

Downtown Mercersburg

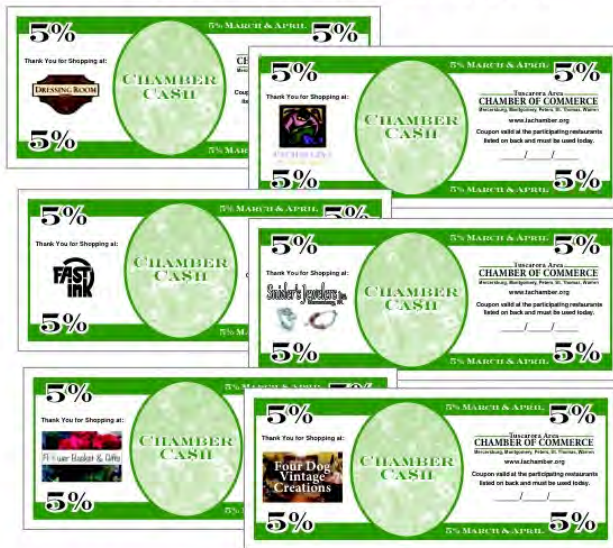


www.DowntownMercersburg.com

THESE SIGNS AND WEBPAGE TO BE LAUNCHED IN APRIL 2014!

New Downtown Business Promotions!

WE ACCEPT CHAMBER Ca\$H!



Spend \$25 at a participating retailer today and get Chamber Ca\$H good for 5% of your food purchase at this participating Downtown Mercersburg restaurant today.

Chamber Ca\$H is only good for use the same day as your store purchase. Please show your store receipt to us when using the coupon.

Thank you for shopping Downtown Mercersburg!



Upcoming Events

Chamber Awards Dinner

April 1, 2014

More info inside this newsletter!



**Build Community
Prosperity from Within**

Tuscarora Area
CHAMBER OF COMMERCE
Mercersburg, Montgomery, Peters, St. Thomas, Warren

www.tachamber.org

BOARD OF DIRECTORS

Executive Board Members

Chair

Tammy Oberholzer
Borough of Mercersburg

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Flannery's Tavern of the Square

Treasurer

Travis Hall
Alliance Elevator

Secretary

Judy Boyd
Whitetail Resort

Board Members

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Fast Ink

Elizabeth George, MD
Summit Health

Dwayne Johnson
St. Thomas Development

Gloria Pine
Buchanan Lioness

Debbie Rutherford
Mercersburg Academy

Chris Shelley
Tuscarora School District

Dana Kaiser
F&M Trust

Annalisa Ambrisco
The First National Bank of Mercersburg

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 23rd 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.

Tuscarora Area **CHAMBER OF COMMERCE** Mercersburg, Montgomery, Peters, St. Thomas, Warren

Purpose Statement

The Tuscarora Area Chamber of Commerce is organized to achieve the objectives of:

- 1) Preserving the competitive enterprise system of business by:
 - a. creating a better understanding and appreciation of the importance of business people and a concern for their problems;
 - b. educating the business community and representing them in township, borough, county, state and national legislative and political affairs;
 - c. preventing or addressing controversies which are detrimental to expansion and growth of business and the community if they arise;
 - d. creating a greater appreciation of the value of a more liberal investment of substance and self on behalf of the interests of competitive business;
- 2) Promoting business and community growth and development by:
 - a. promoting economic programs designed to strengthen and expand the income potential of all business within the trade area;
 - b. promoting programs of civic, social and cultural nature which are designed to increase the functional and aesthetic values of the community;
 - c. and discovering and correcting abuses which prevent the promotion of business expansion and community growth.

For more information about Chamber advocacy visit
www.tachamber.org, contact info@tachamber.org,
or call 717-328-5827.

Governor Corbett Announces Reduction of DCED Loan Program Interest Rates to Spark Business Expansion; Advance Make it in PA

Pennsylvania Industrial Development Authority Approves Interest Rate Reduction

Harrisburg – Continuing to advance his JOBS1st PA initiative, Governor Tom Corbett announced that he has directed the Department of Community and Economic Development to reduce the interest rates of three business loan programs to encourage small business and manufacturing growth and new job creation.

