

CONNECTIONS

The Newsletter of the West Shore Chamber of Commerce

Chamber First In the Nation to Provide Access to IDOX Grant Advisor



5 Brother's Pizza celebrated their grand opening with a ribbon cutting on May 7.

Many businesses and nonprofit organizations are unaware of how much external funding may be available to assist them. Did you know that there is approximately \$5 billion in funding currently available just in the state of Pennsylvania? Chamber Advantage LLC, a subsidiary of the West Shore Chamber of Commerce that specializes in providing value-added programs to Chamber members, has signed the first U.S. contract with the IDOX group to offer access to the IDOX Grant Advisor, a comprehensive funding search tool. The IDOX Grant Advisor's searchable database allows businesses and organizations access to local, state and federal grant, loan, tax relief and venture capital opportunities throughout the United States.

As an example of how this may benefit your business, a search for opportunities for companies that provide business support services in Pennsylvania and want to expand yielded seven grant, 43 loan, seven tax relief and three venture capital opportunities totaling more than \$71.7 million in funding. The cost is \$60 per search for Chamber members. Included in this fee, participants will receive updates with new opportunities that meet your search criteria for one year via email. A limited time complimentary search is available for member nonprofits.

Businesses and organizations who wish to search the IDOX Grant Advisor database will complete a data form used to run the search. For more information on Chamber Advantage LLC and the IDOX Grant Advisor, contact Tammy McCrae at 761-0702 or tammy@wschamber.org.



Spotlight Luncheon emcee Bob Saline, PRworks Inc. and Chamber Program Director Leigh-Ann Reitze are shown with sponsors Jamie Zurat, Classic Drycleaners and Laundromats, Mary Oliveira, PSECU and Sue Erdman, Joseph T. Simpson Public Library.

Chamber Helps Form Cumberland County Crime Stoppers Chapter

In an effort to keep businesses and citizens of the West Shore area safe, the Chamber is assisting with the formation of a Cumberland County Crime Stoppers chapter. The first organizational meeting, held on April 19, was attended by 20 area business leaders. Crime Stoppers Pennsylvania is a nonprofit organization led by citizens against crime. Information on crimes, criminal activity or wanted persons is received through anonymous Crime Stoppers tips.

Local Crime Stoppers programs offer cash rewards to people who provide anonymous information that leads to the felony arrest of criminals and fugitives. Tips are received through a secure tip line or secure web connection manned by a professional program coordinator. Each caller is assigned a code number to ensure anonymity. Crime Stoppers tips combat the three major problems faced by law enforcement when trying to get information: fear of reprisal; an attitude of apathy; and reluctance to get involved by offering anonymity to people and paying rewards when the information supplied leads to an arrest.

The West Shore Chamber of Commerce believes that organizing a Crime Stoppers chapter will help ensure a safer Cumberland County for businesses and citizens. For more information on Crime Stoppers Pennsylvania, visit www.crimestoppersusa.com. For more information on how you can get involved in our formation of a Cumberland County Crime Stoppers chapter, call Kathleen Mangan at 761-0702 or email kathleen@wschamber.org.

June 15

Afternoon Networking Mixer

June 21

Evening Networking Mixer

West Shore
Chamber of Commerce

Inspiring Business

Maximize Your Return on Investment

Do you want to receive the highest possible Return On Investment (ROI) from your Chamber membership? These days, every dollar needs to stretch as far as possible and the Chamber wants to make that happen through your membership investment. As a West Shore Chamber member you receive the following free benefits and opportunities:

- Monthly newsletter
- New member and renewal announcements in newsletter
- Annual membership directory
- Monthly Chamber networking mixers
- Membership orientations
- Invitations to signature events
- Chamber committee participation
- Referrals
- Basic listing in print membership directory
- Basic listing in online membership directory
- Membership plaque
- Membership static sticker
- Monthly business news in newsletter
- Online business news on the Chamber's Facebook page
- Ribbon-cutting or certificate presentation service
- Commercial electricity procurement program
- Residential electricity program
- Weekly email reminders
- Chamber logo use for publications, press releases, and website
- Medical insurance program
- Notary public services
- Certificates of origin

Members always tell us that the more they are engaged in the Chamber, the more they benefit. How many of the above benefits do you take advantage of? For more information on any of the above mentioned benefits or for more information on maximizing the return on your membership investment, contact Chris Gehr at 761-0702 or chris@wschamber.org today!

