

November 22, 2017  
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No. 11

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Barrie Ann George shops at Pat Craig Studios in Carlisle as part a "cash mob" put on by the Carlisle Area Chamber of Commerce.

Joshua Vaughn Photos, The Sentinel



Rob Frey shops at Pat Craig Studios Friday as part of a "cash mob" put on by the Carlisle Area Chamber of Commerce.

# PA's small businesses, by size and sector

Zack Hoopes  
CVBJ

Nov. 25 this year is widely recognized as Small Business Saturday, with local commerce groups nationwide, and in the Midstate, encouraging customers to seek out locally-owned small businesses to support.

The push coincides with the holiday shopping season, given that a large portion of small businesses are retail-oriented. But Pennsylvania's small business landscape is much wider than just the Christmas retail push.

U.S. Census data shows that, in 2015, Pennsylvania was home to 230,057 discreet firms employing over 5.3 million people – or about 23 people per registered employer.

That number is misleading, however, given the vast spread of firm sizes. The majority of Pennsylvania's businesses – 130,122 firms – employ less than five people. At the same time, a relatively small number of large firms employ the majority of the population, with 4,210 firms at 500 or more employees.

There is no hard definition of "small" business – the federal Small Business Administration often cites numbers based on companies with less than 500 employees.

The Census Bureau also provides totals of businesses with less than 20 employees.

Within Census classifications of small business, three categories are dominant – retail, construction, and professional services. While retail is typically the most visible, the latter two account for building tradespeople, lawyers, architects and other specialized workers who are often self-employed.

The other significant statistical issue facing small businesses is their rate of survival. In March of 1994, the Bureau of Labor Statistics recorded 18,930 businesses having opened in Pennsylvania over the previous year. By March of 1999, five years later, 10,503 – or about 55.5 percent – were still open. Of the survivors, average employment was 14.8 workers.

Some of those numbers are much different today. In the 2012 survey year, the BLS found 23,751 businesses opened in PA – a significant increase in start-ups.

But as of 2017, only 10,994 are still running, a 46.3 percent five-year survival rate, indicating that, even with the startup economy running hot, the amount of room for success hasn't increased that much. Further, the average size of survivors had decreased to 8 employees.

PA businesses under 20 employees		
Industry sector	Firms <20 employees	Avg. wage
Agriculture & forestry	475	\$31,596.55
Mining & quarrying	621	\$48,824.94
Utilities	117	\$60,123.24
Construction	23,999	\$48,449.87
Manufacturing	8,281	\$40,875.29
Wholesale trade	8,759	\$56,571.15
Retail trade	22,566	\$26,303.31
Transportation & warehousing	5,532	\$36,543.09
Information	1,751	\$46,483.60
Finance & insurance	7,980	\$60,572.33
Real estate & leasing	6,443	\$47,027.43
Professional & technical services	24,160	\$59,992.79
Corporate management	114	\$128,522.96
Administrative support	11,229	\$41,266.70
Education	2,347	\$27,041.43
Health Care	19,312	\$40,572.00
Arts & entertainment	3,589	\$26,648.88
Hospitality & food service	18,287	\$15,101.90
Other/unclassified	31,872	\$23,870.87

\*Data from U.S. Census Bureau 2015 survey

PA business & employment by employer size		
Employment bracket	Number of firms	Total employees in size bracket
All firms	230,057	5,306,896
0-4	130,122	225,132
5-9	41,411	272,114
10-14	16,608	193,573
15-19	9,087	150,899
20-24	5,597	120,049
25-29	3,811	100,391
30-34	2,773	85,741
35-39	2,085	74,547
40-49	2,967	125,404
50-74	3,989	224,861
75-99	1,968	148,568
100-149	1,969	195,849
150-199	1,090	136,474
200-299	1,207	191,544
300-399	717	135,615
400-499	446	95,027
500+	4,210	2,831,108

\*Data from U.S. Census Bureau 2015 survey

# Proprietors feel health squeeze for 2018

*Individual market rates continue sharp climb for small biz owners over subsidy limit*

**Zack Hoopes**  
CVBJ

With the arrival of the traditional holiday boost season for small business, it's important to remember where your support of local entrepreneurs is going – mostly, health care.

For many small businesses in the Carlisle region, and across the nation, anticipated health care cost increases for 2018 are the biggest financial challenge they've faced in a long time.

"It's as worse as it's ever been with healthcare," said Mike Naugle, owner of Quest Embroidery in Carlisle. "There's just no way someone can afford \$24,000 a year in healthcare alone."

For 2018, Naugle has been quoted at \$2,035 per month to cover himself and his wife, Quest's sole proprietors. Although he is purchasing the plan over the state exchange system, set up under the Affordable Care Act, Naugle's income is just above the level for an 'Obamacare' subsidy.

Likewise, Lois Shearer, sole proprietor of Shearer Advertising in Carlisle, said her premium will be going up 68 percent in the new year. Shearer won't necessarily see all of this cost increase, since her income makes her eligible for some assistance under the ACA.

However, help comes in the form of tax credits based on anticipated income. If actual income comes in over the subsidy bracket, you'll be reimbursing the IRS in April. For small business owners whose profit margins are variable, this presents a dilemma.

"You have to decide how much of the subsidy you want to take, because if your income goes over a certain mark, you have to pay them back," Shearer said. "But the bottom line is, if I didn't have the subsidy, my monthly health insurance cost would be more than my mortgage."

## Cost-sharing

Insurance increases for 2018 aren't limited to individual proprietors – although they are definitely the hardest hit.

In mid-October, the PA Insurance Department announced that 2018 ACA exchange rates for individuals would have to be revised up—from an average increase of 7.6 percent over 2017 to a whopping 30.6 percent – due to the announcement from the Trump Administration that it would discontinue cost-sharing payments to insurers.

These payments are made by the federal government to insurance companies, in order to help pay the deductibles of some low-income patients.

Since the inception of the ACA, Republicans have been opposed to such payments, often describing them as bailouts for insurance companies, although this characterization is debatable given that insurance companies would have, prior to the ACA, simply priced low-income patients out of the market without a federal incentive.

2018 Individual ACA marketplace health plans in Cumberland County					
Plan level	Provider	Plan name	Plan type	Age 21 cost	Age 64 cost
Catastrophic	Geisinger	Geisinger Marketplace Value	POS	\$265.28	\$795.84
Catastrophic	Highmark	my Direct Blue Major Events EPO 7350	EPO	\$308.04	\$924.12
Bronze	Geisinger	Geisinger Marketplace HMO 30/60/6100	HMO	\$318.47	\$955.41
Bronze	Highmark	my Direct Blue EPO 6950B	EPO	\$353.57	\$1,060.71
Bronze	Highmark	my Direct Blue EPO 7000B	EPO	\$379.29	\$1,137.87
Gold	Geisinger	Geisinger Marketplace Extra HMO 10/50/500	HMO	\$428.38	\$1,285.14
Bronze	Capital	Bronze PPO 7350/0/60   Combined w/Med	PPO	\$447.44	\$1,342.32
Gold	Geisinger	Geisinger Marketplace HMO 20/40/3000	HMO	\$460.86	\$1,382.58
Silver	Geisinger	Geisinger Marketplace HMO 30/60/4650	HMO	\$490.71	\$1,472.13
Silver	Geisinger	Geisinger Marketplace Extra HMO 10/50/4500	HMO	\$490.77	\$1,472.31
Gold	Highmark	my Direct Blue EPO 1000G	EPO	\$534.39	\$1,603.17
Silver	Highmark	my Direct Blue EPO 7150S	EPO	\$542.48	\$1,627.44
Gold	Capital	Gold PPO 2000/10/20   Combined w/Med	PPO	\$608.43	\$1,825.29
Silver	Capital	Silver PPO 5000/10/30   Combined w/Med	PPO	\$667.65	\$2,002.95

\*Data from PA Dept. of Insurance, monthly rates estimated at 3:1 spread per federal age band cap, shown before any applicable subsidy

The discontinuation of cost-sharing reduction payments under Trump was described by the PA Insurance Department as "deliberate disruption" of the ACA individual market.

"The biggest issue this year was the Trump Administration saying it would discontinue the payments," said department spokesman Ron Ruman. "Without any change in support from the federal government, we were leveling out around a 7 to 8 percent rate increase per year, which is pretty much in line with medical inflation."

Most insurers, now faced with additional losses on low-income patients, have hiked rates for silver-level plans – ACA options are rated on a metal scale, from copper to platinum, with silver in the middle.

The cost of silver plans is used to determine premium subsidy, with buyers making less than 400 percent of the federal poverty line eligible for assistance based on the average silver plan cost in their area. Shifting rate increases to silver plans thus increases the amount of potential federal assistance available to buyers.

In some cases, this means that better gold-rated plans, with lower deductibles, may actually have lower premiums depending on where you live and how much you make.

"We're really encouraging people to shop around this year," Ruman said. "We're finding this year that many people can get a gold plan for the same or less premium than a silver plan, because of the rate instability caused by the federal government."

## Cause and Effect

The recent decision by Trump to discontinue cost-sharing – whether one believes it is justified or not – exposes what could be described as Obamacare's key feature and key problem.

This is the fact that, as of 2016, 11.6 million Americans obtained insurance through the ACA marketplaces. Prior to its implementation, those citizens would have likely gone uninsured or under-insured, and the broadening of coverage to more Americans has been hailed as a victory by Democrats.

But predicting just how much healthcare these new enrollees would use was difficult for insurers. In the case of small-group plans, the im-

pact was easier to absorb, given that risk was spread around amongst a known pool.

But for the individual market, rate stability was dependent on forcing younger, healthier people to sign up for insurance by an increasing schedule of tax penalties if they did not. This would widen the pool and keep down costs even as older, sicker people joined the market.

In Pennsylvania, 315,000 people between the ages of 19 and 44 got insurance in the ACA marketplace through 2015, according to the Urban Institute. Enrollees ages 45 to 64 numbered 126,000. But despite this smaller portion of older patients, insurers have continued to report losses, leading to rate hikes and restrictions on usage.

Business owners are keenly aware of this.

"I think the intent [of the ACA] was good by saying the younger, healthier people are going to have to buy insurance in order to make it affordable for the older people," Shearer said. "But obviously it didn't work out that way, or my rates wouldn't have gone up. The bottom line is the insurance companies are not going to not make money."

In Central PA, the effect is especially acute this year. Individual ACA market plans from Highmark will not include most UPMC-Pinnacle hospitals in their in-network coverage, as both of the state's healthcare giants seek to control costs by restricting ACA patients to affiliated facilities.


"As has been the case for some time, we're going with narrower products to try to control costs," noted Highmark spokesman Leilyn Perri.

For those making less than four times the poverty line, most premium hikes will not be felt, since they will be subsidized with federal dollars.

Curiously, the decision by Trump to end cost-sharing payment will actually cost the federal government an additional \$2.3 billion next year – a \$10 billion reduction in cost sharing payments has increased premium to the point where the federal government will be obligated to provide an extra \$12.3 billion in premium subsidies, according to calculations from the Kaiser Family Foundation.

But individual market buyers who don't get a subsidy will feel the full

**Please see Health, Page A4**



# Cumberland

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## CARLISLE

# Ground broken for IAC

*Public-private partnership garners praise from officials*

**Zack Hoopes**  
The Sentinel

With vertical building expected to start in early 2018, local business and government leaders gathered earlier this month at the former IAC/Masland site in Carlisle for an official ground-breaking on the mixed-use development plan.

Dozens of officials who have been involved in the public-private development partnership spoke at the site on Carlisle Springs Road, which is being prepped for the construction of a hotel, restaurant, retail and housing complex.

"A friend of mine, who is a developer, said this is going to be a long, painful process — and it was," said Lance Miller of Carlisle Events, which purchased the property in 2010 shortly after the IAC/Masland factory was shuttered. "But we could not have pulled it off without support from all of you."

At the time, Carlisle Events was interested mainly in the property's parking, which the company depends on for its car shows at the Carlisle Fairgrounds, located directly to the northeast. The factory itself, which made automotive carpeting and upholstery, presented a serious challenge for redevelopment given the industrial contamination.

"Everyone was nervous about the property ... but we didn't really have a choice," said Bill Miller, Carlisle Events' founder. "We didn't want to leave Carlisle, and we couldn't lose the parking, so we bought it."

In 2012, the vacant factory was severely damaged by a fire, forcing the Millers' hand even further. Now, after five years of demolition, environmental remediation, engineering and finance work, the property's future is looking much brighter — a matter of pride for many involved.

"In 2008, 2009 and 2010 we lost three of our major manufacturers," said Carlisle borough councilman Perry Heath, who described the loss and rebirth of the manufacturing site as akin to "a cycle of grief" for the local economy.

"If anyone wants to write a case history on how a public-private partnership should occur, this is the perfect



Michael Bupp photos, The Sentinel

**Local and state officials participate in a groundbreaking ceremony at the former Carlisle IAC site.**

one," Heath said.

Carlisle's blue-collar employees "were and are the fiber of Carlisle," said Mayor Tim Scott, and the borough hopes to do right by them in reinvigorating the former factory site.

The ability to rebuild the site came from Carlisle Events working with a number of public agencies to secure loans and grant funding to clean up the site — a cost that would otherwise scare developers away.

However, the site has now become a model for environmental remediation strategy, said Patrick McDonnell, secretary of the Pennsylvania Department of Environmental Protection. Several acres of the site will be devoted to public green space, and the project is now one of seven pilot properties in the state's "Brownfields to Playfields" program, allowing millions of state and federal dollars to flow into the build-out.

