Dear Members,

The last several months have been life changing for all of us and we are happy to be in the yellow phase. We want to assure you that we take the health and well-being of our community and members seriously.

We continue to monitor the decisions made by the Governor and the state and will continue to keep you updated.

We are interested in hearing from you, how you are being affected and especially any ideas that you may have to help.

We are all in this together and we will emerge a stronger community with each other’s support. This isn’t only one person or one organization, this is going to be a community working together. Let’s continue to support each other through this difficult time.

Thank you,

Vicky Simmel
Chair, Board of Directors
In the midst of the COVID-19 pandemic, many states have relaxed their stay-at-home orders and begun to reopen non-essential businesses. For business owners, this means navigating a new world of social distancing, face coverings and decreased in-store capacity as consumers slowly start to return to their "normal" lives. For many business-ess, the key to getting back to business will be prioritizing the health and safety of both employees and customers in a clear, demonstrable way. You and your staff will need to strictly adhere to and enforce any new health guidelines put in place by your state and/or municipality, and effectively communicate those protocol s to your patrons. If your business is preparing to reopen its doors, here's what you need to know about safely resuming operations while building trust and confidence among your customer base.

Prepare your workplace for the transition

Social distancing guidelines set forth by the Centers for Disease Control and Prevention (CDC) require at least six feet of space between individuals whenever possible. This means implementing physical barriers in your store or office, changing your layout to create more space between workstations, closing communal spaces and staggering shifts and breaks to minimize any unnecessary interactions.

Create an employee wellness plan to monitor health

Local, state and federal guidelines for specific industries are changing daily as COVID-19 evolves, said Roslyn Stone, MPH, COO of Zero Hour Health and the creator of Zedic. Public health organizations have recommended businesses that are able to operate remotely (fully or partially) continue to do so to mitigate the spread of the virus. In fact, many large corporations, including Amazon, have extended their work-from-home orders to October 2020 for all employees whose jobs can be done remotely. However, if your employees will soon be reconvening in the workplace, Stone advised including the following items in your wellness plan:

- **Personal protective equipment (PPE) or face coverings for employees.** Proper PPE has been an important part of protecting essential healthcare workers and limiting the spread of the virus throughout the pandemic. The Occupational Safety and Health Administration (OSHA) does require certain industries to use standardized PPE like N95 masks, but if yours is not one of them, you may wish to provide cloth face coverings, masks and/or gloves for your employees to wear in the workplace.

- **Temperature checks to enter a workplace.** According to Stone, temperature checks are already a requirement for some essential workers and are expected to be a requirement for reopening many types of businesses. If you decide or are required to implement temperature checks, Stone says to designate one person as the recorder, such as a manager.

- **Daily wellness checks.** Self-reported "symptom surveys" that are completed by employees before entering the workplace are likely to stay, too, said Stone.

- **Employer-led COVID testing for workers.** Stone believes in the onus may soon be on employers to have a record of employee COVID-19 status or vaccination. As scientific and medical research on COVID immunity evolves, this may become part of an employer testing process as well.

Implement safety measures for handling physical items

Non-essential retail stores are opening up across the country, even if some states only allow for curbside pickup for now. Susan Stoga, principal at Carson Stoga Communications, said retailers should take a cue from the restaurant industry, which implemented certain health and safety protocols for customer pickup orders at the start of the pandemic. This is not only a good, practical public health strategy, but it may help customers feel more confident about shopping with you.

Here are a few things you can do to minimize person-to-person contact if your business sells physical items to customers:

- **Limit payment options to cashless methods.** Cash touches lots of hands and requires close contact, so you may wish to require cashless payment options like online payments or credit/debit card only. Stoga reminded retailers that this option does have equity issues, as some consumers may not have access to credit or debit cards.

- **Set up a "pickup rack" at the store entrance.** Clients can stay in their cars and receive a text when their items are ready to go and placed on the rack, said Stoga.

- **Place safety seals on bags.** Just as restaurants did, consider including bags with safety seals when packaging your customers’ orders. Stoga noted that this tends to allay the fears of anxious patrons.

Communicate your plans clearly to employees and customers

Once you have your health and safety plans in place for your reopening, you need a clear communication strategy to ensure your staff and customers understand their role in mitigating COVID-related risks.

When you tell your customers about your reopening plans, be ready with a unified message across all your channels, and reiterate that message in-store and through regular transactional touchpoints. Most importantly, be prepared to provide updates, take feedback to heart and adapt your operations accordingly.

PA Chamber Supports H.R. 836, Says Businesses Should Be Trusted To Safely Re-open

HARRISBURG - PA Chamber of Business and Industry President and CEO Gene Barr issued the following statement after the House's adoption of H.R. 836, which would vacate a portion of Gov. Tom Wolf's emergency declaration regarding the COVID-19 pandemic as it relates to businesses closures in Pennsylvania:

“From the time that the first case of COVID-19 was reported in Pennsylvania in early March, employers have been doing all they can to ensure the safety of their employees and customers – including shutting down for weeks on end in accordance with the Wolf Administration’s business closure order. We understand that these actions were necessary when little was known about the virus, and that mitigation strategies had to be developed quickly in response to the evolving situation.”

