



Chamber News

September/October 2009

Mercersburg Area Chamber of Commerce

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

OCTOBER 9, 2009 WHITETAIL RESORT

The 3rd annual chamber golf event is Friday October 9th. The 4 person scramble kicks off at 1pm at Whitetail Golf Resort. The word is out about this being the best golf event in Franklin County and event sponsors Craig, Friedly, Potter & Moore/Penn National Insurance expect a full field! With a box lunch, snack, and dinner by Romeo's Café, adult beverages courtesy of Flannery's Tavern on the Square, team photos by Pictures Plus, DL Martin is providing hole in one prizes, plus we will have raffles, giveaways, and more. Hurry we are nearly sold out!



This is the chamber's only annual fundraiser, with 100% of profits going directly into the 2010 operating budget to continue the mission "to improve the quality of life of those living and doing business in the greater Tuscarora community". If you do not play, or can't make the event, please consider being a Hole or Tee sponsor. Your contribution is tax deductible. Sponsorship flyer is included with inserts in this newsletter. Thank you to the following companies for their early support; Cart - Bell Insurance and F&M Trust, Dinner - First National Bank of Mercersburg, Beverage - Auto Sales Unlimited, Hole In One - DL Martin, Gift - Kimmel Insurance, Hole, KDB Accounting, Valley Quarries, Waste Management, PCI, Mercersburg Academy Admissions, Tower Bank, Friends of Rich Alloway, and Tee - Dave Stauffer of State Farm and Rotz and Stonesifer.

FLANNERY JOINS BOARD

Businessman John Flannery co-owner of Flannery's Tavern on the Square has joined the MACC board of directors, filling a spot recently left vacant.

"I am very happy that John accepted the Board's invitation to fill our recent vacancy," said President Theresa Gourley. "The Chamber is stimulated by renewal and rotation and I believe his perspective and experience as a small business owner will diversify our objectives in a positive manner."

PAPERLESS IN 2010

September 1, 2009, the Chamber will launch the option to receive our bi-monthly newsletter and monthly updates via email only. Look for the "Subscribe" button/link on our website and on every chamber email.

Do you utilize the hard copy? Leave it out for customers to read? Pass it around the office? Please let us know. We want to provide the best communication option for you and your business.

In this Issue

News.....	Cover
News from the Capital.....	4
Member News.....	5

New Members.....	6
Member's Corner.....	7

Upcoming Events

September Power Lunch
September 16

Mercersburg Townfest
Saturday, September 26
Downtown Mercersburg

3rd Annual Autumn Golf Outing
Friday, October 9
Whitetail Golf Resort

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
John Flannery
Flannery's Tavern on the Square
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.



Mary-Anne Gordon - Executive Director

FELLOWSHIP

Dear friends and members,

The mission of this organization is "to improve the quality of life for those living and doing business in the greater Tuscarora community". A difficult economy coupled with a region that has many socioeconomic challenges, often overlooked is what makes this a great "community". When reading the following passage think about the Mercersburg, Montgomery, Peters, St. Thomas and Warren area, this chamber, residents, schools, businesses, organizations, and how we all do or can work together.

"When communal bonds unite people, great success is possible. But such bonds can develop only when personal interests are subordinated to goals that serve the greater good of all. The broader the basis for action, the greater the benefits that can be achieved. And conversely, the greater the potential good, the more powerful the support behind it. A spirit of cooperation steadies the boat, but it helps to have a beautiful island to row towards.

Learn to respect the strength in diversity, for a community's true power lies not in its numbers, but in the diverse skills and resources of its members. Just as the stoutest walls are reinforced with many different materials, so the strongest groups allow differences to co-exist inside the whole.

With a unified group solidly behind you, even difficult enterprises can be attempted without great risk."

Respectfully,

Mary-Anne



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- Invest a minimum cable advertising schedule of \$2,000 and your business will receive (50) Mercersburg Area Chamber commercials tagging your business as a sponsor **TLC**
- Invest a minimum cable advertising schedule of \$5,500 and your business will receive (150) Mercersburg Area Chamber commercials tagging your business as a sponsor
- Invest a minimum cable advertising schedule of \$8,500 and your business will receive (200) Mercersburg Area Chamber commercials tagging your business as a sponsor
- Invest a minimum cable advertising schedule of \$13,500 and your business will receive (300) Mercersburg Area Chamber commercials tagging your business as a sponsor
- Each participating business will be offered (1) promotional opportunity per quarter.



