ADAMS COUNTY

BUSINESS BRIEFS

BUSINESS



EVENTS CALENDAR

Building Special Digital Edition Only

ADVOCACY UPDATE



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ADAMS COUNTY BUSINESS IS PUBLISHED AND PRODUCED BY



Chartered in 1919, The Chamber of Gettysburg & Adams County is Adams County's oldest and largest business organization. The chamber supports and strengthens its members and the Adams County area by promoting diverse economic opportunities through advocacy, building relationships, providing timely information and developing leaders for the future. Nearly 530 local businesses and organizations have made an investment in Adams County through membership.

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BUSINESS BRIEFS

The **bolded** businesses in Business Briefs are Chamber members. Submit news to news@gettysburg-chamber.org by the second Tuesday of each month for inclusion in the following month's publication.



WellSpan Health announced that the Healthcare Information and Management Systems Society (HIMSS) and the Association of Medical Directors of Information Systems (AMDIS) have honored Dr. R. Hal Baker, senior vice president and chief digital and chief

information officer as the recipient of the Physician Executive Leader of the Year Award. The HIMSS-AMDIS award recognizes a physician leader who demonstrates significant leadership in optimizing health engagements and care outcomes through information and technology. The award is given for success and achievement as a physician leader who champions information and technology to achieve optimal strategic impact.



The VNA of Hanover & Spring Grove is pleased to announce the hiring of their new CEO, Kevin Maloney. Maloney has been a practicing physical therapist since the early 90's with the last 15+ years at the director level. For the majority of his career, he was employed with

Hanover Hospital at their Cherry Tree Rehab Facility. Most recently he was employed with WellSpan VNA as the director of Rehabilitation Services. After 20 years of dedicated service, current CEO Bryan Warner will officially retire in May 2022.

Adams Electric Cooperative, Inc. board of directors voted in February to return \$2.1 million in Ownership Rewards to current and former cooperative members. The co-op reaches a milestone this year, surpassing the \$50 million mark for total rewards returned to members. Recipients may choose to donate these rewards back to other cooperative members in need, through the co-op's Project Helping Hand (PHH) program.

RKL LLP announced that 14 new management-level professionals joined the firm as a result of its recent merger with Rotz & Stonesifer: Andrew Sartalis, Cathy Butler, CPA; Darlene Kelly, CPA, CSEP; Dennis Shindle Jr., CPA, CCIFP; Jennifer Barrick, CPA; Jennifer Gable, CPA, MBA; Leon Butler, CPA, ABV; Michael Rider, CPA; Misty Danner, CPA; Monica Miller; Randall Zook, CPA; Richard Butler, CPA, MBA; Ryan Coccagna, CPA and Wanda Dietrich, CPA. Additionally, RKL Wealth Management LLC, a subsidiary of RKL LLP, welcomed the following new members to the firm: Harold Beshaw-

CFP, ChFC, CASL; Jennifer Connolly, CRPS; and Samantha Brown.



ACNB Bank announced that Julie A. Marshall has joined ACNB Bank in the position of vice president/regional sales manager. In this role, she is responsible for helping to meet the financial services needs of customers and overseeing the performance at 11 of the bank's

community banking offices. Additionally, Marshall is responsible for developing and implementing sales and marketing strategies for the region that align with the bank's overall business objectives. She has worked in retail banking in southcentral Pennsylvania for 18 years, including eight years with ACNB Bank.



Barley Snyder Attorneys at Law attorney, John "J" Quain Jr., has been named the treasurer on the board of directors of its Young Lawyers Section by the Dauphin County Bar Association. The Young Lawyers Section sponsors programming for young lawyers in substantive areas

of law, encourages committee membership and holds several popular social functions each year to encourage networking. In 2021, the Central Penn Business Journal named Quain an "Up and Coming Lawyer" in its Legal Excellence Awards.

