

An entrance to WellSpan York Hospital in York. PHOTO/HARRISON JONES

HEALTH CARE

THE **SEARCH** IS ON

WellSpan's next CEO will face changing landscape

By Emily Thurlow
ethurlow@cpbj.com

As health care systems evolve, the executive leading the charge are tasked with more than just curing what ails patients. To maintain an edge in markets like Central Pennsylvania, health system CEOs have to assess not just the latest in medical research, but also changes in what people expect from health care providers, said Julie Poland, a business coach and founder of Manchester Township-based business consulting firm Summit HRD.

“Nowadays, the industry focus is one part health care and one part hospitality,” said Poland. “In some instances, the quality of the food and the environment is as important as the care itself. Hospitals aren’t just rendering care for a patient, but for families as well.”

As competition heats up, York Township-based WellSpan Health will need to consider how it can provide the best experience while maintaining the best care for patients as it looks to fill the shoes of Dr. Kevin Mosser. Mosser has been WellSpan’s president and CEO since 2013 but is set to retire at the end of the year.

To help find its next leader, WellSpan has enlisted Illinois-based search firm Witt/Kieffer. Witt/Kieffer is

conducting a second round of candidate interviews, said Brett Marcy, WellSpan’s senior director of public relations and communications. He declined to comment further on the search, which began in May.

Competing for care

WellSpan currently operates a multispecialty medical group, a regional behavioral health organization, a home care organization and six hospitals. It has more than 15,000 employees and more than 140 care locations in York, Lancaster, Adams, Lebanon and Franklin counties.

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AFTER HOURS

A Lancaster executive takes lessons from the race track to his manufacturing business.

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AFTER HOURS



Lancaster County executive Rob Ecklin Jr. races the No. 9 Aston Martin Vantage in the International Motor Sports Association Continental Tire GT4 series at the Sebring International Raceway in Highlands County, Florida in March. PHOTO/SUBMITTED

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From corner office to turning corners

Lancaster exec moonlights as race-car driver

By Shelby White
swhite@cpbj.com

Robert Ecklin Jr. always loved cars. But, he said, he never did anything about the feeling in his gut urging him to pursue his passion of race-car driving.

Then he turned 40.

"I told my wife Ruth that it's now or never. I've got to do this," Ecklin said.

Up until then, he had pursued another passion: entrepreneurialism.

Growing up, Ecklin didn't play any team sports or join after-school activities because he was too busy running a lawn-care business. Even as a teenager he set big goals. Ecklin wanted to buy a Corvette by the time he turned 16. He did, and he still has it today.

Now in his late 50s, Ecklin is the president and owner of Stoner Inc. based in East Drumore Township.

He bought the company from his late grandfather, Paul Stoner, shortly before his grandfather died in 1986. The company manufactures cleaning products for automobiles.

Building the business, Ecklin said, has been the time of his life, and he still enjoys it.

But he has also found adventure and excitement outside of his business, which is something all business leaders should do, according to Kirk Dando, founder and CEO of Dando Advisors, a management consulting firm based in Colorado.



Ecklin Jr.

Engaging in hobbies like racing forces executives to disconnect from their day-to-day stresses and still compete at a high level – either against others or themselves, Dando explained.

"Study after study shows if you can disconnect from your problems, your brain will be better at problem-predicting and creative thinking," Dando said.

And Dando said it's not unusual for top executives to enjoy racing cars.

"I work with several CEOs that love cars – one makes electric cars, another loves fast American cars," Dando said.

He emphasized that outside hobbies allow executives to be better-rounded, and it also allows them to compete in a "safe" place – a place where their whole company isn't on the line – a sentiment that rings true to Ecklin.

Ecklin said three days at a racetrack is like a one-week vacation.

"Once you're out there, you're literally focused. It's all about you and the car and the track, and it's very refreshing," Ecklin said.

Racing is both a mental and physical workout, and the linear focus on working his way around other cars on the track, he said, relaxes his mind.

But racing is more than just a form of relaxation.

The sport also exercises skills he applies regularly to his day job.

Learning the nuances of the track – how to go a little faster here and there – is similar to learning the nuances of business.

"You need to be patient on the track, as fast as you're going, but you need to be able to make certain assertive moves. It teaches you strategy because when you're out there racing, you've got to set a strategy," Ecklin said.

Racing is also about data, Ecklin said.

"You've got this target lap time, and you're at an actual lap time. And you're trying to

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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.

XXXXX



A drone shot from late August shows crews from Rose Metal Building dismantling a building located at 1745 W. Trindle Road. The South Middleton connector road will pass directly through the building as it heads south from West Trindle Road, aka Route 641. PHOTO/SUBMITTED

Long-discussed connector road about to get underway in South Middleton Township

By Jason Scott
jscott@cpbj.com

A Cumberland County businessman is about to reach his destination after a long and winding road to pave a connection between York and Trindle roads in South Middleton Township — opening up hundreds of acres of land for new development in the process.

Steven Rose, owner of Rose Metal Buildings, has started tearing down buildings he owns in the 1700 block of West Trindle Road to pave the way for a new one-mile road. The road will run through his property, beginning at 1745 W. Trindle Road, and connect with York Road near Fairview Street and Middlesex Road.

Rose is hoping that the state Department of Transportation will put the road, dubbed Rose Drive, out to bid to contractors this fall or early winter and that site work could begin by the end of the year. His goal, he said, would be to open the new road by the fall or winter of 2019 and provide another outlet for traffic between exits 48 and 49 off

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YORK COUNTY

Wider impact seen from racial incidents

By Emily Thurlow
ethurlow@cpbj.com

Over the last few months, York County has been grappling with a series of racially charged incidents.

And they are prompting people to speak up.

That's a good thing, said Dominic F. Del-Carpini, dean of York College's Center for Community Engagement.

"The discussions that are being had are long overdue," he said.

Historically, relations between the white and black communities in York County have been seen as strained.

York City hit national headlines in 2001 when its then-mayor, a former police officer, was indicted on charges related to a homi-

cide during race riots in 1969. The trial and resulting publicity led to clashes between groups of protesters in the city.

Earlier this year, management at a Dover Township-based golf course called the police twice on five black women golfers and asked them to leave, claiming they were golfing too slowly.

More recently, fliers produced by the Ku Klux Klan were distributed in the parking lot of a movie theater in West Manchester Township and another flier was left in the driveway of a Dover Township home.

Following turbulence in the past, communities and businesses would return to their routines without much discussion, said Carla Christopher, a diversity trainer and member of the York chapter of the YWCA's racial justice committee. But today,

there is a stronger desire to address race relations from a business, local and state level, she added.

"While racial tension is deeply engrained in York County, I have to believe it's different this time," she said.

The Pennsylvania Human Relations Commission, for example, has investigated incidents like the one at the golf course.

As organizations work to address the friction, will York County be able to shed a reputation that is appearing to make a resurgence? And have recent incidents hurt the county's economy?

For the latter question, according to a number of county organizations, the answer is yes.

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FOOD BUSINESS

Amid bankruptcy fight, parent of Jack's Cider hoping to reorganize

By Jason Scott
jscott@cpbj.com

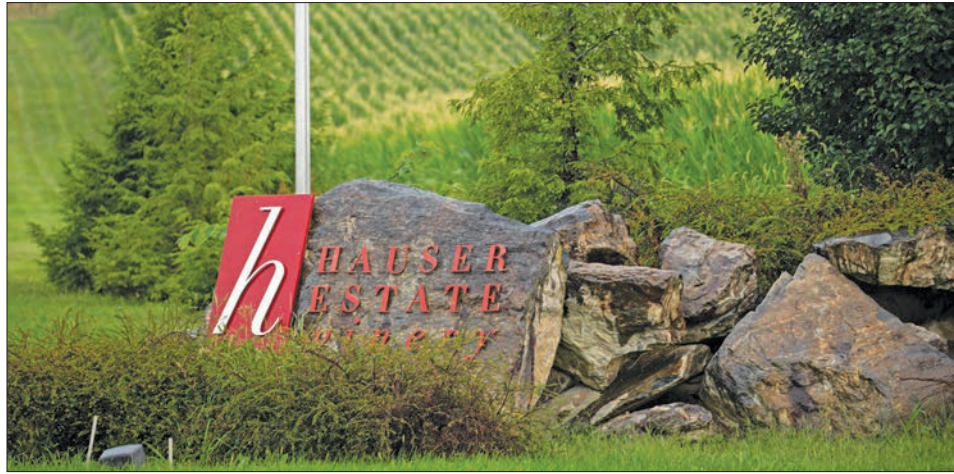
After blazing a trail for Pennsylvania hard-cider producers over the last decade, an Adams County company could be poised for a major makeover under the auspices of a federal bankruptcy court.

Hauser Estate Inc., the parent company of Hauser Estate Winery and Jack's Hard Cider, filed for Chapter 11 bankruptcy protection in late July amid an ongoing power struggle among the family that owns it.

Since then, a faction of the Hauser family has tried to sell the company to free it of its debts and keep the taps flowing. Other family members have petitioned the court to shut it down and liquidate under Chapter 7 of the bankruptcy code, citing years of mismanagement and a dispute over the value of the company.

For at least the next few months, a bankruptcy judge has ruled that Hauser can continue to pump out wine and cider. Judge Robert Opel II said last week that the company can keep using cash collateral to fund its operations, based on revenue coming in and projections about profits for fall orders.

Liquidation also remains a possibility with a hearing slated for Sept. 20 on a motion to convert the case to Chapter 7.



The entrance to Hauser Estate Winery along Cashtown Road in Franklin Township, Adams County. PHOTO/HARRISON JONES

Hauser attorney Lawrence Young of the CGA Law Firm in York said on Tuesday he believes a Chapter 7 hearing can be avoided if a bankruptcy trustee can be appointed under Chapter 11 to manage the company.

The trustee would be an independent contractor, often another bankruptcy attorney, appointed by a division of the Justice Department called the Office of the United States Trustee.

The goal, Young said, would be to reorganize Hauser and keep it running. "We hope it will still be there and that the brand loyalty will continue," he said.

The trustee would evaluate operations

and make recommendations on how to remake the company. That would include ordering an independent business valuation to help market the company to potential buyers and possibly making changes to the management structure or the products sold.

As part of the ruling last week, the judge denied a \$1.8 million sale offer from a Maryland executive and his son because there was no valuation study to justify the offer.

Young believes the Maryland buyer or others will emerge to lead the next chapter at Hauser if the judge appoints a bankruptcy trustee under Chapter 11.

Jack's Hard Cider burst onto the cider

scene in 2008, well before cider became a mainstream craft beverage. The Adams County pioneer has since grown its distribution into at least 10 states and Washington, D.C., while apple-rich Adams County has churned out other cider makers.

Mary Bigham, president and co-founder of online culinary publication Dish LLC, said she believes the bankruptcy case will be a temporary setback for Jack's.

And with the growing popularity of hard cider, she sees room for the Jack's brand to expand its reach.

"We need a name like Jack's to blaze a trail for smaller operators," said Bigham, an Adams County native. "It helps lift them up."

Hauser is home to the annual PA Cider Fest in June, a festival where Pennsylvania cideries can showcase their ciders. This year's festival attracted about 10 new producers, pushing the total number up to 29.

"I see that growth continuing year after year," Bigham said.

She also is part of the Pennsylvania Cider Guild, a budding trade organization for the cider industry, which helped bring a cider competition to the Pennsylvania Farm Show in January for the first time.