“However, with the passage of months, health experts now have a better sense on how to mitigate the virus’s spread. There has also been a marked slowdown of new cases, hospitals and health systems have the capacity to treat patients, and guidance has been issued from both the state and the Centers for Disease Control that help prevent people from contracting the illness.”

“Given these factors, we believe it is time for Pennsylvania businesses throughout the Commonwealth to be afforded the opportunity to safely re-open their doors. The current business shutdown is not only devastating our economy, it is heading us down the road to yet another public health crisis. In fact, Dr. Steven Shapiro, UPMC’s chief medical and scientific officer, warned at a recent Senate committee hearing that the Academy of Family Medicine estimates up to an additional 154,037 deaths of despair from drugs, alcohol and suicide attributed to the rise in unemployment, isolation and uncertainty. And a recent letter from 600 doctors to the Trump administration expressed that the ongoing lockdown has led to a 600 percent increase in suicide hotline calls; and that serious health problems including cancer, heart disease and strokes are going undetected, which will result in even more casualties in the months to come.”

“The reality is, Pennsylvania has had one of the strictest business closure requirements in the nation and has bled revenue while other states that also flattened the curve have started to re-open their economies while trusting employers to take the steps necessary to protect their workers and their customers. The longer this business closure strategy continues, the more our Commonwealth risks losing jobs and economic activity to other states.”

“Throughout this pandemic, the governor has advocated common sense as the best way to protect Pennsylvanians. We agree. We urge the governor to let businesses open in adherence to CDC and state-issued health guidelines; to offer clarity to employers in the re-opening process; and to allow them to use innovative ways to safely continue their operations. Business leaders can and should be trusted to do the right thing in order to keep their communities healthy and safe.”
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Amanda Aliff, LPC, NCC, CTP, CCJSOTS is a Licensed Professional Counselor with over eight years of experience. She specializes in working with children and adolescents in areas including, but not limited to, anger management, trauma, sexual behavior problems, depression, and anxiety. She has a play therapy room for children of all ages and engages in creative play to help children process feelings. She also encourages families to be a part of the counseling experience. This helps to promote inclusion and a better general understanding of practices that can be used in the home and outside of counseling.

Aliff Counseling Services’ experience enables them to offer effective outpatient care. They treat a number of mental health disorders, and provide a neutral ground to individuals, families, and children.

Their treatment focus is to help individuals heal, energize, and become aware of their inner strengths. They achieve this by providing a neutral safe space, listening to your concerns, and customizing an effective treatment plan.

They promise to be there for you every step of your journey. Their goal is to help you grow from your struggles, heal from your pain, and move forward to where you want to be in your life.

WellSpan Health
COVID-19 Webinar

On May 22, 2020, WellSpan Health partnered with the Chamber to host a COVID-19 webinar.

The panel of presenters:
Dr. David Hoffmann, VP, Regional Medical Director, WellSpan Health; Ginger Everhart, Administrative Director of Physical Medicine, Wound and Hyperbarics, WellSpan Health; and Miranda Ramsey, Director of Operations, WellSpan Health.

Our Q&A panel:
John Massimilla, VP/COO, WellSpan Chambersburg and Pat O’Donnell, EVP/President, WellSpan Summit Health.

Topics discussed the current COVID-19 cases and notable trends in the community, mask etiquette, hand hygiene, social distancing in the workplace, importance of gradual return to physical work duties and some recommended exercises by Results Fitness, testing and evaluation services located at the Progress Boulevard location in Shippensburg, information employers need to know if an employee tests positive or screens with symptoms and non-COVID-19 issues such as injuries coming back to work.

For more information, visit www.wellspan.org
Known as the CARES Act, the roughly $2 trillion coronavirus stimulus package that was recently passed by the United States government is intended to reduce the financial pain felt by millions of Americans who have been affected by the measures taken to control the spread of COVID-19.

The legislation, which includes $250 billion in cash payments to people and $250 billion in extended unemployment benefits, will undoubtedly provide much-needed relief to those who are facing income insecurity and unemployment.

It also includes assistance for student loan borrowers. If you have student loans and are currently experiencing financial difficulties, the CARES Act contains provisions that may help ease your burden.

Here’s a rundown of the benefits:

- Any involuntary collections of federally held defaulted student loans, including tax refund offsets and wage and social security garnishments, are suspended.

- The U.S. Department of Education will automatically suspend principle and interest payments on Federal Family Education Loans and direct loans held by the U.S. government through September 30, 2020. Your federal student loan servicer will suspend all interest and payments without any action needed from you. If you made a payment toward your federally held student loans after March 13, you may request a refund from your student loan services.

