



Chamber News

January/February 2007

Mercersburg Area Chamber of Commerce

21C North Main Street • Mercersburg, PA 17236 • Phone: 717-328-5827 • Fax 717-328-4814
Email: mercersburgchamber@earthlink.net • Website: www.mercersburg.org

Welcome New Member & New Business!

Betina's Breise Boutique

Betina Beard
9 North Main Street
Mercersburg, PA 17236
Phone: 717-328-4438

Email: betinajb@comcast.net

Website: www.betinasbreise.com



Betina's Breise Boutique is a French Country gift shop specializing in cards, books, soy no-smoke candles, handmade China and teapots, bagged and loose-leaf teas, varieties of coffee and other beverages, hand made laces, beaded throws, scarves, jewelry, Victorian, French country and new country items.

Gettin' Fit: One Step at a Time

A Program Sponsored by:

Franklin County Healthy
Council of Chambers



Communities
Partnership of
Franklin County

NEED A JUMSTART TO YOUR RESOLUTION TO LIVE HEALTHIER IN 2007? Gather your co-workers, friend and family and create an instant support system to take part in **Gettin' Fit: One Step at a Time**. Worksite teams will be competing with other organization in our Chamber and other Chambers in Franklin County. Teams will record steps each day to see which team can get the highest number of steps per team member over two eight week and total 16 week period. (Campaign ends May 28th.) Other activity can be converted to steps so never fear whatever you do will count.

The Campaign theme is "Move more and eat less to create a balanced, healthy lifestyle." As a Chamber we also will send you tips on decreasing your calorie intake by 100 calories a day...a little bit that can make a difference.

Research notes that employers who support increased activity and wellness concerns for their employees will see, over time, *increase productivity and reductions in healthcare claims*. *Teamwork and increase in morale* also are seen as positive side effects. (See Gettin' Fit...page 2)

Are You Interested in Healthcare Options?

PCI Insurance, Inc. and the Mercersburg Area Chamber of Commerce invite you to attend a discussion regarding business healthcare option available in the marketplace. The In-House Insurance Day is scheduled for March 15, 2007, 9 am to Noon at the Chamber office. Call 328-5827 for an appointment to meet with Stephani Peck from PCI, Insurance, Inc.

EMBARQ & The Mercersburg Area Chamber of Commerce

The Mercersburg Area Chamber of Commerce has recently partnered with EMBARQ to generate a little revenue and offer members some added values at a discounted rate.

As a full-service communications company EMBARQ offers voice, data, high-speed internet, wireless and entertainment services including:

- * High-speed Internet
- * Dish Network TV for movies, sports and entertainment
- * Wireless service
- * competitive pricing and new, innovative products
- * Traditional wireline services

Call EMBARQ: 800-362-2772 or check out their website at: www.EMBARQ.com

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Upcoming Events

Legislative Breakfast
Friday, March 30th

Mercersburg Area Chamber Commerce Annual Dinner
April 2007

Mercersburg Area Chamber of Commerce
Membership 2007

APX Enclosures, Inc.
Allegheny Computer
Auto Sales Unlimited, Inc.
B-Reseated Chair Weaving
B & J Liberty
BDR, LLC
E.C. Barnes, Inc.
J. Edward Beck Construction Co, Inc.
Bell Insurance
Betina's Breise 'Boutique'
Borough View Farm
Brake Concrete, Inc.
Briar Patch Primitives
Bricker's Electrical Service
C & T Machining, Inc
CK Enterprises
The Capitol Theatre Center
Centre Publications
Chambersburg Dental Associates, Ltd.
Commonwealth Financial Group, Inc.
Cove Valley Christian Youth Camp
Curves of Mercersburg
D.J. Repair Center
D.L. Martin Company
Days Gone Bye
Miss Dicey's School of Dance
F.C.A.D.C.
Farmers & Mechanics Trust Company
Fast Ink Apparel
Fidelity Bank
First National Bank of Greencastle
First National Bank of Mercersburg
Flannery's Tavern On The Square
Foot of the Mountain Restaurant
Foremost Industries, Inc.
Fox's Jus-Em-Tyme Bed & Breakfast
Franklin County Visitors Bureau
H.R. Cordell Sons
Hagerstown-Washington County
Convention & Visitors Bureau
Harry Lackhove Post # 517, American
Legion
Bob Hoffman Chevrolet-Buick-
Oldsmobile, Inc.
Innisfree Performance Group, Inc.
J.S. Hairstylists
Jane's Market
John H. Bricker Welding
KDB Accounting Associates, Inc.
Keystone Country Store
Kingsland Drill International, Inc.
L & S Fireplace Shoppe
Legg Mason

