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CHAMBERLINE

September 2022



Motivation is something everyone can relate to whether on a personal or business level. At some point, we have all lost our focus and drive and it's hard not to feel powerless or even scared.

Staying motivated in business can be very challenging especially in today's world. Many business owners both on a large and small scale struggle to stay motivated with areas such as supply chain issues or workforce. According to ThriveHive, here are the top five ways to recharge and find motivation in the workplace:

1. Talk to your customers - Talking to your customers is one of the best ways to get inspired. Not only does customer feedback help you find more ways to improve your business, it will also help you generate new ideas to reinvigorate your business.
2. Set or renew your goals - If you're feeling unmotivated, take some time to evaluate your current goals. If your goals are overwhelming you, break them down into smaller milestones to make them more approachable and manageable and keep reevaluating them as your business progresses.
3. Reflect on why you started your business - The next time you're struggling to stay motivated in your business venture, step back and look at the big picture. Looking back at where you started from is a good way to remind yourself of how far along you have come and to measure how much you've already accomplished.
4. Seek business inspiration from your peers - Having a network of entrepreneurs and small business owners to talk to can be an invaluable support system. Join small business owners associations or meet-ups and go to networking events to build your connections.
5. Think about your business' impact in your community - Think about your business' effect in the community and how valued your contributions are. Think about your business as a catalyst for positive change - it has more impact in your community than you can even imagine.

Continue to stay motivated!

Wendy Forrester
Office Manager



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Awards Breakfast Committee
Back to School Family Fun Day Committee
Bloom Festival Committee
Central PA Chainsaw Carvers Festival Committee

Chamber Golf Tournament Committee
Community Christmas Party Committee
Membership Committee
Promotions & Program Committee
Shippensburg Beer & Wine Festival Committee

OUR MISSION To provide members with services that promote and support economic vitality as well as develop Shippensburg as a great place to live, work, play, visit and invest.

OUR VISION To be recognized as the premier membership-based organization for professional networking, development, and stimulating economic growth in the vibrant and prospering business community of Shippensburg.

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Events Calendar

September 24, 2022 - Shippensburg Beer & Wine Festival; Shippensburg Fairgrounds; 10131 Possum Hollow Road, Shippensburg

September 28, 2022 - How to Do Business with Parx; Conference Center at Shippensburg University; 500 Newburg Rd.



September 16-18 - Friends of Legal Services Book Sale; Chambersburg Mall; Chambersburg

September 17 - 36th Annual Two Top Ruritan Steam and Gas Show; Two Top Ruritan; Mercersburg

September 17 - Fish With A Cop; Greencastle Sportsman's Association; Greencastle

September 17 - Oktoberfest; Totem Pole Playhouse; Fayetteville



September 23-24 - Annual Pennsylvania Tea Festival; The Rosemary House; Mechanicsburg

September 24 - Harvest of Arts; Downtown Carlisle



September 15 - 7th Annual Inclusive Postsecondary Education Symposium; Shippensburg University; 1871 Old Main Dr.

September 16-17 - Uprise Festival; Shippensburg Fairgrounds; 10131 Possum Hollow Rd.



October 7, 2022 - Chamber Golf Tournament; Eagles Crossing Golf Club; 501 Conodoguinet Avenue, Carlisle

October 18, 2022 - South Central PA Women in Business Conference; Antrim BIC Church; 24 Kauffman Rd. E., Chambersburg

October 19, 2022 - Franklin County Legislative Breakfast; Green Grove Gardens; Greencastle

September 17 - Train Rides; Norlo Park; Chambersburg

September 18 - Sunday Fun Day at Fireside Pub; Greencastle

September 19 - Storytime; Blue Ridge Summit Free Library; Blue Ridge Summit

September 20 - Garden Talk, Design and Install Raised Beds; The Institute; Waynesboro

September 24 - New Cumberland Apple Festival; New Cumberland Borough Park

September 24-25 - Sunflower Festival; Meadowbrooke Gourds; Carlisle

September 28-October 2 - Fall Carlisle; Carlisle Fairgrounds

September 17 - Fun Day at the Stewart House; Shippensburg Historical Society; 52 W. King St.

September 22 - WellSpan Health Virtual Book Discussions; Zoom

September 24 - Lonestar; Luhrs Performing Arts Center; 475 Lancaster Dr.

