

IT'S YOUR BUSINESS

www.centralpachamber.com

Volume 6, Issue 10 - October 2021

Annual Meeting special issue

Defined impact,

pg. 3

Staff honored, pg. 15





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- Tea Jay Aikey - President & CEO**
tjaikey@centralpachamber.com
- Jeff Shaffer - Communication Director**
jshaffer@centralpachamber.com
- Michael Porter - Education Coordinator**
mporter@centralpachamber.com
- Jessica Williams - Finance & Membership Director**
jwilliams@centralpachamber.com

The Inside Scoop



Oh, we noticed. We noticed when you stepped up, we noticed when you sacrificed, and we noticed when you showed compassion. The members of the Central PA Chamber of Commerce made it easy for us to decide this year's recipients of the Chamber Impact Awards - which is all of you!

If you attended our Annual Meeting on Sept. 30, you know we could have gone on and one about all the membership did since the pandemic first arose. We firmly believe it took all of us to get through the worst of it, and we fully acknowledge it will take more of the same as we figure out this "new world". And, that's why we'll always tell you to "Keep Persevering".

If you didn't attend the Annual Meeting, check out our cover story for the full recap. It was a day for all of you!

Also inside, we're happy to share that our Legislative Event off-site back at the Country Cupboard was a big hit! Read more on page 11. It went so well, we have another one planned in November. More and more businesses and organizations are choosing to join our Chamber, and we're excited to have them aboard. See who the latest are to join our ranks on page 4. And, learn more about three of them on page 5 in the Member Spotlight.

Events by both your Chamber and the membership continue to hold strong. See where you can celebrate, network and grow throughout this issue and starting on page 6.

There are some individuals to highlight, as always, in our Members Recognized section, starting on page 12.

There is all of this good news and so much more! Enjoy the issue!

Jeff Shaffer, Editor
Communication Director
jshaffer@centralpachamber.com

It's Your Business Deadlines

November Issue
News/Ads Oct. 15 -- Flyer Inserts Oct. 20

Interested in advertising in this publication?
Contact Jeff at jshaffer@centralpachamber.com.

Find FREE copies of *It's Your Business* at these Chamber member locations (availability may vary):

Lewisburg

Country Cupboard ■ Lewisburg Borough ■ Lewisburg Hotel
Lewisburg Pharmacy ■ McCann School of Business & Technology

Mifflinburg

A+ Office Outlet ■ Abe's Custom Woodworking

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Arrowhead Drive-Inn Restaurant ■ Baldwin & Baldwin
Central Vision Eyecare ■ Milton Public Library ■ Pinpoint Federal Credit Union
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Watson town

Watson Inn



- | | |
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| Interaction Dynamics Group | T-Ross Brothers Construction |
| Jersey Shore State Bank | The Daily Item |
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| Lewisburg Pharmacy | Unique Inspirations Limited |
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The President's Club is an exclusive sponsorship program created to prominently recognize companies that contribute to the Central PA Chamber over and above their annual membership investment. For more information, call 570-742-7341.



All Central PA Chamber members who attended the Annual Meeting & Awards Ceremony on Sept. 30 at Silver Moon Banquet Hall, Lewisburg, were invited on stage to accept this year's Chamber Impact Award on behalf of the entire membership. It serves as a reminder to 'Keep Persevering.'
 This photo and corner cover photo by Brett Hosterman of Hosterman Creative.

Defined impact

LEWISBURG - It is no easy feat for the Central PA Chamber of Commerce staff to determine which individuals or organizations will receive the Chamber Impact Awards at its Annual Meeting & Awards Ceremony, but this year was an exception.

Throughout the last year and a half, there have been no shortages of creativity, compassion, collaboration and community among the Chamber's ever growing membership. Because of steady perseverance by the collective, all members were recognized with this year's Chamber Impact Award.

The 175 attendees of the Annual Meeting on Sept. 30 at the Silver Moon Banquet Hall in Lewisburg each received a memento for the notoriety and had their picture taken together on stage.

"With the stories we've heard and the examples you've portrayed towards one another during 2020, the definition of a Chamber Impact Award winner describes every one of you," said Tea Jay Aikey, Chamber President & CEO, during the announcement as the special keepsakes were handed out at each table by the rest of the Chamber staff. "The theme today was perseverance, and as you admire this token celebrating your ability to make an impact, I wish for it to serve as a continued reminder to 'Keep Persevering.'"

Just prior to the announcement, dozens of examples where members made a difference were mentioned and/or displayed on a large screen - from mask making and food donations to encouragement

and team work across the board.

"The battle isn't over, and neither is the resolve of many businesses and organizations," said Jeff Shaffer, the Chamber's Communication Director. "COVID-19 and its impacts, both personally and professionally, have been devastating, but the character and creativity you all have shown will not be forgotten."

Jessica Williams, the Chamber's Finance & Membership Director, said the pandemic forced the Central PA Chamber to do things differently as well, including months of remote work, but still keeping members abreast of the latest news to help them along.

"With the confidence and support of our members, the Central PA Chamber of Commerce was able to use 2020 as another building block in the way we grow our region," she said.

The Annual Meeting's keynote speaker, Pastor Billy Robel of Christ Wesleyan Church, reinforced the event's message of "Keep Persevering".

Robel intimately shared pandemics throughout his life, both things that tragically happened to him - like sexual abuse - and things he put himself through, like drugs, alcohol and subsequent relapses. Yes, he is a great example of perseverance because of trials he's overcome since he was a child, but the greatest lesson he said he learned was another definition of perseverance. Instead of "striving"

"With the stories we've heard, and the examples you've portrayed towards one another during 2020, the definition of a Chamber Impact Award winner describes every one of you."

**- Tea Jay Aikey,
Chamber President & CEO**

See "IMPACT" (on page 14)



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 P.O. Box 319

Phone: 570-742-8777 Fax: 570-742-6155

New Members

Susquehanna Valley Spinners & Weavers Guild

PO Box 182

Lewisburg, PA 17837

570-716-3386

ockersbj@dejazzd.com

Brenda Ocker - President

www.svswg.org

Dedicated to learning, preserving and promoting the art of spinning and weaving. Education is one of the most important functions of our guild. Spinning and weaving programs are offered to local schools and to the community on "heritage" or "historical" days. We also provide information on raising the animals that produce such wonderful fibers as wool, mohair, angora, alpaca and llama. The animals, which many of us raise, include several breeds of sheep for diverse wool characteristics, angora goats for silky mohair, angora rabbits for extra-warm angora, and llamas for soft undercoat. The guild maintains a large library with a variety of books and magazines on fibers, dyeing methods, and techniques for spinning, weaving, and knitting. Old publications on these subjects are hard to find, so we are always pleased to accept donations. For those interested in perfecting and developing new techniques and skills, the guild sponsors several workshops throughout the year. Workshops might include, but are not limited to: spinning, dyeing with natural and chemical products, felt-making, weaving, fiber animals, knitting, and preserving fibers. Techniques related to knitting, spinning and weaving are also always of interest. The guild owns spinning and weaving equipment that can be rented by members at a nominal monthly fee. This allows the beginning fiber artist to try out a new technique without bearing the expense of costly equipment.