A decade ago, cider wasn't thought of as a craft beverage. It was viewed as a cool one-off apple wine, Bigham said. ■

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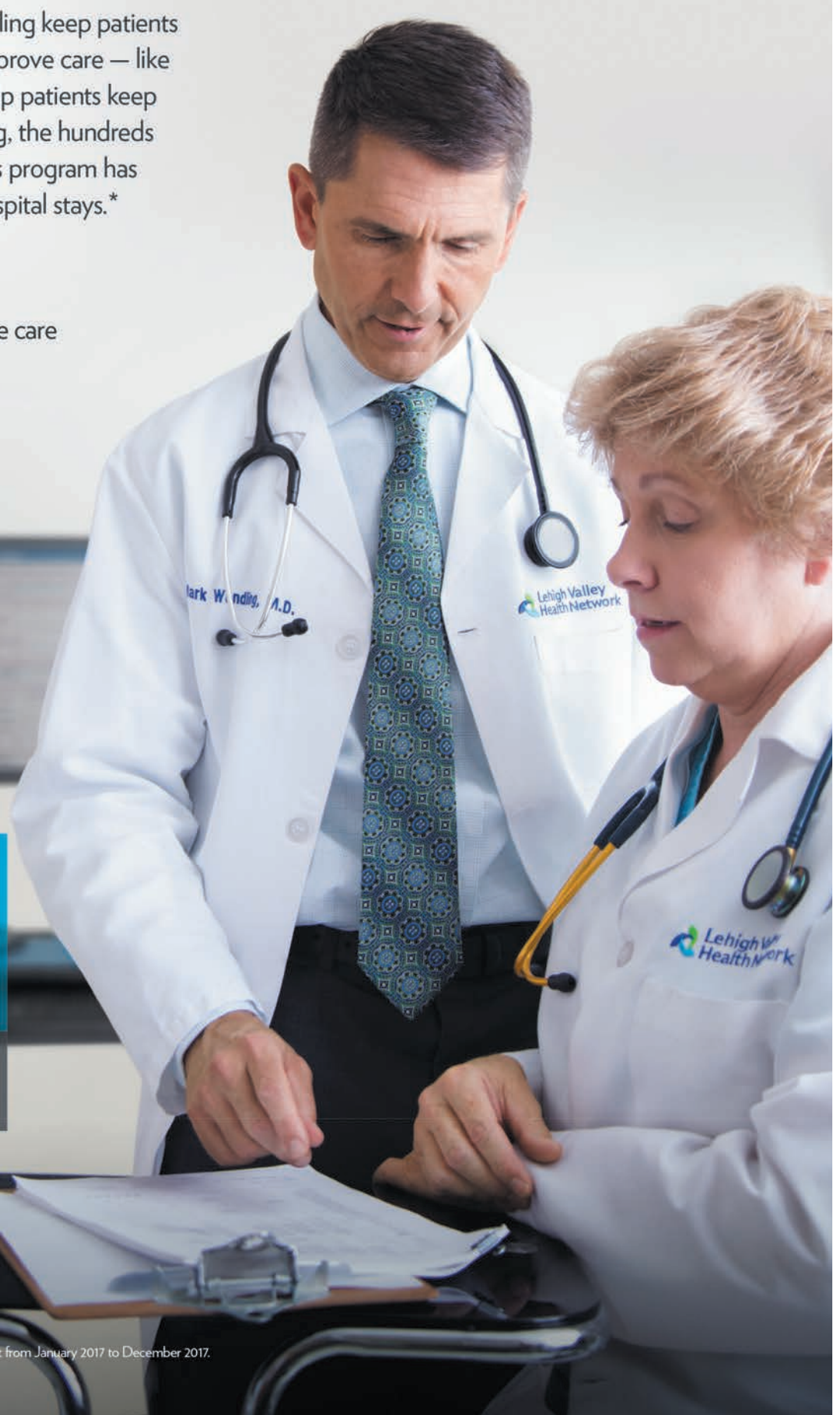
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INCIDENTS

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National news stories have not put York County in a good light, said Laura Gurreri, acting president of the York County Convention and Visitors Bureau.

In fact, the tourism bureau was bidding for the chance to host a conference in 2019 and 2020 for a group with a diverse background, but the group ultimately decided it would not come to York County, said Gurreri. News of recent incidents, she said, played a part.

"We include diversity and crime statistics in some of our bidding packages, and those aren't always the highlights of our bids," she said.

When groups examine hosts for a potential conference, they want to know if a community would be a good fit or is welcoming to the particular group they represent.

Because York County is home to several companies with an international reach, the consequences of a racially charged incident can have ripple effects, said Adam Nugent, president of York Young Professionals and director of special events for York Revolution.

The places where companies make or distribute their products can affect their reputation. If an area has a negative reputation when it comes to diversity and inclusion, for example, a company based there might also – even temporarily – share that negative light.

"Every time we have an incident, it takes

us, not one, but 50 or more steps back," Nugent said. "It's incredibly damaging."

That negative light also has an effect on the county's colleges and universities. It makes it harder to ask students and faculty of color to come to the county, said DelliCarpini.

Nonetheless, many organizations in York remain focused on creating a welcoming environment.

The first step that businesses and non-profits can take in addressing this decades-long issue is acknowledging that there is a problem as it pertains to race relations, said Christopher. The issue should be accepted countywide and not just on a case-by-case basis.

To better address the problem, organizations should also start increasing the ranks of people of color on their executive and advisory boards, she added.

"The best motto to follow is 'not about us without us,'" Christopher said.

Acknowledging that the issue isn't going to be remedied overnight, Christopher said that continued conversations will help to advance a more accepting culture in the county.

The tourism bureau, meanwhile, has hosted training sessions geared toward cultural diversity, inclusion and anti-bias, courtesy of the YWCA of York County. Jean M. Treuthart, CEO of the YWCA, said that during these sessions, members of the YWCA are helping groups examine their marketing materials, communication with customers and hiring

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The response continues

In taking a more assertive approach to alleged racial incidents in York County, the Pennsylvania Human Relations Commission has partnered with public leaders and the police in York City to address challenges faced by the county.

A town hall meeting is being planned for the end of September in York City, said Renee Martin, communications director for the state commission.

It follows a series of incidents, including a shooting in July at Red Rose Restaurant and Lounge in Hellam Township. A 25-year-old white man was shot and killed after allegedly defending a black patron who was being harassed at the bar. Though the incident is still under investigation, the attorney for the accused shooter, who is white, is arguing the shooting was not a hate crime.

In August, fliers produced by the Ku Klux Klan were distributed in the parking lot of the Regal Theater in West Manchester Township. A Dover Township couple found a similar flier in their driveway.

"We will continue to monitor activity by the KKK or any other organization that promotes hate and bias," Martin said, noting that such activity needs to be reported to local law enforcement and to the PHRC.

Most recently, the local chapter of the NAACP presented suggestions following the release of a video featuring the York City Police Department. The suggestions – which stem from a controversy that ensued over the video's inclusion of a Maple Donuts truck

– focus on preventing similar controversies from recurring in the future, in part by strengthening control over media products involving city departments.

Source of controversy

The York City Police Department produced the video as part of a nationwide challenge among local police and fire departments.

In the video, police officers respond to a report of a stolen Maple Donuts truck while lip syncing to the song "Eye of the Tiger" by Survivor. Their response includes sweeping a crime scene and interrogating a large doughnut.

The association of the department's officers with Springettsbury Township-based doughnut chain Maple Donuts has been met with mixed reviews.

While some feel the video merely pokes fun at the stereotype of doughnuts as a sugary staple of a police officer's diet, others say it exacerbates a decades-long divide between the police department and the community it serves.

York Mayor Michael Helfrich said the views espoused in some Maple Donuts advertisements are divisive and that the police department's association with the company could be problematic for many York residents. The video, he said, was filmed and produced without the city's approval.

"When our police department is associated with divisive opinions, it can make people feel less safe," Helfrich said.

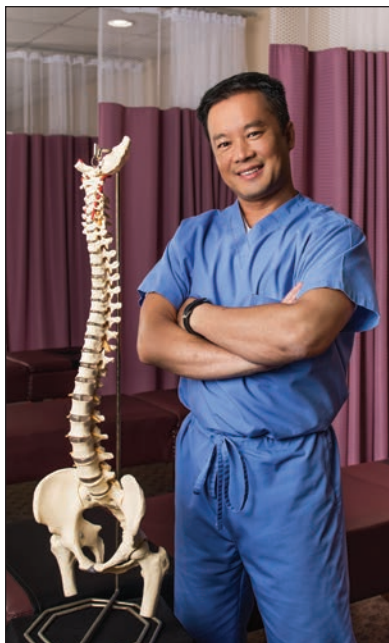
Efforts to reach Maple Donuts have not been successful.

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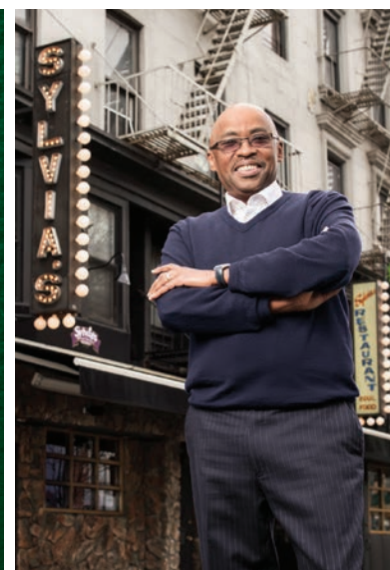
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CONNECTOR

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Interstate 81.

“This really unlocks this whole area and will help provide responsible economic growth for decades to come,” said Rose, who started buying up surrounding properties after a 2005 traffic study of those exits. In addition to his business, Rose also is developer of the Rose Business Park which is along West Trindle Road and would benefit from the new road.

The connector road has been on the agenda of local officials since then, along with improving access to I-81, as north-south travel is difficult in that area.

The area, east of Carlisle, also has long been seen by township and county planners as having a potential for growth.

For his part, Rose envisions a mix of retail and restaurants, office and light industrial uses being served by the new road on his property.

The new road also would benefit high-density residential and commercial zones that already exist near York Road and Mayapple Golf Course. Hundreds of homes are slated for the area, as is a large sports complex that the Cumberland Area Economic Development Corp. has proposed for an 89-acre tract of farmland on Lisburn Road.

Plans for future

The connector road is expected to cost about \$7 million to build, with about \$2.6



The proposed connector road, in red, will run north-south between York Road and Trindle Road. RENDERING/SUBMITTED

million covered by a state grant secured by CAEDC. Rose has guaranteed that all of the other funding is in place.

“There is a financial benefit, obviously, but someone has to take the lead and the risk,” Rose said. “For me, this project is about a road. This ground has been planned for development and has been frozen for decades.”

Rose also has spent millions of his own money to buy properties and work through the design of the road, which is nearly a straight shot from Trindle Road to York Road with an

8-foot-wide path for bikers and walkers.

Township Manager Cory Adams called the road and what it could mean for South Middleton and the Carlisle area an exciting opportunity.

“We think it will facilitate some economic development and alleviate some traffic issues,” he said. “I think it’s a tremendous step in the right direction.”

Shireen Farr, interim CEO at CAEDC, said the road will make the Carlisle area that much stronger. Rose Drive not only opens up access for the proposed sports complex, which could

bring new visitors to Cumberland County, it adds opportunity for investors to build homes and shopping centers.

“It’s interesting when you get a chance to take a clean slate and imagine what it can be in the future,” said Kirk Stoner, the county’s planning director. “Steve has taken his time to do it right.”

Rose already has an on-site sewer and water system ready for future development in his business park off Trindle. Rose Metal occupies most of the buildings in the park, but Rose is prepared to relocate his operations to make room for other businesses.

He also owns some land on the opposite side of Trindle Road in Middlesex Township, which will be available for commercial development once the new road and traffic signal at Rose Drive and Trindle Road are built.

In addition, he has materials from a late 19th-century barn that his company tore down that he thinks could be incorporated into a brewpub, specialty retailer or other project.

“This could truly be a live, work and play development,” he said, noting that it could attract medical-office users, fast-casual restaurants, a hotel and other retail and service businesses.

Rose is confident that development around the new signalized intersection, which includes a retail pad site already being marketed, will proceed quickly once the road is built.

“Normally you wait for a tenant to commit, but I’m going to build it and then they will come,” he said. ■



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About Mosser

A native of Jim Thorpe in Carbon County, **Dr. Kevin Mosser** began his career in 1979 as a resident physician in the York Hospital Family Practice Residency Program, according to Business Journal records.

After three years of residency, he joined Dallastown Family Practice, where he spent eight years before moving into management roles starting in 1990.

His tenure includes stints as medical director of WellSpan Medical Group and as president of WellSpan Gettysburg Hospital from 2004 to 2010.

When he was named CEO of WellSpan in 2013, he succeeded Bruce Bartels, who had led the health system for 25 years. At the time of his promotion to the top job, Mosser was WellSpan's executive vice president and COO.

Mosser currently serves as chair of the Pennsylvania Trauma Systems Foundation Board and the Community Advisory Board of Penn State Mont Alto.

Past roles include time on the executive committee of the Hospital and Health System Association of Pennsylvania's Small Hospital Council and on the board of Big Brothers/Big Sisters of York and Adams counties.

