

# The Chamber Advantage

This past Friday, the Chamber held its second *Reading Advantage* meeting where we discussed Adam Grant's book Think Again. A few take-aways include:

- There is a benefit of being proven wrong and being teachable;
- Learn how to have a "good fight" and the what makes for a successful debate;
- You might be surprised when you give yourself a bias check-up.

Honestly, I didn't find the book easy reading, but I loved our group conversation and look forward to our next meeting when we plan to discuss Simon Sinek's <u>Together is Better</u> which promises to be an easier read -- it is an illustrated fable about asking for help, helping others and the discovery of courage. I hope you'll join us!



Also on the reading list is the Spring 2021 *Chamber Advantage*, the G-ACC's latest member directory. I'll be swinging by businesses to drop off copies, but feel free to stop by the Chamber to pick up your copy. It's also available online <u>HERE</u>.

Happy Easter to all and Happy Reading!!





Co-owners Chris Johnston, center, and Melissa Hohl, left, along with family, friends, community members and Greencastle-Antrim Chamber of Commerce members celebrated a ribbon cutting for their new shop, *consign & collect, co.* located at 136 E. Baltimore St., Greeencastle on March 17.





#### MEMBER ADVANTAGE Resilience in a Box

U.S. Chamber of Commerce Foundation

**Who** Ines Pearce, Senior Director, Global Resilience

What Virtual presentation: Addressing Crisis Preparedness & Business Interruptions

When April 15, 9:00 a.m.

Where Hybrid Event: Online or at the G-A Chamber of Commerce

**Info** Learn more about Resilience in a Box <u>HERE</u>

**RSVP** Please RSVP HERE





## **READING ADVANTAGE**Together is Better

**Who** Join G-ACC Executive Director Valerie Meyers & other Chamber members **Endorsed by** The Lilian Besore Library & the Greencastle-Antrim Education Foundation.

What <u>Together is Better</u> by Simon Sinek

When April 23, 12 p.m.

Where Hybrid Event: Online or at the G-A Chamber of Commerce

**RSVP** RSVP's requested but not required <u>HERE</u>











## **COMMUNITY ADVANTAGE**May Day Clean-Up Day

**Who** G-A Community Groups / Community Members

Supported by Waste Management

What May Day Clean-Up Day in Conjunction with Keep PA Beautiful

When May 1, 8:30 - 11 a.m.

Where Meet in the Square and return to the Chamber for pizza lunch

**RSVP** Register individually or as a group HERE









Sponsored by:



## **MAY 11**

Featured Speakers



### Flexible & Focused

The Character of Today's Women Business Leaders

8:30 – 11:00 a.m. Rhodes Grove Conference Center \$25 Members, \$30 Non-Members

A morning brunch will be provided with some time for visiting special vendors including: Mama K's Buns & Honeybird Designs





**Katherine M. Titus** was appointed head of Mercersburg Academy in July 2016. Katie came to Mercersburg after serving as associate head for school life at St. George's School in Middletown, Rhode Island. She earned a bachelor's degree in mathematics with a minor in secondary education from Middlebury College and a master's degree in educational leadership from Columbia University in 2011.



**Jocelyne Melton** is the CEO of Baxter Group, Inc., a Certified Indoor Environmentalist, and an innovative leader in Business Development & Marketing. In 2019, the Baxter Group received the SBA Women Owned Business of the year award for Eastern Pennsylvania region and later that year, was chosen as the recipient of the Franklin County Area Development Corporation (FCADC) Small Business of the year award.



**Sherri Stahl** is the Senior Vice President for WellSpan Western Region. Previously she held the role of CNO and SVP for Summit Health. Currently, Sherri is responsible for the oversight of the western region of WellSpan to include; growth and access, entity operations and leadership, performance improvement and quality.









FROM THE CHAMBER



Craig, Frielly, Potter 69 Moore

CFP&M
INSURANCE AGENCY

**RSVP HERE** 

## Welcome New Members!





The Cara Sheaffer Group carasheaffer@remax.net



REVIVE MedSpa & Integrative Medicine 2371 Buchanan Trail West Greencastle, PA 717-263-9979



Unique Hair Trendz, LLC 21 S. Carlisle St. Greencastle, PA UniqueHairTrendz@icloud.com

Thank you Renewing Members!

