

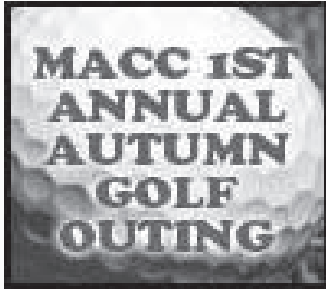


# Chamber News

September/October 2007

## Mercersburg Area Chamber of Commerce

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



Mercersburg Area Chamber of Commerce invites you to participate in our 1st Annual Golf Outing, Friday October 12, 2007 at Whitetail Golf Resort., the premier public golf course in South Central PA. This is a 4-Person Scramble with a Shot-Gun Start at 12:30pm. The cost of \$65.00 per player includes greens fees, cart, range balls, beer, soda, water, gift bags for every player and dinner catered by Flannery's Tavern on the Square. Prizes to be awarded to the top 3 teams, closest to the pin, longest drive, straightest drive as well as many door prizes, giveaways and raffles

Currently, Bell Insurance and Flannery's Tavern on the Square are Cart Sponsors, Fast Ink is a meal sponsor, Auto Sales Unlimited, First National Bank of Mercersburg, Mid Atlantic Pro Tel, PCI Insurance, and Stoner's Hijos Hill Farm are Hole Sponsors, Long Acres Alpaca Farm, Dr. Carl Pedersen DDS and Liniger Fries Funeral Home have signed for Tee Sponsors. Interested? We are still accepting Event, Meal, Hole and Tee Sponsors! Door prize and gift bag freebies are being accepted as well Golfer registration cut off is 10/5, limited to the first 112 golfers/28 teams. Please see pages 13 & 14 for details or visit [www.mercersburg.org](http://www.mercersburg.org) to download the necessary forms.

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## MERCERSBURG AREA CHAMBER OF COMMERCE SEEKS BOARD MEMBER NOMINATIONS

Are you interested in serving on the M-A Chamber Board of Directors? MACC is currently accepting nominations for board openings in 2008. Each board member serves a 3 year Term and may serve up to 3 consecutive terms. The board meets the 2nd Friday of each month for 90 minutes in the Chamber office and an annual Strategic Planning meeting at Whitetail in October. Committee and event involvement is appreciated by not mandatory.

Nominations must be current, active members. You may nominate yourself or another. All nominations must be submitted to Mary-Anne Gordon - Executive Director by September 24, 2007. Please forward via mail, email or phone. All nominees will be contacted by Mary-Anne Before October 1, 2007 to confirm interest. Nominees will meet with nomination committee for brief interviews and will be elected by vote of the current M-A Chamber of Directors at their annual Strategic Planning meeting in late October.



## MONTHLY MEMBERSHIP LUNCHES

The chamber is proud to announce our newest addition, Monthly Membership Lunches. These are exclusively for members of the chamber to be held exclusively at member's establishments. Each lunch will include a speaker and a chance for one representative from your business to briefly talk about what your business is doing this month. The cost is \$5, to be paid at the door the day of the lunch. If you are an eatery and would like to host one of these lunches or if you are a member and would like to speak at a lunch, please contact Mary-Anne to schedule.

Our first will be September 12, 2007 at Flannery's Tavern on the Square Noon-1pm. The food will be buffet style, to include turkey panini's and roast beef wraps. Ice tea and water included. The speaker is Gloria Pine First National Bank of Mercersburg, Topic - Counterfeit Check & US Postal Money Orders. We encourage you to RSVP to [mercersburgchamber@embarqmail.com](mailto:mercersburgchamber@embarqmail.com) or 328-5827.

### Upcoming Events

#### Membership Lunch

Flannery's Tavern  
Wednesday September 12  
Noon-1pm \$5 at door

#### Charles Brightbill Environmental Center Mixer

Tuesday 9/18/07 5-7pm

#### Mercersburg Townfest

Saturday  
September 29, 2007

# Board of Directors

## Executive Board Members

### *President*

Theresa Gourley  
Auto Sales Unlimited

### *Vice President*

Tim Howley  
Fast Ink

### *Treasurer*

Todd Stoner  
Stoner's Hijos Hill, Inc.

### *Secretary*

Shawn Meyers  
Steiger, Steiger & Meyers Attorneys

## Board Members

Carrie Heckman  
Saigee B's Bakery-Café  
Don Shenberger  
Mercersburg Printing  
Vicki Kieffer  
Associate Member  
Rick Hendrickson  
Mercersburg Academy  
Liz Martin  
M&T Bank  
Judy Boyd  
Whitetail Resort  
Gloria Pine  
First National Bank of Mercersburg  
Michele McFadden  
Briar Patch Primitives

## Staff

### *Executive Director*

Mary-Anne Gordon

The Chamber News is a bi-monthly newsletter of the Mercersburg Area Chamber of Commerce. Submit your information by the 19th of each month for inclusion. The Chamber reserves the right to edit content of submissions for space limitations. Ideas, opinions and statements expressed in articles by contributors are not necessarily those of the Chamber.



Mary-Anne Gordon - Executive Director

## 90 DAYS IN!

Has it been only 90 days since I signed on as your Executive Director? I have to admit, I love my job! It is a honor and a privilege serving the membership.

