



# Chamber News

Mercersburg Area Chamber of Commerce

19 North Main Street • Mercersburg, PA 17236 • Phone: 717-328-5827  
Email: info@mercersburg.org • Website: www.mercersburg.org

## 2009 CHAMBER DINNER & BUSINESS PERSON OF THE YEAR

162 attendees including Senator Rich Alloway, Representative Todd Rock, Commissioner Bob Ziobrowski, members, guests, and affiliates enjoyed an elegant evening in the Edwards Room, Keil Hall at the Mercersburg Academy for this year's Annual Dinner Meeting. All were entertained by the amazing classical guitar talents of Brennan Elliott.

Mr. John Stoner led the pledge and gave the invocation. Bob Fignar, Event Sponsor and CEO of the First National Bank of Mercersburg, spoke about the bank, their centennial year, introduced their board members, and shared a special presentation, "A Road Trip of Mercersburg" with the group.

Senator Rich Alloway address the group concerning development plans and opportunities in the greater Tuscarora region (see his letter on page 2). Followed by Theresa Gourley's President's Address (featured on page 3).

Board member Shawn Meyers presented the 2009 Business Person of the Year Award to Jane Hoover, owner of Jane's Market.

Jane Hoover was born and raised in Chambersburg, Pa. before her family moved to Gettysburg where her father Paul Hoover and Uncle Ken Foust entered into a supermarket partnership. She graduated from Bridgewater College and worked in the D.C. area for 8 years before moving back to Gettysburg to accept a business proposal from her father and uncle to assume responsibilities of their supermarket in Biglerville.

After operating that store for 14 years she was contacted by Bill Hayes, owner of a community supermarket in Mercersburg, who expressed an interest in selling his business. It was 18 years ago Jane started serving the Mercersburg community. Both Jane's Markets support the non-profit organizations in the communities and strive to meet the needs of the customers in the communities they serve. They work to provide the convenience of offering products to their customers who would otherwise find it necessary to travel a great distance to purchase the same items.

In addition to her participation in the business she stays busy as a volunteer. Jane credits her dedicated staff at the stores for allowing her time to engage in other pursuits. She has volunteered her time throughout her career to such organizations as the Gettysburg Hospital, Big Brothers Big Sisters, The Family Planning Council of Central Pennsylvania, the Adams County Redevelopment Authority, the Mercersburg Area Youth Organization and the YWCA.



2009 BPOY Jane Hoover

She was the first woman elected to the board of directors of the Pennsylvania Food Merchants Association. Jane currently serves as a director on the boards of the First National Bank of Mercersburg, the Associated Wholesalers, Inc., the Hanover Adams Rehabilitation and Training Center and is a member of the Mercersburg Rotary. As a Rotarian she has contributed the supplies for the club's fundraisers that involve a food stand, and her expertise when catering is needed.

### 2ND ANNUAL ECONOMIC PARTNERSHIP BREAKFAST

Thursday June 4, 2009 this chamber and the Tuscarora Area Development Association will host their second annual Economic Partnership Breakfast, sponsored by Tower Bank, at the VFW #6241, 20 Veterans Way, Mercersburg. FCADC President Mike Ross will be the speaker.

Cost \$12 per member and \$15 per nonmember. Contact the Mary-Anne to RSVP, info@mercersburg.org or 328-5827.

### Upcoming Events

May Power Lunch  
May 20th, Zazzy's K9 Creations

First National Bank of  
Mercersburg Mixer  
May 21st Main Office

Economic Partnership Breakfast  
June 4th, VFW #6241 Mercersburg

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## Board of Directors

### Executive Board Members

#### *President*

Theresa Gourley  
Auto Sales Unlimited

#### *Vice President*

Amy Hissong  
First National Bank of Greencastle

#### *Treasurer*

Gloria Pine  
First National Bank of Mercersburg

#### *Secretary*

Judy Boyd  
Whitetail Resort

### Board Members

Don Shenberger  
Mercersburg Printing  
Rick Hendrickson  
Mercersburg Academy  
Shawn Meyers  
Steiger, Steiger & Meyers Attorneys  
Liz Martin  
M&T Bank  
Rebecca E. Erb Ed.D.  
Tuscarora School District  
Elizabeth George, MD  
Tuscarora Family Practice  
Rachel Sheaffer  
Express Employment Professionals

### Staff

#### *Executive Director*

Mary-Anne Gordon

The Chamber News is a bi-monthly newsletter of the Mercersburg 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.

