

Cumberland

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No. 12



Foundations of giving

Cumberland's social capital comes back bigger, more competitive post-recession

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Pennsylvania - American grows its wastewater footprint

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Vault ownership changes hands in Carlisle

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ENTREPRENEURSHIP IN CUMBERLAND COUNTY

Local business founders talk about

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The foundations of giving in Cumberland County

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CVBJ

With the Christmas holiday hitting this weekend, it's an opportune time to remember that not all gifts come in boxes under the tree from your family.

For Cumberland County in particular, financial gifts through private foundations are a considerable slice of the economy.

Compared to its total population, Cumberland has a considerable amount of social capital floating around. According to the National Center for Charitable Statistics, private foundations in the county gave out \$14,143,652 in 2013, or about \$59 per county resident.

Of course, local charities and nonprofits receive considerable grant funding from national-level foundations that aren't included in Cumberland's foundation outlay. NCCS data also indicates that nonprofit organizations in the county took in nearly \$243 million in contributions and grants in 2013, or about \$1,007 per resident.

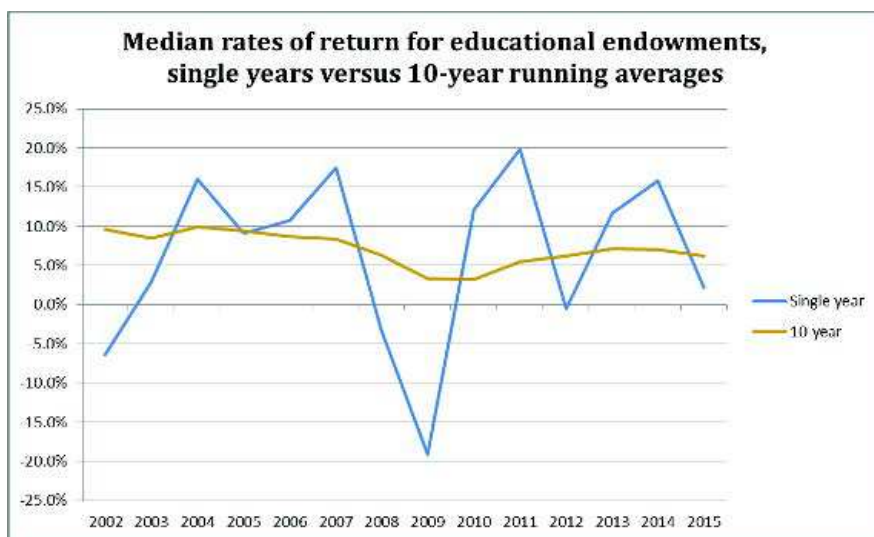
If one includes nonprofits' revenue from service charges, the total cash flow comes in at over \$1.4 billion, according to NCCS data. This means roughly one out of every \$5 or \$6 local nonprofits spend is supported by



Michael Bupp, Sentinel file

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CPYB Chief Executive Officer Nicholas Ade speaks Aug. 4 during the ceremony for a new building expansion.



Data from National Association of College and University Business Officers



Michael Bupp, The Sentinel

Dickinson College is located in Carlisle.



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FOUNDATIONS

GIVING

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pure giving.

"I would say we're pretty typical in that about 80 percent of our revenue comes from earned income out of our programs and training courses," said Nicholas Ade, Executive Director of the Central Pennsylvania Youth Ballet.

Funding

While fees for classes and ticket sales for performance cover about four of every five dollars the CPYB needs to survive, the other 20 percent comes from donors, as well as the organization's own investment earnings.

"The landscape is getting better [since the recession]," Ade said. "I feel like more people are confident in having the ability to give. But on the foundation side, it's been harder because there are more nonprofits out there than ever, all with wonderful missions, but there are more requests for a given pool of money."

Grant applications often come back with partial funding, since foundations are dividing their resources between more applicants than before, Ade said.

"While the overall climate is nice, that 20 percent of our revenue is more competitive to get than ever," he said.

Availability of funds is highly dependent on investment returns, as most large private foundations run on an endowment. This large pool of money is never actually spent — rather, it is invested, and the returns are doled out as charitable gifts.

These returns can be highly variable. An annual study by the Commonfund Institute — using a benchmark group of charities with an average endowment of over a half-billion dollars — indicated that investment returns slumped after the fall 2008 recession, and experienced another dive in 2011, with negative returns averaging 0.7 percent.

Endowment returns shot back up to 12.0 percent for 2012, and increased to 15.6 percent for 2013, the study found.

Investments

The only entity in Cumberland County with a financing pool approaching the Commonfund benchmark level is Dickinson College, with over \$667 million in assets listed on its IRS 990 report at the end of the 2014-2015 fiscal year.

"Investment returns in the eight years since the recession began are slightly higher than the eight years prior to the beginning of the recession," noted college spokesperson Christine Baksi. "The search for good invest-

ment returns must always be balanced against the need to manage the risk that is inherent in investing."

The college, like many, has experienced considerable financial volatility. Dickinson's own report indicates that \$412.6 million of its cash assets are invested via the endowment, which experienced a 4.4 percent loss over the 2015-2016 fiscal period.

As a 10-year running average, Dickinson's endowment has returned 6.7 percent, slightly above the median 10-year return of 6.2 percent for endowments of a similar size, according to the National Association of College and University Business Offi-

cers (NACUBO).

Net cash proceeds, of course, are also dependent on the size of the base principal, with donors having added to Dickinson's asset pool over the years. NACUBO listed Dickinson's assets as only \$46 million in 1990, indicating a 15-fold growth over the past 26 years.


"In particular, a larger endowment generally means that the college can offer more financial aid and can therefore admit more students regardless of their ability to pay," Baksi noted. "A larger endowment also means more support for college operations which, in turn, decreases the demand for tuition increases."

Organization	Net Assets
Dickinson College	\$667,149,770
Messiah College	\$310,789,107
Delta Dental of Pennsylvania	\$162,188,871
Shippensburg University Student Services	\$145,866,137
Messiah Home	\$115,378,667
United Church of Christ Homes	\$102,105,155
Partnership for Better Health	\$79,694,263
Shippensburg University Foundation	\$77,390,169
Rite Aid Foundation	\$33,032,879
The Alliance Home of Carlisle PA (Chapel Pointe at Carlisle)	\$28,411,768
United Way of the Capital Region	\$27,677,543
Cure International	\$23,526,484
Spirit Physician Services	\$23,003,704
Alexander Grass Foundation	\$21,776,197
G.B. Stuart Charitable Foundation	\$17,916,444
Pennsylvania School Boards Association	\$15,031,640
West Shore Country Club	\$13,518,524
Church of God Home	\$13,178,479
Pennsylvania Recreation Vehicle and Camping Association	\$12,776,095
Boy Scouts of America 544 New Birth of Freedom Council	\$12,636,830
Pennsylvania Bar Institute	\$12,263,906
The Arc of Cumberland and Perry Counties	\$11,976,686
Our Family Foundation	\$11,838,473
Army War College Foundation	\$11,638,523
Cumberland County Historical Society and Hamilton Library Association	\$11,112,125

Data from National Center for Charitable Statistics

Foundation	Net Giving
Alexander Grass Foundation	\$3,864,000
The Rocco and Nancy Ortenzio Family Foundation	\$2,162,290
Our Family Foundation	\$1,781,125
The Robert and Angela Ortenzio Family Foundation	\$1,041,000
Grass Family Foundation	\$1,030,282
Long Family Educational Foundation	\$905,512
G.B. Stuart Charitable Foundation	\$612,328
Harsco Corporation Fund	\$368,880
Douglas W. Pollock Foundation	\$279,462
Hall Foundation	\$259,590
Franklin H. and Ruth L. Wells	\$185,500
Margaret Lienemann Perpetual Charitable Trust	\$181,426
Afr Foundation	\$178,500
Derek C. and Margaret I. Hathaway Family Foundation	\$114,750
Pomeroy Family Foundation	\$96,480
Select Medical Charitable Foundation	\$82,750
Todd Baird Lindsey Foundation	\$67,503
Frank and Mary Fritsch Charitable Trust	\$63,550
Atgooth Foundation	\$62,235
Lucinda C. Gossett Trust	\$61,700
James K. Adams and Arlene L. Adams Foundation	\$61,250
Vang Memorial Foundation	\$61,157
Ackroyd Family Foundation	\$50,000
Greenly Family Foundation	\$47,400
Mark L. Butler Foundation	\$43,734

Data from National Center for Charitable Statistics



Cumberland

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Dedicated to downtown

Morris and partners take over the Vault in Carlisle

Zack Hoopes
CVBJ

More often than not, restaurants are a labor of love. And when you love them enough, they even start to come to you.

"We didn't really acquire this place. It acquired us," said Ross Morris of his newest venture, the Vault property on North Hanover Street, just north of the square in Carlisle.

Morris and his company — a group of several local restaurateurs — recently purchased the property from its original developers, who turned the former bank building into an events space.

The Vault will continue to be an events space, Morris said, and not a separate restaurant in itself, although catering for weddings, conferences, and other festivities at the Vault will be provided by the five restaurants the company owns — Piatto, Helena's, Andalusia, Taqueria Laurita, and Café Bruges.

But the potential boost to the restaurants is, for Morris, a secondary reason to acquire the property. The primary impetus is an interest in keeping Carlisle's core vibrant.

"If I was in this entirely for the money, I wouldn't be in restaurants," Morris said. "I'm really just a firm believer in the downtown idea."

It also serves as a means to insulate the restaurants, at least somewhat, from the changing nature of the restaurant business itself.

Opening day

The restaurant group started when Morris opened Piatto on West Pomfret Street nearly 19 years ago. At that time, Morris said, restaurants were much more reliant on reservations,

and on longer stays.

"You used to be able to look at your reservation book and know what your business was going to be two or three weeks out," Morris said. "People would come in and stay two hours. Now, it feels really grab-and-go."

Even higher-end places have become more dependent on volume, a particular challenge for small, independent restaurants. Customers' stays have shortened, and their expenditures have not kept up with inflation.

"When I opened Piatto, the average bill per person was \$30 to \$35," Morris said. "You know what it is today? \$30 to \$35."

Restaurant profit margins are notoriously thin, and vary heavily by region. According to data firm SageWorks, restaurant margins in the northeastern U.S. went predictably negative in 2008 by about 0.2 percent, meaning that for every \$100 of food sold, restaurants were not only not making money, their owners were actually losing about 20 cents.

That number has rebounded to 3.84 percent as of the most recent industry reports, Morris said, a number that seems to be the new normal.

"I don't know that those margins have recovered, or will ever recover, from the recession," Morris said. "I can do \$1 million at a restaurant in a year, but that translates to \$38,400 in profit. You're just not going to get huge returns in this industry."

Lifestyle

But Morris and his wife and business partner, Laura Portillo, don't think of the five restaurants or the Vault as a financial investment; rather, it's more of a lifestyle investment.

"It's not five restaurants, it's one big family," Portillo said. "Everyone,

See Dedicated, Page 5



Michael Bupp, The Sentinel

One of The Vault's new owners, Ross Morris, discusses upcoming plans.