So much has happened already;

1. 25 new members
2. reopening of the James Buchanan Hotel Pub & Restaurant
2. groundbreaking for The First Nation Bank of Greencastle
3. successful E-Waste recycling event

And more to come in the next 2 months;

1. monthly membership lunches 9/12 noon @ Flannery's
2. TWEP mixer 9/18 5pm
3. Townfest 9/29
4. Conococheague Institute Mixer 10/2
5. Cow Plop Bingo 10/6 - tickets on sale now
6. 1st Annual Golf Tournament
7. All Shred Day T.B.A.
8. Candidate Forum T.B.A.

My mission is to increase the value of your membership by increasing the vitality of our Chamber. If you have ideas, needs or want to meet, please call or email me. We can schedule a meeting around your availability.

I look forward to speaking to all of you soon!

Mary-Anne



You can find our membership list online at [www.mercersburg.org](http://www.mercersburg.org)!

# NEWS.....

## E-WASTE EVENT AUGUST 22, 2007

Our 1st E-Waste Drop off event, hosted by fellow member Advanced Recycling Technology, Inc, was a success!! We started the day at 9am at Jane's Market , setting up our tent (it was raining), boxed pallets and getting the donated forklift and truck, from Franklin Rental, in place. We welcomed the first person at 9:05 and the event did not end until the last truck left at 5:30pm. In total we packed 23 4ft high boxed skids with electronic recyclables, loaded several large copiers, desk unit and even an old 500lb sorter onto the flat bed.

The largest recyclers of the day; First National Bank of Greencastle with a Ryder truck full, Tuscarora School District with 7 wrapped skids and Whitetail Resort with more than any truck show be forced to haul. I hope you made it out as well, this was not only a service to the membership but community.

Advanced Recycling Technology, Inc is located at 300 Opportunity Ave, Bldg 33 in the Letterkenny Business Park. They provide free drop of at this facility every weekday to everyone who wants to stop by. No load too big or too small!! Call Operation Manager Carl Leffler @ 717-262-4383 or email cleffler@advancedrecyclingtechnology.com

Special thanks goes out to MACC Board Member Vicki and her husband Ben Kieffer for volunteering (without even having to ask, may I add!) the entire day. The day was more productive and fun with them there.



Photo Credit –Kelly Youngblood  
The Mercersburg Journal  
Thanks you!



# TOP 10 REASONS TO JOIN MERCERSBURG AREA CHAMBER OF COMMERCE

## **#10 - PROMOTING YOUR BUSINESS**

Chamber members are given the opportunity to market their businesses through various sponsorship and advertising opportunities, such as: Annual Breakfast, Annual Dinner, mixers, Townfest, seminars, meetings, Mercersburg Area Map and many more. Included in membership;

- Listing on the Chamber's website [www.mercersburg.org](http://www.mercersburg.org); name, address, phone & Web address.
- Display brochures in Chamber brochure rack.
- Ribbon Cutting & Groundbreaking ceremonies compliments of the Chamber.
- Link from the Chamber's Web site to your Web site.
- Listing in the Annual Chamber Business Directory

## **#9 - BUSINESS REFERRALS**

As a Chamber, we are loyal to our members- referring only our members and doing business with members only. We act as a referral for our membership, always loyally referring our members in the business category requested.

## **#8 - NETWORKING OPPORTUNITIES**

Get to know Mercersburg Area Chamber members and community leaders - build business relationships, learn something new and maybe even have a little fun at Chamber networking events such as mixers, ribbon-cuttings, open houses and other special events.

## **#7 - REFERENCE MATERIAL/PUBLICATIONS**

The Chamber offers a multitude of reference materials for members to use, including historical publications, telephone directories; a community calendar, Industry and Demographic Guide and much more!

## **#6 - SMALL BUSINESS SUPPORT**

More than 80% of the Chamber Membership is comprised of small businesses (100 employees or fewer). The Chamber works to take care of small business through the Small Business Association, FCADC and much more!

## **#5 - TOURISM**

As a board member of Franklin County Visitor's Bureau, there are many opportunities for the Chamber and our members to work with the FCVB to promote tourism.

## **#4 - AFFORDABLE EMPLOYEE HEALTH COVERAGE**

Our Chamber has partnered with PCI Insurance, Inc. to provide Small Business Employee Benefit Solutions with very competitive Blue Shield health insurance coverage. A representative of PCI visits the Chamber office on a regular basis to meet with interested members.

## **#3 - GOVERNMENTAL AFFAIRS**

Staff and Board members attend the Franklin County Council of Chamber's Franklin County Government Affairs Committee meetings. Keeping abreast of issues that could impact our membership.

## **#2 - ECONOMIC DEVELOPMENT**

Our Chamber is a board member of Franklin County Industrial Development Authority and Franklin County Area Development Corporation. Meetings are held on a regular basis.

## **#1 - COMMUNITY INVESTMENT**

Just as the Chamber is important to our community, YOU are important to the Chamber. Your investment in the Chamber means an investment in our community.

# MEMBERS IN THE NEWS

## FIRST NATIONAL BANK OF GREENCASTLE



### Breaks Ground on New Branch

The First National Bank of Greencastle recently broke ground to relocate its current Mercersburg Office to a much larger and more convenient site at 316 N. Main St., Mercersburg Pa.

"With construction begun, we're looking forward to expanding our presence and our relationship with Mercersburg and the surrounding communities," said Jeff Shank, CEO and President of The First National Bank of Greencastle. "This office alone has generated on average \$1.5 million in new loans and \$1.1 million in new deposits each year for 15 years. With the recent merger of the First National Bank of McConnellsburg, we expect this location to be even more strategic and productive. We hope to open the new branch during the first quarter of 2008."