He earned a bachelor's degree in biochemistry from the University of Pennsylvania and a medical degree from university's School of Medicine.

Mosser lives in Spring Garden Township with his wife. His two sons live in Seattle.



Mosser

MADE IN AMERICA? John Ratzenberger to engage Lancaster



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Multi-E Emmy-nominated actor and accomplished screenwriter, director, producer and author, **JOHN RATZENBERGER** is best known for playing mail carrier Cliff Clavin on the long-running NBC sitcom "Cheers." Before this, John lived overseas for 10 years and has worked as a carpenter, archery instructor, and deck hand on a fishing boat. He produced and starred in the Travel Channel series "Made in America," which highlighted U.S.-made goods and workers.

"My mother used to give me old radios and toasters, with the cords cut off," said Ratzenberger. "She told us to take them apart. Growing up, everyone we knew could make something, and knew how to fix things. We are losing that and we need to get it back. Kids today are not making things," he said. "Instead they are going to college to get degrees and can't get a job. There are plenty of jobs out there. We just need to teach kids the skills. Many today, do not even know how to use simple tools, hammers and screwdrivers. Manufacturers today say high school kids can't even read a ruler. How are they going to build airplanes, build homes, or even perform simple household repairs?"

With "Made in America," John established a television precedent and led the way for a new series of Dirty Jobs, Deadliest Catch and Ice Road Truckers to celebrate the work ethic that built America. He co-authored *A Common Man's Salute to an Uncommon Country*, published by Time Warner.

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WELLSPAN

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This fall, WellSpan expects to wrap up its merger with Franklin County-based Summit Health. Mosser is expected to remain with WellSpan until a successor has been brought on board, said Rick Ayers, vice president of public relations and marketing for WellSpan.

"WellSpan has a deep commitment to its communities and to advancing local care within those communities. We are confident that our board will select a leader who shares our commitment to preserving these values," Ayers said.

WellSpan's directors are looking for a CEO candidate who has experience leading a growing health system in a time of change in the delivery and financing of health care, among other qualifications, according to a candidate profile prepared by Witt/Kiefer and posted to its website. Candidates should also have a track record of success in competitive markets and experience in mergers, acquisitions and integration, the profile reads.

For WellSpan, competition is close by. One of WellSpan's newest rivals is UPMC, which is in the middle of building a hospital in West Manchester Township to replace the existing UPMC Pinnacle Memorial Hospital in Spring Garden Township.

The environment, Poland said, has been changing since UPMC Pinnacle entered the York County market.

"It used to be that WellSpan was the biggest player, but now UPMC is the behemoth looking over their shoulder," said Poland. "It's not just another hospital; it's a good hospital with a good reputation."

But it's not only traditional rivals that WellSpan has to consider.

New competition

As health systems focused on expanding into niche services like orthopedics, the urgent-care needs of the general public weren't being met as readily as they could have been, said David Sarcone, associate professor of international business and management at Dickinson College. That left an opening for new entities to enter the market.

Pharmacies and grocery stores, for example, began partnering with providers to open urgent-care clinics in Central Pennsylvania and elsewhere.

Rhode Island-based CVS Health introduced walk-in retail medical clinics in 2000 and now operates more than 1,100 clinics inside select CVS pharmacies and Target stores.

Walgreens, headquartered in Illinois, began opening health clinics at its retail locations in 2007, said Scott Goldberg, senior manager of health care communications for the company.

Since then, Walgreens has grown to offer health care clinics or other provider retail clinic services at approximately 400 of its stores, including some locations in Pennsylvania.

Cumberland County-based Rite Aid Corp. has been offering in-store clinics under the RediClinic brand since the mid 2010s.

Urgent care centers also have been popping up under brands like Patient First. Traditional providers like WellSpan, LG Health and UPMC have been opening similar centers around Central Pennsylvania.

Multiple skills needed

The search for a new CEO isn't just about filling a role. It is about finding an individual who can navigate a health care system through today's market, said Karen Schuler, managing director for Washington, D.C.-based consulting firm Raffa.

When conducting a search, Raffa confers not only with an organization's board of directors, but also with its staff and departing CEO to gauge what they'd like in a future leader.

Raffa also may speak to leaders of other entities in a community, such as schools and local governments.

For health care CEOs to succeed today, they need to adapt to change, respond to crises and manage resources efficiently, said Maureen Connelly Jones, a health policy and administration professor at Penn State.

They also need to be able to communicate, she added.

"Communication is vital between staff and the community or key stakeholders a CEO serves because it provides more reassurance as well as transparency, which makes people feel more valued," Jones said. ■

OUR VIEW

It's not about the doughnuts

We were probably as confused as anyone else last week when stories began to surface about a controversial video involving York City police and Maple Donuts.

What was the purpose of the video? Why did it become such a big deal? And why were people so bent out of shape about the conservative political views often reflected in advertisements for Maple Donuts? They are, after all, no secret.

Over time, the pieces started to come together.

The video was part of a challenge among local police and firefighters around the U.S. to produce the best lip-sync video. It

became a big deal in York when the city's mayor, Michael Helfrich, decided York's video should not be played, as originally scheduled, at a York Revolution game.

Initial reports seemed to focus on the role played by Maple Donuts, one of whose trucks is being chased by police officers in the video. According to those reports, Helfrich was displeased with the company's "divisive messaging."

It is interesting to hear a politician use the phrase, as nearly all partisan politics today involves some measure of "divisive messaging."

Nonetheless, it became clearer that the

real problem was between minority, mostly African American residents of York, and the police force. At a follow-up meeting, NAACP officials noted a gulf between police and community and pointed out that the video could have been used to bridge the divide.

It is a point well taken and indeed an opportunity missed, one that brings us back to Maple Donuts.

Instead of canceling the video – which probably led more viewers to it – Helfrich could have taken a different tack, one that could have helped build bridges.

As a Democrat, he could have expressed his disagreement with the politics es-

poused by Maple Donuts – no one would have been shocked at that. And he could have thanked the company for its support of the police department.

Then he could have taken another step: inviting company representatives to take part in the community conversation that has followed recent acts of racism in York County, acts that have put the region in a negative light on the national stage.

The conversations – and an inclusive approach to them – could go a long way to burnishing the county's reputation as a place where divisions are being healed instead of widened.

THE WHITEBOARD

Plan for change, the only certainty in business

We are nearing the final quarter of the year. The kids are back in school and football season is getting underway. In the business environment, more change is happening more rapidly than ever before. Now is the time to get serious about budgets and strategic plan updates for 2019.



Richard Randall

How should the Trump tax cuts affect your budgets and strategic planning? It has been almost nine months since the cuts were signed into law. By now you should understand what the impact will be on your corporate and/or personal income taxes.

Whether your business is a corporation with a lower rate or an LLC with reduced pass-through taxes, you have the opportunity to invest more of your income back in the business. If you haven't thought about that, you should. And you should adjust your future budgets and strategic plans accordingly. It's great that you will have more after-tax money, but make sure what you do with it are well-planned acts of commission, not ill-planned acts of omission.

Also on the horizon are higher interest rates. The Fed funds rate has already risen from 1.25 percent in June of 2017 to 2.0 percent in June of 2018. If steady economic growth continues we can expect rates to continue rising as the Fed steadily reverses its quantitative easing program, cleaning up the \$4.5 trillion of Treasury bills and mortgage-backed securities on its balance sheet. Rising rates will increase borrowing costs for you and your customers. How will that affect your strategy?

Tariffs should be an area of discussion and deliberation in both the short term of your budget and the longer term of your strategic planning. This is a difficult area for planning because so much is in flux. Some tariffs have been applied but others have only been threatened. Bilateral negotiations with

China, Mexico, Canada, the UK and the EU may change the entire picture. But a lack of clarity now doesn't mean you shouldn't plan. If your business has exposure to tariffs on the sales side or the supply side, contingency planning will be important. How will you react if and when tariffs hit?

The historically low unemployment rate has made it difficult, if not impossible, for many businesses to find qualified employees. I hear business owners and managers complaining about it all the time. It is hitting them from two sides because not only is it hard to find people, but retention is increasingly becoming an issue. Employees are testing the market for higher wages and better benefits to a degree we haven't seen in a number of years.

So what is to be done besides complaining? It may be time to consider more investment in productivity improvements so the business can do more with less. That might include technology investments, but it might also include a serious investment in training.

New employees will probably need more training. That might take the form of apprenticeships or it might simply be more rigorous and formalized job training than many employers have been used to providing. It could also include increased investment in training for existing employees to better utilize expensive equipment and software for which they've never been properly trained.

We've had many years of what was a pretty status-quo environment for business. Now we have taxes, interest rates, tariffs and unemployment rates all changing, and not insignificantly, at the same time. The time you spend planning should be directly proportional to the amount of change in your environment. Make sure your leadership team spends quality time planning for 2019 and beyond.

Richard Randall is founder and president of management-consulting firm New Level Advisors in Springettsbury Township, York County. Email him at info@newleveladvisors.com.

GUEST VIEW

Does competition mean lower health costs? Another take

According to an Aug. 24 editorial in the CPBJ, the growing multi-hospital-insurer alliances could lead to greater competition and innovation. That, in turn, is supposed to lead to lower prices.

Not necessarily.

As the Central Pennsylvania market becomes dominated by regional hospital systems, it's just as possible that health care prices will go up. Experience in other markets has shown that size enables hospitals to use their market clout to negotiate higher – not lower – prices. And having insurers and hospitals create partnerships can limit patient choice and further increase costs. What's more, size can drive some doctors out of business, which will exacerbate the physician shortage.

As for innovation, size may not matter: small hospitals also have a track record of success. One reason may be that health care innovation may be more a function of culture, not scale.

That's why the Pennsylvania Medical Society started a business subsidiary called the Care Centered Collaborative. Since it's possible that these large systems could lead to higher costs, the Collaborative is working with independent doctors in Central Pennsylvania to offer an alternative: a physician-led network that works with all insurers and all hospitals equally to find the highest-quality and lowest-cost care options.

It's called a "clinically integrated network" or "CIN." Physician-led CINs have been successful in other states because it's the physicians who work with multiple insurers on a regional basis to develop high-performing quality measures and payment rewards that focus on keeping patients healthy.

Physician-led CINs also have the advantage of working largely with private practice physicians. Recent research has shown that smaller independent practices have a higher level of career satisfaction and are less likely to have unnecessary hospitalizations. Health insurers should welcome the prospect of working with motivated healthcare providers who want to provide the best possible care for their patients.

This means more, not less, competition for the Central Pennsylvania market. As hospitals and their insurer partners compete, they will also be competing with a network of independent physicians who are offering an alternative approach that is outside the large institutions, maintains patient choice and delivers value in the community setting.

As the CPBJ noted, "we are about to find out if a competitive market featuring large, strong institutions can deliver on the promise of lower costs." That's true. The large, strong institutions will not be competing with just each other, but with physician groups that are offering an important alternative.

Dr. Jaan Sidorov is president and CEO of the Care Centered Collaborative of the Pennsylvania Medical Society.



Jaan Sidorov

DRIVER

continued from page 2

close those gaps. You're talking to people that know more than you on how to close those gaps," Ecklin said.

The key to driving faster, Ecklin said, is to slow things down – mentally.

"Keep your eyes up. Look forward. Well, that's a great attribute for a business," Ecklin said. "Look forward not backwards. Don't drive in your rearview mirror. Drive through your windshield."

Ecklin's approach to racing is similar to how he approaches Stoner, said John Goldbach, the national sales manager at Stoner.

"He never makes decisions just strictly on his own. He wants to hear information. He likes to hire smart people. He trusts that they're going to make the right decision," said Goldbach, who has worked for Ecklin for 21 years.

While Ecklin is analytical, he is also somewhat of a risk-taker, Goldbach pointed out.

"From the outside you probably don't see that. He takes calculated risks, in business and probably on the track," Goldbach said.

Goldbach added that there is a connection between the boardroom and the cockpit of a racecar going over 170 miles per hour.

"You know where you need to be and try to find the solution if you're not there. I

know he brings a lot of those same practices back to the office," Goldbach said.

A lifelong passion

Ecklin's love for cars dates back to his childhood, when he collected Matchbox cars and subscribed to Autotrader Magazine, which covered car racing.

Ruth, his late wife who died in March from cancer, was always supportive of Ecklin's lifelong passion.

"She knew that one day I was going to get in a racecar, she didn't know when or how," Ecklin said.