Lininger-Fries Funeral Home, Inc.
Long Acres Alpaca Farm
Lytle Transportation
M & M Family Laundry, LLC
M & T Bank
M.T.S. Tax Service, Inc.
Martin Millwork, Inc.
McDonalds
Mercersburg Academy
Mercersburg Area Community Chorus
Mercersburg Builders' Supply
Company, Inc.
Mercersburg Family Chiropractic Center
Mercersburg Hair Studio
Mercersburg Inn
Mercersburg Lions Club
Mercersburg Printing
Mercersburg Veterinary Clinic
Mike's Auto Sales & Service
Milmar Plastics, Inc.
Modnur Pharmacy, Inc.
Mr. First Aid
Mt. Parnell Fisheries, Inc.
N.E. Diffenderfer, Inc.
Fred B. Nair T.V. & Appliance Sales
PCI Insurance, Inc.
Path Valley Family Restaurant
Carl D. Pedersen, D.D.S., P.C.
Philips Flower & Gift Shop
Plasterer's Florist and Greenhouses
Porter Business Development Group
RE/MAX Associates Realty
RE/MAX Realty Agency, Inc.
Roaring Spring Water
Rockwell Construction Company, Inc.
Rohart Farms
Rotary Club of Mercersburg
Rotz & Stonesifer, P.C.
Ryan's Computer Consulting Services
Saunders Park
Schlichter Financial Services
Scotland Road Market, Inc.
Smith's Implements, Inc.
Snider's Jewelers/Wildlife Den/
TY-CO Coins
Spirit Washers, Inc.
Sprint
Squire Smith Inn
St. Johns Evangelical Lutheran Church
St. Thomas Flatbed, LLC
Michael A. Starr Insurance, Inc.
State Farm Insurance Companies
The Steiger House Bed & Breakfast

Steiger, Steiger & Meyers, Attorneys
Stoner's Hijos Hill, Inc.
Charles L. Strausbaugh, CPA, P.C.
Strickler Agency, Inc.
Summit Health
Tidy Glo Commercial Cleaning
Trinity United Church of Christ
Tuscarora Family Practice
Tuscarora School District
Tuscarora Wildlife Education
Project/TWEP, Charles T. Brightbill
Environmental Center
Veterans of Foreign Wars/
Clarence Armstrong Post #6241
Peter G. Wallick, MD
Whitetail Golf Resort
Whitetail Mountain Resort

So Far :)

Gettin' Fit...

(Continued from page 1)

For more information and/or to sign up your team contact the Healthy Communities Partnership of Greater Franklin County at 727-264-1470 or info@hepfranklinpa.org. **The First 50 Chamber members to sign up a team receive 5 free Accusplit pedometers (a \$100 vale!) courtesy of Highmark & Chamber Choice.** Additional pedometer will be available at a reduced rate of \$10 while supply lasts.

ALL CHAMBERS OF COMMERCE IN FRANKLIN COUNTY are competing! Sign up now and help us be the Chamber to have the highest percent of our member involved! A team of 3 to 10 people is all you need and we're on our way...one step at a time.

MEMBER NEWS:

The Capitol Theatre:

Ballroom Dance—January 26, 2007

7-10p.m.

\$12.50 per person

Short lesson by Frank Hancock

Music by Electrolinear DJ

Aladdin—February 4, 2007

Performed by the Popcorn Players

1:30p.m. & 3:30p.m.

Tickets: \$5.00

Bernstein Bears Live on Stage! - February 27, 2007

6:30p.m.

Tickets: Adults: \$12.00, Child 18 & Under: \$8.00

Ballroom Dance Classes—February 28th-April 11th

6:30p.m.: Beginner

7:30p.m.: Advanced

\$40 per person. Couples preferred

Classes taught by Frank Hancock

Cove Valley Youth Camp:

Cove Valley Youth Camp will be having a Ham & Oyster Supper on March 17, 2007.

