Happy New Year!

It is so exciting to celebrate another year as 2019 was full of many ups and downs but overall Shippensburg is in a great position. It has been a privilege to call Shippensburg my home for many years never imagining that we would ever have our own stand-alone Starbucks and potential Dunkin Donuts. For some people, that may not seem like a big deal, but it’s a major deal. We are also one by one getting some of the empty spaces downtown occupied and one by one getting it done.

I believe that 2020 is going to be a continued growth for us here in Shippensburg and we are looking forward to ongoing collaboration opportunities with other community organization groups by providing traditional and non-traditional opportunities for our Shippensburg Chamber members.

Lastly, we are investing a lot of thought and effort into working across many lines to continue to make Shippensburg a great place to live, work, play, invest, learn and worship.

Let’s go 2020! Keep shopping local in 2020 as our local small businesses need your support.

Scott Brown
Chamber President
The final year of the 2019-20 legislative session is officially underway and a number of critical policy issues remain on the table. We look forward to working with the General Assembly and the Wolf administration over the coming months on legislation that will improve the Commonwealth’s business climate, economic viability and long-term prosperity. To aid us in this effort, we have developed our member-driven 2020 Legislative Agenda.

First and foremost, the PA Chamber remains committed to addressing the Commonwealth’s jobs skills gap and ensuring that the Commonwealth has a workforce that is prepared to meet the challenges of the state’s evolving jobs market. We are proud to be at the forefront of this issue for several years now, working with lawmakers from both sides of the aisle on innovative solutions to address Pennsylvania’s workforce needs. Additionally, I continue to serve as co-chair of Gov. Wolf’s Keystone Economic Development and Workforce Command Center. In this role, our organization is working to ensure that the business community has an important seat at the table as the administration looks at ways state government and the private sector can better work hand in hand to facilitate upskilling opportunities and encourage those on the sidelines to transition back into the workforce.

In the coming months, the PA Chamber will also be advocating for the enactment of a responsible, onetime state budget that prioritizes cost-savings and efficient government spending. To that end, we continue to call for additional reforms to the state’s public pension systems that build on reforms achieved through Act 5 of 2017 and would address a financially crippling unfunded liability.

We are continuing to urge lawmakers to follow the lead of the federal government by enacting long-overdue reforms to the state’s Tax Code. Our Corporate Net Income tax rate—which is one of the highest in the country—continues to send red flags to employers who are looking to invest and expand in the Commonwealth. In order to compete in the global marketplace, Pennsylvania job creators need a tax structure that is based on the principles of competitiveness, fairness, predictability and simplicity.

We know that high tax rates aren’t the only barriers to a business’s ability to succeed. The state’s legal climate also is a serious burden for employers. In fact, the Philadelphia Court of Common Pleas’ recently earned the top spot on the American Tort Reform Foundation’s 2019-20 Report on “Judicial Hellholes”—underlying the necessity for reform. Chief among our 2020 legal reform priorities is venue reform, which aims to prevent plaintiffs’ attorneys from filing cases in jurisdictions where there is no tie to the plaintiff or defendant.

Additionally, government mandates, unbalanced labor laws and a burdensome regulatory environment increase the cost of doing business. That’s why the PA Chamber continues to advocate for streamlined permitting and regulatory processes, fair labor laws, as well as flexibility in the energy markets.

In the year ahead, we look forward to working with our local chamber partners on these and other policies that will help to make Pennsylvania a beacon for private sector growth, investment and opportunity.

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™.
New Chapter for 2020

Shippensburg Fire Department begins a new chapter in 2020 with the establishment of a partnership between two of its companies aimed at helping to address some of the larger issues facing the volunteer fire service both locally and nationally.

The most publicly visible result of the partnership between Vigilant Hose Company and Cumberland Valley Hose Company is the physical move by CV Hose to the Shippensburg Emergency Services Building on Walnut Bottom Road, where the two companies now share quarters. Part of the facility also houses Shippensburg Area Emergency Medical Service.

CV Hose’s station on West King Street no longer is in operation, but the company maintains ownership of the building. Potential uses are being considered, including possible use of some space by the Shippensburg Historical Society next door.

