



Dairy: Global glut hurting Cumberland's big export



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BIZ BUZZ

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AllBetterCare hires

Raselette Hunt, M.D., has been hired as a physician for AllBetterCare's urgent care centers in Mechanicsburg, Carlisle, and Susquehanna Township.

Hunt earned her degree from St. George's University School of Medicine and completed her residency at Geisinger Health System Kistler Clinic in Wilkes-Barre.

AllBetterCare now has 11 physicians and six physician assistants at three locations, including the new Linglestown Road facility in Susquehanna Township.

Firm expands

Saidis, Sullivan & Rogers, a Cumberland County-based law firm with offices in Carlisle and Lemoyne, will be expanding into new space on Sterling Parkway in Mechanicsburg as of May 2016. The firm will also maintain a branch office in Carlisle on Pomfret Street, just a block away from its current location.

Saidis, Sullivan & Rogers offers service in estate planning, wills and trusts, real estate and land use, business law, and family and domestic law.

Orrstown grows staff



Bickel

Orrstown Bank has added or promoted five people in its banking and investing staff.

Chris Bickel has been hired as vice president and commercial real estate lender. He previously held the same title at Metro Bank and was a senior credit analyst at Commerce Bank of New Jersey.



Burgan

Denise Burgan has been hired as vice president of lending operations. She was previously supervisor of consumer loan operations for Susquehanna Bank.



Gayman

Jeff Gayman has been promoted to executive vice president of retail banking and consumer lending. Gayman has been with Orrstown for 20 years and has held several senior leadership roles in various sectors.



Tucci

Cheryl Tucci has been hired as vice president and deposit operations manager. She was previously assistant vice president and operations analyst for Metro Bank.



Wendt

Daniel Wendt has been hired as investment advisor for the bank's Mechanicsburg location. He previously worked as a financial consultant for Susquehanna Bank.

Holiday Inn opens

A new Holiday Inn Express & Suites location on Walnut Bottom Road in Shippensburg is now officially open.

The hotel, a franchise of Areya Man-

agement, features 72 rooms as well as a fitness center, swimming pool and Jacuzzi, and business center.

Members 1st Promotes

Sue Rising has been promoted to Vice President of Marketing at Members 1st Federal Credit Union. She oversees a 12-person team that is responsible for market research, outreach, web development, public relations, and other elements.



Rising

Rising has been with Members 1st since 1989. She holds a bachelor's degree from Bloomsburg University.

Members 1st hires

Members 1st Federal Credit Union has announced that Jasmin Glancy of Mechanicsburg has been named Branch Manager of the credit union's branch located on 10th Street in Lemoyne.

Glancy was previously a Branch Executive Officer at Orrstown Bank, and a Branch Manager at PNC Bank. She holds a Bachelor's Degree from Stony Brook University.

Willis honored

Linda Willis of Gunn-Mowery, LLC has been recognized by The Society of Certified Insurance Counselors for 35 years of continuous participation in certified CIC continuing education programs.

Gunn-Mowery, based in Lemoyne, is an insurance broker providing commercial, personal, benefit, and captive insurance as well as financial services and surety bonds to clients in Central PA.

Firm recognized

Law firm Mette, Evans & Woodside has been listed by legal research firm Martindale-Hubbell in its 2016 US Top Ranked Law Firms index.

The listing indicates a firm that has one-third or more of its attorneys reaching the highest level of peer rating. Martindale-Hubbell's peer review ratings are driven by confidential opinions from lawyers and members of the judiciary who provide reviews of lawyers about whom they have professional knowledge.

Mowery adds

R. S. Mowery & Sons of Mechanicsburg, a construction management and design firm, has hired Roger Cross as a new Project Superintendent.



Cross

Cross has 25 years' experience in the industry, and will serve to schedule construction, monitor progress, and coordinate with subcontractors and local building authorities.

Animal Hospital opens

Valley Road Animal Hospital, located at 4470 Valley Road, Enola, is now open.

The facility is owned by husband-and-wife veterinarians Dr. Michael Anzur and Dr. Coley Springs. The couple previously practiced in Texas and

recently returned to the area, of which Anzur is a native. Both completed their clinical work at Texas A&M College of Veterinary Medicine.

The hospital features a complete surgical suite as well as an isolation facility for contagious animals.

Hocker joins BHR

Nikki Hocker Berkshire Hathaway HomeServices HomeSale Realty as a realtor specializing in residential sales in the Carlisle area. She graduated from Shippensburg University with a degree in education.



Hocker

Berkshire Hathaway HomeSale Realty has six offices in the greater Harrisburg area.

Holy Spirit hires

Shelly Bansal, M.D. has joined the cardiothoracic surgery team at Holy Spirit Hospital.



Bansal

Bansal is a noted expert in several areas of heart and bypass surgery. She is a graduate of Youngstown State University and the University of Saint Eustatius School of Medicine, and completed postdoctoral work in lung and circulator support at the University of Pittsburgh. She most recently worked at the Mayo Clinic in Jacksonville, Florida.

Restaurant leased

Chris and Val's Café has leased 324 Market Street, Lemoyne, for the site of their new restaurant. Drew Bobincheck of Landmark Commercial Realty represented the landlord, and Sean Fitzsimmons of Landmark Commercial represented the tenants.

Members 1st Hires

Members 1st Federal Credit Union has hired Eric Fischer as Vice President of Business Lending Sales.

Fischer has 11 years of banking experience. He was most recently a vice president for small business lending at Orrstown Bank. Fischer holds a degree from Penn State University and a MBA from Saint Mary's College of California.

Orrstown donates

Orrstown bank recently donated funds to three local education programs. The School-to-Table program offered by Jump Street of Harrisburg received \$5,000. The program supports technology and engineering education for agricultural pursuits.

Masonic Villages of Elizabethtown received \$10,000 to fund scholarships for their early childhood education center. The Arc of Cumberland and

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Michael Bupp, The Sentinel

Dairy cows shown on the Weary family farm in the Neville area.

LOCAL FOOD, GLOBAL MARKET

Zack Hoopes
CVBJ

One of the primary goals of this publication is to show how Cumberland County is tied into the global economy more than most people realize – bridging the gap in a news cycle that often segregates local issues from national and international ones.

So how has it come about that local dairy farmers, such as the Wearys, are dealing with a depression in milk prices that will force them to operate at a loss?

Roughly two-thirds of the United States' GDP is internal, meaning stuff that we produce and consume. But that remaining third that consists of exports or imports is what ties us into the global price structure.

Dairy, specifically, displays a trade surplus, meaning that the US exports more than we import. This has long been the case – but in the past decade or so, economists say, American dairy has really been a driving factor in world growth. At the same time, that integration has affected our prices here at home.

“I would say the last ten years, our farmers have really been in a world market,” said Dave Swartz, and economist and researcher with the Penn State Agricultural Extension.

“The price that farmers in Cumberland County and in Central PA are receiving is really based on the exchange rate between the dollar and other currencies, and the supply of that food production on the rest of the world market.”

For much of those ten years, US dairy exports grew. Domestic production grew even faster, given that US domestic consumption was also increasing, albeit at a fairly slow pace.

But in recent years, US export growth has been outstripped by other countries – coinciding with

See Global Market, Page 14

Local food close to global market

Zack Hoopes
CVBJ

As the margins get slimmer, and growth gets slower, the only option left is to take a longer and longer view of your returns.

This may just now be coming as a shock to some commodity markets, particularly oil. But if you're Brandon and Brian Weary, you've been dealing with one of America's few remaining – and arguably most stressful – export-dominant commodities.

That is to say, milk.

“You have to know you're in it for the long term. You have to have the patience and outlook to wait for it to turn around,” Brandon said.

The Weary Farm is, in many ways, archetypical of Central PA's growers. With 475 acres of crops to feed 275 milk cows, and 200 heifer replacements, it is probably in the top 10 percent of Cumberland farms, which averaged 109 acres each in 2012, according to data from the Penn State Agricultural Extension.

“I would say we're about normal, probably on the larger side, for the eastern region, but still solidly in the family farm category,” Brandon said. “It's not like being in the Midwest on factory farms with tens of thousands of acres. And we still have a lot of the plain sector – Amish and Mennonite – in this area, and they only put out so much, by choice.”

At current prices, the Weary Farm will likely gross around \$1.1 million in sales this year. Total value of Cumberland's milk stock was estimated at about \$70.5 million in 2012, according to Penn State – the county's highest value commodity group.

This may sound like a lot, but in terms of actual profit, it isn't. Dairy prices have plummeted in recent years,



Brian, left, and Brandon Weary inspect their dairy cows at the family farm in the Neville area.

as the industry's production capacity has caught up with demand, especially worldwide.

A strong dollar, while a sign of confidence in the American engine overall, makes it expensive for foreign buyers to convert money to buy American products. The American share of China's market, which imports massive amounts of dairy to feed its population, is on the decline.

“Our dollar is strong, so exports are down, and exports have really been a big part of the dairy industry,” Weary said.

Weary's average sale price in 2013 was \$21.34 per hundredweight (100 pounds of raw milk). In 2014, it was up to \$25.76, but dropped precipitously to \$18.19 in 2015. So far in 2016, prices have averaged \$17.55 – below Weary's production cost.

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Cumberland

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Chain moving away from gas

Zack Hoopes
CVBJ

When markets change, you have to adapt. And no one should be more attuned to the power of customization than the man responsible for the made-to-order convenience store sandwich.

Lou Sheetz, brother of company founder Bob Sheetz, was the featured speaker at the Carlisle Rotary Club this month, confirming what many have long suspected amidst the seemingly irrevocable bear market for oil.

"You don't make money in the gas business anymore," Sheetz said. "You do make people come to your parking lot. Gasoline really drives the food and beverage business, which is where your profit is."

"Our future is in a new format, which is the Sheetz 'convenience restaurant' that can operate independently of gasoline sales."

The transformation of Sheetz, however, stretches back much further than the recent slide in oil prices. It was in the early 1980s, Lou recalls, that the company attempted to introduce fried chicken into its stores. It wasn't terribly successful.

Instead, a store manager came up with the idea of having a deli counter with nearly unlimited options. Lou, as head of marketing under his brother, ran with the idea, dubbing it the MTO.

"The reason he [Bob] made so many changes is because people's lifestyles have change so much in the last six decades," Sheetz said. "Convenience has become more and more highly valued."

The move away from gasoline and the concentration on the food and beverage element has already started, with Sheetz's first full-scale convenience



Zachary Hoopes, The Sentinel

Lou Sheetz, brother of Sheetz founder Bob Sheetz, was the featured speaker at the Carlisle Rotary Club in April.

restaurant — a sort of upscale, high-tech food court — having been put in place in the company's hometown of Altoona.

The company was founded 64 years ago, when Bob Sheetz bought one of his parents' dairy stores. The Sheetz family owned Hershberger Dairy.

