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Auto Sales Unlimited

Vice President

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Stoner's Hijos Hill, Inc.

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Don Shenberger
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Mercersburg Academy

Liz Martin
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Judy Boyd
Whitetail Resort
Gloria Pine
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Michele McFadden
Briar Patch Primitives

Staff

Executive Director

Mary-Anne Gordon

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



Mary-Anne Gordon - Executive Director

ACTIVITY!

We have been busy at the chamber!

Activities;

- monthly membership lunches at local eateries
- Townfest
- Cow Plop Bingo
- our 1st Golf Outing
- 1st Annual Candidate Forum

New Programs:

- web advertising on www.mercersburg.com,
- newsletter advertising
- a partnership with Penn National Insurance,

all exclusively for our members.

What's next?

1. The chamber office is moving to the office previously occupied by Rotz & Stonesifer @ 19 N. Main St, Mercersburg. This office will provide us with 2 display windows, reception area, meeting room and separate office and will be our home for the next 5 years.
2. I am currently accepting resumes and interviewing for a volunteer staff to work the reception area. If you, a spouse, parent, child or friend are interested in serving your community, please give me a call.

I look forward to speaking to all of you soon!

Mary-Anne



You can find our membership list online at www.mercersburg.org!

MACC Autumn Golf Outing

*Sponsored by Auto Sales Unlimited
307 N. Main St., Mercersburg*



Thank you to our sponsors!

- Event - Auto Sales Unlimited
- Cart - Bell Insurance & Flannery's Tavern on the Square,
- Gift Bag - First National Bank of Greencastle
- Meal - F&M Trust & Fast Ink
- Hole - Saigee B's, Valley Quarries, C&T Industrial Supply, Poffenberger Golfers' Assoc., Summit Health, First National Bank of Mercersburg, Mid-Atlantic Protel, Inc., Stoner's Hijos Hill Inc, Dr. Thorne & Hollingshead, Mercersburg Summer Programs, Waste Management, PCI Insurance, DL Martin,
- Tee - Kuddle Kennels, Dr. Carl Pederson, Lininger-Fries Funeral Home, Inc. , Rotz & Stonesifer PC , Bob Hoffman Chevrolet-Buick-Oldsmobile Inc., R&L Machine , ALL SHRED, Inc., Long Acres Alpaca Farm, Rotary Club of Mercersburg and Fulton County Medical Center
- Beverage - DM Evans, Flannery's Carry Out Store and Commonwealth Water Treatment
- Ice - Mercersburg Tire
- Photo - Pictures Plus

October 12, 2007, a beautiful and blustery day, 92 golfers turned out to support the Mercersburg Area Chamber of Commerce's 1st ever golf event. Play started at 12:30 and we wrapped with dinner catered by Flannery's Tavern on the Square, at Whitetail's Ski Lodge. The winning teams 1st - Auto Sales Unlimited, 2nd - Auto Sales Unlimited and 3rd - Bell Insurance. Look for our 2008 Golf Events - May 23rd Golf Funfest, I promise you it will be the most unique and fun event you have been to & October 3rd the 2nd Annual Autumn Golf Tournament.



Volunteers; Julie Barthalow FNBG, Mary-Anne, Amy His-song FNBG, Don Gordon and Kim Smith F&M Trust. Photos courtesy of Theresa Gourley Auto Sales Unlimited.

WHAT DOES THE CHAMBER DO?

What does the Chamber do? ... You have probably heard that question asked at one time or another and you may have wondered about it yourself. Many have no real concept of exactly what the Chamber of Commerce is, how it works or why it exists.

There are a lot of misconceptions about the Chamber. For example, there are those who believe the Chamber gathers statistics, prints nice brochures, visits new businesses, answers inquires and advertises what a great place the Mercersburg area is to work, live and enjoy life.

They are right, up to the point. We do all those things, and proudly so. All of those jobs are important, but they aren't why the Chamber is here. They're fringe benefits of the Chamber, the things we do as a matter of routine because they need doing and we are good at doing them.

The primary functions of the Chamber go far deeper than those niceties. The Chamber is a catalyst—a common vehicle through which business and professional people work together for the common good of the community.