Projects such as the IAC/Masland redevelopment have also been a major target for the Keystone Grant initiative, and part of Gov. Tom Wolf's interest in seeing more open space in Pennsylva-

nia's downtowns, said Department of Conservation and Natural Resources Secretary Cindy Adams Dunn.

"It's great for me, as a Cumberland County resident, that our county seat is serving as a prime example for this type of work," Adams said.

The reconstruction of the property is also dependent on a Tax Increment Financing agreement, commonly known as a TIF. This involves local governments borrowing against future property tax revenue increases — created by the increased value of the property post-development — to fund the infrastructure improvements necessary to get the project off the ground.

In the case of the IAC/Masland site, the TIF has leveraged over \$12 million on a 20-year bond. Most of this funding is being used by the Borough of Carlisle to do water, sewer and road improvements to support the development, including a major reconfiguration of the intersection at Carlisle Springs Road and North Hanover Street and the extension of several cross streets, particularly B Street, over the site from east to west.

Including the TIF and all of the grant programs, roughly \$25 million in public infrastructure funds have been secured for the area, Heath said.

The commitment by public agencies to do the necessary infrastructure improvements has allowed Carlisle Events to get early commitments from developers to actually build the structures in the plan, said Tom Richey, a developer who has been working with the Millers for the past three years.

"We've been able to pre-sell, before starting construction, most of what you see on this site plan," Richey said, thanking the firms that have already come on board with the development.

These include Simraj Hospitality Management, a hotel group that operates several Midstate hotel franchises, and which will take over the Hilton Hotel that is planned to start construction in February or March, Richey said.

Carlisle Events also has commitments from Tri-Corner Communities to build out several residential parcels, Richey said, as well as an agreement from Alfredo Iannuzzi, current owner of Marcello's Ristorante, to create a 6,000-square-foot dining establishment.

Local developers Mark and Allan Galbraith will be building the site's much-anticipated "car condos" — three-story units with large ground floor garages able to hold four to six vehicles, with the intention of being marketed as second homes for die-hard car collectors who attend Carlisle Events' shows and auctions.

"Surprisingly, there are a number of people who own houses in this area specifically for the car shows," Bill Miller said.

But the site won't just be for wealthy car aficionados, Miller said. The main focus of the design is to create a walkable commercial area for locals and tourists alike, and especially for those Carlisle residents who find jobs on the site.

"We want it to be a community where people can live and work," Miller said.

"I can't think of a project anywhere else in the state that's been planned as appropriately as this," said Scott Dunkelberger, deputy secretary of the Pennsylvania Department of Community and Economic Development. "The difference between plans that can pull off a project like this and those that can't is local leadership."

## Health

From A3

brunt of expanding healthcare usage coupled with declining federal support under Trump, a problem noted in several recent reports since the federal decision was announced.

"Premiums are rising, in part, to

compensate for non-payment of cost sharing reductions," said Elizabeth Carpenter, Senior Vice President of Avalere Health, in the consultancy's report last month. "Subsidized consumers will be largely protected from these premium increases, but other individuals may face significantly higher costs."

The Naugles are a textbook case. The federal poverty line for a couple is

\$16,240 per year, making the subsidy cut off at \$64,960. Quest Embroidery provided Naugle and his wife with just over that line, he said.

"They need to pro-rate the subsidy beyond four times the poverty number," Naugle said. "People making just over can't pay for the whole thing."

When the ACA rolled out, Naugle said, the two-person premium was around \$450. In 2016 it doubled, and

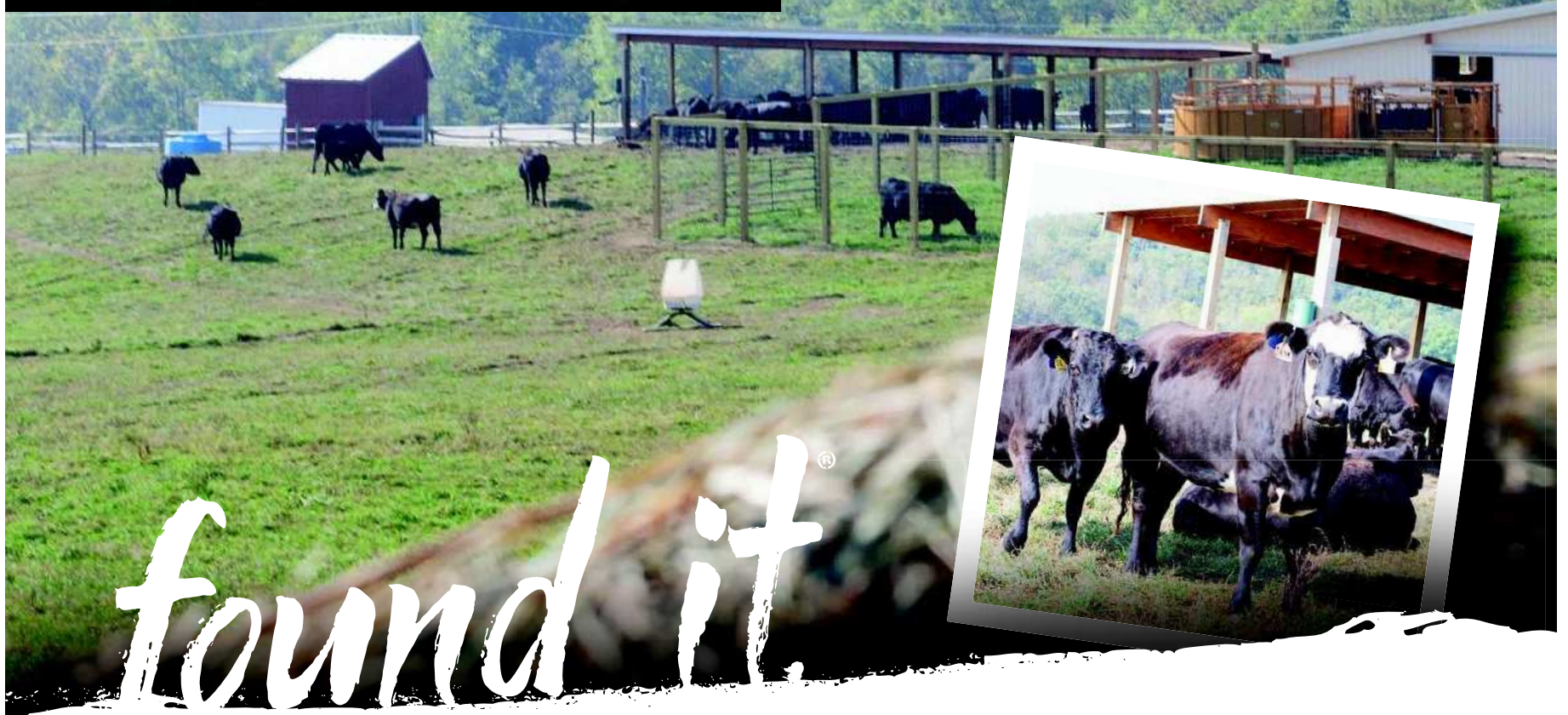
doubled again for 2017. With premiums for himself and his wife now totaling over \$24,000 per year, Naugle is essentially being asked to pay a third of his income into health insurance.

"Think of what I could do to invest in my business with \$24,000 a year," Naugle said. "The business side of it is tough enough without having to wake up at 3 a.m. wondering if I can still afford health insurance."

# CAEDC HELPS BUSINESSES GROW

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– Jim Shuster, Eleven Oaks Farm, Owner



The Cumberland Area Economic Development Corporation (CAEDC) is here to help agribusinesses grow with projects like Eleven Oaks Farm by securing a \$227,500 loan through the PA Industrial Development Authority (PIDA), in partnership with AgChoice Farm Credit, for acquiring additional farmland to grow their specialty Wagyu Beef business in Newville.

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JACQUELYN MARTIN, ASSOCIATED PRESS

House Speaker Paul Ryan, R-Wis., joined by House Republicans, speaks to the media following a vote on tax reform Thursday on Capitol Hill in Washington.

## GOP-targeted deduction used by many tax filers in most states

**CHRISTINA A. CASSIDY  
AND DAVID A. LIEB**  
Associated Press

ATLANTA — A popular deduction targeted in the GOP's overhaul of the tax code is used by more than a quarter of all filers in a majority of states, including many led by Republicans where some residents eventually could see their federal tax bills rise.

The exact effect in every state isn't known, in part because of differences in the Senate and House versions of the bill. But the change to the deduction for state and local taxes could alter the bottom lines for millions of taxpayers who itemize.

Residents in high-tax, Democratic-led states appear to be the hardest hit. But some filers also could be left paying more in traditional Republi-

can states, such as Georgia and Utah where about a third of taxpayers claim the deduction.

"It's a bad deal for middle class families and for most Georgians," said Georgia state Rep. Bob Trammell, leader of the House Democrats.

He said Republicans are eliminating the state and local deduction to help pay for tax cuts for businesses and the wealthy.

How many winners and losers are in each state depends in large part on another aspect of the Republican tax overhaul that would nearly double the standard deduction — to about \$12,000 for individuals and about \$24,000 for married couples.

Republicans say that provision would be a net benefit for most tax filers.

**Please see Deduction, Page 14**

## Derided by critics, trickle-down economics gets another try

**PAUL WISEMAN**  
Associated Press

WASHINGTON — Does money roll downhill?

In their drive to cut taxes, President Donald Trump and congressional Republicans are betting it does.

Behind their legislation is a theory long popular among conservatives: Slash taxes for corporations and rich people, who will then hire, invest and profit — and cause money to trickle into the pockets of ordinary Americans. The White House says the plan's

corporate tax cut alone would eventually raise average household incomes by \$4,000 a year.



Reagan

it has a spotty record of delivering on its promises.

The Republicans' latest version of

the approach edged closer to the finish line Thursday when the House passed its form of the bill; the Senate is working on its own. Republicans hope to send final legislation to Trump by Christmas, though it's unclear whether they can succeed by then.

Among the key planks in their legislation: Shrink the corporate tax rate to 20 percent from 35 percent. End or ease the inheritance tax on the wealthiest estates. Cut taxes on business partnerships. Offer a temporary tax cut on corporate profits held abroad. Repeal the alternative minimum tax on very

high earners. And reduce personal income tax rates for many.

The nonpartisan Tax Policy Center has found that the House tax plan would deliver an average tax cut of \$360 for middle-income taxpayers in 2027. A far more generous bounty would go to the highest-earning 1 percent: An average tax cut of \$62,000. For the top 0.1 percent, the gain would average \$321,000.

And the income tax cuts for individuals would expire within the next

**Please see Trickle-down, Page 14**

## Holiday events help local economy

**CAEDC & Cumberland Valley Visitors Bureau Staff**

**I**t's holiday season in Cumberland Valley! Celebrate with friends and family while enjoying seasonal performances, open houses and shopping events. Check out the top events below and find more at [VisitCumberlandValley.com](http://VisitCumberlandValley.com).

**Carlisle's Wonderland Weekend @ Various Location – December 1-3**

Join Downtown Carlisle for a weekend filled with holiday cheer and seasonal shopping. Two big holiday shopping events on Saturday anchor this weekend (Market of Curiosities and Christ-kindlesmarkt) with family-friendly events, movies and Santa sightings rounding out the weekend.

**The Best Christmas Pageant Ever The Musical @ Allenberry Resort – December 1-3, 8-10 & 15-17**

The Herdmans are the worst kids in the history of the world—so when they crash Sunday school and demand parts in the Christmas pageant, the whole town panics. It's up to the director and the Reverend to help their community see the Christmas story and the Herdman kids through new eyes in this buoyant musical adaptation of the funny and touching holiday classic.

**Art for the Holidays @ Carlisle Arts Learning Center – Through December 30**

CALC's annual artist and designer boutique with a wide variety of works perfect for gift giving.

**Holiday Exhibit "Holly Jolly Christmas" @ Cumberland County Historical Society – Through January**

Christmas Carolers are coming to CCHS this December! Decorated storefronts are full of goodies spreading holiday cheer in Todd Hall.

**Holiday Open House @ Kings Gap – December 3-10**



Join the Friends of Kings Gap and enjoy this once-a-year opportunity to explore the Cameron-Masland Mansion, a gracious mountain stone villa built in 1908 as a summer home. Take a self-guided tour of both floors of the mansion in seasonal decor.

**Tim Warfield's All Star Jazzy Christmas @ Messiah College – December 8**

Tim Warfield's "All-Star Jazzy Christmas" vividly showcases a collection of traditional holiday songs realized from an improvisational perspective.

**Carols of Comfort & Joy @ First**

**Evangelical Lutheran Church – December 9-10**

Lyrical melodies sung by Cantate Carlisle's beautifully-blended voices in the soulful ambiance of First Evangelical Lutheran Church herald the hope, peace, love and joy of the Christmas season.

**The TEN Tenors "Home for the Holidays" Tour @ The Luhrs Center – December 9**

With a generous mix of festive favorites and modern holiday hits, The Ten Tenors will walk you through a musical winter wonderland that truly captures the essence of the holidays for

the whole family, as well as many of the rock and classical songs that have made this group world famous.

**A Candlelight Christmas @ Messiah College – December 15**

The Susquehanna Chorale opens this year's concert with one of choral music's most popular Christmas works, Benjamin Britten's A Ceremony of Carols, rooted in medieval texts and chants that tell the Christmas story to a modern audience.

**Central Pennsylvania Youth Ballet presents George Balanchine's The Nutcracker® @ Sunoco Theater & Hershey Theatre – Sunoco: December 9-10, Hershey: December 16-17**

Be delighted by the dazzling costumes, charming sets and accomplished dancers as CPYB's signature production unfolds before your eyes in this most beloved masterpiece. Set to the magical music of Tchaikovsky.