"Our father said 'don't, this is a

horrible move' ... but Bob convinced him, for \$990, to sell him one store," Lou recalled.

After years of experimenting with different sales models, Sheetz eventually took off, growing to its current size of 525 stores and 17,000 employees in six states, with annual sales of \$6.2 billion.

But the future isn't entirely clear-cut, Sheetz noted. Gasoline sales revenue is hard to replace, and is especially difficult in Pennsylvania, with the highest state fuel tax in the country.

Further, Sheetz explained, many gas sellers often made their profit on the premium grades — gas stations run directly by oil companies typically put a higher markup on mid-grade and super-premium octane fuels. But as the oil industry has drawn back from retail sales, they have typically incorporated these markups into their wholesale prices, leaving re-sellers such as Sheetz with very little wiggle room to compete.

"The retailers, by and large, are just passing the 20-cent price spreads from the wholesaler onto the consumer," Sheetz said.

One thing that could really help to press the "convenience restaurant" model into an even better position, at least in Pennsylvania, would be easier access to beer sales.

Currently, of course, a Sheetz desiring to sell six-packs must get a restaurant or eatery liquor license, and run the operation out of a separate register with separate seating, per Pennsylvania law. Liquor licenses can also be extremely expensive to get, given that one must be bought from another business under the state's quota system that pegs the number in each county to population.

Fear of devaluing the licenses that have already been bought by existing license holders has generally made any loosening of the system a slow process.

"Beer sales are a very integral part of our business model in other states," Sheetz said. "We know our customers in PA would love to see beer in stores. It's just a matter of finding the right political approach to do so."

ACA payments burden Highmark books

Zack Hoopes
CVBJ

Pennsylvania's premier health insurer is still dipping into its reserves to cover the aftershocks of the Affordable Care Act, as federal risk-sharing dollars continue to be gridlocked.

Highmark Health, the state's largest insurance carrier, released 2015 year-end results during a teleconference this month that revealed a deficit for the year of \$85 million, essentially the same as 2014.

However, this number would have been higher if not for investment gains and capital acquisition — operating losses for all Highmark's businesses came to \$565 million, versus \$178 million last year.

For a company with \$17.7 billion in annual revenues, this is not an immediate problem. But it is a troubling trend, Highmark's leadership said.

"The health plan commercial business performed strongly from an en-

rollment and financial perspective... and our stop-loss and vision programs reported the highest earnings ever," noted Karen Hanlon, the company's Chief Financial Officer.

"However, the diversity of our businesses was critical this year, as earnings from these activities were offset by losses in the Affordable Care Act sector."

Highmark's health insurance plans for commercial employers made \$217 million in 2015, according to the financial release. But insurance offered via government program took a loss of \$655 million.

"Approximately 90 percent of the government sector loss has been due to ACA business, which is troubling because the population this serves is using health services at higher levels than anticipated," Hanlon said.

Under the ACA — popularly known as Obamacare — those who do not have employer-provided health insurance can purchase a policy over a gov-

ernment-run exchange. The policies available are backed by private insurers, although their benefits and rates are subject to federal oversight, and federal subsidies are available for those who make below certain income levels.

Highmark is Pennsylvania's top provider of ACA insurance policies. But for every dollar in premiums the company collected from ACA policies last year, Hanlon said, it paid \$1.20 in claims.

For 2016, the Pennsylvania Insurance Department approved a 20.1 percent rate hike for Highmark's individual ACA rates — less than the 25.5 percent premium increase the company said it needed to recoup costs.

Higher prices and narrower offerings have reduced Highmark's ACA enrollment in Pennsylvania from around 390,000 people last year to around 190,000 this year, something that Highmark CEO David Holmberg said was by design.

Highmark alone cannot be the industry's loss-leader, or in some cases the

only insurer offering ACA plans at all.

"That was a concerted and thoughtful move on our part," Holmberg said. "In West Virginia, we were the only people that stepped up and participated. In Delaware, we had the majority of the exchange there, and in Pennsylvania there were others that participated but we had about 85 percent of the market."

"We cannot do it alone," Holmberg said. "It's important that the entire healthcare community work to get the right premiums and the right levels of care...to stabilize the ACA market."

Much of the consternation from insurance companies comes from the fact that the federal government has not fully honored what are known as risk corridor payments. These funds are paid to insurance companies as compensation for taking on new patients under the ACA, specifically patients who are an outside risk because of pent-up healthcare needs.



Michael Bupp, The Sentinel

Sharon Glass retired last month from the Tuckey Companies after 50 years of work—since before the mechanical service company was even called Tuckey.

At Tuckey, 50 years through one woman's work

Zack Hoopes
The Sentinel

With all the talk recently about declining opportunity in America, it almost seems a foreign concept that not that long ago a high school graduate could walk into a company and learn how to run it simply on their own volition.

But on March 14, 1966, Sharon Glass did just that. And on March 14, 2016, exactly a half-century later, she called it quits.

Glass retired a month ago from the Tuckey Companies after working there for 50 years. She was, by all accounts, the heart of the company, and learned how to run it from scratch.

"I was brought up in a home where you did your best and stuck with it," Glass said. "I wanted to learn, and Denver [Tuckey] took the time to really teach everyone everything."

When she began in 1966, Glass was the secretary for Frank Black, a local builder. In 1968 — with homes and businesses becoming more reliant on technology for heating, plumbing, and the like — Black started a mechanical service company, run by a man named Denver Tuckey.

Tuckey eventually bought the service division from Black in 1981, and Denver's son Kenn took over in 1984.

"Back then, we were just a little dinky office in the middle of farmland. You used to be able to go out back and hunt," Kenn Tuckey said. "We had a small group of people who I really relied on, and Sharon was always someone who wanted to do more and more. There are so many people here today that will say

'I learned this from Sharon.'"

For many years, Glass was the go-to person for mechanical service.

"When I ran the service department, it was just me and the service guys. I did the bills, scheduled the guys, ordered the parts, everything," Glass said.

This was at a time before computers revolutionized record-keeping. Service orders were physical papers, issued by Glass to employees each morning.

"We used to mark the jobs down on these little cards and stick them up on a board," Glass said. "I would give the guys a stack of cards, and those were their calls for the day."

To this day, but especially in the early years, the company taught its own. Most of the employees were coming in from rural lifestyles.

"Downtown, back in the day, was booming because that's all there was. There were no strip malls," Glass said. "Denver more or less had to draw me a map to get out to Trindle Road. He'd have a furnace set up in the shop and teach everyone how to adjust the controls himself."

Glass grew up in Adams County, but moved to Carlisle with her husband after marrying in 1966. Denver Tuckey paid her \$68 per week — rent on the Conway Street apartment was \$88 per month, Glass recalled.

"Growing up, we rarely left Adams County. Coming to Carlisle was a big deal, and we didn't even go to Harrisburg. It was a different time," Glass said.

While her job required her to know exactly how each service was performed — and what sort of time and parts investment would be required — Glass's specialty was always people. This has

carried down from 1966 to today, with Kenn's sons Matt and Nathan still very aware of the foundation their business was built on.

"It's often said that people don't do business with companies, they do business with people," Matt said. "I know a lot of clients who don't think of it as doing business with Tuckey as a company. They just know that when they need something, they call Sharon."

Glass's most memorable relationship in this regard came fairly early in her career, when she and Denver went personally to do repairs at the Eisenhower Farm in Gettysburg for former First Lady Mamie Eisenhower.

"Ike had died, but she was still living at the farm," Glass recalled. "They sent us up to her bedroom, where she stayed, and half the bed was full of books and

cards and letters. She said she kept it like that because it made her feel like Ike was still there. That I will miss, making those connections with people."

Glass moved back to Adams County after purchasing a farm there — she and her husband raised horses for many years. They have four left, but Glass doesn't plan to get back into horse breeding anytime soon.

She recently traveled to New Zealand, and will be going to Hawaii later this year — a retirement present from Kenn, who noted that Glass gave him a full year's notice of her departure.

But if age, and the desire to do more travel before she gets much older, wasn't a factor, would Glass continue working at Tuckey infinitely?

"Definitely," she said. "I would love to."



Jubilee Day: something for everyone

It's 1923 and a group of prominent Mechanicsburg businessmen come up with the idea of hosting a community day as a 'customer appreciation day'. The next year, the Farmers and Merchants Jubilee Day, as it was called until the mid-1930s, was born. Fast forward to 2016 and the Mechanicsburg Chamber of Commerce is celebrating the 88th edition of Jubilee Day™ and what is arguably known as the largest, longest-running one-day street fair on the East Coast. (We understand the numbers don't add up, but there was a World War that interrupted a few years.)

The event has come a long way since

its early days. It has evolved from the agricultural and rural styles of flower shows, baby races and Jubilee Day Queen Contests, to what is now similar to a full-blown county fair or better yet, a trip to the beach and boardwalk without the need to clean the sand out of your shoes.

Jubilee Day is the ideal destination for exploring endless food options and specialty shopping. It's been said that 'if you can fry it and put it on a stick, it'll be at Jubilee Day'. The discriminating shopper will also find unique offerings from local and visiting artisans.

Aside from being a foodie's heaven and shopper's paradise, Jubilee Day

presents the perfect opportunity for regional businesses and non-profit organizations to promote their services or causes. It is a way to bring the business to the customer as much as the traditional way of waiting for the patron to walk into your door.

The Chamber has used Jubilee Day to highlight a number of charities over the years, ranging from the local EMS to nationally-recognized organizations like MDA, in an effort to honor its roots of being a community-focused organization. This year's featured charity is Vision Resources of Central Pennsylvania (formerly the Tri-County Association for the Blind) with the desire to high-

light the services and support available for those with compromised sight.

The social aspect is what draws many to Jubilee Day. Where else will you find 70,000 of your closest friends in one place on any given Thursday? And it's a chance to envelop the feel of one's hometown and community.

As a regional tradition for decades, we strive to continue offering attendees the chance to enjoy the day while offering an economic stimulus to the area in a way that only small-town America can.

Jubilee Day™ will be held on June 16, 2016 from 10am – 9pm in downtown Mechanicsburg.

HIGHMARK

Continued from Page 4

Many citizens previously unable to get coverage are likely, once they get it, to consume healthcare at a higher rate because of previously unaddressed medical issues – even more so since the ACA bars denial of claims for pre-existing conditions.

But in 2015, the federal government paid out only 13 percent of the risk corridor payments that insurance companies qualified for, according to the New York Times.

While most of the risk corridor funds are provided by other insurers, as a sort of risk-sharing program, overages may be taxpayer funded.

This led Congressional Republicans – specifically senator and former presidential candidate Marco Rubio – to label the risk corridors "bail-outs" for insurers and pass legislation pre-empting their distribution.

"We are disappointed that the risk corridor was only fractionally funded," Holmberg said. "Those losses are unsustainable for anyone...we continue to take steps to recover risk corri-

dor funding and have met with many government officials to discuss how they plan to honor those commitments."

