ODD FELLOWS

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The Cumberland Area Economic Development Corporation (CAEDC) helps businesses grow and succeed in the fastest growing county in Pennsylvania.

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BUILDING BLOCKS

Odd Fellows building boasts storied past, bright future on High Street in Carlisle

TAMMIE GITT
The Sentinel

Take a trek up a two sets of relatively dark stairs and through a couple of small rooms that have seen better days and you’ll arrive in the meeting hall of the Independent Order of Odd Fellows. That’s when you take a breath, not because of the stairs you climbed but because of the mural-covered, vaulted ceilings and stained glass windows that hint at both grander days in the past and potential for the future.

Cumberland County Historical Society bought the building in 2005. Currently, the first floor is home to History on High and the G.B. Stuart History Workshop. The second floor is rented to a Dickinson College sorority, said Lindsay Varner, community outreach director at the historical society.

It’s the third floor, though, that has become both legend and mystery in Carlisle.

Odd Fellows

The Independent Order of the Odd Fellows and Lodge 91 met at 31 W. High Street from 1854 to 1991. The benevolent society fulfilled its pledge to “visit the sick, relieve the distressed, bury the dead and educate the orphan” by making tens of thousands of dollars worth of donations, according to research done by the historical society.

The striking facade of the building was added in 1928 in time for the lodge’s 85th anniversary. The murals depicting biblical scenes that adorn the hall’s walls and vaulted ceiling came along just over a decade later during a renovation in 1939. A member of the Odd Fellows, John Braught, painted both these murals and the ones at the United Church of Christ on North Pitt Street, Varner said.
The historical society is still learning about the murals, but have already discovered they were painted in ordinary house paints.

“It’s hard to tell what’s in some of them, but the windows were intended to look like they were actual windows so if you look very closely, you can see there are clouds at the top. It was meant to be like you were looking at an outdoors scene,” Varner said. The chandelier and sconces that would have illuminated Odd Fellows meetings are still in place and now functioning thanks to work done by the historical society through a grant from the Lancaster Community Partnership.

The lighting makes a huge difference in the room, allowing visitors to see the hall as the Odd Fellows members would have seen it.

“When I first turned (the chandelier) on, it was like being blown away all over again by the building,” Varner said.

The historical society has no specific plans for the building right now, but it is about to start work on a master plan looking at the connectivity of its buildings surrounding the corner of North Pitt and West High streets.

“The downstairs is completely renovated and it’s being used by the society. We’re now looking at how can we connect these buildings a little bit better and what will we be doing with the second and third floor of this building,” she said.

“Bad shape”

Richard Tritt, photo curator for the society, said the hall was in bad shape when the society purchased it. Pierson Miller had purchased the building from the Odd Fellows in 1958, but allowed the Odd Fellows to continue to use the space.

Though he asked several times to see the hall, which was being used for storage, Tritt didn’t get a look at the hall until after the historical society bought it. When they emptied the space, Tritt said it was evident the roof was bad and that there had been a lot of water damage to the space.

Many of the murals and the wooden floor had suffered damage, and there were structural problems with the space and entire building, Tritt said.

After the roof was replaced, some of the plaster in the hall had to be redone and one window of the windows was replaced. The stained glass windows escaped damage, but they do need to be releaded due
to age. They have been boarded up until funds can be found to relead them.

“The hall has the potential to return to its former glory but that will require a lot of work and money,” he told The Sentinel in an email.

The obvious place to start is accessibility. An elevator has to be installed and restrooms added to make it a public space, Varner said.

Plasterwork that’s peeling away from walls and crumbling in corners needs to be stabilized and as many of the murals saved as possible.

“It’s very likely we’re not going to be able to save all of the murals. We did talk with an expert who did say that we might have to do a little picking and choosing, but we’d like to try and at least stabilize as many of the murals as possible,” she said. Varner said the historical society is always happy to show off the space, and tries to have it open during major street events like the upcoming Harvest of the Arts.

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More elderly need assistance, fewer workers available to provide it

"That's pretty much where the industry is. It's a huge problem and it's getting worse," said Richard Ruda, owner of Visiting Angels in Carlisle. “The biggest challenge in this industry is hiring and retaining quality people.”

Ruda and other in-home care managers interviewed for this article all agreed on a few basic points. Demand for in-home assistance for elderly and/or disabled residents is increasing, while companies' ability to find and retain caregivers in the current job market is increasingly strained. Part of this is due simply to demographics. Updates since the 2010 Census show Pennsylvania is losing young people — the under-18 population dropped by 143,244 residents, or about 5 percent, between 2010 and 2018.

Over the same time period, the state added 19 percent to its over-65 population, an increase of 376,323 residents.
Population changes

Cumberland County’s population trend is different, but still problematic — the county has seen population increases in every age bracket, but has seen much higher increases in the elderly population even relative to the rest of the state, with the over-65 count increasing nearly 27 percent since 2010.

This has drastically changed the ratio of prime-age working people to senior citizens. In 2010, the county had 4.1 residents between the ages of 18 and 64 for every person 65 and older; in 2018, that ratio had dropped to 3.3.

The number of home-care aides, as classified by the federal Bureau of Labor Statistics, has skyrocketed. Cumberland County had 1,100 such workers in 2008; in 2018 that number was 4,370, according to the BLS.

But despite the growth, pay has actually dropped. The median in-home care worker in Cumberland County made $11.17 per hour and $23,240 per year in 2008, according to the BLS. In 2018, those figures were $11.42 and $23,740, respectively.

With inflation factored in, this is a decline of 12 percent over 10 years.

“They have to be creative and compassionate to do this job, because you’re not in it for the money,” said Steve Taylor of In Your Home Care.

Taylor, like other homecare company owners, said he would love to pay his employees more. But the headroom isn’t there — clients who are paying individually out-of-pocket can only afford so much, and homecare companies’ power to negotiate rates with larger entities is limited.

Set rates

This is because the homecare industry is fueled, in part, by public assistance programs for senior citizens who otherwise couldn’t afford help, and those public agencies have a set rate that they will pay for service.

In Pennsylvania, this typically means one of two programs — either the Aging Options program, which is funded largely through the PA Lottery, or via the Medicaid waiver system, which allows state and federal long-term care funds to be used for in-home assistance, as opposed to being spent on nursing home care.

The Pennsylvania Department of Human Services determines Medicaid waiver rates largely by doing cost surveys of in-home care providers.

“The actual costs of services are largely based on the information that’s provided in the surveys, and also our actuarial consultants do national reviews of how much services are paid for in other states, and they also look at objective data like classification pay scales from the Department of Labor and Industry,” explained Kevin Hancock, deputy secretary for the PA DHS’ Office of Long-Term Living.