**Adult DIY Class: Chocolate Covered Cookies @ Brittle Bark – December 20**

Perfect to serve on Christmas Eve, we'll be dipping in chocolate and decorating butter cookies, pizzelles, sugar cookies, meringues, and as well as Brittle Bark's peanut butter cream sandwich cookies to create a holiday cookie plate.

**The Oak Ridge Boys' Christmas Celebration Tour @ The Luhrs Center – December 21**

Every year The Oak Ridge Boys' Christmas tour plays to packed houses. This year the group's holiday show, will be coming to Shippensburg for an incredible night of holiday favorites and Oak Ridge Boys hits!

**First Night Carlisle @ Downtown Carlisle – December 31**

First Night is a family-oriented, non-alcoholic celebration of the arts held on New Year's Eve on the streets of downtown Carlisle.



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## UPPER ALLEN TOWNSHIP



Michael Bupp, The Sentinel

Corner lot at intersection of South Market Street and Gettysburg Road in Upper Allen Township.

# Microhospital to be built

*Medical facility will occupy site of Maggie's Italian Ice*

**Phyllis Zimmerman**  
For The Sentinel

A new trend in medical facilities will make its debut in the Midstate this spring.

In August, the Upper Allen Township commissioners conditionally approved a final subdivision/land development plan for the Mechanicsburg Microhospital at South Market Street and Gettysburg Pike. Plans were submitted by NXT Harrisburg LLC of Addison, Texas, parent company of Nutex Health, which will operate the medical facility.

The planned development is the current site of Maggie's Italian Ice and Custard and a nearby private home. NXT Harrisburg is in the process of purchasing and consolidating the two commercial-zone properties into a 2.93-acre lot for a new 19,722-square-foot freestanding emergency medical facility and a 3,983-square foot building suitable for leased office space, according to meeting minutes. Developers say the medical facility is expected to create around 50 jobs.

The land purchase will be finalized after developers acquire necessary permits, project engineer John Murphy, of Alpha Consulting Engineers, said this week. A developer's news release forwarded by Murphy said a groundbreaking "is anticipated in spring 2018 if Pennsylvania Department of Health credentialing is attained." An opening date for the facility hasn't been determined.

### The trend

Microhospitals differ from general hospitals that offer a wide variety of care within one building. In-

stead, microhospitals are designed for a specific, limited range of care. "With local hospital emergency departments commonly leaving patients stranded in the waiting room for hours, there clearly is a demand for efficient emergency and observation care," the developer's statement reads.

"Microhospitals are small, independent facilities that can be compared to large hospitals but at a fraction of the size," explained Antoinette Kraus, executive director of Pennsylvania Health Access Center. "They combine emergency care, primary care and inpatient care. It offers more services than urgent care, with surgical and inpatient options, but often offers fewer services than a full-scale community hospital. They are typically small with around 10 beds."

"Hypothetically, microhospitals may offer more coordinated care at lower costs than a large community hospital. It also is less expensive to build and maintain a microhospital," Kraus added.

According to beckershospitalreview.com, most microhospitals "are acute care hospitals that meet all federal and state licensing and regulatory requirements. They focus on treating low-acuity patients and providing ambulatory and emergency services, leaving more complex surgeries and service lines for their larger counterparts. They also have fewer beds."

The Mechanicsburg Microhospital is expected to operate with the full capability of a standard emergency department and observation unit, including emergency procedures, CT scans, bedside emergency ultrasound, X-rays and a full clinical laboratory.

"This will be the first facility of its kind in this area," Murphy said.

Kraus said that other microhospitals besides the Mechanicsburg facility are opening across the state, including one underway in Lancaster.

"I think the question is, does this make sense for the community? There are more rural, underserved communities that could benefit from a microhospital. How do we address primary care shortages in the area?" Kraus said.

Nutex Health is a consortium of licensed 24/7 stand-alone emergency facilities and hospitals with care provided by board-certified physician teams. For now, all operational Nutex facilities are based in Texas, but a map on the company's website indicates that future are planned in 16 states besides Pennsylvania. Murphy said he doesn't know why Nutex officials selected the Mechanicsburg area as a microhospital site but, "They look a certain parameters to determine this."

### Maggie's moving

Developer's plans also state that the Maggie's Italian Ice building at 147 Gettysburg Pike and the neighboring farmhouse will be demolished to accommodate the new structures. The properties have been under the ownership of the Estate of Marlin E. Eberly and Richard J. Eberly for a number of years.

The Maggie's site was leased to proprietors Chuck and Debbie Sterling, who said last week that they are moving their business to an existing strip mall at West Trindle and State roads in Silver Spring Township.

The new Maggie's is slated to open in spring 2018, offering customers all the usual favorites. Although the new location won't have drive-through service, it will offer an indoor dining area. The previous location didn't have indoor dining provisions.

"I'd like to thank our customers who have stayed loyal customers for all these years," Debbie Sterling said. "We'll only be three miles away in our new location, so we hope to have all of our old customers and some new customers. We're really excited."

## CARLISLE



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# Tech companies announce merger

**Joshua Vaughn**  
The Sentinel

Two Carlisle area tech companies have joined together in a move they say will provide better service to customers.

On Nov. 1, Kirbtech acquired Aardvark Computer in a merger bringing together more than three decades of experience in IT services.

"Recently, we had one of the partners leave, which meant we were a little short-handed," said Frank Masland, CEO of Aardvark Computers. "We wanted to make sure we could supply (our customers) with the best service possible."

Masland said Aardvark Computers has worked with Kirbtech in the past, making a merger between the two companies a good fit.

He said the two companies, while similar in their business areas, have complimentary clientele.

Aardvark Computers, which is at 437 E. North St., caters to many retail customers within Carlisle and serves more small businesses and home owners.

Kirbtech, at 1675 Newville Road in West Pennsboro Township, caters to larger clients, Masland said.

Masland said the typical customer will likely see no difference as Aardvark Computers will continue to operate at the same location, under the same name and with the same staff.

However, he said the merger will likely mean less wait time, which will hopefully provide an even better customer experience.

"We are continuing to work the way we were before and handling the same customers, but now we have the added support of a number of people from Kirbtech," Masland said. "It just seemed like a natural fit at a good time for us and them. ... I think it's just a deeper pool of services for customers to be able to get service from."

Email Joshua Vaughn at [jvaughn@cumberlandlink.com](mailto:jvaughn@cumberlandlink.com). Follow him on Twitter at [@Sentinel\\_Vaughn](https://twitter.com/Sentinel_Vaughn).

## UPPER ALLEN TOWNSHIP

# New JoJo's Pizza location still in the works

*Owner not sure of opening date, did apply for liquor license*

**Phyllis Zimmerman**  
For The Sentinel

A new JoJo's Pizza still is in the works for Upper Allen Township, but an opening date remains uncertain, its owner said on Nov. 7.

A second JoJo's location is slated to open in Upper Allen Commons, a new shopping center located in the 2200 block of Aspen Drive. Upper Allen Township Board of Commissioners approved land development plans for the 5,640-square-foot strip mall in April 2016, but Nino Purpuro, owner of Upper Allen Commons and JoJo's, said he does not have an opening date for the pizza restaurant.

"I still don't know when it's opening, but it's getting closer," Purpura said. "I just want it to be perfect. There's no one thing holding it up. I'm just taking my time."

In April 2016, Upper Allen Township Commissioners approved land development plans for the 5,600-square-foot strip mall, of which roughly 2,400



Michael Bupp, The Sentinel

**A newly constructed building sits between South Market Street and Aspen Drive, next to a PNC Bank in Upper Allen Township. The plaza will feature a new JoJo's Pizza location.**

square feet will be used for the restaurant, according to meeting minutes. Another 3,200 square feet of the strip is earmarked for up to three other retail tenants with a minimum division space of 1,350 square feet for each unit.

Conditional approval for the new restaurant and strip mall was granted by township commissioners in Novem-

ber 2014. According to meeting minutes, developers were working with PPL to resolve right-of-way issues during the interim.

### Tenants

Purpura said he is still is seeking tenants for the other retail spaces in the center. The building's exterior

and lighting systems are completed, Purpura said, but the vacant storefront interiors remain unfinished so they can meet the specifications of future tenants. The spaces currently are being advertised online websites through a Century21 Real Estate broker.

Purpura also owns the JoJo's Pizza restaurant located at 107 W. Main St. in Mechanicsburg, which opened in 1968, according to its website. The popular community fixture offers specialty pizza, pasta, subs, desserts and more. In addition to longtime menu favorites, the new JoJo's is expected to feature Farm Show milkshakes with Flavorburst selections.

Purpura said he's expanding his JoJo's franchise to Upper Allen because, "We're in a good place. We thought that Upper Allen needed this and we wanted to expand."

Although Purpura said that he's applied for a liquor license for the new JoJo's, "It doesn't guarantee it means that I'm going to get it."

In a May 2015 referendum, Upper Allen Township residents voted to allow the sale of alcohol within the township. Before that, the township was considered a dry municipality for nearly 100 years.

## Vectron plant to be sold

*Microsemi buys company, including Mt. Holly Springs site*

**Zack Hoopes**  
The Sentinel

Vectron International, whose assets include a manufacturing facility in Mount Holly Springs, will be sold for \$130 million in a deal announced Thursday.

Vectron's parent company, the Knowles Corp., will sell Vectron to the Microsemi Corp. under an agreement that is expected to close in December, according to a release by Microsemi.

Microsemi had not responded as of press time to inquiries regarding any staffing or operational changes at Vectron's Mount Holly Springs site.

Vectron is a major manufacturer of frequency control and sensor systems, according to its ownership. The company produces radio and electronic components used in precision communications and navigation devices.

"Microsemi is focused on building the industry's most comprehensive portfolio of high-value timing solutions," James J. Peterson, Microsemi's chairman and CEO, said in the release.

"Vectron's highly complementary technology suite expands our product offering with differentiated technology and allows Microsemi to sell more to its tier one customers in the aerospace and defense, communications and industrial markets while improving upon the operating performance of the combined model as we execute on significant syn-



Michael Bupp, The Sentinel

**A "Welcome to Mount Holly Springs" sign sits at the south end of town in Holly Gap.**

ergy opportunities," Peterson said.

The Mount Holly Springs facility concentrates on building military and aerospace controls, according to Vectron's website. The company's headquarters is in New Hampshire, and it also owns two manufacturing facilities in Germany, as well as sales offices in China, Singapore and India.

Microsemi is headquartered in Alio Viejo, California, and has approximately 4,800 employees worldwide, according to the release.

What is now the Vectron plant was originally built by McCoy Electronics in 1952, according to The Sentinel's archives. The company was one of several local manufacturers who pioneered the development of piezoelectric technology, using quartz crystals to build radio controls that would lead to the rapid development of electronics after WWII.

McCoy Electronics eventually became part of Oak Industries, which was acquired by Corning in 2000. Corning sold the site to Vectron in 2004 due to a downturn in the telecommunications market, according to Sentinel reports at the time.



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## UPPER ALLEN TOWNSHIP

# Work to begin on new VA clinic

**Zack Hoopes**  
The Sentinel

Cumberland County's Veterans' Affairs clinic is expected to move into a greatly expanded facility by the summer of 2018.

A groundbreaking ceremony was held Thursday for the new VA clinic that will occupy a 25,000-square-foot space at 5070 Ritter Road in the Rossmoyne commercial development area in Upper Allen Township, replacing the current, and much smaller, clinic in Camp Hill.

"We've been telling people for a long time that we'll be moving to a bigger and better space for our Camp Hill clinic, and now we're finally at the finish line," said Margaret Wilson, acting director of the VA Medical Center in Lebanon.

Like the current Camp Hill center, the new Upper Allen site will serve as a branch clinic for the Lebanon VA hospital, which is part of the federal Veterans' Health Administration. But the new facility will be much more capable than the current one.

The new clinic is being built so that patients who need exams or consultation from multiple staff members can stay in one room — different caregivers will come to them, not the other way around, Wilson noted.

The new facility will also feature considerable investment in telemedicine, allowing specialists in Lebanon to connect remotely with patients in Upper Allen, Wilson said. A nurse at the clinic, for example, can use an electronically-connected stethoscope to allow a cardiologist in Lebanon to listen to a patient's heartbeat in real time.

The new facility is valued at \$2.8 million, according to Lebanon VA



An artist rendering of the proposed new VA Clinic in Rossmoyne Park in Upper Allen Township.



A new Cumberland County's Veterans' Affairs clinic will occupy a 25,000-square-foot space at 5070 Ritter Road in Upper Allen Township.

Public Affairs Manager Doug Etter. The building was previously used as an office complex, but is being gut-renovated.

"If you were here a month ago, there

were 100 little offices and conference rooms in here," said Lowell Gates, founder of Linlo Properties. "We pulled everything out."

Interior build-out of the new exam

rooms and medical suites should begin next month and will hopefully be complete by the end of March, Gates said.

The VA will hold a 10-year lease from Linlo on the property, Etter said.

Local officials praised the VA's commitment to a "bigger, more efficient" veterans' healthcare center, as County Commissioner Vince DiFilippo put it. This is critically needed in Cumberland County, Commissioner Jim Hertzler said, with its high veteran population, estimated at over 20,000 former service members.

One of the most crucial parts of this service, officials said, is getting the message out of veterans and convincing them to accept help.

"When I was at the Lebanon VA recently, one of their chief complaints was 'we can't get people who are eligible to come,'" said State Senator Mike Regan. "They may not want to reach out for help."

"We need to make sure they're aware," said State Rep. Sheryl DeLozier. "Often times they'll say 'someone else needs it more than I do,' when they actually really need it."

Only about 30 percent of veterans who are eligible for VA care enroll, Etter noted.

