURE Act, retired individuals with an employer-sponsored retirement plan or IRA were mandated to begin making withdrawals from their accounts at age 70.5. The new provision increases the required minimum distribution age from age 70.5 to age 72, providing additional time for 401(k)s and IRAs to grow.

Elimination of the stretch provision
The SECURE Act largely eliminates the “stretch” provision. Under the new rules, non-spousal retirement account inheritors are no longer allowed to take minimum distributions from the account over the span of their lives. Rather, all assets must now be distributed within 10 years, which begins the first year after the death of the account owner. Exceptions are made for a minor child, a surviving spouse, a disabled or chronically ill beneficiary and beneficiaries who are less than ten years younger than the plan owner.

Additional tax credits for small business owners
Under the provision, small business owners can receive a tax credit of up to $5,000 for starting a retirement plan. The legislation also creates a new tax credit of up to $500 per year to small businesses that adopt an auto enrollment feature in their 401(k) plan.

Some of the rule changes require thoughtful planning, so speak with an F&M Trust professional today about how the SECURE Act will affect your finances.

Source: Beth Reeser
Vice President, Retirement Plan Services
Relationship Manager, F&M Trust

Protecting your BUSINESS is protecting your WELL-BEING

717-532-4181 GannonAssociates.com
More than 50% of the time we are awake is typically spent working to bring home the dough, the cash, the greenbacks, the bacon. That's right – over half of the time we are awake is used to gather that all important money needed for our financial well-being. If we could just work and get that currency without all the “stuff” that comes with it a lot of times, wouldn’t it be great?

When we work with, and are around people so much, we end up with things that need to be said, but we don’t always say them. We have concerns to share, but we don’t always share them. We have issues that need to be discussed, but we often think it is easier to just let those things go and ignore them. These are the “elephants in the room – your room” – the things that need to be brought up and discussed but nobody does.

Here is a serious question for you. “How can we NOT have discussions we need to have when we spend more time at work than we do in any other part of our lives?” If those things could be resolved, wouldn’t it make the majority of our life a whole lot more enjoyable? So, why do elephants remain in the room?

I have found that the overarching reason is fear – fear of:
*Retaliation  
*Undesired Reactions  
*Hurt Feelings

*Being Judged  
*Loss of relationships*They won’t forget what you said

*They already are dealing with things  
*You can fill in the blank

The question is, are those fears worth these results?

*People leave due to poor environment or culture  
*Drain of positive energy in the workplace
*Things get "messy" and turmoil increases
*Trust declines across the team.
*Stress related health issues spiral upward

*Employee desire to come to work wanes  
*Employee absenteeism escalates

I know. Handling elephants isn’t easy and can be likened to a personal story I have. I went to a supervisor of mine one day because I had a problem that I needed some help with. He asked me, “Randy, how do an elephant?” I said, “George, one bite at a time, but I get a bite of the elephant’s butt every time and I don’t like it.”

Like my story illustrates, taking care of the elephants isn’t an enjoyable thing to do. Neither is letting elephants remain though. Take care of them. You, your team, and your organization will be better instead of worse. Thanks for joining me again. As always, “I Am Keeping It REEL”.

PS: If you have a thought, please feel free to reach out!
Have you ever thought about the word grace? It is a word that is often used but not really understood. There are lots of definitions for grace, such as, “simple elegance or refined movement”, “courteous goodwill” and “do honor or credit to someone or something by one’s presence.” But these don’t really define what grace really is. The best way to understand grace is to experience it.

We see grace in action every day, but we often don’t recognize it. The sunshine and rain, the air we breathe, the food on our tables, the roof over our heads, a loving family, precious memories, and the list goes on. These are all experiences of grace, God’s grace. But God’s grace goes beyond even these. His grace is superabundant toward us.

The Apostle Paul described the grace he had experienced from God this way in 1 Timothy 1:12-17, “I thank Christ Jesus our Lord, who has given me strength, that he considered me trustworthy, appointing me to his service. Even though I was once a blasphemer and a persecutor and a violent man, I was shown mercy because I acted in ignorance and unbelief. The grace of our Lord was poured out on me abundantly, with the faith and love that are in Christ Jesus. Here is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners—of whom I am the worst. But for that very reason I was shown mercy so that in me, the worst of sinners, Christ Jesus might display his immense patience as an example for those who would believe in him and receive eternal life. Now to the King eternal, immortal, invisible, the only God, be honor and glory for ever and ever. Amen.”

Look at the grace Paul experienced in his life. He was once a blasphemer, persecutor of Christians, and a violent man. He described himself as the worst of sinners. But by God’s superabundant grace he was shown mercy, forgiven of all he had done and then used by God to tell others of the grace he had experienced. Wow! That is what grace is. And it only comes from God.