Alternative Choices
Blair Home Services
Charles L. Strausbaugh CPS, P.C.
Coldwell Banker Residential Brokerage
FASTSIGNS Greencastle
Greencastle Baptist Church
Habitat for Humanity of Franklin County
Hagerstown Community College
Harry D. Zeigler VFW Post 6319
The Harvie Group, LLC
Heritage Hills Retirement Community, Inc.
The Karen Starr Team

PMI - Pregnancy Ministries, Inc.
Providence Place of Chambersburg
RE/MAX Premier Executives
Rebound Adventure Cycles LLC
Rescue Hose Co., No. 1 of Greencastle, PA
SEK, CPAs & Advisors
Shelly, Witter & Fox
Shippensburg University Small Business
Development Center
SpiriTrust Lutheran Home Care & Hospice
Tony's Pizza
Zeger, Kirk M. DMD, LLC

## Members in the News



The Conococheague Institute
recently announced the hiring
of Jacob Davis as Historic
Warden and Programming Lead.
He will ensure CI's grounds and

buildings are kept in impeccable condition, as well as spearhead new interactive programming to engage local families in historical and natural education.



F&M Trust recently named Erin Sunday as Investment & Trust Services Relationship Manager. In her new role, Sunday is responsible for developing

new business and providing trust, brokerage, insurance and personal retirement services to customers of the bank's Investment and Trust Services Department.



WellSpan Health continues to expand COVID-19 vaccination efforts across south central Pennsylvania. In partnership with the

**Franklin County Government**, a vaccination site is predicted to be open in the former Burlington Coat Factory at the Chambersburg Mall: 3055 Black Gap Road. Read more about vaccination sites <u>HERE</u>.



The Greencastle-Antrim
Education Foundation
has announced plans to
break ground for a new
entrance facility to Kaley

Field in April. GAEF also announced the hiring of Dana Given as the new Executive Director. Congratulations! Find the full article HERE.







WellSpan Health is proud to announce a partnership with SpiriTrust Lutheran. Their teams have been collaborating for years, but during the challenges of COVID-19, they realized the significance of the partnership. Through this partnership, they are able to improve access to friends and neighbors

to make sure they are getting the right care, at the right time, at the right place. Read more <u>HERE</u>.



F&M Trust announced the introduction of a new financial education resource to help customers build financial health and confidence for themselves and their families. The program,

called "FiQ" is designed to boost learners' financial I.Q. It is made available, free of charge, through F&M Trust's relationship with the leader in financial wellness technology solutions, EVERFI, Inc. More about the program HERE.



Steven Strah was recently named Chief Executive Officer of **FirstEnergy**. Strah, 57, a long-time FirstEnergy executive, also is company president and a member of the board of directors. Read more about him HERE.





The Foundation for Enhancing
Communities recently awarded a
grant to Greencastle-Antrim
Education Foundation for their
Dolly Parton Imagination
Library. Congratulations!



#### **Helping Businesses Grow**

Our business is growing your business, so our team is willing to go above and beyond to help point you in the right financial direction. Whether that means coming to your business or scheduling an appointment after regular office hours, Patriot is your partner for financial success.

We pride ourselves in serving small and medium-sized businesses to support the local economy. We take the time to learn each person's unique story, working to find creative financial solutions. If you, as a small business owner, have questions or would just like someone to walk you through the best financial options for your business, Patriot is here to help. Talk to our experienced Business Services team today.

#### **Financial Solutions**

In addition to the personal attention, our solutions offer competitive rates/fees and flexible terms.

Our solutions include:

- Business Savings and Checking
- Business Reward Credit Cards
- Additional Services:
  - Access to 55,000 surcharge free ATMs worldwide
  - Wire Transfer, Night Depository, Notary and more!
- Credit Lines and Term Loans
- Business Real Estate Loans
  - Commercial
  - Construction
  - Investment

#### **Our Team**



Eric Foreman

SVP of Business Lending
eforeman@patriotfcu.org

717-709-2514



Karen Boyer

Business Loan Officer

kboyer@patriotfcu.org

240-850-7014

#### **About Patriot Federal Credit Union**

#### History

Patriot has been helping members since its founding in 1965.
We have evolved into a community-based credit union, with nine branches throughout Franklin County (PA); Frederick County (MD);
Washington County (MD) and the Eastern Panhandle of West Virginia – Berkeley, Jefferson and Morgan Counties. We are governed by a volunteer Board of Directors, elected by the membership.

#### Financial Strength

Patriot has over **71,000 members** and assets in excess of **\$700 million**. We are federally insured by the **National Credit Union Administration (NCUA)** and are one of the largest credit unions in Pennsylvania.

#### Community Involvement

Patriot cares about the communities we're in, so we invest back into these communities. Just a few of the causes and organizations our employees support through volunteering and donations include:

- · United Way of Franklin and Washington Counties
- Chambersburg/Waynesboro/Washington County School Districts
- 11/30 Network
- Cumberland Valley Breast Care Alliance

#### The Credit Union Difference

By definition, a credit union is a member-owned, not-for-profit financial cooperative. Since we are not-for-profit, members usually earn higher dividends on savings and pay lower interest rates on loans. In addition, all loan decisions are made locally, right here in your community. Deposits provide money for members who need loans, proving our longstanding philosophy of "people helping people."

