Dear Chamber Members,

We hope you and your families are staying safe.

It’s times like these when we’re reminded of the commitment we have to our business community and community. For us, that’s being there when we’re needed. We are all working together and reaching out to congressional, state, and local leadership daily to make sure our business owners’ concerns are being heard. We will continue to make our office available by phone or email at this time.

While we may not be gathering as a group, be assured we’re still here and only a phone call or teleconference away. Our Chamber encourages all small business owners to review your options regarding state and federal assistance in order to keep your organization running. Please continue to keep your fellow Chamber members and small businesses in mind.

Be sure to keep checking our e-newsletter, Member News, for informational updates as well as events. If you are currently not receiving our eblasts or weekly e-newsletter, contact the Chamber office at chamber@shippensburg.org. We will be happy to add your email to our list.

We would like to thank our first responders, medical services and essential personnel during this time of need.

Remember, we will get through this together.

Vicky Simmel
Chair, Board of Directors
COVID-19 Business Resource Information

- U.S. Small Business Administration - sba.gov
- COVID-19 and Unemployment Compensation - uc.pa.gov/COVID-19
- Small Business Development Center Shippensburg University - ship.edu/sbdc
- Pennsylvania Department of Community and Economic Development - dced.pa.gov
- U.S. Department of Labor - dol.gov
- Pennsylvania Chamber of Business and Industry - pachamber.org
- U.S. Chamber of Commerce - uschamber.com
- Franklin County Area Development Corporation - fcadc.com
- Cumberland Area Economic Development Corporation - cumberlandbusiness.com
- PENNDOT - penndot.gov
- Governor Tom Wolf - governor.pa.gov
- Commonwealth of PA (voting information) - pa.gov/guides/voting-and-elections/
- Centers for Disease Control and Prevention - cbc.gov
Every organizing project and every organizing client is different. The Fresh Start Organizing team specializes in using processes that are organized and efficient yet personalized to your specific needs and interests.

**Home services include:**
- Downsizing and Mowing
- Estate Organizing and Clean Out
- Home Organizing
- Photo Organizing

**Small Business Services include:**
- Bookkeeping
- Process Improvement
- Office Organizing
- Photo Organizing

Owner, Kim, holds a Bachelor’s Degree in Project Management and is a member of the National Association of Productivity and Organizing Professionals (NAPO). Kim is also a “Certified Bookkeeper” through the American Institute of Professional Bookkeepers (AIPB) to assist you with your small business bookkeeping needs. After reviewing your current bookkeeping records and process, Fresh Start Organizing will set up a bookkeeping system and process that is efficient and personalized to your business. They can then transfer the bookkeeping tasks back to you or they can continue to provide routine bookkeeping services. They can also organize your office for functionality and appearance and arrange your space so you can work productively, efficiently and creatively at your job.

Lunch and Learn was held on Wednesday, March 11th at Paff Insurance - State Farm. Our speaker was Morgan Plummer, Business and Leadership Coach and Certified John Maxwell Team Member who spoke on “How to Maximize Your Personal Growth and Increase the Impact on Those You Lead.”

Thank you to Korey Paff and his agency for hosting our event and sponsoring lunch from Redemption BBQ for our attendees.
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

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BEST WAYS TO USE A HOME EQUITY LOAN OR LINE OF CREDIT

You start building equity in your home with your down payment and your first mortgage payment. Over time, you continue to build your home’s equity, which you can use to finance a variety of needs. The equity in your home can be used to finance several different things, such as home improvement projects, college and school expenses, debt consolidation, significant events like weddings and more.

HOME IMPROVEMENTS

Spring is finally here and it’s the perfect time to tackle those spring projects! Have you been wanting to spruce up your back yard or put in a pool? Tap into your home’s equity and turn those dreams into reality. Home equity loans and lines of credit are great ways to finance outdoor projects, kitchen remodels, renovations and other home improvements.