Businesses to move in Carlisle

Pottery studio, consignment shop to leave Pointe for East High St. building

Zack Hoopes
The Sentinel

Downtown Carlisle will soon see another revitalization project, as a local family has purchased the building at 9-11 East High Street with plans to bring in two businesses.

Carlisle natives Jim and Karen Griffith will be operating the building, which they purchased in conjunction with family members who also have background in the area.

"We partnered with some family

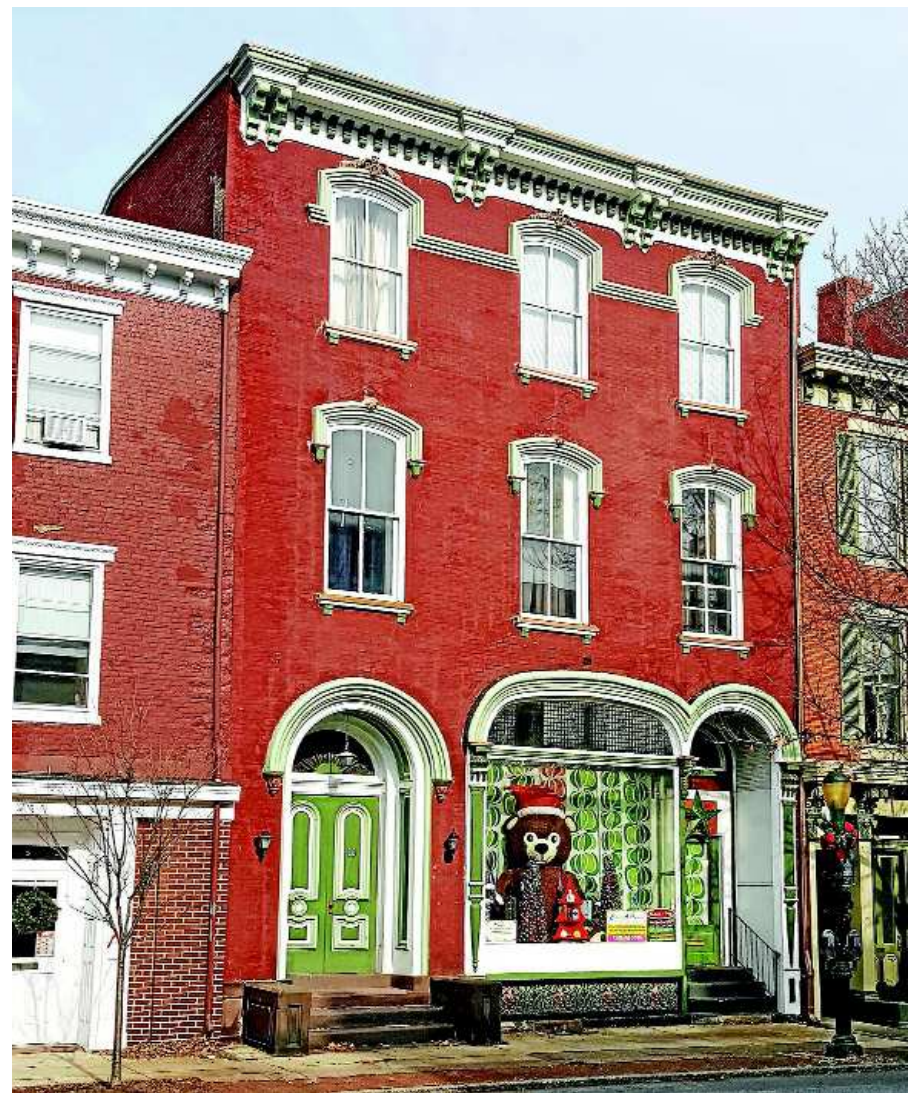
who are based in Dover, but they have ties here as well," Jim said. "We're going to be doing the day-to-day management, they're going to be the guide on restoring the building itself."

The Griffiths have an education background, Jim said, but branched out into entrepreneurship when Karen opened her pottery studio, Create-A-Palooza.

The business allows customers to make their own pottery and other art. It is located in the Pointe at Carlisle Plaza, but will relocate to the High Street building once the new building is renovated.

"We both love the downtown area," Jim said. "We decided we could either

See Businesses, Page 5



Jason Malmont, The Sentinel

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DOWNTOWN

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DEDICATED

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through the servers and the cooks, has to have a passion, or they wouldn't do it. They could find easier work somewhere else if they wanted."

The restaurant industry, Portillo said, tends to underpay. Morris and his partners have always offered more in compensation to their employees than they really need to, she said.

"We have plenty of people who started out part time at \$8 an hour, and are now getting \$30,000 to \$40,000 in salary with full benefits," Morris said. "It's worth it to us to keep your best people, but I'm not sure how many places think like that anymore."

Average hourly pay for non-management employees in full-service restaurants, according to the BLS, has gone from \$5.58 in 1990 to \$12.62 in 2015, according to the Bureau of Labor Statistics. But this is only about a 20 percent gain in real wages once adjusting for inflation.

But in Carlisle, Morris said, the restaurant industry routinely punches

above its weight, which bolstered his confidence in the Vault purchase.

"If you were a foodie 19 years ago, you didn't have many other places to go [other than Piatto]," Morris said. "Now, you have great restaurants all over the place, not just mine but dozens of others. I don't think many small towns have performed like we have."

The next step for Carlisle, Morris said, is a combination of two factors. The first is what kind of growth the area can expect out of its military and educational institutions, which provide a significant portion of downtown restaurants' customer base.

The other, Morris said, is the oncoming wave of redevelopment at the borough's old industrial sites.

"The biggest question now is what happens when they redevelop the Leer site," Morris said. "Is that going to provide more people for downtown, or is it going to draw them away? There's a lot of work that needs to be done to connect that part of town, and that's the uncertainty."



Michael Bupp, The Sentinel

An interior shot of The Vault in Carlisle.

BUSINESSES

Continued from Page 4

stay in a shopping center and not be part of the downtown community, or move here and be part of the process of revitalization."

The building will also feature a second commercial space, which will be filled by Selena's Consignment and

Vintage, a retail store.

The business, owned by a relative of the Griffiths, is operating out of the Pointe as Jelena's Shoppe, but will be re-branding and moving along with Create-A-Palooza, Jim said.

The building also has three apartments that will be renovated and leased, Jim said. While the exterior

of the building will remain largely the same, the interior needs significant updates.

"The facade is perfect," Jim said. "Most of the work we're doing is interior. When we did the walk-through and appraisal, there are some modifications that have to happen before we can use it."

The building is recorded as having

been used as a dry goods store since 1860, Jim said. Another structure was there previously, possibly dating back to the Revolutionary War era.

"You can see the remains of the previous structure's foundation in the basement," Jim said. "These buildings are fascinating to work with."



Jason Malmont, The Sentinel

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Public to private water in New Cumberland

Zack Hoopes
CVBJ

Pennsylvania-American Water, a subsidiary of American Water, announced last month that it had successfully acquired the wastewater system of the Borough of New Cumberland.

Not only that, Pennsylvania-American's growing interests in the area will allow it to build a new headquarters in Lower Allen Township, the company announced.

Put simply, it appears that the overwhelming cost of upgrading and maintaining its treatment plant caused New Cumberland to seek a buyout, selling public infrastructure to a private company in order to avoid the future overhead costs of that infrastructure.

In an announcement about the sale, New Cumberland placed blame on federal and state environmental regulations, which the borough said required upgrades that its small user base was unable to pay for. New Cumberland has roughly 3,100 homes and businesses with wastewater connections.

"Local boroughs and small townships do not have a large enough customer base to absorb the financial burdens of these mandates, nor the in-house staff to keep pace with increasing demands," the announcement read.

Pennsylvania-American bid \$23 million for the entire infrastructure package, according to the borough.

Downsizing debt

Critically, this payment will allow New Cumberland to retire all of its outstanding debt — financing was procured to fund updates to the wastewater system. But repayments on bonds of such a size are hard to swing for a small municipality.

Local finance reports from the state's Department of Community and Economic Development show that New Cumberland had borrowed \$22 million since 2008, of which about \$14.5 million was still outstanding.

As of 2014 — the last available reporting year — the borough was bringing in \$1,703,651 in wastewater user fees. But it was also spending \$704,394 in operational costs for wastewater,



and \$1,155,717 in debt service.

All combined, wastewater and associated debt was eating through roughly 20 percent of New Cumberland's total \$8,236,135 spend for 2014.

Pennsylvania-American offered considerable incentives. According to a news release from the company, it will invest a minimum of \$2 million over the next five years in New Cumberland's wastewater infrastructure. Customers will also have their rates frozen until January 2018, Pennsylvania-American said.

While it's a lot to New Cumberland,

The borough's announcement noted that wastewater rate hikes of 40 to 60 percent would have been needed to give the borough enough cash to continue improvements on its own, and to continue to make debt payments.

Growing assets

While it's a lot to New Cumberland,

See Water, Page 8

Wastewater debt demands vary by municipality in Cumberland

Zack Hoopes
CVBJ

With the cost of wastewater improvements — and associated debt — having played a part in Pennsylvania-American's acquisition of the New Cumberland borough sewer system, it's worth noting that municipal debt and wastewater needs bear a strong correlation throughout the county.

The Cumberland Valley Business Journal compiled local municipalities' outstanding debt, based on state reporting under the Local Government Unit Debt Act (LGUDA). LGUDA requires all of Pennsylvania's municipalities to have their bond issuances approved by a state regulatory body, to make sure local finances can handle the debt burden.

Some debt may be listed as LGUDA-exempt; typically, this occurs when the municipality had borrowed money on behalf of a related agency, often a water or sewer authority, whose user fees are responsible for the payments and is thus not a drain on the municipality's general fund.

Lemoyne, for instance, has the highest per-capita indebtedness in Cumberland, although all of this debt is LGUDA-exempt. The Lemoyne Municipal Authority, and not the borough itself, is the operator of the wastewater system and the holder of its debt.

"I think you'll find that because of the way governing powers for municipalities are set up, they're limited in the way they can borrow, so they set up authorities that have greater borrowing power, especially for utilities," said Lemoyne Borough Manager Robert Ihlein.

Boroughs with high commercial tax

	2016 debt per capita	2014 Net budget	2014 Debt service	Debt payments, % of budget
CAMP HILL BORO	\$2,714.38	\$13,059,434	\$775,628	5.94%
CARLISLE BORO	\$1,736.00	\$21,064,082	\$1,073,752	5.10%
EAST PENNSBORO TWP	\$1,301.51	\$15,283,694	\$2,848,066	18.63%
HAMPDEN TWP	\$1,849.74	\$29,911,702	\$2,203,888	7.37%
LEMOYNE BORO	\$4,099.49	\$6,129,354	\$86,578*	1.41%
LOWER ALLEN TWP	\$1,228.31	\$21,440,700	\$1,759,274	8.21%
MECHANICSBURG BORO	\$1,509.85	\$7,527,958	\$653,053	8.68%
MIDDLESEX TWP	\$149.15	\$3,624,959	\$63,492	1.75%
MONROE TWP	\$2,764.33	\$4,062,571	\$818,363	20.14%
NEW CUMBERLAND BORO	\$2,038.61	\$8,057,611	\$1,155,717	14.34%
NEWVILLE BORO	\$106.16	\$578,083	\$10,621	1.84%
SILVER SPRING TWP	\$1,383.39	\$7,998,688	\$1,204,630	15.06%
SOUTH MIDDLETON TWP	\$603.00	\$4,370,963	\$374,680	8.57%
UPPER ALLEN TWP	\$1,156.24	\$15,771,951	\$1,241,506	7.87%
WEST PENNSBORO TWP	\$194.35	\$1,303,040	\$104,604	8.03%
WORMLEYSBURG BORO	\$957.65	\$2,844,352	\$203,812	7.17%

* Lemoyne paid just under \$2 million to the Lemoyne Municipal Authority for sewer service and associated debt in 2014, not reflected in this figure

Data from Pennsylvania Department of Community and Economic Development

income, such as Lemoyne, are able to handle larger amounts of debt even with smaller residential populations. Jurisdictions with high residential utility demand, and a smaller commercial property base, are typically hit harder by such debts.

