

Tuscarora Area CHAMBER OF COMMERCE

Mercersburg, Montgomery, Peters, St. Thomas, Warren

chamber news

www.mercersburg.org
www.tuscaroraareachamberofcommerce.org



Craig, Friedly, Potter & Moore
CFP & M
INSURANCE AGENCY



 PENN NATIONAL
INSURANCE



October 7, 2011 Golf Tournament

Don't miss the Annual Tuscarora Area Chamber Golf Tournament Friday October 7th at Whitetail Resort, sponsored by Craig, Friedly, Potter & Moore and Penn National Insurance. Registration opens at Noon, gift bags with freebies and a brown bag lunch will be served. Shot Gun start is 1pm. We anticipate 36 teams! And we are *nearly sold out*, so get your team registered today!

Look at the insert in this newsletter for details.



SAVE THE DATE

Networking Lunch

Sponsored by Whitetail Golf Leadership FC, FC Works, Chamber Foundation and more!

July 20th, \$5 per person

Noon-1pm

Whitetail Golf Resort

RSVP by July 19th 11am

Networking Lunch

Sponsored by Cove Valley Camp

MPMC

August 17th, \$5 per person

Noon-1pm

Cove Valley Christian Youth Camp
Mercersburg, PA

RSVP by August 16th 11am

Golf Tournament

Sponsored by CFP&M and Penn National Insurance

October 7, 2011

Whitetail Golf Resort

More info inside

Networking Lunch

Sponsored by Penn State Extension
Understanding Local Government

October 19th, \$5 per person

Noon-1pm

Location to be determined

Annual Breakfast

Sponsored by F&M Trust

November 1, 2011

Whitetail Golf Resort

More info to follow

Board of Directors

Executive Board Members

Chair

Amy Hissong
Tower Bank

Vice Chair

Melanie Gordon

F&M Trust

Treasurer

Gloria Pine

First National Bank of Mercersburg

Secretary

Judy Boyd

Whitetail Resort

Past Chair

Elizabeth George, MD

Tuscarora Family Practice

Board Members

Theresa Gourley

Auto Sales Unlimited

Liz Martin

M&T Bank

John Flannery

Flannery's Tavern on the Square

Rebecca E. Erb Ed.D.

Tuscarora School District

Tammy Oberholzer

Borough of Mercersburg

Debra Rutherford

Mercersburg Academy

Staff

Executive Director

Mary-Anne Gordon

The Chamber News is a monthly newsletter of the Tuscarora Area Chamber of Commerce. Submit your information by the 19th of each month for inclusion. The Chamber reserves the right to edit content of submissions for space limitations. Ideas, opinions and statements expressed in articles by contributors are not necessarily those of the Chamber.



The Chamber is a Team!

Dear friends and members,

I'm proud to announce I will be the Tuscarora Area Chamber of Commerce Chair for the remainder of 2011. As many of you know, Nate Fochtman resigned from the board in June 2011. Nate has accepted a new career opportunity and will be relocating out of the area. Nate has served as an important part of our Chamber board and has given many hours of volunteer time to make our community a better place to work and live. The board appreciates all that he has done for the Chamber and for introducing First Fridays to our community. I would like to thank Nate for his leadership and dedication to our community. We will miss Nate and his family, but wish them much success and happiness!

As a native and current resident of the Mercersburg area I graduated from James Buchanan and Penn State University. I currently serve as the Market Manager in the Mercersburg and Greencastle area for Tower Bank. My husband, Rod is part owner of Mercer Vu Farms Inc, a family owned and operated dairy farm located in Mercersburg. We are thankful for the lifestyle and opportunities available to our family in the Mercersburg community and we are privileged to call Mercersburg our home. It is the strong sense of pride and community that the Tuscarora area offers that motivated me to become actively involved in the Chamber where I have served as a board member for the past four years, three of which I served as the Vice-Chair.