While VA centers elsewhere in the nation have come under scrutiny for poor care, the Lebanon network is considered one of the best — four out of five stars in the 2016 VA report.

"These people are patient-focused, veteran-focused, and they get things done quickly," Neil Delisanti, director of the county's Veterans' Affairs Department, said of the Lebanon staff. "You don't read about the stuff that's happening out in Phoenix here in Lebanon. Our local system is absolutely top-notch."

## CUMBERLAND COUNTY

# Rabbittransit to partner with VA to provide shuttle for veterans

**Zack Hoopes**  
The Sentinel

Cumberland County veterans will soon have access to free transit to the VA medical center in Lebanon.

The county's Department of Veterans Affairs is coordinating with Rabbittransit to provide regular Monday-Friday shuttle service between the Lebanon facility and the VA's satellite clinic in Camp Hill.

County officials announced the service on Thursday in conjunction with a groundbreaking for the VA's new clinic on Ritter Road in Upper Allen Township, a new and improved facility that is scheduled to replace the Camp Hill clinic in the summer of 2018.

"Our veterans and their families have given so much for each of us," said

County Commissioner Vince DiFilippo. "Through this partnership with Rabbittransit, we are able to give back a little bit."

"Simply saluting our veterans on one day a year is not enough ... we need to honor their service and sacrifice by helping them in their time of need," said Commissioner Jim Hertzler.

Rabbittransit is a public transit agency that provides service to a number of local governments in Central PA, including Cumberland County's ride-share service for seniors and persons with disabilities.

The veterans' shuttle was rolled out in York and Adams counties last year, and has already logged 3,300 trips, said Rich Farr, Executive Director of Rabbittransit.

"Mobility changes veterans' lives,

and the demand is clearly there," Farr said. "I cannot underline the importance enough."

The federal government does have some limited transit service for the VA, although this is limited to veterans themselves only and not spouses or caregivers who may need to travel with them. The line being run by Rabbittransit will allow veterans' escorts to ride as well, Farr noted.

Rabbittransit will receive some funding via PA Act 89, which provides per-rider funding for senior services — however, Farr said, only about half of the veterans who have used the service in Adams and York are old enough to be counted in the allocation.

In order to make the service completely free to veterans of all ages, Rabbittransit will be seeking donations to

help cover costs that exceed Act 89 allocations.

The county itself has put \$2,000 into the pool to start.

Some veterans may also be eligible for the county's ride share service, meaning they can also get service from their home to the Camp Hill shuttle drop-off.

Service will begin Monday, Nov. 20, Farr said. The current schedule has the shuttle departing Camp Hill at 7 a.m. and arriving in Lebanon at 8:45 a.m., then departing Lebanon at 12:30 p.m. and arriving back at Camp Hill at 2:15 p.m.

To submit an application for eligibility, or to make a donation for veterans' transit funding, visit [www.rabbittransit.org](http://www.rabbittransit.org) or call 717-846-RIDE (7433) or 1-800-632-9063.



## LET'S MAKE A DEAL

There is an old adage that says the secret to real estate success is "location, location, location".

I would argue that a better axiom might be "negotiation, negotiation, negotiation".

We have a current President of the United States of America who fashions himself a great deal maker. In fact, he authored a book several years back called "The Art of the Deal". As someone who has closed 1,000 or so real estate deals right here in the Carlisle Community over the past thirty five years, I think I know a thing or two about "The Art of the Deal" myself. So, this month I am providing some advice to Sellers, Buyers and Real Estate Practitioners.

**SELLERS** – Most sellers fixate on price. They believe that the be all and end all of every deal is obtaining the highest possible price for their property. While price is important, there are many other factors that are just as important. The terms and conditions of the Agreement of Sale are critical to the ultimate success of the transaction. The "cleaner the deal", the greater the likelihood that you will actually make it to the settlement table.

The single most important thing to evaluate when receiving an offer on your property is the Buyers ability to perform. In most instances, the buyer will make their offer to purchase contingent upon their ability to obtain mortgage financing. While you should insist on receiving a pre-approval from a bonafide mortgage lender, the wide array of available mortgage loans and structures need similarly evaluated.

As a general rule, an offer which is subject to conventional financing is superior to one that involves government backed financing such as FHA, VA or USDA. While these are fine loan programs and are of great benefit to buyers with limited cash reserves, the simple fact is that they entail far more complications and underwriting bureaucracy than do conventional mortgage loans.

Also as a general rule, the greater the down payment the stronger the buyer. Mortgage lenders refer to "loan to value ratios" (LTV) when describing the amount of money that will be financed toward the purchase price. While some of the government backed loans involve anywhere from a zero down payment to 3-3.5%, most conventional loans require at least a 5% down payment.

It should especially be noted that any conventional loan of 80% LTV (20% down payment) or less is more favorably treated by the lender than are higher leveraged loans.

In addition to the loan itself, buyers today often seek "seller assistance" with their offer. By this we mean that the buyer will actually ask for some amount of money back from the seller at closing to be used toward their down payment and closing costs. While this is common place, an offer that does not require seller assistance is simply a stronger and better offer. Frequently, buyers will offer full price or even in excess of full price so that the seller will be willing to provide a cash concession at closing. This, in turn, can make the appraisal portion of the loan process risky - particularly if the home is being sold for more than asking price.

Finally, today we have a whole litany of issues that arise out of inspections. Home inspections, wood infestation inspections, radon inspections, well inspections, septic inspections, lead based paint inspections... simply put...the fewer inspections required by the buyer the greater the likelihood the deal will stay together. While it is perfectly appropriate for buyers to satisfy themselves as to the condition of the property and perfectly reasonable for the seller to repair legitimate items identified through the inspection process, many of the items identified throughout the home inspection process tend to be peciune and create friction between seller and buyer.

So, while price is an important factor in considering any offer on your property, the strength of the buyer and the minimum to which inspections are kept can actually be worth dollars. This is why we will sometimes see sellers agree to take somewhat less for the property in a cash transaction or one with no inspection contingencies. A full price or above offer that is predicated on shaky financing and every inspection known to mankind might just not be worth the risk.

**BUYERS** - Buyers, conversely, think that their ultimate objective is to purchase their desired property for as little money as is possible. Always strike the best deal, they think! Well, there are problems with this as well.

If you are a buyer who requires high leverage financing and a host of inspections, it may be difficult to get the seller to agree to your reduced offer.

If you are requesting significant seller assistance, for example, the seller is very unlikely to greatly negotiate the sale price. As noted above, even a full price or above offer that requires significant seller assistance creates the possibility that the subject property will not appraise for the established sale price and result in a mortgage application denial and termination of the Agreement of Sale.

Government backed and high loan to value ratio loans are typically tougher subject to standards for both the borrower and the property itself. This is primarily because that the foreclosure rates on these types of loans tend to be higher than those in which the buyers have significant down payment and equity. Lenders have learned to loathe taking back properties that are overleveraged and poorly maintained.

Finally, buyers should be reasonable with their expectations on the results of home inspections and other property inspections. Again, as pointed out above, it is reasonable to expect the seller to address legitimate deficiencies such as the existence of termites or radon or a malfunctioning furnace. Expecting the seller to turn over a completely renovated home, however, is simply not reasonable and will frequently discourage the seller from negotiating to their bottom dollar.

Buyers, then, should early on determine a strategy for getting the best deal. This may be the price itself or it may be favorable terms and conditions that permit them to secure the required financing and obtain the necessary repairs and improvements needed for their benefit.

**AGENTS** – As I have pointed out in prior articles, there really is no such thing as a "real estate agent". Real Estate Practitioners are licensed by the Commonwealth of Pennsylvania as either Salespersons, Associate Brokers or Brokers. They do act in an "Agent capacity" when representing sellers or buyers.

Listing Agents are well advised to educate their sellers as to the actual range of value that their property is worth. While it is true that Buyers tend to make offers and building a little "fat" into the list price can make sense, it has been proven time and time again that over pricing a listing by a significant amount benefits no one. Sellers always have the option of reducing or adjusting the price at

a later date, but often will eventually sell the property for less than they may have received if they had put their best foot forward when entering the market.

Listing Brokers should also refrain from "bidding" on listings. An experienced and successful real estate professional will walk away from a listing that the seller is insistent upon over pricing in a significant fashion. While there will always be an agent that will be willing to list any property at any price, an experienced and successful agent will decline and avoid the many pitfalls that accompany the over-priced listing and unrealistic expectations of the seller.

Buyer's agents also do well to educate their own clients as to the appropriate range of value for the property in question. Too often, buyer agents somehow think they are doing their buyer a favor by making a low ball offer in an effort to get their buyer client a "great deal"! The fact is that low ball offers, which insult or antagonize the seller, are rarely beneficial to anyone. Many times I have seen offended sellers refuse to make a counter proposal to the low ball buyer or make a counter proposal that is actually higher than that which they would have made to a buyer presenting a more respectable initial proposal. Personalities and relationships have a great deal to do with getting the contract from signature to closing table.

In summation, sellers need to be realistic about the value of their property and evaluate the merits of any offer based not only on the price but on the related terms and conditions. Buyers, while rightfully seeking to negotiate the best deal possible, need to come across to the seller as financially viable and realistic with their expectations of the property's condition.

An experienced real estate broker or salesperson can be invaluable in providing wise counsel to both sellers and buyers. Provided, of course, that sellers and buyers are amenable to wise counsel!

\*Ray L. "Buz" Wolfe, CRS has been Broker/Owner of his own firm since 1986. In 2016, he was again the Carlisle Area's Top Producing Independent Broker.

**\*\*All information believed to be accurate but not guaranteed.**

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# Claremont receives top 5-star rating

**Zack Hoopes**  
The Sentinel

Claremont Nursing and Rehabilitation — the county-owned long-term care facility — has obtained a five-out-of-five rating from the federal Centers for Medicare and Medicaid.

The county commissioners gathered at Claremont to congratulate staff on the top rating, which comes at a particularly critical time as Pennsylvania transitions toward a managed care model for Medicare and Medicaid.

“We know, in this regulatory environment, that it’s not easy to achieve this rating,” Commissioner Vince DiFilippo said.

After CMS revised its rating methods for 2015, Claremont dropped to a two-star rating, putting the publicly run facility on rocky ground.

But Commissioner Jim Hertzler said the county was always confident that the drop was an “aberration,” and that Claremont’s staff would bring it back up in short order.

“It’s a testament to your hard work and dedication to service our seniors in their time of need,” Hertzler said. “Unlike some for-profit nursing homes, our only bottom line here is the quality of care.”

“We know it’s tough, but we only see it at the 30,000-foot level,” Commissioner Gary Eichelberger said. “Until we’ve walked in your shoes, we can’t say we fully understand it, but we appreciate it.”

Claremont, as well as every other long-term care facility in the state, is grappling with Pennsylvania’s move to an expanded managed care system, which will roll out in 2018 for Pittsburgh and Philadelphia, and expand to the rest of the state in 2019.

The program will place seniors who are dual-eligible for Medicare and Medicaid into managed-care coverage provided by outside insurers, intended to incentivize better care and cost savings versus traditional fee-for-service coverage coming straight from the government.



Sentinel file

Claremont Nursing and Rehabilitation Center is on Claremont Road in Middlesex Township.

ernment.

“It’s unofficial, but most of the MCOs [managed-care organizations] want facilities to be at least three stars before they’ll work with them,” Claremont Administrator Bob Ritter said.

Ritter said the climb from two-star

to five-star “means a lot” to the staff, as well as to Claremont’s future under the MCO program. Claremont is now one of two five-star-rated homes in Cumberland County.

It’s a positive step not just for seniors, but also for family members who

trust Claremont with the care of their loved ones.

“Knowing the quality of care they’re getting here really helps for family ‘on the outside’ as well,” Ritter said.

Email Zack at [zhoopes@cumberlink.com](mailto:zhoopes@cumberlink.com).

## NEW CUMBERLAND

# New owner announces plans for Coakley’s

The Sentinel

MML Bridge Street LLC announced Wednesday in a news release that the partnership has purchased the former Coakley’s Irish Pub in downtown New Cumberland. The closing took place on Nov. 8.

Owners of the partnership include James Mellon of Broomall, the Liddell Real Estate Equity, and Doug Morrow of New Cumberland, according to the release from New Cumberland Borough Councilman and redevelopment advocate Don Kibler.

Morrow, incidentally, is the incoming Mayor of New Cumberland as of the Nov. 7 election.

The vision for the property is to condense the multiple rooms of the old Coakley’s Pub and create a microbrew-

ery in conjunction with a restaurant in the primary space, according to the release. An assortment of shops is envisioned for some of the adjoining spaces in the building. Leases have already been signed with Funtastic and Dead Lightning. Funtastic is a skateboard and snowboard retail shop, while Dead Lightning is a retail rum and vodka distillery, and will include a sit-down establishment.

Opening dates for the new enterprises are targeted for Funtastic on Dec 15, and Dead Lightning for Jan. 15.

Kibler noted in the release that a downtown revitalization plan for New Cumberland, of which Coakley’s is a critical part, has been in the works for the last year and continues to move forward.



Coakley’s Irish Pub in New Cumberland will go up for a judicial tax sale in July.

abc27

# 5 Questions: Linda Willis

The Downtown Mechanicsburg Partnership honored Linda Willis as their Person of the Year at the partnership's annual tribute dinner on Oct. 25.



Willis

A 1967 graduate of Mechanicsburg Area High School, Willis started her career as a secretary at the Paul Sopensky Agency, later buying the business which became Mechanicsburg Insurance. After selling in 2004 to Gunn-Mowery, Willis has continued her work handling all types of insurance, and has been a strong advocate for downtown rehabilitation and small business.