The Camp is open to hosting private banquets and one day events. Call the camp at 717-328-3055.

FCADC:

The FCADC completed 44 projects in 2006. These projects helped to maintain 2093 jobs and created 377 new jobs in Franklin County. \$30.6 million went through the FCADC to bring these projects to fruition through grants and loans.

First National Bank of Greencastle:

The First National Bank of Greencastle recently released the following news:

The bank promoted three officers. Kim Shockey has been promoted to Sales and Business Development Manager for the financial institution. Duane Bock, is promoted to Retail Loan Manager, where he will manage the bank's retail loan functions, its Federal Home Loan Bank mortgage program and loan operations. Named as Commercial Loan Manager is Bob Moser. He will manage the Commercial Loan Portfolio of the bank.

The First National Bank of Greencastle recently donated \$1,000 to the McConnellsburg High School's Varsity Club.

The MHS Varsity Club is a service organization open to athletes who attend McConnellsburg High School. The donated monies are used for "letter certificates and participation certificates for each sport team member, senior Varsity sweatshirts, plaques for Outstanding Senior Athletes" and other projects, said Greg Hays, McConnellsburg High School Athletic Director and Club Advisor. Connie Burgan, branch manager of the bank's McConnellsburg office, presented the check to the club officers.

The Board of Directors of Tower Bancorp, Inc. declared a first quarter cash dividend of \$.26 per share at their January 10, 2007 meeting. The \$.26 per share is 8.3% higher than the 2006 first quarter dividend. The dividend will be paid on February 16, 2007 to shareholders of record as of February 1, 2007.

Tower Bancorp, Inc. completed its merger with FNB Financial Corporation in 2006. Tower is the parent holding company for The First National Bank of Greencastle with 16 office locations throughout Franklin and Fulton counties, Pa. and Washington County, Md. Tower Bancorp, Inc., stock is quoted and traded under the symbol TOBC.

First National Bank of Mercersburg:

The Board of Directors of the Mercersburg Financial Corporation (MFC) recently declared a fourth quarter regular dividend of \$.32 per share. Net income through November is \$1,383,000, which represents an increase of approximately 13% when compared to last year. Earnings per share are \$1.92; Return on Average Assets is 1.22% and Return on Equity is 11.52%. Loan growth continues to be strong. Book value of MFC stock is \$18.66 per share with sales this year between \$50 and \$51 per share.

Mercersburg Area Chamber of Commerce
2007 Board of Directors

Theresa Gourley – President

Auto Sales Unlimited, Inc.
307 North Main Street
Mercersburg, PA 17236
Phone: 717-328-9633
Fax: 717-328-9592
Email: tgourley1@comcast.net

Tim Howley – Vice President

Fast Ink Screen Printing & Embroidery Co.
17 South Main Street
Mercersburg, PA 17236
Phone: 717-328-5057
Fax: 717-328-4380
Email: tim@fastink.com

Todd Stoner - Treasurer

Stoners' Hijos Hill, Inc.
7678 Oellig Road
Mercersburg, PA 17237
Phone: 717-328-9516
Fax: 717-328-0060
Email: tjstoner@pa.net

Shawn Meyers - Secretary

Steiger, Steiger & Meyers
120 North Main Street
Mercersburg, PA 17236
Phone: 717-328-3525
Fax: 717-328-9791
Email: shawn.ssm@earthlink.net

Judy Boyd

Whitetail Mountain Resort
13805 Blairs Valley Road
Mercersburg, PA 17236
Phone: 717-328-9400 x. 3512
Fax: 717-328-5529
Email: jboyd@skiwhitetail.com

Carrie Heckman

Saigee B's Bakery-Café, LLC
25 South Main Street
Mercersburg, PA 17236
Phone: 717-328-2026
Email: bheckman1313@comcast.net

Rick Hendrickson

Mercersburg Academy
300 East Seminary Street
Mercersburg, PA 17236
Phone: 717-328-6225
Fax: 717-328-9072
Email: hendricksonr@mercersburg.edu

Vicki Kieffer

107 South Fayette Street
Mercersburg, PA 17236
Phone: 717-328-2601
Email: lbkieffer@comcast.net

Liz Martin

M&T Bank
10 North Main Street
Mercersburg, PA 17236
Phone: 717-328-5311
Fax: 717-328-5725
Email: egmartin@mandTbank.com