Amy Hissong, community office manager of the current office at 11906 Buchanan Trail West, Mercersburg, says the new branch is an "investment which will allow us to meet the needs of our customers now, and in the future, as this community continues to change and grow. We are dedicated to providing superior customer service and supporting the local communities which we serve." The bank opened the Buchanan Trail West location in 1992. The larger, one story brick office will offer a full service banking facility along with drive up and ATM services.

Taking part in the groundbreaking were, from left: Mercersburg Borough Police Chief Larry Thomas, Franklin County Commissioner Robert L. Thomas, First National President and CEO Jeff Shank, First National of Greencastle's Mercersburg Community Office Manager Amy Hissong, First National Board Chairman Kermit Hicks, state Representative Todd Rock and Mercersburg Area Chamber of Commerce Director Mary-Anne Gordon.

## TOWER BANCORP REPORTS EARNINGS

Tower Bancorp, Inc., parent company of The First National Bank of Greencastle, reports earnings of \$1,712,731 or earnings per share of \$.72 for the quarter ended June 30, 2007. Earnings decreased 4% or \$66,982 over the second quarter for 2006. For the first six months in 2007, net income was \$3,682,169 or \$1.56 per share. Net income increased \$692,385 or 23% over the first six months of 2006. Return on average tangible equity and average tangible assets were 11.69 % and 1.35 %, respectively, for the six months ending June 30, 2007. As of June 30, 2007, total assets stood at \$566,965,000, an increase of 4% or \$23,065,000 over second quarter-end totals for 2006. Total loans were \$387,371,000, an increase of \$9,838,000 or 3%, while deposits as of June 30, 2007 totaled \$442,084,000, an increase of \$49,056,000 or 12%. The above figures are based on unaudited financial statements. At their July 11, 2007 meeting the Board of Directors of Tower Bancorp, Inc. declared a third quarter cash dividend of \$.26 per share. The \$.26 per share is 8.3% higher than the 2006 third quarter dividend. The dividend will be paid on August 17, 2007 to shareholders of record as of August 1, 2007.

"The past five years have been very productive for the bank in terms of growth, not only financially, but growth through expansion in facilities, employees and new community efforts," commented Jeff B. Shank, President and CEO. "We plan to continue to expand our footprint within our market area."

## FIRST NATIONAL BANK OF MERCERSBURG

### New Team Member

The Board of Directors and management of The First National Bank of Mercersburg are pleased to announce the hiring of Edward C. Price, Jr. As a Commercial Loan Officer, Ed will focus on servicing the financial needs of Franklin County's growing business community. His primary office location will be our new community office at 626 North



Grant Street, Waynesboro, PA.

A native of Waynesboro, PA, Ed graduated from Shippensburg University before beginning his 30+ year career in the banking industry. His experience, leadership and knowledge of the local economy will play a key role in the Bank's continued efforts to provide our community with the right combination of products and customer service.

Marelin K. Sites, President and CEO of FIRST stated that "Ed has developed an excellent reputation as someone that consistently delivers for his clients, and we are glad to welcome him to our bank."

## FRANKLIN COUNTY COMMISSIONERS



### Commissioners Declared Tops in the State

In a break with tradition, the County Commissioner's Association of Pennsylvania today named two people, not one, when they recognized Franklin County Commissioners G. Warren Elliott and Cheryl S. Plummer, as the 2007 Outstanding County Commissioners in Pennsylvania.

"No Franklin County Commissioner has ever won this award," declared Board Chairman Warren Elliott. "We were both pleased and surprised by this great honor given to us by our peers. With over 230 commissioners and council members across Pennsylvania, it is humbling to be considered the best."

In the nomination letter, Elliott was cited for his service to the agriculture community through the Farmland Preservation Program, his management skills as chairman for twelve years, and his commitment to efficiency and good customer service with the reorganization of Franklin County government.

Plummer, who has been a member of the CCAP Human Services Committee for twelve years and has chaired the statewide committee for the last four years, was cited for her knowledge of and dedication to human services and her advocacy work with the legislature in this field. "CCAP is a great organization," stated Plummer. "The staff and the affiliates are compassionate and caring people who fight every day for what is good for the people in our county and across the state. It was my honor to do whatever I could to help them advance the cause."

CCAP President Percy Dougherty of Lehigh County told the two how much they will be missed and thanked them for their years of service. Blair County Commissioner Donna Gority, a member of the selection committee, commented on the difficult selection. "With their years of service to both Franklin County and this organization, we couldn't give it to just one of them," she said. "We finally decided that it would have to be both."

## THE MERCERSBURG INN

The owners of The Mercersburg Inn, Jim and Lisa McCoy, invite you to have your breakfast meeting at The Inn. Breakfast is served 8am-9:30, reservations required. The Inn can also provide accommodations for meetings of any size. Call them for details 328-5231.

## MERCERSBURG VETERINARY CLINIC

Attention pet owners: Mercersburg Veterinary Clinic will be holding our first annual *Pet Fun Fest* on Saturday September 22<sup>nd</sup>, from 10am - 2 pm. The focus will be on improving your pet's health in fun and easy ways. The Mason Dixon Kennel Club will be on hand to demonstrate four areas of training: obedience, agility, fly ball, and rally. Visitors will be treated to a "Meet the Breed" exhibition as well as numerous games and prizes. Clinic staff will be conducting a "Home Again" microchip clinic to implant pets with permanent identification. Educational materials and samples will be provided by Purina, Merial, and Bayer. Food will be available on site, sponsored by the Antietam Humane Society. The clinic will be accepting donations to the Humane Society and will be donating proceeds to local animal charities.

