



# TOURISM, AGRICULTURE WORK HAND IN HAND

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## Now Online

Did you miss our last issue of the Cumberland Valley Business Journal? No Problem. Go online at [Cumberlink.com](http://Cumberlink.com) and click "Business" in the top menu.



## Educator awarded

Dickinson College Children's Center teacher Mandy Gutshall has been named a 2016 recipient of the Terri Lynne Lokoff/Children's TYLENOL® National Child Care Teacher Award by the Terri Lynne Lokoff Child Care Foundation.



**Mandy Gutshall**

Awards were given to 49 teachers nationwide, selected by a panel of expert educators. Each award comes with a \$1,000 grant.

The Dickinson College Children's Center serves children from the college and surrounding Cumberland County community, providing care and instruction for infants through Kindergarten, as well as summer camps for ages 5 to 12.

The Terri Lynne Lokoff Child Care Foundation was started in 1987 by Kay and Fred Lokoff to honor the memory of their daughter, a devoted teacher who died in an automobile accident.

## BSSF hires

Brown Schultz Sheridan & Fritz, a Camp Hill-based CPA firm, has announced the hire of Monica Martin as a staff accountant.

Martin graduated from Cameron University with a bachelor's degree in accounting. She served in the United States Marine Corps at Camp Lejeune, North Carolina, where she received numerous medals for her service. She will be based out of the BSSF office in Lancaster.

## Giant donates

Giant and Martin's have raised \$599,688 for the Children's Miracle Network through this year's balloon campaign.

The grocery companies, a division of Carlisle-based Ahold USA, are one of the top ten national fundraisers for CMN, both through in-store collections as well as employee volunteer events.

CMN-affiliated hospitals benefiting from Giant/Martin's donations include Penn State Hershey Children's Hospital, The Children's Hospital of Philadelphia, The Janet Weis Children's Hospital at Geisinger, Children's National Medical Center, University of Virginia Children's Hospital, Pittsburgh Children's Hospital, Johns Hopkins Children's Center, and Children's Hospital of Richmond at VCU.

## Douglas anniversary

Lancaster Douglas LLC, a maternity assistance agency serving the Midstate region, is celebrating its second year in business.

The company provides services from pre-conception through the baby's first year. Medical and education services are available, as well as assistance with housework, meal preparation, and support with integrating older children.

For more information, visit [www.LancasterDouglas.com](http://www.LancasterDouglas.com).

## Orrstown hires



**Christian Heckman**

Christian Heckman has joined Shipensburg-based Orrstown Bank as a VP for the commercial lending team.

Heckman will support Orrstown's expansion into the commercial lending market of Lancaster and Berks counties.

Heckman is a long-time area resident and has spent the past 12 years at BB&T and its predecessor banks, Susquehanna Bank, CommunityBanks, and Blue Ball National Bank.

## Boyer & Ritter expands

Camp Hill-based accounting firm Boyer & Ritter has added five new staff accountants.

Daniel Ryan graduated from Indiana University of Pennsylvania in 2016 and interned with Boyer & Ritter in 2015. Emily J. Griffith graduated from Bloomsburg University in 2015 and previously worked with two area accounting firms.

Jordan Sallavanti graduated from Kutztown University of Pennsylvania in 2016 and interned with Boyer & Ritter in 2015. Christine Shontz graduated from Indiana University of Pennsylvania in 2016. Evan J. Dickinson graduated from Moravian College and interned with Boyer & Ritter in 2012.

## Ondek honored

Carlisle Midas franchise owner Matt Ondek was recognized as a President's Award winner for 2015 by Midas' corporate office.

Out of nearly 1,300 franchises in the US and Canada, Midas gave out only 21 President's Award honors for last year. Ondek was presented with the award at the 2016 Midas Managers' Summit at Midas Headquarters in Palm Beach Gardens, FL.

## FNB hires



**Bill Feist**

First National Bank has announced the hiring of Bill Feist as Senior Vice President, Business Banking Team Leader for the bank's Capital Region division, which serves Central PA.

Feist will lead FNB's team of bankers for small- to mid-sized companies in the greater Harrisburg region, offering financing, credit, and cash flow solutions.

Feist has more than 20 years of banking experience in the Harrisburg area. Prior to joining FNB, Feist was Vice President, Commercial Services Relationship Manager at F&M Trust in Mechanicsburg.

## Swanson hired

Members 1st Federal Credit Union has announced that Steven Swanson has been named a relationship manager. He is based out of the Market Plaza branch in Mechanicsburg.



**Boyer & Ritter new hires, from left, Daniel Ryan, Emily J. Griffith, Jordan Sallavanti, Christine Shontz and Evan J. Dickinson**



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MAKING SENSE OF INVESTING

## Agritourism bridges gap for local farm

Zack Hoopes  
CVBJ

Paulus Farm Market could be described as an oasis, in two ways.

Currently celebrating its 25th anniversary, the business has evolved from a simple farm stand into a veritable amusement park of agriculture. While the stand offers practically every type of produce, preserve, meat, and baked good, the surrounding 60-acre property is filled with educational displays and family entertainment.

On the other hand, the farm market is also an oasis from the volatility of agriculture. Farm profits fluctuate with commodity markets, nearly all of which — from lean hogs to barrels of oil — have taken a roller coaster ride since 2009.

But autumn is Paulus' core season, regardless of the wider economy. Nearly all of the food the Paulus family grows is sold directly at their market.

"We grow, we raise, or we make pretty much everything," Amy Paulus said. "My brother-in-law has an orchard, so we get fruit from him as well. We don't have to go outside the area for any of our core supplies."

Further, fall is tourist season. Paulus does about three school group tours per day, plus manages the open areas where the public can pay \$5 to explore the grounds and pet the animals.

"It's significant in the fall," Paulus said. "The tourism and education part is definitely our big year-end money maker."

### Farm to table

Around the nation, the popularity of local food and farm-to-table initiatives isn't just a feel-good. It's also a very real business advantage for farmers who are unclear how big their paychecks are going to be each week.

Selling locally insulates you from price fluctuations, and agri-tourism provides a cash boost to get you through winter.

"We're still very aware of [the volatility] with some of the big items



Jason Malmont photos, The Sentinel

Beth Taylor, front, and Sadie Clementine Taylor Morgenstern, 4, pick out the perfect pumpkins at Paulus Farm Market in Mechanicsburg.

— maybe corn prices," Paulus said. "But since we've really pushed on the agri-tourism aspect, it doesn't affect us as much as it did 10 years ago."

Paulus' husband, Jim, started the business in 1991. The tourism aspect was absent for the first 10 years, until Amy began expanding the operation. Across the street from the 60-acre market property is the Paulus' main farm, close to 1,000 acres, where Jim grows corn, peppers, tomatoes, potatoes, squashes, and other produce, and also raises beef cattle.

The market stand itself only takes up so much space — the bulk of the surrounding property consists of smaller fields that both grow additional produce, and also serve as demonstration areas. School tour

groups flow in and out, with Paulus' staff showing students the ins and outs of growing food.

"It's mostly younger students," Paulus said. "We try to emphasize the idea that food starts out on a farm and has to be grown from something else. It's a concept that children don't always have coming in."

The grounds also contain a hot house for flowers and herbs, as well as a large area for animals. Visitors can pet and feed cattle, pigs, rabbits, and a large pasture of sheep and goats. None of these are used for food, just demonstration.

"They're really more like our pets," Paulus said.

### Market share

Paulus products — specifically desserts — are carried by other markets in the region. The Paulus market, likewise, carries products from other Midstate growers, and has become a hub for locally-made foods.

When looking at agricultural economics as a whole, market data for the United States is dominated by the Midwest. Corporate farms on the other side of the Mississippi account for the lion's share of the nation's output.


But agriculture on the eastern sea-

See Agritourism, Page 4



Jason Malmont, The Sentinel

Ashely McNelis of Mechanicsburg and her son Liam McNelis, 5, look over the selection of pumpkins at Paulus Farm Market, located on South York Street, Mechanicsburg, on Monday afternoon.



