

CENTRAL PENN BUSINESS JOURNAL

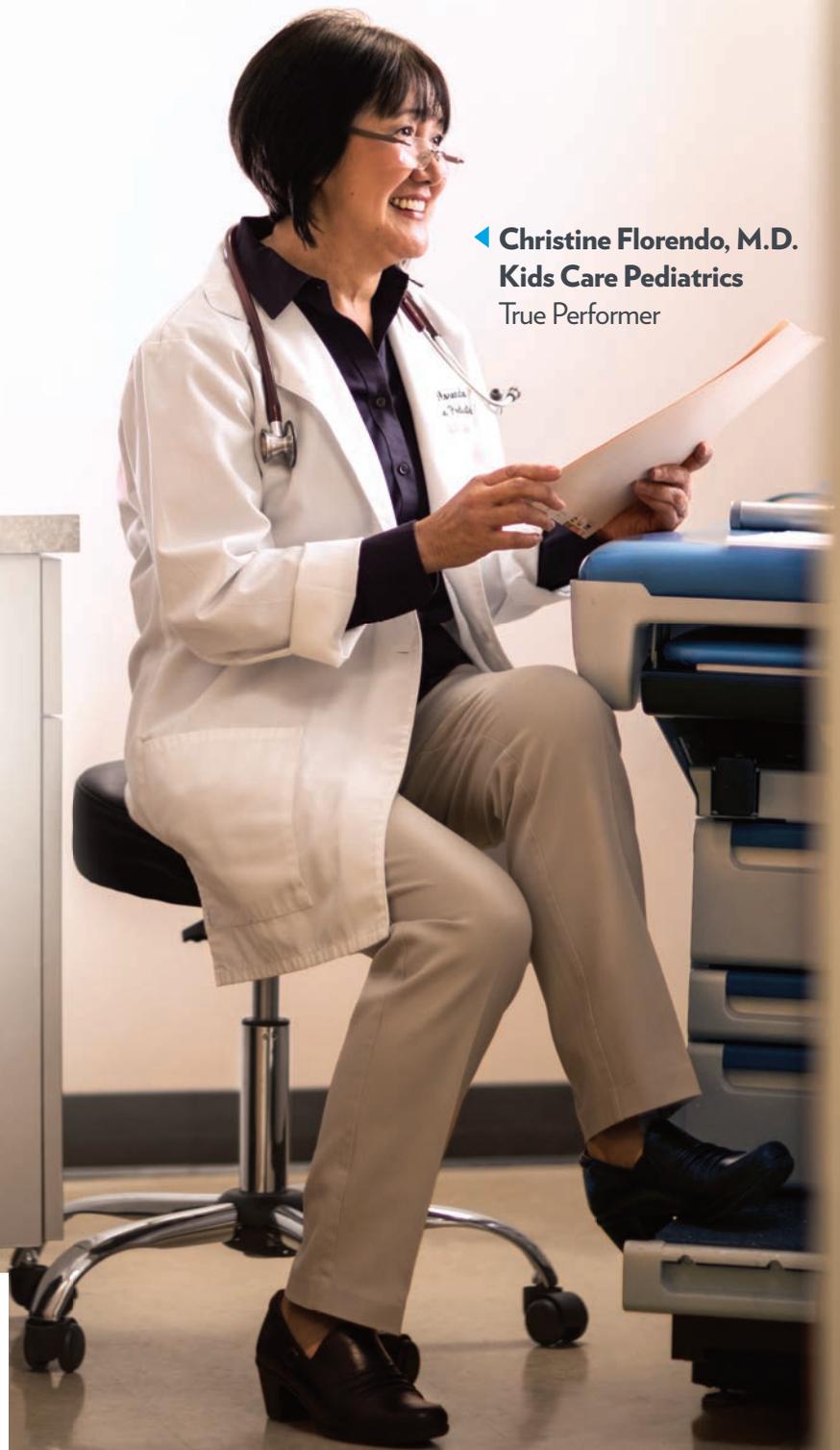
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PHOTO/KOZZI2

FLIPPING THE SCRIPT

Home flippers reap profits, but tighter supply, rising prices and more competition threaten future rewards

By Jason Scott
jscott@cpbj.com

As rising demand from buyers pushes up home prices, the number of people flipping houses in the U.S. has hit a 10-year high.

California-based ATTOM Data Solutions said 138,410 individuals and institutions flipped more than 207,000 homes last year, up from 133,407 buyers flipping 204,167 homes in 2016. The company defines a flip as a property bought and sold again in the same 12-month period.

Many are seeing bigger gross profits as home prices tick up.

In Central Pennsylvania, where ATTOM tracked nearly 1,500 flips last year, the average gross profit ranged from \$65,000 in the Harrisburg-Carlisle metropolitan area to \$74,000

please see **FLIPPERS** page 11



PHOTO/LMPHOT

TRANSPORTATION

New rules, high demand boost shipping rates

By Thomas A. Barstow
Contributing writer

If your company pays to ship products to customers, your costs will be going up, and it may be increasingly difficult to find trucking companies in a position to haul for you.

A confluence of events is leading to one of the tighter markets for trucking companies in years, said Marie D'Angelo, an account

executive in the Camp Hill office of the national shipping and logistics company Worldwide Express. She urges businesses to begin planning so their materials are not left on loading docks.

"It's a good idea to look at your shipping services," said D'Angelo.

The Wall Street Journal reported earlier this year that the issues will only get worse as the economy improves, reporting that in

the week ending Jan. 20 there were about 10 loads waiting to be moved for every truck that was available in what is known as the spot market, where trucking services are hired on short notice. The weather and rising diesel prices have been contributing to the dip in available space on trucks, the Journal also reported.

Meanwhile, an acute driver shortage isn't getting better, further crimping the

ability to move the trucks that are available, according to the American Trucking Associations, the largest trucking trade group in the nation. On March 19, the association's chief economist, Bob Costello, warned that a lower driver turnover rate in the fourth quarter of 2017 didn't mean the shortfall is going away.

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HOSPITALITY

A duo in York County designs a different kind of wedding show.

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TAX INCENTIVES

State auditor general targets education tax-credit program

By Emily Thurlow
ethurlow@cpbj.com

Pennsylvania's auditor general is questioning whether private schools should face more scrutiny when they benefit from a tax-credit program widely used by businesses.

The auditor general, Eugene DePasquale, raised the idea in response to concerns about incidents at a private school in Pittsburgh involving alleged inappropriate contact with minors.

"These incidents raise questions about how this school protects children and handles such serious allegations," DePasquale said, noting that because the school, Yeshiva Schools of Pittsburgh, is private, his office is precluded from conducting an audit. "It is time for a serious review of the lack of any accountability for schools that receive these funds."

DePasquale said he would be further discussing the issue with Dennis Davin, secretary of the Department of Community and Economic Development, which administers the tax-credit program, known as the Educational Improvement Tax Credit, or EITC, program.

"We believe that the schools that participate [in the EITC program] are following proper procedures, but something clearly fell through the cracks," Susan Woods, press secretary for the auditor general, said.

After receiving a number of complaints about an employee that "engaged in inappropriate contact" with minors when he was a teenager, the Yeshiva Schools of Pittsburgh placed an assistant principal on administrative leave. According to the Pittsburgh Post-Gazette, the individual, now 29, was allegedly out of state and 17 when the incidents occurred. He has been at the Jewish Orthodox school system for five years.

The matter has been turned over to the Allegheny County district attorney's office and Pittsburgh Police Department. For the 2017-2018 period, the Yeshiva School was not listed among those receiving money from the EITC program.

The board of Yeshiva Schools of Pittsburgh said it had no suspicion of misconduct by the employee since he began

working there or at any time since he became an adult.

These suspicions follow another incident last year involving a teacher and child at the same school.

In response to those concerns, DePasquale announced he would be looking into what he described as a "lack of accountability and transparency" in how the tax credits are used.

Businesses use the EITC program to earn credits that offset their state tax burden. To receive credits, companies must donate scholarship money to qualified education institutions. The program was created under former Gov. Tom Ridge.

According to Michael Gerber, press secretary for the DCED, the agency is permitted by legislative statute to gather a range of financial information, including dollar value of

contributions from businesses earning tax credits and the amount awarded in scholarships. The auditor general has access to the same information. The annual total for the EITC program, Gerber said, is \$135 million.

While groups like the Diocese of Harrisburg said that they have nothing to hide, Father Edward Quinlan, diocesan secretary for education, said he wasn't quite sure there was a connection between the EITC program and the allegations in Pittsburgh.

"None of this makes sense with regard to the EITC," Quinlan said, adding that the law authorizing the EITC program contains numerous safeguards.

Currently, Quinlan said scholarship organizations are required to submit detailed reports that must be kept on file for three years. For this current year, he said out of the 10,542 students attending schools in the Diocese of Harrisburg, more than 3,700 are on some form of scholarship.

Gene Barr, president and CEO of the Pennsylvania Chamber of Business and Industry, also failed to see a connection between the Pittsburgh incidents and the EITC program. Barr said the chamber supports the program, as do many of its members.

"The EITC offers an important option for educational choice in Pennsylvania," he said. ■



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Volume 34, Number 12

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CENTRAL PENN BUSINESS JOURNAL (ISSN 1058-3599) is published weekly except for the weeks of Jan. 5, July 6, Nov. 23, and Dec. 28; an extra issue is published in February by Bridgetower Media, 1500 Paxton St., Harrisburg, PA 17104-2633. The periodical postage is paid at Harrisburg, PA and at additional mailing offices. POSTMASTER: Send address changes to the Central Penn Business Journal, 1500 Paxton St., Harrisburg, PA 17104-2633.

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CORRECTIONS/ CLARIFICATIONS

The Central Penn Business Journal will correct or clarify mistakes made in the publication. If you have a question, please call the editorial department at 717-236-4300.

HOSPITALITY



Lauren Stine, left, and Taryn Blake are the creators of Behind the Bash, a wedding planning event featuring Central Pennsylvania vendors. PHOTO/AMY SPANGLER

Bridal WAVE

Area wedding show reflects changing industry



Erin Farnsworth, left, and Karlie Study model wedding dresses from Mifflin County-based The Paisley Dress during a Behind the Bash event March 11 at the Bond in York. PHOTO/AMY SPANGLER

By Emily Thurlow
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Chuck Taylor sneakers, tattoos and a nose ring. They don't scream "bride," but Taryn Blake sported them at her wedding - held on a baseball diamond.

Recognizing that other brides might also want something outside the norm, the veteran wedding/event planner teamed up with Lauren Stine, director for the wedding reception venue Historic Shady Lane, to launch a new wedding show for vendors, Behind the Bash.

Their goal? To create a shopping atmosphere where couples would feel welcome regardless of their appearance, their taste, their finances or their sexual orientation.

Both Stine, 27, and Blake, 32, say they've had clients turned away by businesses on the basis of their sexual orientation. And it can be hard for LGBT or other non-traditional couples to find what they are looking for in traditional bridal magazines.

It has been three years since the U.S. Supreme Court legalized same-sex marriage. Some states, however, have passed what are known as "religious freedom" laws that allow vendors to refuse service to LGBT couples on the basis that a state cannot "burden a person's exercise of religion." In Pennsylvania, a religious freedom law passed in 2002 notes that for-profit businesses cannot refuse to serve someone for religious reasons.

In many places around the country, businesses have started to adapt to the changing demographics of marriage.