Those rates also vary by region to account for variations in wages and market conditions in different parts of the state. For Region 3, which includes Cumberland County, the rate for personal-assistance service agencies is $4.58 per 15 minutes of care, or $18.32 per hour.

The rate for Aging Options is roughly the same, said Sandy Gurreri, director of the Cumberland County Aging & Community Services. Local offices of aging negotiate contracts with nearby care providers to set rates, Gurreri said, but are working with a fixed amount of money allocated by the state.

“We have to stretch our dollars as far as we can,” Gurreri said — particularly since July of this year, when Cumberland County instituted a wait list for Aging Options due to demand outstripping funding.

Even when they have the financial space to do so, local aging offices are restricted by the state as to how much of a rate increase they can hand out to contract care providers — this is typically a 1 to 2 percent increase every few years, Gurreri said.

“The state does put a cap on how much of an increase we can give, and we do that when we can,” she said. “If we had more money, we would love to pay providers more.”

Like Aging Options, the Medicaid waiver program also allows for periodic increases — 40 cents per hour this year for Region 3 homecare agencies, according to the state register.

But the state doesn’t have the legal power to mandate that such an increase is passed through the homecare agency to the workers themselves, Hancock said.

Minimum wage

The only sure-fire way to raise the pay of in-home care workers is to pass a minimum wage increase and hike the state’s corresponding budget appropriations, allocating more money to be paid to homecare agencies in order to compensate for the mandate of higher employee pay.

“The governor’s proposed budget for 2019-2020 took into consideration the minimum wage increase and built the personal assistance rates to accommodate that,” Hancock said.

Gov. Tom Wolf’s proposed 2019-2020 budget included a minimum wage increase from the current federal minimum of $7.25 per hour to $12 per hour, the first step in Wolf’s goal of a $15 minimum wage by 2025.

If the legislature had agreed to the initiative — which it did not — the budget would’ve also included $21.2 million in additional funding across the DHS and Department of Aging to cover higher pay rates for caregivers, according to figures provided by the DHS.

But with no signs of action in the legislature, state agencies seem to be stuck in a vicious cycle — confronting the failure of the market to provide homecare workers and clients, but dictating their rates based off that market.

At $18.32 per hour, home-care agencies said, it’s difficult to pay in-home care workers much more than $10 per hour and still have enough to cover the cost of office staff, employee benefits, and casualty insurance.

One logical outcome is that providers stop working with public agencies, putting their limited manpower toward private-pay clients who can support higher rates and thus higher wages for staff.

“We have changed our operations to become more of a concierge provider,” Ruda said. “The caregiver shortage has changed our strategic focus.”

Most of the clients at Synergy HomeCare of Mid-Penn are private-pay clients, said franchise owner Michelle Lisk. Caregiver pay starts at $12 per hour, and the average rate charged to clients is $24 per hour.

Turnover rates

Lisk said the turn-over rate among her 130 employee is about 34 percent annually — roughly half of what is considered standard in the industry, which Lisk attributed to above-average pay and working conditions, and well as employee dedication.

“Locally, we’re competing for wages with the warehouses,” Lisk said. “Most people are in [this line of work] because they’ve done it before, and they know what it’s like. They know it’s not good pay but they want to help.”

Even then, Lisk is facing a shortage, estimating that her staff of 130 could grow by another 20 employees immediately, if the workforce was there. Like many providers, Lisk’s business has had to turn down work.

“I just had someone call who was receiving part-time in-home help from us, but they wanted 24/7 coverage starting immediately, and there was no way we could do it,” Lisk said. “You feel terrible for them, but if I can’t staff it properly I can’t accept it.”

Michelle Lisk

Kevin Hancock

Sandy Gurreri
had Kimmel’s vision for Grand Illusion never limited the business to a bar or restaurant.
Rather, it emphasizes experience from the deep purple chairs to the live magic tables to the hospitality and service. Now, he’s taken the service an extra step further by becoming the first cidery in Pennsylvania to have 100% of its front-of-house staff qualified as cider certified professionals.

Kimmel, who co-owns Grand Illusion with his wife Andrea, said Grand Illusion is one of only eight cideries in the nation to achieve that status.

“I wanted education to be a big component of this. Not that everyone comes for instruction, but if someone has a question, it’s not like, ‘Oh, good question. Well, let me ask my manager,’” he said.

Instead, the employees at Grand Illusion can say they know the answer to the question, Kimmel said.

New sensation
That’s an important element for the cidery because cider is still a relative newcomer on the scene. Many people don’t know what cider is or have misunderstandings about what it is.

“Because cider is so new, people not only need to have cider described, but they need to be guided,” Kimmel said.

In a sense, the concept of educating the consumer is similar to what craft brewers did for years. The time was right for the growth of the craft beer industry, but brewers had to consistently educate the public about the different styles of beer and the different variations possible in the brewing process.

“The same with cider. Part of what we do with the ciders we make is try to be really creative and fun with flavors of pineapple and hops or blueberry and lavender and now, our newest, strawberryhibiscus lemonade,” Kimmel said.

Grand Illusion’s staff was trained by Michelle McGrath, USACM’s Executive Director, and Jennie Dorsey, Chief Cider Curator at Schilling Cider. The presentations were made into booklets, which were then printed and bound and distributed to all staff, along with other assembled documents and reading suggestions.

Once prepared, all staff took and passed a 60 question, 60-minute exam that included content from six categories including apples, the orchard and history; cider making; flavor and evaluation; cider styles; keeping and serving and food and cider.
To qualify as a certified cider professional, those who take the multiple choice test must score at least 85%. Kimmel said his staff had an average score of 93%.

Certified

Anyone who has taken a stab at Grand Illusion’s Friday trivia question on Facebook has already seen a part of the certification test since Kimmel takes the questions straight from the test itself.

Certifications don’t have to be renewed, but Kimmel expects to keep up the training in-house. He gives his staff email updates about changes in the law or trends, sending them a summary sheet of what he learns at the national meeting of cidermakers.

Kimmel said his employees “loved” their certification status.

Layering on expectations like passing the certification exam shows them that Grand Illusion is a serious place to work even if they have fun, Kimmel said. It shows the employees that he is investing in them because they are important and can’t simply be replaced.

“I will also be proud and brag about what you’ve accomplished for us,” Kimmel said.

Certification also factors into Kimmel’s plan to have Grand Illusion be known as the state’s leader for cider as the industry continues to grow. Currently, cider sales account for 1.9% of the beer market, and Kimmel said there have been suggestions that it could grow to 5%.