Contact - Lori Perkins, Account Executive
Office - 717.264.6425
Cell - 717.649.6789
lori_perkins@cable.comcast.com



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Mercersburg Area Chamber of Commerce

Our **Chamber+** program is designed to provide group-buying power for comprehensive business insurance coverages, 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.

Eligible lines** offered through this program include:

- Businessowners
- Commercial auto
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- Workers' compensation

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: 28%
Group dividend is: 10%
If member premium is: \$20,000
Dividend earned will be: \$2,000

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

Employee & Individual Benefit SOLUTIONS

Pennsylvania Chamber Insurance and the Mercersburg Area Chamber of Commerce invite you to attend a discussion regarding business healthcare options available in the marketplace.



Please join us at the Mercersburg Area Chamber of Commerce for an in-house Insurance Day to speak with a PA Chamber Insurance benefit consultant about the healthcare options available to business owners.

The PA Chamber Insurance family of companies offer the best insurance solutions for business owners.

A PA Chamber Insurance benefit consultant will be at the chamber offices to meet with you one-on-one to discuss your benefit options and assist you with your employee benefit needs.

To make an appointment, please contact the Mercersburg Area Chamber of Commerce at 717.328.5827.

Date: Thursday, September 17, 2009
Time: 9:00 am - 12:00 p.m.
Topic: A PA Chamber Insurance benefit consultant will discuss the options available for business owners in selecting the best benefit programs and upcoming trends in the industry.
Place: Mercersburg Area Chamber, 19 North Main Street, Mercersburg, PA 17236
RSVP: Please call the Chamber at 717.328.5827.

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State Senator



Richard Alloway II

33rd District ★ Adams, Franklin and York Counties



Seeking to keep vital government programs and services operating while budget negotiations continue, Senator Richard Alloway II (R-33) voted August 19th to override a number of Governor Rendell's recent line-item vetoes of Senate Bill 850.

Alloway voted to reinstate funding for a number of core government services that have been left in limbo because of the budget impasse, including funding that would protect the Franklin County Homeless Shelter in Chambersburg. The shelter has recently held fundraisers just to keep its doors open.

Alloway made the motion on the Senate floor to fund the Homeless Assistance Program, which provides a wide range of services to more than 100,000 Pennsylvanians to support homeless families and prevent families from becoming homeless.

"We cannot afford to turn our backs on our area's most needy citizens," Alloway said. "The governor's decision to leave these individuals out in the cold is wrong and unnecessary, and it is shameful that a small minority of my colleagues in the Senate will allow a large number of Pennsylvanians to suffer due to partisan politics."

Despite unanimous Republican support, the veto overrides failed when the majority of Democrats voted against the measures – which require a two-thirds majority. Had the overrides succeeded in both the Senate and House, funding would have begun flowing to programs that the governor cut. Alloway said that the governor is trying to create a crisis atmosphere by holding a number of programs and services hostage, including homeless assistance, veterans outreach services and domestic violence and rape crisis programs.

Among the line items which the Governor vetoed despite the fact that Senate Bill 850 funded them at exactly the amount he recommended:

- Homeless Assistance, \$25.6 million
- Veterans' Educational Assistance, \$7.0 million
- Veterans' Outreach Services, \$1.7 million
- Veterans' Assistance, \$428,000
- Disabled Veterans' Transportation, \$350,000
- Rape Crisis and Domestic Violence Services, \$19.6 million

Override votes also took place on several additional line items under which the lack of state funding is having an immediate and dramatic negative impact on Pennsylvania residents, including:

PHEAA Grants to Students, \$386.2 million

Community Mental Retardation Programs, \$158.4 million

Homeowners Emergency Mortgage Assistance Program, \$9.9 million

Alloway added that there is plenty of existing funding for the programs that Republicans tried to restore, but the governor chose not to fund these services.