Watson Area Business Association (WABA)

PO Box 33

Watson, PA 17777

570-337-4922

bdiehl@coldwellbankerpennone.com

Barb Diehl - President

www.watsonnaba.com

Our purpose is to promote, encourage, assist and protect the business, industrial, social and economic welfare of the Watson Area. This is done by: Promoting a positive public relations effort; Identifying and utilizing the resources available both within and outside the local areas; Representing the Watson Area to other organizations and government agencies; Assisting and encouraging rehabilitation of properties and development of available business and industrial space in the area; and Developing the Watson Area as a market place and as an employment center serving the Upper Susquehanna Valley.

Fusion Formal & Bridal

225 Market St.

Lewisburg, PA 17837

570-522-0182

fusionformalandbridal@gmail.com

Jennifer Bair - Owner/Manager

Fashion forward bridal wear, formal wear and ready-to-wear.

Baker's Waterproofing

315 Point Township Drive

Northumberland, PA 17857

412-341-1967

emilydowling@groundworks.co

Emily Dowling - Marketing Coordinator

www.bakerswaterproofing.com

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chad@benefitssolutions-pa.com

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www.medicareful.com/chadhamilton

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Milton Travel Plaza

1460 N. Ridge Road

Milton, PA 17847

570-742-2663

djohnson@penn80milton.com

Donn Johnson - General Manager

We are a truck stop on the outskirts of Milton, PA.

MCPS of Central PA / MCPS for Campgrounds

418 Hazel St.

New Berlin, PA 17855

570-966-5700

anewyorkguy@yahoo.com

Art Lieberman - President

www.mcpsofcentralpa.com

Credit card processing for merchants locally and credit card processing for RV Campgrounds nationally. Twenty-one years in business, an A+ rating from the BBB, and processing over \$100 million annually having signed over 1,100 businesses.

Merrill W. Linn Land & Waterways Conservancy

Union County Courthouse

103 S. Second St.

Lewisburg, PA 17837

570-524-8666

geoffgw2@hotmail.com

Geoff Goodenow - Coordinator

www.linnconservancy.org

The Merrill W. Linn Land & Waterways Conservancy formed in 1988 as a land trust protecting woodlands, wetlands, agriculture land, and waterways in Union, upper Northumberland, and neighboring counties.

Membership Renewals

(As of Sept. 15, 2021)

A New Design Landscape
& Stone, Inc.

A+ Office Outlet

AdOne Advertising & Design

Arthur's Pet Pantry

Borough of Lewisburg

Camp Mount Luther

Comfort Suites - Lewisburg

Emmanuel Home

Haven-to-Home

Canine Rescue

Nottingham Village

Susquehanna Computer
Innovations, Inc.

The Salvation Army - Milton

The Stahlnecker Group

Transitions of PA

West Branch Rental
- Lewisburg

West Branch Rental
- Selinsgrove

*Find the latest member news on our
Facebook page and at
www.centralpachamber.com.*



What makes your business unique?

We are a design first company that is not afraid to go the extra mile to produce marketing items that are memorable and effective. We diligently focus on the content and message of any campaign, as these are the true keys to successful marketing. We are not a job shop. Usability and effectiveness is among our core design values.



John Yogodzinski, Owner

sales@thegraphichive.com



(888) 590-33104

www.thegraphichive.com

When we say, "We Design for Your Growth", it's because we believe the design will make or break your next marketing effort.

How do you market your business?

Word of mouth, BNI, chambers of commerce, social media

What is your Mission Statement?

The Graphic Hive strives to find creative solutions through print and web technologies to meet our clients' needs and enable them

to grow and prosper.

Advice to those who own a business?

Don't be afraid to ask for help when you need it and build a team (either of professionals or staff) that helps overcome your shortcomings.

What philanthropic causes does your business support?

The arts. We also have special rates for non-profits that help them better achieve their goals and further their mission.

Brad Wentzel, Regional Lending Manager

bwentzel@AgChoice.com

450 International Drive, Lewisburg

www.AgChoice.com



What makes your business unique?

AgChoice Farm Credit is a member-owned cooperative that supports rural communities and agriculture with loans and financial services. Through our 10 branch offices, we work with more than 10,000 customers in 52 Pennsylvania counties as well as four counties in West Virginia. If you choose AgChoice for your farm, land or country home loan needs, you are an owner of the business. Our members select the board of directors who lead the organization on their behalf. Members have a voice in its plans, goals and operations. The board is charged with

determining the level of capital needed to maintain a safe and strong association, and also determining the appropriate level of patronage (profit sharing) that can be returned to its customer-owners. Paying patronage to AgChoice customers has been an integral part of AgChoice's way of doing business since it was created in 1999.

How do you market your business?

We market through print publications for our conservative customers and prospects and digital marketing. Referrals also drive new business for AgChoice.

What is your Mission Statement?

Inspiring growth in our families, businesses and rural communities.

How many do you employ?

Across our 10 branch offices and headquarters location, 180 employees. In our Susquehanna Valley branch, we have 22 employees.

What top 3 priorities do you focus on?

- Loans for agriculture
- Loans for country homes and land, including construction
- Financial services – farm accounting, consulting and crop insurance



What makes your organization unique?

We are one of the few, if not the only, independent, non-profit all-volunteer organizations in the U.S. that provides financial assistance to PA residents with Cystic Fibrosis and funds progressive CF research



Bob Derr, PACFI Founder/Secretary

bobderrselinsgrove@gmail.com

570-374-2568

www.pacfi.org

in the U.S. or anywhere in the world.

How do you market your organization?

Facebook, newspapers, radio and TV

What is your Mission Statement?

To provide supports and services to PA individuals and families affected by CF and to fund some of the nation's most progressive CF research.

Finish this sentence – "On a day off I..."

Read, write, and/or watch our backyard nature.

Words to live by?

"My only religion is human kindness."

What top 3 priorities do you focus on?

Assist CF individuals and families; new ideas; publicity

What are the characteristics you look for in volunteers?

A desire to help those with CF, sharing ideas and good work ethic.

What's Happening

Pet First Aid/CPR Classes!



The following classes have been scheduled!

- Saturday, October 16, 2021 9am-noon
- Saturday, November 20, 2021 9am-noon
- Saturday, December 18, 2021 9am-noon

Location: Central PA Chamber of Commerce- 30 Lawton Lane, Milton, PA

Come and learn with Paws of Life-PET CPR & FIRST AID! At the end of this class participants will be able to:

1. Define emergency first aid for cats and dogs.
2. Explain the health and safety priority of personnel.
3. Describe how to survey and evaluate emergencies.
4. Identify appropriate handling techniques.
5. Explain the vital signs for cats and dogs and their measurement.
6. Recognize trauma types and the appropriate treatment procedures.
7. Identify key resources available for more information.