Cider options

“A lot of the other cideries don’t carry other ciders, but just their own,” he said. “There’s no one else in Pennsylvania that has more Pennsylvania ciders than we do, and in fact this is very much a unique model nationally.”

Certification isn’t the only track Kimmel is taking to position Grand Illusion as a leader in the cider business. They’ve increased offsite sales to include cans at different locations and on draft at Marzoni’s in Mechanicsburg, the Orchards in Chambersburg and The Fridge in Lancaster.

“And it’s growing every week,” Kimmel said.

He’s also working on a plan to deliver six-packs of cider locally along with some food items.

“It’s something that we’re allowed to do with our license, something that no one else is doing,” Kimmel said.

Keeping with the theme of illusion and magic, Kimmel is also planning to add the mystery of an escape room on the third floor of the Grand Illusion building.

“As a business, you just constantly have to find ways to evolve,” Kimmel said.

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In the millennia that glassmaking has been around, a lot about the process has changed — and a lot has also stayed the same.

That can also be said about the Vitro Architectural Glass factory in South Middleton Township, located just east of Mount Holly Springs. Built in 1972 and run for most of its life by PPG, the facility moved to Vitro in 2016 when PPG sold its flat-glass division.

Since then, Vitro has made a multi-million dollar investment in rebuilding both of the factory’s glass production lines.

But the newly-refurbished factory still adheres to the same basic principles — mainly, you need a lot of heat, and you have to be very careful. During a recent tour of the facility, Vitro production Engineer Todd Magee explained the basics.

Making glass

The process starts in the site’s rail yard where large quantities of sand and soda ash are brought in by rail car. Other additives used in certain types of glass, such as cobalt, iron, and other minerals, are typically brought in by truck.

Materials are piped from storage tanks into one of the two main furnaces that start the glass production lines. These furnaces run between 2,500 and 3,000 degrees Fahrenheit, and the space on the factory floor between the two — where technicians often walk — has an air temperature of roughly 135 degrees. Vitro closely monitors employees who work in such areas, requiring frequent breaks and water intake.

The main furnaces have to be rebuilt every 12 to 15 years, Magee estimated, as the heat deteriorates the masonry itself. A variety of insulators are used to keep the heat in the factory’s equipment, the most common being synthetic wool. Certain materials such as aluminum and nickel are forbidden because they react poorly with the materials used in the glass and can cause contamination of the product.

From the main furnace, the glass is conveyed and cooled slightly on its way to what Magee calls “the lip,” where it flows onto a flat bed of molten tin. As the glass floats on the tin bath, circular head grips one edge of the pliable glass and stretches it flat.

It’s at this stage that the size and thickness of the glass can be controlled, a process that takes a certain amount of finesse to manipulate the temperature progression of the tin bath ovens so the glass cools at a certain thickness. On the day Magee demonstrated the process, one line was producing three-millimeter glass, the other one 12-millimeter.

Next in line

After the tin floating, the glass moves onto an annealing line, which cools the glass slowly to achieve the proper temper. This is a physically long process — the annealing conveyors are nearly a quarter-mile long, Magee estimated.

The glass sheets then exit the hotter — in terms of temperature — side of the factory and are conveyed beneath a computer-controlled apparatus that scans the sheets and cuts them to the appropriate size and shape for the given application.

Excess pieces are automatically fired into a shredder, and the scrap glass returned to the furnace at the beginning of the line to be remelted.

Vitro currently employs 420 people, plus another 50 to 60 contractors, at the South Middleton Township glass works, according to Mary Schlusser with the company’s human resources division.

The two lines combined produce about 1,200 tons of glass per day, and it’s difficult to overstate the sheer amount of heat involved.

When the two production lines were rebuilt, Schlusser said, it took 30 days for the furnaces to cool down, 45 days to do the work, and another 30 days for the system to fully heat back up.

The system if fired with natural gas, Magee said, but has an oil backup in case of service disruption.

Vitro Architectural Glass production engineer Todd Magee speaks with Deputy Secretary Jennifer Berrier of the Pennsylvania Department of Labor and Industry during a tour of the glass manufacturer.
For a condition that is so visually distinct, clubfoot, as a public health issue, is often invisible. But only three months after becoming an independent organization, Hope Walks — headquartered in Dillsburg and run by a Messiah College graduate — is making an impact.

“The earlier you get these kids, the better off they are,” said Hope Walks President Scott Reichenbach, “but in a lot of low- or middle-income countries, there’s still a lot of stigma and misinformation.”

Clubfoot is a relatively common malformation present at birth in which the feet of the child are twisted inward and down relative to the normal positioning of the ankle joint. The best estimate of the condition’s occurrence is one in 806 births, Reichenbach said — similar to cleft lip, which occurs roughly one in 700.

Clubfoot is also similar to cleft lip in that it is easily corrected, and thus often out of the public eye, in more developed countries. But this is not the case in the developing world, where most children are born.

Statistics

A forthcoming study from the Global Clubfoot Initiative confirms that only about one in five children born with clubfoot in 2017 had access to treatment, Reichenbach said. The best recent estimate put the number of children born with clubfoot at 174,000 per year, 90 percent of them in the developing world, Reichenbach said.

The condition is easily fixed in children who are still growing, but is much more difficult if uncorrected into adulthood. This is partly why CURE International, of which Hope Walks had been a part since 2006, split off from the organization into an independent nonprofit in June of this year.

CURE International will still correct adult clubfoot, which typically must be done through surgery, at its hospitals, while Hope Walks will concentrate on childhood treatment by partnering with overseas medical institutions.

The treatment for children is relatively easy. A series of casts are put on the affected foot and lower leg for four to eight weeks, depending on severity, to get the foot growing in the right direction. For four to five years after that, the child wears a leg brace when sleeping to ensure proper alignment continues.

“The kids usually call them their ‘night-time shoes’ or ‘naptime shoes,’” Reichenbach said. “If we get this kids early, it just becomes part of their routine.”

Staff

Hope Walks’ office in Dillsburg has four full-time paid staff and one volunteer and an additional paid staff member who lives in Zambia, Reichenbach said.

The organization partners with 35 doctors to treat clubfoot at 130 hospitals in Latin America and Africa, Reichenbach said. Those locations are typically funded by government or faith-based organizations, but Hope Walks pays for treatment supplies and for outreach to inform the population about clubfoot and the availability of treatment.

The leg braces used in treatment are manufactured by Hope Walks. Production centers are in Zambia, Ethiopia, Niger, and Rwanda, and employ local people with disabilities to assemble the braces, Reichenbach said.