"From cake toppers to invitations to

please see **WEDDING** page 6

NONPROFIT

Program tackles lack of business education

By Shelby White
swhite@cpbj.com

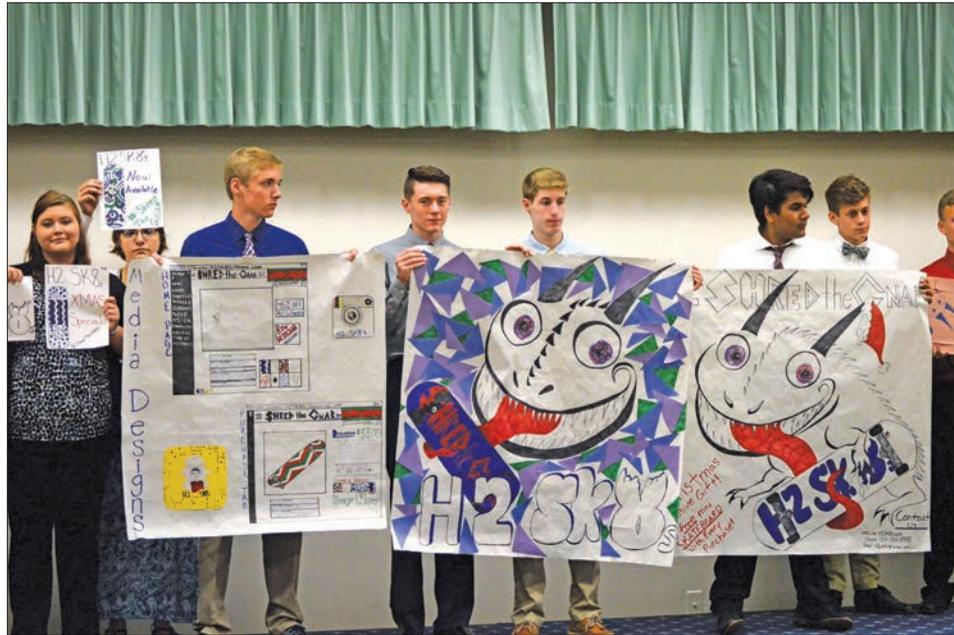
When it comes to teaching financial literacy in high school, Pennsylvania gets an F.

The commonwealth was one of 11 states that didn't get a passing grade in a study on financial literacy education conducted last year by Champlain College in Vermont. The other states that failed were Alaska, California, Connecticut, Delaware, Hawaii, Massachusetts, Rhode Island, South Dakota and Wisconsin, as well as the District of Columbia.

The failing states imposed few requirements or none at all for personal finance education in high school. Their students could graduate high school without taking a course that includes instruction in financial literacy – how to save, invest and spend money, as well as how to avoid wasting it.

"These kids graduate with virtually no understanding of how it works or the world that they're about to enter," said Scott Lee, vice president of marketing and development for the Erie-based Foundation for Free Enterprise Education.

The foundation operates a program that it sees as an antidote: Pennsylvania Free Enterprise Week.



At a Pennsylvania Free Enterprise Week program last summer at Lycoming College, a group of high school students presented an advertising and marketing campaign for their company, SK8. PHOTO/SUBMITTED

For 40 years, the program has been educating Pennsylvania high school students about the American free enterprise system and issues faced by U.S. businesses.

Since its establishment in 1979 in Erie, over 42,000 students have graduated from the program, which takes place at Lycoming College and the Pennsylvania College of

Technology in Williamsport. This summer, the program expects to graduate nearly 2,200 students from around the state.

Only a handful will come from Central Pennsylvania.

Last summer, Cumberland County sent 103 participants, but other counties sent fewer: 28 came from Dauphin County, 15

from Lebanon, 12 from Lancaster and eight from York. In comparison Erie County sent 130, Allegheny sent 122 and Montgomery sent 182.

Katie Clarke would like to see more from the midstate.

"If we send 10 kids and even if just one of them comes back and establishes roots in this area with this free enterprise, entrepreneurial experience under their belts, that's just going to build up our workforce and our entrepreneurs of the future," said Katie Clarke, president of LeTort Trust, a wealth management firm in Lower Allen Township. She also is a donor to the free enterprise program.

"Everybody who comes across it realizes how amazing it is," Clarke said.

Converts include billionaire Mark Cuban, who is sponsoring 10 students this coming summer. A Pittsburgh native, Cuban is a businessman and investor who owns the Dallas Mavericks basketball team and stars in the ABC reality television show "Shark Tank".

Donors pay \$575 to sponsor a student for a week, and the program finds a sponsor for every student who is accepted. Donors are

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WEDDING

continued from page 3

photography, the LGBT wedding is recognized, and at least in some parts of the country, even mainstream,” said Jolene Rae Harrington, a spokesperson for Here Comes the Guide, a national wedding-planning resource that offers details about venues and vendors. It is based in San Francisco.

Harrington noted a venue franchise that has tried to make its wedding collateral gender-neutral and designers who are including white pantsuits in their collections, not just traditional bridal gowns.

An experienced pair

Stine and Blake bring to their new venture an understanding of what it takes to plan a wedding.

Blake founded her business, Taryn Blake Events, in 2008 in Baltimore and relocated to York in 2010. Her business helps plan every detail of a couple’s wedding and serves between 25 to 30 couples each year.

At Historic Shady Lane, in East Manchester Township, York County, Stine works hand in hand with couples. The venue hosts at least 70 weddings per year.

The two women, who had worked together before, held their first Behind the Bash three years ago at Historic Shady Lane.

“We wanted to create an experience for all couples in the area to feel included, appreciated and welcome,” Blake said. “And we wanted to give everyone an inspiring space that spoke to who they were, no matter their background, lifestyle or needs.”

At a Behind the Bash show, bridal models are featured in all sizes – some with tattoos and some without – and of all sexual orientations.

As part of their agreement to take part in Behind the Bash, vendors must agree to work with all couples, Stine said.

The two business partners also have taken steps to limit the number of vendors.

Before her own wedding in 2010, Blake said she attended bridal shows with more vendors than she could possibly see in one day.

“You were constantly being sold to,” she said.

When she and Stine were planning their bridal show, they wanted to create an atmosphere that fostered relationships and rapport between couples and vendors.

Instead of the “pipe-and-drape-style” booths, vendors showcase their services in an open-air style. The two business partners also put a cap on the number of vendors in each category per show – the number varies from venue to venue – catering to small businesses, including artists, makers and crafters.



An engaged couple peruses wedding cakes displayed March 11 by York County-based Farmhouse Cakes Bakery at a Behind the Bash event at the Bond in York. PHOTO/AMY SPANGLER

They found the caps created more of a “date day” for engaged couples, who were not overwhelmed with too many options.

“We were looking to foster a ‘community over competition’ mindset,” Stine said. “So if one photographer was booked the weekend that someone was interested in, they could say, ‘No, I’m sorry, but down there, so-and-so might have openings.’ It’s about working together.”

That mindset seems to be contagious. Stine and Blake organized two additional bridal shows this year, and vendors have appreciated the outlet. The first was held March 11 at the Bond, a venue in York’s Royal Square neighborhood. The next will take place on July 22 at Historic Shady Lane, followed by one at Linwood Estate in Dickinson Township, Cumberland County.

Veronica Lugo, owner of Veronique’s Creative Artistry, said the energy was especially strong at the March 11 show. The brides were not typical.

“They were asking questions and figuring out if I’m the right fit for them,” Lugo said, noting that the industry overall has shifted from a model in which couples settle for a vendor and try to make it work toward one in which couples find vendors that fit their aesthetic and vision for a wedding.

At Behind the Bash, she had brides select colors for their wedding days. In the past, brides sought a traditional “blush-

ing bride” look, Lugo said, which calls for rosy cheeks, thick lashes and almost no contour on their cheeks. Nowadays, brides are opting for an edgier look.

“Fashion dictates a lot of those changes. People are thinking more out of the box. The most-requested look nowadays is the ‘golden goddess,’ with soft lips, bronzed cheeks and the eyes are completely gold, bronze and copper,” Lugo said.

Other brides may seek a more ethereal, Bohemian look with a more natural face and neutral eyes, said Lugo, who recently released her own line of lipstick, called Veroleigh Cosmetics.

Kristen Adams, owner of wedding florist Blossom Bliss, was also at the March show. She said her work revolves around color choices. In the past, brides came to the florist requesting bouquets and boutonnieres. They are now seeking hanging installations or large-scale designs.

“Sometimes I feel like an engineer instead of a florist,” Adams said.

Because barns are a popular venue for weddings, she said, flower choices have included wildflowers and blossoms that look as though they were picked and stuck in a Mason jar, paired with burlap. More recently, there’s been a shift to compote arrangements – a bowl-shaped dish with a stem – mixed with greenery created in a more abstract fashion.

“Things were very simple in the past: vases with roses and carnation. But it’s

been something new each year and it’s fun to see and talk to people talk about their ideas,” Adams said.

Entertaining enterprises

Traditionally, couples provide a keepsake for their guests, like candy or a candle, which includes the couple’s first names. And while that tradition persists, Stine and Blake said there’s also been a shift in how couples entertain their guests.

Take wedding magician George Ripley of Ripley’s Believe It, It’s Magic. A full-time police detective with the York City Police Department, Ripley performs magic at weddings on the side.

“Wedding magic is particularly popular in the UK and it offers a gift to guests of entertainment,” he said, noting that he often performs during cocktail hours while a couple is having their photos taken after a ceremony. “I go table to table entertaining guests.”

Harrington, of Here Comes the Guide, pointed to the addition of exotic animals at weddings as an up-and-coming offering.

“Zebras, giraffes, woodchucks, llamas — [couples] bring them to their cocktail hour, and let guests take a photo with them,” she said.

Whether a wedding leans toward the formal or the four-legged, Stine and Blake said Behind the Bash is all about having fun as you get to the big day. ■

TECHNOLOGY

Woodstream builds better mousetrap atop Comcast technology

By Jason Scott
jscott@cpbj.com

Lititz-based Woodstream Corp. already makes many of the world's most popular rodent-control devices, but that doesn't mean the company isn't looking to build a better mousetrap.

Or at least a mousetrap that can communicate better.

For nearly two years, the Lancaster County manufacturer of Victor mouse and rat traps has been working with Comcast's MachineQ Internet of Things platform to link up electronic traps, hoping to save businesses time and money.

Woodstream officials said they are using what is known as low-power wide area network technology — which allows battery-powered devices to send signals across greater distances — to increase the number of Victor electronic mouse and rat traps that can be tied into the same network.

Pest control companies and their business clients can use a new Victor mobile app, dubbed VLINK, to monitor the connected traps. Comcast and Woodstream also are developing an online dashboard for network data monitoring, said Tom Daly, senior director of strategic technology at Woodstream.

The technology can alert users when traps are activated and which ones may be seeing the most activity. Over time, the data can help companies figure out if they need to move traps or add more.

Many of Woodstream's pest control products are used by food manufacturers and other industrial tenants, as well as by pharmaceutical companies, restaurants, hotels and apartment complexes — all of whom have an interest in staying rodent-free.

Many of these companies are very sensitive to pest activity, Daly said, especially those handling food. A pest problem that goes viral on social media can severely damage a brand's reputation and its balance sheet, he said. Technology like the VLINK system can serve as an early warning system or added insurance.

The VLINK system is currently being tested by a few Woodstream clients and is expected to roll out fully in the third quarter.

The primary return on investment in digitally connected mousetraps comes from labor savings, Daly said. Instead of having pest control companies or property managers check mousetraps every month or quarter, they can rely on the system to alert them of any activity.

Traps are often found empty during manual inspections. And if they have caught something, it's not always clear when.

Of course, the new commercial service comes with a cost, which will vary depending on the number of electronic traps needed and properties connected to the system.

Daly said Woodstream, which has more than 350 employees in Lititz, is looking for ways to implement IoT technology into other products. The company's portfolio also includes Terro liquid ant bait, Havahart animal traps, Perky-pet bird feeders and Zareba and

Fi-Shock electronic animal containment products.

"We see an emerging need," he said. "Not everyone recognizes the value of data, but we're starting to see more people talk about it."

Woodstream already has a WiFi-connected residential version of its Victor products, which it sells in big-box stores like Home Depot and other retail chains such as True Value and Ace Hardware. The company also sells products through its own website.