Even if the risk corridor program was fully funded, Highmark would not be making a profit off ACA offerings.

"The risk corridor was not designed to take someone from a loss to a profit," Hanlon said. "It was designed to assist the plans during the transition period because no one was sure what population would come into the plans and what level of service they

would use."

Highmark's insurance sector is run as a nonprofit, although it does control several for-profit subsidiaries whose performance – to the tune of about \$229 million in the good – has cushioned losses.

Highmark also owns a system of hospitals, Allegheny Health, whose operating loss of \$36 million was a considerable improvement over last year. Highmark also pumped \$180 million into capital expansion for the hospital system in anticipation of future gains, Hanlon noted.

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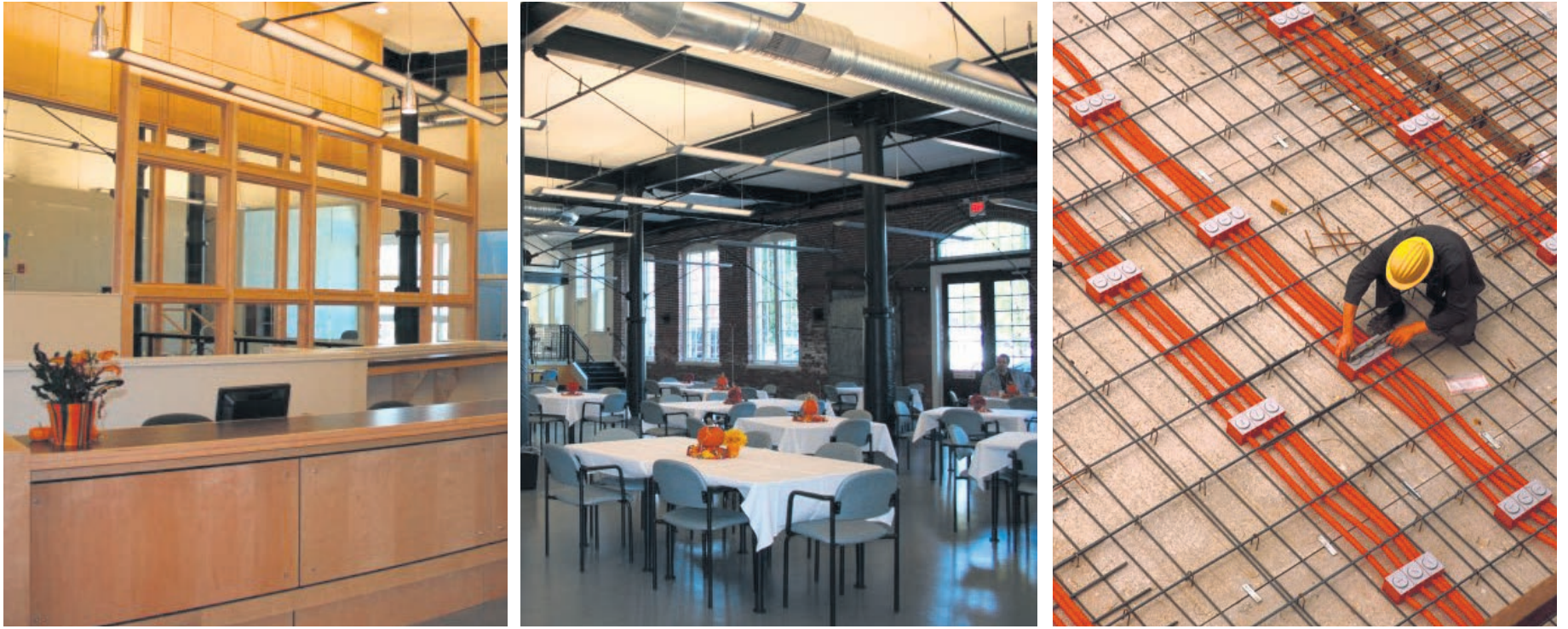
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Cold Blast

Breaking into the snow cone business

Zack Hoopes
CVBJ

For many parents, planning what to do after your child leaves home can be difficult – the so-called ‘empty nest’ phenomenon.

But if you’re John and Nicole DiMaggio, you started planning a year before your son leaves for college about what to do next. And what’s next is a snow cone truck.

“We’ve always worked for other people, and wanted something that we can own and run ourselves,” John said. “We spent a lot of time talking to other vendors about their business and their lifestyle. It was a long decision.”

This past August, the DiMaggios finally decided to sign a franchise contract with Kona Ice, purveyors of low-sugar, creatively-flavored snow cones.

Payments on the requisite vending truck followed, and the DiMaggios went to Kona’s corporate headquarters in Kentucky for several days last month for training. On March 14, they drove the truck back to their home in Dillsburg.

“Driving it back on the highway, I was white knuckles the whole time,” John said. “Now that it’s here, we couldn’t be happier.”

John has worked, and still works, at Ahold USA’s corporate headquarters in Carlisle. Nicole has been an active stay-at-home parent since their son was born.



Michael Bupp photos, The Sentinel

Nicole, left, and John DiMaggio explain the features of their Kona Ice Truck in Carlisle.

“I’ve been doing fundraisers constantly since my son started in school band,” Nicole said. “I want to keep this centered on fundraisers.”

Kona emphasizes fundraisers as a key part of its business model. Franchisees are encouraged to do fundraising profit-split events, where they share a certain portion of their sales with a nonprofit or charity sponsor. Kona franchises have shared over \$30 million with nonprofits since 2007, the company says.

Since this past August, Nicole has been making contacts with every possible event and charitable organization she knows.

“I’ve been booking since August,” she said. “We’ve already filled every weekend through this coming August.”



Nicole DiMaggio explains all the different flavors her Kona Ice Truck offers in Carlisle.

See Kona, Page 12

Public purchase of Carlisle Airport discussed

New agency could acquire facility from private owners

Zack Hoopes
CVBJ

With privatization of government services being a common topic, it seems a bit odd to be discussing publicization – if that’s even the word for it.

But county agencies are seriously looking into the notion of a public purchase of the Carlisle Airport, likely by establishing some sort of government-owned agency that would acquire the airfield from its current private ownership.

“It’s not that the airport is in rough shape; they’ve made money every



Michael Bupp The Sentinel

Carlisle Airport office building Thursday, Jan. 07, 2016.

year and their financials are stable,” said Mary Kuna of the Cumberland Area Economic Development Cor-

poration, a county-owned nonprofit agency. “But the ownership is getting up there in age and they see this as a

way to keep the airport relevant after they are out of it.”

The airport has existed since 1963. Since the 1990s, it has been led by a six-person group of investors helmed by local aviator Jim Kingsborough. But as the group ages, Kingsborough, said, they would rather not have their savings tied up in a hard asset such as the airport.

Further, if the facility was publicly owned, it would qualify for additional funding. The Commonwealth of Pennsylvania can kick in up to 75 percent of the cost for capital improvements on privately-owned airports as long as they are publicly-accessible, with funds being drawn from the state’s fuel tax. The federal government, however, is more stringent.

See Airport, Page 10

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CAT changing routes in concert with Amazon

Zack Hoopes
CVBJ

Capital Area Transit will be re-vamping its bus routes next month in a pitch to eliminate unproductive stops and add service to Carlisle's warehouse corridor along Allen Road.

CAT developed the changes in conjunction with the Cumberland Area Economic Development Corporation and Amazon, which provided location data on 9,000 employees to help design bus routes that could pick up the largest amount of warehouse workers.

"We wanted to use [Amazon] as a pilot of what we can do with the routes, to tweak them and get to some of these pockets of the population that want to work but can't get there," said Laura Potthoff, CAEDC Business Retention and Expansion Manager, during a meeting with community groups on Friday afternoon.

The study particularly targeted the roughly 5,000 seasonal employees that

Amazon employees from roughly September to December, according to Anthony Chen, Amazon's Account Director for Staff Management.

"One of the main barriers we were finding was transit for these employees," Chen said. "We actually ended up running our own buses from Harrisburg into Carlisle."

According to Amazon's findings, a significant amount of their seasonal workforce comes from pockets of under-served populations in the northern region of the West Shore, in the Enola area.

CAT already has a bus line that runs through this area and into Carlisle. But as part of several route changes through its service territory, starting May 23, CAT will also be introducing a new loop going out to Allen Road, particularly the Amazon, Ames, and Ross distribution centers. This loop will also connect with the Enola route as well as the Carlisle Circulator route.

Some services that have displayed

little to no ridership will also be cut, particularly around Carlisle's military facilities, with buses now slated to head straight down Trindle Road instead of taking detours.

Because routes are being cut as they are added, the net increase in mileage is expected to be minimal, according to CAT Assistant General Manager Tom Young.

The current schedule of changes could be further expanded to incorporate more high-demand businesses and workforce locations, if it proves popular enough. More paying riders in the same amount of mileage would, ultimately help CAT's bottom line financially.

"Money is always tight," noted Cumberland County Chief Clerk Larry Thomas. "If we are to invest more money if this pilot is conclusive, we want to services to be used ... this is intended to be as close to cost-neutral as possible."

Cumberland County, along with several other government entities, con-

tributes to CAT. Like most public transit authorities, it is not self-sustaining; the bus system operated at a \$14.9 million loss in 2015, according to CAT's most recent financials, and relies heavily on state grant funding.

The farebox recovery ratio, meaning the amount of operating costs recouped by ticket prices, averages around 18 percent, Young said.

This rate of return will naturally increase with denser ridership, something Young hopes to see from the Allen Road loop bringing warehouse employees to other locations around Carlisle. The Carlisle Circulator route currently averages around 3,500 riders per month, which Young hopes to double once the new routes have gained popularity.

"We wanted to show something that was sustainable and profitable and will improve the area, not just Amazon," Chen said.

For full details of all route changes, go to <http://www.cattransit.com>.

AIRPORT

Continued from Page 8

"If you're private-owned public-use, you still get zero federal dollars," Kingsborough said, "whereas all the publicly owned airports around us get federal dollars to do improvements."

What exactly the purchasing entity would look like is still up in the air, and will likely be hashed out as CAEDC assembles representatives from surrounding townships and municipalities who have an interest in the airport's continued existence.

"Would this be the county buying it, or some particular authority within the county buying it? Or would a municipality buy it?" Kuna posited.

"We're going to try to get everyone meeting within the next two months or so and see what happens. They would need to determine what entity exactly would be making the purchase and then go through the public process for that authority. Other than that, much of it is not much different than any other real estate transaction."

The Carlisle Airport's impact on the surrounding economy is hard to determine exactly. The most recent filing with the Pennsylvania Department of Transportation estimates that the facility does \$3.8 million in direct spending, and another \$2.9 million in indirect impact, such as consumer spending by airport employees.