PRESS RELEASE



September 2022

Tax Reform Next Steps: Promote, Prepare, Protect By Luke Bernstein, President and CEO

The final 2022-2023 state budget agreement included historic tax reductions and reforms that will significantly improve Pennsylvania's business climate and better position the Commonwealth for future prosperity. This tax reform package was the culmination of decades of advocacy. While we as supporters celebrated this important moment, we must also recognize that this work is only the beginning. Collectively, we have an opportunity to promote these reforms, prepare for enactment, and protect our position to ensure the phase-down remains according to schedule, or is expedited.

Promote

In the weeks following passage of the tax reform package, the PA Chamber worked with multiple chamber partners to organize events, thanking Governor Tom Wolf and legislative allies, while hearing from employers and economic development officials.

On Aug. 8, I joined Gov. Tom Wolf and Kevin Schreiber, president of the York County Economic Alliance, along with both Republican and Democratic members of the state house to discuss the impact of these reforms. Gov. Wolf noted "we wouldn't be where we are today without the leadership of the Pennsylvania Chamber."

The following day, we held an event with the Lancaster Chamber and the Economic Development Company of Lancaster County, along with House Speaker Bryan Cutler, Senator Ryan Aument, Brent Vernon with the Governor's Action Team and business leaders. Lisa Riggs of the EDC said the reforms will allow "small businesses and entrepreneurs [to] focus on investing in their people, operations and communities."

Later that week, the Greater Pittsburgh Chamber of Commerce and Senate Majority Leader Kim War convened a roundtable with lawmakers and local business leaders, including PA Chamber member executive Bill Miller.

We intend to continue efforts to promote this historic achievement and thank the lawmakers who helped make it happen.

Prepare

Employers, both corporations and small businesses, will be impacted by provisions within the tax reform package and the PA Chamber is encouraging awareness and preparation.

On Thursday, Aug. 25, the PA Chamber hosted a webinar for Pennsylvania employers to better understand impending tax code changes and prepare for their impact. The webinar was offered free of charge for anyone and chamber partners were invited to disseminate the invitation to their members.

The webinar featured tax experts from PA Chamber member law firms Baker Hostetler and Reed Smith and accounting firm Grant Thornton who engaged in a detailed discussion on various provisions in the tax package and took questions from participants.

A range of topics were covered, including: the phasedown of the Corporate Net Income Tax rate; updates to the regulations that determine corporate tax liability; and, reforms that target support to small businesses by providing more opportunities for employers to deduct certain expenses or defer tax liability.

Bringing awareness and educating employers are ongoing endeavors, and we will continue to partner with chambers to provide these opportunities.

Protect

Pennsylvania's CNIT is currently the second highest rate in the country – only exceeded by New Jersey – at 9.99 percent. That rate is now scheduled to be reduced incrementally until reaching 4.99 percent in 2031.

Cutting the rate in half will have a profound impact on employers, Pennsylvania's economy, and our ability to attract to business. But, as supporters, we should be under no illusion that this phasedown is simply on autopilot and its on-time completion is guaranteed.

The effort to phase-out the much-maligned Capital Stock and Franchise Tax (CSFT) offers a cautionary tale. The legislature in 2000 put the CSFT on an eight-year phase-out schedule. After multiple delays and almost \$7 billion in additional taxes paid by employers, the CSFT was finally gone by 2015 (seven years late).

As supporters, we should be prepared to protect the reforms we achieved and be prepared to advocate every year for policymakers to stay the course and maintain the CNIT phase-down schedule.

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www.luhrscenter.com

The building of the H. Ric Luhrs Performing Arts Center, was one of the high priority facilities in Navigating into the Future Campaign and was the vision of Tony Cedia (SU president, 1981-2005) for more than a decade. Based upon extensive analysis and careful planning, the design of the new Center was developed to nurture creativity and enhance teaching at Shippensburg University.

The Luhrs Center is a premier facility and is unmatched between Harrisburg, Pennsylvania and Harrisonburg, Virginia. When the Center opened to the public in January 2006, Shippensburg became perfectly positioned to build upon its tradition of attracting national touring companies and nationally known performers and speakers. The Center currently attracts symphony orchestras, dance companies, and four-star performers, and is ideal for artist-in-residence programs.

Additionally, the Center attracts regional and national business conferences, professional meetings, and planning sessions. Shippensburg's central location and easy access via both the Pennsylvania Turnpike and Interstate 81 makes the University and the new Center very popular.