The Chamber continues to be an integral part of our business community by leading and supporting a number of networking, marketing, and advocacy initiatives. Through my personal and professional experience, I recognize the countless ways the Chamber touches the business community and our way of life in the Tuscarora area. The Chamber is a great vehicle for making connections and establishing networks to grow your business and our community. Through a collaborative team effort we can positively impact our community and businesses in the Tuscarora area.

I'm looking forward to the opportunity of serving as your Tuscarora Chamber of Commerce Chair for the remainder of 2011.

Amy Hissong
Tower Bank AVP, Market Manager
2011 TACC Chair of the Board

EXCLUSIVE MEMBER BENEFITS

APPI Power Procurement

APPI works as your independent electricity consultant, representing your business, not the supplier. In partnership with APPI's network of endorsed associations, our consultants assist clients in every stage of the electricity procurement process. There are no upfront expenditures, hourly fees, or retainers for your business. Contact APPI 1-800-520-6685.

Health Insurance Program

PCI offers small businesses the opportunity to obtain versatile health insurance at affordable rates. Several plan options are available. Contact PCI 1-800-755-3021.

Property and Casualty Insurance

Our Chamber+ program is designed to provide group-buying power for comprehensive business insurance overages, and reward businesses who practice loss prevention and cost containment. How? Purchase your business insurance through Penn National Insurance, and depending on the group earned premium and total claims experience, you could earn an annual dividend. Contact Bell Insurance, Craig, Friedly, Potter & Moore, or Strickler Insurance for details.

Web Design & Hosting

Affordable web design and website hosting. Several member businesses take advantage of this unique benefit. Check out these examples, Rotary of Mercersburg, Steiger & Steiger Law Office, and Kathy Hartung Realtor.

Comcast Spotlight

Comcast Spotlight offers Chamber members unique advertising opportunities. Member TV commercials can help to promote the Chamber of Commerce, too. Call Lori Perkins 264-6425 for information.

KG Media Solutions

10% discount on all video production for web, TV, etc. Call Brad for details 717-372-5033.

CenturyLink

CenturyLink's 2011 Chamber member exclusive program included discounted business class high-speed Internet service and free professional installation and discounted bundle services. For information, contact Lauren Lutz at 267-4683.

WELCOME NEW MEMBERS

COLDWELL BANKER INNOVATIONS
Clarence Horst/Brian Flook/ Joan McLernon
1850 Dual Highway
Hagerstown, MD 21740
301-745-1500
CHorst@cbimove.com
<http://www.yourcoldwellbanker.com/>
Real Estate

J.E. SHINDLE ENGINEERING AND DESIGN
Jason Shindle
369Aughwick Rd.
McConnellsburg, PA 17233
717-369-5004
jasonshindle@embarqmail.com
Engineering

JUDY CHAMBERS
Mercersburg, PA
Associate Member

TODD A. FORD
JACK GAUGHN REALTOR ERA
25 South Antrim Way
Greencastle, PA 17225
717-3597-3111 Ext. 237
Cell: 814-617-0848
Todd.crawford@jgr.com
<http://www.jgr.com/todd.crawford>
Real Estate



Chamber Chair Amy Hissong, Senator Alloway, and Townfest Chair Tammy Oberholzer at the 2010 Mercersburg Townfest. Planning is underway for 2011!

KSAOs - Your Most Important Financial Asset

Ask anyone what their most important financial asset is and typical answers will be their house, retirement plan, or business. And while these are certainly important items on a balance sheet, the most important financial asset many people overlook is the one that is critical to acquiring all the other assets.

An acronym for this asset is K.S.A.O.s. Human resource professionals will probably recognize this acronym that stands for Knowledge, Skills, Abilities, and Other Attributes. It is your KSAOs that are your most important financial asset. Without these, your opportunity to build and maintain your other assets would be diminished, if not impossible.

Combined, your KSAOs help you generate an income. That of course is the cash flow that buys the house, invests in retirement plans; build college savings accounts, pays for the car, the vacations, and all the other expenses of living. For the self-employed, it is your KSAOs that you also use to manage, grow, and maintain your business.