# Cumberland

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# AGRITOURISM

## AGRITOURISM

Continued from Page 3

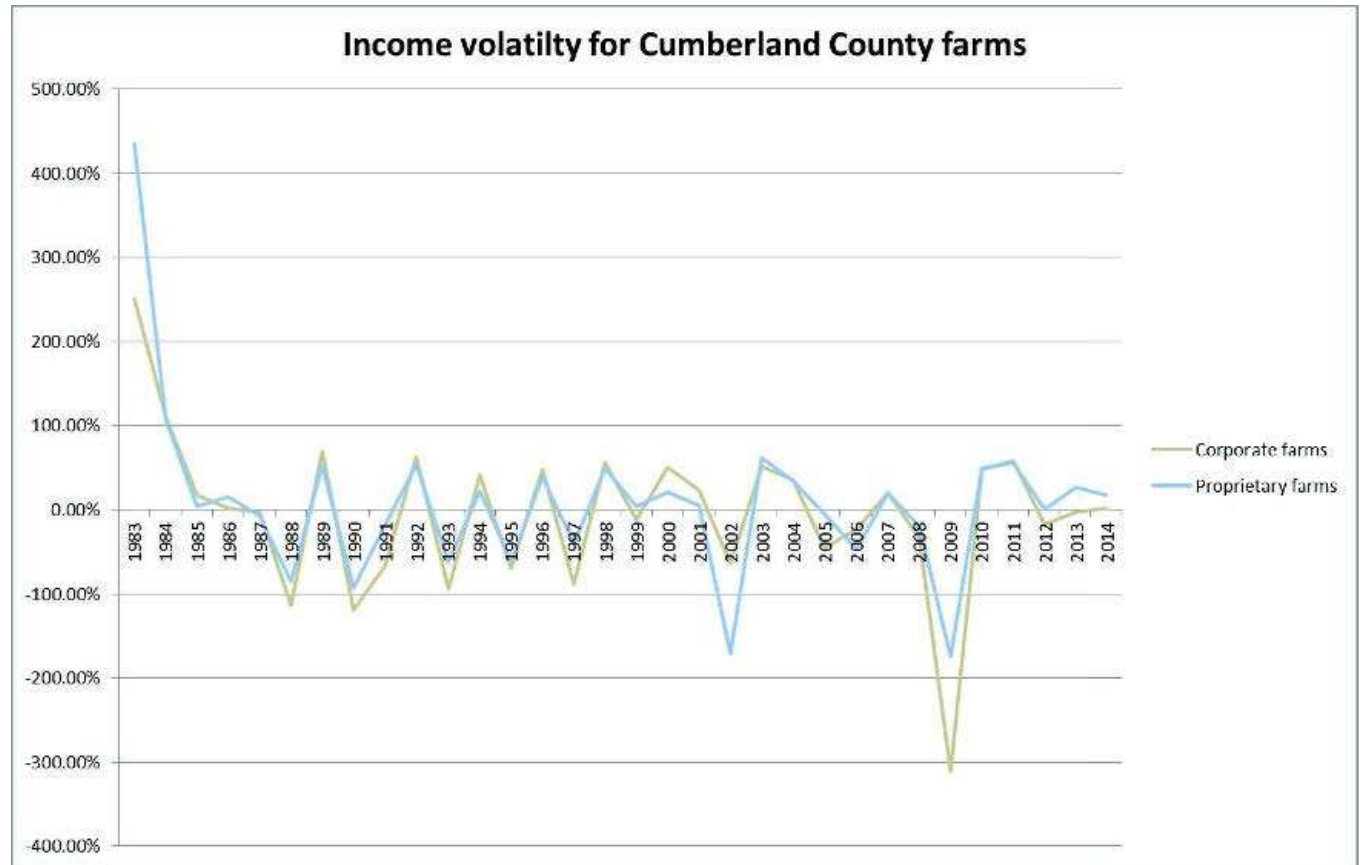
board, while smaller in scale, is more consistent. Separating out farm income data for Cumberland County between corporate farms – which account for only a small portion of output – and propriety farms, the corporate sector clearly experiences more volatility (see chart).

Further, while U.S. agricultural output has grown an average of 1.52 percent per year since 1948, according to the USDA, this is almost entirely due to greater input-output efficiency. Technological advancements have allowed farmers to get more value out of less initial outlay.

But for regions where ownership is less concentrated, farm employment is subject to significantly less fluctuation. This is true of Cumberland County, and especially on farms like Paulus.

While the impact of tourism on improving these numbers is hard to quantify, Paulus has experienced steady growth. The peak season, in the fall, sees nearly 40 people employed, an outlay that would be harder to do if tourism didn't guarantee some return.

"It's been pretty tremendous," she said.



Data from Bureau of Economic Analysis



Jason Malmont photos, The Sentinel

Amy Paulus, co-owner of Paulus Farm Market, Mechanicsburg, discusses the wide variety of fresh fruits and vegetables they offer.



Olivia Simpson, 16, front, and her mother, Diane Simpson of Mechanicsburg, stop by Paulus Farm Market on Monday afternoon to pick up some sweets.



Jason Malmont, The Sentinel

Cade McCartney, 20 months, digs through a box of small pumpkins and gourds on Monday afternoon during a trip Paulus Farm Market.

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## AHEC's position within Army is secure

Zack Hoopes  
CVBJ

The future of Cumberland County's military installations is taking what could be two significant turns in the road in the coming months.

While county development agencies continue to work on a military value assessment — a study intended to quantify and hopefully solidify the advantage of the county's military facilities — the U.S. Army is embarking on the construction of a new museum in Virginia which will, Army officials say, further entrench the need for Carlisle's resources, not obviate them.

The Army broke ground in September on the National Museum of the US Army, a 185,000-square-foot museum scheduled to open in 2019. The facility is located at Fort Belvoir, Virginia.

The announcement caused some question whether this would diminish the role of the Army Heritage and Education Center in Carlisle, whose mission would seem to overlap.

However, the Army's Center for Military History, which oversees all of the service's museum sites around the world, said that the new museum will likely strengthen the need for AHEC's services, not reduce them.

"The intent of a national museum is really separate and distinct from the army heritage center, because the heritage center as I see it is focused very much on the individual soldiers' experience," said Charles Bowery, Executive Director of the CMH.

"While the national museum will also tell soldiers' stories, the national museum has a broader mandate, which is to tell the story of the institution as a whole."

Each branch of the military was authorized several years ago by Congress to build a national museum, Bowery noted. The Army is the only branch that has yet to build one.

"The national museum is intended to be the capstone, the crown jewel, but it only exists in cooperation with other museums," Bowery said. "AHEC is really the Army's documentary archive — letters, papers, photos. The national museum does not have much archive capacity; it's intended as a public display site."

Like every other part of the military, the Army CMH is subject to BRAC — the Base Realignment and Closure program, which has sought to streamline the U.S. military's physical footprint since the end of the Cold War.

The Army has dozens of public museums at bases around the world, Bowery noted, some of which are likely to be shut down and consolidated with other locations.

"As the army shrinks in size and we go through a resource-constrained era, what we're confronted with is a museum community that is really structured more along the 1970s and 1980s army in terms of scope," Bowery said. "We have been given the directive to right-size the museum system in terms of its size and where we are located."

However, because AHEC acts as an archive service site for so many other museums, as well as for the Army War



Sentinel file

The Army Heritage and Education Center is at 950 Soldiers Drive, Carlisle.

College, located adjacent to AHEC in Carlisle, its role is unlikely to change.

"I do not see the BRAC changes affecting AHEC in any way, to be honest," Bowery said. "Because of its unique role, it's kind of a core facility for the rest of our museums."

### Military advantage

Beyond AHEC and the War College, Cumberland County also contains the Carlisle Barracks and a large Navy depot in Mechanicsburg, which could also be subject to BRAC scrutiny.

This is the dive behind the effort of the Cumberland Area Economic Development Corporation, a publicly-backed nonprofit agency, to assemble a study that will quantify what sort of boost Cumberland County gets from the military, and what sort of advantages the military has by keeping installations in Cumberland County.

"We want to define exactly why this is a great region and a great area for the military to continue to be present, and also look for some new opportunities," Bowser said.

CAEDC has already received back more than 500 surveys from local businesses and community groups, Bowser said, and consultants will be doing one-on-one work with local government officials and civic leaders in the coming weeks.

The combined economic impact of Cumberland's military installations is estimated at \$1.2 to \$1.3 billion per year, Bowser said.

"We have to strengthen the awareness here locally of that impact ... and the other piece is to have the military understand the advantage we provide them," Bowser said.

The full report and data set will come out by the end of the first quarter of 2017, Bowser estimated.

## Entrepreneur series kicks off

Zack Hoopes

Beginning next month, the Cumberland Valley Business Journal, in conjunction with the Cumberland Area Economic Development Corporation, will hold the first in a series of events showcasing local entrepreneurs.

The inaugural discussion will be held at the Holland Union Building Social Hall at Dickinson College on Nov. 17 from 4:00 to 6:30 p.m. The event will be sponsored by Mowery.

The events, scheduled to be held quarterly, will feature a moderated discussion with entrepreneurs whose business expansion has shaped Cumberland County's economy.

"We wanted to bring together

some people who have really cool stuff going on — efforts that people might not know about or might not understand the impact," said CAEDC CEO Jonathan Bowser.

Next month's session will feature restaurateur Mark Bricker, owner of Brick Restaurant in Carlisle; Mike Kennedy, CEO of The Railroad Associates Corporation and investor in the Allenberry resort in Boiling Springs; and Jim Shuster, owner of Newville Construction and Eleven Oaks Farms.

The panel presentation will be followed by a reception and networking opportunities.

To RSVP, please email [shelby@cumberlandbusiness.com](mailto:shelby@cumberlandbusiness.com).

**Cumberland**  
VALLEY BUSINESS JOURNAL

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## County housing market marks strong 3rd quarter

**Zack Hoopes**  
The Sentinel

Residential real estate in the Midstate region marked its strongest-ever third quarter for sales volume in 2016, according to this week's data release by the Greater Harrisburg Association of Realtors.

A total of 2,755 residential units were sold in July, August and September of this year, according to GHAR – the largest number of Q3 sales since the data series started in 2003.