The substantial economic impact of the Luhrs Center adds tremendous vitality to the Cumberland Valley and its neighboring communities. The Center is bringing "new" dollars into the local and regional economy in the form of spending related to one-day and summer conferences, seminars, and other special events.

August **EVENT RECAP**

Back to School Family Fun Day

On Saturday, August 13th, the Chamber hosted its annual Back to School Family Fun Day at the Shippensburg Fairgrounds.

The day featured over 30 organizations and businesses as well as local first responders who participated in the event offering interactive exhibits, giveaways, information on programs and services, games and free school supplies. Great Clips provided free children's haircuts, children's inflatable provided by Strouse Entertainment and the Magic of David Wayne and balloon animals by Miss Penelope added to the fun!

The Chamber distributed backpacks and school supplies and served free slices of Papa John's Pizza, bottled water donated by Pepsi Co. of Newville and Weis, juice boxes from Giant and half pints of fat-free chocolate milk donated by Harrisburg Dairies.

Thank you to our sponsors: UPMC, Volvo Construction Equipment and WellSpan Health!

Thank you for partnering with us:

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- Shippensburg First Church of God
- First Assembly of God of Shippensburg
- Grand Point Church Shippensburg
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- Participating organizations
- Event volunteers

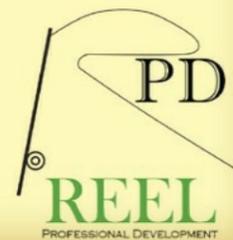
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Source: Mikayla Snyder, Marketing Analyst: F&M Trust

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How to Avoid a Student Loan Debt Relief Scam

By Ray Wills, Security Officer at F&M Trust

Student loan-forgiveness scams are common, and they are likely to become more prevalent after the recent announcement by President Joe Biden that billions of dollars in federal loan debt will be forgiven. Questions about which borrowers are eligible and how much they can have forgiven are sure to abound, opening the door for scammers to take advantage of the uncertainty.

Scammers will call or email you with the opportunity to wipe out your student loan debt, but what they want in return is a payment for their services and some personal identifying information. You *will not* receive random emails or phone calls and you *will not* have to pay a fee to participate in the loan-forgiveness program offered by the government.

It's important to know that there's nothing a student loan debt-relief company can do for you that you can't do for yourself – for free.

Here are some ways to avoid a student loan debt-relief scam, according to the Federal Trade Commission:

- **Never pay an up-front fee.** It's illegal for companies to charge you before they help you. If you pay up front to reduce or get rid of your student loan debt, you might not get your money back.
- **Don't sign up for quick loan forgiveness.** Before they know the details of your situation, scammers might promise a loan forgiveness program - for which most people won't qualify. Or they might say they'll wipe out your loan by disputing them. Neither is true.
- **Don't trust a Department of Education seal.** Scammers use official-looking names, sales, and logos. They promise special access to repayment plans, new federal loan consolidations, or loan-forgiveness programs. If you have federal loans, go to studentaid.gov. If you have private loans, contact your lender.
- **Don't be rushed.** To get you to act fast, scammers say you could miss qualifying for repayment plans, loan consolidation, or loan-forgiveness programs if you don't sign up right away. Take your time and check it out.
- **Don't give away your Federal Student Aid (FSA) ID.** Some scammers claim they need your FSA ID to help you, but don't share your FSA ID with anyone. Dishonest people could use that information to steal your identity.

If you are the victim of a student-loan scam, report it to the Federal Trade Commission at reportfraud.ftc.gov or to your state's attorney general.

Welcome New Members!

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Shippensburg, PA 17257
(717) 532-7577
www.christamongneighbors.com

Christ Among Neighbors assists Shippensburg residents with emergency needs for rent, utility bills, car repair and insurance and other necessities.