ACNB Corporation announced the acquisition of Hockley & O'Donnell Insurance Agency, LLC., by its wholly-owned subsidiary, ACNB Insurance Services, Inc., effective Feb. 28. This transaction is the most recent acquisition of a book of insurance business by ACNB Insurance Services, Inc. ACNB Corporation purchased Russell Insurance Group, Inc., based in Westminster, MD, in 2005. Since that time, the insurance agency subsidiary has expanded the office locations to Germantown and Jarrettsville, MD, and Gettysburg, PA.



York Water Company president and CEO, JT Hand, announced the company's 2021 financial results. President Hand reported that 2021 operating revenues of \$55,119,000 increased \$1,267,000 and net income of \$16,984,000 increased \$386,000 compared to 2020 which included a non-

recurring gain on life insurance of \$515,000 not repeated in 2021. Basic and Diluted Earnings per share of \$1.30for 2021 increased \$0.03 compared to 2020. Dividends per share rose 4% compared to 2020.

CORE Design Group is excited to announce the following promotions to its executive team following their merger with Richard F. Mulá Architects and the

opening of their Maryland office. Vicki Nelson, CPA, chief financial officer: Nick Dreisbach, AIA, NCARB, chief operating officer; Jon Weaver, AIA, NCARB, director of operations for Lancaster; Bryan Gonnella, AIA, director of



Dreisbach

operations for York and Dan Przywara to director of business development. They have also annunced a fourth office location in the Mid-Atlantic region. The new office is located in Aberdeen, Maryland and the office will be managed by Ted Jasinski, AIA, NCARB, operations manager of Aberdeen. Jasinski has over 46 years

of professional-



Jasinski



Gonnella



Przywara

architectural experience and has a proven track record of planning and designing projects up to \$50M across both the public and private sector.

ACNB Bank celebrated the opening of the temporary banking facility located on the building site of the future full-service Upper Adams Office at 3425 Biglerville Road, Biglerville, on Feb. 28.



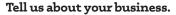
Staff members in attendance included from left to right: first vice president/ community banking officer Laura McCusker, president & CEO Jim Helt, community banking manager Ashley Cooley, Buckley the Bank's Kids Savings mascot, executive vice president/chief community banking officer Tom Stone and vice president/regional sales manager Julie Marshall.





ER SPOTLI

LESLIE ELSNER BELL Elsner Bell & Associates, LLC



March 2022 will be the 20th anniversary of Elsner Bell & Associates, LLC providing Human Resources consulting services to the business community. The business was founded after I had spent the early years of my career in roles for organizations spanning high technology telecom to engineering and manufacturing, from publishing to privatized education. This breadth of experience has made us uniquely qualified to work with business leaders to solve their most challenging Human Resources issues and proactively implement best practices. We are proud of the long-standing relationships we forge with our clients as our relationships are built on integrity, commitment, and trust. Our a la carte approach allows us to customize our services to meet our client organizations' needs and budgets.

What are your primary responsibilities?

Elsner Bell & Associates, LLC delivers a full range of services such as policy development, including creation of and periodic updates to employee handbooks; recruitment services; compensation and wage analyses; human resource recordkeeping audits; benefits negotiations and analysis; reward and recognition programs; guidance through employee relations issues; assistance with compliance issues; performance evaluation programs; job descriptions; supervisory training on topics that include recruiting and employee retention; and special projects that a business might need to solve an employment issue they are having.

How do you stay engaged with trends you see in your industry?

We are an active member of local and national HR associations, notably the Society of Human Resources Management where we collaborate and keep up with regular continuing education to learn trends and ongoing initiatives and research that offer best practices for the clients' needs we serve.

What business challenges keep you awake at night?

Employment and hiring challenges in all industries from entry level to executive positions. The labor market continues to shift and finding qualified talent is more difficult than ever.

Do you have any advice for new business owners?

We advise new business owners to set up their employment practices to include having the fundamentals such as an employment application and a basic employee handbook. It will allow the business to attract and retain solid employees without fear of non-compliance with regulatory requirements. Putting the foundational employment processes in place allows the new business owner to focus on the core business.