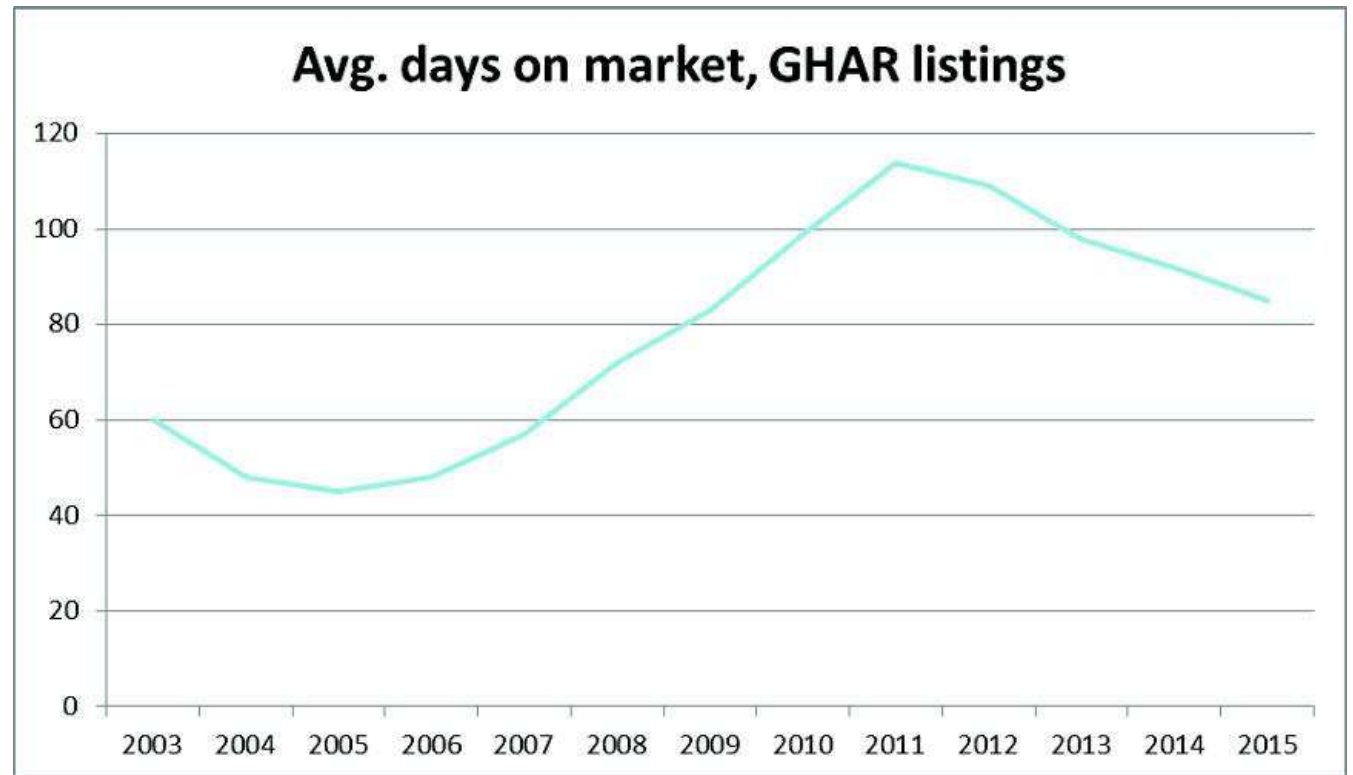
Further, Q3 of 2016 was the second-biggest quarter of any quarter on record, being beaten only by Q2 of 2016, which saw 2,825 units sold.

Back-to-back record quarters have realtors "very positive about this continuing trend in units sold," GHAR President Jodi Diego commented on the release.

The GHAR covers Cumberland, Perry, Dauphin and parts of Lebanon, Lancaster and York counties.

Unlike many regions of the country, and other parts of Pennsylvania, the Midstate did not experience as much of the real estate slump that began in 2007. The most telling part of the downturn in the region was a spike in the average number of days listings stayed on the market.

At the market's hottest in 2005, listings lasted an average of 45 days before they were sold. By 2011, generally seen as the trough of the market, that average had risen to 114 days. The average



Data from Greater Harrisburg Association of Realtors

market time in 2015 had dropped back to 85, and 2016 numbers are on track to be even lower.

Average market time for Q3 2016 was only 64 days, indicating that residential units were moving faster than they had in any quarter since 2007.

Median sales price has also ticked up slightly the past two quarters, standing at \$172,000 per unit for Q2 and Q3 2016, as opposed to midpoints in the \$160,000 range for most periods since 2007.

GHAR monthly data, narrowed just to Cumberland County, shows possi-

bly even stronger improvement. Cumberland saw 314 units sold in September 2016, up from 281 in September 2015. Average days on market in Cumberland dropped to 59 this past September, from a peak of 95 average days on market in September 2013.

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- Jim Shuster, Owner of Eleven Oaks Farms, LLC

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# Deaths at CRMC high for 3 illnesses

*Septicemia cases climbing statewide, council reports*

**Zack Hoopes**  
The Sentinel

Data from Pennsylvania's official health care analysis agency, released yesterday, indicates that rates of mortality and readmission for a number of serious conditions have generally declined statewide for 2015.

Local exceptions abound, however, as certain conditions become more common, and others less so, across the state. Carlisle Regional Medical Center saw higher-than-anticipated rates of mortality in cases of congestive heart failure, pneumonia, and septicemia.

The Pennsylvania Health Care Cost Containment Council (PHC4), which is publicly funded, compiled data from dozens of hospitals across the commonwealth, logging individual patients' conditions and outcomes over a sample period in 2015.

The report looked for the rate at which hospitalizations ended either in death or in a readmission within 30 days, broken down by 17 categories of disease.

For Pennsylvania as a whole, most of these rates were lower than they were in previous years. Admissions for kidney failure, for instance, saw a mortality rate of 2.6 percent and a readmission rate of 20.1 percent in 2015 – an improvement over 2014's rates of 2.9 and 21.7 percent, respectively, and a significant decrease from 2009's rates of 4.9 and 23.8 percent.

However, PHC4 also looked at each hospital's number of deaths and readmissions compared to what would have been expected for that specific pool of patients. The determination of expected outcomes was made using mathematical calculation of patients' ages and prior medical histories.

Results on this rubric were mixed



Jason Malmont, The Sentinel

**The Carlisle Regional Medical Center reported 176 cases of septicemia in 2015.**

between hospitals. Locally, CRMC saw higher than expected rates of mortality for three conditions – congestive heart failure, pneumonia and septicemia.

In the latter category, for instance, PHC4 identified 176 qualifying cases of septicemia at CRMC over the 2015 sample period. The agency's algorithm calculated that, given the condition of those 176 patients at admission, 14.6 would die. In actual experience, 29 died.

CRMC spokesperson Jill Groody Musselman said the hospital, while performing well overall, has faced challenges with the Midstate's con-

centration of elderly patients, many of whom have had poor treatment histories prior to coming to CRMC.

"Our mortality rate is well within the national averages," Musselman said. "But people with extremely serious illness and multiple co-morbidities make up a lot of this population, particularly with the elderly population."

Septicemia – which occurs when an infection spreads into the bloodstream – is on the rise statewide, with the number of cases having more than doubled since 2010, a much larger increase than any other condition. PHC4 Executive Director Joe Martin de-

scribed the rise as a "troubling trend" for which there was no immediate explanation.

Other local hospitals also saw a large number of septicemia cases, although a lower ratio of deaths compared to Carlisle. PHC4 looked at 1,252 cases at Pinnacle Health, which saw 123 deaths, and 569 at Holy Spirit, which saw 53 deaths.

The 2015 report also notes that Medicare is by far Pennsylvania's largest payer of health care – 38.1 percent of costs for the cases recorded in the PCH4 report, roughly \$992.5 million, were compensated by Medicare.

## County to invest 'shopsteading' funds in New Cumberland

**Zack Hoopes**  
The Sentinel

The county is planning to invest \$105,000 of local development funding into the rehabilitation of 206 Third St. in downtown New Cumberland, which is slated to become the new headquarters of market research company FieldGoals.US.

The Cumberland County Housing and Redevelopment Authorities proposed the loan, part of the authorities' "shopsteading" program, during Thursday's county commissioners' meeting.

"This is a program we run for the relocation or startup of businesses trying to move somewhere within the county," said CCHRA Community Development Director Kate Molinaro.

The loan would help FieldGoals.US owner Lori Mader purchase and refurbish 206 Third St., the building adja-

cent to the space she currently leases for her company's offices. The property would house expanded facilities for FieldGoals.US, as well as a multi-purpose event space.

The company performs market research and conducts focus group studies for a number of corporate clients across the nation, Mader said.

"We'll have improved focus group facilities, and we also want to expand into the event business," Mader said. "This will be our first venture into real estate."

The \$105,000 loan would come from the county's pool of Community Development Block Grant funds, which are apportioned by the state's Department of Community and Economic Development for local jurisdictions to spend on revitalization and stimulus projects.

The shopsteading initiative is one of many that pull from block grant funds, with roughly two to five such loans made per year, Molinaro said.

The loan would be a 25-year term with two percent interest, according to the CCHRA. The financing also comes with a stipulation for job creation of one full-time position for every \$35,000 advanced.

Mader plans to add one position for market research and two positions specifically for the event space, which could be used by existing research clients as well as for nonprofit galas, children's parties, and other events.

While technology has changed how marketing research is conducted, many companies prefer to do at least part of their work the old-fashioned way, with company executives sitting behind one-way glass, watching members of a focus group discuss products and services.

"It's still in demand," Mader said.

"Some people have moved to online focus groups but we have a lot of clients who like to come and sit behind the glass and see what's going on in those rooms. We've probably done 100 focus groups so far this year."

FieldGoals.US is currently housed next door to the renovation site, in the bottom floor of the historic Iroquois Hotel. Mader rents the space from the CCHRA, which owns the building and uses its upper floors as senior housing.

Although the downtown area of New Cumberland has aging infrastructure and persistent vacancies, Mader said she hopes her project will help draw more redevelopment.

"We feel like if we continue to put our money and effort into the area – because it is so convenient for access to Harrisburg and York – it's going to encourage other businesses to have their headquarters in some of this vacant real estate," Mader said.



Molinaro



# Then, Now, & Always.

Our Founder, William "Bill" Martson, prided himself on being involved and giving back to the community. His spirit and drive to make a difference is something that Martson Law Offices adopted then, exemplifies now, and will embrace always.



William F. Martson, Esq., President of the Board (far left)



Hubert X. Gilroy, Esq. Chair "Here for All. Here for Good" Capital Campaign (far right)

Since its founding in 1949, Martson Law Offices has demonstrated a commitment to giving back to the Carlisle Community. Bill Martson demonstrated this commitment as President of the Carlisle YMCA during its 1959 Capital Funds Campaign and current Shareholder, Hubert X. Gilroy, follows that tradition as 2016 Campaign Chair for this year's YMCA Building Capital Campaign.