"The money is available to fund these programs, and all parties in budget negotiations agree to the level of funding for a number of these programs," Alloway said. "I am appalled that the governor and Senate Democrats would rather play politics than work to protect some of Pennsylvania's most vulnerable citizens."

MEMBERS IN THE NEWS

FIRST NATIONAL BANK OF MERCERSBURG NEW MEMBERS ON BOARD OF ASSOCIATES

President & CEO Robert J. Fignar announced recently that three new members have been added to the Board of Associates.

James S. Junkin resides in Willow Hill where he farms turkey, swine, sheep and cropping and was awarded the distinction of 2000 Conservation Farmer of the Year. He was President of Franklin County Farm Bureau for 4 years and has been a board member for 10 years. Currently he is Vice-President of PA Independent Poultry Producers Cooperative, a member of Fannett-Metal School Board, and a board member of the Franklin County Area Development Corporation. He and his wife, Judy, have 3 adult children.

David C. Rajik resides in Chambersburg and is the owner of the Antrim Insurance Agency with locations in Greencastle and Waynesboro. Early in his working life he was a staff internal auditor at Valleybank and Trust Company, followed by employment at the First National Bank of Everett where he started the internal audit department and loan review department. In 1994 he became the Chief Financial Officer at the Strickler Agency in Chambersburg. In 1997 he started the Antrim Insurance Agency. Over the years he has served on several non-profit boards and currently is the Chairman of the Board of Directors at the Greencastle-Antrim Chamber of Commerce. He and his wife Pam have 3 sons.

Linda Nair Zeger resides in Mercersburg and is enjoying a busy retirement following a 35-year career as an elementary teacher in the Tuscarora School District. She was PA State Nutrition Educator of the Year in 1992. Over the years, she has served on numerous community non-profit groups including Mercersburg PTO, JBMS Music Boosters, JBHS Athletic Boosters, Tuscarora Education Foundation, Buchanan Lioness Club, Meals on Wheels, and Mercersburg Women's Club. She and her husband, James, have two adult children and 2 granddaughters.

LEADERSHIP FRANKLIN COUNTY RECENT APPOINTMENTS TO LFC COMMITTEES

- Mary-Anne Gordon, vice chair of the LFC Community Steering Committee. She is the executive director of the Mercersburg Area Chamber of Commerce and president of the Tuscarora Area Development Association.
- Kim Smith, LFC Community Steering Committee. She is an alumni of LFC, is co-owner of Route 5 Gifts in Chambersburg and resides in Mercersburg.
- Brenda Hefner, past chair of the LFC Executive Committee. She sits on the Chamber Foundation Board of Directors and is owner of You to the Max Coaching and Consulting.
- Matt Swanger, Alumni Committee Chair. He is a Human Resources Generalist with F&M Trust and an LFC alumni.
- Amy Murray, LFC Community Steering Committee. She is a Senior Branch Manager for Patriot Federal Credit Union, is a LFC Alumni and resides in Waynesboro.
- Jeffrey Hockenberry, LFC Community Steering Committee. He is the owner of Hockenberry Associates and is an LFC alumni who resides in Shippensburg.
- Melanie Furlong, PR/Marketing Committee. She is Director of Community Relations with Lutheran Home Care and Hospice, Inc, sit on the Foundation Board of Directors, LFC Community Steering Committee and is an LFC alumni.

MERCERSBURG FAMILY MEDICINE

Timothy T. Owolabi, M.D., has joined the practice of Mercersburg Family Medicine, located in the Mercersburg Health Center at 2 Keefer Drive, Mercersburg, Pa. He earned his medical degree from the University of Maryland School of Medicine. Dr. Owolabi completed both his internship and residency at Phoenix Baptist Hospital and Medical Center in Phoenix, Arizona.

TOWER BANK

CONSUMER LOAN DEPARTMENT TO MCCONNELLSBURG

The consumer loan processing department has moved from the Greencastle Office to its McConnellsburg Office located at 101 Lincoln Way West. "The McConnellsburg Office is a beautiful facility with spacious work areas," said Jeff B. Shank, president and CEO of Tower Bank. "Our consumer loan processing department can utilize this space to its fullest extent."

"We look forward to having our entire department located in one area," said Bob Wible, consumer loan manager. "The move brought our current staff to the McConnellsburg area and as we grow, we anticipate adding more staff to our department."