Net economic enhancement, taking into account all peripheral benefits, is pegged at \$7 million.

A total of 60 aircraft are based in Carlisle, and the airport hosts about 24,500 flights per year, the DOT estimated.

Business charters, flying representatives in and out of the area's offices, factories, and distribution centers, are the bulk of the airport's activity. Regular commercial flights have never been part of the vision, Kingsbor-



Wayne Rearick removes his plane from the hanger at Carlisle Airport Thursday, Jan. 07, 2016.

Michael Bupp The Sentinel

ough said.

"We're not going to get airlines in the Carlisle Airport. It's not geared up for that and we don't have the space," Kingsborough said. "The goal has always been economic growth and stimulus for the surrounding businesses."

Who exactly takes over the airport depends on what entities have the greatest interest in keeping it around, said Fran Strouse, an aviation consultant who has worked with the Carlisle Airport as well as others in the state.

Strouse said he has seen situations where a single public entity buys out an airport, as well as situations where several entities come together to sponsor a separate agency that becomes the owner. The development of the New Garden Flying Field in Chester County, for instance, involved New Garden Township as a sole buyer.

On the other hand, Strouse has also worked through the Susquehanna Regional Airport Authority, which has several county and municipal governments as stakeholders in the Franklin

County Regional, Gettysburg Regional, Capital City, and Harrisburg International airports.

"In New Garden, it was the township as a sole entity," Strouse said. "Susquehanna would be the other end of the spectrum, where you have multiple public entities who are coming together to form an airport authority with the members of the authority coming from each of those entities. It really depends on what entities see what in terms of economic value."

Whether the airport is owned directly by a government entity, or by an arms-length authority, the liability of operations is typically transferred to the private sector though the use of what airport gurus called a "fixed-based operator" or FBO.

"An FBO is a private entity that typically provides several services," Strouse said. "They will pump fuel, and depending on who owns the fuel facility, they will get a direct profit from fuel sales or an indirect profit. They're also leasing hangars and tying down aircraft, and will get income

from those services. They may also get money from aircraft maintenance or by running a flight school or charter service."

Some FBO agreements may even have the operator paying the authority for a lease, if the airport's income generation is high enough. The only direct employee of the government agency may be a single manager who runs the books while the FBO handles the practical operations.

In fact, Kingsborough said that his current staff would be able to continue on as an FBO if a public takeover went through.

"We would run the airport for the public entity if they want us to do that," Kingsborough said. "They're free to do it themselves, or to select another operator, but we are interested."

This would essentially mean that the airport would not change in function. Rather, Strouse said, such deals typically involve the money from the public buyout being used by the former owner to invest in new assets for the FBO. These, combined with federal dollars, can greatly improve an airport.

Kingsborough has several items in mind, particularly upgrades to the hangars used by Life Lion medevac helicopters, one of the airport's long-term tenants. A taxiway, so that landed aircraft don't have to return to their hangars via the runway itself, would also improve traffic flow.

Whatever the terms of a public purchase end up being, it would be a one-time cost - most all public airports are run as break-even operations, neither profiting from the community nor requiring public dollars to operate.

"A public entity that is taking over an airport really needs to have a strong business plan, so that when they take over they know the airport is financially self-sustaining and you don't have taxpayers subsidizing the service," Strouse said.

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Kyle Givler of Weis Markets, Mechanicsburg, stocks a wide selection of craft beers. Weis Markets was recently approved to sell beer in their Simpson Ferry Road, Mechanicsburg store.

Beer, here!

Weis expands brew sales to Mechanicsburg

Zack Hoopes
CVBJ

The recent push by a number of grocery chains to put beer-serving cafes in their stores has gotten pretty aggressive.

To wit: Less than 24 hours after final approval by the Pennsylvania Liquor Control Board, the Mechanicsburg Weis looked like it had been serving beer for years.

“All the shelving and coolers and everything were already set up,” said Store Manager Andrew Campbell. “They approved us around noon [on Tuesday] and within an hour the trucks had arrived and we were stocking the shelves.”

Under Pennsylvania law, beer distributors are limited to selling cases or manufacturer-original 12-packs at their stores. Those with a restaurant or eatery designation cannot sell cases, but can sell six-packs to go.

This has resulted, in recent years, in a flood of grocery stores seeking to buy restaurant licenses in order to install cafes – and thus the ability to sell six-packs to grocery customers – in their locations.

“We can apply for these licenses provided that we have 30 seats, a separate entrance, and a separate register,” said Dennis Curtin, Weis’ corporate spokesperson. Just like any conventional restaurant or eatery, food must be available, and Weis of-



Some of the beer available now that sales have been approved at the Weis on Simpson Ferry Road.

fers fresh preparations from its deli.

“If you went to a supermarket 40 years ago, they weren’t selling food for on premise consumption,” Curtin said. “Fast forward, and it dawned on retailers throughout the state that they can qualify for a liquor license under existing regulations.”

Since 2006, Weis has added 40 beer cafes to PA stores, Curtin said.

Not only has the trend toward prepared foods in grocery stores taken off, but the boom in craft beers has pushed grocery retailers even further toward the beer market.

Weis’ biggest seller for beer is the create-your-own six pack offering, allowing buyers to mix and match individual beers that they want to try. The Mechanicsburg store has 928 varieties.

Of course, craft beer enthusiasts are loath to invest in a whole case from

a beer distributor of something they may not like. This has left Pennsylvania with what seems to be a pent-up demand for the ability to sample various inventive brews by the bottle.

“The Bud Light, Coors Light, Miller – they’re still big sellers,” Curtin said. “But the craft beer phenomenon has been steadily growing and Pennsylvania is the second-largest craft beer producer in the nation behind California.”

“PA beers sell faster in PA,” Curtin noted. “You can see there’s a lot of emphasis on the local connection.”

Of course, putting beer in a supermarket still requires a retail license, either a restaurant designation (which would also allow pours of liquor) or an eatery license, typically held by sandwich shops.

Depending on the county, these can be hard to come by. Pennsylvania’s quota system pegs licenses in any given jurisdiction to one per 3,000 people. Licenses can be bought and sold between townships and municipalities within a single county, although these must be approved by the jurisdiction’s governing body if the license being brought in would exceed the quota.

“We were able to buy a license from another operator in the county that was closing, and got approval to bring it into Lower Allen Township,” Campbell said. “We continue to grow. If we can find space in the store [for beer], the company wants to do it.”

KONA

Continued from Page 8

The DiMaggios’ truck is number 711. Other trucks are based in Adams County and the Hershey area, the DiMaggios said, with Kona typically granting one franchise per 100,000 people. The DiMaggios plan to serve northern York and Cumberland Counties.

At \$106,000, buying the truck isn’t cheap. Franchise fees come in at another \$3,000 per year, John said. Kona sells its own, proprietary flavorings to franchisees. Some other supplies, such as the ice itself, are procured locally.

“We know it will pay for itself over time,” John said. “How long that is really depends on how aggressive you are in getting out there and selling.”

While the truck could, theoretically, cruise the streets on any sunny day and pick up customers, vending on public roads is a difficult regulatory field to navigate. Nearly all townships and municipalities require some sort of vending permit, and some sell franchise rights of their own with a closed number of contracts.

“It’s expensive, but we have all the permits we need for this area for what we want to do,” Nicole said.

Kona stresses that its syrups are made with a blend of natural, low-calorie sweeteners – such as Stevia – that reduce the sugar content and won’t cause your kids to bounce off the wall after a snowcone. The company also keeps its franchises with the latest branding and advertising updates.

Although John doesn’t immediately plan to retire from Ahold, the Kona truck is something he can see doing with this wife for a long time – a sort of semi-retirement investment.

“I have a finance background, that’s more of my role,” John said. “She’s the one that’s out there face-to-face. She’s so good at getting in with other people. She knows everyone.”



Michael Bupp, The Sentinel

John DiMaggio prepares a Kona Ice inside his Kona Ice Truck in Carlisle.

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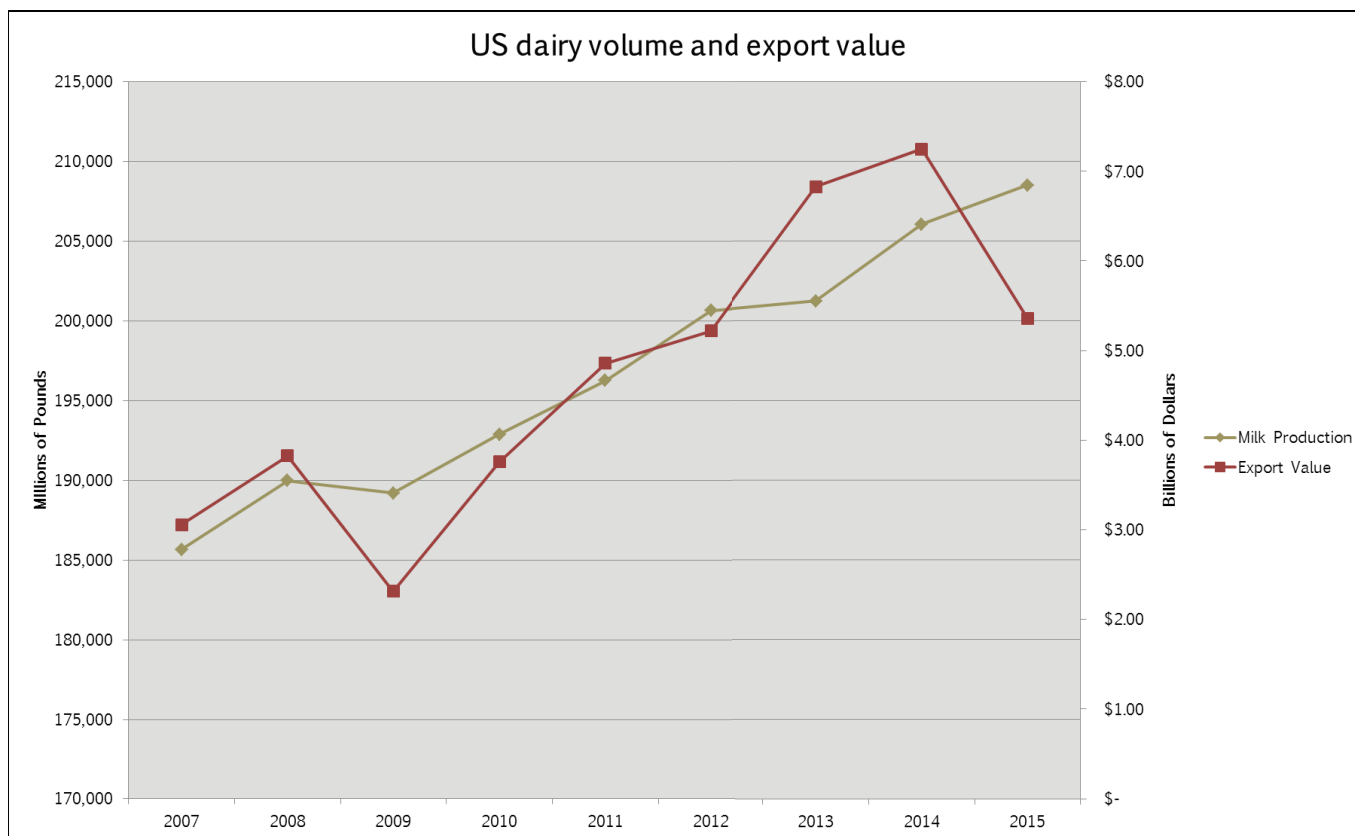
– Bob Kessler, President & CEO of Kessler’s, Inc



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Data from USDA and US Dairy Export Council

GLOBAL MARKET

Continued from Page 3

a steep drop in those nations' dairy costs in US dollars, due to the weakening of global currencies relative to US banknotes.

