



Chamber News

March/April 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 Members:



Advantage Realty, LLC

Jim Ward/Jeffrey A. Piper & Company
1101 Opal Court
Hagerstown, MD 21740
Phone: 301-745-1620
Fax: 301-745-1658
Email: jward@advantagerealtymd.com
jeffreyapiper@mris.com
Website: www.advantagerealtymd.com



Advantage Realty, LLC is a privately owned real estate company that provides real estate services in MD, PA, and WV. We currently have 47 licensed agents. Advantage offers: Residential and commercial sales and leasing, a New Homes Division, a Property Management Division, Title services, Mortgage lender on site, Real Estate Auction Company, truly making it a "one stop shop". We can be reached by telephone at 866-745-1620, or visit our website at www.advantagerealtymd.com

Todd A. Rock

Pennsylvania State Representative
7 South Carlisle Street
Greencastle, PA 17225
Phone: 717-597-2224
Fax: 717-597-3988
Email: ddauber@pahousegop.com



Todd Rock represents the 90th district.

Advertise in the Chamber Business Directory

A Great Way to Reach Customers in the Local Business Community and Beyond
(Call the Chamber for a registration form)



Chamber Annual Dinner

April 25, 2007 7:00 p.m.
Edwards Room, Keil Hall
Mercersburg Academy
(See inserts for information)



Nominate 2007 Business Person of the Year

Criteria

1. The individual selected shall be someone who has started, developed, expanded or effectively managed a business in the Mercersburg Area.
2. The individual will be evaluated for business, civic and/or volunteer work and accomplishments.
3. The individual selected shall be someone who has contributed to the economic growth and development of the Mercersburg Area. Contribution and involvement in the growth and development of human, natural and financial resources of the community should be considered
4. The nominee must be living at the time they are nominated.

Call the Chamber for an application.

Congratulations to Past Recipients

Glenn I Martin, Jr.
Stoner's Hijos Hill Inc.
Sonny Parsons
Larry Nair
Woodie Rockwell
Bob Hoffman
Don Shenberger
Irvin Cordell
Brent Penrod

Upcoming Events

Legislative Breakfast
Friday, March 30, 2007

Mercersburg Area Chamber
of Commerce
Annual Dinner
Wednesday, April 25, 2007

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Mercersburg Area Chamber of Commerce
Membership 2007

APX Enclosures, Inc.
Advantage Realty, LLC
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 of Mercersburg
Borough View Farm
Brake Concrete, Inc.
Briar Patch Primitives
Bricker Electrical Service
C & T Machining, Inc
The Capitol Theatre Center
Centre Publications
Chambersburg Dental Associates, Ltd.
Chris' Titles & Tags
Coffin's Heartstreams Bed & Breakfast
Conococheague Institute
Cove Valley Christian Youth Camp
Curves of Mercersburg
D.J. Repair Center
D.L. Martin Company
Dale's Tire & Auto Repair
Days Gone Bye
EMBARQ
F.C.A.D.C.
Fast Ink Apparel
Fidelity Bank
First National Bank of Greencastle
First National Bank of Mercersburg
First United Daycare
Flannery's Tavern On The Square
Foot of the Mountain Restaurant
Foremost Industries, Inc.
Fort Loudon Historical Society
Fox's Jus-Em-Tyme Bed & Breakfast
Franklin County Commissioners
Franklin County Visitors Bureau
Fulton County Medical Center
H.R. Cordell Sons
Hagerstown-Washington County
Convention & Visitors Bureau
Harry Lackhove Post # 517, American
Legion
Bob Hoffman Chevrolet-Buick, Inc.
Innisfree Performance Group, Inc.
J.C. Interior Design
J.S. Hairstylists
Jane's Market
John H. Bricker Welding
KDB Accounting Associates, Inc.
Keystone Country Store
Keystone Orthopedic PT, LLC
Vicki Kieffer
Kingsland Drill International, Inc.
L & S Fireplace Shoppe
Lake Insurance, Inc.
Linger-Fries Funeral Home, Inc.