The attorneys and staff at Martson Law Offices view volunteer work on behalf of nonprofit entities throughout Central Pennsylvania as an integral part of our service to the community.

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# Wine sales hit Pa. convenience stores

*Shippensburg Sheetz  
1st to expand offering  
under state law*

**Zack Hoopes**  
The Sentinel

Pennsylvania's alcohol regulations continue to be a tough nut to crack – but at least now you can pick up a bottle of vino at Sheetz.

State officials convened this month at the East King Street Sheetz in Shippensburg to mark the state's very first wine sale in a convenience store, the result of legislation passed earlier this year allowing beer sale license holders to upgrade to include wine.

"We're finally going to start looking like our neighboring states, which is what we hear most from our constituents," said Adam Harris, majority chairman of the House Liquor Committee.

Until now, Pennsylvania was just one of two states – along with Utah – to have wine and liquor sales completely state-run, with such beverages only available at government-owned stores, noted Speaker of the House Mike Turzai.

Since Act 39 went into effect in August, the Pennsylvania Liquor Control Board has received 309 applications from beer sale licensees to add wine permits, Turzai said. Of those, 198 permits have been approved and issued, according to LCB Chairman Tim Holden.

Sheetz currently has five stores in Pennsylvania that hold restaurant-grade alcohol licenses, which permit the sale of six-packs for off-premise consumption. All of those have applied for wine rights, with Shippensburg being the first to get up and running, according to the company's former vice president of marketing, Louis Sheetz.

"It's been a big year," Sheetz said. "Convenience stores across the state are expanding into beer and wine."

Although beer retail by private distributors has been the standard for decades, Pennsylvania has had difficulty coming to terms with the privatization of higher-potency beverages.

The Pennsylvania House of Representatives has voted four times to allow not just private wine, but also private liquor sales, Turzai noted. Such actions have never made it through the rest of the legislative process, until now.

"This last vote, the governor was not quite there yet on full privatization, and this was the compromise," Turzai said. "I think it's a big first step to show the private sector can handle this responsibly ... adults should have the opportunity to purchase wine and beer at a store where they make other purchases."

Beer and wine sales at gas stations and grocery stores in Pennsylvania are still a sticky process, however. Despite their growing popularity, there is no separate class of licenses for such stores – rather, they must obtain restaurant- or eatery-grade licenses, and install a requisite amount of seating and a separate cash register.

This qualifies them for off-premise



Jason Malmont photos, The Sentinel

**Mike Turzai, speaker of the Pennsylvania House of Representatives, center, shows his identification to Anette Hann, Sheetz store manager, to prove he is over the age of 21 as he purchases the first bottle of wine sold at a convenience store in Pennsylvania on Tuesday morning. The Sheetz store, located on King Street, Shippensburg, is the first convenience store in Pennsylvania to sell wine.**



**Sheetz in Shippensburg became the first convenience store in Pennsylvania to sell wine.**

six-pack sales in the same way as a bar or restaurant, a distinction that was disputed with the state and only officially resolved this year.

Under the state's 1939 liquor law, Pennsylvania maintains a limited pool of alcoholic beverage licenses, with the number of licenses of any given type circulating in each county pegged to population. Because of the finite supply, the rush of grocery and convenience stores buying licenses has tightened the market for anyone trying to start a bar or restaurant.

"With more convenience stores and more places selling, the competition for licenses grows," Harris said. "It's a concern we're looking at. The last thing you want is for only the richest companies to be able to start an alcohol-serving business."

This is particularly acute in counties, such as Cumberland, which have gained population in recent years.

Since the initial 1939 legislation, the population ratio for licenses was tightened, from an initial issue of one license per 1,000 people, to the most recent ratio of one per 3,000.

Counties that gained population under the latter quota thus have proportionally fewer licenses than if they had grown in earlier decades. Cumberland has only 1.87 licenses per 3,000 people – still in excess of the current quota, but by far a much lower availability than rust-belt counties such as Schuylkill, which has 6.64 licenses per 3,000 residents.

Some relief is coming, however, as Act 39 also authorized the LCB to auction off nearly 1,200 licenses that had been defaulted on or otherwise taken out of circulation. The first 40 of these will be up for sale on Oct. 31.

"We are targeting these toward counties with the highest growth, where the highest return will be,"



**Mike Turzai, speaker of the Pennsylvania House of Representatives, right, and Louis Sheetz look over the selection of wines as he decides which one to purchase as the first bottle of wine sold at a convenience store in Pennsylvania.**

Holden said.

Because of natural supply and demand, prices for liquor licenses in low-ratio counties are extremely high. Alcohol rights in Cumberland can go for nearly a half-million dollars, restaurateurs say.

"Our expectation is that the LCB can re-introduce 200 licenses every three to four months to help ease the market," Turzai said.

As for Sheetz, the company hopes to expand the number of stores offering beer and wine, when licenses are available. Beer is the major driver.

"This is as big as it will be," Sheetz said, gesturing toward the rack with a few dozen bottles of wine in the Shippensburg store. "Beer was our big fight. It's a much more popular convenience purchase than wine."



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# Carlisle drainage a long-term project

*Aging stormwater lines, lack of slope cause standing water*

**Zack Hoopes**  
The Sentinel

With extended spells of wet weather hitting the Midstate this fall, Carlisle continues to make gradual progress toward fixing — as best it can be fixed — its recurring issue of street flooding.

Like many older, densely built communities across the county, one of the borough's biggest infrastructure liabilities lies in its stormwater system. Many of the drainage lines beneath Carlisle's streets are upward of a century old.

"There really isn't a silver bullet for it," said Borough Engineering Public Works Director Mark Malarich. "It's a matter of numerous small projects over a period of years."

Simply put, stormwater drainage is dependent on three factors — the size of the pipe, how smoothly it flows water, and how steep a gradient is between the entry and exit points.

Carlisle has issues with all three of those factors, depending on what area is experiencing drainage issues. Older storm drains are often small and made of rough materials that are breaking down over time, and have collected decades or even centuries of grime and sediment in their lines.

"The majority of the drains are either clay or concrete pipes," Malarich said. "They range in age from 100 years old to just a few years. The newer pipes are steel-reinforced concrete, or plastic."



Jason Malmont photos, The Sentinel file

**A vehicle drives races through a flooded area near South Hanover and South Streets in Carlisle Aug. 20, 2015.**

## Capital plan

Replacement of stormwater mains is rolled into the borough's capital plan for sewer upgrades. Any time a stormwater line runs alongside the sewer that is being dug up, that piping is inspected and repaired, or replaced, as well.

"This summer we did major repairs to the sewer line that runs under the old Masland facility, and at the same time, because they're adjacent, we re-

placed the stormwater line," Malarich said. "Portions of that were in very poor condition."

The borough will continue stormwater work on the north side of town as it embarks on capital improvements around the Masland and former Carlisle Tire and Wheel properties, both of which are slated for major redevelopment projects by private investors in the coming years.

At the same time, Malarich said the

borough has applied for state and federal funding on an anticipated project around Dickinson College, specifically drain lines that converge at Cherry and Louthier Streets, and flow into the intersection at High Street and West Street.

"There are some road repairs we need there as well, and we would potentially combine that with a road improvement project," Malarich said.

## Dickinson College

High and West is a "problem spot," for the college, said spokesman Craig Layne. "As of yesterday, we sent out messaging to faculty and students that this was a flood watch situation ... we caution them to not try to walk or drive through those intersections if they're completely under water."

In other locations, however, aging infrastructure isn't the whole problem. Carlisle's stormwater system flows out into nearby streams and creeks, and certain areas have less slope than others. The most problem-prone is the intersection of East High and Spring Garden Streets.

"We're very flat, from the standpoint of our topography, so the slope of the pipes is generally low," Malarich said. "The difference in elevation from Spring Garden around the Weiss, and LeTort Spring Run, is not that great. The pipe laying under East High Street is pretty much flat."

Most of the downtown Carlisle area discharges into LeTort. The northwest area drains into the Conodoguin Creek, and the extreme west of the borough, near Allen Road, has storm pipes flowing into Alexander Spring Run.

# Bay conservation mandate gets funding

*Local farms looking for help in meeting runoff reduction requirements*

**Zack Hoopes**  
The Sentinel

Local farmers and conservation officials hope to get a significant boost from \$28.7 million in funding announced this month, which will go toward Pennsylvania's environmental efforts to reduce runoff into the Chesapeake Bay.

The announcement comes at a pivotal time, as the state has tasked local conservation agencies with carrying out farm inspections and issuing compliance actions, rather than serving solely as technical advisors as they have previously.

"We don't know how much of this will actually go toward funding best management practices, or technical services, or other on-the-ground efforts," said Carl Goshorn, Cumberland County Conservation District manager. "Hopefully, we will see some additional resources in these programs."

The total funding package comes from three sources, according to BJ Small, spokesman for the Pennsylvania



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chapter of the Chesapeake Bay Foundation.

The United States Department of Agriculture is putting just under \$13 million into Pennsylvania, in conjunction with nearly \$12 million in funding from the commonwealth itself. The U.S. Environmental Protection Agency has simultaneously allocated \$4 million.

The funding announcement comes shortly after the CBF's call last month for the USDA to provide \$20 million of federal environmental remediation funds toward five south-central Pennsylvania counties, including Cumberland.

These five counties, the CBF found, contain the vast majority of the agricultural runoff that is responsible for Pennsylvania falling behind its commitments to the federal Chesapeake Clean Water Blueprint.

"We don't know the specific distribution of the funds yet, but the governor's office is mentioning high-priority areas, and you would certainly get the most bang for your buck with the five counties we identified," Small said.

## Blueprint

The federal blueprint, started in 2010, identifies reduction goals for nitrogen, phosphorus, and sediment inflows to the Chesapeake Bay. These three parts of the water supply are largely responsible for changes in bay chemistry that have resulted in algae blooms, fish stock declines, and other issues.