## A Message to the Residents of Tuscarora School District:

I have toured your schools and have seen personally the deplorable condition they are in, brown water, rusting locker rooms with lockers that are literally falling apart, not to mention the district's deteriorating athletic fields. Our children deserve better – it isn't fair to them to have the schools in this condition.

However, it also isn't fair to ask the taxpayers to shoulder such a huge burden. With the troubled economic times we are facing, people simply cannot afford to pay higher taxes. During my campaign for the Pennsylvania State Senate, I made a commitment to the people of the Tuscarora School District to address this situation.

The open spaces, farmland and agricultural heritage of your community are cherished and must be preserved. However this does not provide an adequate tax base to pay for your district's schools. I recently called a meeting of the Mercersburg Area Chamber of Commerce, the Tuscarora Area Development Association and other business leaders for the purpose of identifying appropriate land that can be targeted for future commercial development, yet not infringe upon farmland.

We have identified some properties that fit these criteria and are actively working with companies to locate here to build the tax base and create good paying jobs for residents. I also stand ready to lend my support to assist raising funds privately in support of the Fix JB Sports Citizens' Organization.

I am committed and ready to help the people of the Tuscarora School District. By working together, we can build a better future for your children and your community.

Richard Alloway II  
Senator

Contact: 37 South Main Street, Suite 200, Chambersburg, PA 17201  
Phone: 717-264-6100, Fax: 717-264-3652

## EXCERPT FROM 2009 ANNUAL DINNER PRESIDENT'S ADDRESS:

There is a saying about volunteers... they are seldom paid and it's not because they are worthless but because they are priceless!

As I look around this room I recognize many of you as community servants. That is often the case at our events because they are attended by the doers, people that recognize you have to participate to reciprocate.



Tom Brokaw said "It's easy to make a buck, it's a lot harder to make a difference." But I've got to say, nowadays I don't believe either one is easy.

With these challenging economic times, making a buck is more difficult for most of us. That is why we do not take our members monetary investments to this chamber lightly. There is value in our membership but there is also an obligation for our members to communicate their concerns and needs. One of our goals is to be a facilitator for developing organizations and we have done that with our support of the Mercersburg Art Council, the Wellness Council and now the Farmers Market.

We are economic partners with the Tuscarora Area Development Association and we are the only advocate for the Greater Tuscarora Region serving on many county boards such as the Franklin County Area Development and Leadership Franklin County.

The rapport that we have established with our elected officials is evident with their representation at our events. I was proud to be introduced tonight by our State Senator Rich Alloway. He is a big supporter of this chamber and I have personally heard him say he loves Mercersburg. Also very worthy of mention is Representative Todd Rock, Bob Ziobrowski representing our county commissioners and Jeremy Shoemaker representing Congressman Shuster's office.

If you think this representation is impressive tonight, you should be apart of our autumn golf tournament. We have an expansive and diverse group of professionals that participate and I've been told is one of the best golf tournaments in the area.

Our monthly lunches are great outlet for networking. They are enjoyed by all who attend them, and they are very economical at only \$5 per person. Our website and the functional directory are an excellent and economical source for advertising.

Beyond what the Chamber does for our members we are also strong supporters of our community. We invest in the neighborhood with successful events that promote the charm and integrity of the area. Townfest will be celebrating its 30<sup>th</sup> year and May 9<sup>th</sup> we are launching the Mercersburg Home and Garden Festival which will focus on and support our home town allure.