Long Acres Alpaca Farm
Loudon Industries, Inc.
Loyal Order of the Moose
Mercersburg Lodge #1790
Lytle Transportation
M & M Laundry, LLC
M & T Bank
M.T.S. Tax Service, Inc.
Magisterial District Court 39-3-06
Martin Millwork, Inc.
McDonalds
McFadden's Willow Gold
Bed & Breakfast
Mercer-Vu Farms, Inc.
Mercersburg Academy
Mercersburg Area Community Chorus
Mercersburg Auto Parts, Inc.
Mercersburg Builders' Supply
Company, Inc.
Mercersburg Family Chiropractic Center
Mercersburg Hair Studio
Mercersburg Inn
Mercersburg Journal
Mercersburg Lions Club
Mercersburg Printing
Mercersburg Veterinary Clinic
Metcalf's Garage
Mike's Auto Sales & Service
Milmar Plastics, Inc.
Miss Dicey's School of Dance
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.
Penn State Mont Alto –
Continuing Education
Pennsylvania State Representative
Todd A. Rock
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
Romeo's Pizza
Rotary Club of Mercersburg
Ryan's Computer Consulting Services
Saigee B's Bakery-Café, LLC
Saunders Park
Schlichter Financial Services
Scotland Road Market, Inc.
Smith's Implements, Inc.
Snider's Jewelers/Wildlife Den/
TY-CO Coins
Spirit Washers, Inc.
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
Betty Stenger
Step by Step Dance Studio
Stoner's Hijos Hill, Inc.
Charles L. Strausbaugh, CPA, P.C.
Strickler Agency, Inc.
Summit Health
Tidy Glo Commercial Cleaning
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

And Counting :)

Member News:

Capitol Theatre Presents:

The Songs of Rodgers and Hammerstein
A Song and Dance Musical called
"Some Enchanted Evening"

FRIDAY, MARCH 30, 2007 – 8:00PM

National Tour by five professional vocalists and pianist
Presented by Capitol Theatre

(Chambersburg, PA...) The historic Capitol Theatre in downtown Chambersburg is proud to present this wonderful song and dance musical, featuring the music of Rodgers & Hammerstein, is a celebration of some of the best songs of the Twentieth Century. Five talented vocalists and a pianist perform over forty six melodies from "The Sound of Music", "The King and I", "Oklahoma!", "Carousel", "South Pacific" and "State Fair" in a fresh and vibrant new way. Some Enchanted Evening is an evening of elegance and class. The audience will be treated to favorite songs such as: "Oh What a Beautiful Morning," "Honey Bun," "The Sound of Music," "Cain't Say No," "Climb Every Mountain", "Shall We Dance, Younger than Springtime, There is Nothing Like a Dame, I Enjoy Being a Girl and More!

Some Enchanted Evening is produced by Springer Theatricals, the national touring arm of the celebrated Springer Opera House. Springer Opera House, a 135 year-old National Historic Landmark theatre in Columbus, GA is the State Theatre of Georgia and produces a year-round schedule of plays, musicals and a top ranked Academy of Theatre Arts. This 2007 production marks Springer Theatricals' seventeenth year on tour.

Collectively the Rodgers and Hammerstein musicals earned 35 Tony Awards, 15 Academy Awards, two Pulitzer Prizes, two Grammy Awards and two Emmy Awards. In 1998, Richard Rodgers and Oscar Hammerstein II were cited by Time Magazine and CBS News as among the twenty most influential artists of the 20th century. In 1999 the pair was jointly commemorated on a U.S. postage stamp.

Tickets cost: Adults: Rows A-O = \$28.00
Seniors 60+: Rows A-O= \$26.00
Adults: Rows P-Balcony = \$26.00
Seniors 60+: Rows P-Balcony = \$24.00.

Tickets can be purchased by calling (717) 263-0202 or by stopping by the Capitol Theatre Box Office located at 159 S. Main St. in downtown Chambersburg, PA. Credit Cards are accepted. The Capitol Theatre Box Office is Open Monday – Friday 11:00am – 5:30pm and one hour before show time. Directions and additional general show information can be obtained at www.thecapitoltheatre.org.

Chris' Titles & Tags:

Starting in February we will NOW be Issuing
Registration cards and Stickers *directly* from our
office!!!

First National Bank of Greencastle:

NEW LOAN OFFICER JOINS BANK

GREENCASTLE – January 29, 2007 – A new loan officer recently joined The First National Bank of Greencastle to serve at its Eastern Boulevard office and in the Hagerstown area.



Madonna L. Beverlin has more than 15 years experience as a former branch manager, pricing and mortgage specialist. She is a graduate of the Maryland Banking School and Middletown High School.

As a loan officer, Beverlin will be responsible for the review and processing of customers' applications for all types of loan services, including mortgages, installment, demand and commercial loans.