#### **Building Member Relationships**

Our members work hard for their money and we believe that our members' money should work hard for them too. We're here to help you find the best ways to make the most of your money, whether through suggesting new products or a new financial strategy. It is very important to us to build relationships with our members to ensure we are able to fulfill all possible financial needs. At Patriot, you're more than just a number, you're a member and your business is important to us.



#### Become a Patriot Member

Patriot Federal Credit
Union membership is
open to those in Franklin
or Fulton County,
Pennsylvania; Washington
County, Maryland; and the
Borough of Shippensburg,
Pennsylvania. For more
details on membership
eligibility, please call
one of our officers on
the front or stop by one
of our nine branches.

patriotfcu.org Toll Free: 888-777-9982







Rep. Paul Schemel

1402 East Main Street, Waynesboro PA 17268 717-749-7384

#### **COVID-19 RESTRICTIONS LOOSEN**

"As COVID-19 cases have declined across the Commonwealth, Gov. Tom Wolf announced plans to lift some of his targeted restrictions on restaurants and other businesses, as well as increase gathering limits. The following changes take effect on Sunday, April 4:

- · Restaurants may resume bar service.
- · Alcohol service will be allowed without the purchase of food.
- The curfew for removing alcoholic drinks from tables will be lifted.
- Indoor dining capacity will be raised to 75% for those restaurants that are currently self-certified and those that undergo the self-certification process, which involves agreeing to strictly comply to all public health safety guidelines and orders, including the cleaning and mitigation protocols and other operational requirements.
- Those restaurants that do not self-certify may raise capacity to 50%.
- Occupancy capacity for other businesses also will be increased, including moving personal services facilities, gyms and entertainment facilities (casinos, theatres, malls) to 75%.
- Occupancy limits for indoor events will increase to 25% of maximum, regardless of venue size, and maximum occupancy limits for outdoor events to allow for 50% of maximum occupancy, regardless of venue size. Maximum occupancy is permitted only if attendees and workers are able to comply with the 6-foot physical distancing requirement. Requirements such as mask-wearing and social distancing are unchanged."



Sen. Judy Ward

Senate Box 203030, Harrisburg, PA 17120-3030 717-787-5490

#### PRIORITIZE PA SMALL BUSINESS INITIATIVE

"I recently joined my colleagues in announcing the Prioritize PA: Small Businesses initiative. The package of bills includes immediate financial and tax relief for smaller employers and regulatory reforms to reduce burdens on small businesses.

The package will include no-interest loans to struggling small businesses, a tax credit program modeled after the successful Education Improvement Tax Credit Program, a temporary waiver of fees for various state licensing, the ability to deduct property taxes from the state's Corporate Net Income or Personal Income Tax liability, and a three-year option to offset earnings from prior years or future years against current year losses and get refunds for prior years (carryback) or cut future tax bills (carryforward)." Read more about the package HERE.

#### CONSTITUTIONAL AMENDMENTS & EMERGENCY DECLARATIONS

"Two constitutional amendments will be on the May 18th ballot for your consideration. These amendments are very important. One limits an emergency declaration to 21 days unless the General Assembly approves a longer duration. The other clarifies that the governor will not be able to unilaterally veto legislative action that ends the declaration. Click here to view my thoughts on the past year and the Governor's decisions."

### SENATE APPROVES BILL TO OPEN CAREER OPPORTUNITIES FOR INDIVIDUALS IN RECOVERY

"Individuals in recovery for substance use disorders could stand a better chance of breaking the cycle of addiction by maintaining meaningful employment under a bill approved by the Senate recently. The bill would create a <u>Recovery to Work pilot program</u> to connect individuals suffering from substance use disorders with high-priority occupations."

100 Lincoln Way E. Ste.B, Chambersburg, PA 17201 717-753-6344

Ongressman John Joyce



## JOYCE INTRODUCES GRINCH ACT TO SAFEGUARD STUDENTS, CHERISHED BOOKS FROM CANCEL CULTURE

Congressman John Joyce, M.D. (PA-13) recently introduced the Guarding Readers' Independence and Choice (GRINCH) Act, which would safeguard access to historical literature and combat growing threats to Americans' First Amendment rights.