The class size is 12, and the cost is \$20.00 per person. Please message Arthur's Pet Pantry on Facebook to register! Please send your payment via PayPal to: arthurspetpantry@gmail.com before the day of the event. We'll message you back to confirm that your registration and payment have been received.

Please note: participants will be required to wear a mask, correctly. If you refuse to wear a mask you will be asked to leave and your \$20.00 will not be refunded. Thank you for understanding!

Thank you to the Central PA Chamber of Commerce for hosting our event!

BREAKFAST BRIEFING

7:30 to 9 a.m. Friday, Oct. 22 @
the Central PA Chamber of Commerce,
30 Lawton Lane, Milton.

Free to Attend - **Registration is Required**

Sponsored by: **STAHL SHEAFFER
ENGINEERING**

INSIDE JOBS

11 a.m. Thursday, Oct. 28
@ Highly Visible Office/Retail Space
139 Market St., Lewisburg

- Tour the 1,000 SF +/- space available for lease
- Newly renovated w/ possible room for expansion
- Lunch included

Featuring:

www.rentalslewisburgpa.com/office

*Inside Jobs offers members a chance to tour facilities of fellow businesses/organizations.
Find tour details and register @ www.centralpachamber.com/events.*

THE YMCA AND PENNIE™ PRESENT »

HEALTH EQUITY TOUR

Tuesday, October 19th, 2021

FOOD & GIVEAWAYS **Lewisburg YMCA at the Miller Center** COHOSTED BY: **Geisinger**

120 Hardwood Dr. | Lewisburg, PA 17837
From 10:00 AM - 2:00 PM

ENJOY FREE ACCESS TO »

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| <ul style="list-style-type: none"> • COVID-19 education • PA's COVID-19 Alert App education • Pennie™ education regarding health insurance • YMCA's evidence-based health intervention education • PA 211 education • Mental health education • Flu education | <ul style="list-style-type: none"> • Dietitian consultation • Mammogram and pap testing screening for PA-BCCEDP (Pennsylvania Breast & Cervical Cancer Early Detection Program) • Oral health education • Tobacco cessation education and PA's free Quitline • Health screenings |
|--|---|

EVANGELICAL COMMUNITY HOSPITAL
THE MILLER CENTER

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The Tour Team | tour@ymcaharrisburg.org | 717-232-3113

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PROCEEDS WILL BENEFIT:
CENTRAL PA BUSINESS & EDUCATION ASSOCIATION

Find the latest member news and events on our Facebook page!

Annual coat drive

SUNBURY – The Greater Susquehanna Valley YMCA is preparing for its 18th Annual Coat Drive, with collections happening now through Oct. 18, and the giveaway on Nov. 1, 2, and 3.

Last year, the Sunbury YMCA gave away over 1,000 coats, with more than 400 of them going to children. This year, an even greater need is anticipated.

Members of the community are invited to join the Y's efforts in supporting the largest YMCA community event of the year. Donations of winter coats, scarves, hats and mittens are currently being accepted at all GSV YMCA branches in Sunbury, Milton, Mifflinburg and Lewisburg through Oct. 18. While the YMCA is grateful for all donations, the greatest need in the Valley is for children's coats. In addition, financial contributions are being accepted and will assist in assuring all children in the community will be warm this winter. Donations can be sent to: Sunbury YMCA, 1150 N. Fourth St., Sunbury, PA 17801 or made online at www.gsvymca.org. Please, designate "Coat Drive" when

donating by check or online. "We are anticipating the need to provide coats to children, families and adults in our community will be greater than any year before due to the COVID-19 pandemic and the impact it has had on families in our community," Katrina Mouery, Co-Executive Director of the Sunbury Y and Chair of the coat drive, said. "At the Y, we are continually focusing on strengthening our community for kids, adults, seniors and families with programs that protect, teach, connect, heal, nourish and encourage."

The Coat Drive Giveaway will be held on Monday, Nov. 1 from 11 a.m. to 7 p.m.; Tuesday, Nov. 2 from 11 a.m. to 5 p.m.; and Wednesday, Nov. 3 from 9 a.m. to 12 p.m. at the Degenstein Youth Center at the Sunbury Y.

Steininger's Dry Cleaning in Selinsgrove will be cleaning all donated items, again, this year. It is with much gratitude that the GSVYMCA thanks them for their continued support year after year.

For more information, contact Mouery at 570-286-5636 or email kmouery@gsvymca.org.



Evangelical Community Hospital hosted its 35th Golf Classic on Aug. 6 at the Bucknell Golf Club in Lewisburg. The event was a great success with 176 golfers raising \$59,211 after expenses for Evangelical Regional Mobile Medical Services. This marks the most successful year for fundraising in the event's history. Pictured are, from left: Mike Karcutskie, President of Quandel Construction Group, Inc. (main sponsor); Stacie Gaul, Associate Vice President of Support Services and Capital Planning; Kendra Aucker, President and CEO; and William Anderson, Executive Vice President/Chief Operating Officer; all of Evangelical Community Hospital.

BREAKFAST BRIEFING

Off-site! 7:30 to 9 a.m. Friday, Oct. 29 @ *Off-site!*
the Bucknell Golf Club's 1846 Grill,
366 Smoketown Road, Lewisburg.

Free to Attend - Registration is Required

Sponsored by:



| Date | Event | Location | Time | Cost |
|----------|--|----------|--------------------|------|
| 10/21/21 | Overview of ISO 9001:2015 Requirements | Webinar | 8 to 11 a.m. | Free |
| 10/21/21 | Small Business Cost Savings and Energy Reduction Calculator Toolkits | Webinar | 11 a.m. to 12 p.m. | Free |

IMC helps Central Pennsylvania manufacturers tap into the most effective regional, state and national resources in order to innovate, grow and prosper. A private-public partnership, IMC is dedicated to driving economic success and profitable growth for the 12 counties they serve and the entire state.

Lauri Moon
Manager, Training & Outreach
570-329-3200 ext 8085
www.imcpa.com/events

Small Business Development Center
Bucknell University
570-577-1249
www.bucknell.edu/sbdc

| Date | Event | Location | Time | Cost |
|----------|--|---------------|-----------------|------|
| 10/7/21 | Business Startup Basics for Central PA: The First Step | Online (Live) | 9:30 to 11 a.m. | Free |
| 10/13/21 | Fulton Bank SmallBiz Education Series: Understanding Your Credit Score | Online (Live) | 12 to 1 p.m. | Free |

Have you dreamed of being your own boss for many years but don't know where to start?...
Start with the Bucknell SBDC!

Raising the Board returns this month

MILTON - Raising the Board (RtB) returns this month for its fall 2021 session.

It will take place from 2 to 4 p.m. on the following Tuesdays - Oct. 26, Nov. 2, 9 & 16 in the Smith Room at the Central PA Chamber of Commerce.

As always, the four-week class designed to raise the skills and confidence of current and future non-profit board members, is open to Chamber members and non-members alike.

The cost for all four weeks of learning is only \$99. Register at: www.centralpachamber.com/events. RtB covers a variety of topics that every non-profit board member should know and understand to be

in the best position to help their favorite non-profit organization(s). The 15 topics are broken down into four focus areas, known as the PAAC Model (Practice, Act, Apply and Connect). See full list of topics at: www.centralpachamber.com/rtb.