This is one of our specialties as business owners often tell us, "We don't know what we don't know" when it comes to Human Resources requirements.

What leadership advice would you offer to other business and organization leaders?

Listen to the people within your organization. Employees are the heartbeat of every business. They have great ideas and want to be heard. They know good people to add to your team, too.

As a business in Adams County, how do you give back to the local community?

I am an active participant in local college and high school mock interview events. Schools in the region regularly have events for graduating students to sign up to participate in a mock interview experience. I've worked with the career services of Gettysburg College for their graduating seniors and, most recently, have also participated in York Suburban High School's mock interview event where we had to pivot to "zoom" interviews online to train students how to present themselves to a prospective employer in a virtual interview. It's a very rewarding experience to help students work through fear and anxiety when asked those tough interview questions that may get them the job they desire.

When you're not working, where in Adams County do you like to spend your time?

As an alumni of Gettysburg College, I have always loved exploring the Gettysburg Battlefield. There's always more history to learn, trails to hike and pathways to bike.

What do you think has contributed to your business reaching this milestone anniversary?

We have had to pivot many times in our 20 years in business to meet client needs in changing economic conditions. As the pandemic began, we found ourselves learning CDC and governmental guidelines to become a local resource that business owners could turn to for answers to their concerns. Business needs have changed every year of our 20 years, some years we were heavily focused on writing/revising Employee Handbooks, some years were focused on completing comprehensive wage and salary analyses, and some years have required us to provide a wide array of supervisory training topics to help businesses invest in their employees. We take great pride in being flexible and responsive to economic trends that impact employers' most valued resource, their employees.

Karen Tavenner, REALTOR®ABR,SRES



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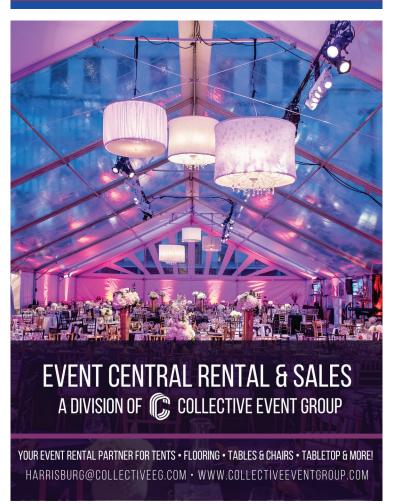
Office: 717-632-5111

karen.tavenner@yahoo.com www.karentavenner.com



April offers bring May closings.

There is still time to find a new home before summer!





Saturday, May 7 Registration | 7-11 a.m. Amblebrook Gettysburg

Register at bikereg.com/adams-apple-bike-ride Sponsored by:















Jeff A. Shaffer Real Estate



ADVOCACY UPDATE

BUDGET HEARINGS CONCLUDE, NEGOTIATIONS BEGIN BY REP. DAN MOUL (R-ADAMS)

The House Appropriations Committee recently completed three weeks of hearings with top officials of state departments and agencies to examine Gov. Tom Wolf's record \$43.7 billion budget proposal for 2022-23. The governor's plan would increase state spending by a historic 16.6% or \$17 million more a day. For every working Pennsylvanian, that would mean an additional \$1,055 per year.



During the budget hearings, the committee repeatedly pointed out wide disparities in the budget numbers presented by the governor and those provided by the state's nonpartisan Independent Fiscal Office (IFO), which was created specifically to ensure we have factual, unbiased numbers to work from when creating our budgets. IFO director Matthew Knittel, said his office and the Wolf administration have differing opinions on the numbers. He said the governor's economic forecast is "optimistic."

Fortunately, the Commonwealth has money in reserve, thanks to contributions to the state's Rainy Day Fund over the past two budgets. These savings were made possible by the General Assembly's determination to hold the line on state spending.