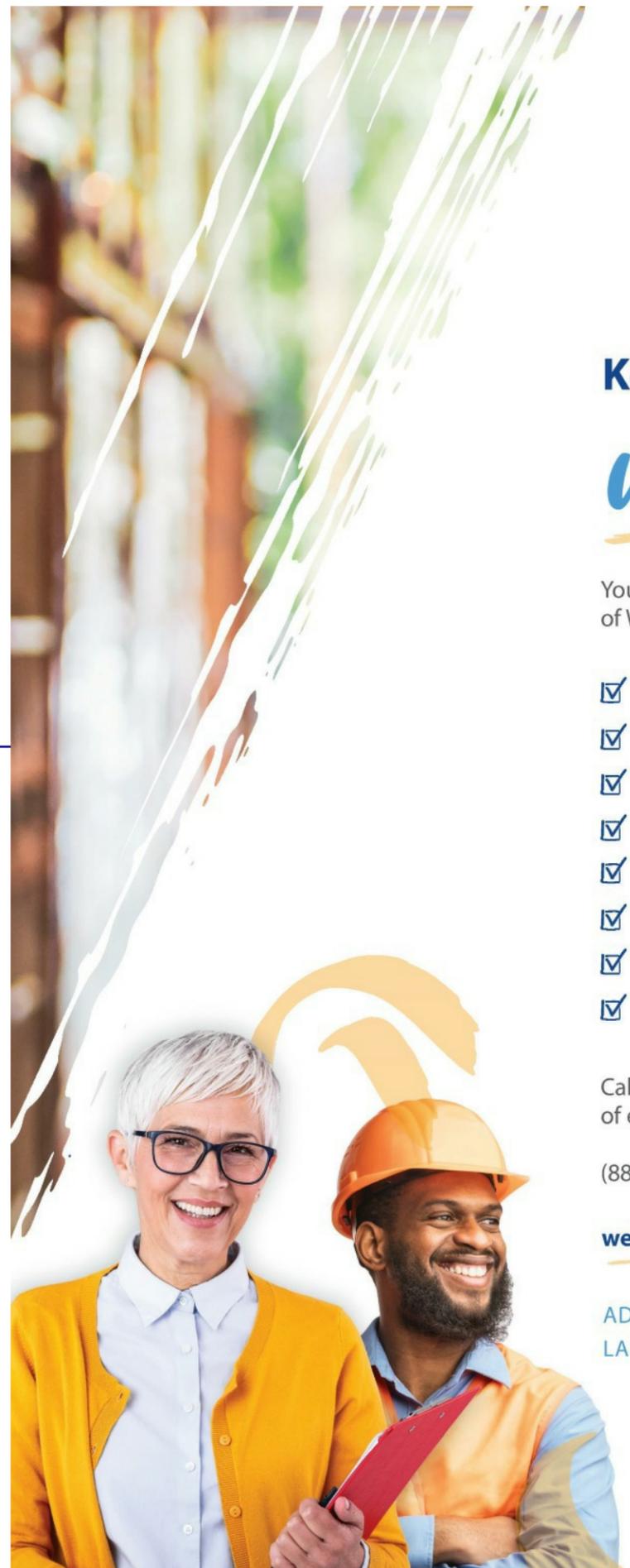
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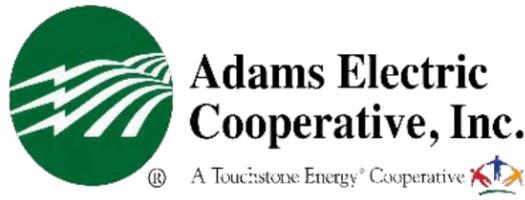
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Kami Noel, Communications/Member Relations Coordinator
Adams Electric Cooperative, Inc.

The Power of Preparation

Severe winds, lightning and even squirrels can temporarily cause the power to go out. We understand power outages of any length can be frustrating. With severe weather events occurring more frequently, it makes sense to be prepared, now more than ever. During a prolonged power outage or other emergency, this means having enough food, water and supplies to last at least a few days. In honor of National Preparedness Month in September, Adams Electric wants to remind you about the power of being prepared. While you don't have to achieve a "doomsday" level of preparedness, there are several practical steps you can take to keep yourself and your family safe. Even at a modest level, preparation can help reduce stress and lessen the impact of an emergency. We recommend starting with the basics.

Here are general guidelines recommended by the Federal Emergency Management Agency:

- Assemble a grab-and-go disaster kit. Include items like nonperishable food, water (one gallon per person, per day), batteries, flashlights, prescription medications, a first-aid kit, a battery-powered radio and phone chargers.
- Develop a plan for communicating with family and friends (i.e., via text, social media, third party, etc.).
- Have some extra cash on hand. During a power outage, electronic card readers and cash machines may not work.
- Store important documents (birth certificates, property deed, etc.) in a safe place away from your home — for example, a bank safe deposit box.
- Keep neighbors and co-workers apprised of your emergency plans.
- Fill your car with gas.
- Organize your supplies so they are together in an easily accessible location family members know about.