Is there more we could do for you? Maybe, but you must communicate to us how. Lily Tomlin said, "I always wondered why somebody didn't do something about that and then I realized, I'm somebody."

Theresa Gourley  
MACC President 3rd Term  
TADA Secretary  
Owner Auto Sales Unlimited

## How does the 2009 Recovery Act affect small businesses?

A lot of press has surrounded the 2009 Recovery Act and how it will help jumpstart the economy. However, as a small business owner, you are probably wondering how the Act may affect your bottom line and help you continue to provide goods and services to your customers.

So, how might the Recovery Act affect your business?

- **Increased SBA lending.** The SBA has been authorized to temporarily eliminate or reduce fees on their loan guarantee programs, and increase the amount of the guarantee to 90% for qualified loans. These loans are issued by a bank and are partially guaranteed by the SBA. SBA loans include the SBA 7(a) loans which support business operations and are typically given to start ups, expansion, or acquiring a small business. Another SBA loan program is the SBA 504 lending program that offers long term, fixed rates on fixed assets such as land, buildings, machinery, and equipment. In order to apply for one of these, contact a lending institution such as a bank and they will evaluate your application. The applicant must be unable to secure conventional commercial financing and be a small business defined by the SBA (500 employees or less). If you applied for a loan previously and were turned down you may apply again, however you will need to have an updated business plan and financial projections.
- **If you lost money.** Talk with your accountant about the possibility of using monetary losses for a tax advantage. Those with gross receipts at \$15 million can use losses to alleviate tax bills for two years prior to the loss and two years following the loss.
- **Money for equipment.** The stimulus package maintains the increased \$250,000 equipment write off level through 2009. However, if you already spent more than \$800,000 on these types of capital expenditures, the deduction is phased out. For this reason it is geared more toward small business spending.
- **Hiring tax credits.** You can receive a \$2,400 credit per worker on your taxes providing you hire a worker who falls in a targeted group of disadvantaged individuals. The Work Opportunity Tax Credit allows a 40% tax claim on the first \$6,000 in wages paid to such a worker. Two new categories of disadvantaged workers have been added to the new package: veterans and “disconnected youth.”
- **Reducing Estimated Tax Payments:** Normally, small businesses have to pay 110 percent of their previous year’s taxes in estimated taxes. The Recovery Act allows small businesses to reduce their estimated payments to 90 percent of the previous year’s taxes.
- **Extension of Bonus Depreciation Deductions:** Check with your accountant about the possibility of extending bonus depreciation deductions through the end of 2009, which allows businesses to take a larger tax deduction within the first year of a property’s purchase.

**Incentives for Investors to Put Money in Your Business:** the Recovery Act includes a measure that will exclude from taxation 75 percent of the capital gains for investors in small businesses who hold their investments for five years.

Be aware that scams have arisen from the stimulus act. There are advertisements and emails that claim grant money and stimulus money are waiting for you. There are no stimulus checks coming and please disregard any website or e-mail that tells you otherwise.

The Shippensburg University SBDC can help you with business plan development and financial projections for your business. If you need assistance, contact the Small Business Development Center at 717-477-1935.

# MEMBERS IN THE NEWS

## LEADERSHIP FRANKLIN COUNTY

The Chamber Foundation's mission is to advance the free enterprise system through education and by promoting citizenship and leadership. Area businesses and organizations help by providing input and volunteer time, and some provide sponsorships.

Patriot Federal Credit Union, for example, is offering a scholarship for the 2009-10 Leadership Franklin County program to help develop a community leader "who can and will make a difference." The recipient of the scholarship must reside in Franklin County and be a member in good standing at Patriot Federal Credit Union. The deadline for applications is June 26. For an application, call any PFCU office or e-mail [membersvc@patriotfcu.org](mailto:membersvc@patriotfcu.org). Volvo provides a scholarship to a member of the community, as well as to a Volvo employee. In addition, the Athena Network awards a scholarship, and the Mercersburg Area Chamber of Commerce provides a half-scholarship (\$425). The Foundation awards a C.Q. Smith Scholarship in honor of one of the leading proponents of the program.