# SPOTLIGHT ON NEW MEMBERS

## Buck Run Nursery



3660 Stoney Batter Rd.  
Mercersburg, PA 17236  
1-717-328-5980  
www.buckrunnursery.com  
lucinda@buckrunnursery.com  
Dennis & Lucinda Stouffer – Owners

Your local nursery, providing extraordinary selection and value with many varieties of Japanese Maples, annuals, perennials, trees, shrubs, pond plants and spitters, miniatures, garden ornaments and more. Stop in and see why people travel from Virginia, WV, Ohio, Northern & Western PA to shop here.

Located at the entrance to James Buchanan Birthplace State Park. The open flag is out!

## Community Corner



**Community Corner, LLC**  
"A Different Way To Advertise!  
Bringing New Business to Your Business"

John & Shelly Frey  
Office: (717) 328-5296  
(717) 328-2408  
Email: [communitycorner@comcast.net](mailto:communitycorner@comcast.net)

P.O. Box 15  
Mercersburg, PA 17236

Welcome Home!

A unique specialty advertising business with creative programs that give businesses a new and different approach to advertising. Community Corner is a new homeowners welcoming service, going out in person to recommend one business per category to the homeowners. Community Corner also has a Business To Business catalog, that is sent to over 11,000 businesses in Washington and Franklin Counties, offering a unique way to advertise exclusively to other businesses! Always looking to add businesses in the Tuscarora School District Area.

## Dreamweaver Customizers

10996 Welsh Run Rd.  
Greencastle, PA 17225  
1-717-328-5062  
[dortyja@embarqmail.com](mailto:dortyja@embarqmail.com)  
Jason Dorty - Owner

Dreamweaver Customizers started in 2004 by local resident Jason Dorty. The idea was to give people custom designs for their vehicles, signs, etc, without the cookie cutter look. Over the past several years Jason has provided this for many people and organizations in the area. His one on one service is greatly appreciated by clients. The most enjoyable projects he has designed have been for race cars, including local driver Jim Speelman.

## East Coast First Aid



255 Path Valley Rd.  
Fort Loudon, PA 17224  
1-800-250-6452  
[www.eastcoastfirstaid.com](http://www.eastcoastfirstaid.com)  
[randywisdells@yahoo.com](mailto:randywisdells@yahoo.com)  
Randy Zeger - Owner

Does your employment require you to be trained in CPR or First Aid? Does your Group or Club wish to learn CPR or First Aid? Or do you just want to learn so you can help a family member or a friend in time of need? They can help, offering all the training you need. Instructors are Paramedics, RN'S & Doctors, all certified American Heart Assoc. Instructors.

## Express Personnel Services



11 N. Carlisle St 1B  
Greencastle, PA 17225  
1-717-593-4634  
[www.expresspersonnel.com](http://www.expresspersonnel.com)  
[larry.lederer@expresspersonnel.com](mailto:larry.lederer@expresspersonnel.com)  
Larry Lederer -Owner/General Manager

# SPOTLIGHT ON NEW MEMBERS

Express Personnel Services assists local job seekers in finding jobs and recruiting qualified employees for businesses in the area. Express offers full-time recruiting and interviewing, as well as traditional temporary staffing in a variety of fields, including office services, customer service, technical, professional and light industrial services. "Our goal is to help companies in the community become more productive and profitable as well as to help local residents find jobs," Larry said.

## First United Methodist Church of Mercersburg



Open hearts. Open minds. Open doors.  
The people of The United Methodist Church™

11 N. Fayette St.  
Mercersburg, PA 17236  
1-717-328-2224  
firstumchurch@comcast.net  
Rev. Michael L. Baughman - Pastor

A community church offering 2 traditional and 1 contemporary worship services every Sunday. Youth activities are Sunday and Wednesday evenings. There are also several Bible Study and Fellowship activities throughout the week. Feel free to call the office and get on their mailing list.

## Iris Bard Your Personal Chef



1086 Path Valley Rd.  
Fort Loudon, PA 17224  
1-717-491-1369  
pioneerhomestead@hotmail.com  
Iris Bard - Owner

Great meals without the fuss. Iris will shop and cook for 1-2 weeks of meals all during a 1 day visit to your home. Each day, you just heat and serve, saving you work and time. Also providing consultation, planning and catering for your special event, parties, weddings and meetings as well as made to order baked goods.

## Mason Dixon Council, BSA



18600 Crestwood Drive  
Hagerstown, MD 21742  
1-301-739-1211  
www.mason-dixon-bsa.org  
doshepar@bsamail.org

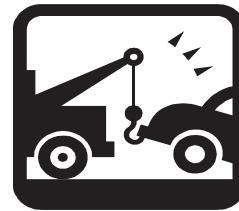
The purpose of the Boy Scouts of America—incorporated on February 8, 1910, and chartered by Congress in 1916—is to provide an educational program for boys and young adults to build character, to train in the responsibilities of participating citizenship, and to develop personal fitness. Mason-Dixon Council includes the Great Cove, Tuscarora and Washington County Districts.