**Q:** What was the greatest challenge you faced in running an insurance agency for so many years?

**A:** Being a female owned business in the early 1970's, as well as being

25 years old at the time the business was purchased.

**Q:** How have the needs or circumstances of your clients changed over the years, and how has that reshaped the insurance industry?

**A:** Technology has played a major role in the insurance business. Everything is moving at a much faster pace and there are more regulations and requirements. New insurance coverages such as cyber liability have emerged.

**Q:** How did you get involved with so many community organizations (Rebecca listed the theater, library, Scouts, and many others) and what has kept you committed?

**A:** I have always been a volunteer. My parents volunteered and they instilled the importance of volunteering in me. Many of the organizations I support are for causes that are important to me and some are also cli-



leaders and volunteers.

**Q:** What are the biggest changes you've seen in downtown Mechanicsburg over your career, and where do you see it going in the future?

**A:** Mechanicsburg is a lovely town with great businesses and wonderful people living in the community. Our history is a real draw to visitors and we have 6 historic buildings that are maintained by organizations supported through volunteer efforts.

**Q:** What changes or new efforts do you think could help improve downtown redevelopment efforts?

**A:** Downtown organizations are constantly working on beautification plans. The current focus to revitalize the town square would be a wonderful improvement. The programs that are available to downtown businesses to help them improve their properties through grants or low interest loans are definitely important.

## CARLISLE

# Adkisson selected to lead Bismarck Tribune

*Kamowski to serve as interim publisher of The Sentinel*

Tammie Gitt  
The Sentinel

Moving to Bismarck, North Dakota, had not been in the plan for Gary Adkisson.

He came to Carlisle as the publisher of The Sentinel in 2014 after his career in the newspaper business had taken him to Tennessee, Texas, West Virginia, Ohio and Kentucky.

"We thought this would be the place that we would stay," Adkisson said.

But, when the offer to become the next publisher of The Bismarck Tribune came, it seemed like the right next step, he said.



Adkisson

Lee Enterprises Inc. announced the move Nov. 2.

"Gary has an impressive record of accomplishment and has excelled in every area of our business," said Julie Bechtel, president and publisher of Lee's Central Illinois Group and company group publisher. "He has great passion for strong local news and outstanding service to readers and advertisers."

Kim Kamowski has been named interim publisher for The Sentinel, and Lee Enterprises will initiate a search for a new publisher.

**"Gary has an impressive record of accomplishment and has excelled in every area of our business. He has great passion for strong local news and outstanding service to readers and advertisers."**

— Julie Bechtel, president and publisher of Lee's Central Illinois Group and company group publisher

"Gary created a great legacy. He had great ideas, and I just want to continue to uphold those," Kamowski said.

### Time in Carlisle

Starting the Cumberland Valley Business Journal was a highlight of Adkisson's time at The Sentinel, but the three-year run also featured a concerted effort to involve the newspaper in the life of the Carlisle community, particularly through organizations like the Greater Carlisle Area Chamber of Commerce, the Cumberland Area Economic Development Corp. and the United Way of Carlisle and Cumberland County.

Adkisson said he's ready to do the same in North Dakota since getting involved is the only way to understand the needs and issues in the community. The Bismarck area has gone through the cycles of boom and bust that go along with the oil and gas industry.

"It's a completely different type of community and kind of economy," Adkisson said.

Kamowski said The Sentinel's involvement with the community will continue, and business at the news-

paper will continue as usual as the search for a new publisher goes on. She already serves on committees with the United Way, Downtown Carlisle Association, Summerfair and the YMCA.

"I will continue to do all of that and pick up where he left off," she said.

Adkisson joined Lee in 2014 af-

ter serving as general manager of The Paducah Sun in Paducah, Kentucky, since 2007. He previously was regional publisher of three dailies and 13 weekly publications at Brown Publishing in Delaware, Ohio. His career also includes positions as publisher at the Bluefield Daily Telegraph in Bluefield, West Virginia; the Weatherford Democrat in Weatherford, Texas; and Livermore Publishing in Mineral Wells, Texas. He began his career in 1977 as a circulation district manager at The Tennessean and Nashville Banner in Nashville while still a student at Welch College.

Adkisson and his wife, Glenda, have three adult children and six grandchildren.



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## Deduction

From 6

The Tax Policy Center, run by the Urban Institute and Brookings Institution, has estimated that the number of people itemizing deductions would drop by three-quarters. Some of those taxpayers could get a larger deduction under the Republican plan, even though they no longer could claim a break for state and local taxes.

“Based on what I have seen, it might actually help some Georgians” to replace the state-and-local tax break with a higher standard deduction, said Georgia state Rep. Terry England, the Republican chairman of the House Appropriations Committee.

Yet estimates by the Tax Policy Center and a nonpartisan congressional analysis say some taxpayers eventually will end up owing more in federal taxes under the GOP plans.

The left-leaning Institute on Taxation and Economic Policy said changes to the state and local tax deduction under the House bill would contribute to one of every five taxpayers in the hardest hit states getting a higher tax bill. While most of those states are led

### “Based on what I have seen, it might actually help some Georgian (to replace the state-and-local tax break with a higher standard deduction).”

Georgia state Rep. Terry England, the Republican chairman of the House Appropriations Committee

by Democrats, Republican-led Georgia and Utah, and the swing state of Virginia were among them.

Democratic lawmakers said that any initial tax relief felt by the middle class or working-class families will eventually disappear. In Georgia, for example, an estimated 9 percent of filers would pay higher taxes in 2018, rising to 22 percent by 2027, according to an analysis by the Institute on Taxation and Economic Policy.

The state and local tax deduction is just one of many provisions targeted for change under legislation that passed the House earlier in the week and is pending in the Senate. The House version would repeal the deduction for income and sales taxes while capping the property tax deduction at \$10,000. The Senate bill would end deductions for all state and local taxes.

Most tax filers currently take the standard federal deduction of \$6,300 per individual or \$12,600 for married couples. But some reap larger tax

breaks by itemizing deductions for state and local taxes, medical expenses, charitable contributions and interest paid on home mortgages.

The state and local tax break is the largest of those. About 44 million taxpayers claimed deductions totaling about \$550 billion for state and local taxes paid in 2015, according to the most recent IRS data.

The top 10 states with the highest average state and local tax deductions all voted for Democrat Hillary Clinton in last year's election. New York led the way with an average state and local tax deduction of more than \$22,000, followed by Connecticut, California, New Jersey and Massachusetts.

But when analyzed by the percentage of taxpayers claiming the deduction, several states won by Trump rank in the top third nationally. In reliably Republican Utah, 35 percent of taxpayers claimed the deduction for state and local taxes. That figure was 33 percent in Georgia and 31 percent

in Wisconsin. Thirty-five states had at least one-quarter of their taxpayers claim the deduction.

Because of its widespread effect, debate over curtailing the deduction already is creeping into competitive 2018 elections.

Democratic U.S. Sen. Tammy Baldwin of Wisconsin has warned that repealing the deduction could lead to a tax increase for many state residents.

The left-leaning Wisconsin Budget Project has estimated that the Senate plan overall eventually would leave nearly 300,000 Wisconsin taxpayers with higher federal income taxes. Baldwin said the plan will disproportionately benefit corporations and the wealthiest.

“That’s not right and it’s not fair,” she said during a news conference Friday in Milwaukee.

One of her Republican challengers, state Sen. Leah Vukmir, has signed a letter encouraging the tax repeal. Republican Gov. Scott Walker, a tax overhaul supporter who is seeking re-election, has been criticized by the liberal advocacy group One Wisconsin Now. The group says repealing the deduction would have “the net effect of a massive property tax increase for Wisconsin homeowners.”

## Trickle-down

From 6

decade. By contrast, Republican lawmakers say the tax cuts for corporations need to be permanent. The tax cuts would also add roughly \$1.5 trillion to the federal debt.

Republicans argue that the corporate tax cuts, in particular, would unleash a boom that would speed annual economic growth to at least 3 percent consistently from the so-so 2 percent performance of recent years.

The thinking is that reducing corporate taxes would raise companies’ after-tax profits, thereby encouraging them to invest more. Investments in machines and technology would make employees more productive and empower them to command higher pay. The White House’s own study estimates that the corporate tax cut would eventually swell average U.S. household income by \$4,000 a year.

“It will increase real wages, and it will increase them substantially,” says Arthur Laffer, an economist who advised President Ronald Reagan and now runs a consultancy. “It also will increase the number who get jobs.”



Laffer

Laffer occupies a position of prominence in the history of trickle-down economics. In 1974, he famously sketched a diagram

### “It will increase real wages, and it will increase them substantially. It also will increase the number who get jobs.”

Arthur Laffer, an economist who advised President Ronald Reagan and now runs a consultancy.

on a restaurant napkin to illustrate his belief that the government could cut taxes and, contrary to economic assumptions, end up producing more revenue, not less. Economic growth would accelerate, and income would slosh downhill from corporations and the wealthy to ordinary Americans.

Over the years, the concept — also known as supply-side economics — has frequently drawn ridicule.

“Voodoo economics” was the derisive term George H.W. Bush applied to it in his failed 1980 bid for the Republican presidential nomination against Ronald Reagan, a supply-side enthusiast.

The liberal economist John Kenneth Galbraith in 1982 likened the trickle-down idea to horse manure: “If you feed the horse enough oats, some will pass through to the road for the sparrows.”

Will Rogers may deserve credit for coining the term in ridiculing President Herbert Hoover’s efforts to combat the Great Depression.

“The money was all appropriated for the top in the hopes that it would trickle down to the needy,” Rogers wrote in his syndicated column in 1932. In fact, Rogers argued, money

tends to trickle up — from the hands of the poor into the hands of the rich.

In the view of Carl Davis, research director at the left-leaning Institute on Taxation and Economic Policy, the track record for supply-side economics “is not particularly inspiring.”

In 1981, in the midst of a deep recession, President Reagan pushed through an aggressive tax cut. The economy did rebound strongly over the next few years. But economists have long given credit mainly to the Federal Reserve, which aggressively slashed interest rates. And the tax cuts increased federal deficits, eventually forcing Reagan and Congress to reverse course and raise taxes.

Bruce Bartlett, a former aide to tax-cut advocate Rep. Jack Kemp, says the ‘81 tax cut made sense: The top individual tax rate was 70 percent — far above the current 39.6 percent — and the economy, unlike the relatively healthy one today, had endured a long era of stagnation.

But Bartlett, an official in the Reagan and George H.W. Bush administrations, has lost faith in tax cuts. In 1986, he notes, the United States slashed the corporate tax rate from 46 percent to 34 percent. Yet wages fell. Likewise, President George W. Bush’s tax cuts in 2001 and 2003 produced one of the weakest economic expansions in American history: The Bush tax cuts were still in place when the economy sank into the Great Recession of 2007-2009.

And Kansas has just finished a failed experiment in tax cutting. After Gov. Sam Brownback pushed through big tax cuts in 2012 and 2013, the pay-

off was underwhelming at best: Tax collections fell shy of expectations, triggering a budget crisis. In June, Kansas passed a big tax increase (over Brownback’s veto), leading Moody’s Investors Services to upgrade the outlook for the state’s credit rating.

Owen Zidar, an economist at the University of Chicago’s outlook for Booth School of Business, says his own research suggests that tax cuts are more effective when they target lower-income taxpayers, who are likelier than the rich to spend a tax-cut windfall.

In addition, Bartlett and other critics say, now is an especially inauspicious time for sharp tax cuts. The economy is enjoying the third-longest economic expansion on record and doesn’t need much help. Unemployment, at 4.1 percent, is extremely low, and many employers are already struggling to fill job openings. In a healthy economy, sharp tax cuts can also raise the risk of high inflation.

What’s more, corporations are recording healthy profits, enjoying low borrowing rates and sitting on a record \$2.3 trillion in cash. If they want to make investments, most already can.

At a meeting of The Wall Street Journal’s CEO Council this week, the moderator asked participating executives whether their companies would increase investment if the Republican tax plan became law. Few raised their hands — to the surprise and seeming consternation of Gary Cohn, Trump’s top economic adviser, who was in attendance.

“Why aren’t the other hands up?” Cohn asked.



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# Council OKs consultant contract

**Tammie Gitt**  
The Sentinel

Raftelis Financial Consultants has been contracted to develop the borough's stormwater utility fee.

The borough council Thursday approved a contract with the North Carolina-based company to develop the fee structure at a cost not to exceed \$79,500.

Raftelis is the same company that recently completed a study of the borough's stormwater management system. The study recommended that the borough increase its spending on the system from \$400,000 to \$1.5 million annually to deal with aging infrastructure, flooding caused by urbanization and pipes that are too small or have reached the end of their useful life.

There's also a need for additional operational and maintenance funding, particularly for equipment needs and operations.

A stormwater utility fee is based on the amount of impervious surface on a borough. Last week at the council's workshop meeting, Public Works Director Mark Malarich said an analysis



Carlisle Borough Hall is at 53 W. South St.

Sentinel file

that is more detailed than the one used in the study would be needed to create the fee structure.

The fee structure would also include

related policies as well as an appeal process and remediation. The council may also explore the option for a rebate system that rewards property own-

ers who made improvements to their property to reduce stormwater runoff.

The borough also approved a bond issue Thursday that will partially finance projects in the borough's capital improvements plan and refinance outstanding debt.

Series A bonds in the amount of \$9.57 million will be used to finance equipment for the borough administration, fire company and police as well as improvements to the Pomfret Street parking garage, parking lots and meters. The largest portion of the bond funding will go to a rehabilitation project on the sewer system and improvements to the water distribution system.

The 25-year bonds carry a 2.82 percent interest rate.