A better community means better business conditions, and we work for a better community for everyone. That's why we do what we do. This brings us back to that original question: What do we do?

There is one reason for the Chamber to exist...to do whatever is necessary to keep our area's economic condition at a level where business will risk their resources here in hope of making a profit...everything else is just frosting on the cake.

That leaves one final question: Who is this "we" that do all of this? We are you. You are the Chamber of Commerce. You provide the ideas, the drive, the goals, the funds and voluntary services to keep the Chamber doing what it does. You are the Chamber, and without you, there wouldn't be any Chamber, and just who would do all those things if the Chamber didn't?

*Mercersburg Area Chamber of Commerce
November 2007*

MEMBERS IN THE NEWS

ANTIETAM HUMANE SOCIETY/M&T BANK MERCERSBURG

M&T Bank, Mercersburg proudly announces that they are a designate supply drop off center for the Antietam Humane Society. Branch Manager, Liz Martin, welcomes dog food, hard/dry dog biscuits, cat food, kitty litter, Clorox bleach, large heavy duty bags and clean towels/blankets to be dropped off at the branch. Liz is an active volunteer with AHS and wants to remind you this is our area's animal rescue center.

AUTO SALES UNLIMITED

Auto Sales Unlimited celebrates 8 years in Mercersburg with the launch of a new website,, www.autosalesunlimited.net.

FIRST NATIONAL BANK OF GREENCASTLE



AWARDS 4-H SCHOLARSHIPS

The First National Bank of Greencastle recently awarded scholarships to two students involved in various programs of the 4-H Program. With the recommendations from the organization's Advisory Committee, headed by Karen Hack, Extension Educator, Jaclyn Upperman and Ben Cashell were presented with this year's scholarships.

Jaclyn Renee Upperman of Chambersburg is studying nursing at Shenandoah University in Winchester, VA. She is the daughter of Steven and Jane Upperman and a 2007 graduate of James Buchanan High School. Upperman is a past club president of the 4-H County Council, president and treasurer of Shipensburg 4-Hers, secretary and vice president of baby beef club and decorating chair of the baby beef club. An 11-year member of 4-H, she received several Franklin County 4-H awards and attended several state and national 4-H activities. She also was the president and a member of the Pennsylvania Junior Angus association and a member of the National Angus Association. In high school, she was secretary of her graduating class for four years, secretary and member of the chorus, a member of Show Stoppers, bell choir and band and the 2006 Prom chair. She also was a member of her church and its youth group.

Benjamin Paul Cashell is a 2007 graduate of Chambersburg Area Senior High School and the son of Paul and Nadene Cashell of Chambersburg. He is studying animal sciences for the veterinary field at Penn State University, State College, Pa. He is a 10-year member of 4-H and has held the offices of president and vice president of the Hamilton-St. Thomas 4-H Dairy Club. He also has served as an officer with the 4-H County Council. He received the record book award from the Hamilton-St. Thomas Dairy club for seven consecutive years and showed dairy animals at the local, state and national levels. He also showed swine at the Franklin County Fair and Pennsylvania Farm Show.. In high school, he was active as the president of the FFA chapter and as a student advisor. He also was a member of the Chemistry Club, the Latin Club and the National Honor Society. He also served as a volunteer at the Mennonite Disaster Relief Center. He is a member of his church and its youth group.

TOWER BANCORP INC. ASSETS GROW TO \$570 MILLION

The meeting of the Board of Associates of The First National Bank of Greencastle was held Tuesday, October 9, 2007 at the American Legion in McConnellsburg. On October 5, 2007, Tower Bancorp, Inc. reported earnings of \$5,500,170, or \$2.34 per share, for the first nine months of 2007, on total assets of \$570,861,000. Tower Bancorp, Inc. is the holding company of The First National Bank of Greencastle.

At the meeting, the bank's Chief Financial Officer, Franklin T. Klink III, reviewed the results of the bank's third quarter of 2007. The First National Bank of Greencastle is reporting assets of \$538 million, an increase of \$37 million or 7 percent, during the last 12 months. For the first nine months of 2007, the bank posted record numbers on both its balance sheet and income statement. Shareholders' equity has grown by \$3.3 million or 6 percent, to \$61.