Using standardized budget reporting from the Pennsylvania Department of Community and Economic Development, the Cumberland Valley Business Journal also compiled debt service expenditures as of the last reported year, 2014.

Debt payments as a percentage of total budgets vary considerably. Rural areas who have little to no water or sewer infrastructure tend to have no debt, and thus no debt payment burden in their budgets.

More developed areas typically average out at around 10 percent of expenditures going toward capital improvement debts. These numbers tend to be higher in areas that are in the

early stages of suburban development, where expanding infrastructure is in high demand.

Out of the county's municipal governments, Monroe Township spends the largest portion of its budget on debt service, due almost entirely to the cost of sewer upgrades.

"For us as well, a large majority of the bonds are sewer-related," said Monroe Township Manager Catalina Araiza. "Very few of our bonds are general-fund obligations. The main cost driver is sewer."

The township, like many others, covers multiple sewer systems, having to chip in for improvements in other municipalities that it feeds into. Monroe is responsible for a considerable portion of the debt in the South Middleton Municipal Authority, which serves the southern part of Monroe as well.

"It's not a one-size-fits-all," Araiza said. "We've found ourselves having to juggle multiple utility systems, and that means we have to support their debt."

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of the design. It is not necessary to have the exact specifications for the final fabrication, though this is certainly welcome if available. At the very least, it helps to have a general idea of the finished product and some idea of the specific features and functions it needs to perform, as well as any dimensional constraints it requires. Some customers have a difficult time conceptualizing the product, component, or system being created.

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Split vote approves county budget

Eichelberger objects to farmland outlay

Zack Hoopes
The Sentinel

As expected, the Cumberland County Commissioners passed, by a 2-1 vote, a \$79.6 million 2017 general fund spending package during their December session.

The split decision was the result of a debate over farmland preservation funding, which saw Commissioner Gary Eichelberger object to a last-minute doubling – from \$250,000 to \$500,000 – of the county’s general revenue contribution to the farmland program.



Eichelberger

“We’ve had insufficient time to gauge the impact or develop a robust plan to spend that money,” Eichelberger said. “This budget, as changed at the 11th hour, does not maintain fiscal vigilance.”

But commissioners Vince DiFilippo and Jim Hertzler were supportive of the increased spend. At the current average rate, the additional quarter-million dollars will preserve an additional 835 acres of farmland, Hertzler calculated.

“I do not believe that spending less than 1 percent of the general fund budget [on farmland preservation funding] is too much,” Hertzler said.

Farmland preservation funding is used by the county’s Agricultural Land Preservation Board to purchase easements on privately owned farmland in the county, requiring that the land continue to be used for agriculture. Compensation to farmers for the easement is typically calculated by taking the difference of the farm’s current value and its estimated future value if it were to be purchased and built upon.

The preservation board had originally requested \$1 million for this year’s contribution to the preservation fund.

“It’s half of what they asked for. I do believe that’s a reasonable compromise within the confines of our current revenues,” Hertzler said.

DiFilippo also reiterated that state matching funds for farmland preservation continue to be strong – since 2004, Cumberland has pulled in \$22 million in state and federal assistance for farmland easements – and he said the county should continue to take advantage of the situation while it lasts.

“This year they’ve increased that funding by \$5 million via the cigarette tax,” DiFilippo noted. “My thinking is let’s take advantage of that state money while it still exists.”

“We are looking at long-term goals [for farmland preservation], but we have to come up with a number for this year,” DiFilippo said. “Farmland preservation is not a whipping boy for this budget.”

Eichelberger contended, however, that the farmland preservation spend

was emblematic of the county’s tendency to place encumbrances on future balance sheets without thinking through the consequences.

“This cannot be fixed by shifting numbers in the current framework, at least not for very long,” Eichelberger said.

The additional \$250,000 in preservation funding will be earmarked from the county’s general fund balance. The current account is projected to start 2017 at around \$27.75 million, and draw down to \$25.05 million at year’s end – although actual experience will always vary somewhat from the budget itself.

Eichelberger also commented that the association of farmland preservation with an anti-development mindset is incorrect on two fronts – firstly, the program was intended to preserve agriculture as an economic engine, not as open space for its own sake.

Secondly, Eichelberger contended, many preservation easements are gained over land that is not threatened by warehousing or other development plans.

“These funds do nothing to stop development ...but a perception is being perpetuated [that they do],” Eichelberger said. “We need time to iron these things out instead of throwing money at programs just because they have a high profile.”

The county actually receives and spends much more than just the general fund budget – the grand total comes to around \$240.3 million. But the ma-

majority of these revenues and expenses occur in other funds that are restricted to certain sources of income and certain uses.

These include most social services, which operate out of separate funds whose revenue is largely state-appropriated. The general fund, however, is the county’s unrestricted operating account – although some its expenditures may be subsidies to other funds – and is thus the bellwether for county government.

While the 2017 budget projects a general fund deficit, this comes on the heels of several years of general fund surpluses which have bolstered the fund balance. The county raised its tax rate in 2013 and 2014, creating more revenue headroom.

At the same time, the general fund spend has gone up nearly 17 percent from \$68.1 million in 2014 to the just-passed \$79.6 million. The largest line-item cost increase has been in salaries and benefits, from \$36.7 million in 2014 to a projected \$40.6 million next year.

The commissioners also voted yesterday to approve the general fund property tax rates for 2017. The general tax rate will stay the same at 21.95 cents per every \$100 of assessed real estate value.

The library tax add-on, however, will go from 1.43 cents to 1.66 cents, generating an extra \$536,490 for the Cumberland County Library System. This comes out to an extra \$4.09 per year for the average home value of \$177,000.

WATER

Continued from Page 6

the \$23 million transaction is a fairly small number for American Water, which listed \$17.7 billion in net assets on its last quarterly report.

Late last year, the company also conducted a similar acquisition of Fairview Township’s wastewater assets, which run adjacent to New Cumberland. Pennsylvania-American is also awaiting state approval to take over the wastewater assets of the Scranton Sewer Authority and the Municipal Authority of the City of McKeesport, the company said.

Buyouts of public utilities, and the rates set by those utilities are regulated by the Pennsylvania Utility Commission, which studies baseline operating costs for services and determines fair market rates as a check against the de-facto monopoly that most utility providers have.

But private acquisitions of such utilities have come under fire, given the companies like American Water, while subject to public oversight, still operate as for-profit entities.

American Water is a publicly traded company – the county’s largest publicly-listed water and wastewater corporation. Its largest holders of stock, according to the company’s security filings, are several Vanguard funds and other major investment vehicles used by pension and 401(k) accounts.

Like many companies, Amer-

ican Water is also heavily dependent on debt, tax advantages, and its own stock price.

The company listed \$6.6 billion in net debt principal in its 2015 annual report – a burden which places it at a net deficit of working capital, the filing noted.

This position, the company wrote, means “we can provide no assurance that we will be able to access the debt capital markets on favorable terms, if at all. Moreover, if new debt is added to our current debt levels, the related risks we now face could intensify, limiting our ability to refinance existing debt on favorable terms.”

American Water listed \$2.74 billion in revenue for 2015 from its regulated public utilities, plus another \$434 million from its non-regulated service branches. But the company also noted that it claimed over \$1.6 billion in net operating loss (NOL) against its state and federal taxes for 2015.

These deficits, carried forward from year to year, allow companies to significantly reduce or eliminate their tax burden, even though some of their operations may still be running in the black.

Taxes

This tax question has gained considerable national prominence since the New York Times revealed that current president-elect Donald Trump claimed \$916 million in NOL carry-forwards on his 1995 tax returns, which likely allowed his company to pay zero tax for

up to 20 years.

At the same time, American Water has reported consistent payouts to shareholders for many years, with last year’s dividend at \$1.36 per share. The company also authorized a stock buyback in the range of 10 million shares, according to its filings, in order to raise its stock exchange price.

American Water also raised base compensation for its CEO last year, from \$700,000 to \$800,000 in salary. Its chief executive is also eligible for up to an additional 100 percent of base pay in performance-based bonuses, and another 200 percent of pay in stock options.

Pennsylvania-American’s new headquarters will be located on Wesley Drive in Lower Allen, with a new building constructed next to the company’s existing operations facility.

Approximately 80 employees will relocate from Derry Township to Lower Allen once the facility is completed in 2018, the company said in a release.

Pennsylvania-America serves roughly 39,000 customers in its water and wastewater network that runs through York and eastern Cumberland counties. The company serves 2.3 million customers statewide, and American Water all together serves 15 million people in the US and Canada.



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Susan J. Hartman has represented clients in Cumberland County and the surrounding area for over 24 years and has been involved in the practice of real estate for 38 years having been a Title Insurance Agent for most of that time. Her practice has focused on real estate transactions, estate planning, and estate administration, although she has engaged in various business, landlord/tenant, and family law cases over the years. She also has been engaged in the representation of families in obtaining guardianships and drafting special needs trusts.

Mrs. Hartman is a member of the Cumberland County Bar Association and the Pennsylvania Bar Association. She was the secretary and later President of the Cumberland County Bar Association Foundation as well as an active Board Member for a number of years. Under her tenure as President, the Foundation spearheaded the restoration of the Jury Chairs in the Ceremonial Courtroom located in the Old Courthouse. She currently is a member of the Real Estate and Probate Section of the Bar Association and sits on the Unauthorized Practice of Law Committee.

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CCRCs can be financially risky

Naomi Creason
The Sentinel

Bethany Village has been in operation for 50 years, and eight years ago, it was going strong — strong enough to warrant an expansion at the Lower Allen Township campus.

And then the 2008 subprime mortgage crisis and recession hit, and Continuing Care Retirement Communities across the country felt the impact. Some CCRCs that otherwise were doing well financially were suddenly facing bankruptcy — a decision that could affect all of the residents who lived on the campuses.

Like other CCRCs, the housing crisis was a concern at Bethany Village.

“We were right in the middle of an expansion — we were adding 47 new (units),” said Stephanie Lightfoot, director of sales and marketing at Bethany Village. “A lot of communities struggled.”

Lightfoot admitted there was obviously some concern with the expansion planned at the same time the recession hit, but she noted that Bethany Village was able to overcome it by offering “significant financial incentives” for new residents. That decision resulted in Bethany being able to sell all of the new units before they opened.