The organization expects to treat 6,500 children this year in 16 countries, on a total budget of around $2.5 million, Reichenbach said.

Funding comes from individual donors and family charitable foundations. CURE International previously received federal USAID grants for the program, and Reichenbach said Hope Walks plans to apply for the same funding soon.

Reichenbach studied at Messiah College, the Cumberland County institution known for training missionaries and humanitarian aid workers, to become a pediatric intensive care nurse. He said he went to Honduras as an aid worker after Hurricane Mitch in 1998 and also previously worked for Samaritan’s Purse, the aid organization run by Franklin Graham, son of the evangelist Billy Graham.

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CUMBERLAND COUNTY

CVBJ Q&A

Keener ready to ‘give back’ as CAEDC’s new leader

JAMIE KEENER in May was named CEO of the Carlisle Area Economic Development Corp., a nonprofit that receives county hotel tax funds and is designed to encourage and support economic development.

He replaced Jonathan Bowser, who left in August 2018 to help start a private-sector real estate development and consulting business. Under Bowser’s watch, CAEDC led the redevelopment of three brownfields sites in Carlisle and formed a subsidiary, the Real Estate Collaborative, that uses public and private funds to purchase less desirable properties and attempts to fix them up and resell them.

At first glance, it might appear that Cumberland County’s economy doesn’t need any help. It has the one of the state’s fastest-growing populations and a lower-than-state-average unemployment rate.

Yet Keener sees CAEDC as important to Cumberland County’s prosperity — so much so that he left his job as director of business development at Herbert, Rowland & Grubic in Harrisburg to take the helm at CAEDC. In an interview, he explained why.

Q: Why did you want to be CEO of CAEDC?

A: Having been associated with CAEDC for the past 7 years, I see it as an organization through which we have and can continue to have a significant impact on our community. As a native of Shippensburg and a current resident of Hampden Township I was looking for a role where my past experience with development, municipalities and not-for-profit organizations could be used to its greatest extent and where I could give back to my community.

Q: What attributes of Cumberland County make it easier or harder than other areas to promote business growth and development?

A: Our transportation network (although in need of expanding capacity on I-81), the quality of our workforce (unemployment is low so we could stand to increase the number of employees so businesses could grow), our overall quality of life (our natural resources and the amenities that we have) set us apart from many other areas. This includes amenities such as the Appalachian Trail, LeTort Spring Creek, Yellow Breeches Creek, Army Heritage Education Center, Carlisle Events, etc.

Q: How do you balance the value of development with concerns that portions of Cumberland County are getting overdeveloped?

A: As a certified planner, we look at issues from a holistic point of view. There must be a balance between economic development and preservation of our historic and natural resources. Tourism plays a significant role in our economic development and many of our tourism assets are associated with our natural environment, i.e. trails, streams, parks, etc. I look to support revitalization of our downtowns to develop/redevelop where the infrastructure is already in place and where we can recreate walkable, vibrant communities.

Q: Do you have any plans for CAEDC that are new or exciting for you?

A: We will be developing a new strategic plan over the next 6-12 months which will help to set the direction of CAEDC. Initially, I plan to focus on downtown revitalization, redevelopment of environmentally constrained sites, developing new tourism assets that will put heads-in-beds, and infrastructure improvements to ready transportation, water and wastewater systems for development.

Q: How can people and businesses in the community help CAEDC in creating a more prosperous Cumberland County?

A: Understand that we are all in this together. We must collaborate to more efficiently use the assets and resources we have. I don’t want to look back (except to learn from our past). I want to go forward in a positive direction to the benefit of all of Cumberland County and our region.

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MECHANICSBURG

Butcher builds local connection

Smoke & Pickles offers organic, local options in downtown Mechanicsburg

C hef David Mills and wife, Kelli, opened the Smoke & Pickles Artisan Butcher Shop & Kitchen with a dual mission in mind: Repair a broken food system while promoting eating well.

Located at 30 S. Market St., in downtown Mechanicsburg, Smoke & Pickles opened in February after extensive building renovations and installation of a kitchen, a restaurant seating area and display cases and coolers. Upon entering the shop, patrons can observe a chalkboard above the meat case displaying the list of farms supplying the items offered that day.

All of the participating farms were personally qualified by David Mills following his research and field verification of organics claims, including grass-feeding and pastured meat practices. All participating farms are located within 40 miles of the shop in Adams, Cumberland, Perry and York counties.

With help from the farms, Smoke & Pickles offers both dine-in services for lunch and dinner Wednesdays to Sundays, as well as locally sourced meat and dairy products, farm-fresh eggs, cold-brined pickles and a variety of teas, vinegars and hot sauces displayed throughout the shop. Chicken eggs, duck eggs, whole milk and chocolate milk, which are packaged in returnable glass bottles, can be found in the restaurant seating area cooler.

Some of Smoke & Pickles’ meat offerings include hickory-smoked meats, marinated pork chops, marrow bones, smoked dog treat bones, and sausages made without nitrates or nitrites, including Chorizo spiced with cold-smoked Jalapeno pepper dust.

Mills’ inspiration for buying and preparing local foods grew from his experiences as a culinary instructor at HACC, Central Pennsylvania’s Community College, where he conducted culinary classes abroad. While touring Italian farms, orchards, vineyards and restaurants with 16 HACC students, Mills said he was impressed by the Italian specialty markets and the practices of the locals in creating meals from seasonally available meats and produce.

“While eating well, we realized that eating fresh, local food makes you feel better,” Mills said.

After his return to the United States, Mills said he realized he was not eating as well as he had in Italy and vowed to make a difference. He joined American Federation Culinary Foundation and the Landisburg-based Leadership, Education and Farming (LEAF) Project, a program promoting farming experiences for youth. Mills now serves on the LEAF board and participates with other local chefs in offering annual farm to table “Savor Events” with LEAF partner farms each fall.

In January 2018, Mills attended a Caputo Brothers Creamery program at York’s Pullo Center. A presentation by Dario Checchini, an internationally famous butcher he met in Italy during the HACC culinary tour, inspired Mills.

“I decided that day to open a butcher shop,” he said.

One year later, he realized his vow. Although Mills had some past butchering experience from working in country club kitchens, he enlisted the assistance of Art Shaffer, a third generation butcher who began his career in 1961. Shaffer and 17 other part-time employees round out the Smoke & Pickles staff.

Mills has maintained his relationship with HACC, working as an adjunct professor of culinary arts. He is teaching brewing science at HACC’s York Campus and has plans for another culinary tour of Italy in March 2020, as well as future culinary tours of France, Portugal and Spain.