To follow the budget process, visit RepMoul.com, where you will find the latest budget updates. The budget deadline is June 30.



GAS TAX HOLIDAY - A GOOD THING OR NOT? BY MARTY QUALLY, ADAMS COUNTY COMMISSIONER

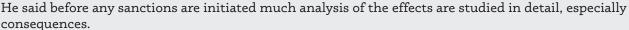
Lately, there has been a lot of discussion about gas prices and a potential gas tax holiday in Pennsylvania. I am no expert on how gas prices are created in Pennsylvania, but I do know that a gas tax holiday will directly impact county and local road and bridge projects. If you want to find an expert on international oil prices, just spend a few minutes on social media,

apparently all of the "arm chair" pandemic experts are now oil experts.

If there is one Pennsylvania truism, repairing roads has always been a challenge. In 2014 state legislators worked to approve Act 89 and changed the gas tax formula to stabilize county and municipal road and bridge funding. In 2022 the gas tax is \$.576/gallon of gas, making Pennsylvania the highest fuel tax in the nation. In 2022 the total municipal allocation for Adams County and local governments is in excess of \$4.4 million. It is important to keep in mind that if the state implements a gas tax holiday, the short-term benefit at the pump will result in a few bumps down the local roads and bridges.

SANCTIONS THAT WOULD BENEFIT THE U.S. BY JIM MARTIN, ADAMS COUNTY COMMISSIONER

Recently I attended the County Commissioners Association of PA Spring Conference. During the opening session I was able to hear US Senator Pat Toomey's remarks from a federal focus and as a member of the Banking Committee. While he was discussing the Russian invasion of Ukraine several topics emerged. One was that of sanctions of Russia.



Because of that, Toomey said we need to get it right. One action that Toomey felt would have multiple benefits with little consequence would be to replace Russian natural gas going to Europe with US natural gas. This would reduce revenues going to Russia and cut European dependence on Russian natural gas. Toomey was confident that his analysis showed that the US natural gas industry definitely has the ability to supply Europe with its natural gas demands without using any Russian natural gas. Our natural gas can be transported as liquified natural gas on tanker ships, an established practice. This obviously would generate a boost to our US economy for years to come and a cleaner product than is produced by Russia now.



A BETTER "BUY-SELL"

By Ronald L. Hershner, Esquire Stock and Leader Attorneys at Law

Any business entity with two or more owners should adopt an agreement to retain closely-held ownership and to provide a reliable process for the transfer of equity interests upon death or withdrawal. These owners' agreements are commonly referred to as "buy-sell" agreements. There are many important matters to consider in an owners' agreement.

Restrictions on Transfer Under what conditions can one join the business? How can an equity interest be acquired? Should an owner's heirs be given preference to acquire the interests?

S Corporation compliance Subchapter S entities should include provisions preventing a transfer that terminates S Corporation status.

Rights of First Refusal Do all owners have a right to purchase interests or do only certain owners have the first right to purchase interests. Give thought to an exit path, while assuring desirable future ownership.

Triggering events What events trigger a transfer of interests? Death? Disability? Retirement? Commission of a crime? Termination of employment? Bankruptcy? A court ordered sale in a divorce?

Valuation and Payment Terms How is the value of the business determined? An agreement among owners? Third party appraisal? What is the method of valuing the business? A multiple of EBITDA? Adjusted book value? Over what period will the agreed value be paid? At what interest rate? If an owner leaves to start a competing business you do not want to provide start-up capital to create a

competitor. Does the recipient of deferred payments have any protection for future payments?

Tag along A tag-along right gives the owner of a minority interest the right to be paid the same price per share that a majority owner is to receive.

Drag along A drag-along right gives the owner of a majority interest the right to require the minority owner to sell his interest at the same time (and usually at the same price) as the majority.

Decision making/Tie breaking Providing a tie break provision could make the difference between a company surviving and dissolving.

Tax elections/Dissolution Most partnerships and many LLCs can make elections that impact the owners' taxes.