He began racing in April 2003 in the amateur Skip Barber open-wheeled road-course racing series. Road course racing involves a track that includes multiple turns and elevation changes instead of a simple oval.

It snowed during his first race at the Lime Rock race track in Connecticut, he recalled.

Because Ecklin was driving an open-cockpit car, he was exposed to the snow.

"I was soaked, my hands were so cold, I was so wet, but I wasn't miserable because I was on this racetrack and just having a blast," Ecklin said, noting that he finished fifth in his first race.

He left the track that day with a sense of accomplishment. He wanted to race again. The adrenaline, he said, is invigorating.

"It's something a little not scary, but you're out of your comfort zone. I don't know what the word is for that feeling, but

we've all had to experience that," Ecklin said.

From then on, he raced twice a year in the amateur series for seven years, finishing his last race in the Skip Barber series in 2010.

Ecklin now races an Aston Martin Vantage about five times a year in the International Motor Sports Association Continental Tire GT4 series. He has participated in the sports-car racing series since 2011. Each race is over two hours long and requires a driver change.

Ecklin's No. 9 car carries a logo for "Invisible Glass" – a glass-cleaning product produced by Stoner. He doesn't own the car, but he does brand it and his team's shirts with Stoner signage.

"I like to think it helps my day-job from marketing our great products. That's one of the reasons I got into the series," Ecklin said.

Though he races in a professional series, Ecklin is still considered an amateur racer because he only races a few times per year.

Time and money are the limiting factors for him.

Racing is an expensive hobby and, Ecklin said, a fairly selfish one, too, noting that he feels guilty leaving work and his family, which includes four daughters, to race.

"But once I cross the gates and get into the track, it's like, 'I wish I could be here for a long, long time.' Because you transition to this different world," Ecklin said. ■

IMPACT

continued from page 6

practices.

The tourism bureau has also been working to translate its messages into other languages – such as Spanish – that will be distributed at some of its visitor centers, like one at the Harley-Davidson factory in Springettsbury Township.

Before recent incidents of racial friction, York College had been working to develop a yearlong lecture series, titled, "York's Hidden Figures," which will celebrate the contributions of communities of color as well as other underserved populations.

"We developed this series realizing that we need to give voice to those that are unheard and sight to those that are unseen," said DelliCarpini.

Broadcast journalist Soledad O'Brien will kick off the series on Sept. 7 at York College's Waldner Performing Arts Center.

DelliCarpini said there will be additional mistakes made along the way toward achieving a more culturally sensitive and welcoming county. But he sees an opportunity for improvement.

York Young Professionals, for its part, is bringing in a diversity expert to speak to its members.

"We will continue to promote acceptance and fight tolerance and indignation that's stifling the progress that York is making, not only because it looks bad, because it is bad," Nugent said. ■

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Angela Rowe

Many people told me that I couldn't become a surgeon because I wasn't strong enough, but I proved them wrong."

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Next week: Wealth Management & Retirement Planning

BACK IN ACTION

Hershey-area chiropractor returns to changing field

By Shelby White
swhite@cpbj.com

Chiropractor Jenifer Epstein was adjusting the back of a patient when the table on which he was lying broke. She tried to catch him, injuring her own back in the process.

She was used to patients who had hurt their backs. "I didn't think I was going to hurt my back," she said.

Epstein practiced for several more years on what she described as a very bad back following the 2008 injury. But she eventually herniated three discs in her lower back while putting her son's stuffed animals into a bag – an injury related to the initial one.

The injury, along with personal woes stemming from a painful divorce, prompted her to shelve the chiropractic degree that she labored to earn from New York Chiropractic College in Seneca Falls, New York.

Now, fresh off a stint as a financial planner, Epstein is picking her degree back up and preparing to take over Hershey Family Chiropractic in Derry Township.

"Everything fell exactly into place the way that it needed to," Epstein said, "And now I have the opportunity to heal people again, which is all I've ever wanted to do."

Re-entering the chiropractic field after nearly 10 years will be a challenge. But it is one for which Epstein feels she is equipped, thanks in part to what she learned during her hiatus and also to changes in the reputation of chiropractic care – which is being touted by some as an alternative to opioids.

A career change

After the injury, Epstein could have gone through physical therapy, but opted out, noting that it would have taken time away from her son. And because of what was happening in her personal life, she didn't feel she was mentally ready to take care of patients again.

Instead, Epstein began selling insurance and financial planning services in the Harrisburg branch of the New York Life Insurance Co., a firm based in New York City with offices across the country.

Initially she wasn't enthusiastic about her new field.

"I was like, 'Oh my God, am I really going to be an insurance salesperson?'" she said. "I went to school for seven and a half years, spent \$200,000, to be an insurance salesperson?"

She overcame her initial dismay and quickly took to sales.

All the while, though, she felt like something was missing from her life and began combing through job postings online.

Through job-search website Indeed, she met Anthony Manes, a Pittsburgh area chiropractor who was looking to sell Hershey Family Chiropractic, which is 15 minutes from Epstein's Harrisburg-area home.

After driving to Pittsburgh to meet Manes and his wife, Epstein agreed to purchase the practice from Manes over a five-year period. She declined to disclose the price.

Epstein plans to take over the office, located at 395 E. Chocolate Ave., the first week of October. "The five years is just them providing a little bit more of that hands-on type of support that chiropractors don't get in school," Epstein said, noting that chiropractors aren't typically trained on how to run a business.

But because chiropractors' lives are defined by private practice, it is vital that they know how to run a business, said Dean DePice, founder of TLC4Super-Teams, a consulting firm in Montgomery County that works with chiropractors.

please see **CHIROPRACTOR** page 14



CHIROPRACTOR

continued from page 13

An internist who lacks business skills could get a job at a hospital. But chiropractors don't have as many options, according to DePice.

"You really have to know what in the world you're doing to run a team and bring the knowledge to the community - why people need to get checked and things like that," DePice said.

Aside from obvious challenges such as attracting patients and working with insurers, another hurdle for new practitioners today is getting a handle on compliance issues, such as privacy rules, state reporting, sales tax and electronic records requirements, said Annette Bernat, vice president of communications and external affairs for the American Chiropractic Association in Arlington, Virginia.

A startup provider faces steep upfront costs to comply with state and federal requirements and more costs when regulations change, Bernat said. She added that doctors sometimes hire consultants to assist with the process, further increasing costs — which can be tough for a new practice that is still trying to find its footing and where cash flow might be tight.

Reputation changing

Epstein continued to offer chiroprac-



After nearly 10 years in financial planning, Jenifer Epstein is returning this year to a career in chiropractic care. PHOTO/SUBMITTED

tic care to her friends and family during the nearly 10 years she spent in her financial career. But she was out of health care industry.

And things have changed. For chiropractors, though, some of the changes have been for the better.

Over the past 10 years, the profession has gone from being perceived as an "alternative" form of health care to being recognized more frequently as a

valuable component of integrative care, Bernat said.

Bernat noted that chiropractic care is now available in the health systems for the federal Department of Defense and Veterans Affairs, where the field's nondrug approach is valued by other providers, as well as by patients who want to avoid prescription painkillers.

And more people are embracing chiropractic care, DePice said, noting that the U.S. now has more chiropractors and more people receiving chiropractic care than ever before.

Chiropractors treat more than 35 million Americans annually, according to the American Chiropractic Association.

"More people are choosing chiropractic care regardless of the presence or absence of symptoms," DePice said.

The opioid epidemic, meanwhile, has clarified the role that chiropractors can play in helping to alleviate chronic pain and avoid addiction, according to Epstein and Bernat.

Chiropractic services can, in some cases, replace interventions with higher risks and safety issues, such as opioid prescriptions.

The American College of Physicians last year updated its guideline for the treatment of acute and chronic low-back pain to recommend first using non-invasive, non-drug treatments, including spinal manipulation - a centerpiece

of chiropractic care - before resorting to over-the-counter and prescription drugs.

Final preparation

Before she takes over Hershey Chiropractic, Epstein is spending three to four days a week fleshing out her business plan with help from Integrity Elite, a chiropractic-focused consulting firm in Pittsburgh.

She plans to open with a team of two employees - a practice administrator and a practice representative - and is looking to hire at least one other chiropractor, if not more, depending on patient volume over the next three years.

To stand out in an increasingly popular field, Epstein is leveraging the marketing and networking experience she gained at New York Life.

Social media is part of her marketing plan. But Epstein also plans to collaborate with area orthopedists and neurosurgeons, with whom she's already begun to network.

She's also positioning herself as a more conservative option for orthopedic patients who may not need surgery right away.

"I'm just trying to give people an alternative," Epstein said, "and trying to make it accessible and ... be an advocate to get people out of pain so they can have that better quality of life for longer." ■

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Next week's lists: Investment brokerage firms; Registered investment advisers

CONVERSATION WITH **ANGELA ROWE** President, Pennsylvania Orthopedic Society

Q: What do you hope to accomplish during your term as president of the Pennsylvania Orthopedic Society?

A: Most folks would be surprised to know physicians face many challenges in the current health care environment. Both patient care and practice concerns dominate our society's agenda. Bending the curve of the opioid addiction crisis is my primary objective for the POS. We are diligently working for enactment of H.B. 353, our e-prescribing initiative sponsored by Rep. Tedd Nesbit (R-Mercer/Butler) and state Sen. Richard Alloway (R-Adams/Franklin/York). This vital legislation will do more to stop drug diversion than any other bill currently under consideration in the General Assembly.

In addition, our society is working to level the playing field between physicians and insurance companies. Insurers do not provide health care, physicians do. We are making progress, but the insurers have an incredible amount of money to spend on political giving.

Dr. Angela Rowe, 53, was named president of the Pennsylvania Orthopedic Society in October 2017. She is an orthopedic surgeon practicing with Altoona-based University Orthopedics Center, the only female practicing surgeon in Blair County.

Rowe earned a bachelor's degree in neuroscience from the University of Pittsburgh and a doctor of osteopathy degree from Midwestern University, where she was the first female orthopedic surgery resident. She also earned an MBA in health care management from Widener University.

A native of Hong Kong, Rowe resides in Hollidaysburg with her husband of 28 years and their son.



You are the first woman to serve as president of POS and this is not the first time you are the first women to reach certain milestones in your field. What does it take to be a leader in this male-dominated field?

Be yourself and do what you believe is right and true. To gain the respect of male colleagues, it is important for women to not pretend to be men. We bring different skills, attitudes and viewpoints to work. By being true to yourself, your genuine quali-

ties emerge. Respect then follows.

I was introduced as POS president by my colleague, former president Pat Smith, in this way: "In our more than 60 years of existence, POS has never been led by a woman orthopedic surgeon, even though we have had many qualified and able female board members. Angela is shattering our own glass ceiling and is leading the way to a new future for POS." I believe my colleagues in POS and my practice recognize the value I bring to both.

What made you choose to become an orthopedic surgeon?

When I was little, I wanted to be a police officer because I wanted to help people. My mom thought it was too dangerous, so she talked me out of it. Then I realized that I could be an orthopedic surgeon and help patients return to their lifestyle.

Many people told me that I couldn't become a surgeon because I wasn't strong enough, but I proved them wrong. I like working with my hands, I like using power tools and I am good at putting things back together.

Where is the most interesting place you've been on vacation?

I was invited to Florence, Italy in 2016 for one of our clinical trial studies. The study was on a new medication for arthritis, and as the principal investigator I was invited to go and we had a great time.

— Jennifer Deinlein, contributing writer

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Calendar

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

Lancaster Young Professionals, First Friday Fest: 6-9 p.m., Friday, Sept. 7, Lancaster; public event with games, activities and music; free; details: www.lyp.org.

Harrisburg Regional chamber, Leads over Lunch: 11:30 a.m.-1

p.m., Tuesday, Sept. 11, Lower Paxton Township; informal networking lunch; members free, nonmembers \$20; details: www.harrisburgregionalchamber.org.

York County Economic Alliance, WBCO luncheon: 11:30 a.m.-1 p.m., Tuesday, Sept. 11, Springettsbury Township; WBCO members free, nonmembers \$30; details: Sully Pinos, spinos@ycea-pa.org.

Carlisle Area chamber, CAPA lunch series: 11:45 a.m.-1 p.m., Wednesday, Sept. 12, Carlisle; "Diversify your talent pipeline,"

presented by Stacey Miller, diversity and inclusion program manager for Giant Food Stores; members \$20, nonmembers \$25; details: www.carlislechamber.org.