Cumberland County Commissioner Candidates Forum

The Carlisle, Mechanicsburg, Harrisburg Regional and West Shore Chambers of Commerce, in cooperation with Dickinson College, recently hosted a pre-primary forum, held in the Anita Tuvin Schlecter Auditorium at Dickinson. This forum offered Chamber and community members the opportunity to hear directly from the Cumberland County Commissioner candidates about their positions on a variety of current issues. The seven candidates present were: Kirk Wilson, Barbara Cross, Gary Eichelberger, Michael Fedor, Bryan Gembusia, Jim Hertzler and Sean Shultz.

Questions were submitted by Chamber members in advance of the forum, and those in attendance were given the opportunity to submit questions, which were also compiled and presented to the candidates. The issues addressed included property tax reform and reassessment, transportation and commuter rail. Each candidate offered candid and thorough responses to the questions posed, providing the group of approximately 100 attendees an excellent opportunity to compare and contrast the positions taken by each of those running.



Photo: Jason Malmont, *Sentinel*

Successfully Exiting Your Business - Tip #1

By: Monica Gould, MBA, CMC, President, Strategic Consulting Partners on behalf of the Chamber's Economic Development Committee

Are you thinking about retirement but can't because there is no one to take over your business? Were you counting on selling your business or passing it on to your family or partners? Is there a younger family member interested in taking over the business but you don't know how to go about it?

Most business owners spend the lion's share of their time *in* their business and not *on* their business. Part of managing your business is to plan for your departure whether through sale, merger or retirement. It is recommended that you allow at least three to five years to prepare for your departure.

Tip #1: Assemble Qualified Team of Advisors

No single professional has all the skills necessary to help a business owner develop and implement a successful exit plan. The exit plan should be done on a collaborative basis and should appoint one professional to function as the team's quarterback. The ideal team should include: strategic planning consultant with expertise in organizational development; investment banker or merger and acquisition specialist; attorney (merger & acquisition and estate experience); CPA; tax advisor; financial planner or wealth manager; and an insurance professional.

If there is a family member or leader of your company that you are considering transferring or selling the business to, it is important that they participate in the selection of advisors. Often these advisors will be the ones that will help transition the business. *This article is part 1 in a 5 part series. For more information on succession planning, stay tuned to future editions of Connections Newsletter.*

Journey to China 2011

By: **Chick Zoll**, Immediate Past Board Chair

On April 14, I had the privilege of traveling to China with 28 others who took part in the Chamber's journey to China. This excursion was the trip of a lifetime. At first we were skeptical because the price was so unbelievable, but Citlinc International, Inc. proved to be an excellent tour company. The accommodations were first-class at all of the hotels and every employee was friendly and eager to help us in any way possible. We all looked forward to breakfast in the hotel every morning because it was the only break we had from eating Chinese food. Lunch and dinner were served family-style which gave us the opportunity to try many different Chinese foods.

The tour buses were adequate and the drivers put the cabbies in NYC to shame. With both Beijing and Shanghai having populations of 20 million people, the traffic was always intense because pedestrians do not have the right of way. Our tour guides were very knowledgeable and made the tours interesting and enjoyable. All of the sightseeing tours that were provided gave us ample opportunity to see highlights of the Chinese culture and to purchase high quality products including: beautiful jade; smooth silk; pearls; unbelievable embroidery; handmade rugs; delicious green tea; and many other unique items. Purchasing was easy because major credit cards were accepted at most places and it was easy to get Chinese currency at ATM machines or hotels.