The topics are presented by mentors who themselves have years, or even decades, of non-profit board experience. As topics are covered, all participants are encouraged to take part in the conversation to share their own personal experiences or thoughts on the subject matter.

"The thoughtful discussion among the students is often the best part," said Jeff Shaffer, RtB program director and mentor. "We can all learn so much from each other while building a sound foundation of non-profit board knowledge."



Pictured, from left, are: Jeff Shaffer, RtB program director and mentor (presenter); summer 2021 graduates Ashley Parrish and Ryan Workman; and Rob Jones, mentor. Not pictured are Lauren McDonald, mentor; and five additional graduates who attended via Zoom. They are: James Drotar, Corey Mowrey, Pam Mowrey, Shaun Smith and Sandy Spencer of Susquehanna Valley CASA. Jeff is scheduled to present their certificates of completion to them in the near future.

The most recent RtB session was held over the summer, and it graduated seven individuals. For the first time, individuals could attend the class in-person at the Chamber or in the comfort of their own home or office via Zoom. This trend will continue, and participants may even attend in-person or via Zoom any given week, depending on their personal schedules.

Interested in RtB? Contact Jeff Shaffer at jshaffer@centralpachamber.com or call 570-742-7341. Private group sessions can also be scheduled for large boards that want to attend RtB together.

Designed to build the skills and confidence of future and current members of non-profit boards.



Fall 2021 Session
 Oct. 26, Nov. 2, 9 & 16
 Contact Jeff Shaffer at jshaffer@centralpachamber.com
 or visit www.centralpachamber.com/rtb

Looking to hire or even be hired?



Visit
www.centralpachamber.com
 and click on
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Want to post a job your business or organization has available?
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CENTRAL PA
CHAMBER OF COMMERCE

INSIDE JOBS

11 a.m. Wednesday, Nov. 10
@ Northeast Training Institute
1025 Alliance Park Drive, Bloomsburg

Featuring:

NETI Northeast Training Institute

- Tour the "House of Horrors"
- Learn more about NETI in one of its classrooms
- Lunch included

Inside Jobs offers members a chance to tour facilities of fellow businesses/organizations. Find tour details and register @ www.centralpachamber.com/events.

CENTRAL PA
CHAMBER OF COMMERCE

Legislative Event (speaker TBD)

7:30 to 9 a.m. Friday, Nov. 12 @ Country Cupboard, Lewisburg

Admission: \$17
Register @ www.centralpachamber.com/events

Premier Sponsor: **CLEAR VIEW**
ASSET PROTECTION, LLC

Prizes, giveaways, refreshments and more!
Open house from 11 a.m. to 7 p.m.

Ribbon Cutting

CALCULATED DESIGN
creating a more confident you

CENTRAL PA

5 p.m. Wednesday, Oct. 13 @ 906 Old Route 15, New Columbia

CENTRAL PA
BUSINESS & EDUCATION ASSOCIATION

Seminar & Training Series

Fire Safety 101 & Holiday Fire Tips
9 a.m. to 11 a.m. Wednesday, October 13
Central PA Chamber of Commerce
Cost: **FREE**
Register: www.centralpachamber.com/events

Presented by: **Susquehanna Fire Equipment Co.**



For the past decade, Susquehanna Computer Innovations, Inc. (SCI) has partnered with the Williamsport Crosscutters for the 'Grand Slam Reading' contest. Despite the challenges posed by the pandemic, the Cutters and SCI both agreed and wanted to offer something for area students ages 14 and under this past summer. Entrants are required to read four books in four weeks. Upon completion, students are given two free tickets to a Cutters game. After completing the reading assignment and attending a game, the students are entered into a drawing to throw out a first pitch and the top prize: a laptop, backpack, mouse and accessory package, courtesy of SCI. Pictured, from left, are: Kent Bennett of Bennett and Associates, who sponsors the marketing and other expenses related to the competition; Noah Lambert, student winner; and Ryan Workman, representing SCI.

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Whether you need a creative way to stimulate your business with web, print, apparel, or promotional items, allow the dedicated team at AdOne to help increase your brand awareness! We deliver the project with competitive pricing and fast turn times.

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Time with Tea Jay



Life is like a boomerang

I recently heard it said that, "Life is like throwing a boomerang, returning what you throw." It's so fascinating to me sometimes how experiences come full circle like a boomerang. Recently, I met someone struggling immensely to survive life's woes in general. No matter how hard they were working, they just kept slipping and losing ground. The more overtime, the more the bills and unplanned expenses. I recognized that struggle and also the fire in their belly, the perseverance to keep fighting to survive. They were not looking for a handout or bailout, but rather just keep working and praying for the light at the end of the tunnel.

I recognized that struggle from years ago. It was me. Despite working a full-time day job, and a part-time evening job, I could not gain any ground. I had to make the decision to take my car back to the bank before they came to get it. I had to sell my home. It may have been a mobile home, but it was the first home I ever bought, and I had to sell it to move to an efficiency apartment. I was being faced with so many setbacks and just kept working despite not knowing if I'd ever come out ahead. I vividly saw that same humbleness and tenacity in this individual.

It took me about a second to realize I needed to step up and offer my good fortune to them. I handed them what I could to get them a little closer to being back on track, and they hugged me tighter than I ever been hugged before. Then they said, "On the way here, I couldn't help but think to myself that I must have done something right somewhere along my life to have someone step up and help me. No one has ever stepped up to help me, ever." Yes, that is the boomerang, throwing out what you want to receive! It may not come back immediately, but it will return.

Featured in this issue of IYB is a review of the Annual Meeting & Awards Ceremony from Sept. 30. When I think of those recognized at that event for their accomplishments, I know that was no accident. Rather, it was the boomerang returning to them on what they've done for others.

The theme of the event as you know was "Keep Persevering". The pandemic surely showed us what it means to have persevere. I also truly believe it showed us the boomerang effect of getting back what you throw out. The stories of complete strangers stepping up to help another in a time of struggle and business competitors working together so both of their businesses survive has me beaming and tearing up just thinking about it.

In closing, I wonder if you will ask yourself this – "Are you throwing out what you want to return?"

Tea Jay Aikey
President & CEO
tjaikey@centralpachamber.com

Breakfast Briefing



Great to see so many members represented at the Breakfast Briefing on Sept. 10, including several new faces! Thank you to our sponsor, Damon Allmaras of PatchMaster, Williamsport! He talked about the drywall and painting services he offers and how business has been booming. To learn more, visit: www.williamsport.patchmaster.com. The Central PA Chamber holds Breakfast Briefings monthly at its location, giving members and guests the opportunity to network, learn more about each other and the Chamber. Breakfast included! Register at www.centralpachamber.com.

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Legislative Event a strong return

LEWISBURG - For the first time since February 2020, the Central PA Chamber held an event at the Country Cupboard in Lewisburg, giving its members a chance to hear from and speak directly to one of the area's well-known elected officials.