Meanwhile, he prepares local foods at Smoke & Pickles.

When asked which of his creations is his favorite, he said he takes the greatest pride in his customers’ reactions to the quality of Smoke & Pickles foods over similar foods they have encountered. For more information on current products, the menu and operating hours, visit Smoke & Pickles’ website at www.SmokeandPicklesLTD.com.

Farm suppliers

Smoke & Pickles offers locally sourced meat and dairy products to customers. Here is a look at the farms that supply the restaurant and butcher:

- LEAF Project in Perry County provides seasonal vegetables
- Loaves & Fishes Farm in Cumberland County provides pork
- Locust Point Cattle Co. in York County provides organic, grass-fed beef
- North Mountain Pastures in Perry County provides chicken and pork
- Pecan Meadow in Cumberland County provides chicken and duck eggs, and lamb
- Rettland Farm in Adams County provides pork, chicken and turkey
- Rockledge Farm in Cumberland County provides chicken eggs and lamb
- Threefold Farm in Cumberland County provides seasonal vegetables
A look at people on the move in the Mid-state business world:

**Giant Food Stores named 2019 Retailer of the Year**

Giant Food Stores has been named 2019 Retailer of the Year by Supermarket News, a leading retail food industry trade publication.

The annual honor recognizes chains for outstanding performance in the grocery category, including growth, competitive performance, innovation and industry leadership.

“Being named the 2019 Retailer of the Year by Supermarket News is a tremendous honor and is a pinnacle moment in our 96-year story,” said Nicholas Bertram, president, Giant Food Stores. “I’d like to congratulate and thank our team of more than 32,000 talented and caring associates, along with our amazing partners across Ahold Delhaize, who support our brand every day by helping us be who we are. Customers are at the heart of everything we do and serving their families remains our inspiration as we look toward the future.”

Supermarket News recognized Giant for its aggressive, multi-pronged growth strategy, including store acquisitions, relocated stores and remodels, fuel stations and its new e-commerce hub in Lancaster. The publication also cited the company’s launch of its Giant Heirloom Market concept and format in the city of Philadelphia and the launch of its online grocery services offering, through new brand Giant Direct, Powered by Peapod, as notable achievements.

“Giant’s sweeping strategy shows a retailer committed to its customers and well in tune with what it takes to grow and innovate in a highly competitive market,” said Michael Browne, executive editor, Supermarket News. “The company stands as an example to its peers in a fast-changing industry and for its efforts, Giant Food Stores has been named the Supermarket News 2019 Retailer of the Year.”

**Badissy, Williams join Penn State Dickinson Law**

Mohamed Rali Badissy and Sarah J. Williams have joined the full-time faculty at Penn State’s Dickinson Law as assistant professors of law.


Badissy comes to Dickinson Law after serving as the senior attorney for energy and finance with the Commercial Law Development Program (CLDP), Office of the General Counsel, U.S. Department of Commerce, Washington, D.C.

An expert in securities regulation, Williams previously served as deputy director and associate director for the Division of Registration and Inspections, Public Company Accounting Oversight Board (PCAOB), Washington, D.C. She provided legal and policy advice and investigated potential violations of the federal securities laws.

**National Fitness Partners expands into North Carolina**

Headquartered in Camp Hill, National Fitness Partners has purchased 12 more Planet Fitness clubs in North Carolina.

This acquisition expands the company’s blueprint to now operating 71 clubs in Pennsylvania, Delaware, North Carolina, and South Carolina.

“With these newly acquired clubs and the continued support of Argonne, we look forward to further expanding the Planet Fitness brand in North Carolina and the markets in which we operate”, said Stephen Kindler, President & CEO of National Fitness Partners.

NFP’s headquarters is in Camp Hill, but the company also maintains an office in Charlotte, which will support the newly acquired clubs.

Planet Fitness has more than 51 million members and more than 1,800 stores in 50 states the District of District of Columbia, Puerto Rico, Canada, Mexico, Panama and the Dominican Republic. The company’s mission is to enhance people’s lives by providing a high-quality fitness experience in a welcoming, non-intimidating environment.

**PSECU to celebrate remodeled Shippensburg University**

PSECU credit union unveiled its newly renovated Financial Education Center (FEC) at Shippensburg University on Sept. 18.

“As part of our commitment to serving as a trusted financial partner in the community, we provide valuable money management resources including those for younger adults who are gaining the real-world financial experience that lays the groundwork for their future success,” said PSECU President George Rudolph.

“That's why our Financial Education Centers on college and university campuses around the state are so important. It's also why we're investing in the remodel of the Shippensburg University center to ensure the location remains as effective as possible in offering financial education and learning opportunities to those who can really benefit.”

Following 14 years of operation, PSECU began the Shippensburg University FEC renovation project in early July. Enhancements to the site will include a new design that encourages a more user-friendly experience and incorporates innovative technologies to provide better service to visitors.

**2019 Parade of Homes runs Sept. 28 through Oct. 6**

The Home Builders Association of Metropolitan Harrisburg (HBA) will host its annual Parade of Homes Sept. 28 through Oct. 6, featuring 29 new homes and 11 builders. This event is free and open to the public.

Homes will be open from noon until 7 p.m. on Saturday and Sunday and from 4 p.m. until 7 p.m. on Monday thru Friday. Representatives will be on site to answer questions and guide guests through a tour of the fully staged homes. Guests are encouraged to download the free PA Parade of Homes app available on both Apple and Android devices which includes a full listing of the homes, pictures and an interactive map with GPS compatible directions.

The homes in this year’s parade represent a wide variety of sizes, styles and price points. The public can enjoy visiting homes from the low $200,000s to $1 million plus. Homes are spread out across the East and West shores in Harrisburg, Mechanicsburg, Enola, Goldsboro, Marysville, Camp Hill, Boiling Springs, and Hummelstown.

HBA will again host its Chefs on Parade fundraiser event Sept. 26, sponsored by UGI, to kickoff the Parade of Homes. The event runs from 5 p.m. until 10 p.m. Four homes along with four of Central Pennsylvania’s top chefs to provide guests with an evening of food and drink paired with beautiful home design and décor.

Tickets are $40 per person or $75 per couple. All proceeds from this event will benefit the HBA's Scholarship Fund, which assists young people entering a skilled trades program.

**Gerard named to Highmark Health Board of Directors**

Highmark Health announced recently that Leo Gerard, former international president at United Steelworkers (USW), has been named to its board of directors.