## Mercersburg Historical Society

P.O. Box 115  
Mercersburg, PA 17236  
Joan McCulloh - President

The organization has been in existence for more than 10 years. Preserving and promoting Borough and area history, folk lore and architecture. Meetings are the 3rd Thursday of each month, refreshments are available. Membership costs; \$15 per person and \$25 per family.

## Mercersburg Tire



207 North Main St  
Mercersburg, PA 17236  
1-717-328-4366  
Ed Breen - Owner  
Open 7 days a week 7:30 -6.  
24 hr towing

Providing general auto repairs, tires and towing. Stop in a peruse our warehouse for truck load sales, office supplies, furniture and equipment.

# SPOTLIGHT ON NEW MEMBERS

## Penn National - A Golf Course Community



3720 Clubhouse Dr.  
Fayetteville, PA 17222  
www.pennhomes.com  
lnicklas@pennhomes.com  
Laura A. Nicklas - Director of Marketing

T.K. Nitterhouse and group of local investors founded Penn National Golf Course Community in 1968. In the ensuing years, Penn National has grown to include more than 1,000 families and encompass more than 1,500 acres. Our amenities are in place and able to be enjoyed by you now - there is no waiting until the Clubhouse is built or the golf courses are open. All of these wonderful perks are already here and waiting for you.

## Sally's Cleansing

13451 Sunrise Dr.  
Blue Ridge Summit, PA 17214  
1-717-794-2144  
Sally Garber - Owner

Gently cleansing your colon. You can be in control. Your comfort and privacy are priorities. Cleansing the colon is similar to keeping the sewer system in your house clean.

## Shippensburg University



c/o Community Relations  
1871 Old Main Dr.  
Shippensburg, PA 17257  
www.ship.edu  
tmeber@ship.edu

Tim Ebersole - Ex. Director Community Relations

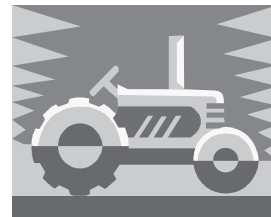
Shippensburg University strives to be a good neighbor, providing resources for residents of the local area and partnership opportunities for local businesses and industries. Ship recognizes the value of participating in our region's community. We're pleased to offer cultural and educational events, and we're proud of the business-oriented programs we sponsor.

## Sprint PCS

1752 Lincoln Way East  
Chambersburg, PA 17201  
www.sprint.com  
Bradley.Hamilton@emp.shentel.com  
Bradley Hamilton - Manager

New location! Grand opening September 9th, stop in to take advantage of the One Day Specials. Offering 15% off you monthly bill to all chamber members everyday! See inset in this edition.

## Two Top Ruritan Club



Tow Top Rd.  
Mercersburg, PA 17236  
1-717-328-9837

Upcoming Steam & Gas Tractor & Truck Pulls, Flea & Craft Market September 14, 15 & 16. See insert in this edition.

## United Way of Franklin County

183 S. Coldbrook Ave.  
Chambersburg, PA 17201  
1-717-262-0015  
<http://national.unitedway.org/>  
Ahicks.uwfc@innernet.net  
Amy Hicks - Executive Director

United Way of Franklin County works to support non-profits in the area which serve human and healthcare needs by providing direct funding to agencies which are accountable through United Way's financial and program criteria. United Way also works to strengthen area non-profits by assisting with collaborative efforts, coordinating volunteers, and finding resources (training, gifts in kind, technical) for area non-profits. United Way Campaign kicks off across the county in early September, with a goal this year, not only to raise \$750,000 in much needed funds for human service agencies, but also to raise awareness of the agencies and programs that are available to residents all over the county. Volunteers always welcome.



# SPOTLIGHT ON NEW MEMBERS

## Waste Management—Mountain View Reclamation



9446 Letzburg Road  
Greencastle, PA 17225  
1-717-593-9948  
www.wm.com  
CShield1@wm.com

Cheryl Shields - Community Relations

As a key employer in Franklin County since 1989, Waste Management operates a fleet of over 50 trucks to meet the needs of residents in the communities which we service. Their 80 some employees are proud of Waste Management's record of environmental stewardship and safety. Waste Management is also committed to being an active partner in the communities where you live and work. The partnership between Waste Management and the community is one which works together to make and honor commitments that benefit the community at large. If you are interested in learning more about their services or arranging for a tour of their facility please contact Cheryl Shields at 593-9948.

## Weber Business Services, LLC



41 South Antrim Way  
Greencastle, PA 17225  
1-717-597-8890  
info@wbsllc.com  
Liz Weber - Owner

Weber Business Services, LLC (WBS) is a management consulting and professional services firm. Helping our clients reach their vision of success through strategic planning, business and marketing infrastructure development, and employee training. Since 1992, Weber Business Services, LLC (WBS) have worked with clients to ensure they reach their vision of success through focused business planning and employee development programs.

## Wilson College



1015 Philadelphia Ave.  
Chambersburg, PA 17201  
1-717-  
www.wilson.edu  
info@wilson.edu

Kathie Berard—V.P. for Foundation,  
Corporation and Community Relations

The Wilson College Community Partner Program is designed to forge meaningful partnerships between the college and the community. Regional employers may partner with the college at one of three levels: blue (contributions of \$1,000 or more), silver (\$500 to \$999) and gold (\$50 to \$499). Depending on their contribution level, community partners are eligible to receive some combination of the following benefits: a 10% discount on tuition and facilities, complimentary tickets to Wilson's cultural events, and having the business featured on Wilson's website and acknowledged in the Alumnae Quarterly, a magazine that is distributed worldwide several times a year to more than 7,000 Wilson alumnae.