State Rep. Lynda Schlegel Culver (R-108) took the stage for the Chamber's "Legislative Event" on Sept. 17, discussing topics from employment issues and surging opioid use to redistricting for elected officials. There were plenty of opportunities for the approximately 100 attendees to ask questions throughout in this new format.

Just this year alone, according to Culver, there were nearly 843,000 unemployment compensation claims filed. However, the hope is the number begins to subside based on a large variety of factors, including changes in unemployment compensation.

"It's going to be interesting," she said. "We're hoping with the work search that was put back in, in July, that we start to get people back out.

"I know there are job fairs and resources from the Department of Labor and Industry and from the Chamber trying to acclimate people back into the workforce." During the pandemic, opioid use was on the uptick as well.

Culver said it has affected all kinds of people, from infants whose mothers used during pregnancy to senior citizens. In many cases - around 60 percent of the time - the opioids are first prescribed by a doctor.

"It can take as little as 10 days for someone to become addicted," Culver said. "It is not a small thing that we're talking about. It starts through legal forms and then people tend to turn to street drugs to supplement what they can no longer get through prescriptions."

Culver is also passionate about the redistricting process, which occurs after a U.S. Census, to ensure each representative has a similar number of constituents. To follow along in the ongoing process, visit: www.redistricting.state.pa.us.

The Legislative Event was sponsored by Thermal Product Solutions, New Columbia.

The next such event is scheduled for Friday, Nov. 12. The sponsor will be ClearView Asset Protection, however, the speaker is still being secured.

For updates and to register, visit www.centralpachamber.com/event. The cost to attend is \$17, and it includes the breakfast buffet at the Country Cupboard.



The Central PA Chamber was elated to hold an event Friday morning, Sept. 17, at the Country Cupboard for the first time in about a year and a half! Nearly 100 people turned out for the Legislative Event, featuring state Rep. Lynda Schlegel Culver. Thank you to everyone who attended, and a special thanks to our event sponsor, Thermal Product Solutions (TPS). From left: Rep. Culver; Central PA Chamber President & CEO Tea Jay Aikey; and TPS representatives Jeff Comitz, Applications Engineering Manager; and Kelli Stimely, Director of Human Resources and Safety.



Highly Visible Office/Retail Space Available In Downtown Lewisburg

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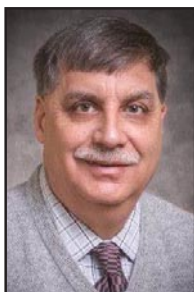
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Members Recognized

Susquehanna Fire Equipment Company

DEWART - Keith Foust, president of Susquehanna Fire Equipment Company, was given the 2020 Scott E. Harrison Award of Excellence by the Warrior Run Area Fire Department this past August at a picnic in place of the annual banquet. The award reads, "In appreciation for your continued dedication, cooperation and support to the community and the Warrior Run Area Fire Department."



Keith Foust

"I was totally surprised and shocked when my name was called," Foust said. "I felt there were others in the department that deserved the award more than me. So honored and humbled by this, worked under Scott many years, an outstanding individual."

Foust joined the fire department in 1973, and became a life member at 25 years in 1998. He has served as a lieutenant for five years, and chairman of the banquet committee and co-chair of the centennial celebration in 2000 and currently.

He serves as a driver and pump operator (engineer) and is currently on the new truck purchase committee for a new pumper/rescue vehicle. Most people know Foust by the funnel cakes he makes at the annual carnival in June, since 1998.

This is his second award with WRAFD, having received the Sim C. Cronrath Award 20 years ago.

Greater Susquehanna Valley YMCA

SUNBURY – The Greater Susquehanna Valley United Way's Board of Directors has named a permanent President & CEO.

After a national search process, Adrienne Mael, who had been serving as interim President & CEO since early July, has been appointed.

For the past six years, Mael has served as the President & CEO of the United Way of Columbia and Montour Counties, a position she will retain in addition to her duties at GSVUW. Prior to leading United Way, Mael was the Downtown Manager for Bloomsburg. A native of Columbia County, Mael graduated from Bloomsburg University and holds a master's degree in applied anthropology from the University of South Florida.

Kristen Moyer, chair of the board of directors at the GSVUW, said, "The board is confident in Adrienne's knowledge, experience and commitment to the community. We look forward to the path moving forward underneath Adrienne's leadership. We are eager to continue in a discussion of a potential merger with the United Way of Columbia and Montour Counties and the possible opportunities that may come with that transition."

"I am excited to be officially and permanently joining the Greater Susquehanna Valley United Way," Mael said. "I am eager to continue the work of the United Way and improve lives in the Susquehanna Valley. While I may be a new face for the organization, the mission and vision of the United Way remains steadfast – to fight for the health, education and financial stability of every person in our region. I look forward to the opportunities to address key issues in our area and drive social change with innovative solutions."

With this transition point, the two organizations will continue a discussion of a merger. The goal of a merger would be to maximize back-office operations and create more impact across the region. Liz Masich, board chair of the United Way of Columbia and Mon-



Adrienne Mael

tour counties, said, "Adrienne's appointment to President & CEO of Greater Susquehanna Valley United Way is the next step toward the merger of our two United Way organizations, and we couldn't be happier for all involved. Adrienne's leadership and passion to improve the lives of those touched by the United Way in our communities is exactly what both organizations need."

Evangelical Community Hospital

LEWISBURG - Michele Musaraca, MBA, CRA, has been named Director of Imaging Services at Evangelical Community Hospital and began serving in her new role in August.

As director, Musaraca provides leadership and manages the oversight and strategic direction for the hospital's Imaging Services with locations in Lewisburg and Selinsgrove. The hospital's goal is to effectively deliver high quality, cost-effective, patient-focused, diagnostic and therapeutic imaging services designed to meet the needs of the community.

Musaraca has extensive experience in the field of medical imaging. Prior to Evangelical, Musaraca served as the Imaging Services Manager at Silver Cross Hospital in New Lenox, Ill.

Musaraca received her Master of Business Administration in Organizational Development from North Park University, Chicago, Ill., and Bachelor of Arts degree in Sociology from the University of Wisconsin, Kenosha, Wis. She received her Radiologic Science Certificate from Northwest Community Hospital, Arlington Heights, Ill., as well as a Lean Six Sigma Green Belt Certificate and Patient Safety and Quality Certificate from Johns Hopkins Armstrong Institute in Baltimore, Md.

In other news, Jessica Ahlum, MD, has been named Medical Director of the Primary Stroke Center at Evangelical. She is fulfilling this directorship in addition to her role as a neurologist on staff at the hospital.

As medical director, Dr. Ahlum is responsible for oversight of the Primary Stroke Program using best practice guidelines to provide high quality stroke care to patients of the community. She collaborates with hospital staff to deliver education on stroke treatment and to develop policies and procedures that ensure expedited care for stroke sufferers to reduce the effects the condition can have on the body.

Dr. Ahlum has been an employed physician at Neurology of Evangelical since 2020. As a neurology physician, Dr. Ahlum specializes in diseases and treatment of the nervous system.