As international president, Gerard championed many international alliances and worldwide networks which resulted in the formation of the first trans-Atlantic union, as well as the historic founding of the Industrial Global Union, a federation that includes more than 50 million workers in 140 countries. In 2013, Gerard was appointed by the Obama administration to serve on the Advanced Manufacturing Partnership Steering Committee to create jobs and enhance the nation’s competitiveness, and continues to work with the current administration to advance the interests of USW members.

**West Shore Chamber to host Business and Industry Night**

The West Shore Chamber of Commerce will host its annual Business and Industry Night celebration Oct. 3 from 2 p.m. to 6 p.m. at the Radisson Hotel Harrisburg in Camp Hill.

The event will feature board games at this year’s annually themed trade show designed to showcase West Shore Chamber members’ products and services. A panel of secret judges will vote on exhibitor’s booths for Best Use of Theme and Best Sales Approach, while all attendees vote on Best in Show.

Find all you can eat hors d’oeuvres, entertainment, prizes, giveaways and a silent auction in addition to networking with hundreds of local professionals. Tickets are available for $25 in advance or $30 after noon on Oct. 1.

**West Shore Chamber announces Luminary Award winners**

The West Shore Chamber of Commerce announced its Shining Star and Visionary Awards at its annual Luminary Awards Luncheon Aug. 28. The chamber honored the nine individuals nominated by their peers because of their excellence in their work environment and the community.

Voted on in a blind review and voting process by our Women in Business Roundtable Committee, Kelly McCall of UPMC Pinnacle was the recipient of the Shining Star Award and Kim Lee Kenawell-Hoffecker of Avantara Family Wealth received the Visionary Award.

Girls on the Run Capital Area and YWCA Carlisle were the two nonprofits chosen by the recipients to receive a portion of the proceeds from the event.

McCall is the director of public relations and communications for UPMC Pinnacle. She is an accomplished communications professional with nearly 25 years experience. She develops and executes strategies that are intended to create and uphold a pos-
Boots on the Ground Award: American Overseas Memorial Day Association

The Foundation has also selected the American Overseas Memorial Day Association to receive the Boots on the Ground Award. Since 1920, the Association has ensured that those who sacrificed their lives for our Nation, and are buried in our overseas cemeteries, are honored on special occasions and most importantly on Memorial Day. Each year, the association facilitates and supports ceremonies honoring the memory of those who gave their lives in World War I and II.

The annual dinner will be held at the U.S. Army Heritage and Education Center. Included in the evening’s activities is a silent auction that includes unique items and gift certificates to regional attractions, restaurants, wineries, and golf courses, among others.

For additional details about the dinner and silent auction, or to order tickets, please contact the Foundation at (717) 258-1102, info@armyheritage.org, or visit www.armyheritage.org.

Hartle named Geisinger Executive Vice President and Chief Medical Officer

J. Edward Hartle, United States Air Force veteran and 20-plus-year Geisinger physician, has been named Geisinger’s executive vice president and chief medical officer, effective Sept. 1.

“This is an exciting time at Geisinger, where we’re rethinking healthcare models to improve the health of our communities,” Dr. Hartle said. “I’m excited to help lead our continued development of value-based care models for our patients and members, fostering an emphasis on health and wellness, caring for the whole person and making good health easier for our patients.”

Hartle, who most recently served as chair of Geisinger’s Medicine Institute, joined Geisinger as a nephrologist in 1995 and has held numerous leadership positions in his 24 years at Geisinger. As chair of the Medicine Institute, Hartle oversaw a primary care redesign program that provided patients with longer appointments and a host of other benefits that resulted in improved identification and management of health conditions.

Prior to joining Geisinger, Hartle earned his medical degree from the Albert Einstein School of Medicine in the Bronx, N.Y. A United States Air Force (USAF) veteran, he then completed his internship and residency at the Wilford Hall USAF Medical Center at the Lackland Air Force Base in Texas.

Mowery's construction administrator Michele Appleby was honored on Sept. 12 at the Whitaker Center’s Women of Impact: Celebrating Women in STEM Awards Luncheon in Harrisburg. Pictured from left to right: Wendy Boden, Holly Tritt, Diane Landis, Mike Stefanic, Michele Appleby, Jean Smith, Kate Manna, Carolyn Yeager, Bill Sutton, and Stacie Roller.

In addition to his extensive training, Dr. Hartle is also a member of the Renal Physician Association, the American Society of Nephrology and the American College of Physicians. He has been published numerous times throughout his illustrious career and held dozens of leadership positions in the fields of nephrology, government affairs and more.

Boyer & Ritter promotes two managers to director positions

Boyer & Ritter LLC, one of the region’s largest accounting firms, is pleased to announce the promotions of managers Mindy B. Werner and Nathaniel J. Yost to director.

Werner, a CPA, has served as the manager on various engagements with a focus on employee benefit plan services, not-for-profit, and transportation audit clients. In 2015, she graduated from the Leadership Harrisburg Area Community Leadership Series and is a member of the United Way Bridges Society and Women’s Leadership Network. She also serves as treasurer on the board of Theatre Harrisburg. She earned her Bachelor of Science from Juniata College.

Yost, a CPA, is a key member of the firm’s Automotive Dealers Group and has nearly 11 years of experience providing audit and accounting services for closely held businesses. He is a 2016 graduate of Leadership Cumberland.

He earned his Bachelor of Business Administration from Temple University’s Fox School of Business and Management in 2008, where he graduated magna cum laude.

Mowery’s Appleby honored with Women of Impact STEM Award

Mowery construction administrator Michele Appleby has been recognized by the Whitaker Center as a “woman of impact” for her contributions to the STEM field in Central Pennsylvania.

Appleby was one of 10 women honored Sept. 12 at the inaugural Women of Impact: Celebrating Women in STEM Awards Luncheon in Harrisburg.

Appleby has more than 23 years of experience in the construction industry. At Mowery, her role includes working closely with project managers, project engineers and project superintendents to provide training and oversight on Mowery’s construction management software. She also plays a vital role in the construction process helping Mowery complete projects on time and on budget creating a remarkable client construction experience.

“Michele’s contributions in the area of science, technology, engineering, and math have helped position Mowery as a leader in the construction industry,” said David Cross, president and owner. “In the 19 years Michele has been a part of the Mowery team, she has helped to revolutionize our construction management process all while continuing to develop and inspire team members within our company. We couldn’t be prouder to have her on our team.”

Biz Buzz runs quarterly in the Cumberland Valley Business Journal and weekly in The Sentinel business section on Mondays. You can submit your Cumberland County business news to cvbj@cumberlandlink.com.
Malcolm Gladwell popularized the idea that to master any subject, you need to put in 10,000 hours of practice.