"Our dollar has strengthened, which makes our milk more expensive," Swartz said. "And right now, there are a lot of countries who have extra milk to sell at reasonable prices on the world market."

This has caused the share of US dairy production being exported to drop, boosting domestic supply.

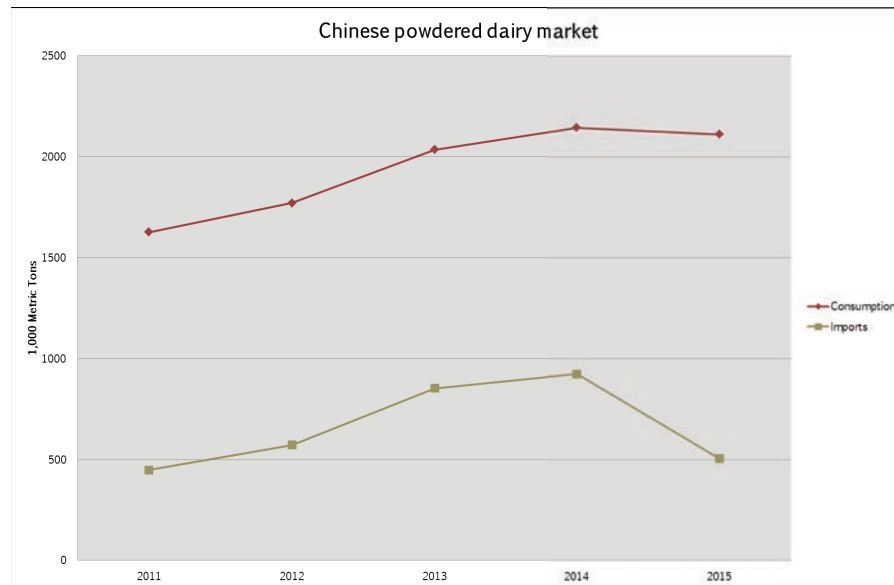
"Our export market two years ago was sending about 15 percent of the product overseas, whereas this year we're predicted to go around eight to 10 percent," Swartz said. "That's at least five percent of supply staying on shore, and even a small increase in supply will cause prices to drop dramatically."

The domestic milk market is a classic example of inelasticity – the term used by economists for goods while demand is fixed and will not rise if a fuller supply is offered. People will consume only so much milk. If prices are cut in half, they won't buy twice as much, as they would with a more elastic good.

But internationally, milk is more elastic, as many areas of the world are still under-supplied with the commodity.

China, in particular, has been an increasing importer of powdered milk from the US, as its population urbanizes and develops a demand for dairy. But that market has recently cooled – with most commentators pointing out that China's stocks of dairy already on-shore are high, and will likely need to deplete before demand resumes.

"At dairy conferences, the big question is when China is going to get back into the market big time," said Chris Galen of the National Milk Producers Federation. "They were buying in anticipation of growth, and at the same time production around the world was



Data from USDA Foreign Agricultural Service.

ramping up because of the demand. So now we're going to be in a glut for a while."

The influence of American agriculture on world development is often under-appreciated – especially in an election year when the narrative seems to be that the US is subservient in trade.

But growth of the world's boom economies has a lot invested in the strength of American agriculture, although it may seem alien to Americans themselves.

"One of the interesting things we've seen over the past 15 years as China's middle class has developed is that when families make over two dollars per day – and this sounds crazy when you think of our standard of living here – but when families in developing countries reach that income, the first thing they do is add protein to their diet," Swartz said.

In many areas of the world, diets that were grain or rice dominated are now including proteins. These can be dairy-based, although the US is often at a disadvantage compared to producers in Australia and New Zealand, who are closer to Asian markets. But other ar-

eas of agriculture have benefitted.

"We've exported a massive amount of soybeans and pork to help them supplement their diets," Swartz said. "If the Indian economy every develops to the point where the wealth spreads to more of their society, that need will potentially be bigger even than China."



Michael Bupp, The Sentinel

Brandon, left, and Brian Weary shown on their family farm in the Newville area working with young dairy cows.

LOW PRICES

Continued from Page 3

"We may never see a year like 2014 again," Brian said. "It just swings so heavily, you have to make the best of it when it comes."

The Weary farm, like many others in the area, has a contract with Land O Lakes, which sells dairy domestically and internationally. But unlike other global commodity markets, dairy can't use production cuts to right itself.

If oil becomes abundant and prices drop, as has happened, then oil producers can simply stop the pumps, eliminating the production costs of unprofitable products and creating a scarcity to raise prices.

But the capital needed to make oil doesn't suffer any adverse effects from sitting fallow. The capital needed to make milk does.

"The problem with agriculture as a trade commodity is that you're dealing with biology and living producers. You can't turn the cows off," said Dave Swartz, an agricultural economist with Penn State. "In order to have the milk and maintain the infrastructure in the good times, you have to continue production in the bad times."

Right now, the Wearys are just trying to hang on. There are several firms – the Wearys use AgChoice – that will extend lines of credit backed by a farm's future returns, anticipating a turnaround.

"This is going to be another year where dairy farms are going to have to use lines of credit," Brandon said. "When things are better, we pay down lines of credit, pay off the leases on our equipment. But right now we're just in maintenance mode until things improve."

See Dairy Market, Page 15

HERE ARE THE TOPICS WE WILL BE FOCUSING ON IN UPCOMING ISSUES:

MAY: Tourism

JUNE: Healthcare

JULY: Education

Have a story idea you would like to share? Contact Zack Hoopes, at zhoopes@cumberland.com or 717-218-0034. Would you like to advertise in an upcoming issue? Contact Cathy Clark at cclark@cumberland.com or 717-240-7102.



Cumberland Area Economic Development Corporation (CAEDC) identified Food Processing/Agribusiness as the top priority industry for business attraction in the Strategic Economic Development Plan for Cumberland County. Our strategic location, abundant and fertile farmland, a skilled workforce, and comprehensive infrastructure gets products to market quickly and at a reasonable cost.

This area is already thriving as an agricultural hub with impressive statistics including: over 44% of the county is zoned for agriculture use, currently supporting 1,400 working farms (154,879 acres); of 67 counties in Pennsylvania, Cumberland County remains in the top 10 for the value of its agriculture products; and over 70 food and beverage production companies are already located here.

Cumberland Valley's strategic location is another major asset to the food processing and agribusiness industry. Highlights include:

- Access to five major ports (Philadelphia, Newark, Baltimore, New York, Newport)
 - Highway connections via Interstate 81, I-83, I-76 and US 11/15 puts Cumberland Valley within six hours of Boston, New York, Washington D.C., Richmond, Baltimore and Columbus
 - Access to air travel and rail systems
 - Harrisburg, the Pennsylvania State Capital, is located directly across the Susquehanna River that runs along the east shore of Cumberland Valley
- This area is also home to many successful and notable agribusinesses including:
- Vantage Foods (Meat Packaging)
 - Warrell Corporation (Confectionery Manufacturing from Purchased

Chocolates)

- Nestle Purina Pet Care Co. (Dog and Cat Food Manufacturing)
- Schreiber Foods (Cheese and Yogurt Manufacturing)
- Land O' Lakes Inc. (Milk Processing)
- ADM Milling Co. (Flour Milling)
- Terranettis Italian Bakery (Commercial Baking)
- Bimbo Bakeries (Commercial Baking)
- Kessler Foods Inc. (Meat Processing & Packaging)
- Toigo Orchards (Certified Organic Tomato Production)
- Lindt (Retail Outlet and Distribution Center)
- Pepsi-Cola (Distribution Center)
- Coca-Cola (Distribution Center)
- Dairy Farmers of America (Manufacturer of Cheese, Butter and Dairy Ingredients, and Contract Manufacturer for Consumer Products)

Resources for Food Processing & Agribusiness

CAEDC can provide food manufacturers and agribusinesses with in-house loan programs or can assist with connecting to other sources of financing and funding through the PA Department of Community & Economic Development and the U.S. Department of Agriculture.

A highlight of available loan and grant programs include:

- **Small Business Administration (SBA) 504 Loan Program** – provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as real estate development, working capital and equipment
- **PA Industrial Development Authority (PIDA)** – various programs

provide financing for real estate development, equipment and working capital

■ **Tax-Exempt Financing** – through the Cumberland County Industrial Development Authority, tax-exempt financing is available for land, buildings, refinancing and machinery and equipment

■ **Next Generation Farmer Loan Program** – encourages lenders to finance beginning farmers by allocating a portion of the Commonwealth's private activity bond volume cap to first-time farmer projects

■ **USDA Farm Service Agency Guaranteed Loans** – provide lenders with a guarantee of up to 95% of the loss of principal and interest on a loan; farmers apply to an agricultural lender that then arranges for the guarantee

■ **Specialty Crops Grant Program** – state and/or local organizations, producer associations, academia, community based organizations and other specialty crops stakeholders can apply for projects aimed at enhancing the competitiveness of specialty crops

■ **Value Added Products Grant** – program helps agricultural producers enter into value-added activities related to the processing and/or marketing of bio-based, value-added products including new products, creating and expanding marketing opportunities and increasing producer income

For large land development and infrastructure projects, CAEDC will work with local taxing bodies and businesses to determine if a Local Economic Revitalization Tax Assistance (LERTA) abatement or Tax Incremental Financing (TIF) mechanism is needed. CAEDC is committed to finding the resources you need to help you grow.

■ **Success Story** – CAEDC recently assisted Kessler Foods Inc. with an

expansion project using the Cumberland Small Business Fund. Kessler's is a high-quality food manufacturing facility in Lemoyne and the loan assisted with their expansion project to qualify for their Safe Quality Foods (SQF) Certification.

Available Infrastructure

CAEDC's site selection website, CumberlandCountySites.com, features a variety of available sites for various uses. Below are a few sites perfect for food processing.

■ **207 Lynndale Court, Building D, Mechanicsburg, PA** – Ideal warehouse space consisting of 31,000 SF available for sale or lease. Industrial General Zoning permits a wide variety of uses.