Employment Some businesses limit owners to active employees, assuring that assures all owners have a stake in the business, avoiding the disparity between active owners who grow value and passive investors.

Estate planning tools An owners' agreement should be integrated with each owner's estate plan to avoid costly mistakes and delays. An estate needs liquidity. Should life insurance be purchased to fund a buy-out on death?

Amendment How can the owners' agreement be amended when desired?

A comprehensive owners' agreement assures closely held ownership while also enabling transition of ownership over time. It avoids costly disputes and enhances long term viability as ownership evolves.

Attorney Ron Hershner is a partner at the law firm of Stock and Leader and focuses his practice in the areas of business transactions, estate and business planning, and commercial real estate acquisitions, leasing and finance.

OUT & ABOUT



State Legislative Luncheon Gettysburg Hotel | March 11



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Membership Mixer iNet Technology Group | March 17



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Since 1950, we've been in the business of helping our members plan for the future, cultivate smarter habits, and afford more of the things they love. From our growing network of branch locations to our concierge service, our faM1ly is here for you—wherever "here" happens to be.

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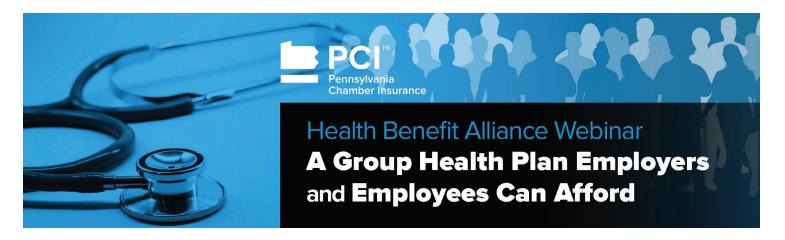
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Wednesday, April 20, 2022 11 a.m. to 12 p.m. ET

Are you an employer who has had difficulty finding an affordable benefits plan option for your employees? Manufacturers, home healthcare providers, restaurants and daycares are only a few of the industries that have historically struggled in this regard.

Pennsylvania Chamber Insurance (PCI) is pleased to present the "Health Benefit Alliance Webinar: A Group Health Plan Employers and Employees Can Afford," a FREE event designed to provide business leaders with a new — and affordable — insurance option that gives them the ability to choose from various plans with fixed costs, no required census, no employee contribution minimum and no deductibles, among other attractive benefits.

WEBINAR HIGHLIGHTS

In this informational webinar, insurance experts will share details of PCI's Health Benefit Alliance partnership and answer attendee questions about how this program — which has attracted more than 60,000 members since its inception in 2016 — can become an affordable employee benefits option for your company.

Among the program's highlights include:

- How the hybrid, level-funded HBA platform can offer affordable health benefits for employers to offer to every employee — including part-time, seasonal and "gig" workers
- An overview of the broad array of plan designs that employers can choose from, allowing for both standard and supplemental coverage
- Information about other insurance benefits available through the program

Following the presentation, participants will have an opportunity to engage in Q&A with the speakers.

After registering, you will receive a confirmation email containing information about joining the Webinar.

About the Speaker



Michael Caruso is an employee benefits specialist who focuses his work on supporting the Health Benefit Alliance program. Michael has spent the last decade advising small-tomiddle market

employers on their talent and benefit risk mitigation strategies.

REGISTER

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AMBASSADOR SPOTLIGHT

Tammy Crouse, Director of Sales Everoak Insurance Group

How long have you been with Everoak Insurance Group? Since May 2018-but worked here prior from 2008-2010.

Why did you join Everoak?

My goal was to have my own insurance agency. I realized that partnering with others who have different skill sets than I do, makes the most sense to build a successful Agency. I worked here years ago so when the opportunity arose to have a working partnership with them, I joined the

What do you enjoy most about volunteering?

Meeting various people and helping where I can. I believe God gave us the ability to be a cheerful giver and do good works, whether it be your time or your talents; it feels good to help others-I thoroughly enjoy it!