The First National Bank of Greencastle is a subsidiary of Tower Bancorp Inc. with 16 locations in Franklin and Fulton counties, PA and Hagerstown and Hancock, MD.

AND:

The First National Bank of Greencastle presents our first 2007 free educational seminar at 6:30 p.m.

Thursday, March 29

"How Can We Pay For College?"

•First United Methodist Church

11 N. Fayette St., Mercersburg

Speakers : PHEAA Representative Bruce Diefenderfer & Financial Advisor Cort Meinelschmidt.

The First National Bank of Mercersburg

Hires Personnel:

The First National Bank of Mercersburg is pleased to announce the addition of two employees. Lawrence E. Keefer, Jr. joins the bank staff in the position of Human Resource Officer and Jeffrey L. Curfman joins as Residential Mortgage Lender.

Mr. Keefer is a graduate of Indiana University of Pennsylvania with a Bachelor's, Degree in Business Management, majoring in Human Resource Management. He brings with him over five years of experience as Human Resource Supervisor in a firm with over



Mercersburg Area Events 2007

The Mercersburg Area Community Chorus – Spring Concerts

April 14th – 7:30 p.m.

April 15th – 3:00 p.m.

Mercersburg Academy Chapel

Buchanan Lioness Strawberry Festival & Dog Show

June 2nd

8:00 a.m. – 3:00 p.m.

Lions Club Park

Rotary Club of Mercersburg

June 23rd

Whitetail Golf Resort

Mercersburg Lions Club Fair

August 12th – 18th

Lions Club Park

Franklin County Fair

August 19th – 25th

Nancy Horton Heefner Art Show

September

Mercersburg Academy campus

Two Top Ruritan Steam & Gas Engine Show

September 14th, 15th & 16th

12270 Two Top Road

Mercersburg Townfest

Saturday, September 29th

9:00 a.m. – 3:00 p.m.

Downtown Mercersburg

* The Townfest is always the last Saturday in September

Fall Fun Festival

Saturday, September 29th

8:00 a.m. – 1:00 p.m.: Auction, 8:00 a.m. – 3:00 p.m.: Festival

First United Methodist Church

Harvest Farm Festival

Saturday, October 6th (Rain date: October 13th)

9:00 a.m. – 3:00 p.m.

Stoner's Hijos Hill, Inc., Dairy Farm

Fifth Annual Great Outdoor Festival

October 20th & 21st

10:00 a.m. – 5:00 p.m.

Whitetail Mountain Resort

Mercersburg Halloween Parade

Monday, October 29th

8:00 p.m.

Main Street

Merry Little Christmas in Mercersburg

November 30th & December 1st

December 7th & 8th

100 employees. Larry is a member of the Society for Human Resources Management and has acquired his Professional in Human Resources (PHR) certification.

Mr. Keefer will be a valuable asset to First in the HR area with his proven leadership skills and accomplishments in areas of employee retention, benefit management, employee training and development, and compliance and legal issues.

Jeffrey L. Curfman brings with him over twenty years of experience in mortgage lending. As a Residential Mortgage Lender, he will assist with new and expanded loan products and will also support deposit growth.

Mr. Curfman is a graduate of H.B. Maynard, Pittsburgh; St. Joseph's Hospital; the Central Atlantic School of Banking at Bucknell University; and has taken many American Institute of Banking courses over his banking career. He is very active in the Chambersburg community and is a paramedic with Waynesboro Area Advanced Life Support – Medic 2.



President & CEO, Marelin K. Sites states, "We are fortunate to have both Mr. Keefer and Mr. Curfman join our team. They bring a wealth of experience in their respective fields. Their expertise will play an important role as we pursue our strategic initiatives."

First United Daycare:

House of operation: 6a.m.—6p.m.
Monday—Friday

We range in ages of six weeks to fifth grade with a daily learning curriculum. Presently we provide care for seventy-five children with a waiting list for more. We have nine trained and experienced staff and a director with over twenty-six years of an educational background.

Foremost Industries:

New Store Opening in Greencastle

Foremost Industries, Inc. will be opening a retail building supply store on February 26, 2007. We will be offering a full line of building products for the contractor as well as the do-it-yourselfer. Please come check us out. Our temporary hours until the middle of March will be Monday through Friday from 7:00 AM—5:00 PM. Permanent hours will be Monday through Friday from 6:30 AM—7:00 PM and Saturday from 7:30 AM—3:30 PM.