Michele McFadden

Briar Patch Primitives
41 West Seminary Street
Mercersburg, PA 17236
Phone: 717-328-4443
Email: Briarpatchprim@earthlink.net

Gloria Pine

First National Bank of Mercersburg
12 South Main Street
Mercersburg, PA 17236
Phone: 717-328-3121
Fax: 717-328-3071
Email: services@fnbmbg.com

Don Shenberger

Mercersburg Printing
9964 Buchanan Trail West
Mercersburg, PA 17236
Phone: 717-328-3902
Fax: 717-328-4138
Email: mprint@planetcable.net

Liza Main – Executive Director

Mercersburg Area Chamber of Commerce
21 C North Main Street (P.O. Box 161)
Mercersburg, PA 17236
Phone: 717-328-5827
Fax: 717-328-4814
Email: mercersburgchamber@earthlink.net
Home: Borough View Farm
Phone: 717-328-9009
Home Email: lizamain37@gmail.com

According to Marelin K. Sites, President of the Corporation, "We are very proud of what we have been able to accomplish in 2006. We dedicate ourselves in 2007 to growing our franchise."

The Board of Directors is pleased to announce two recent advancements. Dr. Alfred L. Madeira was elected to fill the vacancy of Vice-Chairman of Mercersburg Financial Corporation and Larry L. Nair was elected to fill the vacancy of Secretary of The First National Bank of Mercersburg. Their leadership skills are an asset as the Board strategically plans for the future.

The First National Bank of Mercersburg, the wholly-owned subsidiary of Mercersburg Financial Corporation, has been serving local communities for over 97 years with office location in Mercersburg, Fort Loudon, Greencastle and Chambersburg.

Hagerstown/Washington County Visitors Bureau:

The CVB is Proud to announce the creation of a new Walking Tour brochure for Hagerstown: Discover Historic Hagerstown's Hidden History. The guide is a perfect guide for those who are interested in Hagerstown's vast history.

The Valley Mall has announced it will be building and opening an Olive Garden Italian Restaurant. Construction is scheduled to begin on the project in 2007 and the restaurant is expected to open its doors to-be-determined, but no later than 2008.

The Olive Garden will be built on the present site of the Firestone Tire and Service Center. A new Firestone is being constructed behind the mall near the Country Inn and Suites. Once the Firestone business has relocated to its new facility, the existing building will be torn down and the Olive Garden Restaurant will be built.

Lake Insurance:

10 Tips to Help You Improve Your Insurance Score:

1. Pay your bills on time.
2. Manage your outstanding balances.
3. Avoid excessive inquiries to your credit reports.
4. Limit the number of credit accounts.
5. Review our credit report regularly.
6. Avoid 'quick' credit fixes.
7. Manage your debt consolidation.
8. Limit the amount of new debt you take on.
9. Establish credit if you do not have a long track record.
10. Work with your creditors.

For more information contact:
Sherie D. Lake
www.lakeinc@lake-insurance.com

Mercersburg Academy:

Winter musicals, nationally recognized basketball, summer enrollments opening... it's all at Mercersburg Academy in January and February. Got to www.mercersburg.edu and check out the "Calendar of Events" to see opportunities for attending one of our events and to see what's happening at the Academy.

Mercersburg Area Community Chorus:

Spring Concerts:

Saturday, April 14, 2007

7:30p.m.

Sunday, April 15, 2007

3:00p.m.

Verdi: Requiem

Mercersburg Veterinary Clinic, Inc.:

New hours effective Fall 2006

Monday, Tuesday & Thursday:

8:00a.m.—6:00p.m.

Wednesday & Friday

8:00a.m.—2:00p.m.

Open every other Saturday

8:00a.m.—Noon

Penn State Mont Alto:

It is not too late to sign up for Spring semester classes. Continuing Education classes are offered at the Penn State Mont Alto campus and at the Franklin County Career & Technology Center. They also offer online classes. Call 717-709-0778.

Philips' Flower & Gift Shop:

Open:

Monday—Friday: 9:00a.m.—5:00p.m.