The staff includes Bob Wible, consumer loan manager; Jennifer Murray, consumer documentation preparation and Kim Sellers, consumer documentation review.

JOHNS APPOINTED OPERATIONS MANAGER/VP

Pamela Johns has been promoted to operations manager/VP of Graystone Tower Bank. Johns oversees all aspects of the deposit operations and electronic banking departments and works directly with the manager of each department to ensure the success of all operation functions.

"We are extremely fortunate to have someone with Pam's expertise leading our operations department," said Howard Stein, chief information officer of Graystone Tower Bank. "Her comprehensive experience and vast knowledge will play a pivotal role in the growth and success of Graystone Tower Bank."

Before being promoted to Operations Manager/VP of Graystone Tower Bank, Johns served as the operations manager of Tower Bank. She has more than twenty years of banking experience in several aspects of the banking industry. Johns is a graduate of Waynesboro Area High School and the PBA Advanced School of Banking.

Johns is an active member of several local organizations including the Metal Township Fire CO#21, the Ways and Means committee and Fannettsburg Fest committee. She serves as the Treasurer for the Metal Township Fireman's Relief Fund. Johns is a long-time volunteer for the United Way, where she has served on the Board of Directors. In addition, John's is actively involved with her church and currently serves as the church's Treasurer. She is also a member of the Mercersburg Area Community Chorus. Johns lives in Fannettsburg with her husband, Leon. They have two grown daughters.

UNITED WAY

Fourteen area companies are helping the annual United Way of Franklin County 2009 campaign gets an early start with the kick off of the Pacesetters campaign on August 5 in the United Way office in Chambersburg. The full campaign kicks off on Sept. 15. Pacesetters are community leaders who can help energize the annual local campaign to help the 27 local-non-profit partner agencies, by starting fundraising early.

"The Pacesetters Campaign is done an incentive for the rest of the campaign to show what a small amount of businesses can do in a short period of time," noted Pam Anderson of Anderson Construction, this year's pacesetter chair. United Way appreciates the companies who have stepped forward early to set an example for the entire campaign, including 2 new companies United Parcel Service and the local Target store, said Anderson.

Also participating will be Boyer & Ritter; F&M Trust, Franklin County Literacy Council, J.C. Penney, Lutheran Home Care, M&T Bank, Patriot Federal Credit Union, Susquehanna Bank, Target Distribution Center, Tower Bancorp Inc. and Wal-Mart of Chambersburg.

For more information about the United Way of Franklin County, its annual campaign or Pacesetters, call 262-0015 or visit their website at franklincounty-paunitedway.org

WEBER BUSINESS SERVICES

Liz Weber, President of Weber Business Services in Greencastle, PA, has been named co-chair of the National Speakers Association Winter Conference in Nashville, TN, February 12-14, 2010. Weber, along with Monica Wofford of Monica Wofford International, Orlando, FL, and Mark Levin of B.A.I. Inc. Columbia, MD will be coordinating the national event. Over 20 Industry Experts will present on topics ranging from Branding to Communicating to Gen X & Y Audiences. Weber is currently serving as Immediate Past President of the National Speakers Association - Washington, DC Chapter.

WELCOME NEW MEMBERS

AFLAC Independent Representative

Rick E. Robinson
934 Sweeney Dr. Suite 1
Hagerstown, MD 21740
Phone: 240-420-0065
Fax: 240-420-0066
Web: www.aflac.com
Email: aflac4you@hgrmd.com
Insurance

AFLAC Independent Representative

Roger W. Fisher
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Mercersburg, PA 17236
Phone: 717-328-5905
Fax: 717-261-1476
Web: www.aflac.com
Email: rogerf@embarqmail.com
Insurance

Cosey's Tax Service

Janice I. Wesley - Owner
2938 Molly Pitcher Hwy.
Chambersburg, PA 17202
Phone: 717-375-2453
Fax: 717-375-2932
Tax Prep

Lean of Mercersburg

Don Grimely - Owner
239 Overhill Dr.
Mercersburg, PA 17236
Phone: 717-498-0321
Web: www.msblean.vpweb.com
Email: grimelye5@aol.com
Business Consultant

Leidy's Custom Woodworking

David Leidy - Owner
5605 Steel Ave.
Mercersburg, PA 17236
Phone: 717-328-5746
Fax: 717-328-5746
Email: leidys@innernet.net
Construction, Woodworking

Metcalfe's Plumbing

Denver Metcalf
222 North Main St. Apt. B
Mercersburg, PA 17236
Phone: 717-498-0025
Cell: 717-414-4995
Email: metcalfs_plumbing@comcast.net
Plumbing

Pest Pro's Inc.