The blueprint calls for 60 percent of pollution reduction practices to be in place by 2017, and the rest by 2025. Pennsylvania, however, is throwing the plan off track. Nitrogen runoff, for instance, should be cut by 40.7 million pounds per year by 2017, but is tracking to only 18.7 million pounds.

Of this 22 million pound shortfall, 86

percent is attributable to Pennsylvania agriculture, according to a Bay Foundation study.

The issue is Pennsylvania's high concentration of farms, particularly in Cumberland, York, Lancaster, Franklin and Adams counties. These five counties combined produce 40 percent of the state's livestock sales.

Individual farmers, however, may find it difficult reduce their output of bay contaminants without help. Funding and technical assistance is needed to create planting buffers around streams, install better manure pits, introduce new tilling patterns, and take on other practices that reduce runoff and erosion.

Grant funding to help farmers in these efforts comes from state and federal sources, although Goshorn noted that money for more capital intensive efforts had dwindled prior to recent renewed efforts.

"In the past, the state's Chesapeake Bay Program had funds available for the physical construction in best management practices," Goshorn said. "In the last couple years, there hasn't been much money available for those; it's been more passive practices like tilling, buffer crops, etc."

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## Development in practice

Originally, this article was going to be a state of the county and economic development in Cumberland County. Although the topic may be interesting to some and outright boring to others, it seemed a little peculiar to discuss the status of such things related to economic development when it is most likely that readers may not be able to quite pinpoint what exactly “economic development” is. We use the words so often, but hesitate when asked to explain it.

The technical definition of “economic development” by the International Economic Development Council is a “program, group of policies, or activity that seeks to improve the economic well-being and quality of life for a community, by creating and/or retaining jobs that facilitate growth and provide a stable tax base.”

A more direct and applicable definition would be the method and means of bringing business to an area, keeping business in an area and helping business grow in an area. This is what Cumberland Area Economic Development Corporation (CAEDC) strives to do each day. Activities and programming to move economic development forward are categorized into two areas: business attraction and business retention & expansion.

Business attraction refers to the ability to bring new businesses to the county. CAEDC’s approach to business attraction has focused on marketing, site selection support, research & data collection and real estate redevelopment. In their strategic plan, CAEDC named agribusiness and food processing as the target of business attraction efforts. A strong marketing campaign coupled with a growing toolbox of resources for agriculture and manufacturing businesses have brought a number of businesses to search within the Cumberland Valley for their next facility. Of 16 prospects looking in the county, 7 were manufacturing related with some relationship to the food industry. Through the use of the Cumberland County site selection tool, [www.cumberlandcountysites.com](http://www.cumberlandcountysites.com), and the newly formed Real Estate Collaborative, LLC, business attraction for Cumberland County shows very little signs of slowing.

It is not only CAEDC’s efforts that support business attraction throughout the county. A number of downtown organizations and community groups have begun revitalization efforts seeking to bring new businesses to core downtowns.

The driving force behind these movements have been citizens, public officials and local organizations with additional support coming from the local chambers of commerce, the Cumberland County Housing and Redevelopment Authorities and the Cumberland County Planning Department. Over the past year, communities like Mount Holly Springs,

Newville, Shippensburg and New Cumberland have begun evaluating their opportunities for the future. As these and other communities continue their efforts for local economic development, the larger business attraction landscape in Cumberland County is only strengthened.

Attracting businesses; however, is not the most impactful area of economic development for any community. According to the Bureau of Labor Statistics, small firms accounted for 64 percent of the net new jobs created between 1993-2011. Small firms are the target of traditional business retention & expansion efforts.

Business retention & expansion refers to programs and policies that directly assist existing businesses within the community to maintain their operations and potentially grow those operations. Often the programs for business retention & expansion receive little fanfare. They are activities that focus on gathering data from businesses and learning about their day to day operations.

While this does not bring the notoriety that business attraction does, it provides the existing business base with assurance that their community has a vested interest in their activities. CAEDC has worked to address the needs of existing businesses throughout the county by providing financing assistance, technical expertise and programming to address workforce development needs. Through a series of local, state and federal gap financing solutions, businesses can expand their operations and services. With over \$11,000,000 in financing provided this year to businesses throughout Cumberland County, business expansion does not seem to be slowing.

The increased business activity in the county has also increased the need for a talented labor supply. Larger economic and industry trends are impacting local economies. As technologies change, greater need for a skilled workforce is becoming absolutely critical.

Working with local businesses to understand their workforce challenges and address those concerns has been a high priority for CAEDC. Through connections with local educational institutions, workforce organizations and transit partnerships, CAEDC continues to build programs and activities valuable to the business community.

All of these activities are only a snapshot of what comprises the field of economic development. As needs change, activities and programs evolve. Focus will sometimes shift in economic development, the definition remains the same. Bring business, keep business and grow business may be a simple way of describing it, but the implications have a more valuable effect that surpasses simplicity.

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## Rebuilding the base in Carlisle

*Strategy adjustments key for United Way of Carlisle and Cumberland County*

**Joseph Cress**  
The Sentinel

The United Way of Carlisle and Cumberland County is making progress in its effort to recover ground lost by the departure years ago of major employers from Carlisle.

Last year the annual campaign raised about \$1.44 million compared to its peak of \$1.5 million in 2008, said Lucy Zander, executive director.

“Right now it is trending positive,” said Mindy Loftus, co-chair of the 2016 campaign. “We are slightly ahead of where we were last year.”

The closing of the Lear/IAC plant in 2008 and the Carlisle Tire and Wheel plant in 2010 created a large gap in the campaign that currently supports 43 programs operated by 27 partner agencies serving residents of Carlisle, Boiling Springs, Newville, Plainfield, New Kingstown and Mount Holly Springs.

“They were large contributors,” Zander said of the manufacturing firms. The resulting loss of local jobs meant there were fewer workers available to pledge money through payroll deductions – which is the major source of donations for the local United Way campaign.

The result was a decline in contributions from the peak of \$1.5 million to a low of \$1.3 million in 2012 – the year before Zander took charge as executive director. Since then campaign organizers have been successful in inching up the campaign goal with a change in strategy.

There is a greater reliance now on midsize and smaller companies willing to host workplace campaigns, said Tom Bream, president of the 21-member board of directors. He added campaign committee members have always been instrumental by drumming up support for workplace campaigns through their networks of professional and personal contacts.

### A broad base

The United Way has a board of di-



Jason Malmont photos, The Sentinel

**Sue Himes, front, Marge Akin, center, and Bekka Rousek, all from Unitarian Universalists of the Cumberland Valley, spend their Friday morning volunteering their time to help clean up the Carlisle Early Education Center during the United Way of Carlisle and Cumberland County Day of Caring.**

rectors that brings a blend of skill sets to the table while it represents each cross-section of the coverage area, Zander said. “We are looking at a broad spectrum of needs.”

The board usually includes an attorney, an accountant and specialists in such areas as human resources, fundraising, marketing and finance. There have been representatives from higher education, manufacturing, retail and the business community.

Directors in turn chair subcommittees of at-large volunteers that address specific facets of the United Way operation such as the endowment fund, the annual fundraising campaign and overall marketing strategy. The community impact committee is tasked with reviewing applications that partner agencies submit for funding before making



**Al Pearson of the Unitarian Universalists of the Cumberland Valley, Boiling Springs, uses a power washer to clean the exterior of the Carlisle Early Education Center on Friday morning during the United Way of Carlisle and Cumberland County Day of Caring.**

recommendations on how to allocate the pledge money.

While the Carlisle United Way operates on a June-to-July fiscal year, the money allocated supports pro-

grams that follow the calendar year, Zander said. While the official campaign kick-off is in September,

*See Campaign, Page 17*

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## Chamber provides voter tools

Gene Barr

President & CEO, Pennsylvania Chamber of Business and Industry

With the General Election right around the corner, voters are getting bombarded from all sides with information – both for and against – the various candidates who will be on the ballot on Tuesday, Nov. 8. This election is an important one – not just on the federal level, but for state government as well. In addition to voting for president and for a U.S. Senator, Pennsylvanians will be voting to fill a number of elected offices – including, the state's entire Congressional delegation, half of the state Senate, the entire state House and three state row offices (Attorney General, Auditor General and Treasurer). The results of this election will have long-lasting effects on the Commonwealth. It's critical that voters educate themselves on the candidates and the issues before casting their vote. In an effort to help with this process, the PA Chamber has added a

number of resources to our website to help voters navigate this noisy election season.

First – ChamberPAC, the political arm of the Pennsylvania Chamber – has endorsed 107 candidates for the state House and 16 candidates for the state Senate who will stand up on behalf of the Commonwealth's employers and working families by advancing policies that allow the private sector to thrive and foster job creation. Additionally, we have endorsed state Sen. John Rafferty, R-Montgomery, for Attorney General. These candidates all know the importance of state government and the private sector working together to improve our state's economic standing and improve the quality of life for every Pennsylvanian. For a full listing of ChamberPAC's 2016 endorsements, visit the press release section of the PA Chamber's website, [www.pachamber.org](http://www.pachamber.org).

Part of being an informed voter is knowing where the candidates stand

on the issues. Before heading to the polls on Election Day, the PA Chamber is offering a new online tool to show you how your state representative and senator voted on issues important to Pennsylvania job creators. "How They Voted," our new publication, gives an overview of how lawmakers voted on key pieces of legislation impacting the Commonwealth's business community throughout the 2015-16 legislative session. It also breaks down the voting percentages for each legislator for the current session, as well as a career total and gives a description of each piece of legislation. This document was designed to help business owners recognize the elected officials who are committed to supporting the state's private sector by advancing pro-jobs, pro-growth public policies. The "How They Voted" publication can also be found on the PA Chamber's website, under the advocacy section.