The scholarships are a strong demonstration of support for the program, according to Noel Purdy, executive director of the Foundation. "These businesses believe in the program for a reason. They help us to groom future leaders," she said.

As an indication of its success, the Leadership Franklin County program will expand soon. A new Youth Leadership program will begin in the fall of 2009 for students of Franklin County schools, and an Advanced Leadership program in 2009 will be open to both Leadership alumni and non-alumni.

To learn more about scholarships or the Leadership program, call Purdy at 264-7101.

## SUMMIT HEALTH

Chambersburg Hospital's Palliative Care Team was recently presented with the President's Award for Team Excellence by Norman Epstein, president and CEO of Summit Health. The award recognizes and rewards outstanding hospital teams that have measurable outcomes and model the hospital's core values of Integrity, Compassion, Excellence and Service.

The Palliative Care Team at Chambersburg Hospital was developed in July 2007 to focus on the needs and symptoms of patients admitted to the hospital with advanced or chronic illnesses, for which curative treatment may not be available or an option. According to the award plaque given at the ceremony, through the palliative care program, many patients and their families have gained a greater understanding of their disease process, initiated an individualized treatment plan for control of symptoms, and addressed advanced directives based on patients' wants and needs.

Members In The News is a free section of this newsletter devoted to our membership. Please submit photos and news about your business by the 15th of each even numbered month for inclusion.

The team hopes to continue to enlarge this program in the future to continue to provide complete and compassionate care for those with chronic or advanced illness, regardless of life expectancy. Members of the Palliative Care Team are W. David Kent, MD; Amatul Khalid, MD; Carole Ditch, RN, and Diana Jones, RN, care coordinators; Sue Dooley and Karen Kiskaddon, social services; Shendelle Clapper, social services radiation oncology; Rev. Paul Yeun, pastoral care; and Pat McCulloh, RN, care coordination and utilization management.

## TOWER BANK

Andrew Samuel, president and CEO of Tower Bancorp, Inc. (NASDAQ: TOBC) announced that the company's common stock commenced trading today on the NASDAQ Global Market under the symbol "TOBC."

"We are excited to commence trading on the NASDAQ Global Market," said Samuel. "This is a significant milestone, which allows a broader group of investors to participate in the mission of our organization."

This announcement closely follows completion of the combination of Tower Bancorp, Inc. and Graystone Financial Corp., which resulted in a financial services company with over \$1.2 billion in assets. Prior to April 6, 2009, Tower Bancorp, Inc.'s common stock traded on the Over-The-Counter Bulletin Board (OTCBB).

## BELL INSURANCE

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- We work for **you**, not the insurance companies!
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- We are **local people** working to help you, our neighbors in the Mercersburg area!
- We can help you **save money** on all your insurance needs!

"Bell Insurance is the only Penn National Agent with an office in Mercersburg and we fully support the Chamber+ insurance program for Mercersburg Area Chamber of Commerce members." - Edward L. Bell

# NEWS.....

## High-Demand Training from Penn State Continuing Education

We are now accepting registrations for the following Adult Education classes offered throughout the summer at the Franklin County Career and Technology Center:

Certified Nursing Assistant (CNA)  
Medical Terminology  
Medical Office  
Medical Coding  
Medical Billing and Collections  
  
Microsoft Office  
Excel Level I  
Access



**For more information or to register, please contact  
Helen at 717.709.0778 or [hem11@psu.edu](mailto:hem11@psu.edu)**

## WELCOME NEW MEMBERS

Habitat For Humanity of Franklin County  
Michelle Bowen  
23 N. 3rd St.  
Chambersburg, PA 17201  
Phone: 717-267-1899 Fax: 717-267-7069  
Email: [hfhfc@innernet.net](mailto:hfhfc@innernet.net)  
Web: [www.habitat.com](http://www.habitat.com)  
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Jason Blair  
644 Lincoln Way East.  
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Web: [www.witf.org](http://www.witf.org)  
*Media*