■ **2244 Gettysburg Rd., Camp Hill, PA** – Rare hard to find stand-alone rail served industrial warehouse building available for sale or lease. Space can be demised. Excellent user-occupied opportunity. Abundant loading and Norfolk Southern rail spur (exterior) access.

■ **Mill St. & Rt. 34 S, Mount Holly Springs, PA** – Hard to find 45 acres zoned industrial/ manufacturing and within minutes to I-81. The property is currently being used for agriculture under the grandfather clause.

■ **I-81 Commerce Park, Shippensburg, PA** – Approximately 300 acres available with electric, gas, sewer and water. 3.7 million SF industrial business park designed for warehouse/distribution/light manufacturing and offices uses.

■ **5031 Richard Lane, Suite 101, Mechanicsburg** – High quality, institutional grade masonry building in a great location. Perfect for a company seeking a Class A energy efficient property overlooking the Rossmoyne Business Center campus.

DAIRY MARKET

Continued from Page 14

Because there's nothing to be gained, at least short-term, by cutting production, most milk producers will continue to output as much as they can even when returns are in the red. In 2014, the Weary farm averaged 13,862 pounds of milk per day. In 2015, that was up to 16,690, and stands at 17,916 for the first quarter of 2016.

"It's basically a half a tanker truck of milk every other day," Brandon said. "The cows can't really cut production, so regardless if the price is down, we sell more milk. We don't cut herd size."

The farm is somewhat self-contained. They haven't bought a cow in over 30 years, Brandon estimated –

the herd is bred and born in-house. Corn and barley are rotated on the fields to produce cattle feed, although protein mix as well as calf nutrients have to be purchased from outside.

The Weary brothers purchased the farm from their parents in 2006. Brandon and Brian's grandparents started the farm in 1958.

Brian has two sons – whether they want to carry on the tradition has yet to be seen. But as farmers increasingly feel they've lost control to global forces, the Wearys aren't sure where things will end up.

"I would say two generations ago, they weren't dealing with the price volatility like we are now," Brandon said. "The peaks and valleys have gotten more extreme."



Michael Bupp, The Sentinel

Brian Weary pets a dairy cow at his family farm in the Newville area.

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Members of the Pennsylvania House of Representatives debate at the state Capitol in Harrisburg.

Debt vs. deficit:

Budget shortfall changes state gov't borrowing dynamic

Zack Hoopes
CVBJ

With the budget debate in Harrisburg wound down a bit, for the time being, there are a few interesting points to be made about the aftershocks of the fiscal détoné reached between Democratic Gov. Tom Wolf and the GOP-controlled legislature.

One effect – somewhat counterintu-

itively – is that while the state has continued to rack up a budget deficit, it actually added less debt than anticipated.

There is a key difference between these two terms, even though some use them interchangeably. A deficit simply means that one is spending more than one is taking in over a given period of time.

Debt, on the other hand, is the actual act of borrowing money to cover ex-

penses, by selling bonds or other securities.

“Regardless of whether we’re in a time of budget surplus or a time of budget deficit, there is always some level of borrowing to pay bills through the year until the big tax collection months hit,” said Andrew Ritter, and analyst with Capitol Associates and a former Corbett advisor.

“That’s not borrowing in a true sense, when we’re talking about tax anticipa-

tion notes and stuff like that. It’s not like going out to the bond market and adding debt.”

How, then, has the state continued to run a deficit without adding debt? The answers are myriad. By law, the legislature must pass a balanced budget. But there are a number of ways to shave expenses in order to make the

See Debt, Page 21

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As the PA Chamber celebrates its 100th year as the frontline advocate for the state's broad-based business community, we're entering a new century by focusing on an issue that a lot of employers face – finding skilled candidates to fill open positions.

Pennsylvania has long been touted for its strong work ethic. However, businesses throughout the state are now reporting significant problems in finding the right workers to fill job vacancies. This is due to, among other things, a lack of training in job readiness in critical growing industries and a general lack of knowledge about family-sustaining career opportunities that don't require a college degree.

The PA Chamber first addressed this problem in 2013, when we

conducted a workforce survey that identified the reasons behind the job skills gap and offered real solutions to solving this problem – including internships, educational opportunities, on-site training and more. This was a great step in the right direction, but much more work needs to be done – as evidenced through our 2015 Economic Survey which found that only 8 percent of employers rated as “excellent” the ability of Pennsylvania's workforce to keep pace with the demand for skilled labor.

Stronger workforce development solutions are needed to educate and inspire the next generation of workers who will drive our economy forward. That's why the PA Chamber Educational Foundation is pleased to have recently partnered with Sordoni Construction to donate \$25,000 to the

mikeroweWORKS Foundation to help fund technical and vocational education scholarships. We understand that this training is critical to prepare students for jobs in the skilled trades and match them with employers across Pennsylvania who are looking for qualified candidates to fill open positions.

As an exciting follow-up to this partnership we're hosting a Workforce Summit on Wednesday, May 18 at the Hershey Lodge that will feature a keynote address by TV host, Mike Rowe. The event will bring together business leaders, students and educators to continue a meaningful discussion on how Pennsylvania's business community can change the message and perception of pursuing a career in the skilled trades. With diverse employment needs across a wide range

of industries, the sky is the limit for young people pursuing a rewarding career path in the Commonwealth. It only makes sense, then, that students be educated about the great opportunities afforded through the skilled trades – jobs that provide family-sustaining wages and are vitally important to our economic well-being.

Strengthening workforce development programs and emphasizing careers in the skill trades are the tools we need to use to close the existing jobs skills gap. As we kick off a new century of operation, the PA Chamber is focused on achieving this goal through consistent dialogue with businesses, educational institutions and elected officials. More information on the Workforce Summit, including how to register, can be found on the PA Chamber's website.

Boom of affordable housing

Tax credit program helps private sector in affordable housing developments

Naomi Creason
The Sentinel

There may be no new developments in public housing, but Cumberland County has seen a number of developers submit plans for affordable housing in the last few years.

While public housing shelters those who are considered to have extremely low incomes—about 30 percent of the annual median income in the county—affordable housing tends to house tenants who have 50 percent or above of the median income.

With the Low-Income Housing Tax Credit program from the Internal Revenue Service, private developers can develop affordable housing properties.

And there are quite a few developers who specialize in just that type of property.

Developments

The Woda Group of Ohio recently finished construction on the Dawn Ridge development behind Giant Food Stores in Carlisle after a few years in development. Ohio-based PIRHL likewise specializes in affordable housing and is eyeing the former Carlisle Tire & Wheel site for a new development.

Monarch Development is based locally in Lower Allen Township and like the other two firms, specializes in affordable housing development. Among its portfolio of all Pennsylvania locations is the affordable housing townhouse development, Shepherd's Crossing, located off the Carlisle Pike and Lambs Gap Road in Hampden Township.

Development Director Brandon Johnson explained that there are methods for choosing these sites for affordable housing.

“There are a variety of methods (for site selection). We look to see if there

is great access to amenities, employment and transportation,” he said, noting that, like any developer, it will also consider topographical and environmental issues.

Shepherd's Crossing fit the ideal location with its position off Lambs Gap Road and the Carlisle Pike in Hampden. The site gives residents access to what is available on the pike, and also provides housing for workers at some of the nearby businesses who only make minimum wage.

“When employers look at site selection for their businesses, they concentrate their workforce within a 10-mile radius of the site,” explained Jonathan Bowser, CEO of the Cumberland Area Economic Development Corporation. “With increased demand in sectors such as food processing, transportation and logistics, health care and financial services, there is a demand for more market rate rental units and townhouses, in addition, first-time homebuyers seeking affordable housing options.”

Because of the relatively low prices for the rental units, Johnson said Monarch tends to fill its developments quickly.

“We fill our units very, very quickly,” he said. “That deal (at Shepherd's Crossing) got our last certificate of occupancy in October ... and we completed (wrap-up) in November. We were fully filled by the end of December. We had hundreds of phone calls, about 200 applications. In January, we had a wait list of 75 to 90 people. It'll be quite a while to get through that.”

Real estate market

Given the wait list for affordable housing units, developers and property managers have almost an insured income stream from its tenants and partially from federal government subsidies since qualified tenants can use housing choice vouchers on these rentals.

Because of that, some argue that the real estate market suffers with the addition of affordable housing,

with other property owners unable to compete with the same rental rates.


Though public and affordable housing is meant as a first step to offer stability to a household that could lead to the purchase of a home and a better paying job, Johnson noted that turnover is not especially high with Monarch's units because they are so

affordable compared to the area.

“Because rents are capped, we almost always have the rental advantage against the market,” he said. “It's a great place to live compared to what else is out there. It's the best option if they were able to qualify.”

See Affordable, Page 18

Please join us as we host the first of our quarterly Coffee & Conversation events.




THURSDAY,
MAY 12, 2016
7:30 AM TO 8:30 AM

U.S. ARMY HERITAGE & EDUCATION CENTER
950 SOLDIERS DR., CARLISLE


Our first conversation will feature Bill Miller Jr., co-owner of Carlisle Events, Mike Garland, media specialist at Carlisle Events and Matthew Candland, Carlisle Borough manager. The topic will be redevelopment plans for the Carlisle Events owned IAC property.

COFFEE AND REFRESHMENTS WILL BE SERVED.
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HOSTED BY:



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Shippensburg plants seeds for new effort

Tyler Miles
The Sentinel

Shippensburg Mayor Bruce Hockersmith will be the first to admit that the way he came up with the idea to revitalize Shippensburg was cliché.

It all started with a dream.

“I dreamed that Shippensburg was growing and expanding,” Hockersmith said. “If I came back in 20 years and everything was exactly the same, would I wonder what the devil was going on? At that point you realize we have got to grow in this area because of the influx of new people, so we have to grow and meet those demands.

“That’s what got me off on a tangent.”

That dream, the seed for revitalization, was planted about five or six months ago, but it was only at a recent borough meeting Feb. 22 that the seeds began to sprout. Hockersmith said that the meeting, held to gauge interest in a revitalization plan, showed that there was indeed reason to move forward.

About 60 residents gathered that night to share ideas on downtown revitalization. The meeting was hosted by the Shippensburg Area Chamber of Commerce and moderated by Mary Kuna, manager of business attractions at the Cumberland Area Economic Development Corporation.

Scott Brown, executive director of the Shippensburg Area Chamber of Commerce, said Kuna and her staff will next prepare a report that will be submitted to the Chamber and publicized in order to seek support from residents who wish to serve on a revitalization committee.

Kuna said the committee will have access to assistance from county agencies as it explores ways to move forward with a revitalization project.

The Response

One of the avenues used to drum up interest among the residents in Shippensburg was social media.

Hockersmith said social media played a big role in getting residents out to the meeting and made people think ahead of time of what they’d like to contribute to the discussion.