Not all communities were able to pull out of the recession.

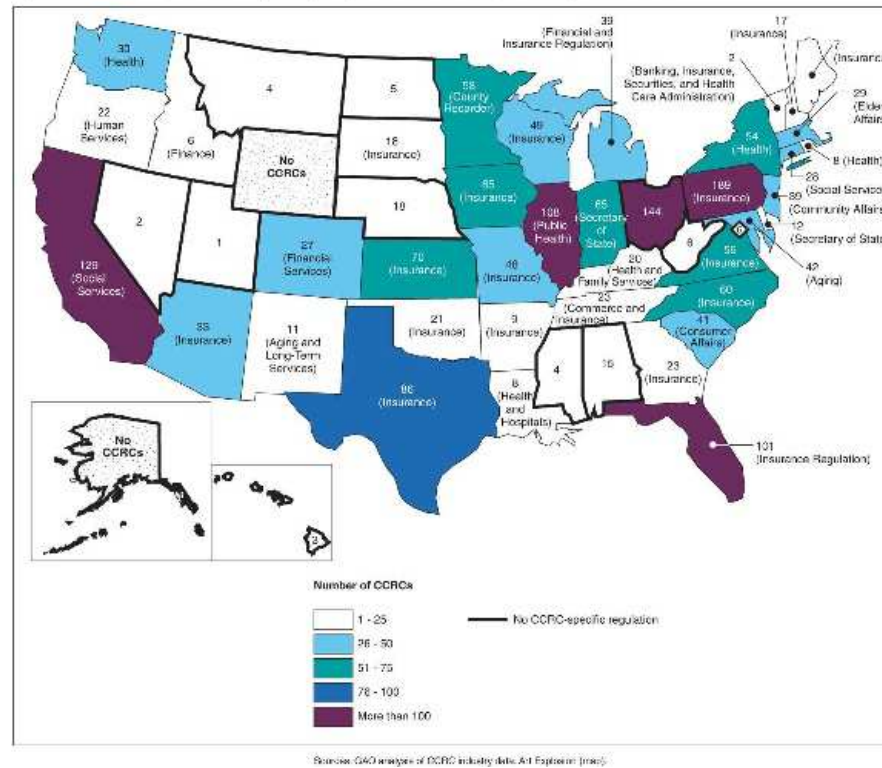
Dickinson Law professor Katherine Pearson co-authored an article in April 2011 on the financial difficulties facing CCRCs and what protections, if any, the state offered residents. In the article, Pearson said three CCRCs in Pennsylvania filed for bankruptcy protection between 2008 to 2011. While no one lost their home, one of the CCRCs took away the residents’ right to the contractual “refundable” entrance fees due to the sale of the debtor’s property to a new owner.

Pearson said the attraction to CCRCs have historically been because they are often nonprofits that are mission-driven with a focus on residents. Many started as religious or membership organizations, such as Quaker communities or Masonic communities, though many have since expanded to include those outside of religious or member groups. However, a number of CCRCs are changing or are being established as for-profit entities, especially after the recession.

“CCRCs have really undergone some big changes nationally, and some of that is mirrored in Pennsylvania, as well,” Pearson said. “Pennsylvania has always had a very large presence of nonprofit CCRCs. Nationally, some nonprofits are getting out of the business and converting to for-profits. In Pennsylvania, it’s not as big of a trend, but it could continue.

“It’s something that doesn’t have a

Figure 2: Number of CCRCs and Regulatory Departments Used for State Oversight of CCRCs



U.S. Government Accountability Office

This map from the GAO published in June 2010 shows the number of Continuing Care Retirement Communities across the country and which, if any, state department regulates them.



Michael Bupp, The Sentinel

Bethany Village residents enjoy lunch Monday at the campus.

direct effect on residents,” she added. “For-profits managing communities results in some changes in focus and style. It’s a change in the whole health care industry.”

Along with the change, however, is added caution on the part of the CCRCs.

“One of the good things or not-so-bad things is that there was a big boom in CCRCs before 2008 and stopped after 2008,” Pearson said. “Those that came into service after that had to be very careful of finances. Many that are operating have

sorted themselves out by now.”

Oversight and stability

Though CCRCs can be a risky investment for residents who trust the community will operate through their lifetime, there is not a lot of oversight in Pennsylvania to ensure that CCRCs are doing right by their residents.

Unlike nursing homes that are regularly investigated by the Pennsylvania Department of Health, CCRCs are regulated by the Pennsylvania Insurance Department, which licenses

the communities. CCRC regulations vary across the country, with some like those in Pennsylvania being licensed by an insurance department, while others falling under health and human services or aging departments. Some states do not regulate them at all.

In 2010, Pennsylvania had the highest number of CCRCs in the country, with 189 communities, according to the federal Government Accountability Office. In GAO’s report in 2010, it noted that Pennsylvania does not require CCRCs to conduct or provide a market study as part of its application for licensing. However, the state does have regulatory authority to financially examine CCRCs, and is one of the few states that completes those exams.

Pennsylvania requires financial disclosures from licensed CCRCs, but the the Insurance Department did not make those easily accessible — something Pearson noted was a failing for the state.

“In Pennsylvania, CCRCs is a lightly regulated industry,” she said. “It’s all about disclosures. The state rarely steps in with CCRCs when there’s an argument with residents.”

However, Ali Fogarty, deputy press secretary for the Insurance Department, said the department’s IT staff is working on making those disclosures available online, with a goal to have them ready by the end of the year or early in 2017. Previously, the disclosures were only available by request.

Another way to also determine the financial stability of a CCRC is by looking at the occupancy rate. If a community has a low occupancy rate, that may indicate that the community may not be getting the financial resources it needs to stay open or provide the services needed or wanted by its residents.

Lightfoot said the occupancy rate is one of the most important questions to ask. The average for CCRCs is 90 percent. The average for CCRCs is 90 percent. Bethany Village for the year is at 95 percent, while Green Ridge Village in October was at 97.26 percent, according to Presbyterian Senior Living.

For Pearson, knowing who owns the CCRCs and their financial stability should be important factors in anyone’s decision as they look at retirement. Though she started focusing on CCRCs after learning about them from an elder law clinic at Dickinson a decade ago, she also noted that her criticisms of how oversight is handled has much to do with how important these types of facilities are.

“Pennsylvania has very good CCRCs, some of the best in the country,” she said. “If you can afford it, it’s great. The reason why I have done so much with CCRCs is because I want that when I’m ready.”



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Sentinel file

McCann School of Business is no longer enrolling new students for its site off of York Road.

McCann won't close until 2017

For-profit school is closing two campuses in state

Zack Hoopes

McCann School of Business will not actually shutter its Carlisle location for up to another year, the school confirmed this month.

"It will still be open through the better part of 2017," said Chuck Vella, the school's spokesman.

McCann decided in July to stop enrolling students at two of its Pennsylvania campuses – Carlisle and

Dickson City, located just outside Scranton. But students who have already enrolled in programs of study will be allowed to complete them, the school said, meaning closure will be delayed.

McCann will continue to operate its five other campuses in Pennsylvania, as well as two in Louisiana. The school cited declining enrollment numbers as the reason for the two closures.

The for-profit school network – owned by Delta Career Education Corp. – has also faced speed bumps in accrediting its courses.

McCann is accredited by the Accrediting Council for Independent Colleges and Schools, a consortium that has come under fire by federal regulatory agencies for failing to properly vet its member schools, which included the now-defunct ITT Tech and Corinthian Colleges.

The ACICS is involved in a court battle with the US Department of Education.

McCann's Carlisle facility is leased from MBC Development LC, a Schuylkill Haven-based investment company that owns commercial real

estate across Pennsylvania.

The company has periodically listed the McCann property for sale over the past several years, but has not found a buyer.

The long-term lease means McCann is responsible for finding a new tenant to take over. The lease is listed with Landmark Commercial Realty.

"McCann has hired us to find a new user to take over their lease obligation," said Landmark broker Jason Grace. "The intent is to find a good user, both for the owner's interest as well as the community's."

Cumberland tries to woo Harrisburg in CAT split

Zack Hoopes

The Sentinel

Cumberland County's government notified the press during a meeting Monday evening that it is asking for the City of Harrisburg's partnership in regionalizing transit service.

Such a move would radically alter, or end, the current Capital Area Transit organization. CAT is a municipal agency run by Cumberland and Dauphin counties and Harrisburg city, providing fixed-route bus service.

Cumberland County Chief Clerk Larry Thomas likened the proceedings to a divorce, with Cumberland and Dauphin likely to go separate ways, and Cumberland trying to convince Harrisburg to go with it.

"It's always been our hope, and PennDOT's hope, that all the counties would go the same way," Thomas said. "In lieu of that, we have to come up with the best thing we can."

PennDOT funds the majority of the physical capital – namely the buses – for CAT as well as for other municipal

transit groups. But over the last several years, PennDOT has pushed for further mergers and regionalization efforts in order to cut overhead costs.

The state is pushing hefty incentives for CAT to merge with another government-backed transit service, including a five-year waiver on local match payments for county/municipal governments, and assistance in paying off about \$4 million in CAT's pension deficit.

Cumberland and Dauphin, however, have been unable to come to terms on who to merge with. Dauphin would rather consolidate with Lebanon Transit, but keep CAT intact; Cumberland wants CAT to be absorbed by the Central Pennsylvania Transportation Authority, an agency formed around York's Rabbit Transit.

The resulting stalemate has caused Cumberland officials to become increasingly vocal in their objection to Dauphin's apparent refusal to allow CAT to split.

"If they want to go another way, then Cumberland should be allowed

its own destiny, but that requires the concurrence of the other members [of CAT]," said Cumberland Commissioner Gary Eichelberger.

"It would be much preferred if Dauphin and Lebanon come with us [to CPTA], but we can't continue to pass up opportunities to improve our transit," said Cumberland Commissioner Jim Hertzler.

Likewise, Cumberland Commissioner Vince DiFilippo noted that PennDOT had recommended regionalization – with a projected savings of \$2 million for Cumberland over 10 years – since before he was elected.

"When I came on board, the question was 'why has this already taken five years?'" DiFilippo said.

If Harrisburg's representation were to throw in with Cumberland, there would be enough votes to pass a resolution allowing CAT's separation, Thomas noted. The organization may still continue to exist, but not in its current form.

"The other way is for all parties to

agree beforehand and have not a bilateral resolution, but a trilateral one," Thomas said.

Cumberland officials also stressed that the breakup, while likely eliminating most of CAT's current administrative personnel, would not affect bus drivers, mechanics or other service staff, who would join CPTA.

Cumberland is a partner in CPTA, having moved the county's ride-share service for seniors and other users in need – a service which was never part of CAT – over to the York-based group.

All of the county's ride-share personnel now work for the CPTA, but the county has saved considerably on overhead by using the CPTA's administration, Thomas said.

Harrisburg and Dauphin officials were not available as of press time Monday night to provide an update on their current positions.

Thomas said discussions with Dauphin to allow the partial dissolution of CAT have been more amicable in recent weeks.