Most of us would never think of not insuring our homes or critical business assets – the potential loss would be too great. However, it is not uncommon for people to ignore the risk of unprotected income. And if you are self-employed, the risk is magnified. If something happens to your ability to generate income, not only is your personal lifestyle at risk, but your business is also at risk.

While disability income insurance is the number one method of protecting your income from sickness and injury, there are additional ways to help mitigate the impact the loss of income can have on your (and your family's) life.

Reducing and/or eliminating debt is a surefire way to ease the strain of a loss of income. Not being burdened with unnecessary financial and legal obligations can make that period of time when income is interrupted less stressful.

If you are an employee (or a business owner considering a different industry) you can increase your income generating ability through continued education and upgrading job skills. This is particularly important in the fast paced changes brought by our technology driven society. The more KSAOs you have, the better you will be able to manage a negative impact to your position or business.

One area that is often overlooked in this discussion is that of living a healthy lifestyle. For example, smoking is known to contribute to and cause a variety of physical ailments. Not smoking reduces (but doesn't eliminate) the risk that your income will be interrupted by illnesses and disease. It is also well documented that proper nutrition, rest and exercise leads to a stronger and healthier body. An additional financial benefit is that a healthy lifestyle can lead to lower life, health, and disability income insurance premiums.

Look at your own situation; do you have disability income insurance? If you lost your income, how much of a burden would debt be to you? Are there changes you could make in your lifestyle to decrease the risk of illness and disease?

If you take care of your KSAOs, your other assets will be taken care of.

*Kevin T. Shoemaker, CFP®
Member Education Specialist at Patriot Federal Credit Union
kshoemaker@patriotfcu.org*

SUMMIT HEALTH'S REGIONAL ECONOMIC IMPACT: \$703 MILLION

A report prepared by The Hospital and Healthsystem Association of Pennsylvania (HAP) in April indicates that Summit Health, the non-profit parent organization of Chambersburg and Waynesboro Hospitals, contributed \$703.3 million to the region's economy in 2010.

As part of Summit Health's non-profit mission, the organization contributed \$42 million in 2010 to impact the community through health education, community screenings, health fairs and other programs.

"We take our mission very seriously," said Summit Health President and CEO Norman Epstein.

"Providing top-quality care in our physician offices and hospitals is a major part of meeting our mission. Another key part is giving support to other local organizations who share our goal of improving the health of our community."

Summit Health's grant-awarding program, Summit Endowment, contributed more than \$272,000 to other community organizations whose programs and activities improve the health of the people in the region.

To view Summit Health's Annual Report, visit www.SummitHealth.org

CHAMBER WARNS MEMBERS OF FRAUD

Reprinted from March 2011 Newsletter

The Tuscarora Area Chamber of Commerce is a not for profit, member based, 501 c 6 organization, with a mission to improve the quality of life for those living and doing business in the greater Tuscarora Region of Franklin County. This is done via economic, political, educational, tourism, and human services advocacy. TACC also supports the community by organizing and running First Fridays Mercersburg and Mercersburg Townfest, monthly informational lunches, and the annual dinner and breakfast that are open to the public.

The chamber does not partner with organizations to fund advocacy, publications, or events. No business or individual should ever be contacted by anyone other than TACC to sponsor a chamber event like Townfest or First Friday. Neither will we partner with publishers for publications like newsletters, maps, books, or directories, these are all done in-house. If you are ever approached by anyone other than a TACC employee, or designated volunteer, to "Sponsor" anything, please report this to TACC and your local police immediately.

While TACC has strong relationships with local, state and federal elected officials, it does not promote, support, lobby for, or endorse individual political candidates and their campaigns. Though a politician may join as an "associate member", they can not serve on the board of directors or committees. The chamber has no political affiliation, nor does it subscribe to the political affiliations of the PA or US Chambers of Commerce. TACC exists to act specifically for the best interests of the Tuscarora region only.