Woodstream is owned by Vestar Capital Partners, a New York-based private-equity firm. ■



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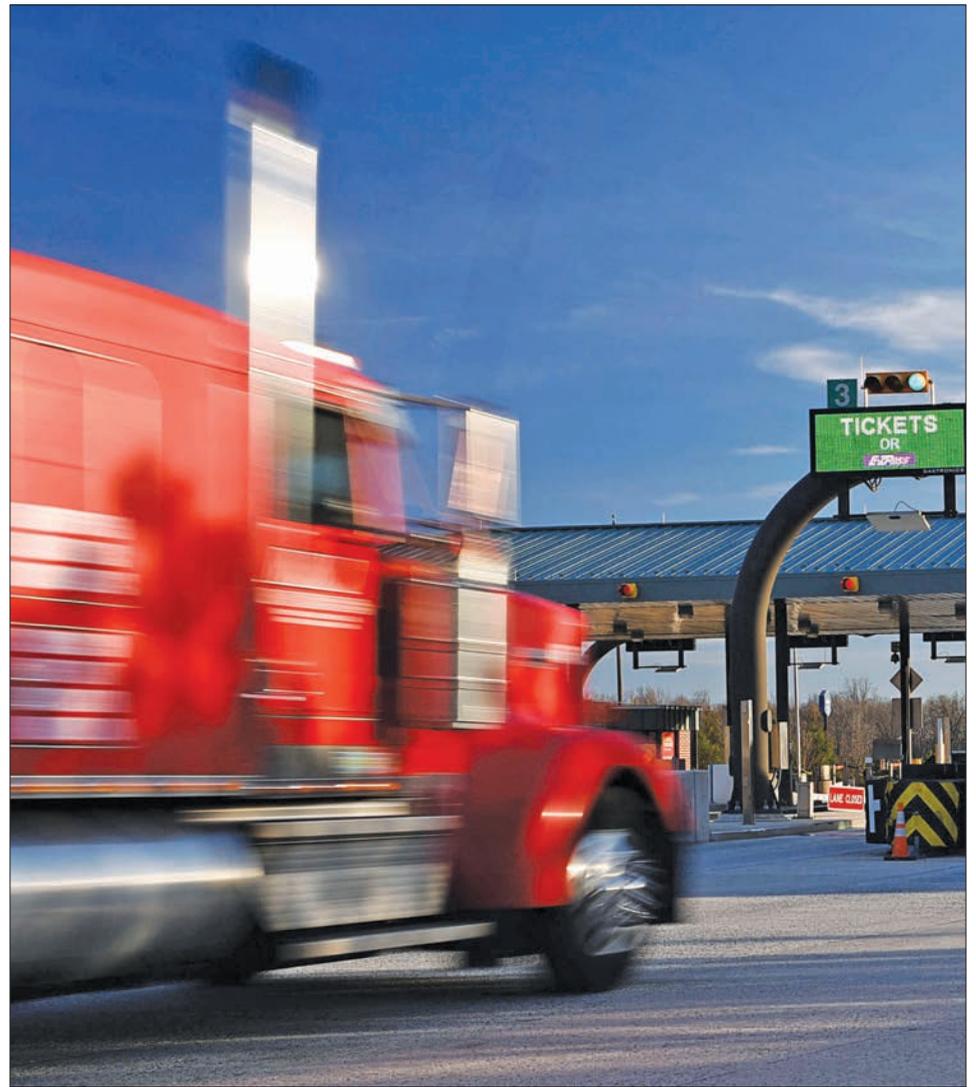
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PHOTO/AMY SPANGLER

TRUCK

continued from page 1

“Despite this dip in turnover, the driver market remains tight, and the driver shortage remains a real concern for fleets and the industry,” Costello said in a statement. “If the economic climate continues to improve, I expect both turnover and driver-shortage concerns to rise in the near future.”

A dearth of drivers – by some estimates as many as 175,000 by 2026 – is being exacerbated by new federal regulations, leading some drivers to retire at a time when the industry is having trouble recruiting new workers, D’Angelo said. The regulations require trucks to shed paper log books and use an electronic logging device – or ELD – that monitors how long a trucker is on the road.

The devices are intended to improve safety by ensuring drivers are not on the road beyond legal limits. This is the first year for the new rule, so the full effect isn’t clear, yet some drivers have been retiring rather than drive under the new system, she said.

Industry experts also note that the new logging system might require drivers to double up on longer trips, further aggravating the shortage.

While the rules are a big change for the industry, the trucking association supports them, saying that the electronic logs will save the industry \$1 billion per year beyond the cost to implement the new system.

“The time has finally come to retire decades-old, burdensome paper logs that

consume countless hours and are susceptible to fraud and put the safety of all motorists first,” Chris Spear, ATA President and CEO, said when the new rule fully went into effect in December. “We firmly believe that America’s truck drivers – if they were operating legally within the hours-of-service rules before today – will see tremendous benefits in using an ELD, whether in reduced crashes, less time spent on paperwork or in fewer errors in their logbooks.”

The improving economy has meant that shipping, generally, has been increasing, and the high demand means that costs are going up. Those trends also mean that large online retailers have been increasingly tapping the available trucking capacity, squeezing out smaller companies that need the space, D’Angelo said.

“We call it the Amazon effect,” she said. As an example, she noted, a large online retailer might contract for 20 truckloads with a particular company, leaving 10 truckloads for other customers. If the large retailer suddenly needs more capacity, the trucking company would be inclined to fill that order and leave less space available to smaller companies.

A mistake that some smaller companies make is that they rely on one company to provide shipping services, D’Angelo added. Worldwide Express provides logistics services, trying to line up delivery alternatives at the best possible price, she said.

“There is a lot of vulnerability in the market and pricing is all over the board due to the ELD mandate, driver shortage and increased capacity,” she said. “This will have an impact on companies and their operating budgets for 2018.” ■

EDUCATION

continued from page 4

eligible to receive state tax credits available to businesses that contribute to scholarship and educational improvement organizations.

Students kick in up to an additional \$235, depending on where they are from. The student fee combined with the corporate scholarship pays for housing and food.

How it works

Students can apply online or mail in a paper application but the program does not ask students for their grade point averages.

"As long as that school's representative signs off on them and says they will be a good representative of the school, we will take that student no matter what," said Karen Musante, president and CEO of the Foundation For Free Enterprise Education. "We feel it's important for any student no matter what vocation they choose, whether they go to college or not, that they experience what it's like to run a business."

Once accepted, students attend one of five week-long sessions held in the summer. The incoming high school juniors and seniors are grouped into imaginary management teams where they learn firsthand what it's like to run a business. Their task: salvage a failing company.

Companies of 18 students create marketing campaigns, design logos, name their products, produce radio and TV commer-



Students taking part in a Pennsylvania Free Enterprise Week program last summer enjoy some sunshine on the quad at Lycoming College. PHOTO/SUBMITTED

cial, and craft business cards.

On the first day, the team elects a CEO, a director of finance and a director of marketing. The students on the team naturally migrate to whichever part of the business is most interesting to them, Clarke said.

"Then it's all day, all week long. They're working until 11 at night," said Clarke, whose son took part last summer.

Throughout the week, students conduct research and development and make all of the financial decisions for their companies in the equivalence of a three-year time frame, said Musante.

Students also take part in a college-level computer simulation of a global manufacturing facility from which they manufacture a product they've been assigned by the camp.

But it's not all work.

The camp schedule is interspersed with speakers and fun activities, including a volleyball competition, a dance and social events.

At the end of the week, the students present to a panel of judges their plans for marketing and advertising their company and give their pitch for why people should buy stock in it.

Students who graduate from free enterprise week receive a \$20,000 scholarship to

Lycoming College or a \$10,000 scholarship to Penn Tech, if they are accepted.

Students often leave the camp describing it as the best week of their lives, according to its advocates.

"They go away to a college campus and often it is their first time away from home," Musante said. "They learn about themselves. They hear from speakers, and they learn life skills other than just business skills. But most importantly, we treat them as adults."

Perhaps the camp's most powerful components are the guests who speak throughout the week. They include business professionals, motivational speakers and groups who talk to the students about bullying.

The program is equally as rewarding for the adult volunteers. Free enterprise week recruits 120 adult advisers who serve as mentors to the students.

Among last year's volunteers, 20 percent were graduates of the program. Many donors provide volunteers as well. Others may be retirees who have heard about free enterprise week through SCORE chapters or the American Legion.

Among those volunteers is Scott Lee, who has been an adult adviser for over 25 years.

"When you see the profound change that comes over these young people within a week, it's incredible. These are kids who oftentimes are very shy, and then all of a sudden they have this notion that they can be a leader," he said. "To see those lightbulbs go off within the space of that week, that's the payoff for all of us, our staff and volunteers." ■

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OUR VIEW

Utility commission needs to move on rate cuts

The state Public Utility Commission says it needs more time to ponder any rate decreases based on tax savings enjoyed by regulated utility companies as a result of the recent federal tax overhaul.

Yes, there are some issues to work through, including the legal difficulty of basing a rate reduction on a single issue like tax reform and the overall complexity of utility rate-setting.

The PUC did vote unanimously to make current rates temporary for six months, a move that gives it more flexibility to adjust rates after it gathers more information. But how much more information do we really

need?

The tax cut is clear, and already in effect. The tax rate for C corporations has fallen from 35 percent to 21 percent.

It would be one thing if neighboring states were also taking their time to think it over. But that is not the case.

The biggest issue appears to be timing. Some stakeholders have argued for giving all savings to Pennsylvania consumers as soon as possible, while others have argued

in favor of waiting to lower rates until future rate proceedings.

It would be one thing if neighboring states were also taking their time to think it over. But that is not the case.

In Maryland, according to a Baltimore Sun story in early January—early January!—the Baltimore Gas & Electric Co. didn't wait for regulators in announcing plans to pass on \$82 million in tax savings to customers. The company's proposal evolved with the help of Maryland regulators and shows a more proactive approach than the one we are so far seeing in Pennsylvania.

An energy-intensive business consider-

ing a site on either side of the Mason-Dixon Line just got a clear signal that Maryland is moving to lower its costs. We think soon, if not now, is the time for Pennsylvania to do the same.

Philosophically, the commission agrees.

In its order on temporary rates, the PUC noted that the federal tax cut means a "substantial decrease," and, "it appears that existing rates may be excessive and, therefore, no longer just and reasonable."

We couldn't agree more, which is why rectifying the situation requires urgency, both from state regulators and from the utilities they regulate.

GUEST VIEW

Needed: Entrepreneurial mindset

When we think about entrepreneurs in our society, we most often conjure images of people like Elon Musk, Oprah Winfrey or Steve Jobs.

When asked what qualities these people have in common, we think of having a high

propensity for risk, a tolerance for ambiguity, a high level of confidence in their own abilities (self-efficacy), resilience and passion. Consequently, many of

us would argue that these often-intrinsic features are something that these people are born with and are therefore unattainable to the average person. We think that's what makes them special.

That is not correct. Research by myself and others has shown that an entrepreneurial outlook is not necessarily associated with starting or running a successful business. Entrepreneurship is not an activity — it is a mindset. It is an attitude, a disposition or a mood best described as an inclination for change.

If we think about entrepreneurship as a mindset, then we can learn to be more entrepreneurial and exploit this specific skill set to be more successful. This is fundamental when we consider the effect of global competitiveness on our economy and the move toward encouraging home-grown innovation across all sectors of industry and at all levels of our workforce.

In researching this process, I have found that there are three fundamental aspects of the entrepreneurial mindset. These three skills can be learned and used to improve how we approach our roles as employees, employers, and members of society and our communities.

An entrepreneurial mind is creative.

While creativity is a naturally embodied characteristic of our childhood, we often forget to explore and embrace the creative side of our lives as we become adults.

In childhood we were naturally creative people with an ability to dream bigger than our resources allowed and conquer the world with no limitations in what could be achieved.

In adulthood, this is much more difficult, as society asks us to stop dreaming and start making logical decisions. However, this creative side is incredibly important as it gives us the ability to explore ideas from multiple aspects. Consequently, we must take time to be creative, dream and reflect. Then, we need to harness this skill and use it with purpose to make more creative decisions.

An entrepreneurial mind is adept at problem-solving.