*STORE LOCATION:
10 WALTER AVE,
GREENCASTLE, PA.
717-597-9928*

(1/4 MILE PAST SUNNYWAY ON RT. 11 N, TURN RIGHT ON WALTER AVE. TURN LEFT AT BOTTOM OF HILL.)

CVB Offers New Map-Brochure of Bicycle Tours in Washington County

(HAGERSTOWN, Md) – The Hagerstown-Washington County Convention and Visitors Bureau (CVB) has just released a new Bicycle Tours map and brochure for Washington County, Maryland.

The hundreds of miles of low-traffic rural roads in Washington County, almost all excellent for bicycling, have always attracted cyclists. The C&O Canal Towpath and the Western Maryland Rail Trail are also popular destinations, as well as Antietam Battlefield. Several local state parks also have excellent mountain biking, including Greenbrier State Park.

In addition to bicycle maps and routes, the new map includes a welcome to Washington County, pertinent safety information, a listing of local bike shops, points of interest, and a brief history of the county.

PCI Insurance, Inc.:

Ordering from a complete menu
benefits everyone at the table

PCI Insurance offers a comprehensive selection of benefit options for business owners.

What if you visited a restaurant and were told that instead of selecting your meal, you'd be served a plate of food based on what other customers had ordered in the past. More than likely, you'd continue your journey to a restaurant that was more eager to satisfy your individual tastes and preferences.

Selecting coverage options for your employee benefit program could be viewed in much the same manner. Why settle for a preselected package of options, when you can work with an experienced industry professional to determine and evaluate the benefit choices best suited to your needs and the needs of your employees.

The premise behind the PCI Insurance benefit programs is flexibility of choice. Finding the best employee benefit program means selecting the coverages appropriate for your business. PCI Insurance presents a full menu of options that includes and goes well beyond the choice of a quality medical plan. Dental, vision, life, disability, EAP services – select one or choose them all, whatever best fits your needs.

PCI Insurance and the Mercersburg Area Chamber of Commerce partner to provide chamber members with access to the highest quality, custom designed, easy to administer benefit programs. In addition to a soup-to-nuts selection of coverage options, the PCI Insurance programs include one bill for all services, a secure web site to view enrollment, invoices, renewal and billing transactions and an online payment option.

Want to make business contacts beyond Mercersburg? Statewide? Nationally?
Create a business website.
Don't know how?
Call the Chamber at 328-5827



The Mercersburg Area Chamber of Commerce offers custom design website creation to **Chamber members only** for the unbelievably low price of \$50 for 1 page and \$25 for each additional page. Changes to your site are only \$25. Or, you may update the site yourself with custom designed software (cost is determined on an individual basis).

All you need to do is submit your information & pictures to us and we'll do the work.

You must rent space for your site once it is created on the Internet. The chamber also offers members a reasonable rate of \$15.00 per month or \$150.00 a year for Website rental space.

Links to members who already have a website to the Chamber website, www.mercersburg.org, are **FREE**.

Visit www.pciinsurance.com or call 800.755.3021 to find out more about the PCI Insurance “menu” of benefit programs for chamber members.

The Phillips Group:

The Phillips Group, a document management company headquartered in Middletown, Pa., and with an office in Chambersburg, has joined Wilson College as a community partner at the silver level. Mary-Anne Gordon, document management consultant for Franklin and Fulton counties, and Rick Gohn, technology sales manager, presented a check for \$500 to Wilson staff members on Wednesday, Jan. 10.



The Phillips Group specializes in printers and copiers, software, fax servers and refurbished equipment. Two other divisions of the company specialize in office furniture and supplies.

The Community Partner Program at Wilson is designed to forge meaningful partnerships between the college and the community. Benefits of a \$500 investment include a 10 percent discount on tuition, a 10 percent discount on use of facilities and four tickets to an event at Wilson. Organizations can also partner with Wilson College at the blue level for \$1,000 and the gold level for \$50.

Wilson College is an independent college dedicated to the education of women, rigorous study in the liberal arts and sciences, and strong career preparation. Wilson is committed to the life of the mind and spirit, to environmental sustainability, and to preparing articulate, ethical leaders who will serve their communities and professions effectively in an increasingly complex, interdependent and global world. The college is distinguished by its supportive, diverse and close-knit community, which is guided by the Wilson Honor Principle.