Northern Lancaster County chamber, Wellness Wednesday: noon-1 p.m., Wednesday, Sept. 12, Ephrata Township; "How to identify an employee with an addiction;" members free, nonmembers \$10; details: Liz Ackerman, lackerman@northernlancasterchamber.org.

Central Pa. Gay and Lesbian chamber, mixer: 6-8 p.m.,

Wednesday, Sept. 12, Hampden Township; bring 30 second speech and business cards, business dress encouraged; members free, nonmembers \$10; details: www.cpglcc.org.

Lebanon Valley chamber, 2018 Energy Briefing: 7:30-9 a.m., Thursday, Sept. 13, Lebanon; breakfast and panel discussion, advance registration required; members free, nonmembers \$25; details: www.lvchamber.org.

Carlisle Area/Mechanicsburg/Shippensburg/West Shore

chambers, megamixer: 5-7 p.m., Thursday, Sept. 13, Middlesex Township; network with members from all four chambers; free; details: www.carlislechamber.org.

Harrisburg Young Professionals, 20th Anniversary Celebration: 6:30-9 p.m., Friday, Sept. 14, Harrisburg; celebrating 20 years of the organization; cost: \$40; details: www.hyp.org.

SUBMITTING ITEMS

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

USER'S GUIDE

The Business Record section provides news obtained from public records, which can be used as business leads. Here are some quick explanations. If you have questions, please email Researcher Alaine Keisling at akeisling@cpbj.com.

BANKRUPTCIES

These include Chapter 7, 11 and 13 business-related filings. Chapter 7 is liquidation and usually indicates a desire to terminate a business. Chapter 11 is reorganization and provides the opportunity to restructure finances and remain in

business. Chapter 13 is for those with a regular income who cannot pay their debts.

LIENS

Liens include those filed against businesses by federal, state or municipal governments, as well as satisfied liens. Because of changes in county systems for recording tax-lien satisfactions, the Business Journal may not have published some satisfactions. If your company has satisfied a lien and you have not seen it published here, please email satisfaction papers to akeisling@cpbj.com.

FEDERAL LIENS FILED

CUMBERLAND COUNTY

Zukauckas Construction LLC; 55 Kutz Road, Carlisle, 17015; amount: \$10,087

DAUPHIN COUNTY

R&R Plaster & Drywall Co. Inc.; 325 Eastern Drive, Harrisburg, 17111; amount: \$70,112

Home Insite LLC; 16 E. Main St., Elizabethville, 17023; amount: \$27,980

Kline's Automotive Center Inc.; 130 N. Faith Road, Grantville, 17028; amount: \$5,069

Robert R. Teramae DDS; 1800 Linglestown Road, Harrisburg, 17110; amount: \$331,524

Henderson Tarp Inc.; P.O. Box 188, Middletown, 17057; amount: \$3,953

LANCASTER COUNTY

Custom Computer.com Inc.; 25A N. Charles St., Ephrata, 17522; amount: \$30,630

Denise Evans, Village of Love Early Learning Center; 515 Hershey Ave., Lancaster, 17603; amount: \$25,326

William F. Yeager, Auto Graphics; 62 Doe Run Road, Manheim, 17545; amount: \$13,961

Modular Home Erectors Inc.; 848 N.

Reading Road, Ephrata, 17522; amount: \$94,669

SNS Lawn & Landscape Services Inc.; P.O. Box 207, Millersville, 17551; amount: \$80,963

YORK COUNTY

AMS Technology Consulting LLC; 20 Los Alamitos Circle, Hanover, 17331; amount: \$8,693

Arctic Aire Inc.; 1571 W. Philadelphia St., York, 17404; amount: \$708

Bayshore Landscape Service LLC; 183 Cold Cabin Road, Delta, 17314; amount: \$10,806

Veralin Inc., Cobblestones Restaurant; 640 Lantern Court, Red Lion, 17356; amount: \$37,435

Creation Cabinetry and Sign Co.; 3265 Cape Horn Road, Red Lion, 17356; amount: \$11,797

Donald B. Fauth, Don's Lawn and Landscaping; 765 Grove Road, Red Lion, 17356; amount: \$25,315

Heavy Commercial Window Consultants LLC; 2159 White St., York, 17404; amount: \$111,140

HSK Landscape Inc.; 8 W. Siddonsburg Road, Dillsburg, 17019; amount: \$5,272

Laguna Steel Inc.; 721 N. Hartley St., York, 17404; amount: \$85,732

Pro Medical Billing Inc.; 521 Broad St. Extended, Delta, 17314; amount: \$32,982

Pro Mobile Alignment Specialists Inc.; P.O. Box 12, Red Lion, 17356; amount: \$7,780

Kathy Atkinson, Shrewsbury Learning Center; 518 S. Main St., Shrewsbury, 17361; amount: \$14,624

Tangible Effect Inc.; 600 N. Hartley St., Suite 170, York, 17404; amount: \$31,609

Tax Liability Consultants Inc.; 206 E. Market St., York, 17403; amount: \$23,729

Z and K Bauer Transport LLC; 11806 Mount Olivet Road, Felton, 17322; amount: \$49,678

STATE LIENS FILED

CUMBERLAND COUNTY

Disc Jockey Inc.; 25 S. Queen St., Shippensburg, 17257; amount: \$1,337

Technical Service Associates Inc.; 395 St. Johns Church Road, Suite 101 #10, Camp Hill, 17011; amount: \$1,799

Wasi International LLC; 26 Keefer Way, Mechanicsburg, 17055; amount: \$29,688

Duck's Auto West LLC; 2200 Gettysburg Road, Camp Hill, 17011; amount: \$4,616

D&F Lawncare Inc.; 6684 Wertzville Road, Enola, 17025; amount: \$1,471

Conforti Rehabilitation Services Inc.; 110 N. Seventh St., Lemoyne, 17043; amount: \$9,947

A&B Service Center Inc.; 415 S. Market St., Mechanicsburg, 17055; amount: \$2,723

Hong Kong Chef Inc.; 255 Cumberland Parkway, Mechanicsburg, 17055; amount: \$1,090

Ruell's Lawn Care LLC; 429 Candlewyck Road, Camp Hill, 17011; amount: \$1,245

SPH Properties Inc.; 5519 Carlisle Pike, Mechanicsburg, 17050; amount: \$1,101

EB Clearing Inc.; 346 White Church Road, York Springs, 17372; amount: \$3,092

Knoll Enterprises Inc.; 1930 Good Hope Road, Enola, 17025; amount: \$1,379

Family Home Health Care Products Inc.; 1 Sprint Drive, Carlisle, 17015; amount: \$10,055

Miracle Steel Inc.; 5006 Lenker St., Upper Level, Mechanicsburg, 17050; amount: \$45,252

Intermountain Connect LLC; 270 Old Silver Spring Road, Mechanicsburg, 17050; amount: \$1,221

BC McAllister Excavating & Paving Inc.; 4900 Carlisle Pike, Mechanicsburg, 17050; amount: \$1,667

Wicked Kitchen LLC; 30 S. Market St., Mechanicsburg, 17055; amount: \$1,435

6th Elite Corp.; 401 N. Morris St., Shippensburg, 17257; amount: \$3,014

Mid-Atlantic Maintenance Services LLC; 52 Market St., Lemoyne, 17043; amount: \$8,275

Aluna LLC; 1409 Second St., Enola, 17025; amount: \$3,916

State Automobile Mutual Insurance Co.; 4900 Ritter Road, Mechanicsburg, 17055; amount: \$2,381

ML Acri Inc.; 3505 Sullivan St., Mechanicsburg, 17050; amount: \$4,859

Carlisle Autobody & Collision Inc.; 2275

Ritner Highway, Shippensburg, 17257; amount: \$1,799

Dignity at Home LLC; 115 S. Saint Johns Drive, Camp Hill, 17011; amount: \$1,429

Pamela F. Hill Inc.; 814 Market St., Lemoyne, 17043; amount: \$5,988

Vapor Jet Professional Cleaning Services Inc.; 140 W. Orange St., Shippensburg, 17257; amount: \$1,009

Big Richards LLC; 39 Richard Ave., Shippensburg, 17257; amount: \$24,427

DAUPHIN COUNTY

Ducks Auto; 2810 Paxton St., Suite A, Harrisburg, 17111; amount: \$41,459

Colonial Dental Group PC; 4940 Linglestown Road, Harrisburg, 17112; amount: \$13,555

Stadium Studio LLC; 4904 Virginia Ave., Harrisburg, 17109; amount: \$5,574

Bob's Automotive Service & Truck Sales Inc.; 5674 Allentown Blvd., Harrisburg, 17112; amount: \$16,859

SCDQ LLC; 681 Knight Road, Harrisburg, 17111; amount: \$15,709

Benkowsch & Sons Inc.; 381 N. 61st St., Harrisburg, 17111; amount: \$2,699

Tran Associates Inc.; 2807 Pin Oak Drive, Harrisburg, 17112; amount: \$14,600

DS Wood LLC; 237 W. High St., Hummelstown, 17036; amount: \$2,055

Bartlett, Traynor & London LLC; 1110 N. Third St., Harrisburg, 17102; amount: \$5,408

Note WBK LLC; 1530 N. Second St., Harrisburg, 17102; amount: \$604

Hospitality Associates of Harrisburg LP; 4751 Lindle Road, Harrisburg, 17111; amount: \$26,325

Devyaan LLC; 6165 Spring Knoll Drive, Harrisburg, 17111; amount: \$1,091

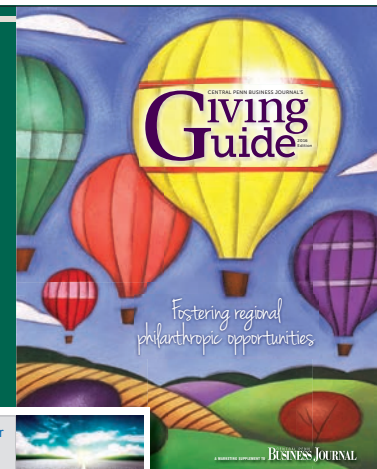
350 Wicomico Street of Millersburg LLC, doing business as RML; 350 Wicomico St., Millersburg, 17061; amount: \$6,401

CENTRAL PENN BUSINESS JOURNAL'S
Giving Guide

The Giving Guide will be a special featured section within the October 19th Caring for the Community, Philanthropy & Nonprofits edition of the Central Penn Business Journal and will be distributed to the entire Central Pennsylvania Region with over 40,000 weekly print readers.

Nonprofits have the opportunity to run an affordable full page Profile detailing everything from leadership, 2019 Goals, service areas, funding sources, and of course giving and volunteer opportunities. Print and online packages available for both for-profit companies and nonprofits.

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2018



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CENTRAL PENN BUSINESS JOURNAL'S

2018 BUSINESS

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Appalachia Technologies
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Faulkner Subaru Mechanicsburg
First Capital Engineering, Inc.
Quantum Dynamix, LLC
Royal Square Development & Construction
Service1st Restoration & Remodeling
Susan Graham Consulting
Union Quarries
Viscul Creative

Business of the Year Finalists (51-100 employees)

ARRO Consulting, Inc.
Candoris
JPL
McConkey Insurance & Benefits
McKonly & Asbury, LLP
Unique Limousine, Inc.

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Bath Fitter
Cargas Systems
Listrak
National Fitness Partners
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Spooky Nook Sports

Emerging Business of the Year Finalists

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Better Homes and Gardens Real Estate Capital Area
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MONDAY, NOVEMBER 5, 2018

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Questions? Contact Marissa Guffy Ridenour at
717-323-5271 or email at mguffy@cpbj.com.

People: promotions, appointments and hires

ACCOUNTING

Conewago Township-based Smith Elliott Kearns & Co. LLC named **Alex P. Courtney**, **Brianne R. Dickinson** and **Juliette M. Wallace** senior associates in the Maryland office. Courtney will provide individual and business tax preparation, accounting services and financial statement preparation services. He has a bachelor's degree from Shippensburg University. Dickinson will provide audit services to nonprofit and for-profit entities, as well as Employee Retirement Income Security Act audit services. She has a bachelor's degree from Lock Haven University. Wallace will provide tax and accounting services to clients in a variety of industries. She has a bachelor's degree from Mount St. Mary's University. **Paul P. Previti** was named staff associate in the Maryland office. He will provide tax, payroll and financial statement processing services. He has a bachelor's degree from University of Maryland University College.