Deposits increased \$44 million, or 11 percent, over last year to \$446 million. Loans have grown by \$10 million to \$402 million. Net income for the first nine months of 2007 is \$4,765,000, an increase of 27 percent or \$1,007,000. While the bank's revenues have grown significantly, Klink said, costs have been held at their 2006 levels. "We've done well," Klink added. "Much of this is the result, from a financial perspective, of a very successful merger of two banks."

FIRST NATIONAL BANK OF MERCERSBURG

ANNOUNCES 3rd Qtr. SPECIAL DIVIDEND

The Board of Directors of Mercersburg Financial Corporation (MFC) recently declared a third quarter regular dividend of \$.28 per share and a special dividend of \$.50 per share. According to Marelin K. Sites, President of the Corporation, "The special dividend is being paid due to the strong capital position of the company; therefore, we determined a portion of our excess capital should be returned to our shareholders. Thus far in 2007 shareholders of MFC have received dividends of \$1.20 per share."

Net income through August is \$1,095,000.00, which represents an increase of approximately 8% when compared to the previous year. Return on Average Assets is 1.26% and Return on Equity is 12.47%. Book value of MFC stock is \$18.79 per share with sales this year between \$47.00 and \$53.00 per share. The First National Bank of Mercersburg, the wholly-owned subsidiary of Mercersburg Financial Corporation, has been serving local communities for over 98 years with office locations in Mercersburg, Fort Loudon, Greencastle, Chambersburg and Waynesboro.

ROTARY CLUB OF MERCERSBURG

Announces new officers; Liza Main - President, Mary-Anne Gordon - Vice President, Ray Larson - Secretary and Kathy Hartung - Treasurer.

ROTZ & STONESIFER, P.C.



Rotz & Stonesifer, P.C. congratulates Norm Myers on obtaining his professional certification through the Institute of Certified Construction Industry Financial Professionals (ICCFP). As a certified professional, Myers will further enhance his knowledge and skills in the construction and real estate industries. As Vice President of Rotz & Stonesifer, P.C., Myers specializes in handling these clients for the firm.

The ICCIFP is a not-for-profit corporation established to promote the highest standards of construction financial management through the credentialing of construction financial professionals. To obtain certification, professionals must complete required course work as well as pass a written examination. Myers has over 30 years experience as a CPA working for a large national and regional firm prior to joining Rotz & Stonesifer, P.C. He is a member of the American and Pennsylvania Institutes of Certified Public Accountants and has served on many committees in both organizations. He has been on numerous non-profit boards in the Central Pennsylvania area and is currently on the Board of Directors of two construction trade organizations. Norm earned his Bachelor of Arts Degree in Business Administration with a minor in accounting from Lycoming College, Williamsport, Pennsylvania.

UNITED WAY OF FRANKLIN COUNTY

UWFC kicked off their annual campaign September 12th at the Waynesboro Country Club. The theme this year is "working together matters". The goal this year is to bring membership partners closer to the communities they serve and help people find access points to the services provided. Campaign goal is set at \$750,000, with 22% of the goal already attained because of early campaign work through Pacesetter Campaigns. Contact Amy Hicks at 717-262-0015 with any questions.

SPOTLIGHT ON NEW MEMBERS

ALL-SHRED, Inc



4831 Winchester Blvd.
Frederick, MD 21703
301-874-1480 Fax 301-874-4700
www.allshredmd.com
fawnbailey@allshredmd.com
Fawn Bailey - Account Representative

A woman owned, local MBE Certified, WBE Certified, GSA Certified, mobile shredding and recycling company. A mobile document shredding and recycling company, we are here to save you TIME, MONEY and WORRIES. The confidential documents to be shredded are quietly moved to the ALL-SHRED truck where they are shredded into tiny pieces and recycled, thus protecting the environment.

American Cancer Society

384 Floral Ave
Chambersburg, PA 17201
888-227-5445 Fax 717-264-0765
www.cancer.org
mark.weldon@cancer.org
Mark Weldon -

The American Cancer Society is a nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives and diminishing suffering from cancer through research, education, advocacy and service.