While department-wide training by SFD’s three companies — Vigilant, CV Hose and West End Fire and Rescue — has been increasing over the years, Vigilant and CV look to further share resources. Some members have been cross training on apparatus, slowly expanding the available number of specially trained firefighters and apparatus operators.

The partnership took effect last month.

A decades-long drop in volunteers has affected fire companies in Pennsylvania and across the country. With fewer volunteers to share the load, fundraising now takes more hours of members’ time than ever. Training has become more complex and time consuming as well.

There is no one solution to these long-term issues, but Vigilant and CV Hose anticipate their new agreement will make an impact on some staffing and financial concerns. The partnership is a valuable move that their members believe will benefit SFD and the community.

Photo: The Shippensburg Emergency Services Building on Walnut Bottom now houses both Vigilant Hose Company and Cumberland Valley Hose Company.

Community Christmas Party

The Chamber and C.A.N.(Christ Among Neighbors) presented the 8th Annual Community Christmas Party on Thursday, December 19th at the Rec Center at Shippensburg University.

Families who resided within the Shippensburg Area School District were invited to attend to enjoy an evening filled with music, crafts, toys, food, a candy scramble, raffle drawings and of course Santa Claus!

Thank you to the many individuals, businesses, churches, Chamber members, and organizations who donated toys for the event and to the many volunteers who helped wrap all of the toys! Thank you to all of the volunteers who joined us that evening to help with the activities and made the night fun and enjoyable for the families who attended.

Special thank you to Shippensburg University who partnered with us to host the event at the Rec Center on campus.

We look forward to seeing everyone next year!

Schultheiss & Associates, CPA
720 Norland Avenue
Chambersburg, PA 17201
(717) 267-2100
schultheisscpa.com

Schultheiss & Associates, CPA is a full service certified public accounting firm located in Chambersburg, PA. They have provided quality accounting, tax preparation and business consulting services to clients for over 30 years. They have the expertise to provide complete financial services to individuals, large and small businesses, as well as government agencies and non-profit organizations.

Services for individuals include: Personal financial planning, estate planning and elder care.

Services for businesses include: Small business accounting, QuickBooks services, payroll, part-time CFO services, audits-reviews-compilations, cash flow management, bank financing, business valuation, strategic business planning, succession planning, new business formation, non-profit organizations and internal control.

Tax services include: Tax preparation, tax planning and tax problems including IRS audit representation, non-filed tax returns, back taxes owed, payroll tax problems, IRS liens, IRS levies, IRS wage garnishment, IRS seizures, offer in compromise IRS payment plan, bankruptcy, innocent spouse relief and IRS tax filing.
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

---

SAVINGS TIPS FOR THE NEW YEAR.

As one year ends and another begins, it is common to feel overwhelmed financially. However, with these few savings tips, you will quickly become more confident with your financial situation. A new year means new opportunities, so take advantage of them!

DEFINE YOUR GOALS.

It’s difficult to be motivated to save money if you don’t have any goals in place. Take some time at the beginning of this year to plan and figure out what your savings goals are, both short-term and long-term. By defining these various goals, you will be more motivated to save money to accomplish them. Consider creating a designated savings account for these goals, such as our Members 1st Goal Savings account, and track your progress throughout the year.

DEVELOP A BUDGET.

Developing a budget is key if you want to be able to reach your savings goals. Budgets can seem intimidating, but it is easy to start with something simple. When planning your budget, consider factors such as your income, fixed expenses (car payment, rent, etc.), and variable expenses (groceries, clothing, etc.). By identifying these costs, you will be able to determine how much you can realistically save each month and over the course of the year.

SET UP AUTOMATIC TRANSFERS.

One of the easiest ways to save money is by setting up automatic payments and transfers. This allows your money to automatically transfer to retirement, investment, or savings accounts from your checking account. Members 1st offers Bill Pay, which allows you to pre-schedule bill payments without ever having to write a check. Saving money is easy when it’s done for you!

MAKE ADJUSTMENTS WHEN NEEDED.

A lot can happen in just one year, so don’t be afraid to adjust your savings goals as needed. Major life events, such as the birth of a child, a job change, or buying a new home, all impact the way that you save and budget. As these lifestyle changes occur, be sure to factor them into your savings strategies.