Saturday: 8:00a.m.—Noon

Extended hours on holidays

Philips carries Mercersburg Crocks & Mugs

Established: 1955

PCI Insurance, Inc.:

**Total Employee Benefit Solutions from
PCI Insurance, Inc.**

No two businesses are the same regardless of product, service location or size, each business is unique, in nearly every aspect, except one -- people.

Without qualified employees, businesses cannot thrive. With that in mind, PCI Insurance provides total benefit solution packages, giving employers the necessary tools to attract and retain quality employees.

As Highmark Blue Shield's Small Business Employee Benefit Solution, the PCI Insurance benefit

Mercersburg Area Chamber of Commerce 2007 Budget

INCOME

Projects		\$16,000
	Annual Breakfast	
	Annual Dinner	
	Merry Little Christmas in Mercersburg	
	Townfest	
	Christmas Ornaments	
	Harvest Farm Festival – Cow Plop Bingo tickets	
	Fundraising/Welcome Basket	
Dues – Members Dues		\$23,000
Miscellaneous		\$7,500
	Directory	
	Grants	
	Health Insurance Dividends	
	Misc. Sales (Maps, Post Cards, ETC.)	
	Newsletter inserts	
	Seminars	
	Website rental	
Total Income		\$46,500

EXPENSES

Projects		\$12,850
Dues – Pennsylvania Chamber		\$400
General Expense		\$10,350
	Chamber Event Other Expense	
	Copier Maintenance	
	Future Expenses – Directory & Maps	
	Internet Domain Name	
	Mileage – Employee	
	Office Supplies – Petty Cash	
	Postage	
	Post Office Box Rental	
Administrative Expenses		\$22,900
	Liability Insurance	
	Payroll Taxes	
	Phone Bill	
	Rental Office	
	Salary	
	Sales Tax	
	Tax Service	
	Utilities	
	Workman’s Compensation	
Total Expenses		\$46,500
Net Income/(Loss)		-

solutions include multiple PPO medical plans, a selection of Health Reimbursement programs to help lower health-care costs and a complete menu of optional coverages that includes dental, vision, life, disability, EAP services and COBRA administration.

PCI Insurance couples the flexibility of choice with simplified administration. Numerous medical programs for groups of any size, ancillary coverages, one invoice for all selected lines, 24/7 online account access, an electronic payment program, a dedicated service and account executive and **no** minimum participation requirements for optional coverage make the PCI benefit solutions an unmatched value.

The Mercersburg Area Chamber of Commerce and PCI Insurance have created this unique partnership as a service to benefit Chamber members. To find out more about the PCI Insurance employee benefit programs, please call 800-755-3021 to speak with a regional account executive or visit www.pciinsurance.com.

The Phillips Group:

Congratulations: The Phillips Group has made the Sharp Document Solutions Company of America's **2006 Hyakuman Kai Elite Dealer** list, placing #1 in the North East. AND. The Phillips Group has again been named to the **Best Places to Work In Pennsylvania, Large Companies 2006**. This is the fifth year The Phillips Group has made the list.

Rotz & Stonesifer:

Rotz & Stonesifer, P.C. is pleased to announce the opening of its new Chambersburg office at: 1134 Kennebec Drive. The new office is located at the end of Kennebec Drive in the third building and driveway past the former office.

This move coincided with their 20th Anniversary on October 10, 2006.

Rotz & Stonesifer also wish to take this opportunity to thank their customers for their continued patronage.

The new location will provide more office space and ample parking. Stop by for your personal tour of the new facilities.

The Steiger House Bed & Breakfast:

Congratulations to The Steiger House Bed & Breakfast, located at 33 North Main Street, Mercersburg, as they celebrate their 15th Anniversary in 2007.

T.W.E.P.:

In the Fall of 2006, we began a Naturalist Club here at the center called Junior TWEP. Children who

are interested in the outdoors, exploring parks and streams, building birdhouses and searching for bugs would enjoy this new club. Club members meet six times a year on Saturday from 1:00p.m.-3:00p.m. at the center. TWEP members can join free, otherwise there is a \$10 membership fee.

Our next meeting is Sunday, February 4th, don't miss the live Birds of Prey Show in the JBHS auditorium.

February 18th is Basket Bingo. If you would like food, gun and games come join us! 25 games of Bingo, prizes won include baskets and special prizes from Sniders Jewelers. Mercersburg Sportsmen's Club—12143 Dickey's Road. Doors open at 12:15p.m. and the first game begins at 1:00p.m. Please call 328-2126 for more information.