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Auction parcels out hotel

About 400 bidders attend sale at former hotel, steakhouse

Zack Hoopes
The Sentinel

By the end of the day on Dec. 10, most of the Hotel Carlisle and Embers Steakhouse had been, as car dealers would say, parted out.

This includes not just the contents of the buildings, but actual bits of the structures themselves.

"We sold the paneling off the walls, the copper fittings, the fireplaces, pretty much everything that could be pulled out," said auctioneer Howard Hirsch.

Hirsch began liquidating the property, located at 1700 Carlisle Pike, yesterday morning.

"It went great," he said. "We've had close to 400 bidders."

Hirsch and his staff will be back on the property today to entertain offers on any remainders, and will essentially auction on-demand if more than one person asks about the same item.

The highest-demand items were hotel furnishings, Hirsch said, with all 300 rooms being sold as complete lots. Air conditioning units were also a big draw, as was the commercial kitchen equipment.

The Hotel Carlisle-Embers site has been shut down for nearly a year, since January. After a period of financial



Michael Bupp, The Sentinel

Auctioneer Keith Newkam auctions kitchen items at the former Hotel Carlisle.

stress, the site had changed hands in 2009 to be bought by Farouk Hegazi, a New York-based investor.

Hegazi had worked with local development agencies on several options for the site, with a Sheetz having been proposed for the front of the property.

None of these deals came to fruition, and Hegazi was locked in conflict with another investor to whom he had sold most of the real estate LLC which held the Hotel Carlisle deed.

The property owed \$3.1 million on its mortgage as of 2015, according to

court documents.

Earlier this year, the Sentinel also interviewed numerous employees who had not received back pay since the hotel and restaurant closed. Those workers have still not been compensated, according to a former employee.

PIRHL expects full plans for Tire and Wheel by early '17

Tyler Miles
The Sentinel

The latest plans for the former Tire and Wheel site in Carlisle were provided to the Carlisle West Side Neighbors during a special meeting this month at the Friends Meeting House on A Street.

Michael Bier, project manager for PIRHL, the real estate developer, owner and contractor that specializes in low-income and affordable housing, as well as Cumberland County Housing and Redevelopment Authority Executive Director Timothy Whelan, updated the small crowd of residents on the latest details surrounding the former Carlisle Tire & Wheel site.

"We're actually thrilled to be a part of an effort to redevelop this part of the borough," Whelan said on behalf of the authorities, who are partnering with PIRHL for the project. "That spot has been a drain, but here's now a great opportunity for this community to bring new housing and to bring new energy into this part of town."

The biggest change was to the lot that had senior apartments and commercial space planned for it due to an inability to secure financing. However, PIRHL did receive

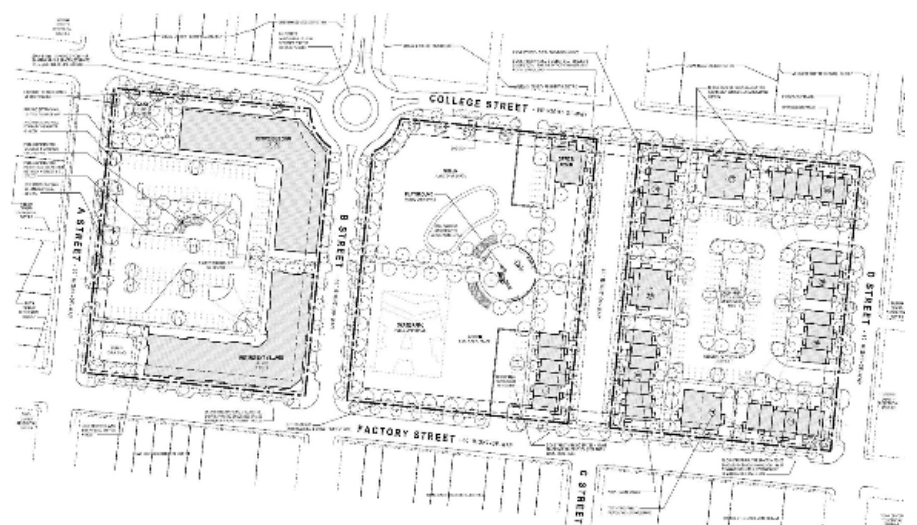


Tyler Miles, The Sentinel

Michael Bier is project manager for PIRHL, the real estate developer, owner and contractor that specializes in low-income and affordable housing and is currently working with the borough to redevelop the former Carlisle Tire and Wheel site.

the funds necessary to move forward with lots 2 and 3. Lot 2 would hold a park and green space, and lot 3 would hold 40 two- and three-unit town houses, and 12 two-family semi-detached homes.

But because the 10-acre plot along College Street is in a mixed-use zone, there are certain requirements for green, commercial and residential space that must be met. So while the senior apartments are out for now, PIRHL still plans to have commercial space in the first lot.



Submitted

Rendering of the proposed plans from February for the development at the former Carlisle Tire & Wheel site provided by PIRHL Development.

The park and green space will take up 2.27 acres in what's essentially lot 2, and will feature a playground. Bier said during his presentation that he anticipates eventually leasing the space to the borough so it can use it how it likes.

PIRHL is still negotiating with Thomas Lobasso, managing director of site owner RE Invest Solutions, but

expects to purchase it in January. A land development plan would be submitted to the borough between February and March.

Construction could start as early as June.

PIRHL will continue to pursue tax credits or other financing to purchase lot 1.

Readying to open

Allenberry taking reservations for Easter opening

Tyler Miles
The Sentinel

After months of extensive renovations that will ultimately cost around \$6.5 million, the new Allenberry Resort Inn and Playhouse is expected to re-open by Easter.

“We’re taking bookings for any future events, overnight reservations, we have sticky buns for sale, gift cards for sale, we do have a variety of different things,” said Karen Ocker, sales manager for the facility.

While new ownership is looking to get ahead of the curve by advance-booking next spring and summer, the 57-acre resort’s infrastructure is playing a bit of catch-up.

Mike Kennedy, a Cumberland County native and the organizer of a group of investors who purchased the property officially in September, said many of the renovations that began in July are about 70 to 80 percent completed. The swimming pool has been rebuilt, the grounds have been dug up to overhaul underground utilities and power lines, and just about every structure from the mansion to the lodges to the cabins have



Renovations at the Allenberry resort are 70 to 80 percent complete, its owners say.

been renovated.

Kennedy’s group purchased the facility in July just days before the former owners – the Heinze family – planned to sell it in a public auction. The Heinze family had owned the Monroe Township property since 1944.

Changes

One big change is the demolition of the former Beltzhoover Terrace, a patio that had been converted into a banquet room in 1991. In its place will be an outside dining area that is expected to hold 150 people.

Kennedy said the group is speaking with “theater groups” in hopes of leasing out the playhouse so that plays and musicals can be held at the resort. He added that the guest-favorite “Murder Mystery Weekend” series will be brought back, though in a separate capacity.



Michael Bupp photos, The Sentinel

The mansion at Allenberry resort is being renovated.

“We’re bringing back the Murder Mystery, but we’re starting them out as Murder Mystery dinners on Fridays and Saturdays,” Kennedy said. “The Murder Mystery Weekends were very popular, (but) we’re just not in a position to do the whole weekend yet. But we’ll bring it back for the evening.”

There aren’t many people in Cumberland County more excited about the grand opening than South Middleton Township Supervisor Tom Faley. When he graduated from William Penn High School in Harrisburg in 1957, a dinner celebrating that event at Allenberry left a lasting impression.

“Allenberry is not in our township, it’s adjacent, very close,” Faley said, “but it’s beautiful and what I’ve found through

the years is they’ve kept that intrinsic beauty and never let it go to seed.

“It was beautiful, and I’ve never forgotten that beauty,” he added.

Kennedy said the plan with the new Allenberry is to “create a world class resort in Cumberland County where there is none today.”

“Some said it might be cheaper to build anew here, but we felt different because the charm of the buildings were there,” he said. “It might cost more to refit and renovate, but we were willing because travelers are going to enjoy that historical feel of the buildings.”

Tyler Miles is a news reporter for The Sentinel covering Carlisle. Follow him on Twitter @TylerTMiles or email him at tmiles@cumberlink.com.



Allenberry Resort Inn and Playhouse General Manager Steven Walters said the tennis courts and brush were removed to give a better view of the Yellow Breeches.



Allenberry resort was sold just before it was scheduled to be auctioned last summer.



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Holiday mixer in Carlisle

The Carlisle Area Chamber of Commerce hosted its annual Holiday Mixer Dec. 1 at the Ribbon Mill in Carlisle.



Jason Malmont photos, The Sentinel

Mischelle Moyer of McCann School of Business and Technology, left, and Pam Van Pelt, Strickler Agency, talk Dec. 1 at the Ribbon Mill, Carlisle, during the Carlisle Area Chamber of Commerce annual Holiday Mixer.



Kim Capuano of McCoy Bros., INC, left, and Diane Quirk of Hampton and Residence Inn, Carlisle, have their picture taken together by Pamela Jones, First National Bank, on Dec. 1 at the Ribbon Mill, Carlisle during the Carlisle Area Chamber of Commerce annual Holiday Mixer.



The Carlisle Area Chamber of Commerce held its annual Holiday Mixer Dec. 1 at the Ribbon Mill, Carlisle.

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Safety shift for trucking

Rollback of truck safety rules may be just the beginning

Joan Lowy & David Dishneau
Associated Press

HAGERSTOWN, Md. — The trucking industry scored a victory this week when Republican lawmakers effectively blocked Obama administration safety rules aimed at keeping tired truckers off the highway. But there's more coming down the road.

The American Trucking Association is pledging to come back next month, when Republicans will control the White House and Congress, and try to block state laws that require additional rest breaks for truckers beyond what federal rules require. The group says there should be one uniform national rule on work hours for interstate truckers and that the extra breaks aren't necessary for safety.

The trucking industry's latest triumph has caused concern among safety advocates that it may signal the start of a broad rollback of transportation safety regulations once there's no longer a Democratic president to check the tendency of Republican lawmakers to side with industry.

"Unfortunately, it's going to be an open season on safety in this coming Congress," said Jim Hall, chairman of the National Transportation Safety Board during the Clinton administration.

Shippers and some segments of the trucking industry probably will also push for long-sought goals of increasing the weight limit on trucks to more than 90,000 pounds and increasing the length of individual trailers in double-trailer combinations from 28 feet to 33 feet, safety advocates said. The trailers in single-trailer trucks can be up to 53 feet, but trailers in trucks with two trailers currently can't be more than 28 feet.

"It's going to be very tough because the companies really care about the cost. They don't care about the safety no matter what they say," said safety advocate Joan Claybrook.

The provision Republicans added to a must-pass government spending bill this week suspends regulations issued by the Obama administration requiring truckers to take two nights off to rest if they take only the minimum break before starting a new work week. Drivers for companies that operate on a 7-day schedule can work as many as 80 hours in a work week through a combination of driving and other work, like loading and unloading.

Truckers are required to take at least a minimum 34-hour break before starting a new work week.

But the trucking industry objected to requirements that the 34 hours include two periods from 1 am to 5 am. Sleep scientists say rest during the early morning hours is critical for people to feel refreshed. The suspension means truckers can head out on the road again during those hours if the 34-hour break has elapsed.