Aligned closely with creativity, problem-solving is simply the ability to examine issues from multiple angles and provide multiple solutions (not just one!) to the problem

at hand.

We are often so keen to get the job done that we really are not being true problem-solvers. This skill involves the ability to conduct effective research, work well in a team and approach all problems with an open mind. In doing so, we can generate multiple alternatives before implementing the most effective solution to the problem.

An entrepreneurial mind is innovative.

Often considered in terms of technology, the word "innovation" is open to a number of interpretations.

I believe that innovation is the application of better solutions. Consequently, developing innovations within your workplace can be as simple as changing or modifying something that already exists, or creating efficiencies or a new approach to a task. One way to do this is to challenge your perception. Just because "it has always been done like this" doesn't mean that it is the right or most effective way.

The entrepreneurial mindset isn't just for entrepreneurs. If you make a concerted effort to embrace and adopt these three attributes of the entrepreneurial mindset you will create value for any organization, whether you are a senior executive, an employee or a volunteer in your community.

Emma Fleck is an associate professor of management at Susquehanna University in Selinsgrove.



Emma Fleck

TO THE EDITOR

I just read Kevin Schreiber's editorial (on tariffs, Central Penn Business Journal, March 16). It was good, but maybe there is another path.

Here is my little story. It's personal, and maybe a path to a trade policy that would make some sense.

I'm inventing a machine and need custom parts machined. I have already had parts made here locally in York; however, after 10 weeks they were not made to specification and they need to be made again. Machine shops here in York are busy with 12-to-16-week lead times. So I am waiting for these parts to be made with other machine shops.

For about a year, I have been receiving calls and emails from a company that represents machine shops in China. So, to hedge my bets, I'm having the same parts made in China. I have had many different bidders. I took just about the first bid, one, because I'm desperate. Cost? One-eighth the cost of local shops, and this includes DHL shipping to my door. Delivery time? Two weeks!! Wow, is this fantastic? For me, maybe, but I find it very unsettling. Scary, actually.

I have always been a believer in free trade. However, our trade balance with China is eviscerating our industrial base. It is eviscerating our industrial skills here in Pennsylvania and in the Midwest. Civilizations must have food. Technological civilizations must have a viable industrial base in case of a national emergency.

So consider this: Design a trade/industrial policy that uses tariffs to subsidize businesses that experience the downside of our trade policy. We should also supervise the profits of makers of metal to maintain prices and encourage them to increase infrastructure and market share. I know this idea will be appalling to many — it is to me — but I feel we need to consider the bigger picture.

This idea would be a lot of work to implement, but it is better than losing our industrial base, strategic skills and jobs.

Peter Danko

President

Peter Danko Design Inc.

York

FLIPPERS

continued from page 1

per flip in the York-Hanover area. In 2016 gross profits ranged from \$64,000 to \$67,000.

Flippers typically net less in profit after renovations and other expenses, such as costs associated with a property that doesn't sell quickly.

Central Pennsylvania investors who specialize in flipping houses say that while there is plenty of money to be made, the booming home market poses a challenge.

For starters, six years of increased sales activity has limited the home supply for prospective buyers. There also are fewer distressed properties, unlike the market during the foreclosure crisis at the start of the decade when flippers could find plenty of cheap homes.

And more investors means more competition.

"You have to be persistent and keep looking," said Doug Oglesby, who has been flipping homes as a hobby in the Harrisburg area for about five years.

Oglesby mostly buys foreclosed bank properties. He's often not the only buyer interested in a home and competing offers frequently exceed what he is comfortable paying.

"You definitely have to be patient and can't fall in love with a property," he said.

Making money

Most flippers focus on the lower end of the market - homes bought for less than \$50,000 or \$100,000, depending on whether they are in the city or suburbs. After expenses, most flippers are hoping to make \$10,000 to \$30,000 in net profits per flip.

"The key to making money is developing a group of vendors who can do the work at a reasonable cost," said Marty Sowa, a York County Realtor with Coldwell Banker Residential Brokerage. He



Rob Neidlinger is one of the most active home flippers in Cumberland County. Neidlinger, a Realtor with the Heather Neidlinger team at Berkshire Hathaway HomeServices Homesale Realty said he averaged about \$20,000 per flip last year. PHOTO/AMY SPANGLER

has flipped seven houses over the last seven years.

Rob Neidlinger, one of the most active flippers in Cumberland County, said he averaged about \$20,000 per flip last year.

Neidlinger, a Realtor with the Heather Neidlinger team at Berkshire Hathaway HomeServices Homesale Realty, did 31 flips last year. He may end up with 50 to 60 this year because he is buying in more counties, including Dauphin, Adams, York and Perry.

Neidlinger has a team of agents behind him and he doesn't work with any outside clients. He spends much of his time going to sheriff sales and other auctions or estate sales to buy properties that he can renovate and sell over a five- to seven-month period. He fields a lot of calls from private sellers and other agents who want to sell him homes because of the high volume of flips he does each year.

He's also working with builders on new construction projects to boost his own

inventory of homes to sell.

"You have to be looking all the time," he said.

Neidlinger admits that not every project is a big winner for him. Sometimes he exceeds the renovation budget, especially on higher-priced homes.

For example, he bought a property at 1012 Rockledge Drive in South Middleton Township for \$107,000 and planned to spend \$130,000 to renovate it for a \$330,000 listing price. However, he ended up spending \$160,000 on the renovation.

Neidlinger hires subcontractors for most of his projects because his goal, like many flippers, is to complete renovations within three months and then close on the property within a few months after that.

If flipping starts to slow down, he said his plan is to build more homes. He was part of two construction projects last year in Cumberland County and he is looking at two more.

county last year.

York-Hanover: The median purchase price for a flip was \$81,000, while the average flip sold for \$154,950, resulting in a gross profit of \$73,950.

The average flip in York-Hanover took 160 days to sell and there were 620 flips last year.

Nationwide: The median purchase price nationally was \$136,857 last year. The flipped price, on average, was \$205,000, resulting in a gross profit of \$68,143.

The average gross profit was up from \$64,900 in 2016.

Across the country, there were 207,088 homes flipped last year. Home flips accounted for 5.9 percent of all home sales, up from 5.7 percent in 2016.

Ivan Pticek, a Hampden Township flipper who runs Better Property Solutions LLC, said he is already seeing flipping slow down. He focuses on select areas of Cumberland, Dauphin and Lancaster counties, and said he's been fortunate to find deals.

Buying opportunities are getting tougher because he aims to buy directly from sellers as opposed to bidding at public auctions. Many homeowners don't want to sell in a tight market because they are leery about finding a new house.

But there are still people who fall behind on their mortgages or lack the money to maintain a property. Others inherit properties or they need to sell something quickly because of a relocation.

Pticek tries to reach potential sellers through direct mailers and social media, as well as by planting "we buy houses" yard signs.

"Our ideal goal would be four houses a month," he said, calling that target impossible to reach with the supply of homes so tight. Lately Pticek has been aiming for one house per month.

He also said the demand for homes may soon start slowing down. Flippers who are buying homes at elevated prices in this hot market, he said, may want to reconsider taking on too many at once.

"I'm not saying people shouldn't buy them, but I wouldn't start working on all of them and spending money unless other projects are done," he said.

After the last recession, many investors bought residential properties and rented them out, knowing the resale market wasn't going to be as strong. But prices have rebounded. The median-sale price across Central Pennsylvania counties has increased for the last five years, including a jump of about 5 percent to 6 percent last year.

Josh Gibbel, a Lancaster investor who has been flipping for about nine years, said acquiring rental properties was a big part of his early efforts.

Despite the elevated level of competition in Lancaster, where he focuses much of his time and money, Gibbel said he would rather be a flipper in a hot housing market.

"It's exciting. I'd much rather this market than the market where everything is just sitting for sale," he said.

Homes in the midstate housing market are a long way from just sitting. Even with the dwindling inventory, home sales so far this year have been in line with last year's totals.

Larger teams like Neidlinger's expect another annual increase. The Neidlinger team sold 300 homes last year with about \$57 million in sales volume. In mid-March, he was projecting about 400 sales this year and around \$70 million in sales volume.

His team also sells many of his flips, which helps its volume.

But higher prices again this year could mean even tighter margins for flippers moving forward. ■

Home flipping in the midstate

The average home flipper in Central Pennsylvania last year saw gross profits range from about \$65,000 to \$74,000 per flip, according to ATTOM Data Solutions.

Those numbers were up from 2016 when gross profits ranged from \$64,000 to \$67,000.

But an investor's net profits can be a lot smaller depending on the level of home renovations and other expenses, including closing costs associated with buying and selling the property and any local property taxes paid while it was being renovated for resale.

Several midstate investors who specialize in flipping said the goal is to clear at least \$10,000 to \$30,000 per flip after expenses.

In some cases, a flipper might exceed that if a home sells above asking price and renova-

tions come in within budget. Some flips, investors said, might yield very little profit if it costs more than expected to fix up the property or the home takes longer to resell.

Here's a quick breakdown on gross profits in the midstate, according to ATTOM data:

Harrisburg-Carlisle: The median purchase price for a house that was flipped last year was \$85,000. The average flip sold for \$150,000, so the gross profit was \$65,000.

On average, it took 183 day to flip a house in the Harrisburg area, where there were 430 flips.

Lancaster County: The median purchase price for a flipped house was \$94,000 and the average flip sold for \$159,700, or a gross profit of \$65,700.

The average flip in Lancaster County took 168 days and there were 416 flips in the



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Pending state rules among issues to watch this year

By Thomas A. Barstow
Contributing writer

Businesses nationwide dodged new overtime rules last fall when a federal judge in Texas blocked Obama-era regulations from taking effect. In January, though, Pennsylvania businesses faced the issue anew, when Gov. Tom Wolf's administration released its own plan.

Both proposals question whether businesses can continue classifying some workers as salaried, which means they are not paid overtime.

"Pennsylvania's overtime rules haven't changed in more than 40 years, and workers are paying the price," Wolf said Jan. 17 in a statement. "I am taking this action to ensure hundreds of thousands of Pennsylvanians who work more than 40 hours a week for the same job receive the overtime pay they have earned."

Wolf argues that rules put in place in 1977 are no longer relevant and were intended to exempt high-wage, white-collar workers earning at least \$24,000, which today is poverty level for a family of four, he said.

The overtime rule will be one of the bigger issues Central Pennsylvania companies could face in 2018. Employers also could see movement on efforts to automatically clean records of people convicted of misdemeanors, so they can better find jobs, as well as efforts to change rules for non-compete agreements.

But the overtime issue stands as the most important topic so far this year, said Steven M. Williams, a partner at Cohen Seglias Pallas Greenhall & Furman PC, a law firm with offices in Harrisburg and throughout the Mid-Atlantic.

"What Wolf is trying to do is what Obama was trying to do, except it is in increments," Williams said.

The Department of Labor and Industry is proposing to phase in new overtime rules over four years.

On Jan. 1, 2020, the annual salary level for most overtime-eligible workers would increase from \$23,660 to \$31,720.

On Jan. 1, 2021, the threshold would increase to \$39,832.

In 2022, it would jump to \$47,892.

Starting in 2022, automatic updates would take place every three years.

The administration estimates new rules would extend overtime eligibility to 460,000 workers in Pennsylvania

The state will open the plan to public comments starting this spring. Williams is advising his clients to determine how many workers would fall under the new rules and how much it would cost. They also will find that not all workers will like the idea of going to hourly wages, if that is what may be needed, he said. Employers then should let the state know what they

please see **RULES** page 14

RULES

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discover, so final rules can take those concerns into consideration.

"It really is a matter of sitting down with the numbers," Williams said.

Williams said most businesses will oppose the changes, pointing to criticism from the Pennsylvania Chamber of Business and Industry.

"This proposal may be well-intentioned, but the fact is it will have a negative impact on employment and will ultimately hurt many of the workers it's intended to help," the chamber wrote in January after the Wolf announcement. "The federal government proposed a similar policy shift a few years ago and the response from employers was swift and deeply negative, particularly among small businesses, nonprofit organizations, higher education institutions and the health service industry, among others."