Saturday, March 24th is the Annual Banquet and Auction for TWEP at the Orchards Restaurant in Chambersburg. Cost is \$25.

Whitetail Mountain Resort Announces Promotions and Staff Additions to the Resort Management Team:

Judy Boyd of Mercersburg has been promoted to the position of Director of Resort Services.

Promoted to the new position of Director of Marketing and Sales is Katrina Gayman of Chambersburg.

Whitetail has hired two new staff members. Bob Koontz has been hired in the new position of Director of Mountain Services and Mac Davis has been hired into the position of Director of Snow Sports School.

"We are fortunate to have a dedicated and qualified management team at Whitetail Resort," stated Don MacAskill who serves as President of the resort. MacAskill went on to say, "We all share the same passion of providing the best possible recreational experience to our guests in all four seasons of the year."

Whitetail is a mid-Atlantic resort offering skiing, snowboarding, and snow tubing in the winter months. In the summer months, Whitetail offers a championship golf experience and a distinguished fly fishing school.

Introducing The New Board of Directors of The Mercersburg Area Chamber of Commerce:

(Serving a 3 year term of office)



Judy Boyd

Whitetail Mountain Resort

Judy Boyd is the Director of Resort Sales at Whitetail Mountain Resort where she is a year-round employee. Judy oversees six departments including Guest Services, Information Service, Mountain Hosts, Child Care, Food & Beverage and Custodial. I have other re-

Merry Little Christmas In Mercersburg
Sponsors 2006

Platinum:

Bell Insurance
D.L. Martin Company
First National Bank of Mercersburg
Mercersburg Academy
Mercersburg Journal
Miss Dicey's School of Dance
Stoner's Hijos Hill, Inc.
EMBARQ (Window Decorating Contest)

Gold:

Buchanan Lioness
First National Bank of Greencastle

Silver:

Borough View Farm
C & T Machining, Inc.
Fast Ink Screen Printing & Embroidery Co.
Lininger-Fries Funeral Home

Bronze:

Chris's Titles & Tags
Flannery's Tavern On The Square
Harry Lackhove Post # 517, American Legion
Jane's Market
Long Acres Alpaca Farm
M & T Bank
Mercersburg Lions Club
Mercersburg Veterinary Clinic
Snider's Jewelers, Inc.

Individual:

Bit's of Everything
Judge David Hawbaker
J.C. Interior Design
Mercersburg Moose Lodge
Metcalf's Garage
The Steiger House
Rue's Food & Spirits

Thank you!

Merry Little Christmas
In Mercersburg Committee:
Gail Fritz, Brenda Gearhart & Liza Main

sponsibilities and one of the major undertakings is co-chairperson of the Great Outdoors Festival.

Judy has been a staff member since 1992. She started working at Whitetail as a way to meet people.

Whitetail Mountain Resort employs 800 seasonal employees and volunteers. Year round staff includes approximately 30 employees at the ski resort and approximately 20 at the golf resort.

Judy is married and a mother of four and a grandmother of five. In my free time, which is spring and summer I travel to Massachusetts to visit family and enjoy the company of my grandchildren.

Michele McFadden

Briar Patch Primitives

Michele McFadden is the owner of Briar Patch Primitives of Mercersburg.

Michele opened the shop in November of 2005. A business that is quite successful.

Briar Patch Primitives is a unique gift shop that offers home décor, handmade primitive furniture and accessories. Michele has a background in interior decoration and often provides her customers help in solving their won decorating dilemmas.

A recent addition to the shop is the "primitive Tea Room" which offers a quaint and relaxing afternoon tea perfect for various get-togethers of just an afternoon with the girls. Her most popular tea is a four course meal that will leave you feeling like a queen. Reservations are required.

Michele is the wife of Richard McFadden II and mom of Jordan (10) and Danyeale (7). She enjoys sewing, crafting, reading and of course decorating.

Liz Martin

M&T Bank

Elizabeth G. Martin is the Branch Manager of M&T Bank's Mercersburg, Pennsylvania office. Liz has been in banking since September 12, 1988, and has achieved many of her professional and personal goals.