Have no doubts that China is an economic power in the world. One tour guide said it this way, "We are not a democracy. We are not a dictatorship. We have a sampling of both going on in our country." It did not take us long to figure out that the government controls the media in China. Frequently, the TV station that carries CNN would go blank when there was a story that the government did



Photo by Chick Zoll

not want the public to hear about. We had the opportunity to speak with members of other Chambers from South Dakota and San Francisco who were on the same tour schedule and we all agreed that the trip was very worthwhile.

Speaking for myself, I can say that visiting China was a great experience. However, I am glad that I am a citizen of the USA where we have the freedom to pursue our goals and dreams. Give me LIBERTY anyday!

Chamber Member Login Credentials

Recently, the Chamber sent every Member Business a unique login ID and password to access the Chamber's website. These credentials were sent via email to the primary contact for each company. If you are the primary contact for your company, please remember to share this login information with the employees within your company.

What can I do with my login information?

- Expedite Event Registration - Logging in will expedite the event registration process by automatically populating your address and company information into the registration form.
- Make Updates to Company Information - While logged in, you can submit changes to your online directory listing for Chamber approval.
- Customize Your Individual Membership Page - With this new software, every member business has their own unique, up-gradable webpage. Every member company will be given a basic webpage.

If you have not received your login information, please call Donna Zywiec, 761-0702 or email donna@wschamber.org.

The **bolded** businesses in **Business News** are Chamber members. If you would like to submit business news, send your 20-word announcement to businessnews@wschamber.org by the first Friday of every month.

Frampton Kimmel Group - announces Jackie Kimmel, CFP®, CRPC® has earned the designation of Chartered Retirement Planning CounselorSM. The CRPC® designation indicates expertise in the field of retirement planning and post-retirement needs, issues related to asset management and estate planning. Raymond James Financial Services, Inc. Member FINRA/SIPC is located in Harrisburg.

Holtgate Podiatry announces that Carol Renshaw has joined the staff at its office at 717 Market Street, Suite 101 in Lemoyne.

Mid Penn Bank announces President and Chief Executive Officer **Rory G. Ritrievi** was recently named to the Pennsylvania Association of Community Bankers' Board of Directors.

Metro Bank announces the following: a contribution of \$1,000 to the American Lung Association of the Mid-Atlantic; Cash Management Sales Consultant Abeer Srouji has been named the 2011 "Woman of the Year" by The Leukemia and Lymphoma Society's Central Pennsylvania chapter.

Central Penn College's Summer term begins July 11. For info on Central Penn's career-focused degree programs and evening and online course schedules, visit www.centralpenn.edu. For more info, contact Beth Romanski, Business Outreach Counselor at 728-2409.

Boyer & Ritter, CPAs and Consultants announces the addition of John M. Zapotocky, CPA. John will play a key role in B&R's Government Services Group.

The Wireless Authority offers a 15% discount off all cellular phone accessories to Chamber members. For more info, visit www.wireauth.com or call Tierney at 635-7300.

F&M Trust announces the following promotions: Patricia A. Hanks and Michael A. Moore promoted to Senior Vice President; Philip A. Pantano, Vice President - Commercial Services Relationship Manager, and Mark P. Bernier, Assistant Vice President - Investment & Trust Services Portfolio Manager. Officials presented a check for \$550 to United Cerebral Palsy of Central PA in conjunction with the organization's annual Magic Night Gala.

The River Studio is offering original artwork for your office or company. For more info, visit the fine art tab at www.theriverstudio.net. All art is created by The River Studio artists.

Orrstown Bank announces the following: the inclusion on SNL Financial's list of the Top 100 Best Performing Community Banks of 2010 and the opening of the newest seasonal branch office at the Carlisle Fairgrounds.

Harrisburg Area Riverboat Society, Inc. is now taking reservations for a variety of cruises, including the Murder Mystery Dinner Cruises and new **Arooga's Grille House & Sports Bar** Wing Night Cruise. For more info and reservations, visit www.HarrisburgRiverboat.com.