East Pennsboro Township-based Brown Schultz Sheridan & Fritz named **Abbie Mellinger** senior associate in the Lancaster office. She is a member of the small-business accounting ser-



Mellinger



Martino



Perez



Yordy

vices department and was small-business accounting associate. **Alex Martino** and **Ryan Perez** were named senior staff accountants. They were staff accountants. Martino is a member of the property and casualty insurance practice and employee benefit plan audit team. He is a CPA and has an MBA. Perez is part of the property and casualty insurance practice and employee benefit plan audit team. He is a CPA. **James Barcheski** and **Kim Yordy** were named supervisors. They were senior staff accountants. Barcheski is a member of the nonprofit and governmental practices. He is a CPA. Yordy is part of the auditing team and works with both for-profit and nonprofit

organizations.

ARCHITECTURE/
ENGINEERING

York-based Barton Associates Inc. named **Madison Stine** a plumbing designer. She will perform design calculations and layouts; equipment research, selection, and specification; and code review and interpretation. She is an engineer-in-training and has a bachelor's degree from Penn State.



Stine

ASSOCIATIONS

East Pennsboro Township-based Greater Harrisburg Association of Realtors named **Haley Gunnet** director of member engagement and communications. She will lead marketing efforts for the association and foundation and help advance members' professional growth. She was employed with Roda Creative Services, Auntie Anne's and Shipley Energy. She has a bachelor's degree from Penn State. **Bryan Burton** was named government

affairs director. He will address local, state and federal public policy issues related to Realtors and the real estate industry. He was employed with Associated Builders and Contractors of Pennsylvania.

BANKING/FINANCE

Upper Allen Township-based Members 1st Federal Credit Union named **Sara Kennedy** senior vice president of associate experience. She has 20 years of experience in human resources and **Kennedy** training. She worked in HR for Philadelphia Mixing Solutions. She has a bachelor's degree and a master's degree from Penn State.



Kennedy

CONSTRUCTION

Harrisburg-based Alexander Building Construction Co. named **Stephen Lee** senior director of South Central Pennsylvania and enterprise director of strategic initiatives. He will deliver



Lee

construction management services from the Harrisburg location, advancing the use of technology in construction projects. He will also improve internal processes and client services with The Butz Family of Companies, of which Alexander Building is a part. He was vice president of facilities planning with Lancaster General Health/Penn Medicine. He has a bachelor's degree from Penn State.

Silver Spring Township-based R.S. Mowery and Sons named **Keith Klinedinst** superintendent. He has 22 years of construction industry experience and will manage daily operations, inspections, quality control, documentation, scheduling and job-site safety. **Steve Knaub** was named director



Knaub

of design. He will lead internal design efforts for design/build project delivery. He is a licensed architect, a Leadership in Energy and Environmental Design Accredited Professional and has a bachelor's degree from Drexel University.

please see **PEOPLE** page 20

AWARDS

Honors, designations and recognitions

CONSTRUCTION

Rapho Township-based **ABC Keystone's Merit Shop Training and Research Center** awarded \$21,000 in scholarships for the 2018-2019 academic year for students entering a construction-related career path. The students, scholarship amount, school and area of study follow:

Lauren Herr of Lititz, \$4,000, Penn College, construction management; **Michael Cowart** of Kennett Square, \$3,000, Penn State, electrical engineering; **Tyler Kleinsasser** of Huron, S.D., \$3,000, South Dakota School of Mines and Technology, civil engineering; **Jacqueline Thornton** of Ronks, \$2,000, Jefferson University, architecture; **Audrey Bolesta** of Allentown, \$2,000, California Polytechnic State University, architecture; **Phillip Bertovic** of Middletown, \$1,000, Penn State, electrical engineering; **Daniel Forry** of Columbia, \$1,000, York College of Pennsylvania, engineering; **Tyler Bentz** of Reading, \$1,000, Penn

State, civil and architectural engineering; **Devon Berrios** of Sioux Falls, S.D., \$1,000, Southeast Technical Institute, mechanical engineering; **Jacob Stouffer** of Chambersburg, \$1,000, Penn College, construction management; **John Hosler** of Lititz, \$1,000, Penn State, mechanical engineering; **Wesley Sechrist** of York, \$1,000, Penn State, architectural engineering.

Washington, D.C.-based U.S. Department of Energy gave a 2018 Housing Innovation Award in the Custom (for Buyer) category to **High Performance Homes LLC** of Mount Joy Township for its Rose Acres Project, a custom home in Westminster, Maryland.

MARKETING

California-based marketing automation company Marketo Inc., named **Michael Barber** to its inaugural Fearless 50 list for achieving success through daring, transformative marketing and digital strategies. Barber is senior vice

president and chief creative officer at business-to-business marketing agency Godfrey of Lancaster.

NONPROFITS

Lancaster-based YWCA Lancaster named six Women of Achievement Award winners for exemplifying "women on a mission" in their fields and in the community: **Melisa Baez**, director of entrepreneur training for Assets; **Vy Banh**, co-owner of Rice & Noodles Restaurant; **Dr. Beth Becker**, Grade 9 principal at Hempfield School District; **Bonnie Glover**, retiring director of Domestic Violence Services of Lancaster County; **Willonda McCloud**, president and CEO of Bright Side Opportunities Center; and **Kayla Schneider**, child advocate and Miss Keystone 2018.

Harrisburg-based Preservation Pennsylvania announced the winners of its Pennsylvania Historic Preservation Awards.

F. Otto Haas Award for out-

standing achievements: **Natural Lands**, Montgomery County.

Henry A. Jordan Award for outstanding historic preservation efforts at the local level: **Astride McLanahan**, Blair County.

Chairman's Award for leadership in historic preservation: **The Star Barn Village**, Lancaster County.

Ralph Modjeski Award for excellence in transportation design, preservation and archaeology: **Pine Bank Covered Bridge**, Washington County.

Preservation Planning Award: **Erie County Gaming Revenue Authority**.

Public Impact Award: **Market Street Revitalization Project**, York County, and **Colonial Theatre**, Chester County.

Construction Project Awards: **Assisi Residence**, Delaware County; **Century Inn**, Washington County; **Drury Plaza Hotel**, Allegheny County; **F.A. Winter and Son Music Store**, Blair County; and **Charles McManus Tavern**,

Cumberland County, by Creative Building Concepts of Carlisle.

Stewardship Award: **Hill-Physick House**, Philadelphia County.

Community Involvement: **Southern Alleghenies Museum of Art**, Bedford, Bedford County.

Communication: **Marker Advocates of Tobyhanna Township**, Monroe County.

Emergency Response: **St. Vincent de Paul Roman Catholic Church**, Philadelphia County.

Grassroots Advocacy: **Sydelle Zove**, Montgomery County.

Local Government: **School House No. 5**, Butler County.

Sustainability in Historic Preservation: **Hill College House**, Philadelphia County.

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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REAL ESTATE NEWS: openings, contracts, transactions, relocations

W & J Associates LLC bought a retail property at 1 S. Front St., Steelton, from M&T Bank. Rock Commercial Real Estate LLC of York represented the seller.

25 N. Duke Street LLC bought an office property at 25 N. Duke St., York, from 25 North Duke Street Associates. Rock Commercial represented the seller.

Kinsley Equities II Limited Partnership bought an industrial property at 1141-1143 E. Princess St., York, from Gem Candy & Novelty Co. Inc. Rock Commercial represented the seller.

SCPi LLC bought a mixed-use property at 263 E. Market St., York, from Allied Professional Resources. Rock Commercial represented the seller.

Christner Growth Strategies LLC bought a mixed-use property at 429 Baltimore St., Hanover, from George Reiker III. Rock Commercial represented the seller.

Steel Farm Land LLC bought 2.7 acres at Elm Drive, Shrewsbury

Township, from Space Leasing Inc. Rock Commercial represented the seller.

Old Forge Brewing Co. leased 2,528 square feet of retail space at 58 W. Market St., York, from Isaac's Deli Inc. Rock Commercial represented the landlord.

FHS Inc. leased 8,000 square feet of industrial space at 15550 Elm Drive, Shrewsbury Township, from Space Leasing Inc. Rock Commercial represented the landlord.

James R. Holley & Associates Inc. leased 4,417 square feet of office space at 18 S. George St., York, from Colonial Centre Square LLC. Rock Commercial represented the landlord.

Impact Disaster Services LLC leased 14,197 square feet of industrial space at 3495 Industrial Drive, Springettsbury Township, from K2 Kinetics. Rock Commercial represented the landlord.

R.E. Michel Company LLC leased 11,250 square feet of industrial space at 921 Tolna Road,

Shrewsbury Township, from Tolna Road LLC. Rock Commercial represented the landlord.

J&D Pallets and Recycling Inc. leased 79,358 square feet of industrial space at 631 S. Richland Ave., Spring Garden Township, from Patriot Richland Associates LP. Rock Commercial represented the landlord.

Silver Behavioral Health LLC leased 307 square feet of office space at 18 S. George St., York, from Colonial Centre Square LLC. Rock Commercial represented the landlord.

Fast Break Athletic Courts leased space at 140 S. Main St., Manchester.

American Industrial Lifting Products leased retail space at 2127 Industrial Highway, Springettsbury Township.

JG Wentworth leased office space at 2870-2 Carol Road, Springettsbury Township.

Roto-Rooter leased space at

1308 E. Main St., Palmyra.

Dorgan & Zuck Building Contractors Inc. of York completed these projects recently: Renovations and upgrades to the kitchen and restrooms at Alert Fire Co. No. 1, Manchester Township; tenant fitout for a new entertainment facility for Adrenaline Trampoline Park, White Street, West Manchester Township; tenant fitout for health care staffing industry business Dedicated Nursing Associates, White Street, West Manchester Township; tenant fitout for a pet dental and oral surgical care office for Animal Dental Center, Joppa Road, York Township; and a new utility/storage facility for the Jewish Community Center of York, Spring Garden Township.

West Hempfield Township-based **Abel Construction Co. Inc.** began work on Amblebrook, a 2,000 home, 55-plus community at Routes 15 and 394 in Straban Township. Work will include mass grading, utility installation and street construction for 437 lots. A domestic water treatment facility

and a wastewater treatment plant will also be constructed in the first section.

Lancaster-based **Wohlsen Construction Co.** and two investment subsidiaries of Kutztown University Foundation, Ursus Aureus and Gold Bear Ventures, broke ground Aug. 21 on a 100-room Hampton Inn & Suites in Berks County.

York County-based **Wagman Heavy Civil Inc.**, general contractor for the I-95 Southbound Rappahannock River Crossing Project in Virginia, broke ground on the work Aug. 24. The project includes the design and construction of three new general purpose lanes for I-95 South as well as converting three existing lanes to collector-distributor lanes.

SUBMITTING ITEMS

Email announcements of business openings, contracts, real estate transactions or relocations to onthemove@cpbj.com. Please do not send duplicates of your release. Releases should include the municipality in which the company is located.

PEOPLE

continued from page 18

EDUCATION

Widener University's Susquehanna Township-based Commonwealth Law School named **Susan E. Schwab** jurist in residence. She will teach the Government Law Colloquium, present several public lectures, mentor students and discuss current judicial issues with law school faculty and students. She is a chief magistrate judge in the U.S. District Court for the Middle District of Pennsylvania. She has a law degree from Widener's Commonwealth Law School.

NONPROFITS



Turner



Moors

a retired special education teacher. She has a bachelor's degree from Millersville University. **Bobbi Jo Mooers** was named associate director of employment services at the S. Wilson Pollock Center for Industrial Training. Most recently, she was manager of facility-based services for Goodwill Keystone Area. She has a bachelor's degree from the University of Maine and a master's degree from Regis University. **Beth-Ann McConnell** was named a board member. She is a social worker at the Capital Area Intermediate Unit. She is a licensed social worker, and has a bachelor's degree from Penn State and a master's degree from Temple University.



McConnell

will direct special events, handle grant writing and support fundraising communications. She was vice president of marketing and communications with First Family Health in York. She has a bachelor's degree and a master's degree from Millersville University. **Kaitlyn Sollenberger** was named a social worker in the social services department. She was an early education teacher at U-Gro Learning Centres in Hummelstown. She has a bachelor's degree from Messiah College and a master's degree from Millersville University.