Caring for vulnerable family members

If you have older family members or those with special needs, make sure they have enough medication and supplies for a few days. If they don't live with you, arrange for a neighbor to check in on them. If a severe weather event is expected, consider having your relative stay with you, if feasible; otherwise, call them daily.

If you have an infant or young children, make certain you have ample formula, diapers, medication, and other supplies on hand to weather an outage lasting several days or more. For family members on oxygen or C-PAP machines, make sure you have a backup energy supply, like a standby generator, or be prepared to travel to a local hotel or family members' home for an overnight stay.

Keeping four-legged family members safe

For families with pets, having a plan in place in the event of a prolonged outage or an emergency will help reduce worry and stress, especially if you need to make a decision during an emergency.

- Bring pets indoors at the first sign of a storm or other emergency. Pets can become disoriented and frightened during severe weather and may wander off.
- Microchip your pet and ensure the contact information is up to date.
- Store pet medical records on a USB drive or in an easy-to-remember location.
- Create an emergency kit for pets (include shelf-safe food, bottled water, medications, and other supplies).

At Adams Electric, we care about your safety. Planning ahead for an emergency can give you more confidence to deal with severe weather and potential outages in the future. Other good resources include the co-op's Storm Central page available through adamsec.coop, ready.gov/food and safeelectricity.org.

(Cont'd)

What if it doesn't work?

Most therapy works to the degree that you understand yourself and are able to make some changes, so it really depends on your motivation and desire to heal for therapy to be successful. Your therapist will help you get insight, and they will help you figure out possible outcomes, but doing the work is up to you. Many, many people find therapy a wonderful tool for personal growth and achievement, and you can, as well.

If I do online therapy, will others be able to hear what I'm saying?

Absolutely not, unless there are people on your end who can hear you. Every online therapist at Sanctuary Christian Counseling has a HIPAA-compliant video platform that makes it impossible for anyone to "hack" in and hear your conversation with your therapist. Each of them also is committed to making sure they are in a completely confidential space so that no one can overhear on their end. It's a very secure and convenient way of seeing your therapist! Of course, at Sanctuary, we have face-to-face therapists, too, and they have the same standard of confidentiality.

What should I expect of the therapist?

You should expect that the therapist is professional, caring and listens intently to you. It's important that they help you define goals and then work towards them. They should make you feel comfortable, safe and confident that they hear you and can help. You hold all the cards – therapy is about YOU, not the therapist.

If you take the first step toward getting help, you will not be sorry! It's a brave and self-compassionate thing to do. Therapy can help you come to terms with your past, heal difficult relationships, cope with anxiety or depression, make tough decisions, boost your confidence and clear your mind, and – as we say at Sanctuary - help you find peace, solutions and connection.

At Sanctuary Christian Counseling we help grieving individuals, distressed kids and teens and couples in conflict find peace, solutions and connection.

Give us a call!

Sanctuary Christian Counseling
9974 Molly Pitcher Highway, Suite 4
Shippensburg, PA 17257
717-300-3158
info@sanctuarychristiancounseling.com



Source: Ellen J.W. Gigliotti, LFMT, Clinical Director;
Sanctuary Christian Counseling



What Is Therapy Like?

Maybe you've been telling yourself that you need to talk to someone – someone who is kind, compassionate and knowledgeable, and who can help you sort through some relationships, some feelings, some difficult situations.

But maybe you've been putting it off because it just seems too scary, weird and unusual to open up like that to a total stranger! What will be expected of you? What should you expect of the therapist? What will it all feel like? What if you start crying in the session, or you get choked up and can't talk? What if you don't like the therapist?

It can be incredibly scary to start the process of finding the help that will make your life better. And, when you do walk down that path, you will know you've been incredibly brave to begin.

Here are the answers to some of the common questions we hear about therapy:

How will I know what to say to my therapist?

They have done this before! Skilled therapists like those at Sanctuary Christian Counseling are great at helping you talk about what's important to you – at teasing out what you need to process and helping you figure things out. They can help you decide what you need to work on and then assist you in achieving those goals. They are experts in asking the right questions.

What if I cry in session?

So what? Every therapist has experience in sitting and holding the space for all emotions – both positive and negative – and in making it safe for every client. For some, the first place that crying has felt safe has been in a therapist's office. Feel free to cry. Or whatever you need to do to heal. The therapist will support you and what you need.