In the photo are, from left: John Scarffe, Wilson director of communications; Denise McDowell, director of the Wilson Fund; Rick Gohn; Mary-Ann Gordon; Kathie Berard, Wilson vice president for community relations; and Donald Bowman, Wilson vice president for college advancement. *Not pictured is Cheryl Sleboda, Wilson vice president for finance and administration, who also took part in the presentation.*

And:

The Central Penn Business Journal's Book of Lists 2007 Edition has named The Phillips Group the #1 Office Equipment Company with \$55.54 million in total revenue. The local sales office for The Phillips Group is located at 27 S. Main St. Chambersburg.

Romeo's - Casual Dining and Pizza

Romeo's, located at 66 Church Street in Mercersburg, is pleased to offer a new catering service capable of handling box lunches, company parties and rehearsal dinners. (just to name a few of their capabilities.)

Romeo's is now open on Sunday's from 4:00p.m.—8:00p.m.

Summit Health Updates:

Niki Showe Named Vice President for Physician Practices

CHAMBERSBURG, Pa – Summit Health has named Niki Showe, Vice President for Physician Practices. Showe will be responsible for strategic planning and management of the affiliate physician practices. Showe has served Cumberland Valley Medical Services, an affiliate of Summit Health, as a director of physician practices for the past seven years.

Kimberly Rzomp Named Assistant Vice President of Corporate Finance

CHAMBERSBURG, Pa – Kimberly Rzomp, has been named Assistant Vice President of Corporate Finance, Summit Health. In her new role, Rzomp plans on working on several projects, some of which she was involved with in her previous position. Projects will include business models for physician recruitment and retention, funding for building planning and renovations, maintaining positive levels for cash and investments and charitable care for patients, and negotiating insurance agreements. Rzomp previously held the title of Controller for Chambersburg Hospital. She has been employed with Chambersburg Hospital since 1983.

Sherri Stahl Named Vice President for Patient Services

CHAMBERSBURG, Pa – It has been announced that Sherri Stahl, R.N., B.S.N., M.H.A., has been named Vice President for Patient Services at Chambersburg Hospital and Waynesboro Hospital. In Stahl's 18 years with Chambersburg Hospital, she has held several leadership roles including, critical care clinical management, care coordination, quality management/risk management coordination, and Meditech implementation for the medical staff. Most recently she was director of patient services, quality.

90 Percent Financing Available to Purchase Commercial Real Estate

David C. Dickson, *District Director*
U.S. Small Business Administration, Philadelphia District Office

The start of another year is upon us and so is another tax season. Small business owners are starting to gather their records and are making appointments to see their accountants. Many small business owners will review their statements and ask themselves the same question: Why am I paying so much rent, when I can own my own building?

Small business owners thinking of purchasing or renovating commercial real estate or purchasing equipment to grow or expand their businesses should consider the **U.S. Small Business Administration (SBA) 504 Loan Program**. The 504 loan provides a small businesses access to the same type of long-term, fixed-rate financing enjoyed by larger firms. Interest rates are equivalent to favorable bond market rates.

A 504 loan may be used to purchase fixed assets such as: land and improvements, including owner-occupied buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or to modernize, renovate or convert existing facilities; or to purchase long-term machinery and equipment with a useful life of at least 10 years. Soft costs like architectural and legal fees, environmental studies, appraisals, and interest and fees on the construction and/or interim bank financing can also be rolled into the loan. Financing for other needs such as working capital, inventory, debt consolidation or refinancing are eligible through a separate SBA 7(a) Loan Guaranty Program.

A typical 504 project is structured with fifty percent of the project costs provided through a private-sector lender. This senior loan is usually for a 10-year term at a fixed or variable rate, depending on the relationship with the lender. Forty percent of the project costs are financed with a fixed-rate debenture secured with a junior lien from a SBA Certified Development Company (CDC). The debenture is backed by a 100 percent SBA-guaranty. And the final 10 percent of the project cost is provided by the purchaser.

The low 10 percent down payment is the big attraction of this program. It is possible to require even less from the business if a city, town or the state trying to attract businesses to their community is willing to provide a small piece of the financing in a subordinate position. Because of the lower down payment required and the ability to finance the soft costs, the small business will realize upfront cash savings of approximately \$100,000 on a \$1 million project.

The maximum SBA debenture can be up to \$2 million. Certain manufacturing entities are eligible for up to a \$4 million debenture. This means that a CDC can work with you to put together financing for a \$10 million project with the bank providing a \$5 million first mortgage with a SBA 504 debenture of \$4 million, and only 10 percent equity.