Anthony J. Forlizzi, president of Sheet Metal Specialists in Swatara Township, said he looked at the federal proposal last year. The company employs 17 people, including 14 skilled workers who earn between \$20 and \$30 an hour fabricating and installing metal products, such as ductwork. The hourly workers are paid for overtime. But those who are salaried, such as estimators and office staff, enjoy freedoms that come with their positions.

For example, if they run late because of

child-care problems or want to catch an afternoon game, they don't have to clock in and out and have their pay affected, Forlizzi said. He trusts the workers, so he knows their work will be made up later.

"Those freedoms are going to go out the window," he said. "It's a give and take, and that all goes away."

The proposed regulations don't fully take such concerns into account, Forlizzi said.

"I think that it is one of these things that sounds good at first pass on paper," he added.

Another issue is that some companies, such as retail operations, may find ways to exempt their workers from overtime, which he said isn't fair to those who would have to follow any new rules.

"Exemptions can be a problem," he said.

In the federal case, the judge wrote that the government improperly looked at salaries instead of job descriptions when determining whether a worker should be eligible for overtime pay, the chamber of commerce reported at the time. The rule was to have gone into effect Dec. 1 and required workers who earn less than \$47,476 per year to be paid overtime, as opposed to the current limit of \$23,660.

"Second chance" legislation

Last year, bipartisan legislation dubbed Clean Slate gained momentum in the state House and Senate. Proponents think the bill still has a good chance to pass into law later this year.

"We're optimistic," said Jon Hopcraft, chief of staff for Sen. Scott Wagner, a main legislative sponsor and York County business owner. The Republican also is running for governor this year.

Hopcraft and Erin Marsicano, Wagner's legislative director, said the idea has received widespread support, including from the business community and church groups.

The legislation affects people with misdemeanor convictions — often crimes committed in their younger years — who must disclose their background when applying for jobs. Those red flags from their past often hamper chances for jobs or promotions.

Under the Clean Slate bill, a person's record for non-violent, low-level offenses would be automatically sealed after 10 years without having to petition the court to do so, as long as the person doesn't get into trouble again and fulfilled all legal obligations.

"It's common sense," Wagner said during a press conference in December. "We should remove barriers for individuals who want to better their lives."

Christopher Carusone, a partner with Cohen Seglias Pallas Greenhall & Furman law firm, said that businesses always have been able to hire people with past convictions, so the bill might not greatly expand the hiring pool at times of full employment. And the legislation would restrict access to public records for companies that normally need as much information as possible when making hiring decisions, he said.

For example, employers might want to

know if someone was convicted of a theft, so they could manage that worker accordingly.

"More information is better than less," Carusone said.

The proposal moved out of the House Judiciary Committee on March 13. State Rep. Ron Marsico (R-Dauphin County), the committee chairman, said the measure would then move back to the House and Senate for review before going to the governor for his signature, which Marsico said could be this spring.

Non-compete clauses

On occasion, legislation will pop up to restrict how Pennsylvania companies use non-compete clauses, with a recent example being one that targeted the health care industry, Carusone said. The clauses generally prevent people who are leaving a company from going to work for a competitor within a given geographical area and period of time.

While the courts don't like the agreements because they restrict a person's ability to earn a living, judges will enforce clauses that are well-developed, Carusone and Williams said. They advise clients to review clauses with their attorneys to ensure the language will withstand judicial scrutiny. But that doesn't mean the legislature won't try to push through a new law.

"I can't see these bills going anywhere, at least in this state," Carusone said. "You never know, but that would be a monumental change."



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CONVERSATION WITH **DAVE POLLICK**

Attorney and managing partner, Dale E. Anstine Personal Injury Attorneys

Q: What is one thing employers and employees get wrong about workers' compensation?

A: I have two things that jump to mind right away. First, everyone needs to get adjusted to the fact that fault doesn't matter. I have employers denying workers' comp claims because they say the employee was careless or negligent. Or employees say the employer left an unsafe condition or took a safety guard off the machine or whatever. The bottom line is it doesn't matter. Workers' comp applies to all work injuries.

Second, I think it's almost unnecessarily adversarial. I'm an employer, too, and the most inefficient thing to do is to retrain a new employee. The best thing to do is to work together to get them healthy and back to work. But instead it's become this adversarial scenario where employees are making claims and employers are using all kinds of tactics to fight claims.

You are licensed to practice law in nearly

Dave Pollick, 61, is admitted to the Pennsylvania Bar to practice before the U.S. Middle District Court and the U.S. Supreme Court. He served as chairman for the York Local Rules Committee for 10 years. He is an active volunteer in York and former head softball coach at Susquehannock High School, where he led the team to two state championships.

Pollick earned a bachelor's degree in political science from Ursinus College in Collegeville, Pennsylvania, and his law degree from Dickinson Law School in Carlisle.

He and his wife, Kris, live in Dallastown and have a son and two daughters.



every level of the judicial system. What is something you learned at the federal level that you've applied locally?

It's been kind of a neat transformation. When I started, there were two distinct practices. There was local practice, here in the commonwealth of Pennsylvania — or, for me in York or Adams counties — and then there was federal practice, and the two were radically different. Over time, the differences are becoming less and less. What I am glad to say is the older, less efficient local and state method is now evolving into more

of a federal practice, a modern streamlined practice.

You're involved in several charities focused on feeding the poor. With so many places you could give, why Our Daily Bread and Catholic Harvest?

The most fundamental thing is the ability to sustain you and your family and have healthy food to eat. It was driven home to me once when I was in the pantry volunteering. An old neighbor came in, he had lost his job, got upside down on his house

and had gotten to the point where, even though he had lived in a comfortable, upper-middle-class neighborhood, he now did not have enough food to feed his family. That struck home.

What is the best show you've seen at Kable House Presents (a concert series held at York's Central Market)?

Kable House is brilliant. Imagine being inside the classic, antique downtown York Central Market, the beams all lit up at night, and you're hearing an artist and they're just pouring their hearts out.

There's two (favorites) and it's a tie. There's one of my all-time favorite artists, Patrick Sweany. He puts on a show that leaves people with their jaws dropped. The second is Miss Tess and the Talkbacks. Imagine if rockabilly and Elvis and 1930s swing music all had a baby. It's phenomenal.

— Jennifer Deinlein, contributing writer



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Calendar

Carlisle Young Professionals, Final Friday: 6-8 p.m., March 30; Carlisle; networking event; members free; details: www.carlisleyp.org.

Harrisburg Regional chamber Leads over Lunch: 11:30 a.m.-1 p.m., April 3; Harrisburg; informal networking event; free; details: 717-232-4099.

Lancaster chamber Lancaster

city/Lancaster Township consortium: 7:30-9 a.m., April 3; Lancaster; Lancaster mayor Danene Sorace will outline priorities for the city; free; details: Susan Kauffman, skauffman@lcci.com or 717-397-3531.

Lancaster chamber Cocalico/Ephrata consortium: 11:30 a.m.-1 p.m., April 4; Lancaster; free; details: Susan Kauffman, skauffman@lcci.com or 717-397-3531.

Latino Connection, Statewide Latino Health Summit: 7:30

a.m.-5 p.m., April 4; Lancaster; keynote speaker Dr. Ivan Lugo, past president of the Hispanic Dental Association; cost: \$75; details: www.palatinohhealthsummit.org.

Northern Lancaster County chamber, Wellness Wednesday: noon-1 p.m., April 4; Ephrata; presenting information on heart health, signs of a heart attack and what to do if an employee is having one; cost: members free, nonmembers \$10; details: Liz Ackerman, lackerman@northern-lancasterchamber.org.

Lebanon Valley chamber, Business After Hours: 4:30-6:30 p.m., April 5; Lebanon; cost: members free, nonmembers \$10; details: www.lvchamber.org.

York County Economic Alliance member orientation: 8-9:30 a.m., April 5; York; meet staff and learn about YCEA programs and events; members free; details: Susan Workinger, 717-771-4579 or sworkinger@ycepa.org.

Lancaster chamber, roundtable discussion: 11:30 a.m.-1 p.m., April

6; Lancaster; "The story behind your financials," presenter Lou Davenport, former Armstrong financial executive; free; details: Paige Schober, pschober@lancasterchamber.com or 717-397-3531 x249.

Harrisburg Young Professionals, First Friday happy hour: 5:30-7:30 p.m., April 6; Harrisburg; free; details: social@hyp.org.

SUBMITTING ITEMS
Email calendar items four weeks in advance to calendar@cpbj.com.

People: promotions, appointments and hires

ARCHITECTURE/
ENGINEERING

York-based mulá design named **Don Dubs** a member of the firm. He has 35 years of experience in commercial construction and manufacturing. He will direct efforts in the industrial and municipal studio, coordinating engineering documents and performing constructability reviews. He has a degree from Penn State.

ASSOCIATIONS

Lemoyne-based Pennsylvania Association of Realtors named **Jim Ross** a director with District 6. He is an associate broker with Wormleysburg-based NAI CIR



Ross

Middletown-based Pennsylvania Apartment Association - Central elected **Lisa Rice** president. She is also director of its Real Estate School and an instructor for the National Apartment Association. She is a regional manager for Montgomery County-based Morgan Properties.

Mechanicsburg Chamber of Commerce named **Jacquie Hower** president, **Jeremy Freeland** vice president, **Mary Heimbuch** treasurer and **Anna May Nauss** secretary. Hower is director of operations at Zimmerman's Automotive Service Inc. and was chamber vice president. Freeland is student services supervisor and director of school safety at Mechanicsburg Area School District. Heimbuch is branch manager with Members 1st Federal Credit Union. Nauss is CEO of AmeriChoice Federal Credit Union. **Melissa Hiler**, who sells Avon and Longaberger products, **Anne Marie Brandt** of Team-Brandt Marketing and **Dennis Mahaffey** of Drayer Physical Therapy were elected board members.



Hower



Hiler

York County-based The Manufacturers' Association named **Seth Hansen** a board member. He is director

of quality for Harley-Davidson Motor Co.'s manufacturing operations in Springettsbury Township. He is a graduate of York College of Pennsylvania.

BANKING/FINANCE

Wormleysburg-based Stonebridge Financial Group named **Brad Sanders** a financial adviser. He was director of wealth planning with another wealth management firm. He is a certified financial planner, a chartered retirement planning counselor and has a bachelor's degree from St. Vincent College.

York Township-based York Traditions Bank named **James Coombes** manager of the future downtown York City office. He was manager of PeoplesBank's Center City York financial center. He has an associate degree from the Community College of Allegheny County.



Coombes

California-based payment processing provider Payjunction named **Edwin Aquino** executive

for its Pennsylvania sales office in Swatara Township. He has a bachelor's degree and two MBAs from the Inter-American University of Puerto Rico.



Aquino

East Hempfield Township-based Teraverde, which provides lending workflow, productivity and profit intelligence solutions, named **Timothy E. Walters** director of capital markets. He will lead efforts to expand whole loan and qualified mortgage advisory efforts. He was president of Riverview Financial's wealth management division.

CONSTRUCTION

Montgomery County-based CVMNEXT Construction named **Glenn Ebersole** business development manager based in Lancaster Township. He will identify business opportunities across the e-commerce, corpo-



Ebersole

rate, industrial, health care and higher education markets both locally and nationally. He is a professional engineer.

High Construction Co. named **Ciro S. Gambone** director of preconstruction. He will oversee logistics, purchasing and scheduling. He was project executive for Wohlsen Construction. He is a certified Leadership in Energy and Environmental Design Accredited Professional Building Design + Construction and has a bachelor's degree from New York Institute of Technology.



Gambone

DISTRIBUTION

Swatara Township-based Schaedler Yesco Distribution Inc. named **Todd Smith** branch manager for the Lehigh County location. He was territory manager in its North Central West region. **Greg Schick** was named branch manager of locations in Elk, Centre and Clearfield counties. He was employed in the Clearfield County location.

please see **PEOPLE** page 18

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PEOPLE

continued from page 16

EDUCATION

Elizabethtown College named **Bryan Kelley** managing director of new markets with The High Center. He will focus on growing membership in the York, Hanover and Gettysburg market areas. He was director of marketing and chief talent officer with Shipley Energy. He has a bachelor's degree from the University of Connecticut.