Have you experienced that kind of grace? You can when you put your faith in Jesus as your Lord and Savior. He paid the penalty for our sin and opened the flood gates for God’s grace to be poured into our lives.

Perhaps you have experienced that kind of grace. But what are you doing with it? Grace is not something to be kept to yourself, it is to be shared. Tell others of the grace you have experienced. Show others the grace you have received by forgiving those who have hurt you. Be kind to those around you and even do good to your enemies. Grace is not deserved or else it wouldn’t be grace. Grace is free, unearned and undeserved. That’s why it is grace. You have received grace so give grace away.

If you would like to know more about God’s abundant grace please give me a call at Shippensburg First Church of God, 717-532-8421 or visit us on Sundays at 8:30 AM (traditional), 11 AM (contemporary) and Wednesdays at 6:30 PM (in the church annex.) You can also find us at www.shipfcog.org or like us on Facebook.
LIU12 Franklin County Literacy Council knows that improving literacy benefits communities by lowering health costs, reducing crime, and enriching the economy. Their mission is to aid the low-literate adults of their communities in their efforts to increase their literacy and improve their life skills. Services are provided in several locations throughout the county for students including: 1:1 tutoring, basic literacy instruction, GED preparation, English as a Second Language services, employability training/soft skills, and computer literacy instruction. Their council is driven by community needs and is supported by volunteers.
Just recently, my husband and I had the chance to renew our wedding vows, amidst 1400+ other couples setting a Guinness Book of World Records, well, record, for the most number of at-sea vow renewals at multiple locations.

Translation – three Princess Cruises ships performed vow renewal ceremonies simultaneously in the Caribbean and the Pacific. A LOT of us got remarried! The whole experience of being on “Celebrate Love” cruise on the “Love Boat” was an amazing one for me. I’m a marriage therapist. I’m not used to that many people liking -- not even to say, loving – each other.

The Regal Princess cruise ship we were aboard is the official Princess Love Boat, having been “named” by the cast of the iconic 1970s and 80s sitcom back in 2014. Ironically, we were on that ship on its maiden passage – across the Atlantic Ocean from Barcelona to Ft. Lauderdale - and just missed the “Love Boat” captain and crew by hours – we disembarked, and they got on the naming cruise with a bunch of lucky passengers in Ft. Lauderdale. This time, we had the chance to not only meet the “Captain” and “Vicky” (Gavin MacLeod and Jill Whelan in real life) but to chat and have our picture taken with them. A trip down memory lane in some respects!

On Valentine’s Day, we had an opportunity that doesn’t come around often, at least for us. We were walking to the Atrium of the ship after a fabulous dinner at the onboard steak house, and we saw there was a 1960s Rock ‘n Roll dance party. Since my husband Pete was in a tux and I was wearing a gown (and heels!), we hurried up to our room and changed into comfy clothes so we could dance. And dance we did.

But what really warmed my heart was seeing all the other couples on the dance floor, so many of whom were actually in love with each other. I don’t see a lot of that in my “real” life, being a licensed marriage and family therapist. Most often, I sit with couples during the worst parts of their lives, when conflict and distance abound. In fact, I specialize in high-conflict couples, so I see discord a LOT. Very few partners who sit with me like each other much when they first come in. Of course I aim to change that with therapy – and generally do.

Slow dancing with my hubby was so healing for me. It was so refreshing to be among couples in love. There was the older couple who kept singing the songs to each other – especially the slow ones, like “Unchained Melody,” by the Righteous Brothers. Then they kissed. Each time.

Or the younger couple “dirty dancing.” We thought they needed a room. Soon.

Then there was the woman in a wheelchair, moving her feet and body as best she could, dancing slowly – and fast, too – with her partner of (I’m assuming) many years. Or the couples who had clearly taken dance lessons twirling around the dance floor, stopping to kiss between dips and twirls. And there were the many older couples on the floor – some using walkers or canes, some with no visible impairment except age – dancing with their partners. Those people with marriages measured not in years, but in decades.

Nearly every pair of dancers kissed at the end of each slow song. Many kissed at the ends of fast songs, too. What an amazing experience for someone like myself who can sometimes feel jaded about marriage (never my own, though). I actually felt … content. At peace. Healed.

Maybe you recognize yourself and your relationship in one of these slow dancing couples. Maybe you don’t.

My wish for you is that you find your own way of “slow dancing,” that you find what brings you and your partner closer and manage to do that, over and over. That you find what feeds your soul and you do even more of that.

For me, that’s being surrounded by love. Not just by my dear husband, but also by the love of others around me. My heart soared when I saw couples smooching or cuddling on divans or lounge chairs … or walking hand-in-hand. Love is a lovely sight.

If you struggle with your relationships, or even with job burnout … and you have trouble finding your mojo again, we can help. We help grieving individuals, distressed teens and couples in conflict find peace, solutions and connection.

Give us a call!

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