NAI CIR announces the following: **Jason Sourbeer** handled the lease transaction at 307 Market St., Hbg; Joe Bedard handled the lease for landlord at 1 Tyler Court, S. Middleton Twp.; Joe Bedard and **Jason Sourbeer** represented Jeanne Farinelli in the sale of the office building at 3 Kacey Court, Upper Allen Twp.; Fahd Malik of **The Bill Gladstone Group** handled the lease at 5002 Lenker St.; the 4,675 SF sale transaction at 99 W. Church St., Dillsburg; and represented landlord in the 2,221 SF lease transaction at Cedar Cliff Dr., Lower Allen Twp. Justin Shoemaker represented buyer with the purchase of 4 acres at Capitol Drive, Susquehanna Twp.; **Ida McMurray** represented landlord in the 5,000 SF lease at 8176 Presidents Dr., Swatara Twp.; **Jason Sourbeer** and **Ida McMurray** handled the 1,559 SF lease transaction at 3461 Market St., Camp Hill.

Allenberry Resort Inn and Playhouse announces the following: *Sisters of Swing – The Story of the Andrew Sisters* playing May 4 – June 12 and *Hello, Dolly!* playing June 15 – July 24. For more info or for reservations, call 258-3211 or visit www.allenberry.com.

Riley's Toys Foundation announces the 1st Annual Golf Tournament on June 10 at **Silver Spring Golf Club**. For more info, call Kevin at 319-0559.

Brown Schultz Sheridan & Fritz announces Jeffrey M. Walker, CPA joined the team on April 18 as a supervisor in the audit department.

On-Line Publishers, Inc., announces Donna K. Anderson, President, was recently honored by the **YMCA of Greater**

New Members

The following new members were approved by the Chamber's Board of Directors at its May meeting.

Cumberland Fulfillment, LLC
Bob Costello
507 N. York Street, Suite 2C
Mechanicsburg, PA 17055
Phone: 303-3026
Logistics
www.cumberlandfulfillment.com

Eastern PCM, LLC
William Morgan
645 N. 12th Street Suite 200
Lemoyne, PA 17043
Phone: 233-3816
Building/Construction
<http://easternpcm.com>

Gehman & Co
Hans Gehman
Upper Allen Plaza
121 Gettysburg Pike
Mechanicsburg, PA 17050
Phone: 620-2323
Furniture
www.gehmanandco.com

Isagenix
Beth Weaver
13 Belvedere Drive
Mechanicsburg, PA 17055
Phone: 410-241-0956
Health Care
www.bethweaver.isagenix.com

Nationwide Insurance
Steven Lewis
1000 Nationwide Drive
Harrisburg, PA 17110
Phone: 260-5260
Insurance
www.nationwide.com/steven-lewis-1

Local Fulfillment Business Benefits from Cumberland Small Business Fund Loan

Chamber partner Cumberland County Economic Development (CCED) approved a \$20,000 loan for working capital through the Cumberland Small Business Loan Program to Cumberland Fulfillment, LLC located in Mechanicsburg. CCED's working capital loan will allow Cumberland Fulfillment to grow its operations.

"One of the biggest challenges for any new business is cash flow," stated Bob Costello, owner of Cumberland Fulfillment, LLC. "When I learned of the lending programs offered by CCED, I made arrangements to meet with Angela Aldrich, Economic Development Specialist. Angela and the entire team at CCED worked closely with me, guiding me through the entire loan process. The result was a working capital loan at an attractive interest rate that allowed me the opportunity to build my business and make a positive contribution to the Cumberland County community."

The Cumberland Small Business Fund Loan program is available to small businesses throughout Cumberland County. Omar Shute, Executive Director of Cumberland County Economic Development said, "This loan program has been critical to the development and support of small businesses and micro-enterprises throughout Cumberland County. Since inception, this program has assisted over 15 Cumberland County businesses for a total of over \$450,000 in economic development loans. This financing has leveraged more than \$2.5 Million in private sector investment and has contributed to the creation and retention of over 190 jobs."

For more information on the Cumberland Small Business Fund Loan Program and other economic development programs available at CCED, please contact Kathleen Mangan at 761-0702 or kathleen@wschamber.org.