Another regulation that prevents truckers from using the 34-hour break to start a new work week twice within a 7-day period was also suspended.

Truck driver Bill Varnado, 66, of Dallas, Georgia, said he likes the sleep requirement because it ensures that drivers are well-rested. He said it's hard to find places to sleep in one's rig on the road, so drivers sometimes keep going.

"Sometimes you're forced to drive fatigued because you can't find anywhere to park," said Varnado, who drives for Pro Trucking Inc. of Acworth, Georgia, during a truck-stop break along Interstate 81 here.

But self-employed trucker George Lafferty, 61, of Henry, Illinois, said Congress should repeal the rule.

"I don't see how the government can tell you when to sleep and when not to," Lafferty said during a truck-stop interview along Interstate 81 after dropping off a load of yeast at a livestock-feed plant.

"A driver should know when he's fatigued or not," he said. "If you're fatigued, take a half-hour, hour nap."

Besides truck safety, Congress is also likely to be asked to deal with a wide range of other transportation safety concerns.

The auto and technology industries, for example, are telling Congress that they fear a "patchwork" of state safety laws will hinder the deployment of self-driving cars. National Highway Traffic Safety Administration officials have developed voluntary guidelines for the safe design, development, testing and deployment self-driving cars that they want automakers to follow. But California's Department of Motor Vehicles wants to make the guidelines mandatory.

Some industry officials have complained the guidelines go too far and may stifle innovation. Safety advocates say they don't go far enough.

"We think it would be completely inappropriate for Congress to pre-empt the states without strong federal safety standards in place for automated vehicles," said William Wallace, a policy analyst for Consumers Union, the policy and mobilization arm of Consumer Reports.

"States are the ones that make the final call on whether automated vehicles should be allowed on the roads," he said. "We think citizens of those states have the right to take action to keep their roads safe."



Michael Bupp, The Sentinel

Traffic flows along Interstate 81 between Hanover and College streets in April.

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State unemployment could be sign of strength

Zack Hoopes
CVBJ

Pennsylvania's unemployment rate continues to climb into the final days of 2016, according to last months' data release from the federal Bureau of Labor Statistics.

Somewhat counterintuitively, that might actually be sign of the job market strengthening.

Pennsylvania's unemployment rate went up from 4.7 percent in November 2015 to 5.7 percent in November 2016, according to BLS calculations.

At the same time, national unemployment dropped to 4.6 percent last month, from 5.0 percent in November 2015.

But over the same period, Pennsylvania gained 38,900 jobs, a 0.7 percent increase in the net number of opportunities available to the state's residents.

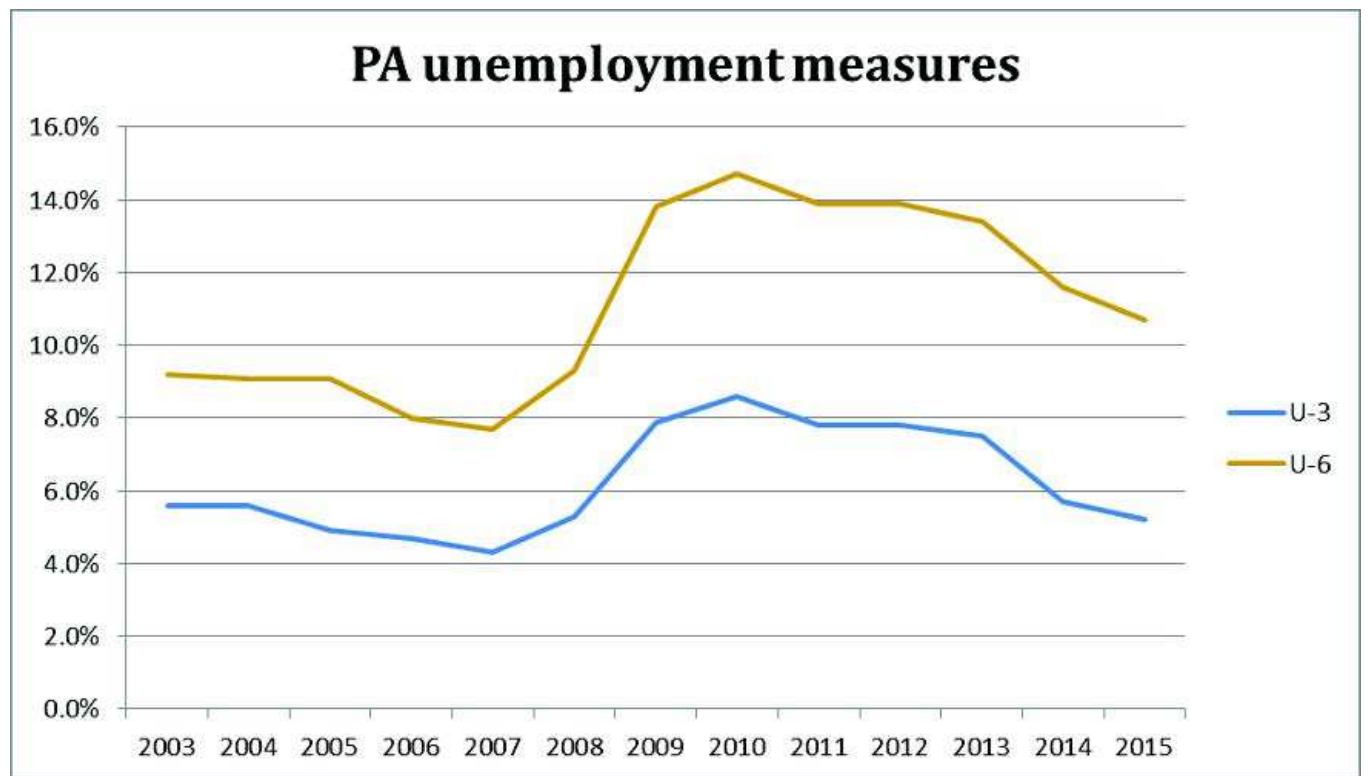
The explanation for this is in how unemployment rates are determined. Critically, the most frequently quoted BLS unemployment rate, the so-called U-3 rate, determines the ratio of individuals looking for work who have been unable to find it in the past four weeks.

This leaves out a considerable swath of the population that is, essentially, non-participant in the labor force, and isn't counted as unemployed because they haven't been looking.

But as the economy gradually recovers, more and more of these people are re-joining the ranks of those actively looking for work, meaning that they are now counted in the U-3 rate.

"There are lots of people out there that used to be in the labor force, but now aren't, and it's a matter of time for the markets to get hot enough to draw them back in," said Mark Price, an economist with the Keystone Research Center.

Workers may bow out of the labor force for various reasons. Often, they



Data from Bureau of Labor Statistics

find that the pay being offered is not enough to offset the cost of their commute, child care, elder care, or other family demands. But as wages rise, these workers will filter back in. Over the past year, roughly 100,000 Pennsylvanians have re-joined the labor force, according to the BLS.

"The labor force has been growing faster than the number of jobs, which drives unemployment up," Price said. "But it's a sign that the labor market is getting better and drawing more people in. It would be ideal if those people being drawn in immediately got jobs, which would keep the unemployment rate steady. But I don't see the rise as necessarily all negative."

The BLS also calculates a less often referenced U-6 rate, which includes so-called "discouraged" and marginally attached workers not counted in the U-3 rate.

This rate has been much more stubborn since the recession, going down much less quickly than the U-3, as

weak wage growth has stalled returns to the labor force.

Both rates spiked when the recession hit, but as of 2014 U-6 averages have remained over twice U-3 averages, a sign of worker discouragement that has not been seen in previous decades.

Improvements planned for East Penn Drive ahead of development

Zack Hoopes
CVBJ

Although still in its early phases, a large multi-use development is being planned for the parcel of land along East Penn Drive in East Pennsboro Township, north of the Highmark building and adjacent to Adams Ricci Park.

The parcel is approximately 113 acres, according to East Pennsboro's zoning officer, John Owen. The partially-wooded lot had been owned by Valley Land Company and was for sale for some time before a group of local developers under the name 199 Associates purchased the parcel, Owen said.

Preliminary plans call for 396 housing units, 20,000 square feet of retail space, a 129,000 square foot medical rehabilitation facility, and an unspecified area of convalescent care. The facility will be geared toward senior living.

Major access to the facility will be provided by road stubs that are already build into the east side of East Penn Drive, between Creekside Drive and the Adams-Ricci Farmers' Market.

The Cumberland Area Economic De-

velopment Corporation is also pursuing a PennDOT grant to finance road improvements in anticipation of the development, according to CAEDC Economic Development Manager Mary Kuna.

"There will be a main entrance and two accessory entrances. The two secondary entrances will be turning lanes off of East Penn Drive, but the main entrance will require a new signal to be put in," Kuna said. "The grant is for the signal, the expansion of the road to allow for turn lanes, and to synchronize the lights along the corridor."

CAEDC is also working with the developer and East Pennsboro Township to connect the trails in Adams-Ricci Park into the development, allowing residents direct access to the park.

This may also include a pedestrian bridge over East Pennsboro Drive to connect the development on the east side with the main portion of Adams-Ricci, which is to the west.

The current proposal will not require any re-zoning, as residential and medical facilities are allowed by right on the parcel.

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Election paves way for pro-business legislature

With 2017 right around the corner, the year will usher in a new legislative session with some fresh faces in the General Assembly.

ChamberPAC — the political arm of the Pennsylvania Chamber of Business and Industry — is pleased to report that of the 123 pro-business candidates we endorsed leading up to the November General Election, 121 of them will be heading to Harrisburg in January.

Senate Republicans secured a 36-14 majority on Election Day, giving them the ability to override a veto by Gov. Tom Wolf (of which there have been several) if all Republican senators unite to do so; though the House must also vote to override. House Republicans enter the 2017-18 session with a 122-81 majority, having picked up a net of three seats to strengthen an already solid majority in that chamber.

And while Democrats at the state and federal level didn't fare as well in legislative races, party candidates claimed sweeping victories in three state row offices — attorney general, auditor general and state treasurer.

As these elected officials prepare to be sworn in, the PA Chamber is stressing the need to work together in the new session to enact policies that will encourage employers to invest and hire. Released last month, our 26th Annual Economic Survey shows business owners remain concerned with the threat of higher tax-

es and rising health care costs, along with lawsuit abuse, excessive environmental regulation and an often unprepared, insufficient workforce.

Many of these same employers report reluctance to make major investments or bring on new employees. This is a trend that needs to be reversed, which is why the PA Chamber will continue to endorse policies that mitigate employer burdens and improve the Commonwealth's competitive standing.

Some positive news we were able to glean from this year's survey is that despite the challenges they face, employers genuinely want to live and work in Pennsylvania, with four in five — about 80 percent — saying that the Commonwealth is either "very" or "somewhat" friendly to ward business. As the PA Chamber's mission is to improve the economic well-being of all its citizens, it's our hope this shows us heading in the right direction.

Clearly, however, much more work needs to be done, especially in light of the failure to get comprehensive pension reform enacted this session. Come January, we look forward to working with the newly elected General Assembly toward accomplishing this and other important policy goals that will truly make Pennsylvania a hub of economic activity.