Kelley

EVENTS

Warwick Township-based Atomic, which provides services for the live-event industry, named **Chloe Rich** a partner, an owner and vice president of brand strategy. She manages the brand and oversees all marketing efforts and will also participate in financial and operational initiatives. She was director of brand development and marketing. She has a degree from Emerson College.



Rich

HOSPITALITY

East Lampeter Township-based High Hotels Ltd. named **Kara M. Corradino** corporate revenue manager. She will manage overall hotel revenue and profit by developing and implementing inventory and pricing strategies. She was area director of revenue management with Interstate Hotels and Resorts.



Corradino

INSURANCE

Lemoynne-based Gunn-Mowery LLC named **Michelle Cummings** personal lines agent. She will work primarily from the Dillsburg office and review applications and prepare quotations for personal insurance coverage. She was employed with State Farm Insurance in Carlisle.



Cummings

SENDING NEWSMAKERS

Send announcements concerning promotions and newly hired personnel to people@cpbj.com. Save photos at 300 dpi as TIFF or JPG files. Please do not embed photos in word documents. Photos sent through the mail will not be returned. Releases should include the municipality in which the company is located.

AWARDS

Honors, designations and recognitions

BANKING/FINANCE

New York-based Forbes magazine named two midstate men to its list of 88 Best in State Wealth Advisors for demonstrating high levels of ethical standards, professionalism and success: Jay Penica, of Ameriprise Financial, Camp Hill; and Matthew Calabretta, of Morgan Stanley Wealth Management, York.

Susquehanna Township-based Pennsylvania Bankers Association's gave five Recognition of Excellence Program awards at its fifth annual Women in Banking Conference: Lori Maley, president and CEO, Bank of Bird-in-Hand, Bird-in-Hand, won the Patricia A. Husic Woman of Influence Award; Kathryn Deringer Sallie, principal, Pillar+Aught, Harrisburg, won the Champion for Women Award (Affiliate Member); LaDawn Yesho, executive vice president, chief audit executive at S&T Bank, Indiana, and Jill George, senior vice president at the Dime Bank, Honesdale, were

tied for Champion for Women Award (Financial Institution Member); and Morgan Nau-Cooper, relationship manager II, Univest Bank and Trust Co., Souderton, won Tomorrow's Promise Award.

ENGINEERING

Control Engineering magazine gave Phoenix Contact of Lower Swatara Township an Engineers' Choice Award in the Network Integration - Ethernet Hardware category for the ASCII to EtherNet/IP gateway. Phoenix Contact also received an honorable mention in the Network Integration - Wireless Products category for WLAN 1101.

HEALTH CARE

York-based SpiriTrust Lutheran Foundation gave Kris and Joe Crosswhite its 2018 Cornerstone Award for their commitment and leadership in the York area through philanthropy and community service.

Chicago-based Modern Healthcare magazine named

Jaewon Ryu, M.D., J.D., to its list of ten Minority Executives to Watch in Healthcare in 2018 for influencing policy and care delivery models and for nurturing diversity. Ryu is executive vice president and chief medical officer at Geisinger.

HOSPITALITY

Online publication Forbes.com named Lancaster to its list of Top 10 Coolest U.S. Cities to Visit in 2018.

Michigan-based online ratings company City Beat News gave a 2018 Spectrum Award to Hertzog Homestead Bed & Breakfast of West Earl Township for excellence in customer satisfaction.

SENDING AWARDS

Please send announcements concerning awards received to awards@cpbj.com. We do not publish photos for award recipients. Please do not send duplicates of your release. Releases should include the municipality in which the company is located.

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The 19th annual Nonprofit Innovation Awards honor local 501(c)(3) organizations of all sizes and their executives demonstrating innovation in their daily operations. Finalists will be recognized at an awards breakfast on April 12 2018. Winners and runners-up in each of the categories will receive checks to continue their missions.

**Thursday,
April 12, 2018**

7:30am - 10:00am

Radisson Hotel Harrisburg



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- Jean Barnett Trone Memorial Library of East Berlin

Collaboration:

- Children's Home of York
- Community Action Partnership of Lancaster County
- Garden Spot Communities
- Good Samaritan Services
- Leg Up Farm
- Music For Everyone
- Susquehanna Heritage
- United Way of Lancaster County
- YMCA of York County
- YWCA York

Nonprofit Leadership Excellence:

- Church World Service of Lancaster
- Cultural Enrichment Fund
- Homeland at Home - Hospice, HomeHealth & HomeCare
- Junior Achievement of South Central Pennsylvania
- Milton Hershey School

Programs:

- Big Brothers Big Sisters of the Capital Region
- Byrnes Health Education Center
- Family First Health
- Gemma's Angels
- Girl Scouts in the Heart of Pennsylvania
- Girls on the Run Capital Area
- Harrisburg Area Riverboat Society
- Hoffman Homes for Youth
- Hospice & Community Care
- Lancaster Symphony Orchestra
- Rainbow's End Youth Services
- Randi's House of Angels
- Susquehanna Folk Music Society
- The Salvation Army Harrisburg Capital City Region
- TrueNorth Wellness Services

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Independent insurance agencies: Health/life

Ranked by local health and life premium volume

Rank	Prev. rank	Company Address	2017 local health and life/total retail premium volume	Top local executive Title	Website Phone	% of insur. sold: health/life prop. cas/other Major carriers	Local/total agents F-T/P-T local employees	% of insur. sold: comm./personal other	Local/total locations Headquarters Year estab.
1		THE BENECON GROUP INC. 201 E. Oregon Road, Suite 100 (Lititz), P.O. Box 5404 Lancaster, PA 17606-5404	\$1.63 billion \$1.64 billion	Samuel N. Lombardo Chairman and CEO	www.benecon.com 717-723-4600 888-400-4647	98.4%/0.7% 0.4%/0.6% 22	12/13 110/3	99.9%/0.1% 0%	1/1 Manheim Twp. 1946
2		E.K. MCCONKEY & CO. INC. DBA MCCONKEY INSURANCE & BENEFITS 2555 Kingston Road, Suite 100 York, PA 17402	\$230 million \$335 million	Norman F. Basso CEO	www.ekmconkey.com 717-755-9266	60%/0% 35%/5% 25+	DNR/DNR 89/0	95%/2% 3%	1/2 Springettsbury Twp. 1890
3		ENGLE-HAMBRIGHT & DAVIES INC. AKA EHD 1857 William Penn Way Lancaster, PA 17601	\$125 million \$265.5 million	Jon K. Miles Chairman, president and CEO	www.ehd-ins.com 717-394-5681 800-544-7292	23%/0% 77%/0% 89	41/41 108/0	92.5%/7.5% 0%	3/4 Lancaster 1896
4		MURRAY INSURANCE ASSOCIATES INC. DBA MURRAY SECURUS 39 N. Duke St., P.O. Box 1728 Lancaster, PA 17608-1728	\$112.64 million \$262.5 million	Richard M. Rankin Chairman, president and CEO	www.murrayins.com 717-397-9600 800-533-5271	17%/2% 60%/21% 31	DNR/DNR 181/7	70%/9% 21%	4/7 Lancaster 1930
5		GLATFELTER INSURANCE GROUP 183 Leader Heights Road, P.O. Box 2726 York, PA 17405-2726	\$65.27 million \$107.04 million	Anthony P. Campisi CPCU President and CEO	www.glatfelters.com 717-741-0911 800-233-1957	22.9%/5.4% 71.7%/0% 25	14/47 41/1	91.9%/8.1% 0%	2/8 York Twp. 1951
6		BENEFIT DESIGN SPECIALISTS INC. 1 Kacey Court, Suite 100 Mechanicsburg, PA 17055	\$61 million \$61 million	Tim Morrison President	www.bdsadmin.com 717-766-8844 888-273-7036	50%/25% 0%/25% 20	DNR/DNR 17/1	0%/0% 100%	1/1 Upper Allen Twp. 1993
7		GUNN-MOWERY LLC 650 N. 12th St. Lemoyne, PA 17043	\$53 million \$98 million	G. Greg Gunn CIC and Theodore W. Mowery Partners	www.gunnmowery.com 717-761-4600 800-840-1243	27%/5% 68%/0% Most	DNR/DNR 63/1	50%/20% 30%	3/4 Lemoyne 1985
8		THE PATTON GROUP 1041 S. Queen St. York, PA 17403-3919	\$31 million \$31 million	Robert M. Patton CLU Partner	www.thepattongroup.biz 717-812-1982	90%/5% 0%/5% 20	5/5 5/1	90%/10% 0%	1/1 York 1975
9	NR	STRICKLER AGENCY INC. 95 Alexander Spring Road, P.O. Box 699 Carlisle, PA 17013-0699	\$28.94 million \$65 million	Erik Olsen President and CEO	www.stricklerins.com 717-243-2921 800-990-6344	21%/0% 66%/13% 22	20/20 38/0	45%/21% 34%	2/2 Chambersburg 1925
10		WEVODAU INSURANCE & BENEFIT STRATEGIES INC. 600 N. Front St. Wormleysburg, PA 17043	\$25 million \$25 million	Gerry R. Wevodau President	www.wevins.com 717-761-0393	70%/15% 0%/15% 12	DNR/DNR 3/2	80%/20% DNR	1/1 Wormleysburg 2006
11		MML INVESTORS SERVICES LLC DBA UFINANCIAL GROUP 5001 Louise Drive Mechanicsburg, PA 17055	\$8.1 million \$36.1 million	Christopher C. Cocores CEO	www.ufinancialgroup.com 717-791-3300	0%/97% 0%/3% 5	DNR/DNR 58/25	0%/100% 0%	1/7 Springfield, Mass. 1890
12		COVENANT INSURANCE GROUP INC. 3361 W. Canal Road Dover, PA 17315	\$5.04 million \$20.65 million	Robert T. Stone President	www.covenantcares.com 717-292-2028 855-292-2028	3%/2% 95%/0% 15	14/14 14/11	29%/67% 4%	3/3 Dover Twp. 1984
13		YORK INDEPENDENTS INC. 18 S. George St., Suite 608 York, PA 17401	\$3.5 million \$3.5 million	Sean K. Clark CEO	www.yifinancial.com 717-324-6147	0%/14% 1%/85% 125	1/1 1/1	0%/100% 0%	1/1 York 2001
14	NR	DIETZ AND BLUETT INSURANCE 2000 S. Queen St. York, PA 17403	\$2.12 million \$8.25 million	Lee Dietz and Dave Bluett Agency principals	www.dietz-bluet.com 717-757 2761	31%/2% 67%/0% 23	3/5 7/2	40%/40% 20%	2/2 Spring Garden Twp. 2006
15		REILLY INSURANCE LLC 3030 Gettysburg Road Camp Hill, PA 17011	\$1.3 million \$9.13 million	Mark T. Reilly Principal	www.reillyinsurancellc.com 717-234-1200	14%/2% 80%/4% 20	5/5 8/2	30%/65% 5%	2/0 Lower Allen Twp. 2011
16		KELLER AGENCY INC. DBA KELLER-BROWN INSURANCE SERVICES 9 S. Main St., P.O. Box 215 Shrewsbury, PA 17361-0215	\$960,000 \$14.9 million	Bari Joy Keller-Brown President	www.keller-brown.com 717-235-6891 800-785-7461	2%/3% 95%/0% 20	22/DNR 22/0	55%/40% 5%	1/1 Shrewsbury 1899
17		KNOLL INSURANCE AGENCY INC. 704 Bridge St. New Cumberland, PA 17070	\$150,000 \$8.85 million	John Joseph Knoll President	www.knoll-insurance.com 717-774-8128	1%/0% 99%/0% 25+	10/10 9/3	87%/12% 1%	1/1 New Cumberland 1997
18	NR	BEILER INSURANCE AGENCY INC. 5406 Lincoln Highway, P.O. Box 189 Gap, PA 17527	\$100,000 \$7.76 million	Robert L. Beiler and Christopher Beiler Principals	www.beilerinsurance.com 717-442-9234	3%/3% 94%/0% 16	7/7 7/1	DNR/DNR DNR	1/1 Salisbury Twp. 1978