The college has approximately 50 community partners to date. For more information about how to become a community partner, please contact Denise McDowell, director of the Wilson Fund, or Kathie Berard, vice president of corporate, foundation and community relations at (717) 264-4141 or at dmcdowell@wilson.edu or kbeard@wilson.edu.

## Witter's Septic & Sanitation



4534 Warm Spring Rd.  
Greencastle, PA 17225  
Donna Witter - Owner

Your local answer to septic and sanitation needs. Home of "Witter's Sitters" sani-pots.

# SBA NEWS

## PATRIOT EXPRESS PILOT LOAN INITIATIVE

By David C. Dickson, SBA's Philadelphia District Director

In March, President Bush established the Task Force on Returning Global War on Terror Heroes to improve delivery of federal services to military service members. In response, after listening closely to representatives of the armed services, veterans and lenders, in June, the U.S. Small Business Administration (SBA) announced our new Patriot Express Loan Pilot for the military community's entrepreneurs.

The initiative is available to more members of the military community than our other related programs: veterans, active duty personnel who are in the military's Transition Assistance Program, and all Reservists and National Guard members are eligible. In addition, the spouse of any of the above communities, or the widowed spouse of a service member who died while in the service, or of a service-connected disability, is also eligible.

With respect to the loan product itself, we've been able to put together the best parts of our 7(a) loan program (a higher SBA guarantee and more competitive interest rates) and our SBA Express product (simplified processing and greater availability), to create the most compelling and attractive product available through the SBA.

Patriot Express loans can go up to \$500,000 – well above the SBA Express maximum of \$350,000. Because it is an Express loan product, lenders and borrowers benefit from expedited and streamlined processing, meaning they will get an answer in most cases in a day or so. In addition, many of our largest lenders participate exclusively or primarily through our Express programs. By making Patriot Express a companion to SBA Express, we dramatically expand the points of access for veterans and thus our ability to support them.

Unlike SBA Express, the loans will carry the full 75-85 percent guaranty: an 85 percent SBA guaranty for loan amounts up to \$150,000, and then a 75 percent guaranty from \$150,000 to \$500,000. That compares with only a 50 percent guaranty for SBA Express. That provides lenders with the support they need to reach further in extending capital to veterans.

Another advantage of Patriot Express is that it will have the same maximum interest rates of SBA's regular 7(a) loans, which are lower than SBA Express.

For example, a \$100,000 loan for 6 years at the maximum SBA Express interest rate of 4.5 percent over prime would total approximately \$143,580 in payments. The same loan for the same term under Patriot Express would be limited to 2.25 percent over prime or approximately \$135,200 in payments. That would be a savings of almost \$8,400 over six years to the borrower.

All PLP and SBA Express lenders with satisfactory loan performance will be eligible to participate in the Patriot Express Pilot Loan Initiative – that's almost 2,000 financial institutions nationwide– banks, credit unions, and non-bank lenders. SBA has created a compelling product for them and that's going to help us all reach a large number of aspiring and current military community entrepreneurs.

In addition to Patriot Express, SBA is improving other military-related services. We have expanded our local outreach efforts through our 68 district offices nationwide to coordinate more effectively with state and local groups serving veterans. We have redirected funds to expand outreach to veterans, increased our Office of Veterans' Business Development by 50 percent, and the President's 2008 budget requests additional funds for veterans' outreach and counseling assistance. SBA has also increased its outreach through third parties such as Buzgate and Military.com, and in meetings with military organizations by SBA leadership. Across the rest of the year, we will be participating in over 100 Department of Labor job fairs for veterans.

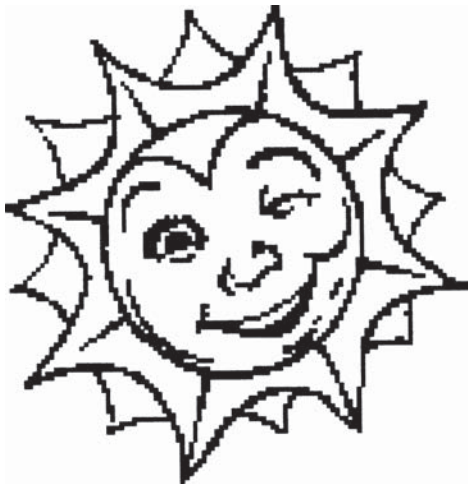
SBA will also continue to provide other veteran-related services, such as working across federal agencies to increase contracting opportunities for service-disabled and other veterans; increasing our surety bond guaranty for veterans; and offering low-interest, long-term disaster loans to small businesses owned by activated reservists and those that employ reservists. We guarantee approximately 8,000 veterans' business loans totaling more than \$1 billion annually.

SBA's resource partners -- the Small Business Development Centers, SCORE, Veterans' Business Outreach Centers and Women's Business Centers-- have targeted veterans, service-disabled veterans and Reservists in their counseling programs.

More information on SBA's programs and services, including Patriot Express, is available at [www.sba.gov](http://www.sba.gov) or by calling 215-580-2722.

Finally, SBA thanks our partners – the lenders, veterans' associations and our own resource partners – for their service to the military community and consistent partnership with us in this area. We look forward to working with them to better serve America's heroes.