What is your current occupation?

My title is Director of Sales. I meet with people looking to find the best value for their personal and/or business insurance needs.

What do you love most about Everoak?

The flexibility and opportunity to help others while earning a living. I love being a broker where I have multiple insurance carriers to work with to find my clients the best fit for their needs and budget.

How do you define success?

Success to me is when you give the best of you, and you are ok with the outcome. I feel we always need to be reaching for the stars but keep ourselves grounded at the same time.

Who inspires you and why?

There are many, however I would say my grandson, Axel. His energy, his love for life, and his desire to learn is exciting and brings pure joy to my heart. To see life through the eyes of a child, where there is no hatred, racism or negativity inspires me. He is happy and carefree and so very loving and not to mention ALWAYS happy to see me!

If you could choose anyone as a mentor, who would you

My old neighbor from when I lived in Colorado-Bobby Gallegos. She is educated, street smart, enthusiastic and highly respected in her career. She always listened intensely when we were together and shared articles with me, helped me with my very first Vision Board and would happily share with me things she learned from her life coach. Even as successful as she was, she was deep-rooted and never let her success make anyone feel unimportant.

What's something about you (a fun fact) that not many people know?

I love playing games- all kinds. Trivia has always been my favorite, card games and most recently playing poker. I recently purchased poker chips, so I have the real feel as if we are in Vegas when we play. Murder mysteries are the new craze, and I recently hosted a get together with our family and we had a blast!

What's the last book you read?

Miracle at Dormel Farms by Bill & Lori Arnold. It's the story of the Quecreek Mine Rescue in Somerset County. I have read it a few times and recently pulled it off my bookshelf and read it again as it has a strong connection with my past. I even had it signed by Miner #4-John Unger.

If you had to eat one meal every day for the rest of your life, what would it be?

This answer is extremely difficult as I love food. I would say a good slice of pizza and a coke would probably work just fine for everyday!

What can we find you doing when you're not at work? Hanging out with friends and family where we visit wineries, go out to dinner or concerts, shop, or travel,

mostly to the beach. You can also find me volunteering at various community events or food pantries too.

CHAMBER EVENTS

APRIL 5

New Membership Development:

Coffee and Connections | 9 a.m., The Chamber

Wine Festival Committee | 11:30 a.m., The Chamber

Executive Committee | 7:30 a.m., The Chamber

APRIL 14

Governmental Affairs Committee | 12 Noon, Adams Electric Cooperative HQ

APRIL 15

Chamber Office Closed | Good Friday

APRIL 21 - REGISTRATION OPEN

Membership Mixer | 4 p.m., The Markets at Hanover

APRIL 21 - REGISTRATION OPEN

LnL: Benefits of Internships for Employers 12 p.m., The Chamber

APRIL 26 - REGISTRATION OPEN

County Connections Breakfast | 8 a.m., Maple Avenue Middle School

APRIL 27

Ambassador Committee | 11:30 a.m., Appalachian **Brewing Company**

Young Professionals | 5 p.m., Mamma Ventura's

APRIL 28

Board of Directors | 7:30 a.m., The Chamber



COMMUNITY EVENTS

APRIL 2

Focus Foundation's Annual Autism Walk & Expo 10 a.m. - 1 p.m. Gettysburg Area Recreation Park thegleaningproject.org

Easter Egg Hunt & Bunny Party | 10 a.m. - 2 p.m. Mister Ed's Elephant Museum & Candy Emporium 717.352.3792 | mistereds.com

APRIL 9

Easter at the Outlet Shoppes! The Outlet Shoppes at Gettysburg 717.337.9705 | theoutletshoppesatgettysburg.com

APRIL 9-10

Gettysburg Festival of Races Gateway Gettysburg Complex Gettysburgfestivalofraces.com

APRIL 15

Pool Easter Egg Hunt | 5:30 p.m. - 7:30 p.m. YWCA Gettysburg & Adams County 717.334.9171 | ywcagettysburg.org