Gene Barr is the President and CEO of the PA Chamber of Business and Industry.

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Tourism remains critical to success

When most people think about tourism, they rightfully internalize it to think about their own summer vacations or perhaps they see it with the increased traffic when the Carlisle Car Shows are in town. Tourism is very hard to quantify because it impacts a variety of industries and it's difficult to separate resident spending from visitor spending. Tourism makes impacts on the food and beverage industry, recreational assets, retail, lodging, air transportation and non-air transportation. According to the Commonwealth's 2014 Tourism Report, visitor spending accounted for \$39 billion in our state economy.

The majority of those dollars are spent on transportation, followed by food & beverage and recreation, to round out the top three. According to the report, approximately 15% of the tourism industry in the Commonwealth is a result of business travel and the remaining 85% is de-

rived from leisure travel. This market share breakdown is comprised of approximately 192 million annual visitors.

Cumberland County's tourism industry is diverse and supported by a higher than state average business travel market. In Cumberland County, business travel accounts for 44% of the market share with 56% leisure. Due to Cumberland County's nice mix of visitors that are coming for various reasons, residents don't easily see it as compared to destinations that are heavily reliant on one key attraction that might result in conference or vacation visitation.

As CAEDC looks to the future, we want to continue to nurture our diversity and grow our tourism economy. A few weeks ago, CAEDC announced the recommendations of a Destination Sales Study. The focus of the plan was to provide CAEDC with strategies on how additional capital and product investment might fuel growth in our

tourism economy.

In the past three years, we have seen seven national chain hotels open increasing the number of hotel rooms that are available to our visitors. These new hotels, and the additional rooms, are a result of increased business and leisure travel demands. Relocating companies like Volvo or Deloitte have spurred new hotel construction to meet their business demands. As our attractions continue to expand, like the US Army Heritage and Education Center or Allenberry Resort, leisure visitation increases and they are also filling those new hotel rooms.

In 2014, Cumberland Valley supported over 1.8 million overnight visitors, resulting in \$760 million in visitor spending. Moving forward, CAEDC can fast track additional visitors and visitor spending by:

- Focusing on Soft Product Development. Soft Product Development is taking existing products (events, attractions, etc.) and linking them to-

gether to create a larger experience.

- Focusing on Asset Development. Asset Development could involve the creation of new tourism-related assets like a sports complex, conference center, attraction or unique dining and shopping.

- Continuing to focus on selling the destination to Small Meetings and Conferences and Youth Sports.

- Focusing on downtown revitalization efforts. Examples could include unique dining and retail destinations, walkable and bike friendly downtowns, streetscape and community design, signage and small business development.

In 2017, our destination sales focus will be to support the increase of our meeting and conference space capacity so that we are able to accommodate growing demands. We will also evaluate the feasibility of how we might grow recreational tourism for Cumberland Valley with the addition of a multi-purpose sports complex.

Analysis targets growth

The Sentinel

Cumberland Area Economic Development Corporation (CAEDC) Tuesday announced preliminary results from a Destination Sales Analysis it conducted in 2016 with Reach Market Planning.

Reach Market Planning, a strategic planning group from Annadale, Virginia, conducted various interviews, site visits and group meetings to hear from Cumberland Valley partners that receive business from visiting groups, meetings and sporting events.

CAEDC officials said in a news release that key recommendations from the analysis to grow the local tourism economy included:

- Focus on soft product and asset development. Soft Product Development is taking existing products (events, attractions, etc.) and linking them together to create a larger experience. Asset Development would involve the creation of new tourism-related assets like a sports complex, conference center, attraction or unique dining and shopping. These types of development will increase future visitation and overnight stays.

- Focus on selling the destination to small meetings and conferences and youth sports.

- Focus on downtown revitalization

efforts. Examples could include unique dining and retail destinations, walkable and bike friendly downtowns, streetscape and community design, signage and small business development.

Based on the suggested recommendations from the analysis, CAEDC officials said its destination sales strategies for the next three to five years will include:

- Target small to medium size meetings, conferences and associations with attendees ranging from 300 to 500 attendees. This fits the current capacities of existing inventory of hotels and meeting venues in the region.

- Roll out new partner tradeshow grant to assist tourism partner efforts to attend tradeshows that will increase visitation to the area.

- Target youth sports market, which has the greatest potential for market growth in the Cumberland Valley. In 2017, CAEDC will conduct a Sports Market Feasibility Study to determine size and location for the multipurpose complex.

According to the news release, key asset development recommendations from CAEDC include: a multipur-

pose sports and entertainment complex; conference center and additional meeting space capacity throughout the destination; full-service hotels to accommodate expected growth; targeted downtown destinations attractive to visitors; and amenities, products, and services that are attractive to visitors

and enhance their experience within the destination.

"This sales growth plan will increase our lodging average daily rate and occupancy rates allowing us to surpass our competitive set", says Dawn Rickenbach, Tourism Development Manager.



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

JANUARY: Downtown Development

FEBRUARY: Economic Outlook

MARCH: Military Assessment

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Ship U, CAEDC announce partnership

Effort intended to help economic development in region

Sentinel Staff

Shippensburg University and the Cumberland Area Economic Development Corp. announced Dec. 5 a new partnership designed to help economic development in the region.

Executives of both organizations signed an agreement to collaboratively use their resources to nurture and improve economic, entrepreneurial and workforce development, according to a news release from the university.

“By joining the considerable resources on our campus with those of the Cumberland Area Economic Development Corp., we can have an even greater economic impact on south-central Pennsylvania,” SU President Jody Harpster said in an SU news release. “We look forward to expanding not only our relationship with CAEDC, but also our commitment to serving this region.”



Harpster

“This is a significant development in the maturation of CAEDC moving forward. To partner with our largest four-year higher education institution in the region

is a great honor,” said Jonathan Bows-er, CAEDC chief executive officer. “We look forward to an enhanced working relationship with Shippensburg University to advance economic development through producing a talented workforce, research and development, promotion of entrepreneurship and overall marketing of our region as a destination for businesses to invest capital and create high-quality jobs.”

Goals outlined in the agreement are:

Pursuing financial support to foster intellectual property creation and stimulate economic development.

Collecting and analyzing data on the economic impact of the region’s existing businesses.

Teaming with local governments, chambers of commerce and businesses to enhance economic and workforce development efforts.

Engaging alumni to promote educational and business opportunities provided by the university.

Harpster said the university’s outreach centers – including the Small Business Development Center, the Center for Land Use and Sustainability and the Diller Center for Entrepreneurial Leadership and Innovation – will be an important component of the partnership.

Shippensburg University officials signed a similar agreement with the Franklin County Area Development Corp. in September.

Cumberland County agri-businesses receive grants

Sentinel Staff

The United States department of Agriculture recently awarded five Cumberland County agri-businesses value-added grants to boost economic planning work.

The Cumberland Area Economic Development Corporation announced the grants this week. CAEDC directed partners to the grant program and/or wrote a letter of support for Eleven Oaks, The Winery at Long Shot Farm, Toigo Orchards and Warrington Farm Meats.

“We have a great working relationship with CAEDC and CAEDC helped to publicize the Value Added Producer Grant (VAPG) program to Cumberland County agricultural businesses, with several of those businesses being approved for a VAPG grant,” USDA Area Specialist Rob Lane said. “CAEDC has been a great partner with USDA in helping assist rural Pennsylvania businesses.”

CAEDC officials said in a news release

that these five projects tie directly back to the group’s focus on growing and expanding agri-business in Cumberland County laid out in its Strategic Economic Development Plan.

Here are the projects:

Eleven Oaks Farms LLC (Newville) – \$250,000

To provide professional media, marketing and social media; direct sales and customer service/fulfillment for the custom beef processing.

The Winery at Long Shot Farm LLC (Carlisle) – \$47,550

To finish and bottle wine, which is produced primarily from grapes and blackberries grown at the Long Shot Farm.

Toigo Orchards (Shippensburg) –

\$250,000

To pay labor and marketing costs to increase the volume of produce sold by Toigo Orchards at existing farmers markets, expand into new markets, and increase distribution of locally grown produce to wholesalers, retailers, and distributors in Pennsylvania, Maryland, Virginia and Washington D.C.

Warrington Farm Meats (Carlisle & Dillsburg) – Amount TBD

To pay for packaging, new labels, mar-

keting and advertising.

Sunny Brae Hops (Carlisle) – \$31,198

To purchase processing supplies, packaging materials, and marketing items to produce and sell local pelletized hops to craft breweries and homebrewers.

CAEDC is Cumberland County’s authorized agency charged with leveraging and promoting Cumberland Valley’s economic development and tourism assets to drive growth, create jobs and improve the quality of life.

Kuna earns Certified Economic Developer designation

Sentinel Staff

Mary Kuna, CAEDC Economic Development Manager, recently earned the designation of Certified Economic Developer (CEcD), the group announced last week in a news release.

The CEcD is a national recognition that denotes a mastery of skills in economic development, professional attainment and a commitment to personal and professional growth. The CEcD exam was administered by the International Economic Development Council (IEDC) Dec. 3-4 in Albuquerque, New Mexico. There are currently over 1,100 active CEcDs in the United States.

The designation recognizes qualified and dedicated practitioners in the economic development field and sets the standard of excellence within the profession, according to the news release. Candidates must pass a rigorous and comprehensive examination, which has three parts and spans two days.

The exam tests a practitioner’s knowledge, proficiency and judgment in the following key areas of economic development:

- business retention and expansion
- finance & credit analysis
- marketing and attraction
- strategic planning
- entrepreneurial & small business development
- managing economic development organizations
- neighborhood development strategies
- real estate development & reuse
- technology-led economic development
- workforce development strategies

The International Economic Development Council (IEDC) is a non-profit membership organization serving economic developers. With more than 4,700 members, IEDC is the largest organization of its kind. Economic developers promote economic well-being and quality of life for their communities, by creating, retaining and expanding jobs that facilitate growth, enhance wealth and provide a stable tax base.



Kuna

Jonathan Bowser, CEO
Cumberland Area Economic Development Corporation

“The CVBJ is a great asset for the Cumberland Valley business community. It provides a platform for local businesses to have a more in depth perspective on what’s happening in our region and has provided CAEDC a better opportunity to serve businesses with expansion projects and workforce development. All of which leads to a healthier economy where businesses grow and entrepreneurs innovate and create new opportunities. Thanks to the Sentinel team and management for being a continued leader in the business community.”

Jonathan Bowser, CEO Cumberland Area Economic Development Corporation

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Daugherty joins Sentinel

The Sentinel announced this month the addition of Carlisle resident Roy Daugherty to its advertising team as a digital sales manager.

Daugherty joins The Sentinel after working for PA Media Group and The Patriot News for the past eight years as a senior sales consultant and senior account manager where he helped develop a foundation of extensive sales and management experience.

"We are happy to add Roy to our team," Sentinel Publisher Gary Adkisson said. "Not only is Roy one of the area's most trusted digital advertising and marketing executives, he is also a Carlisle resident with deep community roots and a family that is involved in our schools and community life."