But according to the scientists who did the research behind Gladwell’s famous dictum, the New Yorker writer didn’t present their work quite right.

Of course, lots of practice is required for greatness. But not just any kind of practice will do.

Ten thousand hours won’t amount to much if you don’t use them well. And according to at least one elite pianist, most people really don’t practice correctly.

The pros don’t practice like the rest of us

How do most of us practice?

Think back to high school violin lessons, track or Math Olympiad and you’ll probably remember repeatedly running through scales, drills or problems, identifying weaknesses, and then trying to fix those problems.

That seems sensible, but according to a fascinating, classic post from the blog of computer science professor and author Cal Newport (calnewport.com), it’s actually the wrong approach to practice.

This insight comes to Newport via a young elite pianist identified only as “Jeremy.”

A music performance major in college, Jeremy finished at the top of his class and won major competitions. He explained to Newport that what distinguished those like him who excel in their training from those who struggle is their counterintuitive but highly efficient approach to practice.

Avoid flow

If you’re a fan of pop psychology at all, you’ve no doubt heard of the concept of “flow.” It’s that fully absorbed feeling you get when you’re doing something that completely captures your attention so that hours pass in a flash. Psychologists recommend we all seek out the enjoyable state sometimes.

But according to Jeremy, elite performers avoid it like the plague in the practice room.

“The mistake most weak pianists make is playing, not practicing. If you walk into a music hall at a local university, you’ll hear people ‘playing’ by running through their pieces. This is a huge mistake.

Strong pianists drill the most difficult parts of their music, rarely, if ever playing through their pieces in entirety,” he explains to Newport.

In short, if you’re in the flow, you’re not practicing. You’re playing. That is fun but it won’t help you get better.

To master a skill, master something even harder

Practicing skills you’re weak at is frustrating, so why would you ever make something you’re already struggling with even harder? Because that’s the best way to get better.

“Strong pianists find clever ways to ‘complicate’ the difficult parts of their music. If we have a problem playing something with clarity, we complicate it by playing the passage with alternating accent patterns. If we have problems with speed, we confound the rhythms,” Jeremy says.

Some experts insist you should slowly turn up the difficulty level of new skills in order to build your mastery without burning out. That approach has its merits. But it’s not what the best of the best do. Instead, when they spot a weakness they throw themselves at it headfirst by insisting they tackle the hardest examples they can possibly handle. If they master those super-challenging elements, they know they’ll be ready to leap over any ordinary roadblock in their path.

So, maybe consider giving that speech with your spouse heckling you from the sofa before the big presentation. Or, switch up your running route to include the huge hill you’ve been avoiding. No, it won’t be pleasant, but it will make you much stronger.

Don’t runaway from mistakes

We often think of practice as ironing out kinks and removing errors. That’s backward, Jeremy says. Rather than eliminating mistakes, think of practice as an opportunity to actively build toward your ultimate vision for a skill.

“Weak pianists make music a reactive task, not a creative task. They start, and react to their performance, fixing problems as they go along” he says. “Strong pianists, on the other hand, have an image of what a perfect performance should be like that includes all of the relevant senses. Before we sit down, we know what the piece needs to feel, sound and even look like in excruciating detail. In performance, weak pianists try to reactively move away from mistakes, while strong pianists move toward a perfect mental image.”

You don’t have to be a musician to put this advice to work. If you’re trying to master public speaking, focus on the impression you want to leave on the audience, not the many errors you need to avoid. If you’re learning to cook, think about your vision for the meal, not the various ways to screw it up.

Jessica Stillman is a freelance writer covering unconventional career paths, generational differences and the future of work for Inc. and other publications.
Debunking 3 common misconceptions about planning for the future

LIZ WESTON
NerdWallet

Few issues unite millennials like the future of Social Security. Overwhelmingly, they’re convinced it doesn’t have one.

A recent Transamerica survey found that 80% of millennials, defined in the survey as people born between 1979 and 2000, worry that Social Security won’t be around when they need it.

That’s not surprising — for years, they’ve heard that Social Security is about to “run out of money.”

The language doesn’t match the reality. Social Security benefits come from two sources: taxes collected from current workers’ paychecks and a trust fund of specially issued U.S. Treasury securities.

This trust fund is scheduled to be depleted in 2034, but the system will still collect hundreds of billions in payroll taxes and send out hundreds of billions in benefit checks.

If Congress doesn’t intervene, the system can still pay 77% of projected benefits.

In any case, chances are good Congress will intervene, as it did in 1977 and 1983, to strengthen Social Security’s finances.

Social Security is an enormous, popular program with bipartisan support and influential lobbies, including the immensely powerful AARP, looking out for it.

Still, millennials who believe Social Security won’t be there for them could make bad choices about their retirement savings.

The worst outcome would be if they didn’t save at all, convinced retirement was hopeless. But any of the following myths could cause problems:

**‘I can save enough to retire even without Social Security’**

Good luck with that. Currently, the average Social Security benefit is just under $1,500 a month. You would need to save $400,000 to generate a similar amount.

Although Social Security is a significant source of income for many, it is not enough to support a comfortable retirement. Millennials may be more exposed to errors than previous generations because they tend to change jobs more, Meyer says. That makes it important for them to check their earnings records, which they can do by creating an account on the Social Security Administration’s website.

“Every two to three years, you should log on and make sure that your earnings are reflected correctly,” Hayes says.

**‘I should grab it as soon as possible’**

Millions of Americans make this mistake every year, locking in permanently reduced payments and potentially costing themselves up to $250,000 in lost benefits by claiming too early. But Congress is highly unlikely to cut benefits for those in retirement or close to retirement age, Meyer notes.

Instead, there likely will continue to be incentives for delaying your Social Security claim. Currently, benefits increase by about 7% to 8% for each year you wait to apply after age 62 until benefits max out at 70.

Working an additional few years also can compensate for low- or no-earning years earlier in millennials’ careers, when incomes may have been depressed by recession or gig-to-gig work.

“A higher-earnings year can replace a lower one,” Meyer says. “You can fill in those gaps.”

**Currently, the average Social Security benefit is just under $1,500 a month. You would need to save $400,000 to generate a similar amount.**
At long last, you’ve been selected for a job interview. After spending hours tweaking your cover letter, resume and LinkedIn profile, your hard work has paid off and recruiters want to learn more about you directly. But an interview slot does not mean you’re guaranteed the job, of course. As career expert Thomas Denham explains: “The interview is an elimination process. The employer is trying to weed out those who are not the most worthy of the position.”