Lastly, the U.S. Chamber's "Vote for

Jobs" online toolkit is another great resource designed to help voters. This toolkit will tell you everything you need to know before going to vote – including the location of your polling place, who's on the ballot in your precinct and – most importantly – if you are in fact registered to vote in Pennsylvania. More information on this resource, along with a link to the toolkit, can also be found on the PA Chamber's website.

This election will have a defining impact on the future of the Commonwealth. The policies that our elected officials enact will be critical in determining whether our economy stays stagnant or moves down a more prosperous path. Your vote is critical in helping to determine which path we take. Before casting your ballot on Nov. 8, please take a few minutes to read our educational materials about the candidates you'll see on the ballot and the positions they've taken on key business issues.

## Hardee's under construction in Middlesex

Joshua Vaughn  
The Sentinel

More than a year after plans were first unveiled, construction on a new Hardee's restaurant is now underway in Middlesex Township.

Construction crews and heavy equipment have moved into the future Hardee's site located at the corner of Army Heritage Drive and West Trindle Road. The location is across Army Heritage Drive from Sheetz on West Trindle Road.

Crews have finished demolishing some of the buildings on the site and will begin construction simultaneously with the completion of demolition, according to Mark Carpenter, Middlesex Township's zoning officer.

"Because of the construction season being late, they're doing construction and demolition at the same time," Carpenter said.

Carpenter said construction crews would begin building footings for the

Hardee's Tuesday.

"The Hardee's building is in the middle of the site and there is enough demolished that they can begin construction," Carpenter said. "They will be demolishing everything on the site."

He said that includes the former Stringfellow Used Furniture Store.

Restaurant Management Corp. received conditional approval for the Hardee's from the township in October 2015. The company has since been working to get clearance from PennDOT and the Pennsylvania Department of Environmental Protection to begin construction.

Plans for the restaurant call for a roughly 2,600-square-foot building with a drive-thru, Carpenter previously told The Sentinel. Carpenter said the restaurant will include an entrance from Trindle Road.

"They'd like to finish, have it built, this year, 2016 or early spring 2017, but they'd like to have it built this



Michael Bupp, The Sentinel

Construction crews work on the new Hardee's site in Middlesex Township along Trindle Road.

year, if possible," he said.

A highway occupancy permit from PennDOT for the site was officially recorded by the township during the Sept. 30 board of supervisor's meeting, according to township records.

Once constructed, the Middlesex Township location will be the only Hardee's in Cumberland County. The fast-food franchise has locations in Franklin, York, Dauphin and Adams counties.

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**CAMPAIGN**

*Continued from Page 15*

fundraising begins in the summer when “pacesetter” companies launch workplace campaigns from early June through August.

Last year 86 percent of donors gave through their workplace campaign, Zander said. She added this effort accounted for about 54 percent of the \$1,438,720 raised locally. “This has been a consistent split over the last five years – 86 to 88 percent of donors in the workplace giving a smaller share of the overall dollars.”

Each workplace campaign begins with a “buy-in” from the chief executive officer in charge of the company or its local branch. This alone can be a challenge even if participation has been consistent over the years.

“If the company is sold, that relationship is not as strong,” Zander said. “Whether or not it continues depends on who is in the driver seat of the company.”

Once a company agrees to host a campaign, the next step of the United Way is to send a representative to the workplace to brief employees on the scope of the need and suggest ways they can lend their support. Though some choose to pay a lump sum, the most common method is to pledge money through an ongoing payroll deduction.

Some companies provide matching funds as an incentive for employees to pledge money, Zander said. Other companies opt out completely of a workplace campaign in favor of a special fundraising event or an annual corporate gift. In 2015, the average donation through the workplace was \$272 compared the average residential donation of \$1,417.

While workplace campaigns account for 54 percent of donations, most of the rest of the money is raised through solicitations to the general population and to targeted lists of past donors, Zander said. Last year, the response rate to the residential solicitations was about 49 percent, according to her.

The balance of the money raised each year comes in the form of bequests left in wills and in donations transferred in from other United Way agencies. Because donors have the option of designating on the pledge form which United Way to support, there is always an amount of money transferred in and out of the area served by the United Way of Carlisle and Cumberland County.

**Changes**

Changes in technology have resulted in some companies lagging behind with outdated accounting software that is making the payroll deduction method more difficult to execute, Zander said.

“We are trying to introduce more technology,” Mindy Loftus said. “We are looking for individuals who do not have a workplace program to get them involved.”

The local United Way has introduced a “Text to Give” option where donors can text a number to have a pledge form come up on their mobile device. This year the agency



Jason Malmont, The Sentinel

**Kristen Soltis, an intern from Dickinson College, works at the front desk of the United Way of Carlisle and Cumberland County as she talks with Lucy Zander, executive director, center, and Brenda Kaufman, finance director, on Wednesday morning.**

launched a pilot crowd-funding page that enables individual donors to reach out to their network of contacts similar to GoFundMe.com.

One reason to embrace these new channels of giving is to draw support from young donors comfortable with the technology, Tom Bream said. “It’s trying to position us to show our relevance to the younger generation.”

Besides technology, there have been changes in social expectations. Donors today demand a greater level of accountability from nonprofit organizations so that they know that their donation is going to where it has the most impact, Bream said. He added this accountability involves something more than just providing a head-count on the number of individuals served by a program.

Though statistics are important to data collection, the United Way and each partner agency must show in some way that a program is having a tangible impact on the quality of life of individuals. Benchmarks and program outcomes are part of the annual vetting process that decides how much pledge money, if any, to allocate to each partner agency and its programs.

Potential donors also want to know how much of every dollar is going to the support of programs as opposed to the overhead needed to run a campaign. “We got a 100-percent guarantee,” Bream said. “Administrative costs are covered by our sponsors.”

This arrangement means that every dollar donated to the local campaign is going towards some kind of program that helps people in the community, Zander said. She added that an endowment fund – made possible by the bequests of prominent supporters – helps to offset day-to-day operating expenses freeing up money for programs.

Email Joseph Cress at [jcress@cumberlandlink.com](mailto:jcress@cumberlandlink.com)



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ANALYSIS

# Rhetoric, reality not always in sync

**Zack Hoopes**

Cumberland Valley Business Journal

As a business publication, the Cumberland Valley Business Journal generally avoids stories that are purely political issues. But with the presidential election looming, some of the rhetoric that's been coming out of the campaign trail needs correction.

This is not intended as a partisan stance, but rather as a factual refutation of the idea – which has been stewing for over a year now – that economic issues can be simplified into nations which “win” and others which “lose,” rather than being the products of market forces which are indifferent to political boundaries.

MANUFACTURING AND AUTOMATION

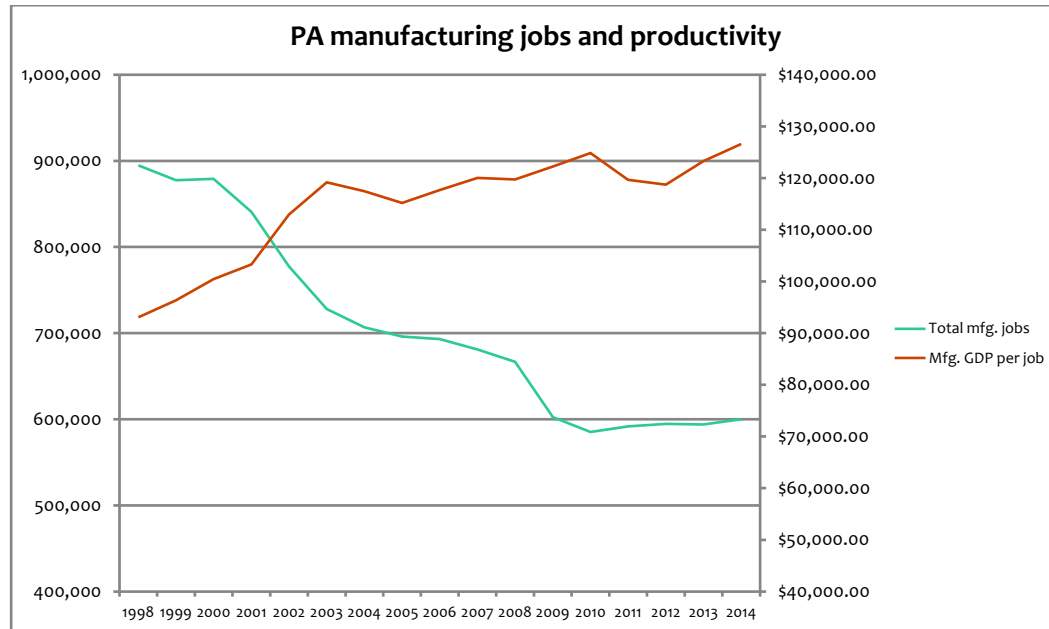
As has been discussed before in this publication, the decline in manufacturing jobs across the US, and specifically Pennsylvania, does not correlate with a loss of manufacturing production. Manufacturing output in America is as high as it ever was – but we're making more with less people.

Those manufacturing workers who still have a job have seen their wages go up sharply, even as the overall number of jobs available has declined.

This presents a problem for the political rhetoric of bringing blue-collar jobs back to America. Even in a hypothetical scenario in which cheap foreign manufactured goods could be largely prevented from coming into the US, this would not create jobs for American workers – it would create jobs for robots.

Note that, as automation has taken hold, the average production employees' weekly wage in Pennsylvania went from \$627.50 in 2006 to \$777.36 in 2015, according to the Bureau of Labor Statistics.