Dr. Ahlum received her Doctor of Medicine from Temple University School of Medicine, Philadelphia. She completed her Neurology residency and her Neurophysiology Fellowship at SUNY Upstate University Hospital, Syracuse, N.Y. As an undergraduate, Dr.

Ahlum obtained her Bachelor of Science in Chemistry with a minor in Biology at Penn State University, Eberly College of Science, University Park. She is a member of the American Academy of Neurology.

Also new to the stroke program at Evangelical is Tresa Keiser, RN, who is serving as the Primary Stroke Program Coordinator. A nurse for over a decade, she comes to the program from Geisinger's Rapid Response Team. Dr. Ahlum and Keiser work together to create a cohesive stroke program that integrates various programs of the Hospital as well as manage communication with other health-care entities that may be involved in the patient's care.



Michele Musaraca



Dr. Jessica Ahlum

As a primary stroke center, Evangelical offers 24/7 patient-centered care from inpatient through rehabilitation services including emergency medicine, laboratory, radiology, hospitalist and neurologist care, and physical, occupational, and speech therapy.

SEDA-COG (SEDA Council of Governments)

LEWISBURG - SEDA-COG recently welcomed three new staff in the community development program.

Aaron Crawford joined the community development staff as a program analyst. He has experience in project management, public speaking, grant writing and local government work. He graduated in April 2020 with a master's degree from the University of Pittsburgh in public administration, with a major in public and non-profit management, with a minor in urban affairs and planning.

Susan Martin was hired as a program assistant in the community development program. She has experience with housing programs through the federal Department of Housing and Urban Development. Susan has an associate's degree from Olean Business Institute.

And, Nadine Simpson joined the community development program as a program assistant. She is taking classes in environmental science at Southern New Hampshire University. She has experience in management and customer service experience.



Aaron Crawford

Susan Martin



Nadine Simpson

Edward Jones - Lewisburg

LEWISBURG - Edward Jones was recently recognized by People magazine on its 100 Companies That Care list for 2021.

They were recognized for their "spirit of caring," ranking them in the number 15 spot.

"I'm honored to work for a firm that places such importance on making a positive impact in the communities where we work and live," said Dan Myers, financial advisor at the Edward Jones Lewisburg office.

Central PA Chamber of Commerce

MILTON - Recently, the Central PA Chamber of Commerce was recognized by the U.S. Green Chamber of Commerce for its Green Business Recognition program.

It was named the "sustainable program of the week".

The Green Business Recognition program works to highlight the sustainability efforts of businesses in the Central PA Chamber community. This program focuses on businesses that demonstrate green business practices in the major areas of: solid waste prevention, recycling, purchasing, and energy & water conservation.

Businesses in the program are recognized year around via the Central PA Chamber's web site, and the Green Business of the Year is featured in its monthly magazine, It's Your Business, after the award is presented on Earth Day.

This program also provides guidance on how businesses can be recognized for their sustainability efforts, but also save money and create a socially and environmentally responsible community. Learn more, and apply for the recognition, here: www.central-pachamber.com/membership/green-business-recognition.

Helping students SOAR

SUNBURY – The PA state program, SOAR, is helping students to gain college credits before graduating high school.

SOAR stands for Students Occupationally and Academically Ready. This program is extremely beneficial to high school students looking for challenging coursework that will prepare them for high priority occupations. High priority occupations are those that are in high demand, have higher skill needs, and are likely to provide family-sustaining wages. SOAR works to align high school courses to a college program in order to complete a degree, diploma or certificate.

Lackawanna College Sunbury Center works with multiple high schools and vocational institutions in the area to create specific degree articulations that they can earn students college credit after graduating high school. After successfully completing relevant coursework students are eligible to receive free college credits from Lackawanna College. Those credits are offered to students with completed articulations in: accounting technology / technician bookkeeping, administrative

assistant/secretarial science, criminal justice/police science, homeland security, law enforcement, firefighting, and related protective services.

There are currently six students enrolled at Lackawanna College in Sunbury that are benefiting from the SOAR program. These students were able to receive 15 free credits to continue their education with Lackawanna College, saving them over \$8,000 in tuition costs. The SOAR program allows students to figure out what they want to do in high school, so they are able to advance quickly to earn a sustainable career faster than traditional college students.

Northumberland County Career and Technology Center Director, James Catino, works with students every day and sees the benefits of the SOAR program.

"SOAR opportunities were the deciding factor on students attending post-secondary education instead of immediately joining the workforce," he said.

If you have any questions, or would like to more information about this program, contact Philip Campbell at 570-988-1931, or campbellp@lackawanna.edu.

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Pastor Billy Robel of Christ Wesleyan Church, who leads Recovery Church Sunbury PA, openly shares stories of hardship throughout his life. Once someone who would always look for the 'easy way' or felt the need to handle problems on his own, he learned his best decision was to trust God, which has allowed him to become more successful and fulfilled in his life's purpose. *Photo by Hosterman Creative.*

"IMPACT" (from page 3)

and "pushing hard", it was about "learning to wait." Robel thought things were finally going his way with his business, but then, like many can relate, COVID-19 changed everything. "I couldn't do anything; I had to trust God," he learned while the world stood still. Never before was he able to make a full commitment to God, he said, because of lifelong trust issues. Robel believes his message can be made relateable in many ways, and encourages all to understand their true purpose, beyond business success, money and praise. "I believe everyone in business is called to people... make a difference in people's lives," he said. "That's the part of business I love. In employees' lives, I get to help make them be better husbands, wives, friends in all things...though my own life. "We're called to make maximum impact in the people that we're serving." With encouragement from church leaders, he fulfilled a vision even during the pandemic in leading a recovery church for addicts, which is located in Sunbury. And, with his wife at his side, who has seen him at some of his low points, "We're better than we've ever been."

Above right, moving clockwise: A 'Keep Persevering' keepsake like the one pictured here was given to every attendee at the Annual Meeting & Awards Ceremony, a small memento that every Central PA Chamber member business or organization was a Chamber Impact Award winner this year. With any Central PA Chamber event, members have many opportunities to network. There were around 175 attendees at the event, who enjoyed each other's company during the program and over a buffet-style lunch provided by Feast of Flavor Catering. And, Pastor Josh Wallace of Watsonstown Baptist Church and chaplain at the U.S. Penitentiary in Allenwood, provided a short message on perseverance and the innovation to start the Annual Meeting.

Bottom photos are by Hosterman Creative.

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The Central PA Chamber of Commerce is very fortunate to have a number of talented members, both within and outside of their professional fields. Above, Ryan Work of Susquehanna Computer Innovations, sang the National Anthem in an opera-style manner as the U.S. flag waved in the background on a digital screen, provided for use by DJ Choices. Below, all floral decorations were assembled in-house by Susie Gearhart of The Blooming Rooster / A B Blossoms Too. *Photos by Hosterman Creative.*



At right, Tea Jay Aikey, President & CEO of the Central PA Chamber of Commerce, surprised the rest of the Chamber staff with a special 'Perseverance Award' for their hard work and dedication to continue working with and helping all Chamber members despite the circumstances surrounding the COVID-19 pandemic. Next to her: Michael Porter, Education Coordinator; Jeff Shaffer, Communication Director; and Jessica Williams, Finance & Membership Director.