Antietam Humane Society



8513 Lyons Road
Waynesboro PA 17268
717-762-9091
<http://www.petfinder.com/shelters/PA109.html>
ahsinc@zoomlynx.com

Candy Clopper - Director

A non-profit humane shelter dedicated to the prevention of cruelty to animals and the promotion of humane treatment for all animals through education and enforcement of Pennsylvania's anti-cruelty laws. We sincerely thank you for your past support and hope you will continue to support us in our efforts to provide service to the stray and unwanted animals in our community. And remember, help us spread the word about spaying and neutering pets. Together we can save some lives. AHS is the only humane society for the southern Franklin County region.

Chambersburg Country Club



P.O. Box 159
Scotland, PA 17254
717-263-8296 Fax 717-263-6056
www.chambersburgcountryclub.org
bhoswego@comcast.net

Barbara Horvath - Membership Director

Nestled in the rolling hills of Scotland, PA on the banks of the Conococheague Creek, the Chambersburg Country Club offers something for everyone. Whether your preference is good food, golf, tennis, swimming or just having a quiet place to meet new friends, the Club can provide just what you are seeking. Founded in 1921, the Club is constantly striving to upgrade and improve its facilities to meet the needs of its members.

Craig, Friedly, Potter and Moore Insurance Agency

Craig, Friedly, Potter & Moore



3 West Main Street
Waynesboro, PA 17268
717-762-3147 or 301-791-1147
Fax: 717-762-8170
Tom Moore -Partner

The Craig, Friedly, Potter and Moore Insurance Agency has been serving our area since 1910. We insure people in Pennsylvania and Maryland from our convenient office at 3 West Main Street in Waynesboro, PA. Our experienced staff is ready to help you select the insurance products and coverage's that best meet your needs.

Decals & More



10 East Walter Avenue
Greencastle, PA 17225
717-593-0668
www.decalsandmore.com
sales@decalsandmore.com
Jay Sensenig, Owner

Since 1998, Decals & More has been serving the Tri-State area and fulfilling your business and individual needs. We are proud to be able to provide you with the same quality of service that has kept our customers coming back! We offer a wide variety of choices and options as far as design and display, and will work with you to achieve a look you will be 100% satisfied with.

SPOTLIGHT ON NEW MEMBERS

Greencastle Eye Care Center

50 Eastern Ave
Greencastle, PA 17225
717-597-7708 Fax 717-597-1052
<http://www.visionsource-greencastle.com/>
cjpod@innernet.net
Charlie Parsons, OD

In 1984, Dr. Parsons opened Greencastle Eye Care Center, his private practice. He is firmly committed to quality care with friendly, professional service. Dr. Parsons actively maintains his status as a member of both the American and Pennsylvania Optometric Associations.

Guardian In Home Services



8941 Kings Lane
Mercersburg, Pa. 17236
717-328-9116 Fax 717-328-4663
<http://www.guardianinhomeservices.com>
homecare@guardianinhomeservices.com
Harold & Marjorie Johns

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Leab's Accounting

10360 Cool Hollow Rd
Greencastle, PA 17225
717-597-7189
leabsaccounting@comcast.net
Coralee Leab - Owner

Coralee Leab of Leab's Accounting, LLC has 22 years of Public Accounting Experiences to offer Individual, Small Business Owners, Corporations, Partnership and LLC. Leab's Accounting, LLC offers preparation and E-Filing of individual and business tax returns. Coralee Leab is a Quick Book consultant and offers on-site consultation and in office preparation of Bookkeeping, Payroll, Sales tax returns and highway use tax returns. Coralee Leab is an active member of PA Society of Public Accountants, Maryland Society of Accountants and Cambridge Who Who's Among Business Professionals.