Grow Your Business by Exhibiting at Business & Industry Night

Take your business-to-business marketing to the next level by exhibiting at Business & Industry Night - Octoberfest 2011! This bountiful business celebration will take place from 3:00 - 7:00 p.m. at the Radisson Hotel Harrisburg Hershey. Exhibitors will spend the evening cultivating business contacts while enjoying great exposure, top notch hors d'oeuvres and wall-to-wall networking at this annual trade show.

Those wanting to showcase their products and services can purchase an exhibit space at a discounted rate of \$575 before June 30. Exhibit spaces include: a 10-foot x 6-foot exhibit space, electricity, a 4-foot or 6-foot table with two chairs, four tickets to the event (a \$100 value), a special discounted rate for additional tickets and a listing in the event program published on the back cover of the Central Penn Business Journal. Business & Industry Night 2011 is sponsored by AmeriChoice Federal Credit Union, Capital BlueCross, Central Penn Business Journal, WHP 580, Wells Fargo Advisors, and WHP CBS 21. For more information, or to reserve your exhibit space, call Leigh-Ann Reitze at 761-0702 today.



Members Receive Discount to Participate in CCED Job Fair

Chamber partner Cumberland County Economic Development's (CCED) Employment Taskforce would like to invite all West Shore Chamber of Commerce members to participate in its 2nd Community Job Fair, taking place on Monday, June 6 from 9:00 a.m. to 1:00 p.m. at the Radisson Hotel Harrisburg Hershey. The Community Job Fair is designed to help showcase area employment needs while providing an easily-accessible venue to the local worker population. If your business has current job openings or anticipates openings in the near future, participate in this important workforce development initiative to find quality talent. Chamber members interested in participating receive a discounted price of \$40. Area businesses who are not members can participate for \$65.

Job seekers attending the fair will have an opportunity to: search participant's employment openings; have a business professional review their resume; learn more about unemployment compensation and PA CareerLink services; and view demonstrations of interview attire. All of these offerings are free of charge. For more information on participating, visit www.cumberlandbusiness.com or call Anthony Amadure at 240-7185.

it's
time

we
get this
economy
going...

Call us! 731.9456

konhausmarketing.com

Harrisburg at their 2011 Tribute to Women of Excellence awards ceremony at the Hershey Lodge.

Cumberland Valley Visitors Bureau Hayman Pro Rodeo, presented by Hayman Farms, located in Carlisle, has been awarded the "Best Footing Award," by the Womens' Pro Rodeo Association (WPROA), at the National Rodeo Finals in Las Vegas, Nevada.

RETTEW Associates Inc., welcomes David E. Mostoller and Donald E. Wandling, PG, to the firm's environmental sciences department and Theodore L. Stevenson II, EIT, to serve as group manager in environmental engineering. Stevenson works in RETTEW's Schuylkill Haven office.

S.Wilson Pollock-Center for Industrial Training announces the following individuals that have volunteered to serve on the Production Department Advisory Council: Mel Hennemann (Nestle Purina PetCare); Mike Contino (PepsiCo/Quaker); Bob Russoli (**Orrstown Bank**); Mike Hess (CB Richard Ellis); Dan McMullen (**NAVICP Mechanicsburg**); Mark Richards (Exel-Ret.); Joe Porter (AMP-Ret.) and Chuck Schaal (AMP-Ret.). The Advisory Council is a volunteer Business Resource Group established to provide advice, suggestions, direction and work leads to CIT's Production Sales/Marketing Department. CIT is the Vocational Division of the Arc of Cumberland and Perry Counties (CPARC), providing daily services from their Mechanicsburg location to 300+ individuals with intellectual and developmental disabilities and other special needs.

The Harrisburg Academy Alumni Council has selected Dr. Ruqayya Yasmine Khan '78 as the Alumna of the Year and featured speaker for the Class of 2011 graduation ceremony in June.

Cleve J. Fredricksen Library announces its Blueberries and Books Fundraiser. During May and June, there will be a pre-sale of 10 lb. boxes of fresh blueberries. Pre-orders are being taken at the reference desk starting May 16. Cost will be \$30 per 10 lb. box, and patrons can receive a \$10 tax deduction for the purchase. Pick-up for the blueberries will be at the Library between July 5-8.