Donald & Tina Unger
11A West Seminary St.
Mercersburg, PA 17236
Phone: 717-328-9700
Fax: 717-328-4700
Email: pest.pros@juno.com
Pest Control

Sudden Values

Mark Prave - Owner
Colleen Winters - Regional Sales Manager
12515 Huyett Lane
Hagerstown, MD 21740
Phone: 800-881-4104
Web: www.suddenvalues.com
Email: c.winters@suddenvalues.com
Advertising, Online Website

Wertner Signs

Jim Wertner - Owner
8002 Stone Bridge Rd.
Greencastle, PA 17225
Phone: 717-597-4502
Fax: 717-597-4347
Web: www.wertnersigns.com
Email: wertner@comcast.net
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July 17th MACC sponsored the Make A Wish Long Drive Clinic with Pinnacle Pro Eric Lastowka at Whitetail Golf Resort.

MEMBER'S CORNER: *THE IMPORTANCE OF DATA BACKUP...*

Computers are almost transparent in our lives today compared to the star struck society that we once were 20 years ago. However when they fail, only then are we quickly reminded how important they are in our daily lives. This is why I cannot think of anything more important than to be absolutely sure your data is backed up on a regular basis, offsite. Today, unlike yesteryear, end users (you) are storing more data than ever on computer hard drives such as pictures, music, documents, and videos. These files are often irreplaceable and would be to some, as serious as a heart attack if it would be lost due to hardware failure, fire, flood, electric shock, earthquake, or some other damaging disaster.



Did you know one week of data missing for a business, could mean bankruptcy if the data isn't recoverable? Losing data could mean the difference of completing a project to losing the job or never getting memorable photographs back. The point I am making is as a company or an individual, it is critical to backup your precious data. It isn't a matter of "if," but "when" data is lost, you don't want a working backup to be an afterthought. While data recovery may be an option, it is very expensive when hardware is beyond conventional means of retrieving data from it.

There are many ways to backup data, like flash drives (thumb drive), CD-R's, DVD-R's, tapes, and external hard drives. We recommend an online backup solution such as Mozy Online, simply because it is a set it and forget it, until you need it solution. No media to worry with or remembering when you did a backup last. No matter what you end up using, just don't trust your data being only in one place, it needs to be always in two places, preferably off-site in a secure location.

More information about online backup can be found at www.ryansccs.com/backup.html

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PENN STATE CONTINUING EDUCATION OFFERS HIGH-DEMAND CLASSES FOR FALL SEMESTER

The Penn State Mont Alto Continuing Education office is responding to increased demand in the area for training and certification in the fields of:

- Nursing
- Project Management
- Computer Training
- Trade/Industry
- Auto Inspection



The Nurse Aide program will run in the Fall as an evening program. We will also be conducting medical office classes that will begin in September.

We are expanding our business classes to include Fundamentals of Finance, Supervision Skills and a comprehensive series on Project Management, from tools and techniques to budgeting and risk management. Computer classes include MS Excel, MS Access and our newest topic, Dreamweaver. This class is for anyone who wants to design or maintain a website. Our trade and industry class offerings include Electricity, Welding and HVAC.

Classes are offered at the Franklin County Career and Technology Center on Loop Road in Chambersburg. A variety of personal enrichment classes will also be offered. Please call us today at 717-709-0778 to learn more or to receive our Fall schedule by mail.



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- We work for you, not the insurance companies!
- We work with many companies to get you the coverage to meet your needs!
- 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

The Chamber of Commerce presents



Mercersburg Townfest

Saturday September 26th
9am-3pm Downtown Mercersburg

www.mercersburgtownfest.com