Mercersburg Area Preschool



4919 Steel Ave
PO Box 36

Lemasters, PA 17231

717-328-5992

www.mercersburgareapreschool.com/

The Preschool is established as a function of the Mercersburg Area Churches, Inc. to operate as a non-profit school to provide for the following: to provide the child (without regard to race, color, creed or national origin) with: the opportunity for a feeling of success commensurate with each individual's rate of development; the opportunity for physical, intellectual, social and emotional growth; many and varied experiences for learning and accomplishing developmental tasks; warm adult guidance and consistent support of both individual and group needs; a secure environment so that the child is encouraged to try new experiences; and freedom, opportunity, and encouragement to develop responsibility, self-control, and independence.

Classes begin beginning of September and continue through May for 3-day class ages 4 and 5 years old and for 2 day classes for 3 and 4 years old. Preschool begins at 9:00 a.m. and dismisses at 11:30 a.m. Full-Day sessions begin at 7:00 a.m. and end at 5:00 p.m.

Pictures Plus



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Waynesboro, PA 17268

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dio@picplus.com

www.picplus.com

Randy Kuhn, Owner

Full service photographer, onsite or in studio, camera store and photo finishing. MACC used Pictures Plus for our golf tournament and we could not have been more pleased with the quality and customer service.

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730 Norland Ave., Chbg. Pa 17201

Scott Donghia-[E- Mail

Office 717-267-3222 Ext. 253

Cell -717-552-9856 Home 717-369-4653

Fax-717-267-3222

www.scottdoghia.com

scottdoghia@mris.com

For all your real estate needs. See his business card on page 10.

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Mercersburg, PA 17236

717-328-5913 & 485-0211

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*Helping businesses start,
grow, and prosper.*

ABOUT US

The Shippensburg University Small Business Development Center is one of 18 Small Business Development Centers in Pennsylvania and is an accredited affiliate of the [National Network of Small Business Development Centers](#).

Our team of professional consultants works confidentially with entrepreneurs in Adams, Cumberland, Franklin and York counties to help their businesses maintain a competitive edge.

We can do the same for your business by helping you set goals, develop new products and services, gather sophisticated information about your industry, or find new global markets. Even better, we offer many of these services at absolutely no charge. All we ask is that you bring an open mind and a desire to gain the extra edge that will separate your business from the rest.

Helping you start, grow, and prosper

Whether you are looking to start a business, solve a problem facing your current business, or launch a new product, you need the help of a professional expert.

However, qualified experts are often too expensive for a small business budget.

Our team of consultants offers an affordable and professional solution to this common dilemma. Whatever your challenge, a SBDC consultant is ready to meet with you, one-on-one to help you launch your business, discuss your existing business plan, or help you develop the strategies you need to meet your goals.

Our consulting services are offered free of charge and your information is always confidential. You'll not only save money on hiring high-priced professional experts, you'll also find ways to increase revenues and boost your bottom line.

We can offer a consultant who is uniquely qualified to help you create an effective strategy. Our consultants have expertise in:

- Accounting
- Banking
- Business Planning
- Entrepreneurship
- Environmental Management
- Financial Analysis
- International Business
- Marketing and Advertising
- Market Planning and Research
- Product Development
- Product Procurement
- Research
- Strategic Planning

Contact Us

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Phone: (717) 477-1935 · Fax: (717) 477-4010 · E-mail: sbdc@ship.edu
Office Hours - M-F 8:00 a.m. - 4:30 p.m.

MORE NEWS.....

Rotary Club of Mercersburg



Santa's Toy Box

The Rotary Club of Mercersburg is hosting this wonderful event again this year. If you know a needy family or would like to contribute please contact the club at PO Box 54, Mercersburg, PA 17236. If you have any questions about Santa's Toy Box please contact Mary-Anne 328-5827 or mercersburgchamber@embarqmail.com.

POWER LUNCH

2nd Wednesday of each month, \$5 per person. Please contact the chamber if you would like to host one or be a presenter. Each month's location can be found on www.mercersburg.org/events.jsp.

Did you Know?

We now offer advertising on www.mercersburg.org for members?

328-5827 for details!

This is an email alert the chamber was asked to pass along, please take notice.

WASHINGTON - The U.S. Equal Employment Opportunity Commission (EEOC) late today notified the business community and general public to a "phishing" e-mail circulating to companies that purports to be from the federal agency regarding a harassment complaint. The bogus e-mail contains a Trojan Horse Virus that is likely to harm a recipient's computer if the user clicks on the referenced web link and/or downloads the attached file.