President honors Chamber staff

LEWISBURG - Unbeknownst to anyone prior to the announcement, the Central PA Chamber's President & CEO, both surprised and honored her team during the Annual Meeting & Awards Ceremony on Sept. 30.

It's past practice to not directly recognize a member of the Chamber staff, but Tea Jay Aikey felt compelled to do so considering all that was accomplished in the most difficult days of the COVID-19 pandemic.

"To say that the team was successful in serving the entire membership from their homes during the initial three months is an understatement," Aikey said. "Events continued virtually for the very first time. Outreach was made to every single member to ensure they knew we were available and not opting to hunker down and wait out the pandemic.

"Tears were shed and souls were bared as my team was steadfast in being the rock that so many needed, including myself."

She said she was recognizing the team for their commitment and selfless efforts "to

make your Chamber what it is today...an organization with a growth rate of 85 percent over the past decade and a return on reputation like no other."

A unique Perseverance Award was presented to each staff member, including: Jeff Shaffer, Communication Director; Michael Porter, Education Coordinator; and Jessica Williams, Finance & Membership Director.

Shaffer, Porter and Williams are all grateful for the honor and cite that it's the important work they do and the leader in Aikey that they follow that keeps them energized to serve. They also appreciate the support the board of directors and everyone who has partnered with and come along side them to help the region.

Aikey also recognized the Chamber's board of directors by name and asked that they and all committee members present stand to be recognized.

"Take a second and look around you," she said. "Unity is strength. When there is teamwork and collaboration, wonderful things can be achieved."

Who Represents You?

Where were you born?
Waynesboro, PA

Favorite vacation spot?
Ocean City, NJ

Have any hobbies?
Visiting antique shops looking for treasures.

A fun fact about yourself?
My 170mph ride along at Pocono Raceway left a permanent smile on my face.

What is your favorite Chamber memory?
My first board meeting...I felt so proud to be a board member.

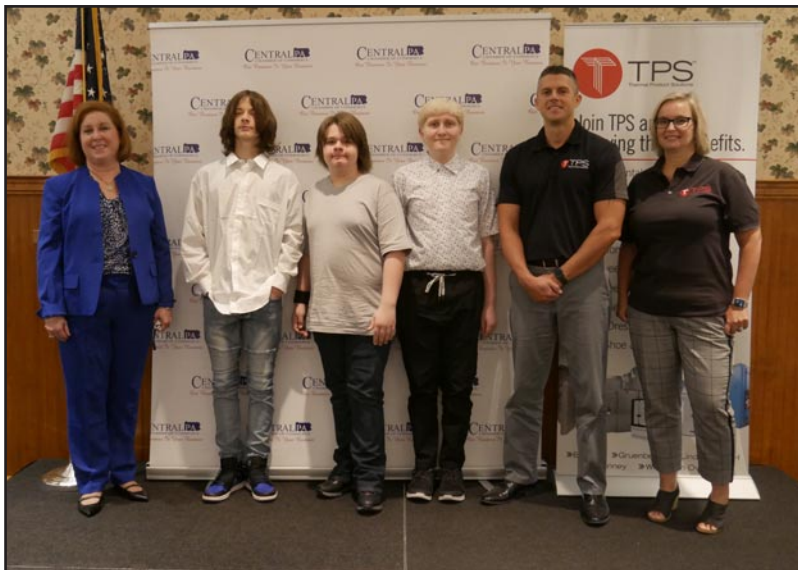


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Business & Education



As told in our page 11 story, it was great to hold a Legislative Event in September at Country Cupboard, Lewisburg! And, like before the pandemic, we were able to host area students. Starting at top left, moving clockwise: From left, are: state Rep. Lynda Schlegel Culver; Meadowbrook Christian School seniors Isaac Schular, Genesis Garcia and Carrie Wagner; and TPS representatives (event sponsors) Jeff Comitz, Applications Engineering Manager; and Kelli Stimely, Director of Human Resources and Safety. Warrior Run High School seniors, from left, Leo Forte, Madison Annulli and Kat Brady. And, from left, Milton Area High School students Anthony Buss, Kane Faircloth and Colby Noll. Over breakfast, the students sit among business and organization leaders from across the region before hearing from the speaker. The students then always have the opportunity to have their picture taken with them. Interested in having your school's students join us, contact Michael Porter at mporter@centralpachamber.com or 570-742-7341.

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Central PA Chamber of Commerce
Cost: **\$10 Member/ \$15 Non-Member**
Register: www.centralpachamber.com/events

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Find the latest Seminar & Training class information @ www.centralpachamber.com/events

'Elevator' ready



We had a wonderful turnout for our latest 'How to Deliver a Great Elevator Speech' class on Sept. 1, presented by our own Communication Director Jeff Shaffer. Everyone who attended is now more confident and ready to concisely share what they offer to others. A great place to deliver an elevator speech is at our popular Breakfast Briefings. Sign up here: www.centralpachamber.com/events-calendar. Our next 'How to Deliver a Great Elevator Speech' class is being scheduled for mid-December.

Michael's Minutes



Classes for students and adults alike

The Central PA Business & Education Association works hard to provide education for both our local K-12 students and the workforce of our region. Through programs, such as Building Leaders for the Susquehanna Valley (BLSV), School Counts!, and the Central PA Career Fair, we educate students on local career paths, job skills and leadership skills necessary to change the world that we live in. We also offer two programs to educate adults, so they too can continue to make a difference, the Seminar & Training Series (S&T) and Raising the Board (RtB). Once again this school year, BLSV will be discussing all sorts of topics, including: networking, diversity, teamwork, non-profits and community, economic development, local government and entrepreneurship. We are so excited to work with high school students to develop the skills necessary to lead our region in the future. Along with this, students are able to learn more about many of the opportunities they have currently to make a difference. School Counts! and our Central PA Career Fair work on developing the skills students need to get hired and perform at their best. School Counts! highlights a student's dedication to the soft skills needed by employees to be successful in the workplace, including showing up on time, having a great attitude and making an effort each day. The career fair helps to identify the plethora of opportunities within our community to find employment and showcases the diverse set of skills one might need to succeed. Our Seminar & Training Series is dedicated to helping educate our employers and employees with necessary information they need to be successful in today's workplace. Whether your business needs marketing help or you need to revisit employee benefits for your organization (see page 16), we have classes for all levels of employees within your organization. Currently, some of our most popular courses highlight hiring, onboarding, and developing a great team for your organization. I highly encourage you to check out our events page to learn more: www.centralpachamber.com/events. Finally, Raising the Board is a non-profit board leadership training program designed to provide all non-profit board members the concepts necessary to successfully lead their organizations. From financials to Robert's Rules of Order to marketing, RtB provides the skills and training necessary to be successful! Our fall session is starting this month (see page 8), so I encourage you to check this out quickly! As always, explore our website to learn more about all of our programs and benefits!