“The way this all played out, our mayor decided to put it on social media, ask the question how many would like to see changes in terms of revitalization,” Brown said. “Out of that a



Shippensburg Mayor Bruce Hockersmith discusses Thursday some of the ideas that he would like to see for the revitalization of North Earl Street, at the intersection of East Martin Avenue. Jason Malmont, The Sentinel

barrage of conversation happened off of that feed. Many folks gave input.”

At the meeting, Brown said he and other officials were impressed by the suggestions and ideas many of the residents brought to the table.

The people of Shippensburg, according to Hockersmith, came up with as many as 24 ideas for several topics aimed to improve daily life in the borough, as well as to gauge “why people choose to live in Shippensburg, what makes Ship unique, what would make you leave Ship?”

The topics were:

- Visions for transportation
- Visions for recreation
- Visions for Physical attributes of the community
- Visions for growth

The Cumberland Area Economic Development Corporation was called in to facilitate the meeting and assist those spearheading the revitalization push: Hockersmith and Brown.

“Mary Kuna facilitated the meeting

on Shippensburg’s behalf. I am sure CAEDC will play a role with the committee formed tasked with developing a revitalization plan, but we do not intend to lead the group, but rather play a supportive role to the Greater Shippensburg area,” said CAEDC CEO Jonathan Bowser.

What’s next?

Currently, Hockersmith is drafting letters to inform and try to get on board with Shippensburg’s surrounding townships and school district, as well as many local businesses. He and Brown are also looking to fill seats on a revitalization committee, which would be in charge of the possible project once it gains some traction.

“It’s still too early, but we surely are thinking about money, and one of the main points will be how will we pay for this,” Hockersmith explained. “I think the point being is that what can we do right now with what we have to prove our worth to receive grants and

things like that, so that we can continue to progress through the years.

“It’s going to take probably millions of dollars, but I think we can accomplish that with making the area more livable, making the area a place where people want to come, where people want to settle and spend their time and their money.”

Brown said a second meeting is scheduled for Monday at Vigilant Hose Fire Department, 20 Walnut Bottom Road, Shippensburg, at 6 p.m. the meeting is closed to the public, but officials want to rehash some of the ideas garnered during the first meeting and make some ground on those ideas, so residents who attended then are invited.

Nothing is set in stone at this point and not even a budget or preliminary plan have been designed, yet if Hockersmith’s dream comes to fruition, Shippensburg residents may see a borough revitalized in the coming years.

AFFORDABLE HOUSING

Continued from Page 17

Johnson noted that the tax credit program provides rental affordable housing for those with up to 60 percent of the annual median income at move-in, so a person can stay even after their wage increases passes the limit.

Cindy Daley, policy director for the Housing Alliance of Pennsylvania, said public and affordable housing does not decrease property value and, for the most part, doesn’t affect the rental rates, especially in urban areas.

However, she noted that there are some circum-

stances in rural areas that could lead to higher than usual rental prices. She explained that the U.S. Department of Housing and Urban Development sections off the country into geographic areas for its determination of standard prices and median income.

“If HUD gets too wide of a geographic area, (the more affordable housing) can be higher than the rental rates around it in rural areas,” Daley said, adding that this can be fixed by making the fair market area smaller and taking out the rural community. “I can’t say it never happens, but it doesn’t happen very much. I can certainly understand the frustration for subsidized housing for people who are just above the line. But it’s good for all of us.”



provided by Monarch Development
Shepherd’s Crossing is an affordable housing development in Hampden Township.



Michael Bupp, The Sentinel

Traffic passes through Mount Holly Springs, one of the communities in the midst of a revitalization discussion.

Revitalization

Decision can drastically alter appearance of a community

Tyler Miles
The Sentinel

“Why spend the money?”
“Why here?”
“Will I lose my home?”

These are the questions commonly posed by residents when a municipality introduces a revitalization or urban renewal plan.

Often, these plans involve drastically altering the landscape of a town or city for the betterment of all involved.

According to mass.gov, “Urban renewal is a strategy for redeveloping and revitalizing substandard, decadent and blighted open areas for residential, commercial, industrial, business, governmental, recreational, educational, hospital or other uses.”



Candland

The reason for revitalization differs for each municipality. Matthew Candland, Carlisle’s borough manager, said factories that closed in the borough in recent years created a need for revitalization in the area.

Regardless of where the municipality is or what its facing, Candland said the goal remains the same: “It’s to improve the community.”

“Local governments, one of their primary objectives is to serve the general welfare of a community and raise property values, increase economic activity and quality of life,” Candland said.

Officials say Carlisle’s Urban Redevelopment and Mount Holly Springs’ Streetscape plans are both designed to efficiently and aesthetically upgrade sections of the two boroughs, which in effect, raises the quality of life for residents.

Pam Still, a Mount Holly Springs councilwoman and Revitalization Committee member, said revitalization projects are constantly being undertaken in municipalities across

the United States.

Gauging the need

In an effort to determine the current need for projects within the boroughs, both Candland and Still said officials used surveys to gather information to determine what residents desired and even loathed within their community.



Still

“From community surveys, we then did a vision summary with the planning department, and we identified priorities,” Still said.

Carlisle took things one step further. Along with a community survey, the borough brought in Stromberg/Garrigan & Associates, hired for their landscape and urban planning expertise, to hold public information sessions in which they outlined plans and long-term goals, as well as engaged residents and answered their questions prior to designs moving forward.

“We got a lot of these issues out on the table: What about parks, and uses, roads? A lot of those things were worked out and discussed in those sessions,” Candland said. “We’re always going to have disagreements, but at least we have a blueprint that will give us guidance.”

Getting the public on board is always a potential roadblock in such plans. Construction can occur near residential homes, streets can be redesigned and altered or the landscape simply changes in a way that some people find unattractive.

“People are resistant to change,” Still said.

However, as Candland noted, it is up to government officials to determine what’s best for the municipality and run with that. While some may disagree, the final say belongs to the higher ups.

“It has to be a group of people willing to work hard to move things forward, but they have to have the ability to communicate with city government,” Still added. “Without that connection, I think it’s very difficult.”

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TODAY TO SPEAK WITH ONE OF OUR BUSINESS ELITE SPECIALISTS



Business Leaders Reception

Photos by Michael Bupp | The Sentinel



Midstate residents mingle Wednesday during the Business Leaders Reception at Dickinson School of Law.



Hubert, left, and Mary Gilroy, right, pose with Sen. Pat Vance Wednesday during the Business Leaders Reception at Dickinson School of Law.

Richard Cantor, left, and Bradley Griffie talk Wednesday during the Business Leaders Reception at Dickinson School of Law.



Kenn Tuckey mingles Wednesday during the Business Leaders Reception at Dickinson School of Law.



Associated Press

DEBT

Continued from Page 16

sheets balance.

"Sometimes, the state will delay a 12th month of payment on a program to push that line item into the next fiscal year," Ritter said. "There is also a significant amount of money in reserve accounts for various government agencies in the commonwealth, and some of that money has been repurposed."

Looking through the state's fiscal code – which spells out how the legislature's budget is to be appropriated, and has been updated nearly every year since 1929 – some of these are evident.

For instance, \$4.5 million in funding established under the Dormitory Sprinkler System Act is to be rolled back into the general fund. In another portion of the fiscal code, businesses receiving tax credits from the Department of Economic and Community Development can record their benefit in the year they plan to use the credit, not the year it was approved, potentially pushing the recodification of tax losses into later years.

"They're basically making accounting adjustments that will allow them to have a budget this year and work it out next years," said Mark Price, an economist with the Keystone Budget and Policy Center. "The concern is that, after a few years of doing this, it's going to make the situation tighter and tighter until you just can't pay."

But even as the deficit grows, the state's debt burden has stalled. The state is expected to have issued \$1.28 billion in debt by the time the 2015-2016 fiscal year books close – but was originally budgeted to issue \$1.53 billion.

Of course, the state's debt levels are still climbing, since the amount of new debt taken out, plus interest on prior debts, exceeds the repayment schedule. While the state allocated just over \$1.1 billion to debt retirement in 2015-2016, its total outstanding debt actually rose by about a half-billion, to an estimated \$12.6 billion by the time the 2015-2016 books close.

These numbers, it should be noted, cover only general fund debts using tax dollars as leverage, and do not include borrowing done by state agencies or school districts that leveraged their own revenues.

"There is a Commonwealth Debt Enabling act that gives the executive branch a lot of leeway to issue debt within a certain ceiling," Ritter noted. "And a lot of that discretion is geared toward economic development programs."

The Rendell administration, Ritter noted, was able to increase its debt ceiling several times to fund economic

stimulus measures – on the other end of the philosophical spectrum, the Corbett administration pushed legislation that gradually scaled back the debt ceiling.

"Wolf, I would say, the jury is still out on how he will approach the debt-funded programs," Ritter said. "He's been consumed by this budget battle and has sat on a lot of these. He still hasn't issued a single RCAP [Redevelopment Capital Assistance Program] award yet, and a lot of those are backed by bonds."

So if debt issues are slacking off, why are several debt rating agencies – including Fitch and Moody's – contemplating lower credit ratings for Pennsylvania's government?

The answer comes with the separation of the general fund from other government agencies whose funding is tied to the state.

While Harrisburg itself has been able to deflect budget shortfalls, school districts have not been as lucky. The lack of state support funds has caused local districts to borrow money that, if they were unable to repay, would force intervention by the state.

In an investment brief last month, for instance, PNC noted that Pennsylvania school districts are unable to file for bankruptcy under state law – and then went on to note that "it is important for investors to remember that it is probably that the state would intervene if a distressed situation arises with a Pennsylvania school district."

"All across the state, there are a wide variety of school districts in various states of fiscal health," Price said. "But the rating agencies are expressing a lot of concern about the districts' ability to borrow and the state government's ability to come in as a backstop."

This is why the current dispute between Wolf and the legislature over school funding has wider implications. Wolf has desired to break with the legislature's funding allocation system, and instead give additional money to a number of urban school districts whose state funding was cut under Corbett. These districts are by and large more financially distressed than smaller ones with larger property tax bases.

Of course, a rating downgrade based on the risk of school district failure would create a compounding problem, as higher-risk investment demand higher interest rates, and thus greater net cost if the state needed to continue to borrow.

"The rating doesn't mean what the state's capacity to borrow is, it just means that when we go to the market the rating will signify that this is not a high-quality bond and you should demand a higher rate," Price said.



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First coffee event will discuss

Gary Adkisson
Publisher

We are happy to announce the rollout of the second piece of our three part business journal plan.

May 12 marks the first of our quarterly "Coffee and Conversation" events.

Each quarter we will host newsmakers in an informal setting and discuss the topic for which they are in the news.