The phony e-mail to employers-being circulated under the subject "Harassment Complaint Update For"-contains links where the respondent can allegedly access details of a fake discrimination claim. The EEOC has reported the issue to appropriate authorities.

The EEOC's policy is to notify an employer of the filing of a charge of employment discrimination using the U.S. Postal System. Because of security concerns, the EEOC does not notify employers of the filing of a charge of discrimination via e-mail. Consequently, if a company receives an e-mail notification which purports to advise the respondent of the filing of a charge of employment discrimination with the EEOC, the federal agency urges users to delete it immediately.

The contents of the phishing e-mail include an EEOC logo under the subject line and contain purported language from the EEOC under a subject heading, "Employer Liability for Harassment." Excerpts of the phishing e-mail are highlighted below:

FROM: Equal Employment Opportunity Commission
SUBJECT: "Harassment Complaint Update For"

This is an automated email that confirms the registration of harassment complaint #number...this harassment complaint can lead to law enforcement action. You can download and print a copy of this complaint to keep for your personal records here...Our staff will keep you updated regarding the status of our investigation...To check the status of your complaint access:

The EEOC enforces federal laws prohibiting employment discrimination. Further information about the EEOC is available on its official web site at www.eeoc.gov.

MANAGER'S CORNER:

Afraid to Be a Leader

It's happening again. I'm witnessing a new "leader" become ineffective and the senior team's confidence in him is starting to lag. The leader is losing his effectiveness even though he's already implemented several much needed programs for the organization. He's losing his effectiveness because he's afraid to do one of the toughest things required of a leader: he's afraid to hold a key staff member accountable to do her job efficiently, accurately, and professionally.

It's sad to say, but he's not the first leader in this organization to lose his effectiveness because of this problem. The previous four leaders have not held her accountable either. Why?

They've all been afraid. They're afraid of the conversations they envision they'll have with her. They envision conflicts, arguments, debates, and even the dreaded possibility of tears. Oh No! So instead of dealing with all of that; they don't. Now her poor performance has become what she views as normal and acceptable.

Who's to blame? It's pretty obvious. It's the fault of every one of the former leaders and now the current leader. It's their fault for being afraid of conversations that haven't even happened yet. It's their fault for anticipating "ugly" conversations instead of anticipating objective, focused, and professional conversations on needed performance changes. It's their fault for not being willing to start the much needed conversations with her. It's their fault for not helping her to clearly see the discrepancies in what is and is not acceptable and why some on the team are frustrated with her. It's their fault for being afraid. It's their fault for not doing what is right for the organization.

In his book, *Who Moved My Cheese?*, Dr. Spencer Johnson shares a terrific question one of the book's characters asked himself when faced with a frightening challenge. His question was: "What would I do if I weren't afraid?" If you're like me, the answer to that question is usually, "I'd do the tough thing facing me."

If you're a leader with potentially difficult conversations and situations facing you and you are somewhat afraid of dealing with them, what would you do -- for the good of the organization -- if you weren't afraid?

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



Thanksgiving November 24, 2007

*Jim & Lisa McCoy, owners of
The Mercersburg Inn, welcome you to have
Thanksgiving dinner in
The Byron's Dining Room.*

Traditional Thanksgiving Dinner
Appetizer
Soup or Salad
Traditional Turkey Dinner
Desert
Soda, Iced Tea and Coffee
\$40

Excludes tip, tax and alcoholic beverages.

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ANNUAL BREAKFAST

Join us November 15, 2007 at The Mercersburg Inn for our Annual Breakfast. We start the morning with breakfast, your choice of eggs benedict or spinach quiche with bacon, following breakfast we move to the sitting room where we will say good bye to retiring directors and introduce you to the new ones. The Chamber directors will present you with information about your fellow members and Dr. Rebecca Erb - Tuscarora School District Superintendent will be our speaker. Parking is only available at The Inn (the main lot or behind the carriage house in the back lot). Those companies with many attendees, please consider car pooling. RSVP to 328-5827 by November 8, 2007.