# MORE NEWS.....



28th ANNUAL  
MERCERSBURG  
TOWNFEST  
SATURDAY  
SEPTEMBER 29, 2007  
9am—3pm

It's that time of year again, the wind up for Townfest. This will be the 28th year for this event, held on Saturday September 29th 9am-3pm. Have you signed up for a booth? Do you need a vendor contract? Visit [mercensburg.org](http://mercensburg.org) to download the form from our calendar or contact the Chamber and we will send you one.

Please mark this date on your calendar and join us for a celebration of small town Main St America, check our web site often for the entertainment schedule, [www.mercensburg.org](http://www.mercensburg.org).



If you would like to be included in the next batch of Welcome Baskets, please provide \$25 and 25 items by September 21st. You may supply anything the size of a coffee cup or smaller with your business' name on it, coupons also welcome. Just drop them off at the Chamber office. Thank you to the Mercersburg Lioness for putting these baskets together for us.



## Grand Reopening

August 20th the Mercersburg Area Chamber of Commerce hosted a ribbon cutting for the James Buchanan Hotel, Pub and Restaurant. In turn the Pub hosted a lunch for the participants. Those present were treated to the Celestin's New Orleans Cuisine; Jambalaya, Etouffe, Red Beans and Rice and Gumbo. Karl Reiser entertained with a discussion about James Buchanan's life long commitment to public service. The James Buchanan Hotel, Pub and Restaurant is open Tues-Sat lunch 11-2, dinner Tues - Thurs 5pm-9pm, Fri-Sat 5pm - 10pm and Sunday Brunch 11am-3pm Closed Monday.

Pictured - Liz Martin, Mike Ross, Rep. Todd Rock, Deniz & John Celestin, Bob Fignar, Judy Boyd, Commissioner Warren Elliot, Commissioner Cheryl Plummer, Theresa Gourley, Gloria Pine, Betty Stenger, Mary-Anne Gordon, Commissioner Bob Thomas, Carrie Heckman and Vicki Kieffer'



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# MANAGER'S CORNER:

## *Communication Is A Beautiful Thing*

A beautiful thing happened during a client work session this week: the management team experienced the value of clear, honest communication.

For some time this client has been under the incorrect assumption that its management team communicated well with each other. Yet invariably when I'd have a one-on-one meeting with any member of the management team, I'd hear comments along the lines of, "Well, I believe what he really wants to do is..." or "I don't think she's really clear on how to proceed with..." and other similar comments about their colleagues. They were more comfortable making assumptions about what others really wanted or believed, of simply asking pointed questions or confronting their peers to debate points of view. To them, good communication meant never challenging one another or pushing one another for more information. Needless to say, this wasn't benefiting customers, the team, or the company.

This "non-communication" needed to stop and this was the week it was going to happen. I'd given them ample warning the one-on-one meetings were becoming counter-productive and were going to stop. It was time for honest, straight-forward communication from everyone -- all the time. The team nervously anticipated our work session, because they knew I'd be challenging each of them in ways they didn't do themselves. They believed I would work some magic to get them to open up and honestly communicate with each. I'm not a magician and I can't do any tricks. I just don't like poor communication. So we established a basic ground rule: All conversations had to focus on what was right for the customer, employees, or the company. The conversations couldn't get personal -- they had to stay professional. Then, I simply had each person answer the questions asked of them directly. When they talked but didn't answer a question, I'd ask the question again in a slightly different format or have the person who asked the question rephrase it. When someone veered off topic, I'd redirect him or her back to it. About 30 minutes into the session, I noticed a few of the managers start to follow my lead. They were starting to see that I wasn't being mean; I was simply asking for information. If I got it, we'd move on. If I didn't, I'd probe deeper and ask more questions to help spur thought or uncover information. The team started enjoying themselves as they learned to communicate as professional peers. The team heard information about projects that many of them had no idea were in the works or which were facing serious problems. They learned that disagreeing with one another could be productive. They offered ideas to help stalled projects move forward. The work session was productive and the managers seemed to have developed a greater respect for one another. They'd enjoyed having some difficult conversions. They'd enjoyed communicating honestly. It was beautiful!

If your managers talk but don't communicate, show them how to communicate. Let them experience honest communication. It's a beautiful thing.

Copyright 2007 - Liz Weber, CMC - Weber Business Services, LLC. Liz can be reached at [liz@wbsllc.com](mailto:liz@wbsllc.com) or (717) 597-8890. Additional articles on strategic and succession planning can be found at <http://www.wbsllc.com/articles.shtml> or <http://www.liz-weber.com/articles.php>



# 1ST ANNUAL MACCAUTUMN GOLF OUTING



Whitetail Golf Resort Friday October 12, 2007  
12:30 pm Shotgun Start 4-Person Scramble