Adkisson

Our first conversation will be with Bill Miller Jr., co-owner of Carlisle Events, Mike Garland media specialist at Carlisle Events, and Matthew Can-

dland, Carlisle Borough manager. The topic will be redevelopment plans for the Carlisle Events owned IAC property located just north of downtown Carlisle.

The scope of work involves restoring key infrastructure to the property and surrounding streets. Reconnecting streets through the property, installing new water and sewer lines, storm water management, and reconfiguring a few intersections in the areas surrounding the redevelopment site are all necessary.

And then the real work begins, which is planning and building out the development. While the area will likely include commercial, retail and housing, the type and mix is of great interest to area residents and business people, especially those near the sites.

We see this as an exciting time in the life of our community and hope to have a nice turnout for the conversation.

The event will be held at the U.S. Army Heritage & Education Center 950 Soldiers Drive, Carlisle beginning at 7:30 AM and ending by 8:30 AM.

Sponsoring the event is R.S. Mowery & Son Inc. whose work product is on display all around Cumberland County and the Mid-state area.

Mowery has done significant building projects for area auto dealers, colleges, medical centers, warehousing, churches, senior centers, and the Army Heritage Center, where the event is being held.

Perry Heath, Director of Business Development for R.S. Mowery, and a longtime member of the Carlisle Borough Council, will also take part in the conversation.

Cumberland Valley Business Journal editor, Zack Hoopes will lead the conversation and question and answer session.

BUSINESS CALENDAR

FRIDAY, APRIL 29

Century 21 Opening

Century 21 – A Better Way, in conjunction with the Carlisle Area Chamber of Commerce, will hold a grand opening and open house reception for the realty firm's new Carlisle office. Refreshments will be served, and there will be a raffle for Easter Seals Disability Services.

Reservations are not required, but are appreciated. Contact the Chamber at 717-243-4515 or events@carlislechamber.org.

- Time: 4 p.m. – 7 p.m.
- Location: Century 21, 767 E High Street, Carlisle
- Cost: Free

TUESDAY, MAY 3

Lean Business Seminar

The Shippensburg University Small Business Development Center will offer a workshop for business owners interested in learning more about the Lean methodology. Lean is a business technique that improves processes by eliminating waste. The workshop will be presented by Michael Roth, President/CEO of Go-Lean-Six Consulting & Training.

To register, contact the Small Business Development Center at (717) 477-1935 or sbdc@ship.edu. Online registration is available at www.ship.edu/sbdc.

- Time: 8 a.m. – noon
- Location: Courtyard Marriott at Shippensburg University
- Cost: Free, limit two participants per business

FRIDAY, MAY 5

Cinco de Mayo Mixer

Local chambers of commerce will hold their annual joint Cinco de Mayo mixer. Food and drink will be served.

Register through the Shippensburg Chamber website at <https://shippensburg.org/>.

- Time: 5 p.m. – 7:30 p.m.
- Location: Conference Center at Shippensburg University
- Cost: Free

MONDAY, MAY 9

West Shore Golf Outing

The West Shore Chamber of Commerce will hold its annual golf outing, a business improvement benefit featuring lunch, 18 holes of golf, an awards dinner, and raffle prizes.

To register, call 717-761-0702 or visit the events calendar page at www.wschamber.org.

- Time: Shotgun start begins at noon.
- Location: West Shore Country Club, Camp Hill
- Cost: \$165/person or \$625/foursome, includes green fees, cart, boxed lunch, 18 holes of golf, and awards dinner

WEDNESDAY, MAY 11

End of Life Seminar

The West Shore and Mechanicsburg Chambers of Commerce will hold the final seminar in a four-part series on end-of-life planning. The seminar will cover healthcare, organ donation, and religious issues and how they impact employers and employees.

The seminar will open with a light meal. To register, call 717-761-0702 or email wschamber@wschamber.org.

- Time: 6:30 p.m. – 9 p.m.
- Location: Bethany Village, Mechanicsburg
- Cost: Free

TUESDAY, MAY 17

Chamber Networking

The West Shore and Mechanicsburg Chambers of Commerce will hold their May evening mixer. This month's sponsor is Myers-Buhrig Funeral Home and Crematory

- Time: 5 p.m. – 7 p.m.
- Location: Myers-Buhrig Funeral Home and Crematory, Mechanicsburg
- Cost: Free to chamber members, prospective members may attend

WEDNESDAY, MAY 25

Women's Business Forum

The Carlisle Area and West Shore Chambers of Commerce will host the region's largest single-day women's business conference, offering leadership seminars, vendor introductions, and more. This year's keynote speaker will be Linda Larsen, and award-winning actor, motivational speaker, and best-selling author.

Register at <http://businesswomensforum.com/>. Those registering before May 4 receive the early-bird rate.

- Time: 8 a.m. – 4 p.m.
- Location: High Center at Messiah College, Mechanicsburg
- Cost: \$99/person before May 4

MAY - ONGOING

Hearing Aid Exchange

The Camp Hill location of Hearing Health USA is participating in the Spring Into Hearing charity drive for the Starkey Hearing Foundation.

Those who donate old hearing aids at Hearing Health USA will receive a discount on new hearing aids, as well as a \$50 donation on their behalf to the Starkey Hearing Foundation. The foundation refurbishes and donates old hearing aids to the needy.

- Time: Ongoing through April and May
- Location: Hearing Health USA, 3461 Market Street, Suite 103, Camp Hill
- Cost: Bring used hearing aids

BIZ BUZZ

Continued from Page 2

Perry Counties received \$12,500 to fund scholarships for children attending the Perry County Early Education Centers in Duncannon and Shermans Dale.

Eyewear seller makes buy

A Child's Eye, a children's eyewear dispensary business, purchased a 3,058 square foot building at 4705 East Trindle Road, Hampden Township. The Bill Gladstone Group of NAI CIR represented the sellers, Ryan and Valerie Priest. Sherry Portanova of ReMax First Advantage represented the buyers.

Property transferred

Murphy Rentals, LLC purchased a 5,184 square foot, seven-unit multi-family property at 322 North Front Street, Wormleysburg Borough. Nikolas Sgagias and Ryan Murray of NAI CIR represented the seller, Mid Penn Bank, in this transaction.

Returns offered

Adams Electric has returned a combined \$1.8 million this year to 33,000 members of the energy cooperative.

As a co-op, Adams Electric customers are also part owners, meaning that each member's buy-in will be paid back as an investment return in subsequent years. The co-op has taken in and returned over \$40 million in the past 75 years.

Mid Penn enters Ag



Michonski

Mid Penn Bank has opened a special agricultural lending division, hiring two agricultural bankers to head the effort.

Stan Michonski has over 40 years' experience in agricultural finance, and was previously an agricultural lender at National Penn Bank.



Myers

Jeff Myers has over 10 years' experience in agricultural finance, and was previously a loan officer for AgChoice Farm Credit.

Holy Spirit recognized

Holy Spirit Hospital has been certified as a Blue Distinction Center for Maternity Care by Highmark Blue Shield.

The designation recognizes hospitals that have met Highmark's standards for newborn health, successful breastfeeding, customer satisfaction, and cost efficiency. Blue Cross and Blue Shield insurers have recognized more than 650 hospitals as Blue Distinction Centers+ for Maternity Care.

PinnacleHealth recognized

Becker's Healthcare has named PinnacleHealth System in its 2016 review of "150 Great Places to Work in Healthcare." This is the second consecutive year PinnacleHealth was included in the listing.

The review takes into account bene-



Members 1st Representatives and scholarship winners, from left: George Nahodil, David McMaster, Joseph Craig, Bob Marquette, Michelle Komora, Amanda Hopple, and Miki Rodgers.

fits offerings, wellness initiatives, and efforts to improve professional development, diversity and inclusion, work-life balance and a sense of community among employees.

Red Cross appoints

Jeri Sims has been named as the new Chief Executive Officer for the Red Cross Central Pennsylvania Region. She will be based out of the region's Harrisburg office.



Sims

Sims was previously Assistant Executive Director and Director of Development at the Community Arts Center in Williamsport.

Top realtors named

Five local Coldwell Banker associates were named among the top 1,000 sales associates for the fourth quarter of 2015 in a listing by NRT, Coldwell Banker's parent company.

This puts them in the top two percent of NRT-affiliated realtors nationwide.

Those named were Matthew Greene and Eric Hoffer of Camp Hill, Brandon Clark of Lancaster, and Deb Bensinger and Michele McCartney of Wyomissing.

Church accredited

Silver Spring Presbyterian Church was recently certified as an Earth Care Congregation by Presbyterian Church (USA) Environmental Ministries.

The certification requires that the congregation incorporate environmental awareness into all church functions and complete environmental awareness and outreach programs through its ministry.

Riverview hires

Riverview Bank of Harrisburg has hired Jess Yourkavitch for their wealth management division.



Yourkavitch

Yourkavitch has been in the industry for 10 years, most recently as an investment officer for BB&T, formerly Susquehanna Bank. He earned a Bachelor's degree from Bloomsburg University and an MBA from Alvernia University.



Orrstown's Angela Tatum reads to Analia, a third grader at Downey Elementary School in Harrisburg, as part of United Way's Bridges Society program.

Bank's commercial lending team, is serving as the vice chair of the Bridges Society, as program that brings together local leaders for volunteer opportunities.

The Bridges Society most recently read to children at Downey Elementary School in Harrisburg. The program is administered by the United Way of the Capital Region.

Agar donates

Agar Welding Service & Steel Supply, Inc. of Walnut Bottom recently donated \$9,000 toward scholarships for children to attend The Arc of Cumberland & Perry Counties' Early Education Center of Perry County.

The education center was recently approved to participate in Pennsylvania's Educational Improvement Tax Credit Program, in which businesses receive tax credits in exchange for donations to approved educational institutions.

Members 1st funds students

Members 1st Federal Credit Union has announced scholarship recipients as part of the organization's participation in the Credit Union Student Choice program.

Through the program, Members 1st awards five \$500 scholarships to credit union members who are pursuing an undergraduate degree. Winners are David McMaster, Joseph Craig, Michelle Komora, Amanda Hopple and Miki Rodgers.

Orrstown reads

Angela Tatum, vice president and relationship manager from Orrstown



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25TH ANNUAL MARY JANE & CLEVE J. FREDRICKSEN GOLF TOURNAMENT

Monday, June 13, 2016
Hershey Country Club



Proceeds from this year's tournament will benefit the *Space to Grow, Room to Heal* campaign, providing needed renovations to the children's mental health unit at the Pennsylvania Psychiatric Institute.

This scramble golf competition is open to men, women and mixed foursomes. Participants may form their own foursomes or request placement. When signing up, please specify a time preference, 7:30 a.m. or 1 p.m., on your registration form. Spaces fill quickly, so an early response is key to securing your place.

Sign up today at pinnaclehealth.org/golf. Or, contact us at (717) 231-8080 or foundation@pinnaclehealth.org.

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