Maturities of 10 or 20 years are available. Interest rates on 504 loans are pegged to an increment above the current market rate for five-year and ten-year U.S. Treasury issues. ***The December 2006 interest rate was approximately 6.5% percent and is fixed for the life of the loan.***

Most Pennsylvania businesses would be eligible for this loan program. The 504 Loan Program defines a business as small if its net worth is under \$7 million and net profits after taxes are under \$2.5 million. Any type of legitimate business is eligible for 504 financing, including manufacturing, wholesale, service, professional service or retail.

Many businesses in Eastern Pennsylvania have used the benefits of the 504 loan program including the following:

Grace Park, Stroudsburg, Pa – George and Tammy Loudon used a 504 loan to open their senior living facility. They provide assisted living and full-time care to seniors for short and long-term stays.

Iron Hill Brewery, West Chester, Pa – This award winning micro brewery and restaurant used the 504 loan program to receive low fixed-rate financing to purchase the equipment. They have additional North Wales and West Chester Pennsylvania, as well as Wilmington and Newark, Delaware.

Patagonia Bar & Grill, Richboro, Pa – Daniel and Silvia Lucci used the 504 Loan Program to finance their new building. This is the second business venture for the Lucci's who also own Café con Leche in Newtown.

Small Businesses should consider the following advantages of the SBA 504 program:

- **Low down payment.** In most cases, the company is required to inject just 10 percent of the total project cost, which includes renovations and soft costs. This allows the business to preserve cash for working capital. (Ordinarily, banks require a 20 to 30 percent down payment on the purchase price.)
 - **Fixed rate on the SBA 504 portion.** Small businesses don't have to worry about the prime lending rate going up and can calculate the exact amount of their mortgage payments for 20 years.
 - **Long term.** 504 loans are for 10 or 20 years. Because the CDC is in second lien position, the lender doing the 50 percent first lien loan, are willing to lend at a longer term. Longer terms reduce monthly payments
- Low interest rate.** Even with fees and closing costs included in the rate, the 504 program offers a low fixed rate for a subordinate mortgage loan. The blended rate between the lender portion and the SBA's 504 portion makes the project very affordable, particularly for small businesses

Lenders should consider the following advantages of the SBA 504 program:

- The lender has less risk because the SBA 504 loan is in second position
- A lower loan to value ratio

The first mortgage lender gets CRA credits

To learn more about this program, call SBA at 215-580-2727.

The Mercersburg Inn - In 2004, James and Lisa McCoy left the corporate world, and used a 504 loan to purchase the inn. They restored the property and now operate a high quality bed and breakfast located on 6.5 acres in historic Mercersburg.

Beatrice Hoffman Named Director of Marketing

CHAMBERSBURG, Pa -- Beatrice K. Hoffman, Director of Marketing for Summit Health, where she will be responsible for developing, implementing, and evaluating comprehensive marketing plans to increase awareness and scope of Summit Health services.

Hoffman has 25 years of experience in the health care field. She was most recently an Assistant Vice President of Managed Care at Gentiva CareCentrix, of Melville, New York .

Jeff Carty Named Assistant Vice President of Finance

WAYNESBORO, Pa – It has been announced that Jeff Carty has been named Assistant Vice President for Finance at Waynesboro Hospital. Carty, employed at the hospital for 23 years, previously held the job title of Controller.

T.W.E.P.:

On March 4th we are having our open house for the month, as JBHS teacher, John Lum, shares about Costa Rica. Open from 2-5pm. Free to Public.

March 24th, we are holding our Annual Banquet and Auction at Orchards Restaurant in Chambersburg. Social Hour starts at 5:00 and Dinner at 6:00pm. Tickets are available at Snider's Jewelry and the Environmental Center for \$25.00. We will have great food and an auction to follow. Auction Items include: wildlife prints, jewelry, hunting trips, fishing, and much, much more! Hope to see you there!

April 1st, No Foolin! We are holding our April Open House at the Center from 2-5pm. Come hear Nancy Trayer as she shares how to attract butterflies and hummingbirds with plants. Free to Public.

Mercersburg Area Events:

The Greater Waynesboro, Mercersburg Area and Greencastle –Antrim Chambers of Commerce Invite you to a

Legislative Breakfast

*With State Representative Todd Rock
And State Senator Terry Punt*

Sponsored by F & M Trust

March 30, 2007

Antrim House Family Restaurant, 7:00 a.m.