We look forward to seeing you there.

Platinum Sponsor - Mercersburg Printing

Gold Sponsors - Bell Insurance & D.L. Martin

Silver Sponsors - Brake Concrete, Community Corner, F&M Trust,
First National Bank of Greencastle & Modnur Pharmacy

Bronze Sponsors - (still available, \$50 each)

Centerpiece Sponsor - Auto Sales Unlimited

Invitation Sponsor - First National Bank of Greencastle

PA Chamber Family of Companies Provide a Comprehensive Suite of Benefit Options

The mission of PCI Insurance, a subsidiary of the PA Chamber of Business & Industry, goes beyond the traditional role of an association health plan. As a partner of Mercersburg Area Chamber of Commerce, PCI Insurance provides demographic analysis and evaluation for business owners, as well as consultation regarding cost and tax savings mechanisms. The extra effort and analysis put forth the PCI Insurance account executive results in employers making educated health care decisions.

Both PCI Insurance, Inc. and sister agency, Insurance Coalition, Inc., assist business owners in navigating the turbulent waters of designing and managing an effective employee benefits program.

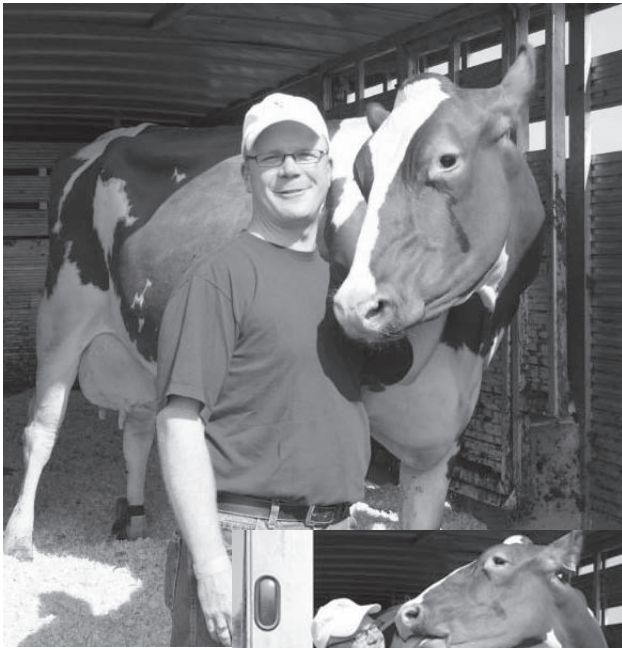
Going Beyond Health Insurance

The PCI Insurance benefit portfolio includes numerous medical plans from a variety of reputable carriers. But the security of insurance coverage goes beyond health protection. Fortunately, the PCI program also includes an array of other optional coverages that afford business owners the opportunity to offer employees and their families a comprehensive benefit program.

With a selection of plans for dental, vision, life and disability, employers can choose the coverages that are best suited to their needs and their employees' needs. With little or no participation requirements for nearly every product, adding specialty coverages to a medical plan selection provides a higher level of protection for employees. Additional options are also available for workers compensation coverage, offered through Chamber Secure Insurance, a subsidiary of PCI Insurance.

Administrative simplicity completes the puzzle with just one invoice for all selected coverages. PCI Insurance serves as the point of contact for all administrative, service and benefit related inquiries. Our Customer Relations department fields calls and emails to answer questions and our web site is open for business all day every day. The new web site includes a host of resources giving benefit administrators the ability to submit new enrollment or change enrollment online, verify employee coverage selections and review renewal, invoice and billing transactions.

To learn more about the products, services and advantages of participating in the PCI Insurance benefit program, please email, call or visit us at pcibenefits@pciinsurance.com, 800.755.3021 or www.pachamberinsurance.com. The family of PA Chamber companies stands ready to meet the employee benefit and insurance needs for Chamber members.



COW plop Bingo

And the winner is.....

Shawn Meyers
of Chambersburg
wins the \$1,000
Cow Plop Bing Prize
October 6th
@ Stoner's Hijos Hill's
Harvest Farm Festival



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Mercersburg, PA 17236

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