Persson



Wenger

Harrisburg-based Pennsylvania Downtown Center named **Jennifer Markus** president of the board of directors. She is co-founder and president of Explore Sewickley. **Eric Persson** and **Jim Wenger** were named board members. Persson has spent 30 years in the downtown revitalization and historic rehabilitation fields and is economic development specialist for Lower Merion



Lewis



Sollenberger

Carlisle-based The Arc of Cumberland & Perry Counties named **Holly Turner** director of advocacy services. She was special education intake advocate in the nonprofit's advocacy department. She is also

East Hempfield Township-based Schreiber Pediatric named **Courtney Lewis** director of the financial development department. She

Township. He has a degree from the University of Pittsburgh. Wenger is a partner with Derck & Edson LLC. He is a registered landscape architect with 35 years of experience. He is a graduate of Penn State.

Maryland-based Chesapeake Bay Foundation named **Zachary Gihorski** summer litigation intern in its Harrisburg office. He has a bachelor's degree from Delaware Valley University. **Cole Niggeman** was named a legal fellow. He is a student at Franklin & Marshall College.

York-based LifePath Christian Ministries named **David Hildebrand** a case manager. He will help clients adjust to life outside prison. He was chaplain at York County Prison and counseled and helped prisoners and staff.

SENIOR CARE

Cumberland County commissioners named **Robert Aims** administrator of Middlesex Township-based Claremont Nursing and Rehabilitation Center. He will plan, direct and control overall operations of the facility. He is a licensed nursing home operator and has a

bachelor's degree and an MBA.

TECHNOLOGY



Stroock



Rote

York-based Business Information Group named **Autumn Stroock** assistant controller. She will analyze consolidated and department-level financial statements, financial forecasting and reporting of key statistics, constructing project and financial budgets. **Matthew Rote** was named a wireless technician with BIG Wireless. He will assist with the installation, maintenance and repair for radio frequency equipment throughout the nation. He served in the U.S. Marine Corps Communications Command.

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.

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the Nonprofit Innovation Awards 2019

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Call for Nominations!

The 20th 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. Winners and runners-up in each of the categories will receive grants to continue their missions.

Nominations will be accepted in 5 categories*:

Brand Identity/Unique Marketing Campaign:

This nonprofit has been innovative in using a new marketing concept to attract financial support, volunteers and/or clients. This could include changing the nonprofit's name and/or direction to better serve its constituency.

Collaboration: This nonprofit has been successful in executing an innovative program with another organization(s) to accomplish a common goal. (The organization recognized in this category will be the one that sought out the resources.)

Management Operations: This nonprofit has been innovative in adopting sound management principles that have led to a significant increase in the organization's ability to meet its mission. This could include a new management plan to restructure an existing plan, procedure or technology that enables the organization to achieve cost savings and better employee-to-client communication.

Programs: This nonprofit has created and implemented a program or event locally to increase the effectiveness of its mission.

Nonprofit Leadership Excellence: This category identifies and recognizes an exemplary nonprofit leader whose accomplishments have advanced his/her organization and field of service. This nonprofit leader must manage an organization that serves the Central PA region of Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, Perry and/or York counties only.

** An organization or executive may only be represented in one category.*

** An Innovation that has been recognized as a winner or runner-up in a previous year is not eligible.*

Nomination Deadline: Monday, October 15, 2018

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to download the nomination form or submit your nomination online.



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Health insurers

Ranked by total direct premiums

Rank	Prev. rank	Company Address	2017 direct premiums written companywide	Website Local/toll-free phone	2017 assets/liabilities	States in which licensed	Services offered
1	NR	VISTA HEALTH PLAN INC. 1901 Market St. Philadelphia, PA 19103-1480	\$4.38 billion	www.ibx.com NA 800-275-2583	\$880.43 million \$597.72 million	PA	Managed-care health plans
2	NR	AETNA HEALTH INC. PA CORP. 1425 Union Meeting Road, P.O. Box 1109 Blue Bell, PA 19422-0109	\$3.95 billion	www.aetna.com 215-542-5900 800-936-2603	\$1.15 billion \$627.35 million	PA, 21 additional states and DC	Health care, dental, pharmacy, group life, disability and long-term care products
3	1	HIGHMARK INC. 1800 Center St., P.O. Box 890173 Camp Hill, PA 17089-0001	\$3.44 billion	www.highmarkblueshield.com NA 800-345-3806	\$6.92 billion \$3.12 billion	PA	Health, dental and vision insurance; information technology and integrated health care delivery
4	2	KEYSTONE HEALTH PLAN EAST INC. 1901 Market St. Philadelphia, PA 19103-1480	\$3.09 billion	www.ibx.com 215-636-9559 800-555-1514	\$1.25 billion \$768.55 million	PA	HMO owned by Independence Blue Cross
5	4	UPMC FOR YOU INC. 600 Grant St. Pittsburgh, PA 15219	\$2.56 billion	www.upmchealthplan.com NA 800-644-1046	\$668.50 million \$243.13 million	PA	Individual, family, employee and Medicare products
6	6	GEISINGER HEALTH PLAN 100 N. Academy Ave. Danville, PA 17822-0001	\$2.37 billion	www.thehealthplan.com 570-271-8760 800-447-4000	\$535.18 million \$283.92 million	PA and NJ	HMO, PPO, POS, CDHP, Medicare Advantage, Medicare supplement, CHIP, GHP Family, Medicaid, third-party administration services
7	NR	GATEWAY HEALTH PLAN INC. 444 Liberty Ave, Suite 2100 Pittsburgh, PA 15222	\$2.33 billion	www.gatewayhealthplan.com 412-255-4640 877-428-3929	\$652.57 million \$321.04 million	PA	Medicare and Medicaid
8	5	QCC INSURANCE CO. 1901 Market St. Philadelphia, PA 19103-1480	\$2.13 billion	www.ibx.com 215-636-9559 800-555-1514	\$1.11 billion \$635.64 million	PA, 26 additional states and DC	Insurance
9	NR	HEALTH PARTNERS PLANS INC. 901 Market St., Suite 500 Philadelphia, PA 19107	\$2.03 billion	www.healthpartnersplans.com 215-849-9606	\$579.17 million \$440.37 million	PA	Nonprofit managed-care organization providing free and low-cost high-quality health insurance through Medicaid, Medicare and CHIP plans
10	9	CAPITAL ADVANTAGE ASSURANCE CO. 2500 Elmerton Ave. Harrisburg, PA 17177-9799	\$1.55 billion	www.capbluecross.com 717-541-7000 800-962-2242	\$588.52 million \$331.20 million	PA	Group and individual insurance, including medical, dental, vision, prescription, life, disability, self-funded, stop-loss, medical mgt. and Medicare
11	7	HIGHMARK CHOICE CO. ① 120 Fifth Ave. Pittsburgh, PA 15222-3099	\$1.52 billion	www.highmark.com 412-544-7000	\$42.87 million \$23.85 million	PA	HMO owned by Highmark Inc.
12	8	UNITEDHEALTHCARE OF PENNSYLVANIA INC. 100 E. Penn Square, Suite 410 Philadelphia, PA 19107	\$1.16 billion	www.uhc.com 215-832-4500 800-791-2067	\$411.87 million \$212.31 million	PA	Health and well-being company
13	11	COMMUNITY CARE BEHAVIORAL HEALTH ORGANIZATION 200 Corporate Center Drive, Suite 100, P.O. Box 1266 Camp Hill, PA 17011	\$920.35 million	www.ccbh.com 412-454-2123 866-542-0299	\$330.51 million \$118.06 million	PA	Behavioral health services in the Northeastern U.S.
14	10	HEALTHASSURANCE PA INC. 3721 TecPort Drive, P.O. Box 67103 Harrisburg, PA 17106-7103	\$786.81 million	www.healthamerica.cvtv.com 717-540-4260 800-788-7895	\$315.21 million \$136.10 million	PA	HMO, PPO, POS, consumer-directed health plans, dental
15	NR	BRAVO HEALTH PA INC. 1500 Spring Garden St., Suite 800 Philadelphia, PA 19130	\$596.86 million	www.cignahealthspring.com 215-606-6400 800-291-0396	\$236.93 million \$87.15 million	PA and NJ	Cigna-HealthSpring Medicare
16	NR	MAGELLAN BEHAVIORAL HEALTH OF PA INC. 1055 Washington Blvd., Eighth Floor Stamford, CT 06901	\$489.02 million	www.magellanhealth.com NA	\$103.80 million \$50.24 million	PA	Multi-faceted insurance, including behavioral health and employee assistance program services; pharmacy management; integrated care management; Medicaid, Medicare
17	12	INDEPENDENCE BLUE CROSS 1901 Market St. Philadelphia, PA 19103-1480	\$382.94 million	www.ibx.com 215-636-9559 800-555-1514	\$299.62 million \$235.37 million	PA	HMO, PPO and POS plans; health savings accounts; prescription, vision and dental plans; life and disability plans
18	14	CAPITAL BLUE CROSS 2500 Elmerton Ave. Harrisburg, PA 17177-9799	\$292.47 million	www.capbluecross.com 717-541-7000 800-962-2242	\$1.13 billion \$454.65 million	PA	Group and individual insurance, including medical, dental, vision, prescription, life, disability, self-funded, stop-loss, medical mgt. and Medicare
19	NR	GEISINGER QUALITY OPTIONS INC. 100 N. Academy Ave., MC 30-40 Danville, PA 17822-0001	\$289.51 million	www.thehealthplan.com 570-271-8760 800-447-4000	\$72.07 million \$34.57 million	PA and NJ	NA
20	13	KEYSTONE HEALTH PLAN CENTRAL INC. 2500 Elmerton Ave. Harrisburg, PA 17177-9799	\$229.35 million	www.capbluecross.com 717-541-7000 800-547-2583	\$88.37 million \$38.77 million	PA	HMO owned by Capital Blue Cross
21	NR	AMERIHEALTH HMO INC. DBA AMERIHEALTH CARITAS 8040 Carlson Road, Suite 500 Harrisburg, PA 17112	\$207.02 million	www.amerihealthcaritasp.com 717-651-3540 877-693-8271	\$105.60 million \$84.47 million	PA, DE and NJ	Medical assistance (Medicaid), managed-care
22	NR	GEISINGER INDEMNITY INSURANCE CO. 100 N. Academy Ave., MC 30-40 Danville, PA 17822-0001	\$204.26 million	www.thehealthplan.com 570-271-8760 800-447-4000	\$77.07 million \$38.97 million	PA and WV	NA
23	NR	HMO OF NORTHEASTERN PENNSYLVANIA 19 N. Main St. Wilkes-Barre, PA 18711	\$161.11 million	www.highmark.com 570-200-4300 800-822-8753	\$13.77 million \$2.60 million	PA	Subsidiary of Highmark
24	15	UPMC HEALTH BENEFITS INC. 600 Grant St. Pittsburgh, PA 15219	\$117.02 million	www.upmchealthplan.com 412-454-7640 800-644-1046	\$237.47 million \$126.85 million	PA, OH and WV	Health insurance
25	18	HUMANA MEDICAL PLAN OF PENNSYLVANIA INC. 5000 Ritter Road, Suite 101 Mechanicsburg, PA 17055	\$97.85 million	www.humana.com 717-766-6040 800-448-6262	\$35.98 million \$13.29 million	PA	Health, dental and vision insurance

DBA-doing business as DNR-did not respond NA-not available NR-not ranked CDHP-consumer driven health plan CHIP-Children's Health Insurance Program HMO-health maintenance organization POS-point of service plan PPO-preferred provider organization The Central Penn Business Journal's list of health insurers is limited to risk-assuming insurers that are licensed and domiciled in Pennsylvania as determined by the Pennsylvania Insurance Department, and have financial information available through the National Association of Insurance Commissioners. Information came from the individual companies, the Pennsylvania departments of Health and Insurance, the National Association of Insurance Commissioners 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 Sept. 7, 2018.** ① Formerly known as Keystone Health Plan West Inc.