COLLEGE AND SCHOOL EXPENSES

Do you have a child or family member headed off to college? Are you worried about how to pay for it? Home equity loans and lines of credit can be great alternatives to student loans. Student loans can sometimes have higher interest rates than home equity loans and lines of credit. So, don’t stress too much about school expenses, but rather look at where your home’s equity could take your education funding.

DEBT CONSOLIDATION

Another great use for a home equity loan or line of credit is consolidating any high-interest debt you may have. This would allow you to condense many monthly payments into one simple payment. A home equity loan or line of credit may also have a lower interest rate than that of your credit cards and other loan options. Tackling debt can be overwhelming but consolidating debt with a home equity loan may be the right solution for you.

LIFE EVENTS

Planning a major life event like a wedding or expecting a new baby? Home equity loans and lines of credit are great ways to fund these sorts of milestones. Take advantage of the equity you have built up in your home and use it to finance the wedding or nursery of your dreams!

Interested in making the most of your home’s equity? Call (800) 283-2328, ext. 6040, stop by your nearest branch or visit members1st.org for additional information.
April is Distracted Driving Awareness month. As a reminder, the U.S. Department of Transportation’s National Highway Traffic and Safety Administration (NHTSA) is teaming up with state and local law enforcement to save lives and make our roads safer by combating distracted driving through a U Drive. U Text. U Pay. Campaign.

Our line crew often works at the roadside. For this reason, please pay attention when approaching a work zone. Please respect and obey the posted orange work zone cones and follow the instructions of flaggers on scene. Slow down, move over and proceed with caution.

According to the NHTSA, 9% of fatal crashes are the result of distracted driving. In 2018 there were more than 2800 people killed in motor vehicle crashes involving a distracted driver.

Drivers ages 15 to 19 have the largest proportion of drivers who were distracted at the time of a fatal crash. Don’t let yourself or your child become one of the statistics. And please don’t let one of our employees become the result of a distracted drivers mistake.

Avoid distractions while driving. Put your cellphone away or turn it off. Keep it in a location out of reach when driving.

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Avoid distractions while driving. Put your cellphone away or turn it off. Keep it in a location out of reach while you are operating a motor vehicle or other means of transportation. If necessary, download an app that informs those messaging you that you are “currently driving.”

It’s time to take responsibility for the choices you make when on the road. Follow these safety tips for a safe ride every time:

• Need to send a text? Pull over and park your car in a safe location.
• Designate your passenger as your “designated texter.” Allow them access to your phone to respond to urgent calls or messages.
• Do not engage in social media scrolling or messaging while driving. Cell phone use can be habit-forming. Struggling to not text and drive? Put the cell phone in the trunk, glove box, or back seat of the vehicle until you arrive at your destination.

Don’t text and drive, but also don’t apply makeup, manipulate your phone, scroll through social apps, look at a map, change the radio station, or reset your child’s DVD. Be smart! Help keep yourself and others safe.

Your life and theirs is worth the wait.

Learn more at nhtsa.gov/campaign/distracted-driving or safeelectricity.org

Faith or Fear

The University of Minnesota has even found that chronic fear can negatively affect your health, memory and life expectancy. Fear is the enemy of faith, but faith is the destroyer of fear and panic.

When Jesus arrived at the man’s house there were people weeping and wailing and carrying on because the little girl had died. Jesus said, “Why all this commotion and wailing? The child is not dead but asleep.” Then he put them out. Why? It was not because there is anything wrong with mourning, but they were mourning like people with no hope, with no trust in God. Then Jesus proved there is reason to have hope in Him. He raised her from the dead. You see death is like sleep to Jesus because it is not permanent for those who believe. He has power over death. He has power over whatever causes you to be afraid. In the midst of fear, don’t panic. Just believe.

Finally, when overwhelmed by fear, use common sense. Having faith does not mean we stop using the brains God gave us. For instance, if you are a person that is afraid of heights, trust God when you’re on your roof, but also use a safety harness. Or if you are afraid of the coronavirus, pray for protection. If you get it, pray for healing. But also follow the prescribed guidelines of washing your hands, using hand sanitizer, and practicing social distancing.