Series B bonds in the amount of \$14.76 million will be used to refinance outstanding bank notes from 2012, 2013 and 2014 that carried variable interest rates. The new bond issue came in at 1.77 percent interest which represents a gross savings of \$628,485 to the borough.

Email Tammie at [tgitt@cumberlandlink.com](mailto:tgitt@cumberlandlink.com). Follow her on Twitter @Tammie-Gitt.

## ASK/ANSWERED

### What is the status of new steakhouse?

**Joshua Vaughn**  
The Sentinel

Asked/Answered is a weekly feature for reader-submitted questions. Follow the blog online at [www.cumberlandlink.com](http://www.cumberlandlink.com):

#### What is the status of the new steakhouse that is being built in South Middleton Township?

In October 2013, a fire destroyed a Bonanza Steakhouse in the 900 block of Walnut Bottom Road in South Middleton Township.

In September 2016, RB Investments and Madden Engineering Services received a formal waiver to bypass the land development plans for a new restaurant at the site. The property was sold to RB Investments in December for \$950,000.

The new restaurant is expected to be called Roadhouse Steak and Seafood and construction will soon be finalized, according to South Middleton Township Supervisor Tom Faley.

Faley said construction is expected to be complete by Nov. 30.

The new restaurant is slated to open by the second week of December, Faley said.

"I'm so pleased that the restaurant is opening shortly because I've

had so many residents inquiring about its status," Faley said.

Roadhouse Steak and Seafood will include a 7,700 square-foot building and parking for 95 vehicles, Faley said. The restaurant will have room to seat 250 people and will be able to employ about 22 people.

According to Faley, the building is being offered to the tenant as a 10-year lease with an option to buy at the end of the lease.

The site had been a potential home to a Sheetz, but those plans fell through because of concerns about traffic and the environment.

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Shoot us an email at [frontdoor@cumberlandlink.com](mailto:frontdoor@cumberlandlink.com), call 240-7125 or stop by the office to submit your questions.

The best questions will be featured in weekly Asked/Answered columns online and in print.

## CUMBERLAND COUNTY

### Proposed '18 budget available

Public can review plan before final vote Dec. 4

**Zack Hoopes**  
The Sentinel

Cumberland County's proposed 2018 budget is now available for public review, ahead of the county commissioners' final vote on the fiscal plan on Dec. 4.

The county's property tax rate is expected to be unchanged from the 2017 rate of 2.361 mills, which includes the 2.195 mill general tax rate as well as the .166 mill library tax add-on. Tax millage is dollars owed per \$1,000 of assessed value, meaning a \$100,000 home would be billed \$236.10 in county property tax.

The calendar-year budget provides an estimated balance sheet for the county's general fund, with a total expense projection for 2018 of \$84.3 million. Of this, \$52.7 million, or about 62.5 percent, is supported by property taxes.

The county's total costs in a given year are much higher, around \$240 million, when one includes agencies and program funds that are state-supported and booked outside of the general fund on a July-to-June fiscal year basis.

The 2018 general fund budget is about \$3.1 million more than the 2017 budget, which is projected at \$81.2 million. The largest increase is a \$1 million hike in full-time salary costs.

The county also announced Monday that it will allocate \$500,000 to farmland preservation for 2018, continuing the doubling of funding that began in 2017. Prior to that, general fund inflow to the farmland preservation program had been



Sentinel file

The Cumberland County Courthouse

\$250,000 per year.

As occurred last year, Commissioners Vince DiFilippo and Jim Hertzler voted for the heightened farmland preservation funding, with Commissioner Gary Eichelberger opposed. Eichelberger has expressed his dismay that the county does not yet have a long-term funding schedule in place for the farmland program and its potential burden on the general fund.

Farmland preservation programs are used in many Pennsylvania counties to incentivize agriculture. The programs pay farmers for easements over their lands, which restrict its use to agriculture, barring any further development and giving the farmers a cash boost.

Along with state funding, much of which comes from the Marcellus Shale severance tax, Cumberland County finances the preservation of approximately 900 to 1,000 acres of farmland per year.

The budget proposal can be viewed online at [www.ccpa.net/2680/Budget](http://www.ccpa.net/2680/Budget).

Email Zack at [zhoopes@cumberlandlink.com](mailto:zhoopes@cumberlandlink.com).



# Chamber applauds hold-off on PA taxes

The 2017-18 budget is finally complete. In late October, the governor signed into law a revenue package to balance the \$32 billion spending plan that had gone into effect in July. After months of a protracted back and forth, lawmakers came to an agreement on a revenue deal that relies largely on borrowing against the state's Tobacco Settlement Fund; one-time fund transfers; expanded gaming; a fireworks tax and requiring online vendors to remit sales tax. Noticeably absent from the deal was a slew of proposed tax increases that could have significantly impacted the Commonwealth's business climate.

Throughout this year's budget process, the PA Chamber has been strongly advocating against punitive taxes that single out specific industries and hurt the Commonwealth's overall competitiveness. This year, the PA Chamber successfully fought back against more than \$1 billion in proposed taxes that would have negatively impacted the Commonwealth's business community and hard working families. Given the financial difficulties the state has found itself in over the past few years, the proposed taxes elected officials were considering were constantly evolving. Over the course of the elongated nine month budget negotiation process, the PA Chamber pushed back against numerous proposals – including: instituting combined reporting; a commercial storage tax; a hotel tax; a technology tax; and an increase to the insurance premiums tax. We also stood up against multiple attempts to enact higher energy taxes on Pennsylvania residents and businesses – including a proposed new tax on natural gas users; increased taxes on energy and phone bills; and an additional tax on the natural gas industry. And, we again spoke out against and eventually defeated efforts to increase the minimum wage to \$12 an hour – a short-sighted move that especially hurts small businesses and makes it harder for low-wage workers to get their foot in the door.

As we repeatedly told lawmakers, we cannot expect our economy to prosper if we continue to look to short-term solutions to solve our budgetary problems. Instead, we need to embrace tax policies that focus on our long-term economic future and entice new investment. By creating a competitive business climate, more job creators will be enticed to stay and locate in the Commonwealth – which will then generate more revenue for the state.

One of the biggest hurdles holding Pennsylvania back is our overall business climate when compared to other states. A recent Wallet Hub survey ranked Pennsylvania 45th in the

nation to start a business. Additionally, the Commonwealth's economy ranked 39th in a study by U.S. News and World Report. And we consistently fall in the middle of the Tax Foundation's annual State Business Tax Climate Index. These numbers do not send a welcoming message to potential investors.

Why does Pennsylvania rank so poorly? For starters, our tax climate leaves a lot to be desired – especially when compared to other states. Our corporate tax structure, including the Corporate Net Income tax – which at 9.99 percent is the highest effective rate in the country – is a major red flag for potential investors. Combined with that is a trend among certain state elected officials to want to go after specific industries by imposing tax increases. A perennial example in recent years – and this year was no exception – is our energy sector, which provides the Commonwealth with one of our strongest competitive advantages – access to affordable energy. And yet – this industry is consistently targeted by lawmakers to pay additional taxes. This mentality of taxing any industry that shows growth potential has got to stop.

Other challenges include our legal climate – which consistently ranks as one of the worst in the nation – and our regulatory environment, which makes it increasingly difficult for employers to do business in the Commonwealth. It's also important to note, that in addition to the above mentioned challenges, demographics show that the state's population is aging. The Commonwealth is home to world-renowned educational institutions – and yet, the majority of students are leaving the state upon graduation. Why? Because they are finding job opportunities in more economically competitive states. Combine this with the fact that there is a growing jobs skills gap in Pennsylvania – with employers having difficulty finding qualified workers – and it becomes clear that the state could be facing serious workforce issues in the near future if real solutions aren't made to address this problem.

In order to compete in the global marketplace, we need to institute bold, out-of-the-box thinking and act accordingly. We can't just look at short term gain – taxing any industry that is showing signs of success for a quick windfall to the state's General Fund. These types of short-term solutions to issues facing the Commonwealth only impede our economic growth down the road. We are competing in a global marketplace. It's time for our elected officials to focus on our strengths and competitive advantages and enact policies that foster growth in these areas.

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# Food and holiday cheer

## Thanksgiving dining options abound for Midstate residents

**Tammie Gitt**  
The Sentinel

In a world of perfectly set Thanksgiving tables, there is an easier option for those who are traveling, have tight schedules or lack the culinary skills to pull off a full turkey dinner.

Restaurants are always a starting point, but may require reservations, and some popular ones are booked far in advance.

But, if smoked turkey sounds like an option, Redd's Smokehouse BBQ at 109 N. Hanover St., can help. Owner Nick Mauldin said they've taken what they have learned from the catering side of the business and rolled it into a smoked turkey Thanksgiving dinner that customers can pick up on Wednesday and rehearse on Thursday.

"I've done turkeys every way you can do it," Mauldin said. "Smoked turkey is awesome."

The turkey is quartered and applewood smoked for four hours in a process that helps it to retain moisture. It is then carved and placed, along with stuffing, into a pan or, as Mauldin called it, "a big pile of deliciousness."

The 15-pound smoked turkeys come with stuffing and gravy with sides available at an additional cost. Orders for the dinners will be taken through Sunday at (717) 254-6419.

Redd's also does catered events for business, work or family functions.

### Store bought

Grocery stores have also found ways to fill a niche for Thanksgiving dinners.

Andrea Karns of Karns Foods said the stores have been offering prepared meals for three years, and has seen repeat customers who are looking to make the most of their Thanksgiving schedule.

"It's a true time saver," she said.

At Karns, the meals come with either a turkey or a ham, and all the sides including mashed potatoes, green bean casserole, baked corn, filling and a pack of 12 snowflake dinner rolls.

"We have a traditional central Pennsylvania Thanksgiving dinner," Karns said.

With the exception of the turkey or ham, the entire meal comes in oven-ready containers and takes about 35-45 minutes to heat to serving temperature.

Karns also offers options to buy a package with only the side dishes, as well as their handmade pies, including a mincemeat pie using mincemeat from Weaver's of Wellsville.

"It's like taking Grandma's recipe and putting it into your Thanksgiving dinner without the work," Karns said.

Customers may order the dinners online at [karnsfoods.com](http://karnsfoods.com) or by calling their local store.

Though it's too late to take the quick route for Thanksgiving dinner at Gi-



Wes Peterson photos, For the Sentinel

**Chasidy Rose gives out cans of corn to families in need Thursday evening at the Project SHARE Holiday Food Distribution.**



**Project SHARE volunteers help those in need Thursday evening in Carlisle.**

ant, it's the right time to think ahead for Christmas dinners.

Samantha Krepps, public and community relations manager at Giant, said Thanksgiving orders had to be made by Nov. 12, and that stores will be taking Christmas dinner orders Dec. 1-16 for pickup Dec. 21-31.

"It saves people time, especially people who are traveling," Krepps said.

Giant offers boneless turkey and boneless ham dinners with sides including mashed potatoes, green bean casserole, dinner rolls and other options.

Dinners may be ordered online at [giantfoodstores.com](http://giantfoodstores.com), by phone at 1-888-442-6812 or by visiting the deli department of a Giant grocery store.

Across its stores, Wegmans prepared Thanksgiving dinners for more than 30,000 families. The store offers three options, which may be ordered online at [wegmans.com/catering](http://wegmans.com/catering) or at the store.

Likewise, Weis Markets offers two options for its cooked turkey dinners, which can be ordered online at [weis-markets.com](http://weis-markets.com) or in stores.



**From left, CC and Iris Martinez chat in front of the Project SHARE Food Distribution Center Thursday evening after filling their carts with donated food.**

### Free meal

For two local churches, the Thanksgiving meal is as much about feeding the heart as it is about feeding a person.

Rev. Daniel Dennis said the meal at Otterbein United Methodist Church, 647 Forge Rd., is open to all.

"No charge. It's free. There's no questions asked, you just come and eat," he said.

Some of the people who come will be unable to afford their own Thanksgiving dinner, but others have a different need.

"It's just people that need fellowship. Maybe their family is out of town and they don't want to be alone," Dennis said.

The inspiration for the dinner came a number of years ago after Dennis' mother died. He prepared a Thanks-

giving dinner for his father, but it was an experience they decided ought not to be repeated.

They discovered his father's church had a Thanksgiving dinner, and tried that. Finding how enjoyable it was, Dennis started to think it might be something to bring back to Otterbein.

So, one shift of volunteers will cook the turkey dinner complete with everything that would normally be found on the typical Thanksgiving table. Another will serve the meal, and a third shift will take care of clean up.

The meal is served from 11 a.m. to 1 p.m. Thanksgiving Day.

"That gives our people time to go home and do their own Thanksgiving dinner, or watch football," Dennis said.

Church members usually serve more than 200 meals, which includes take-

out meals for those working at the Carlisle Police Department, the State Police at Carlisle, and Cumberland County Communications.

"We call and find out how many are working and send enough food to feed all who are working," Dennis said.

The Thanksgiving meal at Mechanicsburg Presbyterian Church, 300 E. Simpson St., also started as a place for people who might otherwise be alone over the Thanksgiving holiday.

"It was primarily a place where people can just be around other people to celebrate together," Rev. Mark A. Allio said.

The number of people attending the meal varies, but last year 245 meals were served, Allio said. This year's meal will be held from noon to 3 p.m. No reservations are necessary.

The congregation has been gathering nonperishable food items to use in the traditional Thanksgiving dinner, and will start preparing the meal on Monday. They cook turkeys all day Monday and Tuesday, carve them up for serving, and store them until they are reheated on Thursday. Wednesday is the day all the side dishes are prepared.

Over its 11-year history, the meal has drawn some regulars who come year after year. Often, Thanksgiving is the only time the church sees them, and Allio is fine with that.