DBA-doing business as DNR-did not respond NA-not applicable NR-not ranked The Central Penn Business Journal's list of independent health/life insurance agencies is limited to agencies in or near Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry or York counties that reported more than half of their business involved health and life insurance. Information came from the individual companies and other Business Journal research. To access the Business Journal's online database, visit www.CPBJ.com/ListCentral. Surveys available at www.CPBJsurveys.info; follow @CPBJListCentral on Twitter. **Published March 30, 2018.**

Researched by Alaine Keisting

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Ranked by local property and casualty retail premium volume

Rank	Prev. rank	Company Address	2017 local property casualty/total retail premium volume	Top local executive Title	Website Phone	% of insur. sold: prop. cas/health life/other Major carriers	Local/total agents F-T/P-T local employees	% of insur. sold: comm./personal other	Local/total locations Headquarters Year estab.
1	1	THE INSURANCE ALLIANCE OF CENTRAL PA INC. 3425 Simpson Ferry Road, Suite 101 Camp Hill, PA 17011	\$241.94 million \$241.94 million	Jane D. Koppenheffer President and CEO	www.tiacp.com 717-230-1910	100%/0% 0%/0% 55	101/190 149/12	86%/14% 0%	10/16 Lower Allen Twp. 1997
2	4	E.K. MCCONKEY & CO. INC. DBA MCCONKEY INSURANCE & BENEFITS 2555 Kingston Road, Suite 100 York, PA 17402	\$170 million \$335 million	Norman F. Basso CEO	www.ekmconkey.com 717-755-9266	35%/60% 0%/5% 25+	DNR/DNR 89/0	95%/2% 3%	1/2 Springettsbury Twp. 1890
3	2	MURRAY INSURANCE ASSOCIATES INC. DBA MURRAY SECURUS 39 N. Duke St., P.O. Box 1728 Lancaster, PA 17608-1728	\$149.86 million \$262.5 million	Richard M. Rankin Chairman, president and CEO	www.murrayins.com 717-397-9600 800-533-5271	60%/17% 2%/21% 31	DNR/DNR 181/7	70%/9% 21%	4/7 Lancaster 1930
4	3	ENGLE-HAMBRIGHT & DAVIES INC. AKA EHD 1857 William Penn Way Lancaster, PA 17601	\$140.5 million \$265.5 million	Jon K. Miles Chairman, president and CEO	www.ehd-ins.com 717-394-5681 800-544-7292	77%/23% 0%/0% 89	41/41 108/0	92.5%/7.5% 0%	3/4 Lancaster 1896
5	5	GUNN-MOWERY LLC 650 N. 12th St. Lemoyne, PA 17043	\$49 million \$98 million	G. Greg Gunn CIC and Theodore W. Mowery Partners	www.gunnmowery.com 717-761-4600 800-840-1243	68%/27% 5%/0% Most	DNR/DNR 63/1	50%/20% 30%	3/4 Lemoyne 1985
6	6	GLATFELTER INSURANCE GROUP 183 Leader Heights Road, P.O. Box 2726 York, PA 17405-2726	\$41.77 million \$107.04 million	Anthony P. Campisi CPCU President and CEO	www.glatfelters.com 717-741-0911 800-233-1957	71.7%/22.9% 5.4%/0% 25	14/47 41/1	91.9%/8.1% 0%	2/8 York Twp. 1951
7	NR	STRICKLER AGENCY INC. 95 Alexander Spring Road, P.O. Box 699 Carlisle, PA 17013-0699	\$36.06 million \$65 million	Erik Olsen President and CEO	www.stricklerins.com 717-243-2921 800-990-6344	66%/21% 0%/13% 22	20/20 38/0	45%/21% 34%	2/2 Chambersburg 1925
8	8	COVENANT INSURANCE GROUP INC. 3361 W. Canal Road Dover, PA 17315	\$15.61 million \$20.65 million	Robert T. Stone President	www.covenantcares.com 717-292-2028 855-292-2028	95%/3% 2%/0% 15	14/14 14/11	29%/67% 4%	3/3 Dover Twp. 1984
9	7	KELLER AGENCY INC. DBA KELLER-BROWN INSURANCE SERVICES 9 S. Main St., P.O. Box 215 Shrewsbury, PA 17361-0215	\$13.94 million \$14.9 million	Bari Joy Keller-Brown President	www.keller-brown.com 717-235-6891 800-785-7461	95%/2% 3%/0% 20	22/DNR 22/0	55%/40% 5%	1/1 Shrewsbury 1899
10	9	KNOLL INSURANCE AGENCY INC. 704 Bridge St. New Cumberland, PA 17070	\$8.7 million \$8.85 million	John Joseph Knoll President	www.knoll-insurance.com 717-774-8128	99%/1% 0%/0% 25+	10/10 9/3	87%/12% 1%	1/1 New Cumberland 1997
11	11	REILLY INSURANCE LLC 3030 Gettysburg Road Camp Hill, PA 17011	\$7.83 million \$9.13 million	Mark T. Reilly Principal	www.reillyinsurancellc.com 717-234-1200	80%/14% 2%/4% 20	5/5 8/2	30%/65% 5%	2/0 Lower Allen Twp. 2011
12	NR	BEILER INSURANCE AGENCY INC. 5406 Lincoln Highway, P.O. Box 189 Gap, PA 17527	\$6.76 million \$7.76 million	Robert L. Beiler and Christopher Beiler Principals	www.beilerinsurance.com 717-442-9234	94%/3% 3%/0% 16	7/7 7/1	DNR/DNR DNR	1/1 Salisbury Twp. 1978
13	NR	DIETZ AND BLUETT INSURANCE 2000 S. Queen St. York, PA 17403	\$6.13 million \$8.25 million	Lee Dietz and Dave Bluett Agency principals	www.dietz-bluett.com 717-757 2761	67%/31% 2%/0% 23	3/5 7/2	40%/40% 20%	2/2 Spring Garden Twp. 2006
14	10	THE BENECON GROUP INC. 201 E. Oregon Road, Suite 100 (Lititz) P.O. Box 5404 Lancaster, PA 17606-5404	\$6.08 million \$1.64 billion	Samuel N. Lombardo Chairman and CEO	www.benecon.com 717-723-4600 888-400-4647	0.4%/98.4% 0.7%/0.6% 22	12/13 110/3	99.9%/0.1% 0%	1/1 Manheim Twp. 1946

DBA-doing business as DNR-did not respond NA-not applicable NR-not ranked The Central Penn Business Journal's list of independent property and casualty insurance agencies is limited to agencies in or near Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry or York counties that reported more than half of their business involved property and casualty insurance. Information came from the individual companies and other Business Journal research. To access the Business Journal's online database, visit www.CPBJ.com/ListCentral. Surveys available at www.CPBJsurveys.info; follow @CPBJListCentral on Twitter. **Published March 30, 2018.**

Researched by Elaine Keisling

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LEGAL LISTINGS

Ballard, Christopher, J. dec'd 2/16/18
Late of Harrisburg City, Dauphin County
Executor: Shaun Ballard, 18 Heritage Way, Newport
News, VA 23602
Attorney: Kristen Snyder, Jackson Law Firm, PLLC
1215 Manor Dr, Ste 202, Mechanicsburg, PA 17055

Letters Testamentary for the Estate of Louise J.
Quinn also known as Louise Janet Quinn who died
November 1, 2017, late of Susquehanna Township,
Dauphin County, Pennsylvania were granted to
Louise J. Freundel. All those having a claim or those
indebted to the estate should make their position
known by contacting:

Susan H. Confair, Esquire
Reager & Adler, PC
2331 Market Street
Camp Hill, PA 17011
(717) 763-1383

Letters Testamentary on the Estate of R. Grant Har-
rison, a/k/a Robert Grant Harrison, deceased (date
of death — February 18, 2018), late of Hampden
Township, Cumberland County, Pennsylvania, have
been granted to Jennifer M. Harrison, a/k/a Jennifer
M. Ferfenbaugh. All persons indebted to R. Grant
Harrison, a/k/a Robert Grant Harrison, are requested
to make immediate payment to his estate. Additionally,
all those having claims against R. Grant Harrison,
a/k/a Robert Grant Harrison must present them for
settlement to:

Elizabeth P. Mullaugh, Esq.
McNeese Wallace & Nurick LLC
100 Pine Street
P. O. Box 1166
Harrisburg, PA 17108-1166
(717) 232-8000

LETTERS TESTAMENTARY on the Estate of Horace W.
Lusk, (died January 3, 2018), late of Monroe Twp.,
Cumberland County, Pennsylvania, were granted on

February 20, 2018 to Steven E. Lusk.
All persons indebted to the decedent are required to
make immediate payment and those having claims or
demands to present them without delay to:

Estate of Horace W. Lusk
c/o Hazen Law Group
2000 Linglestown Road, Suite 202
Harrisburg, PA 17110

OR

Steven E. Lusk, Executor
c/o Hazen Law Group
2000 Linglestown Road, Suite 202
Harrisburg, PA 17110

NOTICE IS HEREBY GIVEN that Letters Testamentary
have been granted in the following Estate. All persons
indebted to the said Estate are required to make pay-
ment and those having claims or demands to present
the same without delay to the Executrix and Attorney
named below.

ESTATE OF Khaja M. Jameel, late of Harrisburg,
Dauphin County, Pennsylvania (died January 26,
2018) Co-Executrices – Tania F. Lundeen and Heidi
F. Pollasky, Attorney – Bruce J. Warshawsky, Esquire,
Cunningham, Chernicoff & Warshawsky, P.C., 2320
North Second Street, Harrisburg, PA 17110.

NOTICE IS HEREBY GIVEN that Letters Testamentary
have been granted in the following Estate. All persons
indebted to the said Estate are required to make pay-
ment and those having claims or demands to present
the same without delay to the Co-Executrices and
Attorney named below.

ESTATE OF Louise L. Stewart, late of Harrisburg,
Dauphin County, Pennsylvania (died February 9, 2018)
Co-Executrix – Cassandra Amour, Attorney – Bruce
J. Warshawsky, Esquire, Cunningham, Chernicoff &
Warshawsky, P.C., 2320 North Second Street, Har-
risburg, PA 17110.

Letters of Testamentary for the Estate of Nancy A.
Hoffman who died March 2, 2018, late of Upper
Paxton Township, Dauphin County, Pennsylvania were
granted to Mindy Allison, on March 13, 2018. All
those having a claim or those indebted to the estate
should make their position known by contacting:
Linus E. Fenicle, Esquire
Reager & Adler, PC
2331 Market Street
Camp Hill, PA 17011
(717) 763-1383

SUMMONS
(CITACION JUDICIAL)

NOTICE TO DEFENDANT (AVISO AL DEMANDADO):
RACHEL JOY STUMPF, AND DOES 1-10

YOU ARE BEING SUED BY PLAINTIFF (LO ESTA
DEMANDANDO EL DEMANDANTE): RICHARD M.
VASQUEZ

NOTICE! You have been sued. The court may decide
against you without your being heard unless you
respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons
and legal papers are served on you to file a written
response at this court and have a copy served on the
plaintiff. A letter or phone call will not protect you.

Your written response must be in proper legal form if
you want the court to hear your case. There may be
a court form that you can use for your response. You
can find these court forms and more information at
the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or
the courthouse nearest you. If you cannot pay the filing
fee, ask the court clerk for a fee waiver form. If you do
not file your response on time, you may lose the case
by default, and your wages, money, and property, may
be taken without further warning from the court.