Questions? Call us at (800) 237-7288 or visit members1st.org for any additional information.
Have you set at least one personal or professional goal for 2020? If you have, I invite you to read on because you are going to need a key ingredient to achieve them. What’s that key ingredient?? I won’t come right out and tell you, but here are a couple of clues!

I was sitting in a conference room around a long table several years ago, and a motivational guy was a guest speaker. I always remember this thing that he told everyone sitting there that day. If you exercise daily then stop, your mind will be asking you, “Why AREN’T you exercising?” On the other hand, if you don’t exercise at all but then you start, your mind will be saying, “Come on, this really hurts!! Why ARE you exercising??” Can you relate to one of those scenarios? With either scenario, your mind will try talking you out of the change and will try to keep you exactly where you are in regard to exercise. Have you figured out what the ingredient is? OK, here is another clue.

My friend and mentor John C. Maxwell has a story about chopping a large tree down. He states that if you want to chop down that large tree, you don’t run around like crazy and give as many trees a whack with the axe as possible in the time you have. You wouldn’t get anywhere, with a large tree, right? What you would need to do is to stick with that one large tree. Every day, give that lone tree a few good whacks. WHACK! WHACK! WHACK! Come back the next day and WHACK! WHACK! WHACK! What will happen to that tree? It will fall down in time, undoubtedly.

Did you figure out what I was talking about? The key ingredient is HABIT! You absolutely need to match the right habits with the goal(s) you created for 2020. What happens if you don’t? Then the goals you set for 2020 will be repeat goals on January 1, 2021. The good news is that you can do this, 100%, and I have faith in you.

Here is what it takes. Have as many “Whys” as possible to support you in pursuing your goal. Those “Whys” give you purpose and the stronger the purpose, the better able you will be to stay focused every day with your goal(s).

Along with the purpose, stay focused. Don’t WHACK at many goals (trees), but instead, stay focused on just one or two and WHACK, WHACK, WHACK!

Habits are created by persistent repeated focus, like it takes to chop down a single large tree. When that habit forms and you possibly deviate from pursuing your goal, your mind will help to get you back on track like with the first clue I gave you.

Find your “Whys” (your purpose), and stay focused with WHACK, WHACK, WHACK habits!!! Do that and your goals are certainly attainable. Thanks for joining me again. As always, “I Am Keeping It REEL”.

PS: If you have a thought or comment, please feel free to reach out!

Source: Adams Electric Cooperative, Inc.

Use Space Heaters and Electric Blankets Safely

Many people turn to space heaters or electric blankets for added warmth in the winter months. Adams Electric reminds those who use such products to keep safety considerations in mind and use these devices with caution.

When buying a space heater or electric blanket, check for approved safety certification marks to verify that the product has been tested for safety. Look for a space heaters and electric blankets with safety features, including a “tip switch” or an automatic shut off. Be cautious about buying used space heaters or electric blankets. The cords may not be intact, and the systems may not have up-to-date safety mechanisms.

SafeElectricity.org shares the following tips for using space heaters and electric blankets.

- Review and follow all manufacturer directions.
- Plug space heaters and electric blankets directly into outlets; avoid using extension cords.
- Always remember to turn off space heaters and electric blankets when not in use. Don’t leave these devices on unattended.
- Many fires start when flammable products are placed too close to heating devices, such as space heaters. Space heaters should be kept at least 3 feet from blankets, clothing, paper and other flammables.
- Place space heaters out of high-traffic areas and on a level, hard, non-flammable floor surface — NOT on carpets, furniture or countertops.
- Keep space heaters and electric blankets away from water. If they become wet, do not turn them on to dry.
- Regularly examine cords to make sure there is no cracking or fraying. Do not use damaged appliances. Also inspect your electric blanket to ensure that it is not worn or damaged. It should not have any charred or dark areas. Replace old or damaged products.
- Store your electric blanket in a manner which avoids creasing. If it cannot be stored flat, loosely fold or roll the blanket in a cool, dry closet.