"The goal isn't for people to become members of the church. It's to bless the members of the community however we can," he said.

#### Food distribution

By its final day of distribution Saturday morning Project SHARE anticipates it will have seen 1,100 families.

"Our goal is to provide them the normal round of healthy food and groceries that we would provide them during a normal distribution plus enough extra for a special Thanksgiving meal," interim CEO Bob Weed said.

Joe Kloza, Project SHARE's coordinator of education and community outreach, said the organization had been "blessed" by the community this year as individuals, congregations and businesses have conducted food drives or donated funds.

Giant Food Stores, for example, donated 250 turkeys and \$5,000 each to Project SHARE, New Hope Ministries and Bethesda Mission.

This year, Project SHARE started a program in which people could donate funds to buy a turkey, sponsor a family's dinner or sponsor meals for a number of families. Weed said the idea was to make more of a connection for people in the community who supported the organization.

The organization is still campaigning and anticipates receiving additional donations through the holidays that will help to replenish its shelves into the new year.

"This time of year people think more about helping with food because of the celebrations coming at Thanksgiving and Christmas, but the needs are really 365 days a year," Kloza said.

Though Project SHARE does not serve Thanksgiving dinner to its clients, it will hold its annual Holiday Dinner on Dec. 7 at the Carlisle Expo Center. Registration is being taken online, over the phone or during distribution.



Michael Bupp, Sentinel file

Members of the Otterbein United Methodist Church in South Middleton Township serve their annual Thanksgiving meal Nov. 24, 2016.



Wes Peterson, For the Sentinel

Beth Ann Buletza dishes out stuffing during the Project SHARE distribution center Thursday evening in Carlisle.

"By having it at the Expo Center, we'll be able to have one seating where everyone will be able to participate at the same time and be together and enjoy the fellowship of the holiday dinner together," Weed said.

Project SHARE is also helping its guests learn what to do with their leftovers.

"Helping people understand there's plenty you can do with leftovers that's different enough that it's delicious, but also helps you stretch your food bud-

get is an important component of dealing with hunger and food insecurity," Weed said.

To that end, Mission Impact Kitchen Coordinator Weston Petroski and his team of volunteers made turkey pot pie for clients to sample during distribution. Recipe cards for the pot pie, along with other food samples like shepherd's pie, are handed out along with the ingredients to make the dish.

"The goal of that is to show our clients what to do with leftover turkey.



Wes Peterson, For the Sentinel

Cars lined up in the parking lot for the Project SHARE Holiday Food Distribution Thursday evening in Carlisle.

We all battle that where we have turkey sandwiches for four or five days," Petroski said.

With distributions on Friday and Saturday, more than 3,000 families were expected to receive all they need for a Thanksgiving dinner at the five locations of New Hope Ministries in Mechanicsburg, Lemoyne, Dover, Hanover, Dillsburg and New Oxford.

Program Director Sue Fornicola said the goal is to make sure families have "that little extra" for a Thanksgiving dinner, so that means not only the basics like a turkey, potatoes and vegetables but also desserts and snacks that will give them what they need to host others as well.

"They may be going through hard times, but we want to make it just a little brighter," Fornicola said.

In addition to the donations that make such an effort possible, Fornicola said hundreds of volunteers were essential to offering meals to so many people, whether that is bagging potatoes ahead of the distribution or helping guests put groceries in the car the day of the event or anywhere in between.

And, when they are done with Thanksgiving, New Hope Ministries will start gearing up for its Christmas event.

"We will still be blessing all those families that we can with a Christmas meal," Fornicola said.

Email Tammie at [tgitt@cumberlandlink.com](mailto:tgitt@cumberlandlink.com). Follow her on Twitter @TammieGitt.

## CARLISLE

# Proposed budget holds line on real estate taxes

*Borough council might consider adding police to 2018 plan*

**Tammie Gitt**  
The Sentinel

Carlisle Borough's proposed 2018 budget does not raise real estate taxes but it does increase water and sewer rates as well as the cost of trash removal.

It might also increase the number of police officers serving the borough.

In a budget meeting Monday, Councilwoman Robin Guido said the number of officers on the police force had been reduced from 33 to 31 several years ago.



Guido

"At the time when we did that, I wasn't particularly comfortable with that, but it was a cost cutting recommended by the chief of police at the time," she said.

In light of recent events, including Sunday night's homicide of Rhyhiem Hodge and the June 2016 killing of Daniel Harris Jr., Guido said the borough should "seriously consider" returning the number of sworn officers to 33. Adding officers will not end violence in Carlisle, but it might allow for quicker resolutions to cases as well as give officers the time to do proactive police work.

"I cringe at the thought of asking everybody to open this back up and look at it, but I would ask that council at least consider thinking about adding one or two officers," Guido said.

Chief Taro Landis said he had told the borough when he was hired that it did not have enough officers on its police force. Additional officers would increase the scope of police activity beyond answering calls.

"Do I actually guarantee that this is going to stop everything going down the pike? Absolutely not. But I can tell you the officers would be out there talking to people," Landis said.

It costs roughly a little more than \$100,000, including salary, benefits and equipment, to bring in a new officer, said Finance Director Norm Butts. He recommended that the council look to cut the money for any additional officers from other items in the budget.

"I'm 100 percent open to considering it, but what we need to do is work with the manager and chief and have real proposals," Councilman Sean Shultz said.

Further discussion on hiring more police officers will be held at the borough council's workshop meeting on Dec. 6.

The workshop meeting comes a week before a public hearing on the budget at 6 p.m. on Dec. 14, prior to the borough's monthly meeting.

In his budget message posted as part of the preliminary plan, Borough Manager Matt Candland said that while some line items have increased slightly, others have decreased to allow the borough to "hold the line" on expenditures while maintaining services.

The budget plan includes \$42,411,832 in spending with anticipated revenue of \$43,642,265.

"For 2018, the theme is going to be construction," Candland said.

Construction for Carlisle Townhomes on the former Carlisle Tire and Wheel site will continue into the new year. At the former Masland/IAC site, the automobile condominiums will be going in first, followed by a hotel and road construction within the site.

"Possibly we may be starting, near the end of the year, to do some of our work," Candland said, referring to the Carlisle Connectivity project.

The project is a major piece of the budget, and the borough has received a number of grants to fund its critical components. The project includes the construction of connecting roads through former industrial sites between Fairground Avenue and College Street. Three roundabouts are planned: one at B and College streets, one at B Street and Fairground Avenue, and one at North Hanover and Penn streets.

About \$20 million of the spending plan is dedicated to public works. Of that \$20 million, \$8 million is related to the project, Butts said.

The budget includes a proposed 4 percent increase to the water rate to help fund capital improvements to the water distribution system. That means the average household would pay an additional \$3.41 per quarter on its water bill.

The sewer fund is in the fourth year of a series of planned increases that began in 2015 with a 6 percent increase and continued with another 6 percent increase in 2016 and a 4 percent increase in 2017.

A 3 percent increase is planned for 2018, which would add another \$3.38 per quarter to the sewer bill for the average household.

The third increase for borough residents comes in a proposed increase in the price of borough trash bags from \$3.50 per bag to \$3.75 per bag. The increase comes as the collection fees per bag increased from \$2.62 per bag in 2017 to \$2.67 per bag in 2018 with an anticipated rise to \$2.72 per bag in 2019. The cost of bags has also risen by 6 percent.

One surprise in the budget plan is that the borough will not face an increase in its health insurance premiums for its employees. The borough's insurance broker did warn, however, that the borough has been informed it can expect premium increases of 5 to 10 percent in the coming years.

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## MOUNT HOLLY SPRINGS

# Proposed budget retains tax rate

**Joseph Cress**  
The Sentinel

**"I don't think we should have a tax increase."**

Mayor P. Scott Boise

The large tax increase Mount Holly Springs Borough Council approved in 2016 will likely carry over into 2018 and beyond as a permanent part of the municipal budget.

The council Monday voted to advertise a proposed \$900,500 budget for 2018 that holds the line on the general fund real estate tax at 2.34 mills. A final vote on the fiscal plan is scheduled for Monday, Dec. 11.

A year ago, the council approved a 21 percent tax hike from the old rate of 1.925 mills to the current rate of 2.34 mills. The increase was the result of a decision the council made in September 2016 to apply for a PennVEST grant to replace the storm water system on Hill Street.

To be eligible for a 100 percent grant, the borough needed a "clean plan" for the \$1.64 million project before a grant application was filed last February. That required the borough to pay \$116,000 in upfront engineering fees so that the firm of Herbert, Rowland & Grubic Inc. could do a field survey, preliminary design and permit work.

The borough learned in late October that it will receive the \$1.64 million grant for the full cost of the project including the reimbursement of the upfront engineering fees, council vice-president Leroy F. Shildt said Monday.

Last year, local resident Joseph Gelsinger asked Council President James J. Collins II whether the 21 percent tax increase would remain in effect in subsequent years after the revenue for the engineering fees are paid out. At the time, Collins could not say whether the tax increase would carry over long-term as a permanent part of the budget.

Following the meeting Monday, Borough Manager Tom Day said there are no plans to reduce the 2.34-mill real estate tax even though the borough will be reimbursed the upfront fees once the grant has been fully processed and implemented.

"It would probably not be in the best interests of council to lower that percentage and then turn around and have to raise the millage back again to balance our budget," Day said. He said the cost of borough government is going up year-to-year just like everything else.

The council Monday briefly discussed a proposal to increase the fire tax from the current 0.216 mills to 0.250 mills next year. Instead, the council decided to allo-

cate \$4,000 from the general fund to the local fire company.

Citizen's Fire Company No. 1 had put in a request to the borough to increase the fire tax to meet their 2018 budget projections, Day said. He said that while in past years Citizens asked for \$25,000 from the borough, the company was asking for \$28,000 next fiscal year.

Prior to enacting a fire tax, the borough used to issue a \$25,000 check every year to the fire company, Day said. But because of delinquent taxes, the fire company now receives slightly less than the \$25,000 it had been guaranteed under the old funding avenue.

"I don't think we should have a tax increase," Mayor P. Scott Boise said.

Day said it is possible the fire tax issue may come up again in discussion in 2018 over the 2019 municipal budget.

Under the current budget proposal, the fire tax will remain at 0.216 mills and the street light tax will stay at 0.239 mills.

It could be spring before bids are received and work approved for the Hill Street project, said Shildt, an outgoing council member who has volunteered to be a liaison between the borough and the contractors.

Last year, Shildt said a videotape survey of the system reinforced the need to move forward and replace the storm sewer lines.

The video camera recorded multiple cracks along sections of pipe, and there was a two-foot square section of pipe that was totally missing. The camera could not determine how far down the gap went.

When the contractor tried to videotape the line from the other side of the gap, the camera was blocked by stones that had infiltrated the line. There was also a 200-foot section of pipe that could not be videotaped.

Once implemented, the Hill Street project would not only replace the system but include the establishment of a rain garden to help filter impurities from the storm water drainage, Shildt said.

The Hill Street grant is the main reason the borough is projecting a \$62,900 year-to-year savings in general fund expenditures from \$963,400 in 2017 to \$900,500 proposed for 2018, Day said.

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

# IT TAKES



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The West Shore Chamber of Commerce presents a check for a portion of the Luminary Awards Luncheon event proceeds to American Heart Association Capital Region Division & Junior Achievement of South Central Pennsylvania. Pictured from left are Women in Business Roundtable Committee Chair, Lita Heckler; Executive Director of the American Heart Association, Billy Morrison; Luminary Visionary Award Recipient, Amanda Lavis; Luminary Shining Star Award Recipient, Rubina Azizdin; Director of Development at Junior Achievement of South Central PA, Tiffanie Falkenstein; and West Shore Chamber of Commerce Vice Chair of Administration of the Board of Directors, Sam Jones.

## Chamber awards

The West Shore Chamber of Commerce awarded two nonprofit recipients at the chamber's Luminary Awards Luncheon with checks in the amount of \$500 each.

Two nonprofits were chosen by the recipients of the Visionary and Shining Star Awards of the luncheon. The Shining Star Award recipient, Rubina A. Azizdin, M.S., chose Junior Achievement of South Central PA as her nonprofit recipient. Visionary Award recipient Amanda J. Lavis, Esq., chose the American Heart Association Capital Region Division as her nonprofit recipient.



Azizdin

This year's Luminary Award Luncheon, created by the Women in Business Roundtable Committee, honored thirteen extraordinary female professionals nominated by their peers because of their excellence in their work environment and the community. This is the fifth year that The West Shore Chamber of Commerce has been able to give back to two nonprofits as part of the annual awards.

## Gunn-Mowery hires

Gunn-Mowery, LLC has welcomed Cheryl Merritt as Account Executive, Employee Benefits.



Merritt

California.

Merritt joins 14 other members of Gunn-Mowery's employee benefits team, providing tailored insurance solutions for companies of many sizes. She is based out of the firm's Lemoyne office.

## Johnston affiliated

Coldwell Banker has announced that Penny Johnston is now an affiliated agent with the Coldwell Banker Residential Brokerage office in Carlisle. Johnston will provide residential real



Johnston

estate services across Cumberland and Perry counties.

Johnston entered real estate after extensive experience in administration and customer service.

"Penny's skills in her previous career, as well as her extensive knowledge of the local community, will make her a valuable asset to her customers and clients," said Meredith Quinn, sales director of the Coldwell Banker Residential Brokerage office in Carlisle. "We greatly welcome Penny and look forward to helping her grow her business."

Coldwell Banker Residential Brokerage in Central Pennsylvania operates 17 offices with approximately 650 affiliated real estate agents in Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and York counties.