Whatever the circumstances, there is a God that cares for you and understands your fears. So, don’t be afraid; just believe.

If you are dealing with fear and need someone to talk to, please email me at seniorpastor@shipfcog.org or join us for one of our worship services once we are able to meet again.

Source: Pastor Jim Rogers
Shippensburg First Church of God
Looking to get more involved with the Chamber…Join A Committee!

- **Awards Banquet Committee** – Meets the 2nd Wednesday of the month @ 4:00pm.
  - The committee plans all details involved with our annual Chamber Awards Banquet. This event is one of the Chamber's largest events. The Awards Banquet is held in the March/April time frame.

- **Membership Committee** – Meets 1st Tuesday of the month @ 4:00pm.
  - The committee develops new opportunities to increase the value of membership and membership outreach.

- **Bloom Festival Committee** – Meets 4th Tuesday of the month @ 4:30pm.
  - The committee plans all details of the Chamber's Annual Bloom Festival which is held in June and to build the event into a successful downtown Shippensburg event.

- **Cinco de Mayo Committee** – Meetings TBD.
  - The committee plans our annual Cinco de Mayo Mega Mixer. This mega mixer is held in partnership with the Chambersburg, Carlisle, Greencastle-Antrim, Mechanicsburg and West Shore Chambers and is held in May.

- **Promotions & Programs Committee** – Meets 1st Thursday of the month @ 4:00pm.
  - The committee develops programming that benefits membership and promotes the Chamber as a resource of information and learning.

- **Beer & Wine Festival Committee** – Meets 2nd Thursday of the month @ 4:00pm.
  - The committee plans all details involved with the Chamber's annual Shippensburg Beer & Wine Festival which is held in September.

- **Business & Career Expo Committee** – Meets 4th Thursday of the month @ 4:00pm.
  - The committee plans all details involved with our annual Business & Career Expo which is held in October. This event helps to bring awareness to the community of local businesses and service organizations.

- **Golf Tournament Committee** – Meets 2nd Tuesday of the month @ 12:00pm.
  - The committee plans all details involved with our Chamber Golf Tournament which is held in April.

- **Family Fun Day Committee** – Meetings TBD.
  - The committee plans our annual Family Fun Day. This is a fun, free community event aimed at providing families with valuable information on programs available in our area designed for children and youth of all ages. This event is held in August.

- **Community Christmas Party Committee** – Meetings TBD.
  - The committee plans our annual Community Christmas Party which provides a fun, free evening of toys, food, and entertainment to families of the Shippensburg area. This event is held in December.

**Denotes committees that meet year-round**

For more information or to join a committee, contact Wendy Forrester, Office Manager (717) 532-5509 or chamber@shippensburg.org

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**Membership Benefits**

The Mission of the Shippensburg Area Chamber of Commerce is to provide members with services that promote and support economic vitality as well as develop Shippensburg as a great place to live, work, play, visit, and invest. In order to fulfill our mission, we have compiled a list of programs and services that will best benefit the businesses of the Shippensburg area.

Use this list to help identify the member programs and services that best suit your needs. (All free benefits are clearly identified):

- Business or organization is listed in our yearly Membership Directory. **FREE!**
- Display the Chamber membership plaque at your business. **FREE!**
- Contribute a post for the weekly Chamber Chatter in the local newspaper. **FREE!**
- Network at monthly mixers. **FREE!**
- Subscribe to the Chamber’s Tuesday Member News for event updates. **FREE!**
- Secure an ad or announcement in Tuesday Member News. **FREE!**
- Join a Chamber committee. **FREE!**
- Schedule a Ribbon Cutting for everything from a grand opening to a re-opening. **FREE!**
- Be featured in the Member Spotlight of the Chamberline monthly newsletter. **FREE!**
- Post special events on Chamber website calendar of events and social media. **FREE!**
- Attend professional development seminars (ex. Lunch n’ Learns). Free to attend. Attend and sponsor major events. Discounted participation cost for Chamber events.
- Advertise in the Chamberline monthly newsletter or place an insert - Member must provide insert.
- Advertise in the yearly Chamber Membership Directory.
- Make use of the member mailing list for a marketing campaign.
- Sign up for the Kinect Energy, Inc. program.
- Host a mixer.
- Utilize Chamber Choice health and/or business insurance services.
- Opportunity to participate with Downtown Organizations Investing Together (D.O.I.T.)
- Use of Chamber boardroom for meetings (subject to availability).
- Email blast for events or specials (subject to availability). **FREE!**