- From March 13 through September 30, 2020, the interest rate is set at 0 percent. This means that interest will not accrue during this period. Suspended payments will count toward any student loan forgiveness program, so long as all other requirements of the loan forgiveness program are met.

- Employers can provide up to $5,250 toward an employee’s student loan debt for the rest of the year. This will not be considered a taxable benefit to the employee.

Please note that, even though you are not required to make your student loan payments until the end of September, the U.S. government is not making these payments on your behalf. Because of this, your repayment term will be extended by the duration of the suspension period.

Source: Shelby White
Corporate Communications
Office at F&M Trust

fmtrust.bank
Camping This Summer? Consider Your Safety

Vacation may look a little different this summer. Many families are looking to get away, but they can’t travel far due to restrictions and Centers for Disease Control and Prevention (CDC) guidelines involving the COVID-19 pandemic. Why not consider a camping trip instead? The fresh air allows for a change of scenery, but also some time to unwind.

If you are traveling in an RV or travel trailer, keep in mind that using generators for power requires smart thinking and proper connections to keep everyone inside the camper safe.

Today’s higher end recreational vehicles provide many of the creature comforts of home, such as microwaves, refrigerators and other small appliances. We can now “Glamp” with more conveniences than ever, and generators are often used to power all those appliances, and electronic gizmos.

Carbon monoxide (CO) is an odorless, colorless gas that is produced any time fuel is burned. Along with generators, devices or appliances that produce the invisible gas include vehicles, small engines, grills, fireplaces, camping stoves, gas ranges and furnaces. CO can build up indoors or in any enclosed space and it poisons people or animals who breathe it in.

Reports of people getting sick and, in some cases, dying from RV-related carbon monoxide poisoning have risen in recent years. In 2018, one person died and another was hospitalized after they were exposed to CO in a converted “RV” bus at Texas Motor Speedway in Fort Worth, Texas. The CO poisoning was caused by a gasoline-powered generator that was not properly ventilated. In 2016, two men died in a camper at a campground in Alabama. The confirmed cause of death for one of the men was CO poisoning.

Safe Electricity and Adams Electric Cooperative suggest these tips to keep in mind while enjoying your camping and glamping travels. Whether your generator was factory installed or you are using a portable one:

- Inspect the exhaust system on the generator before using it and make sure it is in good working order.
- Do not operate a generator with a damaged exhaust system, one that needs repairs or has other problems.
- If you are using a portable generator, always make sure the exhaust is directed away from the camping area.
- Listen for problems (surging/buzzing sounds) when starting your generator, especially if it has been inactive for an extended period.
- Run your generator at least once a week during the season to decrease buildup of moisture in the system and lubricate the engine seals and components to prevent carbon buildup.
- Properly maintain your generator.
- Make sure extension cords are in good condition and use only Underwriters Laboratory (UL) approved cords rated to carry the electrical load you will connect to them.
- Consider turning the generator off overnight.

Although many people are aware CO poisoning can occur in homes, they may not stop to consider it can happen in any enclosed space, including a zipped tent or recreational vehicle. For more information about electrical safety, visit SafeElectricity.org.
How are you doing since the Covid-19 pandemic started? It has been kind of rough being isolated from friends and family. It may be particularly difficult for you if you have been laid off from your job. You might be wondering how you're going to pay the bills, clothe the kids for the summer or put food on the table. Those are all legitimate concerns and they are not just limited to times like these.

But I have good news for you! There is a God that understands and loves you. And He is a God that has promised to provide for you in any circumstance. Even in a world-wide pandemic. Where do we find that promise and why would God make it? The promise is found in Matthew 6:32-33. Jesus said, "So do not worry, saying 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For pagans run after all these things, and your Heavenly Father knows that you need them. But seek first the Kingdom of God and His righteousness, and all these things will be given to you as well."

Who was Jesus referring to with the statement, "...given to you as well?" He was referring to the birds of the air and the lilies of the field. God provides for them even though they don't sow or reap or toil or spin. God just provides for them out of His abundant grace.

So, here's the logic. If God provides for birds and flowers, wouldn't He much more provide for you? You are created in the image of God. You are the crowning achievement of God's creation. You are of such infinite worth that Jesus died for you. Doesn't it stand to reason He will provide for you as well? Jesus said of the birds, "Are you not much more valuable than they?" And He said of the flowers, "...will He not much more clothe you?" Of course, He will!

What an incredible promise from God! But there is something we need to do to be the recipients of that promise. Notice in verse 33 Jesus said, "But seek first the Kingdom of God and His righteousness and all these things will be given to you as well." The promise is conditional. We must seek to live under the reign of Christ and live in a way that is pleasing to Him. When we are willing to do that the promise is ours.

We are coming out of difficult and concerning times, but we don’t need to worry. Why? God cares for you infinitely!

If you would like to know more about the God that cares for you, please join us for worship at www.shipfcog.org, on Facebook, or for our re-gathering services at 10 AM on Sundays.
Of course, always feel free to call us at 717-532-8421.