Cost: \$12.00 person

*Question for Representatives Rock and
Senator Punt may be emailed to
bill@greencastlepachamber.org*

T.W.E.P.

Annual Banquet & Auction

March 24, 2007

Orchard's Restaurant, Chambersburg

5:00p.m.

Tickets: \$25: available at Snider's Jewelers
or the Environmental Center

Mercersburg Area Community Chorus

Sprint Choral Concerts

April 14th: 7:30p.m.

April 15th: 3:00p.m.

Mercersburg Academy Chapel

Mercersburg Lions Club: Golf Tournament

May 19, 2007

8:00a.m. Shot-Gun Start Whitetail Golf Resort

Contact: Tom Ralston : 328-5190 or 658-2003

Buchanan Lioness

Strawberry Festival and Fun Dog Show

June 2, 2007

Lions Club Park : 10:00a.m.

Contact: Gloria Pine: 328-3862

Step by Step Dance Studio

Production: "Outside the Box"

June 16, 2007

James Buchanan Middle School

7:00p.m.

Tickets: Contact Gail L. Fritz: 717-328-9544

Rotary Club of Mercersburg: Golf Tournament

June 23, 2007

8:00a.m. Shot-Gun Start Whitetail Golf Resort

Contact: Kathy Hartung, President: 328-5055

The Chamber Newsletter deadlines for 2007 are:

April 20th	Insert cost \$25	180 copies are needed
June 20th		Delivered to office
August 20th		
October 20th	Ads cost \$10	Business card size
December 20th		Email



Trade show?

Need promotional product ideas?
Fast ink can help - call us!

1-877-328-5057

est. 1997 www.fastink.com

Gettin' Fit: One Step at a Time



A Program of the Chambers of Commerce
& Healthy Communities Partnership of
Greater Franklin County



100 Less Calories A Day – Gettin' Fit the Easy Way

Now that you've started your walking another important step to healthier living is to look at your eating habits. A simple mathematical equation defines the issue: Energy In = Energy Out. When your eating doesn't equal your activity your body simply stores the excess and you know the rest of the story. SO, just as you don't gain weight by 10 and 20 pounds at a time but rather little bit by little bit, you need to realistically look at getting the equation back in balance...little bit by little bit. That's why 100 less calories a day is the easy way to realign those numbers. Below are some simple ways to cut just 100 calories.....a great way to begin.

Breakfast

Give your day a healthy start with these breakfast tips:

- Select a nonfat or 1% milk instead of whole milk
- Use a small glass for your juice and a small bowl for your cereal
- Substitute a no-calorie sweetener for sugar in your coffee, tea and cereal
- Choose light yogurt made with no-calorie sweetener
- Spread your muffin, bagel or toast with 2 teaspoons of fat-free or light cream cheese
- Use a nonstick skillet and cooking spray in place of butter or margarine to prepare your eggs

Lunch/Dinner

Try these ideas for lighter lunches and downsized dinners.

- Put lettuce, tomato, onions and pickles on your burger or sandwich instead of cheese
- Prepare tuna or chicken salad with a smaller amount of fat-free or light mayonnaise
- Stuff a pita pocket with more fresh vegetables, less meat and cheese
- Reduce your portion of cooked rice and pasta by half a cup
- Skim the fat off soups, stews and sauces before serving
- Limit meat portions to 3-4 ounces (the size of a deck of cards)

Desserts

You don't have to eliminate desserts to cut 100 daily calories...instead try these ideas:

- Satisfy your sweet tooth with a sliver, bite, or taste of dessert instead of a full portion
- Savor a root beer float with 0 calorie root beer and 1 scoop of low-sugar vanilla ice cream
- Choose your piece of sheet cake from the middle, where there's less icing
- Choose apple, peach or blueberry over pecan or cream pie

Snacks

Curb your hunger with these healthy snack ideas:

- Freeze grapes or watermelon wedges for a popsicle-like treat
- Mix fruit in a no-sugar gelatin for a colorful snack
- Control your portions by pouring an individual serving of pretzels or chips into a bowl instead of eating from the bag
- Try fresh fruit in place of dried fruit

Ideas are from America on the Move Foundation.
For more info. visit: www.americaonthemove.org

NOTICE

The advice set forth below is merely a summation of legal principles that apply to business and individual transactions. It is offered by the writer as a reference source and commentary for subscribers of the Mercersburg Area Chamber of Commerce Newsletter. Each individual should consult with an attorney to obtain legal advice and should not act in reliance upon the information set forth hereafter.