Hop Along The Bunny Trail | 10 a.m. - 1 p.m. Hollabaugh Bros., Inc. 717.677.8412 | hollabaughbros.com

APRIL 23

Antique & Vintage Outdoor Market The Outlet Shoppes at Gettysburg 717.337.9705 | theoutletshoppesatgettysburg.com

APRIL 28

Tee It Up Fore the Arts Golf Tournament The Links at Gettysburg 717.334.5006 | adamsarts.org

APRIL 30

Adams County's Biggest Yard Sale | 8 a.m. - 2 p.m. East Berlin Area Community Center 717.259.8848 | ebacc.org



Hoffman Homes for Youth 25th Anniversary Golf Tournament

Monday, June 6 12:30pm Start Hanover Country Club I Abbottstown, PA



We hope you will join us for a meaningful day of golf!



Lunch, Awards Dinner, Raffle, Contests & More! \$250 Per Player - Sponsorship Opportunities Available! To register and for more information, contact Alicia Stanley at 717-359-7148 x4500 or astanley@hoffmanhomes.com.

www.hoffmanhomes.com/specialevents

NEW MEMBERS

Adams County Literacy Council

Alison Shuman

1685 Baltimore Pike, Ste. F Gettysburg, PA 17325 717.479.7032 amshuman@iu12.org Education

Burkentine Real Estate Group

Denise Kessler

1454 Baltimore St.,

Hanover, PA 17331 717.633.5163 marketing@burketine.com burkentine.com

Homes & Real Estate----Building & Construction

Jack's Hard Cider - Tasting Room

Crystal Mort

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Mela Kitchen

Maria Wolf

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Brooke Hall

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Paris Kiriakis

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MEMBER RENEWALS

40-49 YEARS

Dobbin House, Inc. National Circulating Co., Inc. The Merchandiser

30-39 YEARS

Adams County Nursery, Inc. Bettina T. McBeth, D.M.D. Bream Orchards County of Adams

Days Inn Gettysburg

Gettysburg Eddie's

Gettysburg National Military Park

Gettysburg Pediatrics

Hickory Bridge Farm, Inc.

Hull's Electric Service, Inc.

Inn at Herr Ridge

Met-Ed

Peters Funeral Home, Inc.

PNC Bank

Sandoe's Mini Storage, Inc.

United Lutheran Seminary

YWCA Gettysburg & Adams County

20-29 YEARS

Biggerstaff's Catering First Baptist Church of Gettysburg Grannie's Attic Shurt Haus Scott & Co. Fine Jewelers

10-19 YEARS

Adams County Farmers' Market Association Inc. Children's Aid Society Gettysburg Dental Associates High Peak Tent Rentals Howard, Betty iNet Technology Group Lincoln Leadership Institute Miller & Associates Real Estate, LLC O'Rorkes

Sharrah Design Group, Inc.

SpiriTrust Lutheran Home Care & Hospice, Inc.

Wide Open Communications

5-9 YEARS

Brother Floyd's Pickles Farnsworth House Inn Lehmer, Terry PSI Pumping Solutions, Inc.

1-4 YEARS

Adams County Technical Institute Dancing Fox Consulting Gettysburg National Golf Club Graphics Universal Incorporated Hill Financial Solutions Suzanne H. Christianson, REALTOR/Owner at RE/MAX of Gettysburg The Marketplace at Gettysburg





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Members Advantage Program
where you could earn dividends

Members Advantage Program, or MAP, is a group business insurance program through Penn National Insurance that combines group premium volume and loss experience to give you the opportunity to earn a dividend. In fact, this program has returned more than \$9 million in dividends to its members in York County over the last 15 years!



www.PennNationalInsurance.com



Learn more by calling these member agencies:

Bergdale Insurance Agency	Gettysburg	717-334-8195
Hockley & O'Donnell Agency	Gettysburg	717-334-6741