Get the benefit of building relationships in the business world!

President Scott Brown is always happy to meet with you to help determine which benefits will help your business. To learn more about benefits or how to join, contact Wendy Forrester, Office Manager at (717) 532-5509 or chamber@shippensburg.org
Chamber Community Pulls Together During Unprecedented Time

The COVID-19 pandemic has hit our state and country with a force that one could argue has not been seen in our lifetime. Businesses of all sizes and industry sectors across the Commonwealth are feeling the impact, as mandates and guidelines issued at the federal, state and local levels in response to this pandemic continue to change how employers are able to operate, causing concern and uncertainty among the employer community. This unprecedented situation has highlighted the invaluable role our organizations play, as we work to provide the most up-to-date and reliable resources to our members. Despite the strain that this situation has put on the economy and day-to-day American life, it’s been wonderful to see over these past weeks how our chamber community – from the U.S. Chamber to our local chamber partners – has come together to help Pennsylvania’s businesses as they navigate this constantly changing environment.

For our part, the PA Chamber is striving to ensure that the state’s business community and our local chamber partners receive factual, up-to-date information and guidance on how to proceed throughout this evolving situation. To that end, we have developed a COVID-19 Business Resource page on our website. This page is a one-stop shop for reliable information from state and federal government agencies. Some of the information you will find on the site includes financial resources available to small businesses; updates from the state Department of Labor and Industry on changes to the unemployment compensation system to help those employees who are out of work as a result of the crisis; links to COVID-19 specific webinars that have been recently hosted by the PA Chamber; employer guidance and resources provided by PA Chamber Insurance and the U.S. Chamber; as well as important information about the COVID-19 virus compiled by the Pennsylvania Department of Health, the Pennsylvania Emergency Management Agency and the Centers for Disease Control.

We have also created a FAQ document that is regularly updated to answer a variety of questions we are receiving from the state’s broad-based business community. On our social media platforms, we have been dedicated to posting updated guidelines and announcements from both the federal and state governments.

Since the Wolf administration ordered all “non-life-sustaining” businesses to close their physical locations, there has been a great deal of confusion among employers. We know that you have heard from a number of your member companies about this issue. When the order was initially announced, we expressed concerns that many of the industries listed on the administration’s “non-life-sustaining” list were actually vital to the supply chain that “life-sustaining” businesses need to stay open. Over the coming days we engaged in numerous discussions with the administration to modify the list to take these considerations into account. While we were able to secure some updates to the list, we know that businesses are still struggling with the state’s waiver process and we are continuing to talk to the administration about ways to improve both the waiver process and update the list of industries that are able to remain open during this time.

The strong sense of community among Pennsylvania’s business community has always set us apart from other states. Working with our local chamber partners, we are calling on the business community to find innovative ways to help during this time. Many of our local chamber partners are already working to identify companies that can help by donating much needed Personal Protective Equipment (PPE) for those health care workers and emergency responders who are battling COVID-19 on the front lines. Additionally, we are collecting information on businesses that believe they are able to turn their existing supply chain into the PPE output that the health care industry so desperately needs. Information on both of these requests can be found on our website.

As we continue to work together to serve the Commonwealth’s business community, please know that the PA Chamber is here to serve as a reliable resource for your organization. Our staff is working remotely and is available to help answer any questions you may have. Working together, we will help to ensure that Pennsylvania’s business community is able to endure and even thrive during these challenging times.