Michael

Michael Porter
Education Coordinator
mporter@centralpachamber.com

Central PA Career Fair

Wednesday, Nov. 3 @ Milton Area High School



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Jessica's Jottings

Make the moments count



Let me just start off by saying WOW and thank you to the amazing members of the Central PA Chamber of Commerce! In September, we had two large-scale events and the amount of support we received from our members was astounding. From sponsorships to attendance, your support and enthusiasm for what we do does not go unnoticed or unappreciated. So, give yourselves a round of applause, this is just a part of the reason why you were all named Chamber Impact Award winners!

We had a lot of first timers at our Annual Meeting this year, and that is something I love to see! This event is held to celebrate our members and the amazing achievements they accomplished, and there were no shortages of that! Whether it means just being able to stay open this past year, helping your community grow, or getting out and representing your business and the Chamber, every moment counts towards your success.

I would like to share with you a particular moment that happened recently. At one of our Breakfast Briefings, I witnessed two members that are in the same field of business - one with years of experience and an established business and the other a brand-new business just starting out - separate themselves from the crowd to have a discussion. The discussion ended up being them sharing tips of the trade and giving each other advice on how to grow their businesses and reach more clients. When I asked them how that conversation was going, I was told, "Yeah, we might be competitors, but there is enough business to go around for the both of us, and we each have different skills that could be an asset to one another down the road." That statement right there is one of the reasons I love doing my job every day.

In your own businesses or organizations, I encourage you to take the time to see who your "competitors" are, reach out to them, and come to an event that they may also be attending. It may surprise you and lead you down a path you never thought possible, like teaming up to provide a seminar to educate the region, or as simple as bouncing ideas off each other to better improve the services you provide.

When we expand our bubbles, it will set a wave in motion through our communities, which will help us all grow and prosper. So, get out there and start making your moments!

Jessica Williams
Finance & Membership Director
jwilliams@centralpachamber.com



Aaron Hershberger of Mifflinburg dumps water in a bucket as part of an activity during Family Camp 2021 at Camp Mount Luther.

'From Generation to Generation'

MIFFLINBURG - Camp Mount Luther recently ended their summer camping season. Around 242 participants took part in programs during the seven-week session, the first held in two years due to the pandemic. Before campers arrived, the staff participated in two weeks of intense training. This summer, 171 campers enjoyed on-site programs including: adventure, mini, day, traditional and family camps. Campers got to do crafts, go swimming, play games, camp out, hike and sing during their time there. This year's theme at Mount Luther was "From Generation to Generation." Campers explored the stories of familiar Bible characters and

their responses to God's call and promised faithfulness in their lives. They saw how the enduring love instilled in the promise to Abraham and Sarah continues through Old Testament characters, to Jesus, to the early church, and on to them! Through the camp's method of studying the Bible, called "GROW Time," staff helped campers Gather and Reflect On the Word throughout their day.

There were several off-site camps at local churches, led by Mount Luther staff.

For more information on any of Camp Mount Luther's programs call the camp at 570-922-1587 or visit them www.campmountluther.org.

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Mifflinburg Bank & Trust employees donated their June 2021 Casual Bankers' contributions to PA Cystic Fibrosis, Inc. PACFI is a non-profit organization that provides services, support and financial assistance to Pennsylvania individuals and families affected by Cystic Fibrosis. CF is a fatal genetic disease that impacts the lungs and digestive system. For more information on CF and the PACFI organization, visit www.pacfi.org. Pictured are: Brian Neitz, MBTC's Selinsgrove community office manager; and Amy Smith, MBTC manager in training; presenting the donation this past summer to Linda Derr, a representative from PACFI.



KVS Computers is excited to announce they have launched their own flash drives. These 2-in-1 function drives are convenient on-the-go drives with both Type A and Type C connectors. They come in 32GB, 64GB and 128GB sizes, are USB 3.0 (10x faster speeds than 2.0 drives), have a hard, protective, plastic case, and allows you to quickly access files on smart phones, tablets and laptops. Visit www.kvscomputers.com.

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Guest Column

Employers fight inflation with cheaper benefit plans

Now that COVID restrictions have eased and local employers are ramping up their businesses, they must grapple with a new problem – high inflation. As a result, these employers are searching for ways to offset the rising expense of running a business.

One of the best ways that a business owner can control costs is to switch from a traditional employee benefit package to a level-funded plan, which is a relatively new and innovative type of self-insurance. Level-funded plans can offer employers substantial savings in this inflationary environment because they do not include marketing expenses, have lower administrative costs, and are exempt from premium taxes and most state regulations.

These plans also allow business owners to pay a fixed or “level” monthly fee (based on expected claims) that is usually lower than traditional insurance premiums. In addition, employers may be awarded a partial cash refund if actual claims are lower than expected. (If claims are higher than predicted, the employer’s stop loss insurance will kick in.)

Unlike business owners with traditional insurance plans, those with level-funded policies receive claims activity reports with detailed information about employees’ health care usage patterns throughout the year. This transparency of claims data lets business owners customize their benefit offerings so that they are more cost effective. For example, if their employees seem to be over-using

hospital emergency rooms, employers can tailor their plan designs so that workers have incentives to use urgent care centers and doctors’ offices for health problems that aren’t life threatening.

Most level-funded plans offer a variety of services designed to engage employees more fully in their healthcare decisions, while maximizing employers’ cost savings.

For example, many plans provide wellness programs designed to motivate workers to pursue healthy lifestyle choices such as exercising, since it is widely recognized that a healthy lifestyle can reduce employees’ medical costs.

Many of these plans also include telemedicine, which lets employees have online medical appointments, as well as 24/7 nurse hotlines. These features are not only big money savers for employers but are also highly convenient for workers, since they help employees reduce their in-person visits to doctors and medical facilities.

In addition, some plans also offer prescription benefit management programs, which help employees select generic and mail order drugs rather than more expensive brand name products.

If you are a business owner who wants to explore level-funded employee benefit plans and the other alternative funding options that are available in this area, consider contacting an insurance broker who is knowledgeable in this field. You may be greatly relieved to learn how much you can save in this inflationary environment!

- Jerry Calistri,
President and CEO
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jerry@swiftkennedy.com

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BY THE NUMBERS...

*As of press time

Among the current staff, there are approximately a combined **26** years of Chamber experience.


Despite the ongoing pandemic, the Chamber has maintained a member retention rate of **92** percent.

So far this year, **85** different business/organizations have had representation at Breakfast Briefings.

Join us at these upcoming events!

Celebrating the new location of the corporate offices! Open house from 3 to 7 p.m. with ribbon cutting ceremony at 4 p.m. Wednesday, Oct. 13.

Open House & Ribbon Cutting



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11 a.m. to 1 p.m. Wednesday, Oct. 27
@ Camp Mount Luther
355 Mount Luther Lane, Mifflinburg

Featuring:



- Meet at The Evergreen Center
- Tour the property used throughout the year
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