“Small businesses and manufacturers continue to be the driver of Pennsylvania’s economic engine,” said Corbett. “Access to affordable capital spurs new growth and is critical to ensuring Pennsylvania’s economy is built to advance. By reducing interest rates and the cost of borrowing, we are encouraging new growth through providing critical access to capital and freeing up operating cash to support new job creation.”

Beginning February 1, 2014, the Department of Community and Economic Development (DCED) will lower interest rates for the Machinery & Equipment Loan Fund, Pollution Prevention Assistance Program, Export Financing Program and Small Business First to 1.75 percent for applications received prior to July 1, 2014. DCED will also waive its fees charged to the borrowers.

At its February 5, 2014 board meeting, the Pennsylvania Industrial Development Authority (PIDA) also reduced its interest rates from four percent to 2.25 percent for applications received through July 1, 2014. PIDA also waived its fees charged to borrowers.

The reinstatement of the interest rate reduction initiative follows a successful initiative a year ago.

From December 2012 through June 30, 2013, DCED received over 150 applications, more than double received the entire year prior totaling more than \$106 million in loans approved. Leveraging more than \$153 million in additional private investment, the approved projects are expected to create 3,028 jobs and retain 17,794 positions.

In 2012, Gov. Corbett launched JOBS1st PA as a comprehensive roadmap to economic recovery that harnessed the state’s resources and talents to prioritize private-sector job creation and retention. Today, Pennsylvania’s unemployment rate stands at a five-year low and jobs have been growing on a consistent basis for nearly four years.

For more information about Gov. Corbett’s JOBS1st PA initiative visit www.pa.gov.

We earned the seal of approval. Member of the
CITIZEN CHAMBER OF COMMERCE
Division of Management Services, Harrisburg, PA

Now we’d like yours.

“The technology used by APPI Energy forces the suppliers to compete for our business. Their process was seamless and required minimal time commitment and no upfront cost. Not only did they negotiate our first contract, we have just signed a renewal agreement with their help.”

Bob Zentz • Fellowship Communities

Contact the trusted energy experts at
800-520-6685 or
info@appienergy.com



PCI Insurance Inc.

Employee Benefit Solutions for Chamber Members

800.755.3021

EVENT SPONSORED BY



Tuscarora Area
CHAMBER OF COMMERCE
Mercersburg, Montgomery, Peters, St. Thomas, Warren

**ANNUAL BUSINESS EXPO,
AUCTION & AWARDS DINNER**
APRIL 1, 2014 5PM-8PM

RECEPTION MENU

Assorted Meats, Cheeses, Vegetables
Cash Bar

BUFFET MENU

Garden Salad
Sliced Beef, Stuffed Chicken Breast, Sliced Ham
Mashed Potatoes & Gravy
Au gratin Potatoes
Corn & Green Beans
Assorted Desserts

**THE TUSCARORA AREA
CHAMBER OF COMMERCE**

Cordially Invites you and your guests to our

ANNUAL AWARDS DINNER & MEETING
Tuesday, April 1, 2014

Harry Lackhove Post 517, American Legion
100 Keefer Dr., Mercersburg, PA

5:00pm - 6:30pm B2B Expo & Silent Auction Networking Reception
6:30pm - 8:00pm Buffet Dinner, Awards & Meeting

Reservations: \$25 per member, \$35 non-member



TUSCARORA AREA CHAMBER OF COMMERCE

ANNUAL AWARDS DINNER SPONSORSHIP OPPORTUNITIES

Tuesday April 1, 2014

Silent Auction, Business to Business Expo 5:00-6:30pm

Dinner, Speakers & Awards 6:30-8:30pm

American Legion, 100 Keefer Dr., Mercersburg

2014 Sponsorship Opportunities

Award Sponsor

\$100

20 available

1 ticket to the event (a \$25 value), special mention in all publicity prior to, at and following the event and on our web site.