Gene Barr
President and CEO
PA Chamber of Business and Industry

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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™.
COVID-19 and Hope

As I write this article on March 24, 2020, it would be ludicrous to write about anything other than the coronavirus, Covid-19, which is besetting our nation and the world at this time.

For many, nothing else seems important but this disease and the havoc it’s wrought personally, emotionally, financially, universally.

As the ads keep saying, “We’re all in this together.”

That’s true. And we will all have to survive it in some way with our mental, financial, physical and emotional health intact. Many people have weighed in about how to do this, but I thought I would add my own thoughts, in the hope that you’re bored enough to read them and they might be of help to you. First some general tips about surviving during a pandemic and quarantine, and then a challenge ...

- Try to eliminate negative messages from your lives. Even though, on a certain level, we all need to know what’s going on, does it really matter to us on a day-to-day basis how many people have died and where? Do we really need to know what the governor of a state not our own says? It’s easy to get lost in negative messages that actually have little to do with our survival.
- When possible, focus on others, and not just yourself. Are you outside of the “danger zone” and able to get groceries for an elderly neighbor? Could you call, email or voice chat someone who lives alone? At the very least, could you pray for those affected the most? Send them warm (virtual) thoughts?
- Think about the positive things that could come out of this. I had a chance to talk to my cousin today — something I haven’t done in years. We were talking about how much we valued our family connection and that we were determined to consider that of the highest priority once this was over. Closer connections to those we love may be only the tip of the iceberg. There may be many positive things when the dust settles. Of course there will also be negative consequences, but why dwell on them?
- Consider cutting back on social media, or blocking or silencing those you consider to have negative, offensive or unhelpful messages. Again, who needs that?
- Pay attention to your self care. Try to find a routine, and don’t eliminate the things that were previously important to you, especially when those things are hygiene and good habits. At the moment I’m writing this, it’s gorgeous outside — a perfect early spring day — and in my neighborhood, lots of people are walking, together in family groups, with dogs, with kids on bikes. None of those things, with social distancing observed, is dangerous. All are healthy and life-affirming. Make sure you still take care of yourself by eating, sleeping, exercising, showering, occasionally dressing “up” — at least get out of the sweat pants or yoga pants occasionally. (Incidentally, as I write this, I’m wearing yoga pants. Go figure.)
- If you are so inclined, now is a good time to begin good habits that will be anxiety-reducing, like Bible study or regular prayer. Meditation can also be helpful, as can calming activities like yoga and mindfulness activities.

And finally, a challenge. When I was a senior at Cedar Crest High School in Lebanon County, one of the local furniture stores gave all the graduating seniors a small cedar “hope chest,” I’m sure in the hopes we would go to the store and buy a big one of our own (very different times, folks, and what seems sexist now was actually exciting to us young women then). I valued mine, but lost track of it over time (it’s been a long time since 1978!). Just the other day I found it again — it was holding spare keys in a kitchen “hold all” cabinet. I emptied it, and I decided to make it my new “hope chest.”

So in this small cedar chest, I’m putting things I hope will be joy in the future. So far, here’s what I have:
- A sea shell. Even though this shell probably doesn’t come from Lewes, DE, still, that’s close to home for me and a place I always love to go.
- A Christmas bell. We generally spend Christmas with our dear friends from Colorado. It’s always lovely. I hope it will be joyous this year too.
- A stuffed animal given me by a dear friend I normally see every week. I’m missing her tremendously.
- Two Princess Cruises chocolates, saved from our February cruise. Sure looking forward to cruising again!

So my challenge to all of you is to find your own “hope chest.” Or box. Or bag. Or whatever. But something that you can put you hope into, even if just in slips of paper. Something that will ground you now, provide a source of anticipatory joy and hope, and be a gratitude box later on.

If you are struggling, we are still here to help. Sanctuary Christian Counseling is completely online beginning March 31, 2020, until it’s safe to do in-person therapy again. Give us a call at 717-200-3158 or email us at info@sanctuarychristiancounseling.com.