Contrast this with wages in China, which average about \$70 per week, according to the BLS. Chinese workers don't work at one-tenth of the US cost because they like it, however,



Data from Bureau of Economic Analysis

Rather, the market dictates that their cost must stay just below the marginal cost of building robots to make the same thing. Otherwise, the companies which source materials from China would simply invest in an automated factory instead, something which is already happening as the standard of living in Asia gradually increases.

TARIFFS

The above scenario assumes that foreign goods could somehow be blocked. That, in itself, is much more complicated than it's being made out to be.

Glossed over on the campaign trail, especially when talking to unemployed steel workers, is the fact that Chinese steel is subject to an import tax of 266% in the United States. Yet that hasn't stemmed the tide of cheap metals.

Instead, Chinese mills and foundries are heavily subsidized by the communist government, operating at a financial loss while creating more steel than anyone could ever use. This means that most Chinese industrial companies are

heavily in debt to China's government banks, which continue to issue funds despite the lack of real return.

A rising standard of living in China means that citizens are putting more money into banks, providing a buf-

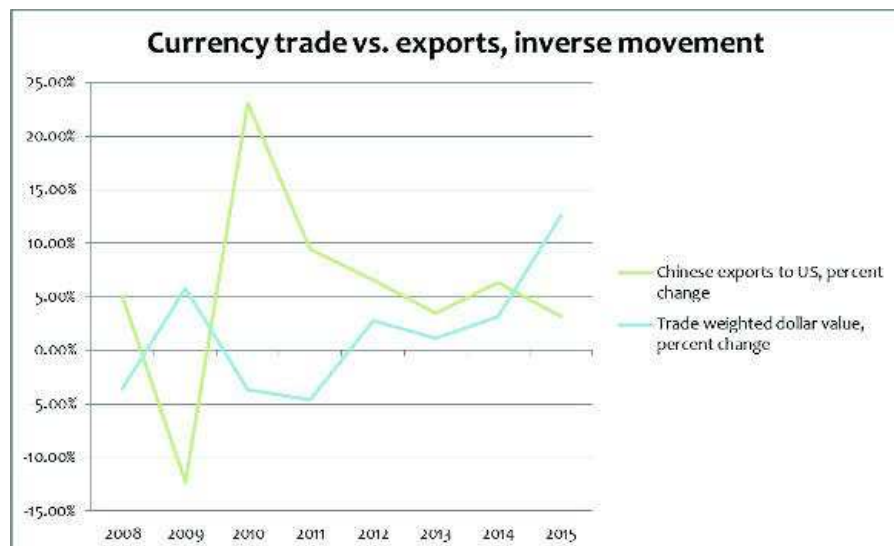
fer, but the general consensus is that China has been creating a bubble that will eventually burst if it doesn't allow more free-market determination for its currency, the renminbi.

While the general accusation from US politicians is that the renminbi is undervalued compared to the dollar, thus making Chinese goods cheaper for US importers, the opposite is true.

Instead, the trade imbalance is the result of a currency that is artificially overvalued, to conceal its dependency on junk loans to the aforementioned factories, in order to stoke exports.

Real investment in the currency happens only to the extent that the communist government prevents citizens from investing in securities valued in other currencies –

Please see Rhetoric, Page A19



Data from St. Louis Federal Reserve

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## Rhetoric

From A18  
 meaning that, in a free-market scenario of unfettered investment choice, the renminbi would be valued much lower than it is.

This is proven by the level of capital flight from China, which occurred at a rate of \$1 trillion last year, according to Barron's, despite China also having incredibly high nominal interest rates that should make investment in renminbi securities enticing.

Wealthy Chinese citizens are voting with their checkbooks, and it indicates an overvaluation. This has actually throttled back the growth of exports to the US, since the trade value of the dollar – which the renminbi is pegged to – began to rise again in 2014, despite the common narrative.

### TRADE BALANCE

The other side to the false narrative is the idea that US weakness in exports, or dependence on imports, is entirely the result of trade deals, tariffs, or currency manipulation.

In reality, much of this balance is determined by domestic savings and investment. Lower rates of saving compared to investment will increase a trade deficit, all things being equal. Inversely, more saving and less investment reduces consumption and lowers interest rates, which lowers the value of the dollar, which increases exports and lowers dependency on imports.

Thus, trade deficits will decrease in order to allow lower dollar appreciation and interest levels to replace the consumption lost to citizens saving more and spending less.

This is also why accelerating GDP growth and dollar valuations, counter to the popular narrative, tend to run hand-in-hand with accelerating trade deficits. How elastic this model is currently, however, is debatable given that interest rates have little room to go any lower than they are.

That being said, the same constituencies which criticize America's trade balance tend to also criticize the Federal Reserve for not raising rates – at the same time they seek an export environment that would implicitly lower those rates further.

Those same politicians also pro-

pose tax cuts, sans spending cuts, that would force the US to borrow more to make up the deficit – something which would draw further dollar-based investment in the new treasury bonds, thereby raising the dollar's trade value and making exports more difficult.

Ronald Reagan, most famously, understood this well. He cut taxes and spurred GDP growth – but also understood that this required tripling the national debt and increasing imports, creating a trade deficit.

He did so intentionally. In fact, Reagan would say that our 2015 trade deficit of \$500 billion is a sign of American strength. After all, our highly-valued dollar allowed us to get \$500 billion more in stuff last year than we gave out to other countries.

But in the last 30 years, for whatever reason, this understanding seems to have been lost by the majority of Reagan's own party.

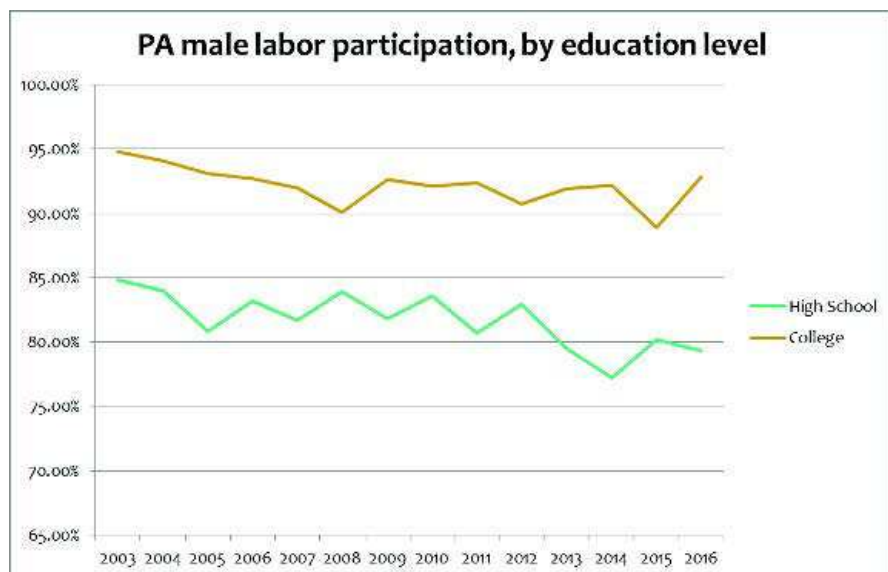
### BACK TO WORK

Assuming again a scenario where the previous factors were overcome, and low- to medium-skilled manufacturing jobs became available, the final issue is whether or not there will be people to fill them.

Men with lower levels of education, who predominantly tend to support one side of the political spectrum, have seen a steep decline in labor participation, even when one adjusts for the retirement bubble. Working-age men without educations, if displaced from their job, are far more likely to stay put and potentially drop out of the labor force.

As of 2015, only 79.7 percent of men ages 25 to 64 with a high school education participated in the labor force, compared to 90.8 percent of those who have post-secondary training. This gulf has been widening, with no indication that the gap won't get bigger in coming years.

If manufacturing jobs with suitable wages were to return, there would need to be a significant effort to retrain and physically relocate the one out of five lower-skilled workers who is sitting fallow. The collective cost of that – monetarily and socially – has to be included in the discussion.



Data from US Census



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# The 50plus Expo

Harry Laughman receives a flu shot from Heather Gray of Kmart Pharmacy during the 50plus Expo at the Carlisle Expo Center.

Michael Bupp, The Sentinel



Michael Bupp, The Sentinel

Carrie Baker of The Guide hands out advertising information to Midstate residents during the 50plus Expo at the Carlisle Expo Center.



Michael Bupp, The Sentinel

Tracy Ball checks a display during the 50plus Expo at the Carlisle Expo Center.



Michael Bupp, The Sentinel

Bruce Ferri, right, of Capital Blue Cross discusses Medicare health plans with John Reese during the 50plus Expo.

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

**NOVEMBER:** *Entrepreneurism*  
**DECEMBER:** *Nonprofits and Foundations*

Have a story idea you would like to share? Contact Zack Hoopes, at [zhoopes@cumberlink.com](mailto:zhoopes@cumberlink.com) or 717-218-0034. Would you like to advertise in an upcoming issue? Contact Kim Kamowski at [kkamowski@cumberlink.com](mailto:kkamowski@cumberlink.com) or 717-240-7114.

## Mechanicsburg native went from Wall St. to Waffle House

Movie based on Adams' book to be screened in Carlisle

Tyler Miles  
The Sentinel

Some of the events in James Adams' life seem to have occurred in a backwards way, because he went from Wall Street to the Waffle House.

The uncanny sequence of events led the Mechanicsburg native to write a book about his experience after the Wall Street financial crisis in 2008 threw him for a loop, leading him to leave his white-collar job for an apron and spatula at a North Carolina Waffle House. That book was later turned into the film "Waffle Street," starring Danny Glover and James Lafferty.

That movie will be presented at the Carlisle Theatre at 7:30 p.m., Thursday, Nov. 3, as part of the Carlisle chapter of the P.E.O. Sisterhood, which is a philanthropic, educational nonprofit organization that raises money for scholarships for women, according to member Debbie Kendrick.