Liz is in the Retail Banking Division and is a dual employee, cross-trained in retail and securities products. Her biggest accomplishments at the bank have been getting her licenses in insurance and investments, working with Business Banking partners to help meet the financial needs of local businesses and leading the Mercersburg Team. Liz takes several courses each year, offered by M&T Bank, which enable her to grow both professionally and personally. Her most recently completed course was a Precision Leadership Coaching course.

Committed to helping animals, she is a volunteer at the Antietam Humane Society. Liz helps with their

fundraisers and is a foster mom to canine companions. She is an advocate to adopting the homeless.

Liz is active in many charitable organizations including supporting the Library Building Fund, helping with the Wilson College Used Book Sale, and with the Mercersburg Rotary Santa's Toy Box Project. She was Chairperson of the Mercersburg Townfest in 2005 and Co-Chairperson in 2006. Liz organizes the Kid's Corner at Townfest and with the gracious support of her M&T co-workers, provides helpers for the children's activities. Liz is also the new Chairperson of the Mercersburg Welcome Basket Project. Liz believes in giving back to the community by helping wherever she can and encourages her staff and family to get involved.

Liz and her husband, John, reside in Chambersburg. Liz has three children (which John was courageous enough to help raise), three grandchildren and three canine children.

Gloria Pine

*First National Bank of Mercersburg
Buchanan Lioness*

Gloria Pine is the Operations and Security Officer of The First National Bank of Mercersburg. Gloria started with "First" in the Bookkeeping area in 1985 and has advanced to her current position. As Operations Officer, she oversees the Management of the Branches and enforces compliance to Federal regulations. As Security Officer, Gloria is responsible for the safety of staff and customers and the protection of customer information.

Gloria has learned the business of banking by working in numerous areas of the Bank. She has taken many financial courses and is a graduate of Central Atlantic Advanced School of Banking at Bucknell University.

Gloria is active with the Buchanan Lioness Club and enjoys volunteering for other community events. She also participates with the annual fund drive for the March of Dimes.

Gloria and her husband Bruce, reside just outside of Mercersburg. She has one son and two grandchildren.

Cell Phone ALERT

On January 1, 2007 all cell phone numbers were released to telemarketing companies and you will start to receive sales calls if you have not already. **YOU WILL BE CHARGED FOR THESE CALLS.** To prevent this, call the following number **from your cell phone: 888-382-1222.** It is the



SBA Introduces Podcasts for Business Owners

The U.S. Small Business Administration has announced the arrival of podcasting for small business owners on a range of topics to help entrepreneurs on the road to starting a new business.

The SBA podcasts provide an introduction to various small business topics, and will deliver business information and advice for new and established entrepreneurs on all aspects of starting, expanding and financing a small business, as well as business protection. The current list of podcasts includes the following subjects:

- Is Entrepreneurship for You?
- The SBA Small Business Training Network – Log On
- Selecting A Business that Fits
- Disaster Preparedness for Business Owners
- Financing a Small Business

The SBA recognizes the time constraints faced by budding entrepreneurs, and podcasting is an easy way to deliver content on small business basics using audio files over the Internet. Each broadcast is less than 10 minutes long and will feature interviews with experts from the SBA and SBA resource partners of SCORE, the Small Business Development Centers and the Women’s Business Centers. Industry experts from across the country will also share insightful and invaluable information with the small business public via podcasting.

To get to the SBA podcast library, go online to www.sba.gov/podcast. Podcast files can be listened to on a computer or down loaded to an MP3 player. Each podcast delivers a broadcast quality recording, and additional feeds on a new small business topic will be added regularly. Future podcasts include:

- Checklist for Starting a Business
- Legal Forms of Business Ownership
- Business Planning – the Basics
- How to Write a Business Plan
- How SBA Can Help Finance Your Business
- The Importance of Marketing
- Finding the Right Employees

The SBA encourages listeners to visit the online Small Business Training Network of free training courses, workshops and resources at www.sba.gov/training for more in-depth information.

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Since its founding more than half-century ago, the U.S. Small Business Administration has delivered about 20 million loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses. In the Small Business Act of July 30, 1953, Congress created the U.S. Small Business Administration, whose function is to “aid, counsel, assist and protect, insofar as is possible, the interest of small business concerns.” The charter also stipulated that the SBA would ensure small businesses a “fair proportion” of government contracts and sales of surplus property. For more information about the SBA online, go to www.sba.gov.