If you have any questions, please contact Chamber Executive Director Mary-Anne Gordon at 328-5827.



2011 Leadership Franklin County Graduating Class

FCADC ANNUAL INDUSTRY APPRECIATION DINNER

September 8, 2011

Green Grove Gardens

1032 Buchanan Trail East, Greencastle, PA 17225

SPONSORSHIP OPPORTUNITIES

\$7,500 "Platinum Sponsor"

- Corporate Name and Logo Recognition in Program, on Tickets, and Invitations*
 - Corporate Name on Digital Marquee sign outside Green Grove Gardens
 - Reserved Seating for 10
 - Remarks the Night of the Event
 - Event Banner or Sign (provided by sponsor)
 - Promotional Materials on Tables (provided by sponsor)
 - Recognition in FCADC Printed Materials and Website

\$5,000 "Gold Sponsor"

- Corporate Name Recognition in Program
 - Reserved Seating for 8
- Promotional Materials on Tables (provided by sponsor)
- Recognition in FCADC Printed Materials and Website

\$2,500 "Reception Sponsor"

- Signage in Reception Area (provided by sponsor)
 - Reserved Seating for 4
 - Corporate Name in Program
- Recognition in FCADC printed Materials and Website

\$1,000 "Corporate Sponsor"

- Recognition in Program
 - Reserves Seating for 2
- Recognition in FCADC Printed Materials and Website

This is an ad for the FCADC event.

Please contact the FCADC @ 1900 Wayne Road, Chambersburg, PA 17202
717-263-8282 or judy@fcadc.com



Thank you First Friday Entertainment Sponsors!

MANAGER'S CORNER: *WHAT'S IT ALL FOR?*

Yesterday after giving a speech on leadership, I had lunch with several business owners. All of their businesses generate revenues of \$5Million to \$50Million in annual revenues. These are small but substantial businesses with 50-200 employees each - not solo-entrepreneurs.

During my presentation, I had noticed most of the audience members taking notes, nodding, or otherwise paying close attention to my comments on strategic planning, leadership styles, and organizational development. So it was again ironic, when many of the individual questions they asked of me during lunch were questions that clearly indicated they were operating as entrepreneurs not business leaders. They were behaving as doers - not leaders. All but one of the business owners is intimately involved in the day-to-day operations of the business. All but one said they often feel as if they're hamsters: Always running to play catch-up just to keep up. When I asked my lunch mates collectively, "So why are you in business? Why are you doing all of this work? What's it all for?" Only the one owner answered confidently, "I'm creating a business I can pass on to my children, so they can live the lifestyle they want." The others' responses were along the lines of, "We need to make money so we can retire some day."

I understand that last sentiment. However, it's not enough if you want to be an effective leader for your company. Effective leaders realize creating a business is more than simply providing quality products or services so you make money. That's expected. Effective leaders realize creating a business means creating a strong, viable entity that can survive without the founder or owner being intimately involved day-to-day or involved at all. Effective leaders realize creating a business is about what the employees need so they can work with purpose and effectively to serve the customers and the changing market. Effective leaders realize creating a company is thinking of the company as something separate from themselves. They need to view their businesses as entities others will want to take ownership of and engage with. They need to create a vision, a future for the company. It's hard to do that when you're the business.

So in reality, even though they were nodding and taking notes during my speech, most of the business owners I met didn't really understand the importance of strategic planning or succession planning. They understand the idea, not the necessity. They understood the concepts of leadership, but don't "get them" deep in their guts.

Until they create a clear vision of what the future of their businesses will be, they'll continue to play catch-up just to keep up. They'll continue to be deeply involved in the day-to-day, doing things their employees should be doing. And they'll continue to wonder, "Why am I doing this? What's it all for?"