Your safety is worth the investment in a new space heater or electric blanket. To learn more on how to avoid electrical hazards, visit SafeElectricity.org.
Unfading Joy

Well, the holidays are over and we are facing a long winter stretch without any significant reasons to celebrate until Easter. The post-holiday blues are something a lot of people struggle with. Everything seems to come to an end so fast. Most radio stations stop playing Christmas music at midnight on Christmas day. What's with that? I even hate the song Auld Lang Syne because it has always signaled the end of Christmas for me. If it comes on the radio I turn it off. Stores start putting out Valentine’s and Easter stuff. How do those chocolate eggs stay fresh that long? These are all kind of depressing for those of us who love Christmas. However, seeing that last Christmas tree glowing in someone’s house after everyone else has taken theirs down helps deter the post-Christmas doldrums. It provides a little joy for the soul on a cold January night. Thanks to those who keep their lights twinkling a little longer than most.

There is something else that can provide us with joy after the holidays. It is a joy that lasts all year through and never fades away. It isn't dependent on Christmas songs, lights, turkey dinners or family get-togethers. The joy of those things tends to end when they do. Most things in life that bring us joy tend to fade away when they are done. But there is a joy that never fades away and is not dependent on passing circumstances. Peter, one of Jesus’ disciples, wrote about this joy in 1 Peter 1:3-6, "Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade. This inheritance is kept in heaven for you, who through faith are shielded by God’s power until the coming of the salvation that is ready to be revealed in the last time."

In all this you greatly rejoice, though now for a little while you may have had to suffer grief in all kinds of trials.”

We have joy now because of something that awaits us. It is something that will never perish, spoil or fade because it is kept in heaven for us. It is the culmination of our salvation guaranteed in the finished work of Christ when He died on the cross and rose again defeating death. It is based on what Christ has already done, not on changing circumstances. For all those who put their faith in Him have the joy of knowing that something better is coming. No more death, sickness, crying or pain. Eternal life in God’s presence is awaiting us. And since this life is eternal, kept safely in heaven and not based on changing circumstances we have joy now and forevermore. Do you have this unchanging joy that lasts even when the lights come down, the family goes home and the trials of a new year descend upon you? You can today when you surrender your life to Christ. He is the one who is the same yesterday, today, and forever.

If you want to know more about having everlasting joy in all circumstances in life please contact us at Shippensburg First Church of God or come to one of our worship services-Sundays at 8:30 AM (traditional), 11 AM (contemporary), and Wednesdays at 6:30 PM in the annex.
THANK YOU to all of the businesses, Chamber members, organizations and individuals who donated toys!

THANK YOU to the many volunteers who helped wrap toys at the Chamber office as well as at Grand Point Church - Shippensburg!

THANK YOU to all of the volunteers who helped the evening of the Community Christmas Party!

THANK YOU to the volunteer team from JLG Industries for loading, transporting & unloading all of the toys for us!
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 families and children 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

---

**Sidelined**

Recently, I suffered from a back problem. It was painful and annoying, but the worst part is that it lasted – and ruined an entire four-day weekend.

I don’t get long weekends that often! It was awful to lose one.

I understand that my little backache wasn’t anywhere near as serious as the issues that many face daily, and that often lasts much longer than my four day sojourn. In fact, a friend of mine has been suffering with a much more serious back problem for over two years.

I asked her how she did it, because I can’t imagine how I would handle having such an issue for that long. She said she just determined that life had to go on. She said she needed to keep her job, do the things that others depended on her for, and just plough through.

I admire her. I’m not sure I could do it. I hope I never have to find out if I can.

So how can you manage when life throws you something you just have to slug through? How do you become resilient enough to get through the tough times, especially the times your body hurts and won’t do what you need it to do?

Here are some ideas:

**Take things one day – sometimes even one minute – at a time. Tomorrow will take care of itself.**

Just concentrate on getting through each day, without worrying about what’s coming.

**Breathe.**

One of the things our bodies commonly do when we’re stressed is stop breathing deeply and well. We tend to breathe shallowly into the top part of our lungs, which affects our ability to think and move our muscles. Take deep, calm breaths into your abdomen, concentrating on relaxing at the same time.

**Move.**

When we hurt, we want to stop moving so we hurt less. Generally, however, that hurts more. Moving is almost always the best thing to do (though of course, ask your doctor if this is appropriate for your circumstances).