**Award Sponsor &
Business Expo Exhibitor**

\$150

10 available

1 ticket to the event (a \$25 value), a table at the business expo that you can customize*, special mention in all publicity prior to, at and following the event and on our web site.

*details to be announced

Sponsorship Commitment

Sign up for:

Price

Award Sponsor

\$100.00

Award & Expo Sponsor

\$150.00

Method of Payment

Bill Me

Payment Enclosed

Name _____

Address _____

Phone _____

Signature _____

Return to -

Tuscarora Area Chamber of Commerce

PO Box 161

Mercersburg, PA 17236

E-mail: mgordon@tachamber.org Phone: 717-328-5827

Tuscarora Area CHAMBER OF COMMERCE

Auction Committee

Betsy Yumlu, Event Chair
Susquehanna Bank

Melanie Gordon
The First National Bank of Mercersburg

Danny Bristol
Bell Insurance

Chamber Board Members

TACC Chair
Tammy Oberholzer
Borough of Mercersburg

TACC Vice-Chair
John Flannery
Flannery's Tavern on the Square

TACC Treasurer
Travis Hall
Alliance Elevator

TACC Secretary
Judy Boyd
Whitetail Resort

Gloria Pine
Buchanan Lioness

Dr. Liz George
Summit Health

Debra Rutherford
Mercersburg Academy

Dwayne Johnson
St. Thomas Development, Inc.

Chris Shelley
Tuscarora School District

Barb Danowski, Auction Committee Member
Fast Ink Screen Printing & Embroidery

Annalisa Ambrisco, Auction Committee Member
The First National Bank of Mercersburg

Dana Kaiser, Auction Committee Member
F&M Trust

Staff

Mary-Anne Gordon
Executive Director

February 4, 2014

Re: **Chamber Silent Auction** – Donation Request

Dear TACC Members, Partners, and Friends,

We are seeking your support as an auction item donor for the Silent Auction to benefit the Tuscarora Area Chamber Economic Growth Fund. This event will be held on April 1, 2014 at the American Legion in Mercersburg. The Prize(s) that you donate will directly benefit the Chamber for our economic growth programs.

We would like to ask you to donate a gift in the retail range of \$50 - \$600. This item could represent hundreds of dollars in auction funds raised. Please be sure to include any marketing collateral, brochures, and relevant details about the item you donate, so we can include an accurate description for potential bidders.

The Silent Auction is organized by volunteers from the chamber's membership. The proceeds from this event will be used to strengthen the economic foundation of this chamber of commerce ensuring many more years of service to the Tuscarora community. The chamber is a 501(c) (4) entity; your prize donation is tax deductible to the extent allowed by law as a marketing expense.

We thank you in advance for your support.

Sincerely,


Mary-Anne Gordon
Executive Director

2014 SILENT AUCTION DONATION FORM

PLEASE RETURN THIS FORM NO LATER THAN MARCH 15, 2014.

Mail or Email this form to: Tuscarora Area Chamber of Commerce
PO Box 161
Mercersburg, PA 17236
mgordon@tachamber.org

Silent Auction items listed below must be delivered to:
3 South Main St. Suite 4
Mercersburg, PA 17236

NAME: _____

BUSINESS NAME: _____

PHONE/EMAIL: _____

NAME OF DONATED ITEM: _____

DESCRIPTION OF ITEM: _____

YEAR: _____ (appropriate for antiques, wine, whiskey, etc.)

WHOLESALE PRICE: \$ _____ RETAIL PRICE: \$ _____

OTHER DETAILS: (include references to autographs, previous owners, etc.)

Thank you for your Donation!

Leadership Made **E.A.S.Y.®** eZine: ***Doing What the Contract Says Instead of Doing Your Job***



What do you do when the contract that's just been signed with the client, is no longer in their best interest or yours? Renegotiate the contract. Change the contract. Rewrite the contract to fix the real issue and achieve a better win-win scenario. Right? It seems like an easy enough solution, but why doesn't it happen as often as it should? Why do so many project managers avoid renegotiating contracts?