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**Tuscarora Area
CHAMBER OF COMMERCE**

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717-328-5827
info@mercersburg.org
info@tuscaroraareachamberofcommerce.org

PRSRT STD
U.S. POSTAGE
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Mercersburg, PA
Permit #15



John Allison Public House Ribbon Cutting May 17, 2011



Whitetail Golf Resort Ribbon Cutting May 19, 2011

Tuscarora Area Chamber of Commerce Presents



Mercersburg Townfest

Saturday September 24th, 2011
9am-3pm Downtown Mercersburg

Sponsor Form Inside!

QuickBooks® Made Easy

Is your business making these critical mistakes?

You must learn these 25 new solutions!

- 7 Mistakes that most non-professional bookkeepers make with QuickBooks®
- 3 Reports you need to keep cash flow moving
- 3 Important ways to set up new clients and customers
- 3 Easy shortcuts that will save you dozens of hours every week using QuickBooks®
- 4 Critical ways to cut accounting expense by covering the daily task of data entry
- 5 Ways to reduce Payroll headaches and cost

Stop hurting your cash flow and put an end to your bookkeeping nightmares with this fast-paced and informative Training Course.

Class Dates:

Thursday, July 21, 2011 ~ 9:00 A.M. to 1:00 P.M.
Thursday, August 18, 2011 ~ 9:00 A.M. to 1:00 P.M.



Location: 720 Norland Avenue, Chambersburg, PA 17201
www.schultheisscpa.com

Who should attend QuickBooks® Training?

- Spouses who help with the books on a part-time basis
- Business owners who want to avoid mistakes and improve cash flow
- Partners looking for long-term answers to accounting problems
- Bookkeepers who need a better understanding of QuickBooks®



3 "Easy" Ways to Register NOW!

**CALL (717) 267-2100 or
FAX this completed registration to (717) 267-1464 or
MAIL this registration to Schultheiss & Associates**

Course: **\$129.00** per person (includes Continental breakfast)

Class date _____/_____/_____
 Name _____
 Company Name _____
 Address _____
 City _____ ST _____ ZIP _____
 Phone _____
 Fax _____
 Email _____
 Additional Registrants:
 1) _____
 2) _____

For Credit Card orders **Fax** this form to: 717-267-1464 or
Mail this form with your check payable to:
Schultheiss & Associates
720 Norland Avenue
Chambersburg, PA 17201

Circle one: Visa Mastercard
 Total: _____ Exp. Date _____/_____/_____
 Credit Card # _____
 Name on Card _____
 Signature: _____



Call About QuickBooks Training For Contractors
Limited Seating Available

TACC 5TH ANNUAL TOURNAMENT

Whitetail Golf Resort Friday October 7, 2011

1:00 pm Shotgun Start 4-Person Scramble Dinner to follow at Whitetail Golf

Team Sponsorship Opportunities

Snack Sponsor 1 available	\$500	Logo on all snacks (you provide logo/sticker or bag), Complimentary foursome, Special thanks at meal/awards ceremony, Special mention in press release, web site and newsletter
Range Sponsor 1 available	\$500	Logo on sign (or provide banner/sign) at range, Complimentary foursome, Special thanks at meal/awards ceremony, Special mention in press release, web site and newsletter
Dinner Sponsor 1 available	\$500	Logo on sign at dinner, Complimentary foursome, Special thanks at meal/awards ceremony, Special mention in press release, web site and newsletter
Cart Sponsor 1 available (3 reserved, no more than 4 allowed)	\$500	Logo on all cart signs, Complimentary foursome, Special thanks at meal/awards ceremony, Special mention in press release, web site and newsletter
Hole Sponsor (with team) 18 available	\$400	Logo sign at exclusive hole, Complimentary foursome, Special mention in press release, web site and newsletter
Hole Sponsor (no team) 18 available	\$200	Logo on sign at exclusive hole, Special mention in press release, web site and newsletter. This sponsorship is for those who support the chamber and this fundraising event, and does not include a team.
Tee Sponsor (no team) Unlimited	\$100	Logo on sign at Tee, Special mention in press release, web site and newsletter. This sponsorship is for those who support the chamber and this fundraising event, and does not include a team.