"One of our members knows James' family," she said, and that connection is how they got the film to screen at the theater as art of their fundraising efforts. Tickets are \$10 and all of the proceeds will benefit the P.E.O.'s scholarship efforts.

"He was in favor of the idea and offered to do a book signing," Kendrick said.

The Carlisle Theatre is at 40 W. High Street, Carlisle.

### Q. What are your thoughts on your film being screened in Carlisle next month?

A. Its great. We actually had a premiere in January; it was sort of the East Coast premiere, or the hometown premiere. Honestly, it's the perfect venue. It's got so much capacity, Leslie Sterner (executive director of the Carlisle Theatre) is so great to work with, and it's a historic venue. There are some sentimental reasons as well. My family's got deep roots in the area.

### Q. Describe your time on Wall Street.

A. I had started my career investing money for two big life insurance companies. In '06 I moved to an asset manager, and managed money for pension funds, college endowments, charitable endowments, commercial banks and some foreign central banks. We managed money for mutual funds. We were big. At our peak we managed north of \$30 billion.

By the time Lehman Brothers collapsed (on Sept. 15, 2008) and the financial crisis got out of hand, it became abundantly clear the chairman of the Federal Reserve had underestimated.

5Q

5 QUESTIONS WITH ...



James Adams

### Q. What happened?

A. Lehman collapsed in 08; I was laid off in January of '09. My thought was finance is totally melting down and I want to do something not related to it. I wanted to clear my head and work my hands. I actually went to the unemployment office, but I felt really bad about the idea of taking unemployment. My firm was at the epicenter of the collapse, so it didn't feel right getting a check from the government. I did sort of the cliché thing and applied to McDonalds. I didn't know where I was going to go, but I thought 'people are always going to need to eat, so I'll see if I can reinvent myself.'

I was sort of at my wits end one day and while driving by a Waffle House, thought to myself 'let's just cast a line in the water and see if anything bites.'

Adams was hired on the spot after successfully answering a four-question test.

They assigned me to the weekend graveyard shift, and that was just crazy. I had all these crazy folks I waited on Thursday, Friday and Saturday.

### Q. What was so special about the Waffle House?

A. I was the only guy on that shift that hadn't spent time in a state or federal correctional facility. A lot of the guys were drug dealers — guys would get busted in New York, then after a time transferred to North Carolina, and when they were released, the only two places that would hire them were Burger King or Waffle House. When they got to Waffle House, management didn't want them working with the after-church crowd.

It was educational on a lot of fronts.

You don't know everybody's story when you start there. A lot of these guys didn't come through prep school. One guy was unrepentant, but most of them, if not all the rest, were definitely towing the line and had no intention of resuming any criminal lifestyle.

### Q. What happened to allow for a movie to be made from your book?

A. The short answer is I went to a friend with my book, then to six other people who had gotten involved. It really was luck from my vantage point, and tenacity on the part of (friends who believed in the book).



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# Allenberry Resort revives 'tradition' at Taste of Home

*Chamber's cooking school attracts about 500 to high school*

**Tyler Miles**  
The Sentinel

Attendees at the Carlisle Area Chamber of Commerce's Taste of Home Cooking School event last week were given the opportunity to taste a local classic: Allenberry's sticky buns.

The former Allenberry Resort Inn and Playhouse's sticky buns were known as "famous" to anyone who spent time at the resort in the past, according to Karen Ocker, the new sales manager for the resort since Mike Kennedy, a native of Cumberland County and the organizer of a group of investors, purchased the property in September.

"Because we're new, in terms of we are new owners doing some great things, this is just to let them (attendees) know we're coming back and to let people know about all the exciting things we'll be doing," Ocker said.

The first Taste seemed to have gotten off to a brimming start. Michelle Crowley, president of the Greater Carlisle Area Chamber of Commerce, said they were expecting about 500 people and saw that number Tuesday.

Attendees to Taste got to enjoy food from local restaurants, vendor time, participate in giveaways and watch the Taste of Home cooking demonstrations by culinary specialist, Amy Zarichnak in the Carlisle Area High School's Barr Auditorium.

"We looked at this event as a way to highlight the retail community, which includes restaurants, a number of area businesses, and bring out the general public which is always one of our target audiences," Crowley said. "Some of the restaurants they're sampling today maybe people will find out a little more about and maybe they'll start going there."

And of those vendors, Breeches'



Michael Bupp photos, The Sentinel

**Amy Zarichnak explains how to cook prosciutto-wrapped pork tenderloin with honey poached pears and gorgonzola Tuesday evening at Carlisle High School during Taste of Home in Carlisle Cooking School.**

Bakery was one of the most popular.

The sticky, sweet pastry used to be served at breakfast, lunch and dinner, and some guests would eat them three times a day during stays at Allenberry. That's why Allenberry's Breeches' Bakery is set on bringing back the "old tradition" of serving them when they open around Easter next spring, Ocker said.

The 57-acre resort is undergoing a multi-million dollar renovation, so the bakery will be opened once that finishes. However, Ocker said people can still order sticky buns to be picked up at the facility.

"Allenberry has always been known for their famous sticky buns, so we're

continuing that tradition, keeping some of the old traditions, but also starting some new ones when Allenberry opens," she said.



Jean Dum reacts Tuesday evening at Carlisle High School during Taste of Home in Carlisle Cooking School.

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PCD new board members, from left, Claire Kilbourne, Krystell Fox, Jamal Jones, James Hobbs, Ross Berger, Rachel Mathias, Larissa Bailey

## BIZ BUZZ

Continued from Page 2

Swanson was previously Regional Sales Manager at Inova Payroll. He holds a bachelor's degree from the University of Southern Mississippi and is currently involved with the Lancaster Society for Human Resource Management.

### Attorneys named

Eckert Seamans Cherin and Mellott, LLC has had three of the firm's Midstate attorneys named to the peer-reviewed Best Lawyers in America for 2017.

Daniel Clearfield was named for energy law, Robert B. Hoffman for health care law, and Renee C. Mattei Myers for labor and employment litigation.

Inclusion in the award list is determined by more than 5.5 million detailed evaluations of lawyers by other lawyers.

### Berkshire adds



Tash Kelley

Berkshire Hathaway HomeServices HomeSale Realty has hired Tash Kelley as a realtor for the firm's Carlisle office.

Kelley holds a master's degree from Millersville University. Berkshire Hathaway has

six offices in the greater Harrisburg region, including Carlisle.

### Husic honored



Patti Husic

Patricia A. Husic, President and CEO of Centric Bank, was named Business Woman of the Year by Business Women's Forum (BWF) and Carlisle and West Shore Chambers of Commerce.

Husic was one of the founders of Centric Financial Corporation and Centric Bank and led the turnaround and growth of the financial institution to over \$421 million in assets the end of the second quarter of 2016 and record profits and growth of the bank in 2015.

Husic was previously chair of the Pennsylvania Bankers' Association, and is currently chair of the PBA's Women in Banking Initiative. She serves on the board of Holy Spirit Health System as well as the Communications Council for the American Bankers' Association.

### Urology hires



Alicia Mills

Camp Hill-based Urology of Central PA has announced the hiring of Alicia Mills as a Physician Assistant.

Mills is a graduate of Arcadia University with a master's of science and master's of public health. She has several years of prior experience in family practice.

### Surgeon added



Daniel Calderon

Daniel Calderon, MD, has been hired as a vascular surgeon for PinnacleHealth's Cardiovascular Institute.

Calderon recently completed his vascular surgery residency at the Penn State Milton S. Hershey Medical Center. Prior to his residency, he completed medical school at the University of Texas Medical School in Houston.

PinnacleHealth CardioVascular Institute treats cerebrovascular arterial disease, renal/visceral arterial disease, lower extremity arterial disease, aneurysm disease and venous disease.

### Board appointed

The Capital Region Partnership for Career Development, a nonprofit founded to develop relationships between employers, educators, and community groups, has welcomed new board members.

New members are Krystell Fox of the United Way of the Capital Region, Jamal Jones of ResCare Workforce Services, Claire Kilbourne of Armstrong World Industries, Elizabeth Martinec from the Department of Conservation and Natural Resources, Rachel Mathias from Members 1st Federal Credit Union, Victor Rodgers of Harrisburg Area Community College, and Kim Sprought from Harrisburg University.

### Geisinger names COO



Lisa Golden

Geisinger Health Plan has named Lisa Golden as Chief Operating Officer, overseeing management and operational improvements throughout the health-care network.

Golden joined Geisinger Health System as a registered nurse in 1990. She most recently served as chief administrative officer at Geisinger Community Medical Center, overseeing growth of services in the Scranton area.

Golden is a member of the Pennsylvania Trauma Board of Directors, the Children Advocacy Center Board of Directors and the American Case Management Association. She is also a member of Circle 200, a forum for senior-level executive women.

### Triad adds

Midstate consulting firm Triad Strategies has hired Kristin Snow as a communications consultant.

Snow was the bureau director for Commonwealth Media Services for seven years under former Gov. Ed Rendell. She later served as Rendell's chief of staff and chair of his two political action committees.

Snow has been a consultant with America Votes on a statewide "Get Out The Vote" initiative, and most recently served as the Director of Communications for the Department of Aging under Gov. Tom Wolf.

MEET DR. RIGHT

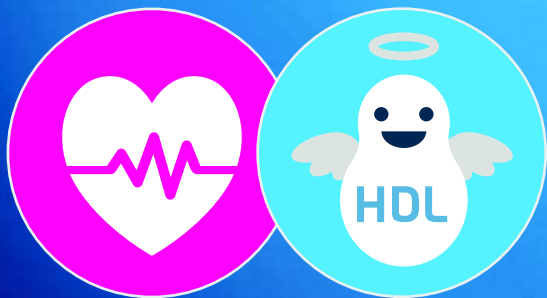
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