Researched by Alaine Keisting

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WORKING AGENDA

7:30-8:00am Registration & Networking

8:00-8:15am Welcome Remarks

8:15-9:00am Keynote Address

9:00-9:40am Panel Discussion: Legal & Regulatory Issues

Brian Gregg, Member, *McNees Wallace and Nurick LLC*

9:40-9:55am Break

9:55-11:00am Panel Discussion: Growth Strategies

William Kitsch, *Ephrata National Bank*

Steve Economou, *Managing Partner, Baker Tilly*

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Dental and vision insurers

Ranked by 2017 total direct premiums

Rank	Prev. rank	Company Address	2017 direct premiums written companywide	Website Phone	2017 assets/liabilities	States in which products are offered	Services offered
1	1	DELTA DENTAL OF PENNSYLVANIA 1 Delta Drive Mechanicsburg, PA 17055-6999	\$214.23 million	www.deltadentalins.com 717-766-8500 800-932-0783	\$197.19 million \$45.42 million	MD and PA	Dental insurance company; part of a holding company system operating in more than 15 states
2	2	DOMINION DENTAL SERVICES INC. 251 18th St. S., Suite 900 Alexandria, VA 22202	\$49.86 million	www.dominionnational.com 703-518-5000 800-962-2242	\$17.88 million \$7.66 million	PA, MD, DE, DC, VA, OR, WA	Provides and administers dental and vision benefits
3	3	VISION BENEFITS OF AMERICA INC. 400 Lydia St., Suite 300 Carnegie, PA 15106	\$37.84 million	www.visionbenefits.com NA 800-432-4955	\$50.80 million \$6.60 million	PA, MO and WV	Managed vision-care benefits for employer groups
4	4	UNITED CONCORDIA DENTAL PLAN PA INC. 4401 Deer Path Road Harrisburg, PA 17110	\$9.42 million	www.unitedconcordia.com 717-260-6800 888-884-8224	\$3.17 million \$1.04 million	PA	Dental insurance and administration
5	5	CIGNA DENTAL HEALTH OF PA INC. 1601 Chestnut St. Philadelphia, PA 19102	\$5.76 million	www.cigna.com 215-761-1000 800-244-6224	\$1.39 million \$173,256	PA	Dental HMO, PPO and indemnity plans

DBA-doing business as DNR-did not respond NA-not available NR-not ranked HMO-health maintenance organization PPO-preferred provider organization The Central Penn Business Journal's list of dental and vision health insurers is limited to risk-assuming insurers that are licensed in Pennsylvania as determined by the Pennsylvania Insurance Department and have financial information available through the National Association of Insurance Commissioners. Information came from the individual companies, the Pennsylvania departments of Health and Insurance, the National Association of Insurance Commissioners 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 Sept. 7, 2018.**

Researched by Elaine Keisling

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LEGAL LISTINGS

Letters Testamentary for the Estate of Letitia R. Brunson who died July 23, 2018, late of the Camp Hill Borough, Cumberland County, Pennsylvania were granted to Austin S. Brunson. 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

Letters of Administration for the Estate of Kirk Michael Vanier who died July 13, 2018, late of the Camp Hill Borough, Cumberland County, Pennsylvania were granted to Alise N. Vanier and Kathryn E. Vanier. 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

NOTICE IS HEREBY GIVEN that Letters of Administration have been granted in the following Estate. All persons indebted to the said Estate are required to make payment and those having claims or demands to present the same without delay to the Administratrix and Attorney named below.

ESTATE of Barbara Ann Cordas, late of Harrisburg, Dauphin County, Pennsylvania (died July 3, 2018) Administratrix – Stephanie F. Cordas. Attorney – Bruce J. Warshawsky, Esquire, Cunningham, Chermicoff & Warshawsky, P.C., 2320 North Second Street, Harrisburg, PA 17110.

Letters Testamentary on the Estate of Catharine N. Kehler (date of death – 7/6/18), late of Lower Paxton Township, Harrisburg, Dauphin County, Pennsylvania, have been granted to David H. Kehler. All persons indebted to Catharine N. Kehler are requested to make immediate payment to her estate. Additionally, all those having claims against Catharine N. Kehler must present them for settlement to:

Andrew S. Rusniak, Esquire
McNees Wallace & Nurick LLC
570 Lausch Lane, Suite 200
Lancaster, PA 17601

Telephone: 717-581-3704

LETTERS TESTAMENTARY on the Estate of Carlton B. Lehman, (died July 27, 2018), late of Lemoyne Borough, Cumberland County, Pennsylvania, were granted on August 9, 2018, to Amy L. Bobb, Robin L. Porterfield and Carla A. Jeremias. 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 Carlton B. Lehman
c/o Hazen Law Group
2000 Linglestown Road, Suite 202
Harrisburg, PA 17110

OR

Amy L. Bobb, Robin L. Porterfield and Carla A. Jeremias, Co-Executors
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 payment and those having claims or de-

mands to present the same without delay to the Co-Executors and Attorney named below.

ESTATE OF Charles H. Muth, late of Lykens Township, Dauphin County, Pennsylvania (died July 23, 2018) Co-Executors – Ronald Eugene Muth and Kimberly Coreen Silks (Boyer). Attorney – Veronica N. Range, Esquire, Cunningham, Chermicoff & Warshawsky, P.C., 2320 North Second Street, Harrisburg, PA 17110.

Laughman, Gene L. dec'd 5/23/15
Late of Newberry Township, York County
Executrix: Sharon Yost
404 N. Walnut St, Mechanicsburg, PA 17055
Attorney: Kristen Snyder, Jackson Law Firm, PLLC

Legal Notice

For failure to pay rent, the following property will be sold to satisfy the owner's lien at PUBLIC AUCTION by competitive bidding on February 22, 2018. Auction will be completed at 12:00pm at Bid13.com for numerous Stop and Store Ltd locations. The locations that the storage units are being auctioned from are; Harrisburg Self Storage – 22 Kline Plaza, Harrisburg, PA, 17104 Stop and

Store Ltd York – 419 Pattison St, York, PA, 17403; 4411 Fox Run Rd, Dover, PA, 17315. Items sold as is.

22 Kline Plaza

Chanita Carson #126 size 10 x 7
Aaron McCann G32 size 8 x 16
Mike Quick G35 size 8 x 16
Joclyn Morris G36 size 8 x 16

419 Pattison St.

Adrian Lageman Y0012 size 6 x 15
Kareem Johnson Y0109 size 10 x 10
Sophia Matias Y0117 size 5 x 5
Angel Hall Y0126 size 10 x 10
Yolanda Gamble Y0048 size 5 x 15
Angel Torres Y0106 size 5 x 10
Jose Ortiz Y0129 size 10 x 10
Tedd Kitzmiller Y0137 size 5 x 10
Ronald Heller Y0148 size 5 x 5
Doug Otteson Y0155 size 10 x 15

4411 Fox Run Rd.

Jake Gembe D053 size 10 x 10



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TOP TOPICS LAST WEEK ON CPBJ.COM

Top stories at CPBJ.com included news of arrests of the former CEO and former controller of Worley & Obetz Inc., who were charged with misuse of company funds; and plans by faith-based nonprofit thrift retailer CommunityAid to open a store and donation center in York Township.

Ex-CEO, ex-controller of Worley & Obetz charged in \$1M fraud

CommunityAid taking over former York Township Bon-Ton

York snack-food entrepreneur takes new job

Energy company bids \$8.1M to buy Worley & Obetz out of bankruptcy

Ollie's pays \$42M for 12 former Toys R Us stores

Sarah's Sweet & Savory Snacks
CEO Sarah Lanphier will join Wolfgang Confectioners.

Wiggins Gas Propane & Alternative Fuels LLC placed the offer, which opens the door to other bidders as the sale of Worley's assets move to auction.



NUMBERS OF THE WEEK



\$1.8 million

Amount a Maryland executive and his son offered for the assets of Hauser Estate Inc., which filed for Chapter 11 bankruptcy last month.

\$500,000

Amount of a state grant awarded to support site preparation work at a mixed-use redevelopment project on a 48-acre industrial brownfield site in Carlisle.

6

Number of stores thrift retailer CommunityAid will have when it opens in the former Bon-Ton store in York Township.

SOCIAL SCENE



Tweet of the week

"Thank you, @CPBJ - for selecting Candoris as a finalist for 2018 Business of the Year. We're proud to be a member of the #CPBJ community! #CPBJBOY #awards" Candoris, @CandorisTech

— Story: Who are the finalists for CPBJ's 2018 Business of the Year?



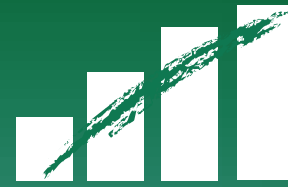
Most popular post of the week

#BreakingNews: Jeffrey B. Lyons and Karen L. Connolly were arrested Monday morning on fraud charges after years of misusing company funds totaling over \$1 million.

— Story: Ex-CEO, ex-controller of Worley & Obetz charged in \$1M fraud

Join us

for the 2018 Top 50 Fastest Growing Companies Awards to honor these local companies who have succeeded in increasing their revenues over the past three years! They each will be recognized and their rank will be revealed during the awards breakfast.



Central Penn Business Journal's

TOP 50 FASTEST GROWING COMPANIES 2018

Presented by:



BAKER TILLY

2018 TOP 50 FASTEST GROWING COMPANIES

(Alphabetical order by company name)

Aaron Enterprises, Inc.	HB McClure Company
ACNB Corporation	Hersha Hospitality Trust
AllSearch Professional Staffing, Inc.	Homesale Realty Services Group, Inc.
Appalachia Technologies, LLC	Hot Frog Print Media
APR Supply Co., Inc.	Impact Disaster Services
Bank of Bird-in-Hand	JPL Integrated Communications, Inc.
The Benecon Group, Inc.	Klock Entertainment
BlackCSI	Land Grant Surveyors, LLC
Bob Ruth Ford, Inc.	M2 Construction, LLC
Brown Golf Management	Millennium Circuits Limited
Campbell Associates	Momentum, Inc.
Candoris Technologies, LLC	Ritter Insurance Marketing
Cargas Systems	River Supply Inc.
Centric Financial Corporation	RL Livingston, Inc.
Clark Associates, Inc.	Royal Square Development & Construction
CORE Design Group LLC	Schaedler Yesco Distribution, Inc.
Covenant Insurance Group, Inc.	Schmuck Lumber Co.
DOCEO Office Solutions, LLC	Sequinox
Duck Donuts Franchising Company	Snyder, Secary & Associates, LLC
E. G. Stoltzfus	Speedwell Construction
Eagle Disposal of PA, Inc.	Spooky Nook Sports, Inc.
Flagger Force Traffic Control Services	St. Onge Company
Fulton Financial Corporation	Susan Graham Consulting
Gavin	Tapestry Technologies
Graphcom Incorporated	WebpageFX, Inc.



Event Date:

MONDAY
Sept. 17, 2018
7:30AM-9:30AM
Hilton Harrisburg



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

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Derry Township-based Pennsylvania American Water donated a water bottle filling station to The Vista School in Derry Township to decrease environmental waste and improve health and wellness for students and staff. The Vista School serves more than 100 children with autism from eight counties, from pre-kindergarten to secondary school age. Shown above, Pennsylvania American Water Vice President of Operations Jimmy Sheridan and a student use the new water station in the school's gym.



Attorney Colleen Gallo, left, and Liz Galbraith, right, from North Cornwall Township-based law firm Reilly Wolfson, and WQIC on-air personality Mike Ebersole take part in the annual Conquer Cancer With a Quarter fundraiser, held July 31 and Aug. 1 at the Lebanon Valley Mall. This year's event raised \$30,000 for the American Cancer Society to fund research, treatment and early detection. Reilly Wolfson has sponsored Conquer Cancer With A Quarter for 15 years.



Hampden Township-based TeamPete Realty Services and President/Owner Pete Weigher recently donated \$6,000 to the Greater Pennsylvania Chapter of the Alzheimer's Association. TeamPete raised the money at the We Care More Golf Benefit held at the Deer Valley Golf Course July 21. Shown from left are: Brandon Black, Katherine Ensell of the Alzheimer's Association, Harvey McCorkle, CJ Longenecker, Chris Timmons, Michelle Leo, Mark Chidester, Barb Conklin, Pete Weigher, Dan Jorich, Michele Shenk, Karis Hazam and Sheila Mitchell.



U-Stor-It held a back-to-school donation drive for the Children's Home of York at its locations in Springettsbury and York townships, collecting more than 300 items from tenants and the community throughout July, from pencils and glue sticks to binders and backpacks. Shown above are Courtney Noll, left, marketing coordinator for both U-Stor-It locations, and Christine Dombrosky, fundraiser and development coordinator for the Children's Home of York.

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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