Tuscarora Area Chamber of Commerce

Phone: 717-328-5827
E-mail: mgordon@tachamber.org
PO Box 161
Mercersburg, PA 17236

Name _____

Address _____

Phone _____

Method of Payment

Bill Me Payment Enclosed

Sign up for: Price

Snack Sponsor \$500.00

Range Sponsor \$500.00

Dinner Sponsor \$500.00

Cart Sponsor \$500.00

Hole Sponsor w/Team \$400.00

Hole Sponsor without Team \$200.00

Tee Sponsor \$100.00

Signature _____

List players on the back of this form.

TACC 5TH ANNUAL GOLF TOURNAMENT

Make Checks payable and mail to: Tuscarora Area Chamber of Commerce
Attn: Golf
PO Box 161
Mercersburg, PA 17236

Players Name:

Phone Number/Email:

Total Amount Enclosed: _____

Event Sponsored by



&



PENN NATIONAL
INSURANCE

Franklin County relies on the local team to streamline finances.



Dianne Cornman, CTP
Cash Management Specialist
F&M Trust

David M. Secor
Treasurer
Franklin County

Treasurer **David M. Secor**, is responsible for managing the daily financial needs of Franklin County—one of the five largest employers within the county. That means more than 900 people, from clerks and judges, to families and vendors, all count on well-managed finances to keep the county running as smartly as possible.

That's why David relies on **Dianne Cornman**, CTP, Cash Management Specialist and the local F&M Trust team to streamline management of the county's financial resources. F&M Trust has well-rounded experience, responsive local service, and a 100-year commitment to serving the Franklin County community. Just what David and his staff were looking for in a great banking relationship.

If your business or organization believes there should be a better way to manage your finances, then let the business team at F&M Trust guide you with:

- > **Cash Management Services**
- > **Credit Card Convenience**
- > **Commercial Loans & Lines**
- > **And Much More**

For a no-obligation meeting, call **Dianne Cornman** at (717) **261-3536**, or visit your nearest F&M Trust community office.

St. Thomas
6962 Lincoln Way West
369-3240

West Side
1100 Lincoln Way West
263-9168

Philadelphia Avenue
2405 Philadelphia Ave.
264-5122

Lincoln Way East
1712 Lincoln Way East
264-9414

Memorial Square
20 South Main Street
264-6116

Norland Avenue
870 Norland Avenue
262-2085

Orchard Park
841 Wayne Ave.
263-1801



fmtrustonline.com



Left to Right:
Melanie Gordon
Phil Pantano
Trish Hanks
Ken Brookens

We put real community in our banking.

Knowing what's most important to you takes real understanding. Something that's only possible through a commitment to building a dependable relationship—the kind you can count on every single day.

That's why F&M Trust is 100% local. Our directors, our management, and customer service staff all live and work right here in our community.

It's how we provide fast decisions and responsive service, and it's the only way to earn your personal stamp of approval.

St. Thomas
6962 Lincoln Way West
369-3240

Memorial Square
20 South Main Street
264-6116

West Side
1100 Lincoln Way West
263-9168

Norland Avenue
870 Norland Avenue
262-2085

Philadelphia Avenue
2405 Philadelphia Ave.
264-5122

Orchard Park
841 Wayne Ave.
263-1801

Lincoln Way East
1712 Lincoln Way East
264-9414



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32nd
Annual

Tuscarora Area Chamber of Commerce Presents

Mercersburg Townfest



Saturday, September 24, 2011

9:00 a.m.- 3:00 p.m. • Downtown Mercersburg

www.mercersburgtownfest.com



**Artisans & Crafters
Entertainment
Delicious Food
Kids Corner**



Community Sponsorship \$100.00

Open to all Community & Business Members

Business/Name: _____

Address: _____

Contact Person: _____

E-mail: _____

Phone: _____

Mail Form & Payment to:

Mary-Anne Gordon
Tuscarora Area Chamber of Commerce
PO Box 161
Mercersburg, PA 17236