They don't realize what their real jobs as project managers are.

Project managers are supposed to deliver what clients want, have requested, and need (in the clients' opinions.) Too often though, project managers abide by the old adage, "The customer is not always right, but the customer is always the customer." By doing so, project managers fail to provide their expert guidance and instead allow clients or customers to determine what they believe is in their own best solution. All too often, what the clients believe they need is wrong. The clients don't have expertise in identifying the root causes and appropriate fixes. The project managers do - or should. Yet many project managers prefer to stick their heads in the sand and simply implement the project plans step-by-step according to the predefined plans, budgets, and schedules. Success! Wrong.

Clients expect project managers to be their guides.

Clients expect project managers to be their partners in developing their solutions. Clients expect project managers to be the experts in identifying better ways to reach their objectives. Clients expect project managers to be professional, upfront, honest, and communicative. Clients expect project managers to foresee needed changes, identify effective fixes, and provide cleaner paths to solutions. Clients don't want to be blind-sided by issues that were known weeks if not months before by the project managers. Clients don't want their project managers to simply plug away at punch lists with no real thought about what they're doing or how to do it better. Clients don't want machines; they want partners.

Project partners work for mutual gain and don't hide from that fact.

The most effective project managers understand their roles as project managers is to be partners, consultants, and guides. As such, they provide the needed expertise in helping their clients to understand the rationale for better ways to address the contracted issues. They don't run from changes or the opportunities to renegotiate contracts. They look forward to them because a better solution will result - for everyone. Effective project managers have no fear in communicating clearly about needed changes or about their need to bill for services. If changes are needed, there's a reason and the project managers are the guides to explain why. Project managers don't need to run from the explanations, project managers just simply need to explain: Why the changes are in the clients' best interests and why the changes may result in additional fees. There's nothing to hide if the project managers have been doing what is expected. There's nothing to hide if the project managers do their real jobs instead of just doing what the contracts say.



Does your business insurance
EARN dividends?

Ours does.

Chamber+

How It Works

Dividend earned is based on the total group premium and claims experience of eligible lines.

For example:	If group premium is:	\$1.5 Million
	and group loss ratio is:	24%
	Group dividend is:	9%
	If member premium is:	\$20,000
	Dividend earned will be:	\$1,800

Dividend payments are based upon program eligibility and are not guaranteed.

Program Features

- All-lines dividend (excluding umbrella and bonds). Dividend payments are based on total group program premium and claims experience of eligible lines. As program grows, so does dividend potential.
- Enhanced coverages on auto, businessowners, property, workers compensation, and general liability — giving you added protection at no additional cost
- Equipment breakdown coverage automatically included with businessowners and property policies
- Information and services to help reduce losses — the payoff is greater dividend potential
- Outstanding, local claim and customer support service

**Subject to individual risk characteristics, loss experience and underwriting guidelines.*



Want to know more?

Call one of these chamber member insurance agencies today!

Tuscarora Chamber

- Craig, Friedly, Potter & Moore Insurance Agency 717-762-3147
- Strickler Agency, Inc. 800-503-8908
- Bell Insurance 717-328 2523



PENN NATIONAL
INSURANCE

www.PennNationalInsurance.com

Tuscarora Area
CHAMBER OF COMMERCE
Mercersburg, Montgomery, Peters, St. Thomas, Warren

President and CEO Robert Fignar along with Chairman of the Board Robert Hoffman announce changes to Boards of Directors of the Mercersburg Financial Corporation (MFC) and its wholly-owned subsidiary The First National Bank of Mercersburg (Bank).