## HRG adds shareholders

Herbert, Rowland & Grubic, Inc. (HRG) has designated Christopher Dellinger, Justin Mendinsky, and Dan Santoro as new direct shareholders of the firm.



Dellinger



Mendinsky



Santoro

HRG is an employee-owned civil engineering and design firm with offices throughout the state, with local branches in Shippensburg and Harrisburg.

Dellinger, Mendinsky, and Santoro have been invited to purchase a special class of shares in the employee-owned firm, and were chosen for ownership because of their commitment to the company and the strong leadership they have exhibited during their many years of service.

Dellinger is the practice area leader for HRG's land development service group and a registered professional engineer in both Pennsylvania and Maryland. He began his career at HRG as an entry-level project designer and has worked his way up to leading the

entire division.

Mendinsky is a project manager and team leader in HRG's water and wastewater service group. Like Dellinger, Mendinsky joined the firm as an entry-level project designer and has progressed through several leadership roles over the years. Mendinsky is a registered professional engineer and was recently named one of engineering's top young professionals by Engineering News-Record's Mid-Atlantic Division.

Santoro is the regional manager of HRG's Pittsburgh office. He has more than 25 years of experience in regional planning and public management and is a member of the American Institute of Certified Planners. Prior to joining HRG as director of our land development service group in 2014, he was an assistant township manager and director of planning and engineering for Cranberry Township, Butler County.

## Berkshire honored

Berkshire Hathaway HomeServices has been ranked "Highest Overall Satisfaction for Repeat Home Sellers Among National Full Service Real Estate Firms" in the J.D. Power 2017 Home Buyer/Seller Satisfaction Study.

The J.D. Power survey gauged satisfaction across five factors of the real estate process: agent/salesperson, closing process, real estate company marketing, real estate company office, and package of additional services. The study was based on responses from 4,170 consumers.

Among repeat home sellers, Berkshire Hathaway HomeServices scored 858 on a 1,000-point scale, performing particularly well in the categories agent/sales person, closing process and real estate company marketing.

"Berkshire Hathaway HomeServices stands for top-quality real estate representation in markets across America," said Gino Blefari, CEO and president of the network. "We're proud to accept this award, as it spotlights the exemplary service network agents and their brokerages provide every day."

Berkshire Hathaway Homesale Realty has 27 offices serving the Pennsylvania Midstate and the Baltimore metro market in Maryland.

## Chorale hires Jakubic

The Susquehanna Chorale, a nationally-recognized adult chamber choir based in Mechanicsburg, has named Debra A. Jakubic as staff administrator.



Jakubic

In this position, Jakubic will provide support for the artistic and operational activities of the Chorale, its concerts and special performances, and the Educational Outreach Program choirs for children and youth.

Previously, Jakubic worked for 24 years with Pennsylvania State Education Association. Prior to that, she worked as a Business Agent for the Service Employee's International Union as well as the Director of Education for the International Ladies' Garment Workers' Union.

Jakubic earned a degree in political science from Penn State, and a master's degree in public administration from Shippensburg University.

Founded in 1981 by Artistic Director

and Conductor Linda L. Tedford, the Susquehanna Chorale has been ensemble-in-residence at Messiah College since 2009. The Chorale was awarded Chorus America's prestigious Margaret Hillis Achievement Award for Choral Excellence, and has performed at venues internationally. The Chorale is funded, in part, by the Cultural Enrichment Fund, the capital region's united arts fund.

## Eppley hired

Melissa Eppley has joined Berkshire Hathaway HomeServices Homesale Realty as a realtor, specializing in residential sales throughout Dauphin, Cumberland, and Perry counties. She is a twelve-year resident of Carlisle.



Eppley

Berkshire Hathaway Homesale Realty has 27 offices serving Pennsylvania and Maryland, including an office in Carlisle at 801 Belvedere Street.

## Azizdin honored

Central Penn College career counselor Rubina Azizdin was recognized August 30 as the West Shore Chamber Luminary Award Shining Star winner at an awards luncheon honoring 13 extraordinary female professionals.

"It is great to see Rubina's hard work and dedication recognized with this award," said Central Penn College Career Services Director Steve Hassinger. "She has a passion for helping others develop both personally and professionally. It has been a joy to watch her build strong relationships that have led to internship and job opportunities for our students and alumni. I look forward to continuing to work beside her as she impacts the lives of our stakeholders."

The Chamber's Women in Business Roundtable Committee voted in a blind review process and a portion of the event proceeds will benefit Junior Achievement, a Chamber nonprofit of Azizdin's choice.

"I am honored beyond belief to receive this level of recognition," Azizdin said. "It brings me much joy to be able to help our local community and promote diversity and women empowerment. Being recognized served as a reminder to me that I am going somewhere on the right path to serve my purpose."

Along with Azizdin, Sandra Box, Central Penn College's Education Foundation associate director, was among the 13 award nominees.

Central Penn College is located in Summerdale, East Pennsboro Township, offering 4-year programs for nearly 1,500 students.

## Meeka Fine Jewelry opens

Meeka Fine Jewelry has opened a new permanent location in Camp Hill at 2135 Market Street.

"I'm excited to make Camp Hill our first permanent storefront. We had our initial

store on Market Street over the last 3 years and we are thrilled to announce



this fixture of Meeka Fine Jewelry in Camp Hill," said owner Monika Krol.

Meeka Fine Jewelry Store opened in 2014 in Camp Hill at another location, but recently purchased and renovated its new building in the borough's downtown.

Krol attended the University of The Arts in Philadelphia and has worked under some of the county's top independent jewelers, including Lola Brooks and Gabriella Kiss, whose works are featured in the store.

Krol also has her studio on location at Meeka, where she designs and produces her own line of jewelry. She also creates custom pieces such as engagement rings, wedding bands and redesigns of family heirlooms. Krol's work is featured in a prominent jewelry store in Los Angeles and has been seen in numerous magazines and television productions.

"The 8 artisans at Meeka Fine Jewelry are some of the best independent jewelers in the country," Krol said. "I'm very excited that I'm able to bring this type of talent to Central Pennsylvania where otherwise you must go to a large metropolitan city, throughout the country and world, to purchase their work."

## Myers promoted

Jeffrey W. Myers, Chief Lending Officer at Centric Bank, was recently promoted to Senior Executive Vice President.



Myers

Myers has served as Executive Vice President and Chief Lending Officer of Centric Bank since the Bank's founding in 2007 and was instrumental in its start up. He currently leads a 21-person commercial lending team that is focused on finding financing solutions for small businesses, non-profit organizations, and doctors in the Central Pennsylvania and Suburban Philadelphia markets.

Jeff joined Centric Bank after serving for seven years as Senior Vice President and Market Manager for The Legacy Bank, a financial institution he helped found. Prior to that Jeff served for seven years as Vice President, Senior Commercial Lender at Pennsylvania State Bank. He has over 30 years' experience in the banking industry, with expertise in commercial, professional practice and U.S. Small Business Administration lending.

## Donate through Coldwell

Coldwell Banker Residential Brokerage in Central Pennsylvania invites the community to donate to one of its two campaigns to raise funds for Hurricane Harvey and Hurricane Irma recovery.

Donations are being collected through Realogy Charitable Foundation, a 501(c)(3) public charity supporting the philanthropic and volunteer activities of Realogy Holdings Corp., Coldwell's parent company.

The Realogy Disaster Relief Fund (RDRF) provides direct financial assistance to affected employees and sales agents affiliated with a Realogy. The Realogy Foundation's Flori-

da Hurricane Fund was organized to support all victims affected by Hurricane Irma, with proceeds benefitting the American National Red Cross.

Both foundations are tax-deductible. Realogy has additionally announced a company gift to match the first \$75,000 donated to either of the funds. To date, Coldwell Banker Residential Brokerage in Central Pennsylvania affiliated agents and employees, along with Realogy colleagues, have contributed approximately \$340,000 to the American Red Cross to support impacted areas in Texas.

## HB McClure announces team

HB McClure, LLC, a residential and commercial HVAC, plumbing, and electrical services provider in Central Pennsylvania, has announced a new executive team to support both the HB McClure and IT Landes divisions.

"Each member of the new executive team will guide and support our divisions as we continue to grow," said Robert Whalen, who will continue to serve as president and chief executive officer.

Thomas Whalen will serve as chief financial officer. Whalen's primary responsibilities include accounting, bonding, ESOP administration, IT, and business analysis and planning. Eric Crawford has been named chief operating officer. As COO, Crawford will manage corporate profit and loss and execute business plans.

The newly-created roles of division presidents will be fulfilled by Jim Saussaman, division president for HB McClure, and Kerrin Musselman, division president for IT Landes. Saussaman and Musselman will manage labor market assessments, business planning and budgeting, sales, customer service, and capital budget for the Harrisburg and York markets and Harleysville market, respectively.

Kyle Seaman has been named senior vice president of corporate development and will be responsible for identifying and analyzing growth opportunities and executing strategic growth initiatives. Brandy Shope has been named vice president of corporate communications, including marketing, advertising, public relations, website development, and social media.

Melissa Ural has been named vice president of human resources and will be responsible for talent acquisition, employee relations, benefits, and compensation. She will also be responsible custom in-house training programs and safety.

## Centric adds Enola branch

Centric Financial Corporation, the holding company for Centric Bank, has announced a new, expanded operations center with a consolidation planned for November 2017. The new offices are located at 1826 Good Hope Road, Enola.

Centric will lease over 23,000 square feet in a 30,000 square foot building, its seventh location in Pennsylvania. Centric Bank will combine operations, accounting and finance, executive management and administration, the commercial lending group, and the bank's boardroom

facility at the new location.

"Our 105 employees are our greatest asset, and our new space emphasizes this commitment. It will host between sixty and seventy employees and includes a health and wellness facility. Any investment in the health of our employees is a smart investment in their families and our community," said Patricia A. Husic, President & CEO.

JEM Group, a Harrisburg-headquartered construction company, will manage the construction and renovations. The financial center on Linglestown Road in Harrisburg will remain the bank's flagship location and will also serve as the mortgage center.

## Dickinson VP honored

Brontë Jones, vice president for finance and administration at Dickinson College, was presented with the 2017 Professional Development Award from the National Association of College and University Business Officers (NACUBO) at its annual meeting in Minneapolis.

Jones received the award for extensive volunteer service to the association's professional development activities and publications programs. She has presented on a variety of topics, including finance, accreditation, communication, leadership and diversity at NACUBO, American Council of Education and Association of Governing Boards conferences.

She served as a member of NACUBO's Small Institutions Council from 2007 to 2009 and again from 2014 to 2015 and served on the association's Tuition Discounting Study Advisory Board from 2009 to 2012. She is a frequent author for NACUBO's Business Officer magazine and, in 2015, presented the "CBO Speaks" podcast, which remains the most downloaded from NACUBO's website.

Jones has more than 25 years of experience in financial and facilities management in higher education in addition to project management and auditing experience in the state government and non-profit sectors. Before joining Dickinson in 2013, she served as treasurer of St. John's College.

Jones is the chair and previous treasurer of the board for the Higher Education Resource Services (HERS) Institute for Women in Higher Education, where she previously served as a core faculty member (finance) from 2009 to 2012. In addition, she is a member of the Middle States Commission on Higher Education and serves on its finance committee and as a finance evaluator. She most recently served as the program chair for the commission's 2016 annual conference.

Jones holds a bachelor's degree in finance and an MBA from American University and a doctorate in higher education administration from the University of Texas, Austin. She also is a graduate of the Harvard Institute for Higher Education and the HERS Institute for Women in Higher Education at Wellesley College.

## Boyer & Ritter adds

Boyer & Ritter CPAs and Consultants, based in Camp Hill, has announced the hiring of CPA Brian Kutz as a Tax Senior Associate.

Kutz previously worked with a team at KPMG US, where he prepared and reviewed federal and local tax returns for clients. He also worked with clients in multiple states and in the manufacturing, retail and banking sectors.

As part of Boyer & Ritter's Tax Services Group, Kutz will work with clients in navigating the maze of tax laws, regulations and rulings to develop effective planning strategies. In addition to the traditional tax compliance services for individuals, corporations, partnerships, not-for-profit entities, estates and trusts, the firm's Tax Services Group offers a variety of tax consulting services ranging from cost segregation and family business strategies to personal estate planning and business succession.

Kutz received a Master of Accountancy from Bloomsburg University in 2014 after graduating summa cum laude with a Bachelor of Science in Business Administration from Bloomsburg the year before. He is a member of the Harrisburg Young Professionals, the American Institute of CPAs and the Pennsylvania Institute of Certified Public Accountants.

## Mowery hires

Mechanicsburg-based construction firm Mowery has announced the addition of Bill Sanders and Tanner Bogaczyk as project engineers to the Mowery team.

"This is a significant announcement that represents our continued commitment to growth and client service," said David Cross, owner of Mowery. "Our team is committed to providing our clients with a unique and thoughtful experience, and the addition of Bill and Tanner will continue to add to our culture of excellence."

Sanders is a graduate of the Architectural Engineering Program at Pennsylvania State University earning a Bachelor of Architectural Engineering in construction management.

Bogaczyk has experience in the construction industry in a variety of roles, including design engineer. He is a recent graduate of Pennsylvania State University with a bachelor's degree in civil engineering with a focus in structures. He previously served a summer internship at Mowery in 2016.

"We are pleased to have Bill and Tanner join our team," Cross said. "The Mowery brand is vested in high-quality personnel and these gentlemen are an outstanding addition."



Kutz



Jones



Bogaczyk



Sanders



# UPMC Pinnacle Carlisle

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**For information on all services, please visit [UPMCPinnacle.com/Carlisle](http://UPMCPinnacle.com/Carlisle).**

# UPMC Pinnacle

Carlisle