Daugherty, whose wife, Danielle, was born and raised in the Carlisle area, moved back to Carlisle in 1999. He and Danielle have three children. He has been involved in sales and finance since attending the University of Memphis.

"I am extremely happy to join the wonderful family here at The Sentinel," Daugherty said. "My goal is to continue to take my knowledge and the holistic marketing approach I've developed to help as many local Sentinel businesses achieve their goals and compete with some of the larger businesses that are effectively utilizing this new technology."

Daugherty can be reached at rdaugherty@cumberlink.com or by calling 717-240-7122.

Plumpton elected senior VP at Gannett Fleming

William M. Plumpton, CEP, a senior project manager and environmental scientist, has been elected a senior vice president of Gannett Fleming.

Plumpton works in Gannett Fleming's Harrisburg office, assisting clients across the United States and Canada in natural and social environmental analyses, cultural resource studies, wetlands and permitting, and hazardous waste studies for transportation facilities, utilities, and land development projects.

"Because of Bill's significant knowledge and specialized expertise in all facets of NEPA compliance and documentation, he is able to assist clients develop critical infrastructure solutions while at the same time, preserve and protect the environment," said John Kovacs, an executive vice president and member of the firm's board of directors. "Bill is a highly sought-after trusted advisor to departments of transportation, the U.S. Army Corps of Engineers, transit authorities, and multiple departments of environmental protection and the U.S. Department of State."

A graduate of The Pennsylvania State University, Plumpton holds a bachelor of science in environmental re-

source management. He is a member of the Certification Review Board for the Academy of Board Certified Environmental Professionals, and he holds the internationally recognized certified environmental professional credential.

Oliveira, Scudder join F&M Trust

F&M Trust announced the additions of Paulo Oliveira as Market Manager for Cumberland County and the Capital Region and Michael Scudder as a Small Business Relationship Manager for Cumberland County.



Oliveira



Scudder

Oliveira has over 12 years of experience in the financial services industry and most recently served as a Regional Sales Manager for Belco Community Credit Union in Harrisburg. As Market Manager for Cumberland County and the Capital Region, Oliveira will be responsible for the development of consumer and business customer relationships, community involvement activities, and enhancing the employee experience. He is a 2011 graduate of Leadership Harrisburg Area and serves on the program's board, and is active in the Harrisburg community where he serves as a board member for the Spanish-American Civic Association, the Hispanic Chamber of Commerce Central PA, and is also involved with United Way of the Capital Region, serving on the Committee for the Youth Day of Caring.

Scudder has over 10 years of experience in the financial services industry and was most recently employed as Assistant Vice President, Branch Manager for First National Bank in Hershey. He is also a veteran of the United States Army. As a Small Business Relationship Manager, Scudder will be responsible for providing support to existing small business clients and developing new relationships in the market in an effort to expand the bank's commercial portfolio. Scudder has been involved in various Chambers of Commerce and Habitat for Humanity in both Harrisburg and Reading, PA.

Oliveira and Scudder will be based at the F&M Trust Carlisle Crossing office located at 214A Westminster Drive.

Bramlitt joins Orrstown Financial Advisors

Orrstown Bank recently announced that Julie Bramlitt has joined the organization as AVP/Investment Advisor.

Bramlitt will support Orrstown Financial Advisors in both Dauphin and Lancaster counties. She has more than 11 years of experience as an investment advisor in south central Pennsylvania and more than 22 years of total experience in the banking/financial services industry.



Bramlitt

"Julie is a seasoned professional and highly respected by both peers and cli-

ents," said Robert Russoli, SVP/Wealth Management Director. "I look forward to her contributions as we continue to grow the Trust and Wealth Management group in new markets to the east."

HB McClure Co. exceeds \$2,000 donation goal

HB McClure Company recently announced it reached and surpassed its donation goal of \$2,000 to the Feel Your Boobies Foundation.

The Feel Your Boobies Foundation, founded by cancer survivor Leigh Hurst, is a nonprofit breast cancer organization that promotes proactive breast health to young women. The foundation uses fresh and fun educational campaigns primarily targeted to woman under 40, which is the pre-mammogram age.

In September, HB McClure pledged to donate \$1 for every residential service call, maintenance inspection, and installation completed during October. The company presented Feel Your Boobies with a check for \$2,137.00 on Nov. 17.

"The entire HB McClure team is proud to have worked with Leigh Hurst and the Feel Your Boobies Foundation for such an important cause," said Robert Whalen, President. "October was a very busy month, and we thank our residential customers for their great support."

Trout, Ebersole & Groff, LLP announces new managing partner

Accounting firm Trout, Ebersole & Groff, LLP recently announced that Todd L. Harrington has been appointed as the new Managing Partner of the firm. Harrington succeeds Donald F. Johnson Jr., who had management responsibility from 2010 to 2016.



Harrington

Harrington joined the firm in 1996 and was admitted as a partner in 2007. He is a 2012 graduate of Leadership Lancaster.

Harrington serves a wide array of clients in manufacturing, construction, real estate, and professional services. His areas of specialization include audit and attest services, mergers and acquisitions, tax planning and preparation, and business consulting and valuations. He currently serves on the firm's manufacturing and construction practice groups. He is also an active participant on the firm's forensic and litigation & support, and valuation practice groups.

Harrington is a member of the American Institute of Certified Public Accountants, the Pennsylvania Institute of Certified Public Accountants - accounting and auditing procedures

See Biz Buzz, Page 23

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BIZ BUZZ

Continued from Page 22

committee, and the National Association of Certified Valuators and Analysts. He is also a member and active participant in Vistage. Mr. Harrington currently serves on the Board and Finance committee for Water Street Ministries. He was a member of Trout, Ebersole & Groff's 2016 Lancaster Heart Walk team.

Harrington lives in Lancaster County with his wife and three children.

Gannett Fleming wins two Forever Green awards

Two Gannett Fleming projects were honored by the U.S. Green Building Council (USGBC) Central Pennsylvania at the 2016 Forever Green awards on Nov. 3 in Harrisburg.

The Denver Commuter Rail Maintenance Facility was named the Innovative Project of the Year. The building set a precedent as the first LEED Gold commuter rail maintenance facility in the nation and is a model of best practices in transit maintenance facility design.

The Shippensburg University energy systems upgrade was recognized as the Energy Project of the Year. A more than 60-year-old, coal-fired steam generation plant was replaced with an efficient decentralized heating system, as well as a new central chilled water-cooling plant and underground distribution system. A more than 60-percent reduction in the university's carbon footprint is anticipated as a result of the transition.

"As a firm, we demonstrate our leadership in sustainable design and innovation, as well as our ability to bring value to our clients," said Esther McGinnis, an executive vice president and the MidAtlantic Region Director of Gannett Fleming. "Our talented staff members will continue to develop creative solutions to our clients' complex challenges."

F&M's Ganoë appointed to advisory committee

F&M Trust announced that Tricia



Ganoë

Ganoë, Assistant Vice President, Deposit and Data Operations Manager, has been appointed to serve as a member of the Pennsylvania Bankers Association's (PA Bankers) Deposit Advisory Committee.

The committee serves as technical advisors for retail and commercial deposit issues and recommends education and training priorities.

Ganoë began a two-year term on Dec. 1. She is responsible for the deposit and data functions of the bank including new product and service implementation, new account formation, online and mobile banking system updates, training, staff supervision and project management. Her career spans nearly 24 years in financial services operations and includes similar positions at First Data Corporation and Susquehanna Bancshares.

Summit Endocrinology welcomes Shanker



Shanker

Summit Endocrinology recently announced the addition of Dr. Kanika Shanker as a new pediatric specialist to serve the Franklin County area.

"Before I came, patients younger than 18 years with hormonal problems had to travel outside the region for care," Shanker said. "In the long term, I want to ensure local children are getting the appropriate quality care they need and deserve."

"Taking care of the children is an investment in the future of the community," Shanker added. "Children have very unique needs. To be able to meet those needs, support their families, and watch them thrive is a true blessing."

For more information about Summit Endocrinology, including services offered and appointments call Summit Endocrinology at (717) 217-6820 or visit www.SummitHealth.org/Endocrinology.

Nitterhouse named Business person of the Year in Chambersburg

The Greater Chambersburg Chamber of Commerce named Tanya "Tanny" Nitterhouse the 2016 Business Person of the Year at its Annual Business Breakfast, sponsored by Chambersburg Hospital, on Dec. 8.



Nitterhouse

Nitterhouse, owner/president of SunnyHill Properties Inc., was honored with the award in recognition of her business growth, charitable contributions to the community and professional leadership in the real estate community.

"Tanny gets involved with so many local organizations and businesses because she has genuine passion for the success and growth of people in this community," said Troy Garman, Board Chair of the Chamber and real estate agent with RE/MAX Realty. "Her heartfelt contributions have made and continue to make a great impact on the community."

Nitterhouse was an employee and owner of T.K. Nitterhouse as well as her father's various companies—SunnyHill Development Corp. and Upland Acres—from 1980 to 1998 when she incorporated to form her own company, SunnyHill Properties, Inc., focusing on management of rental properties that she personally owned. Tanya has had her Real Estate Sales license since 1975 and is a licensed PA Real Estate Broker.

The Chamber has awarded the Business Person of the Year since 1987. Each year, a panel of business and civic leaders selects an individual who has proven professional leadership and business accomplishments while positively impacting the community for the Chamber to recognize with this honor.

Carlisle area business leaders host Lock-Up event

Applebee's in Carlisle hosted a Lock-Up Event Nov. 30 for the Muscular Dystrophy Association.

The Central PA District Office of MDA holds several corporate Lock-Up Events

throughout the year from State College to the Maryland line, and several cities in between. Residents are encouraged to "turn in" their friends and associates for having big hearts, then MDA issues "fun warrants" for their arrest.

Through the local effort, more than \$30,000 was raised for the association.

HACC elects new members to Board of Trustees

HACC, Central Pennsylvania's Community College, recently elected Jonathan Bowser, James Grandon and Elizabeth Knouse to the Board of Trustees.

Bowser, chief executive officer of the Cumberland Area Economic Development Corporation, was elected to the Board of Trustees during the 2016 election. He is currently the chair of the board of directors of Big Brothers Big Sisters of the Capital Region. Bowser serves on the board of directors of the Capital Region Economic Development Corporation (CREDC) and the Whitaker Center for Science and the Arts. He is also a member of the Susquehanna County Township Planning Commission.

Grandon, the owner of Grandon Real Estate and former owner of Jack Gaughen Realtor, was elected after having served four years as chairman of the HACC Foundation Board of Directors. He is currently chair of the education committee of the Commonwealth of Pennsylvania State Board of Education and chairman emeritus of Coldwell Banker Residential Brokerage. Grandon is also a board member with the PinnacleHealth Foundation, Harrisburg Symphony Orchestra and Boy Scouts of America.

Knouse is director of morale, welfare and recreation for the U.S. Army War College, and Fort Indiantown Gap in Annville. She has served on the board of directors of United Way and the Downtown Carlisle Association. Knouse has served on the strategic planning committee of Cumberland Perry Area Vocational Technical School as well. She spent 11 years on the board of directors of South Middleton School District and was board president for four years.

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