What if I don't like my therapist?

Then choose another one. In most therapy offices there are a number of different therapists to choose from – simply tell your therapist you think you are not a good fit and ask for another. If there isn't another available, ask for an out-of-office referral to a different therapist. Professional counselors and therapists will not be offended by this – they want you to find the best therapist for you!

(Cont'd)



Source: Curtis Dubay; Chief Economist;
U.S. Chamber of Commerce
Published: July 7, 2022

How Fixing Our Worker Shortage Can Fight Inflation

Concern for inflation is soaring among American consumers and business owners alike. According to our latest Small Business Index with MetLife, 88% of small business owners are concerned about the impact of inflation. Of those, 49% are very concerned, compared to 44% last quarter and rising from 31% in Q4 2021.

Another top concern right now for business owners: the labor shortage. It's one of the top issues we hear about from businesses across the country.

But these aren't two separate issues. The worker shortage is one of many contributing factors—alongside supply chain disruptions, strong demand, and monetary policy—fueling inflation.

Fill me in: According to the latest jobs numbers from the Bureau of Labor Statistics, the U.S. has 11.3 million open jobs, yet only 5.9 million unemployed people. That's nearly double the number of open jobs than people available to fill them.

Business owners from retail to manufacturing and from hospitality to transportation have open jobs that they cannot fill. We're also experiencing a "great reshuffling" of the labor force as workers are seeking jobs in different industries in the wake of the pandemic or rethinking their career paths altogether.

It's become increasingly difficult for businesses to find the workers they need and to retain the workers they already have. In this growing competition for employees, businesses are raising wages. According to the Small Business Index, 60% of small businesses have implemented changes over the past year to improve employee retention, and one of the most popular tactics cited was increasing wages.

The bottom line: As the cost of payroll goes up, to maintain profitability to the extent they can, businesses pass along higher labor costs to their customers. But as prices rise, workers feel they need even more money to keep up with rising costs at the grocery store or gas pump.

Economists refer to this as a wage-price spiral. This happens when rising wages drive companies to raise prices, which, in turn, prompts workers to demand pay that keeps up with inflation.

In an op-ed for CNN Business, Mike Zaffaroni, U.S. Chamber Small Business Council member and owner of Liberty Landscape Supply in Jacksonville, FL, wrote about how inflation and the worker shortage is impacting businesses like his:

"We've never had so many potential opportunities to grow, serve customers and sell goods and services, and at the same time be limited in our ability to perform because we cannot find talent.

We currently have 15 job openings, and would be willing to hire even more employees in anticipation of additional future business growth. Operating while 20% understaffed forces us to increase wages to attract more team members. We then must raise wages for existing staff to remain equitable. Our entry-level wages have increased 27% in the last 12 months.

To pay the higher wages to our new and existing team members, we are raising our prices to hold our gross and profit margins and stay afloat."

A perfect storm: In an inflationary environment, businesses raise prices when input costs rise—and input costs are rising right now not only for wages, but also for costs of goods, shipping costs, and as a result of the pandemic and U.S. monetary policy. It's a perfect storm creating high levels of concern.

The solution: We can't get inflation fully under control until we fix the worker shortage crisis. To do this, the U.S. Chamber has several policy solutions, part of the America Works initiative, that will grow our workforce. They include:

1. Helping Americans acquire the skills they need to fill today's open jobs
2. Improving educational and job training opportunities for the jobs of tomorrow
3. Removing barriers to entering the workforce like a lack of access to childcare or having a criminal record
4. Expanding the workforce through immigration reform

Learn more about our America Works policy recommendations.

<https://www.uschamber.com/workforce/the-america-works-agenda-policy-solutions-to-address-the-nations-worker-shortage>

However, growing the workforce to ease the worker shortage is only part of the equation. There are further steps the government can take to ease inflation. The Federal Reserve has already begun to raise interest rates in an important step toward cooling demand. Other solutions to ease inflation include cutting tariffs and increasing domestic energy production.

We are calling on policymakers to take immediate action to help fix the worker shortage and curb inflation—a perfect storm causing soaring prices for American businesses and families.



Back to School Family Fun Day!



Awesome set up volunteers from Grand Point Church Shippensburg!



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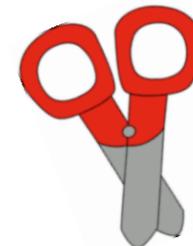
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