"Oh, the books they will ban! Cancel culture is rapidly encroaching on American institutions – starting in our elementary schools. To push back, I am working to safeguard children's access to historic books and characters," said Dr. Joyce. "As we have seen time and time again, the 'woke' horde will target just about anyone, even Dr. Seuss. No American taxpayer should be forced to participate in this scheme against their will. The GRINCH Act will prohibit taxpayer dollars from funding bureaucrats' attempts to censor children's literature and determine what our kids are permitted to read. We must not allow the left to wage further attacks on students' First Amendment rights." Read more <u>HERE</u>.

#### DR. JOYCE ENCOURAGES RURAL BROADBAND DEPLOYMENT

southcentral and southwestern Pennsylvania and around the country..." Read more **HERE**.

During a recent Energy and Commerce Committee hearing on infrastructure policy entitled "LIFT America: Revitalizing our Nation's Infrastructure and Economy," Congressman John Joyce, M.D. (PA-13) advocated for stronger and more reliable access to broadband in rural communities. "As the Energy and Commerce Committee considers the Democrats' radical infrastructure legislation, I am extremely concerned about the ramifications of this proposal for rural communities in

The Chamber of Business & Industry



President Gene Barr



417 Walnut St., Harrisburg, PA 17101 800-225-7224

#### **PA'S AMERICAN RESCUE PLAN FUNDING**

"Pennsylvania's share of the \$1.9 trillion American Rescue Plan will equate to billions of dollars in federal money that can be spent for various purposes. Businesses will be eligible for aid in a number of categories: economic disaster loans, restaurant revitalization grants, grants to "shuttered venues" and economic adjustment assistance. The Pennsylvania share of business aid has yet to be determined.

Broadly, the Act will provide more funding to schools and higher education institutions; businesses that have experienced economic hardship brought on by the pandemic; and the transportation, housing, child care, health and human services industries." Read more <u>HERE</u>.

## INPUT NEEDED REGARDING IMPACT OF CHILDCARE ON BUSINESS & THE WORKFORCE

"Prior to the pandemic, Pennsylvania suffered a \$3.47B economic impact annually due to breakdowns in childcare (U.S. Chamber of Commerce Foundation, 2019). This staggering figure represents losses in tax revenue and costs directly correlated to employee absences and turnover.

"The Pennsylvania Chamber of Business and Industry and the Pennsylvania Early Learning Investment Commission are committed to understanding the additional impact that COVID-19 has on businesses and their working families. Additionally, we hope to learn what strategies are being implemented to support childcare needs, and importantly, what resources are needed to help businesses navigate workforce childcare options.

"We know that many of you are understandably experiencing "survey fatigue." Therefore, we are extremely grateful for the 10-12 minutes of your time to complete the **Impact of Childcare on Business and the Workforce survey by April 22, 2021**. Your responses are instrumental to guiding regional and statewide solutions. Individual responses will be kept completely confidential."

Click here to take the survey.



1. S. Chamber of Commerce

#### **SMALL BUSINESS UPDATE: AMERICAN RESCUE PLAN ACT**

On March 11, 2021, President Biden signed into law the American Rescue Plan Act, a \$1.9 trillion coronavirus relief bill that allocates new funds and tax credits to help struggling small businesses. This new bill includes targeted aid for restaurants in the form of grants, additional aid, and an expansion of existing credits such as the Employee Retention Tax Credit.

In a Small Business Update webinar, the U.S. Chamber of Commerce addressed the stimulus package and how it will affect businesses. Highlights included:

- Billions in new grants specifically for restaurants
- · Changes to the upcoming Shuttered Venue Operators grant program
- Employee Retention Tax Credit (ERTC) extended through the end of 2021
- PPP application deadlines could extend to June.

Read the details HERE.

#### **OVERVIEW OF FEDERAL SMALL BUSINESS AID PROGRAMS**

Between March 2020 and March 2021, Congress has passed multiple massive pieces of legislation to help individuals and businesses make it through the pandemic's economic turmoil. These packages have included forgivable loans, direct payments, tax credits, grants, expanded unemployment benefits and more.

During the pandemic, so many federal aid programs and policy changes have passed that it might be hard for small businesses to keep track of them all. The U.S. Chamber's guide includes the top coronavirus aid programs and policy changes small businesses should know, including:

- · Shuttered Venue Operators (SVO) grants;
- · Restaurant Revitalization Fund (RRF) grants;
- · COBRA Health care subsidies;
- Employee Retention Tax Credit (ERTC);
- · And more.

Click **HERE** to read more.

Toard of Jirectors

Stan Flenner, President *Graphics Universal, Inc.* 

Brad Kearns, Treasurer SEK, CPAs & Advisors

Rachel Grimm, Vice-President
Orrstown Bank

Frank Traver, Vice-President Eagle Construction, FCADC

Betsy Yumlu, Vice President F&M Trust

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> Mike Reed Manitowoc Cranes

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