SF&Company CPAs and Business Advisors hosted a luncheon with Paul V. Stahlin, CPA, Chairman of the Board

of Directors of the American Institute of Certified Public Accountants (AICPA).

Cornerstone Coffeehouse & Culinary Kitchen announces Grilling On The Deck, instructed by Chef LaPorta on June 14 for \$65/per person. For more info or to reserve a space, call 909-6854.

Cumberland Valley Visitors Bureau began promoting Cumberland Valley through outdoor billboard advertising. In June and July, posters will be displayed in highly traveled local highways.

High Associates, Ltd. announces the following transactions: the lease of 1,200 SF at the Windsor Park Shopping Center in Lower Allen Township. Judy Pierce of High Associates Ltd's Harrisburg Regional Office represented both parties in this transaction. The lease of 2,250 SF in the Capital City Plaza in Lower Allen Township. Judy Pierce of High Associates Ltd's Harrisburg Regional Office represented the landlord in this transaction.

Agrarian County's Fishing Creek Playhouse and Dinner Theater announces the musical, *Meet Me in St. Louis*, beginning May 20 and running through June 26. Call 1-877-998-7469 or visit www.fishingcreekplayhouse.com for tickets.

Susquehanna Bank visited schools throughout Pennsylvania, Maryland and southern New Jersey during the month of April, teaching elementary school children the importance of budgeting and saving money. This effort was part of *Teach Children to Save Day*, a nationwide program organized by the American Bankers Association Education Foundation.

Dream Travel is now offering railway vacation packages and tour-guided vacations. For more information on these or any type vacation, call 580-1539 or e-mail at dreamtravel@comcast.net

Sam's Club announces 10 weeks of savings for just \$10. For a limited time, you can become a member for 10 weeks for \$10. For details visit www.samsclub.com.

Konhaus Marketing has created exciting direct mail postcard packages to meet every business need. Contact them at 731.9456 for more information.

Chamber Wins 2010 Constant Contact All Star Award

The West Shore Chamber of Commerce is proud to receive the 2010 All Star Award from Constant Contact, Inc., marketing advisor to more than 400,000 organizations worldwide. The Chamber is part of an elite group of less than 15% of organizations to receive this award based on our: higher than industry standard open; read and click-through rates; completely permission-based mailing list growth; and report insight to meet member's needs. We must thank you, our members, because your continual loyalty, readership and engagement played a large role in achieving this honor.

Our utilization of Constant Contact's products and services helped increase our overall marketing performance and deepen our engagement with our members. "The Chamber is honored to be recognized with the Constant Contact All Star Award. We pride ourselves on superior member communications and are continuously working to update and incorporate new and exciting ways we can connect with members," said Kathleen M. Mangan, President & CEO of the West Shore Chamber of Commerce. To sign up to receive the Chamber's email reminders visit www.wschamber.org and place your email in the "Join our Mailing List" box.



Education Committee Expands Focus to Workforce Development Initiatives

The Education Committee promotes the business viewpoint within area school districts, supports free enterprise concepts and addresses issues related to workforce development. Recent initiatives of the Committee have included a job shadowing program to match area students with Chamber members in their career fields of interest and the creation of Junior Leadership Central PA for high school juniors. The Committee also supports the regional employability certificate for high school students seeking employment.

Now that these programs for high school students are running successfully, the Committee has two guest speakers scheduled to broaden its look at the continuum of services in the community that contribute to workforce development.

In June, a representative from the Pennsylvania Early Learning Investment Commission will be visiting the Committee to discuss the impact of early childhood programs on workforce development. Terri Kaufman, executive director for the South Central Workforce Investment Board (SCWIB), will attend the July meeting to update the committee on its current initiatives.

The Education Committee is chaired by Donna Davidson of HP and vice chaired by Kim Dietrich of AmeriChoice Federal Credit Union. It meets at noon on the third Tuesday of each month at the West Shore Chamber of Commerce. Any Chamber member with an interest in workforce development and education issues in the community is invited to attend. For more information, contact Tammy McCrae at 761-0702 or tammy@wschamber.org.