National DO NOT CALL list. I will only take a minute of your time. It blocks your number for five (5) years.

Make Sure You Are in Compliance

State & Federal Labor Poster

Businesses are **REQUIRED** to post in the workplace standard State and Federal Labor Laws, and OSHA Regulations. Hefty fines can be levied for non-compliance with the mandatory posting requirements for all businesses in Pennsylvania.

The latest edition includes new Pennsylvania minimum wage information that must be posted **now** for the increases that started this month. In July 2006 the Governor of Pennsylvania signed Senate Bill No 1090 increasing the Minimum Wage to \$6.25 per hour January 1, 2007 and \$7.15 per hour July 1, 2007.

You may place an order directly for a state and federal set (laminated) through the Pennsylvania Chamber of Business and Industry for \$44.95 by calling 877-866-8965 or email: lhines@pachamber.org

Or you can order through me at the Chamber if you can wait for me to collect orders for a paper copy for \$19.22 as I will be ordering through the Pennsylvania Chapter of Chamber Executives for me. Please call the Chamber office A.S.A.P.

Some features of the posters should be available for download on line **free**. For instance, the new wage law sections should be available to you with a little sleuthing (I did it several years ago).

Do you Want to get rid of credit card applications that come to you in the mail?

Do you want to avoid credit card applications that you are being sent in the mail call 188-5-Opt-Out and you will no longer be sent them.

Freedom From Smoking

Attend a free program

Available in Chambersburg & Waynesboro

Free Open to the Public

Sponsored by: PA Department of Health, Summit Health & American Lung Association

To register or for more information call:
(717) 262-4691

Computer Virus ALERT

Compliments of Ross Bates
The Squire Smith Inn

Emails with pictures of Osama Bin-Laden hanged are being sent and the moment that you open these emails your computer will crash and you will not be able to fix it.

If you get an email along the lines of "Osama Bin-Laden Captured" or "Osama Hanged" don't open the attach-



ment. This email is being distributed through countries around the globe, but mainly in the US and Israel.

ALSO: Do not open any message with an attached file called "Invitation" regardless of who sent it. It is a virus that opens an Olympic Torch which "burns" the whole hard disc, C. of your computer. This virus will be received from someone who has your e-mail address in his/her contact list.

Copier Anyone?

The Chamber has purchased a new copier and we're selling the Mita Dc-2355, 5 drawer copier here. The copier is available "as is".. We have had the copier for five years and purchased it refurbished from a Church through Quality Digital Office Technology. Please call the office at 328-5827 if you are interested—make an offer.

The Chamber Newsletter deadlines for 2007 are:

February 20th
April 20th
June 20th
August 20th
October 20th
December 20th



Showcase Your Business

Send Member News—We're interested in everything that is going on in your business that is new and different: new personnel, expansions, new products or new services, etc. Or share your Tips & Techniques with your local community.

Send an Ad:

Inserts: \$35

Need 175

Business card size ads are placed within

The body of the newsletter

\$15

Send via email

2007 Business Women's Forum

Tuesday, March 29, 2007

8:00a.m.-4:30p.m.

PA Farm Show Complex & Expo Center

For information & or reservations;

<http://www.businesswomensforum.com>

717-243-4515

Dear Members.

On behalf of the myself and the Board of Directors I want to thank you for your continued support of the Chamber. We look forward to a productive and profitable 2007

Please call, write or email the office with suggestions, problems and questions.

We're here to serve!

Sincerely,

Liza

I hope you've enjoyed the NEW chamber newsletter. :)

The 2007 Board of Directors of the Mercersburg Area Chamber of Commerce

Officers:

President: Theresa Gourley
Vice President: Tim Howley
Treasurer: Todd Stoner
Secretary: Shawn Meyers
Executive Director: Liza Main

The Board of Directors

Judy Boyd	Theresa Gourley
Carrie Heckman	Rich Hendrickson
Tim Howley	Vicki Kieffer
Liz Martin	Michele McFadden
Shawn Meyers	Gloria Pine
Don Shenberger	Todd Stoner
	Liza Main



21C North Main Street
Mercersburg, PA 17236