Here are five particularly tricky questions you are likely to face during an interview, and how to respond in ways that will make it clear that you’re the best person for the job.

1. **What salary do you think you deserve?**
   This is an important question to answer, but don’t answer it right away. In fact, it’s in your interest to turn the question around. “The person who states the salary is the loser,” said Denham, who says you run the risk of throwing out a number less than what the employer was planning on paying. If possible, ask for a salary range and then indicate a number toward the high end.
   If the interviewer demurs when asked to give a salary range, say that what’s most important to you is to find a great job that matches your skill set, and that you feel confident the company pays competitive salaries. That way you aren’t pinned down in any way and it shows you care more about being a good fit with the company than in making a lot of money.
   The salary negotiations will come later when the company wants to hire you.

2. **What didn’t you like about your last job?**
   Don’t use this question as a chance to talk about the problems with your previous employer or to bad-mouth the company or boss. Instead, concentrate on the positive: your desire to use the skills you have learned in your current and previous jobs in a new position. Consider talking about how your experiences have taught you where and how you truly shine, and in what ways that will benefit your new employer.

3. **What is your biggest weakness?**
   No need to actually admit any weaknesses you have that are not related to the job you’re after. You also should think twice before saying something like “I’m too detail-oriented” or “I work too hard.” Denham suggests responding with, “I have a tendency to say yes and get over-committed.” Make sure you discuss a specific area you’re improving on or give an example of how you’re working on prioritizing if you respond with Denham’s recommendation. Always talk up your strengths.

4. **Where do you see yourself in five years?**
   When asked this question, the worst move you can make is to admit that you have no clue. “It’s basically like saying, ‘I have no idea what I’m doing with my life and I have no idea how long I’ll stay with this job’,” Denham says. To the hiring manager, this is not a good look. Instead, underline your commitment to your career and how you want to continue building it with this new position.

5. **Why should I hire you?**
   “Go back to your resume and look through it for the three to five things that make you outstanding,” Denham says. Then repeat those things to the interviewer, if and when he or she asks why you are the best person for the job.
   According to Denham, your prospective employer assumes that “past performance is always the best predictor of future performance.” So, help the interviewer believe the same about you — that your great past performance will predict future great performance when you land the job.
SAVINGS AT SCHOOL

Build up money while in college for successful future

LAURA MCMULLEN | NerdWallet

What you do with your paychecks in college can affect your financial life long after you toss your graduation cap. By saving money and repaying debt now, you’re doing Future You a huge favor. Of course, you need to take care of Present You, too. Set aside what you’ve budgeted for this year’s expenses that aren’t covered by financial aid or family contributions. And give yourself a high-five for making money in the first place.

If you have money left over or come into extra cash — thanks for the birthday check, Grandma! — here are a few ideas of what to do next. Keep in mind that everyone’s financial situation is different, so some tips may be more relevant to you than others:

### Build an emergency fund

Stash some of your earnings in a high-yield savings account that should be tapped only to cover unexpected expenses, like a car repair. (In a high-yield savings account, your money will earn more interest than in a traditional account — and you’ll still be able to easily withdraw or transfer money when you have to pay for that new transmission.)

If you’ve earned a lot and can drop $500 into the account, you’re off to a solid start. Or if it’s more realistic to gradually build those savings — say, by automatically transferring $10 a month to it from your checking account — you’ll still be in better shape than if you had no fund at all.

Without an emergency fund, you’d likely have to borrow money to cover curveballs, says Lynn Ballou, certified financial planner and senior vice president and partner with EP Wealth Advisors in Lafayette, California. “Those who end up in financial trouble at whatever point in life are those that have no emergency savings,” she says.

### Pay down high-interest debt

Pay some of your extra earnings toward high-interest debts, like those that may come from credit cards or personal loans. You’ll save money on interest, and you’ll be headed toward a healthier credit score. Plus, as Ballou puts it, you don’t want to start your adult life digging out of a financial hole.

If you don’t have these kinds of debts, consider beginning to pay off student loans if you’re able, says Erin Lowry, author of “Broke Millennial: Stop Scarping and Get Your Financial Life Together.” As long as you’re enrolled in school, there’s no penalty for starting to pay your loans and then stopping. So it’s OK to pay a little bit every month or a single lump sum after a fruitful summer gig, Lowry says.

### Start saving for post-college life

If you’re contributing to an emergency fund and still have money to save, keep it in a separate account. These savings will be useful after college.

“When you graduate, you’ll probably need money immediately!” Lowry says. “There’s a lot of adult things that you suddenly have to do.”

For housing alone, these “adult things” could be paying a security deposit and first month’s rent, and perhaps a moving truck, renters insurance, furniture and utilities. Other expenses may include a car and a professional wardrobe.

To get a sense of how much to save, Lowry recommends researching the cost of living wherever you plan to live. (Make an educated guess if you’re not sure yet.)

### Spend a bit on yourself

Savings is important, but so is living life. As Lowry puts it: “Money is a tool that’s meant to be used, and you can’t constantly focus on the future.”

You’re about as free as you’re ever going to be if you don’t have kids, pets, mortgage payments or a salaried job. So Ballou suggests using this time and some of your earnings to travel. “You’ll never ever get an employer who will tell you, ‘You know what, I think you deserve a gap year,’” she says.

Certified financial planner Marguerita Cheng recommends using or saving up extra earnings for experiences, rather than things.

“Instead of buying the latest and greatest iPhone ... maybe you save that to go on a nice trip with your friends after you graduate,” says Cheng, who is the CEO of Blue Ocean Global Wealth in Gaithersburg, Maryland.

### 6 tips to save a little more

1. **Automate it**
   
   Set up automatic transfers, and you likely won’t miss the money as it’s whisked from your paycheck to your savings account.

2. **Hide it**
   
   Set up savings accounts at a separate institution from the one that has your checking account, so you’re not seeing your savings balance every time you log on.

3. **Name it**
   
   Labeling an account can be a powerful deterrent to tapping the money for other uses. Online banks allow you to set up multiple sub-accounts, and each one can be given a name: vacation, new car fund, holidays and so on.

4. **Divert it**
   
   Every time you cancel a subscription, disconnect a service or pay off a debt, divert that monthly payment into savings.

5. **Bank your windfalls**
   
   Define a windfall broadly as any extra money that lands in your lap: rebates, bonuses, refunds (including your tax refund). Carve out 10% to spend any way you want and save the rest.

6. **Make it a game**
   
   Some people save every $5 or $10 bill that wanders into their wallets. Others stuff every $1 bill they get into a change jar at the end of the day. Every month, feed the green to your savings account.

   —NerdWallet
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