There are other legal requirements. You may want
to call an attorney right away. If you do not know an

attorney, you may want to call an attorney referral
service. If you cannot afford an attorney, you may be
eligible for free legal services from a nonprofit legal
services program. You can locate these nonprofit
groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online
Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by
contacting your local court or county bar association.
NOTE: The court has a statutory lien for waived fees
and costs on any settlement or arbitration award of
\$10,000 or more in a civil case. The court's lien must
be paid before the court will dismiss the case. ¡AVISO!
Lo han demandado. Si no responde dentro de 30 días,
la corte puede decidir en su contra sin escuchar su
versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que
le entreguen esta citación y papeles legales para
presentar una respuesta por escrito en esta corte
y hacer que se entregue una copia al demandante.
Una carta o una llamada telefónica no lo protegen. Su
respuesta por escrito tiene que estar en formato legal
correcto si desea que procesen su caso en la corte. Es
posible que haya un formulario que usted pueda usar
para su respuesta. Puede encontrar estos formularios
de la corte y más información en el Centro de Ayuda
de las Cortes de California (www.sucorte.ca.gov), en
la biblioteca de leyes de su condado o en la corte
que le quede más cerca. Si no puede pagar la cuota
de presentación, pida al secretario de la corte que le
dé un formulario de exención de pago de cuotas. Si
no presenta su respuesta a tiempo, puede perder el
caso por incumplimiento y la corte le podrá quitar su
suelo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que
llame a un abogado inmediatamente. Si no conoce a
un abogado, puede llamar a un servicio de remisión
a abogados. Si no puede pagar a un abogado, es
posible que cumpla con los requisitos para obtener
servicios legales gratuitos de un programa de servi-
cios legales sin fines de lucro. Puede encontrar estos
grupos sin fines de lucro en el sitio web de California
Legal Services, (www.lawhelpcalifornia.org), en el
Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la
corte o el colegio de abogados locales. AVISO: Por
ley, la corte tiene derecho a reclamar las cuotas y

los costas exentos por imponer un gravamen sobre
cualquier recuperación de \$10,000 ó mas de valor
recibida mediante un acuerdo o una concesión de
arbitraje en un caso de derecho civil. Tiene que pagar
el gravamen de la corte antes de que la corte pueda
desechar el caso.

The name and address of the court is (El nombre y
dirección de la corte es):
FRESNO COUNTY SUPERIOR COURT
1130 O Street
Fresno, California 93724
CASE NUMBER (Número del Caso): 17CECG03773

The name, address, and telephone number of
plaintiff's attorney, or plaintiff without an attorney, is
(El nombre, la dirección y el número de teléfono del
abogado del demandante, o del demandante que no
tiene abogado, es):
DANIEL R. BARADAT, 068651
BARADAT & PABOOJIAN, INC.
720 West Alluvial Avenue
Fresno, CA 93711
(559) 431-5366

DATE (Fecha): 11/15/17
Clerk (Secretario), by: T. Moua, Deputy (Adjunto)

SUPERIOR COURT, STATE OF CALIFORNIA, COUNTY
OF FRESNO-CASE NO. 17CECG03773
RICHARD M. VASQUEZ v. RACHEL JOY STUMPF
TO DEFENDANT: RACHEL JOY STUMPF
PLAINTIFF: RICHARD M. VASQUEZ, seeks damages in
the above-entitled action as follows:

1. General Damages
- a. Pain, suffering and inconvenience \$50,000
- b. Emotional distress \$25,000
2. Special Damages
- a. Medical expenses (to date) \$15,000
- b. Future medical expenses (present value) \$15,000
- Property damage \$10,000



Legal Listings

www.CPBJ.com



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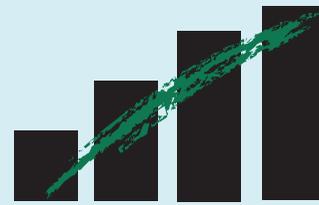
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Has Your Company Grown from 2015 to 2017?

The 2018 Top Fifty Fastest Growing Companies will be recognized this fall in a special supplement to the Central Penn Business Journal, and the chief executive officers will be honored at an awards breakfast on Monday, September 17, 2018 at the Hilton Harrisburg.



Central Penn Business Journal's
TOP 50 FASTEST
GROWING COMPANIES 2018

Presented by:  **BAKER TILLY**

Central Penn Business Journal, Baker Tilly, and event sponsors are pleased to present Central Pennsylvania's 22nd annual Top Fifty Fastest Growing Companies, a program that identifies the region's most dynamic companies that have made significant contributions to the strength of our local economy.

Nominated companies will be ranked according to revenue growth over a three-year period, with both dollar and percentage increases taken into consideration. This ranking formula will lead to recognition of both large and small companies.

The final list of companies, with information on their financial growth, will be published this fall when Central Pennsylvania's Top Fifty Fastest Growing Companies are honored in a special supplement to the Central Penn Business Journal. (Actual revenue amounts will not be published.)

For more information, call Cathy Grove, Director of Business Development, at Baker Tilly (717-885-1306) or the Central Penn Business Journal (717-323-5271).

ELIGIBILITY REQUIREMENTS

- Companies must have revenue of at least \$500,000 in each of the fiscal years ending 2015, 2016, and 2017.
- Companies must show revenue growth in 2017, as compared to 2015 (a three-year period).
- Companies must be headquartered in Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry or York county.
- Companies can be for-profit entities or nonprofit organizations with the exception of: government entities and charitable organizations, including 501(c)3 organizations. These organizations are not eligible.
- Companies must submit the completed nomination and waiver forms as well as a compiled, reviewed or audited financial statement or a tax return*.

**Financial information will not be printed and will be kept confidential. Actual revenue amounts will not be published.*

Please review the nomination criteria and complete the form for your company and/or any other business you feel should be considered for this honor.

Please print or type:

Company Name _____
 Address _____
 City, State, Zip _____
 Phone _____
 Fax _____
 Top Executive Name _____
 Title _____
 Direct Email _____
 No. of Full-Time Employees _____
 Year Founded _____
 Company Headquarters County _____
 Company Description _____

2017 Revenue: _____
 2016 Revenue: _____
 2015 Revenue: _____

Financial supporting documents are enclosed with this form

Name of person responsible for financial documents: _____

Name of person completing this form: _____

Company _____

Phone _____

Email _____

Mail nomination and waiver forms and financial supporting documents to:

Baker Tilly Virchow Krause, LLP
ATTN: Cathy Grove

221 W. Philadelphia St., Suite 200 • York, PA 17401 • Fax: 1-888-264-9617 • Email: cathy.grove@bakertilly.com

Faxed nomination forms will be considered upon receipt of financial documents.

Your nomination and waiver forms and financial supporting documents must be received by Wednesday, May 16, 2018.



YOU CAN ALSO SUBMIT YOUR NOMINATION ONLINE AT CPBJ.COM/EVENTS
NOMINATION DEADLINE: MAY 16, 2018

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TOP TOPICS LAST WEEK ON CPBJ.COM

Top stories at CPBJ.com included a profit of \$1.1 billion for Highmark Health due in part to growth in the commercial and government sectors as well as a partnership with Penn State Health; and craft brewer D.G. Yuengling & Son Inc. will add a Golden Pilsner to its lineup of flagship styles.

Highmark reports \$1.1B profit for 2017, reverses ACA losses

Yuengling releases first new flagship beer in 17 years

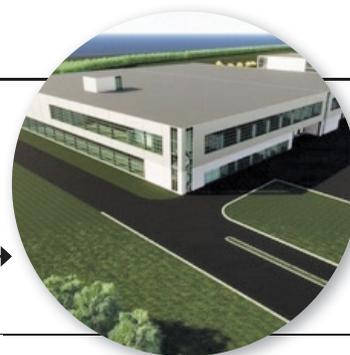
Orrstown to replace chief technology exec

Andrew Linn, currently the bank's senior vice president and chief information security officer, will move into the new role.

Proposed \$15M renovation could add dining, retail to Harrisburg train station

Plans include adding movable seating and retail space in the main lobby, adding a restaurant and creating new office space.

Phoenix Contact spending \$21M to expand logistics center



NUMBERS OF THE WEEK

\$137.2 million

Amount included in the federal budget to build a long-awaited new U.S. courthouse at Sixth and Reily streets in Harrisburg.



\$1.1 billion

Approximate amount Highmark Health group reported in profit in 2017, up from \$59 million in 2016.

\$21 million

Approximate cost of a project by Phoenix Contact USA to expand its logistics center at the company's Lower Swatara Township complex.

SOCIAL SCENE



Tweet of the week

"Woo-hoo, go @LittleAmps! Love your espresso, especially in cappuccino form! cpbj.com/article/201803... via @CPBJ" Emily Hart, @EmilyHartEsq

— Story: Little Amps advances in coffee competition



Most popular post of the week

Four female Wolf administration officials can drop the "Acting" part of their titles, thanks to nearly unanimous Senate votes for all of them:

— Story: State Senate confirms four Wolf cabinet members

NOMINATIONS ARE OPEN!

Central Penn Business Journal will honor 40 of Central PA's most accomplished young leaders at the 2018 Forty Under 40 event. Recipients will be selected and recognized for their commitment to business growth, professional excellence and community service.

CENTRAL PENN BUSINESS JOURNAL'S

FORTY
UNDER
40

**Deadline for
Nominations**
Wednesday, May 30
To nominate go to
www.cpbj.com/events

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Contact Olivia Berrigan with questions at 717-323- 5250 or oberrigan@cpbj.com

People: after hours, out and about, and other noteworthy sightings

PHOTOS SUBMITTED UNLESS OTHERWISE NOTED



Giant Food Stores announced \$1 million in grants to three local Children's Miracle Network Hospitals, awarded during Children's Hospitals Week in Orlando, Fla., earlier this month. The grants include \$570,000 to Children's Hospital of Philadelphia, \$280,000 to Penn State Children's Hospital Hershey, and \$150,000 to Geisinger Medical Center, to be used for specific needs as identified by each hospital. The hospitals all support specialized care for pediatric patients. Since 1997, Giant has raised more than \$42 million for Children's Miracle Network Hospitals. Shown above are, from left, Allison Mason, Penn State Children's Hospital Hershey; Debbie Hill, Retail Business Services, Giant; John Lauck, CMN National; Chris Brand, Giant Food Stores; John Schneider, CMN National; Robin Valentino, CMN National; Kate Billmeyer, Geisinger Medical Center; and Lena O'Malley, Children's Hospital of Philadelphia.



F&M Trust customers filled laundry baskets at the bank's locations in Cumberland County with sheets, blankets, towels, pillows and more for a Linens and Things Donation Drive, part of Safe Harbour's annual campaign. The nonprofit provides housing and support services for homeless individuals and families in Cumberland County. The donations will benefit Safe Harbour residents who often come to its Carlisle facility with few or no personal items, providing them with essentials to call their own. Shown above are, from left, David Luo, Safe Harbour treasurer and F&M Trust investment portfolio manager; Tim Henry, F&M Trust president and CEO; Scott Shewell, Safe Harbour president and CEO; and Paulo Oliveira, F&M Trust Cumberland/Capital Region market manager.



Riverview Bank donated \$5,000 to The Cumberland County Library System Foundation for its Summer Learning Program, which extends the school year by providing fun, free activities to area youth. Shown, from left, are Sharon Scott, David MacLachlan, Vanessa Miller, Carolyn Blatchley, Tara Major, John Nickey of Riverview Bank, Jairee Counterman and Anne Ellis.

SEND US YOUR PHOTOS!

We want your photos for Off the Clock, which features local events and our readers. Submit your color images via <http://bit.ly/OTCsubmit> or email them to offtheclock@cpbj.com. Photos will be posted online as soon as possible after receipt, and selected images will be published in the print edition. Save photos at 300 dpi as TIFF or JPG. Do not embed photos in Word documents. Photos sent through the postal service will not be used or returned. Include caption information, including the name, date and location of the event. Identify people from left to right. We reserve the right not to publish all submitted photos.

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Christine Florendo, M.D.
Kids Care Pediatrics

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the health in health care.**

See how inside.



*Based on reduction in hospital costs for patients with True Performance doctors compared to those without from January 2017 to July 2017.

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