## MAY POWER LUNCH

**ZAZZY'S ANNIVERSARY CELEBRATION!!**

**MAY 20, 2009**

**NOON-1PM**

**ZAZZY'S K-9 KITCHEN**  
**235 N. MAIN ST, MERCERSBURG**  
[HTTP://WWW.MERCERSBURG.ORG/ZAZZYS/](http://www.mercersburg.org/zazzys/)

## FREE COOKOUT!!

**RSVP BY TUESDAY MAY 19TH 11AM.**  
**328-5827 OR [INFO@MERCERSBURG.ORG](mailto:INFO@MERCERSBURG.ORG)**

With consistent attendance at 30+ members, this is a great networking opportunity. If you are a first time Power Luncher, your meal is free. Don't miss it!

## MANAGER'S CORNER: *DOING MORE OF THE SAME*

I was standing in the check-out line at the grocery store the other day when I overheard two women behind me reconnect. They had worked together years ago but had gone different ways when they were both laid off by their former employer. After the lay-off, "Sue," had apparently taken classes and searched for new opportunities to put her old and new skills to use. She's apparently working and seemed fairly upbeat. "Karen" on the other hand, found work in the same industry only to be laid off again. She said at least three times, "Now it's just a matter of sitting and waiting until things turn around."

Karen's employing Albert Einstein's definition of insanity: "Doing the same thing over and over again expecting different results." Now I'm not suggesting that losing one's job is something to just get over or that you're insane if you're upset because you lose your job. Being laid off is difficult. It's life changing. It impacts entire families and if wide-spread, entire communities. However, it does happen. What I'm suggesting is how you respond to losing your job - or losing business during tough times - determines how it impacts you. Will you be a "Sue" or a "Karen"?

Refocusing and starting over is hard. It takes a lot of soul-searching and - if done honestly - it forces us look at ourselves, our skills, our attitudes, and our behaviors objectively. When done honestly, we often find we're not as skilled, focused, determined, or action-oriented as we claim. Talking about looking for a job isn't looking for a job. Talking about changing business strategy isn't the same as actually changing our business' strategy. Change actually requires doing something. Goodness knows "Change" is hard for most people. That's why there are so many training programs provided that deal with nothing but minimizing resistance to change. But for those who do truly want to be different, better, and more productive going forward, we need to do something different.

Given that, with the changes in the economy, your industry, your customers' industries, technology, and the workforce, what are you doing to change and be better going forward? As David Weinbaum says, "A window of opportunity won't open itself." So what are you doing to open a few windows for yourself and for your organization?



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### 2009 NEWSLETTER

Newsletters are bi-monthly, 320 mailed, and a PDF posted on [www.mercersburg.org](http://www.mercersburg.org).

Inserts - \$80

1/8 page - \$25/mth or \$120/yr

1/4 page - \$35/mth or \$300/yr

1/2 page - \$75/mth or \$450/yr

Full Page - \$125/mth or \$600/yr



19 North Main Street  
Mercersburg, PA 17236



MEMBER FDIC

**100** YEARS  
***A century of service!***  
1909 - 2009

*You are invited to a  
Mercersburg Area Chamber of Commerce Mixer  
hosted by*

## THE FIRST NATIONAL BANK OF MERCERSBURG

WHEN: THURSDAY, MAY 21, 2009 FROM 5:00 - 7:00 PM  
WHERE: MERCERSBURG FINANCIAL CENTER  
12 S. MAIN STREET, MERCERSBURG

COME ENJOY HORS D'OEUVRES, MERCERSBURG SLIDE SHOW  
AND A CENTENNIAL POWERPOINT ABOUT THE BANK  
DOOR PRIZES WILL BE AWARDED.

RSVP TO BANK - 328-3121 x155

WE HOPE YOU CAN COME!