CHAMBER SHORTS

■ **The West Shore Chamber of Commerce Foundation** reminds members to save the date for a Community Picnic and Crabfest on August 21 at the Park Inn Harrisburg West.

■ Save the date for **Taking Care of Business: A Professional Development Conference**, November 10, at the West Shore Elk's Lodge. This morning event, sponsored by United Concordia Dental, will feature professional development opportunities and business-to-business networking. Supporting sponsors are Central Penn Business Journal and Comcast Spotlight.

■ **The Chamber periodically solicits proposals for goods and services online.** If you are interested in doing business with the Chamber visit www.wschamber.com/rfp.shtml. Request for Proposals (RFPs) are also sent directly to members within the business category of the request. Make sure you get the updates by confirming your business category online at www.wschamber.org.

Women Gather for Regional Business Women's Forum

Despite a heavy downpour and flash flooding throughout the region, hundreds of professional women gathered at the Radisson Hotel Harrisburg Hershey on April 28 for a day of networking and professional development.

Business Women's Forum is an annual, regional event co-hosted by the West Shore, Greater Carlisle and Harrisburg Regional Chambers of Commerce. In addition, the Gettysburg Adams Area, Mechanicsburg, Shippensburg and York County Chambers also provide support for this event.

Attendees enjoyed a wide variety of small group presentations in addition to the keynote presentation from Mimi Donaldson, author of "Necessary Roughness - New Rules for the Contact Sport of Life." In addition to the many quality professional development presentations, attendees enjoyed networking in a sold-out exhibit hall and completed "exhibitor bingo cards" for a chance to win a diamond necklace donated by Mountz Jewelers.

Mark your calendars now for Thursday, April 26, 2012, for the next Business Women's Forum. To volunteer for a planning committee or to be added to the distribution list for the speaker Request for Proposal (RFP), contact Tammy McCrae at 761-0702 or tammy@wschamber.org.



Photo by Camera Box

Hundreds of attendees enjoyed quality networking in the Business Women's Forum exhibit hall.

Business Financing: The SBA 504 Program

By: Omar Shute, Cumberland County Economic Development

Through its partnership with the West Shore Chamber of Commerce, Cumberland County Economic Development is making the SBA 504 loan program available to West Shore businesses. The SBA 504 loan program is an economic development tool created by the Small Business Administration (SBA) in 1958 when Congress passed the Small Business Investment Act. The SBA 504 loan program provides funding for the purchase or construction of real estate and/or the purchase of business equipment/machinery. The terms and rates are very advantageous to borrowers. As an example, if a borrower closed on May 12, that borrower could get an APR rate of 6.13% fixed for up to 20 years (rates can change). Businesses can qualify for up to \$5,000,000 in business financing.

What's new right now? The Small Business Jobs Act signed into law in September 2010 is now allowing the SBA 504 loan program to be used for refinancing of qualified debt and other eligible costs. To find out more details and determine if you could qualify for a SBA 504 loan, please contact Kathleen Mangan at 761-0702 or kathleen@wschamber.org.

Member Renewals

Thank you to the following members who continued their support of the business community by recently renewing their annual membership investment.

1 - 4 years

Army Heritage Center Foundation
 Bailey Landscape & Maintenance
 Capitol Door and Hardware Company Inc.
 Classical Academic Press
 Envirodyne Systems Inc.
 Gemini 5 Designs
 Groundwater Sciences Corporation

Launching Lives

MEF Commercial Services
 Smarsh Chiropractic

5 - 9 years

Fine Art Photo Inc.
 Gingrich's Plumbing and Heating

10 - 19 years

Business Valuations & Strategies PC
 Hartman & Scheuchzuber
 Pennsylvania Legislative Services LLC
 Range End Golf Club
 RVG Management & Development Co.

CONNECTIONS

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With You For Life

hsh.org

Holy Spirit Health System has always been committed to providing the highest quality care. These four awards for clinical excellence, for our orthopedics program and for heart surgeries and heart attack care, speak for themselves.