## Sponsorships Opportunities

<b>Event Sponsor</b> 1 available	<b>\$1,000</b>	Lead Sponsorship, Logo on all event publications after 9/1/07, Complimentary foursome, 10 minutes to speak at meal/awards presentation, Banner placement at event, All publicity photos taken in front of banner, Special mention in press release, web site and newsletter
<b>Cart Sponsor</b> 0 available	<b>\$500</b>	<b>Taken by Bell Insurance and Flannery's Tavern on the Square</b>
<b>Meal Sponsor</b> 1 available	<b>\$500</b>	Logo on all tables at meal/awards ceremony, Complimentary foursome, Special thanks at meal/awards ceremony, Special mention in press release, web site and newsletter <b>(Taken by Fast Ink)</b>
<b>Hole Sponsor</b> (with team) currently 13 available	<b>\$300</b>	Logo sign (you provide or we create) at exclusive hole, Complimentary foursome, Special mention in press release, web site and newsletter
<b>Hole Sponsor</b> (no team) currently 13 available	<b>\$200</b>	Logo sign (you provide or we create) at exclusive hole, Special mention in press release, web site and newsletter
<b>Tee Sponsor</b> Unlimited	<b>\$90</b>	Logo sign (you provide or we create) at tee, Special mention in press release, web site and newsletter

### Mercersburg Area Chamber of Commerce

Mary-Anne – Executive Director

Phone: 717-328-5827

E-mail:

mercersburgchamber@embarqmail.com

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone \_\_\_\_\_

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### Sponsorship Commitment

Sign up for:

<input type="checkbox"/> Event Sponsor	\$1,000.00
<input type="checkbox"/> Meal Sponsor	\$500.00
<input type="checkbox"/> Hole Sponsor w/Team	\$300.00
<input type="checkbox"/> Hole Sponsor without Team	\$200.00
<input type="checkbox"/> Tee Sponsor	\$90.00

Signature \_\_\_\_\_

# 1ST ANNUAL MACCAUTUMN GOLF OUTING



Whitetail Golf Resort Friday October 12, 2007  
12:30 pm Shotgun Start 4-Person Scramble

The Mercersburg Area Chamber of Commerce invites you and your business to take part in our 1<sup>st</sup> Annual Golf Outing. Space is limited to the first 25 teams. Hope you plan on attending and supporting the Mercersburg Area Chamber of Commerce

## TEAM REGISTRATION FORM

**\$65.00 ENTRY FEE PER GOLFER**

*Includes: Greens Fee, Cart, Beverages (Soda, Beer, & Water), Meal, and Prizes.*

### Players

1: \_\_\_\_\_

Phone: \_\_\_\_\_

2: \_\_\_\_\_

Phone: \_\_\_\_\_

3: \_\_\_\_\_

Phone: \_\_\_\_\_

4: \_\_\_\_\_

Phone: \_\_\_\_\_

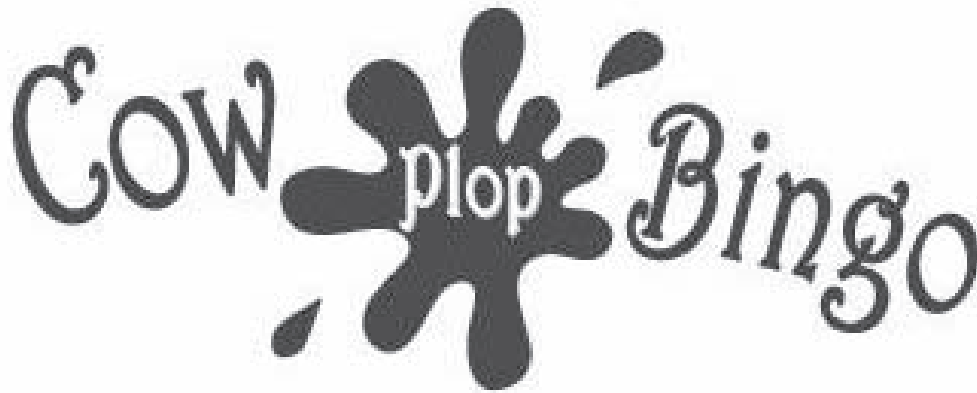
Part of a Sponsorship Team? Check if applicable \_\_\_\_\_

Gift Certificates and prizes for top 3 teams, closest to the pin, straightest drive and longest drive.

Several giveaways, raffles and drawings.

Mulligan and Power-Ball tickets will be available for \$5. Limit 1 each per player.

*Space limited to the first 28 teams.*



4th Annual Harvest Farm Festival  
Saturday, October 6, 2007 12pm

# Win \$1,000.00

\$5.00/deed or 6 deeds for \$25.00

Partial proceeds to benefit  
The 2008 MACC Agricultural Scholarship Award  
(to be given to 1 2008 graduating JB senior)

Event Sponsored by Mercersburg Area Chamber of Commerce  
Tickets Courtesy First National Bank of Mercersburg

Must be 18 and over to purchase.  
Need not be present to win.

Small Games of Chance License #224  
Special Raffle Permit #2007-01

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**Mercersburg Area  
Chamber of Commerce**

**Mary-Anne – Executive Director**

Phone: 717-328-5827

E-mail:

mercersburgchamber@embarqmail.com

Payment Enclosed

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Checks Only Via Mail, Tickets will be  
mailed back to you.

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Signature

**Raffle Purchase Options**

1 Deed \$5.00

6 Deeds \$25.00

\_\_\_\_\_ Deeds \_\_\_\_\_ x \$5

\_\_\_\_\_ x 6 \_\_\_\_\_ x \$25.

You are Invited to an Open House Mixer at the

# Charles Brightbill Environmental Center

T.W.E.P.

September 18th

5pm - 7pm

Located next to James Buchanan High School

Join us for Networking,  
Refreshments and Door Prizes!  
Don't Forget Your Business Cards!

RSVP by September 11th  
[mercensburgchamber@embarqmail.com](mailto:mercensburgchamber@embarqmail.com) or 328-0064



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