The following changes were announced to the MFC and Bank Boards of Directors:

- Michael A. Starr was elected to the Bank Board effective 1.8.14. Mr. Starr, a lifelong resident of Chambersburg, is founder/owner of Starr Insurance in Chambersburg.
- James S. Junkin was elected to the MFC Board effective 1.8.14. Mr. Junkin has served on the Bank Board since January 2013. He is a co-owner of Junbro Farm LLC in Willow Hill, PA.
- J. Elwood Rockwell retired from the MFC and Bank Boards effective 12.31.13 and was elected Director Emeritus. Mr. Rockwell has served on the Bank Board since 1985 and the MFC Board since 1987. He is the founder of Rockwell Construction in Mercersburg.
- Jane E. Hoover retired from the MFC and Bank Boards effective 10.31.13. Ms Hoover had served on the Bank Board since 1996 and the MFC Board since 2003. She was the owner of Jane's Market in Mercersburg.



President & CEO Robert Fignar and Chairman of the Board of Directors Robert Hoffman present J. Elwood Rockwell with a plaque honoring him for his years of service.



President & CEO Robert Fignar and Chairman of the Board of Directors Robert Hoffman welcome James Junkin to the Mercersburg Financial Corporation Board of Directors.



Chairman of the Board of Directors Robert Hoffman and President & CEO Robert Fignar welcome Michael Starr to the First National Bank of Mercersburg Board of Directors.

TWEP

TUSCARORA WILDLIFE EDUCATION PROJECT

ANNUAL BANQUET/AUCTION

MARCH 15, '14



The menu:

Chicken Florentine
Flounder stuffed with lump crab meat
Beef tips with Portabella mushrooms
Pommes Noisette
Gourmet macaroni and cheese
Steamed broccoli
Sautéed seasonal vegetables
Garden salad
Assorted rolls
Tea Time Tasties' cookies

This year's event will take place at Cortland Mansion in Hagerstown, located at 19411 Cortland Drive, Hagerstown, MD 21740

Social Hour begins at 4:30. Dinner will be served at 6:00, live auction begins immediately after dinner and a silent auction takes place throughout the event.

Tickets are \$35/person and must be purchased by March 9, available at Snider's Jewelers, through TWEP Board members, or at the Charles Brightbill Environmental Center.

TWEP is a non-profit 501c3 organization. Monies raised at this event maintain the Center and provide funding for materials and programs provided at the Center.

CHARLES BRIGHTBILL ENVIRONMENTAL CENTER

PO Box 97
4881 Ft. Loudon Road
Mercersburg, PA 17236

Phone: 717 328-2126
Email: twepmail@gmail.com
Website: www.twep.org

Plans for TWEP's building expansion will be unveiled at this event.



Welcome, Brian.

F&M Trust welcomes **Brian Reidell** to the team as Assistant Vice President – Merchant Services Specialist, Commercial Services.

With more than 11 years of financial experience in South Central PA, including branch management, lending, operations, cash management, and corporate services, Brian will be responsible for F&M Trust's **Merchant Services Program**. In addition to serving current clients, he will also work to develop new relationships with business owners throughout communities served by F&M Trust.

A native of Mifflinburg, and resident of Enola, Brian earned his degree from Shippensburg University, and has been active in the community with Jake Gittlen Memorial Golf Tournament, HACC Public Safety, EPYAL, and the Susquehanna Township Rotary Club.

If you prefer experienced guidance from 100% local business experts like Brian Reidell, connect with F&M Trust.

Brian Reidell

Assistant Vice President
Merchant Services Specialist
Commercial Services
Office: (717) **261-3617**
Cell: (717) **658-0952**



fmtrustonline.com



TUSCARORA AREA CHAMBER OF COMMERCE PRESENTS



MERCERSBURG SPRINGFEST

SATURDAY MAY 10, 2014
9AM-3PM DOWNTOWN MERCERSBURG

Sponsorship Opportunity

**Springfest
Partner
\$120**

10x20 spot included (a \$40 value), partners will help us fund children activities, marketing, event map, etc., special mention as “Event Partners” in ads, press releases, web sites, newsletters, and on the event map.

Tuscarora Area Chamber of Commerce

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

Name _____

Address _____

Phone _____

Sign up for:

Springfest Partner

Price

\$120.00

Method of Payment

Bill Me

Payment Enclosed

Signature _____