CONSUMER'S RIGHTS

It has come to my attention that many business owners are not familiar with the rights of consumers if a dispute occurs regarding the sale of goods in excess of \$500.00 under 73 P.S. § 201.1 aka, the "Unfair Trade Practices and Consumer Protection Law." Here is a brief overview. Please consult an attorney if you suspect that you have a right to seek relief under the law or that you may be faced with a claim by a dissatisfied consumer.

There are twenty one (21) categories of unfair or deceptive acts or practices defined under the statute all of which cannot be included in this article, but the following are those, which many business owners are unaware:

"Unfair methods of competition" and "unfair or deceptive acts or practices" mean any one or more of the following:

- (i) Passing off goods or services as those of another;
- (ii) Causing likelihood of confusion or of misunderstanding as to the source, sponsorship, approval or certification of goods or services;
- (iii) Causing likelihood of confusion or of misunderstanding as to affiliation, connection or association with, or certification by, another;
- (iv) Using deceptive representations or designations of geographic origin in connection with goods or services;
- (v) Representing that goods or services have sponsorship, approval, characteristics, ingredients, uses, benefits or quantities that they do not have or that a person has a sponsorship, approval, status, affiliation or connection that he does not have;
- (vi) Representing that goods are original or new if they are deteriorated, altered, reconditioned, reclaimed, used or secondhand;
- (vii) Representing that goods or services are of a particular standard, quality or grade, or that goods are of a particular style or model, if they are of another;
- (viii) Disparaging the goods, services or business of another by false or misleading representation of fact;
- (ix) Advertising goods or services with intent not to sell them as advertised;
- (x) Advertising goods or services with intent not to supply reasonably expectable public demand, unless the advertisement discloses a limitation of quantity;
- (xi) Making false or misleading statements of fact concerning the reasons for, existence of, or amounts of price reductions;
- (iv) Failing to comply with the terms of any written guarantee or warranty given to the buyer at, prior to or after a contract for the purchase of goods or services is made;
- (xvi) Making repairs, improvements or replacements on tangible, real or personal property, of a nature or quality inferior to or below the standard of that agreed to in writing;
- (xviii) Using a contract, form or any other document related to a consumer transaction which contains a confessed judgment clause that waives the consumer's right to assert a legal defense to an action;
- (xix) Soliciting any order for the sale of goods to be ordered by the buyer through the mails or by telephone unless, at the time of the solicitation, the seller has a reasonable basis to expect that it will be able to ship any ordered merchandise to the buyer:
 - (A) within that time clearly and conspicuously stated in any such solicitation; or
 - (B) if no time is clearly and conspicuously stated, within thirty days after receipt of a properly completed order from the buyer, provided, however, where, at the time the merchandise is ordered, the buyer applies to the seller for credit to pay for the merchandise in whole or in part, the seller shall have fifty days, rather than thirty days, to perform the actions required by this subclause;
- (xxi) Engaging in any other fraudulent or deceptive conduct which creates a likelihood of confusion or of misunderstanding.

If a business owner violates any of these clauses, the State Attorney General can obtain a court order to stop the business from engaging in the unfair practices and seek monetary fines and possible criminal sanctions. A consumer can seek **three (3) times the financial loss they have suffered, plus attorney's fees, which** can be significant. So a consumer who buys a quantity of products from your business that exceeds \$500.00 can triple the value when filing a claim in court and demand payment of their attorney's fees if victorious. So be careful if a consumer asserts that you are possibly violating the act. (Note, I have removed the items dealing with telemarketing and auto dealers but will review those issues in a future article.)

Courtesy of

Shawn D. Meyers, Esquire, Steiger, Steiger & Meyers, 120 N. Main St. Mercersburg, PA 17236 (717).328.3525

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ANNUAL DINNER/MEETING



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Wednesday, April, 25, 2007

The Edwards Room, Keil Hall, Mercersburg Academy

6:30 p.m.: Tour of the Burgin Arts Center
(Guided Tour of the new Mercersburg Academy Cultural Arts Center)
Please meet in front of the Burgin Arts Center at 6:30 p.m.

7:00 p.m.: Gathering (Doors open)

7:30 p.m.: Dinner

Price per person - \$30.00

Table of eight - \$220.00

Special Music provided by Heather Rosenberry

Share an evening with your Chamber neighbors.

Honor the Business Person of the Year

Reservation Deadline: Monday, April 13, 2007