

6 West Strawberry Avenue, Mechanicsburg, PA 17055 (717) 796-0811 www.mechanicsburgchamber.org

In This Issue:

Jubilee Day Volunteers needed and welcomed2

Handheld Devices Ban Takes Effect Today4

News, Events & more!

Seeking HOSTS for 2025 EVENTS

- Business Women's Networking Luncheon
 - After Hours Mixer
 - Business Leaders Discussion Group

BE A HOST and showcase your business, service and more...

CHAMBER EVENTS Watch for Weekly Updates!!

June

19 - Jubilee Day, downtown Mechanicsburg. 10:00 am - 9:00pm.

26- Business Leaders Discussion Group -Sponsored by **PaySmart Payroll Services, 650 Wilson Ln, Ste. 100, Mechanicsburg**. 7:45 - 9:00 am. Members only event.

July

15 - After Hours Mixer - Simpson Library Learning and Book Sale Center, 45 W Allen St, Mechanicsburg. 5:00 - 7:00pm.

RSVP to info@mechanicsburgchamber.org

For a full calendar of chamber and member events, visit www.mechanicsburgchamber.org/events

Thank You For Renewing Your Membership!

C2 Tax & Payroll Associates Dental Health of Silver Spring Healthcare Data Company JoJo's Pizza & Pasta Mermaid Car Wash Premier Martial Arts Sadler Health Center Spice Restaurant & Bar The Wildcat Foundation True Self Tattoo ZenBusiness



On June 19, Jubilee Day returns to the streets of downtown Mechanicsburg. This year marks the 95th Annual edition!

Don't miss your chance to be exposed to nearly 70,000 attendees from across the midstate.

Booth space is available at a discounted rate for Chamber members.

Contact the chamber for an application. 717-796-0811 or info@mechanicsburgchamber.org

VOLUNTEERS are needed and welcomed!

It takes a 'small army' of dedicated individuals to make this highly anticipated community event happen.

Can you lend an hour or 2 or 12?

Numerous shifts are available - set-up, break-down, mid-day, day before, whenever you are available.

Mechanicsburg Chamber of Commerce presents:

Business Leaders Discussion Group Thursday, June 26 7:45 - 9:00 am

Sponsored by PaySmart Payroll Services 650 Wilson Ln, Suite 100 Mechanicsburg



RSVP to info@mechanicsburgchamber.org or call 717-796-0811. This members-only event is **free** to attend!

Bring your questions and business topics and hear what others have to say!

Seeking HOSTS for 2025 EVENTS Business Women's Networking Luncheon After Hours Mixer Business Leaders Discussion Group BE A HOST and showcase your business, service and more... For more information - on HOSTING AN EVENT contact the Chamber office at 717-796-0811 or email - info@mechanicsburgchamber.org.



Handheld Devices Ban Takes Effect June 5

A new Pennsylvania law banning the use of handheld devices while driving takes effect on June 5.

Paul Miller's Law limits the use of handheld cellphones or other communication devices while operating a motor vehicle. The law is named for a young man who was killed in a crash involving a distracted tractor-trailer driver in Monroe County, Pennsylvania, in 2010.

Under the law, driving while holding a mobile device is a primary violation, meaning police can pull over drivers solely for the violation. For the first 12 months, the penalty is a



written warning. Effective in June 2026, the penalty is a summary offense, which carries a \$50 fine, plus court costs and other fees. If a driver is convicted of homicide by vehicle and driving while distracted, they may be sentenced up to an additional five years in prison.

Drivers can still use their phones if using hands-free technology, such as a docking station, Bluetooth or speaker technology. You may also use your phone to contact emergency responders.

According to PennDOT, more than 11,000 crashes were the result of distracted driving, leading to 65 deaths and 6,700 injuries in 2023. Pennsylvania joins 28 other states with hands-free laws.

Read more here.



electronic fund transfers.

Scam Alert Involving Unpaid Traffic Tickets

Pennsylvanians should be aware a new text message scam involving unpaid traffic tickets has been reported. These messages say things like "records show that as of today, there is an outstanding traffic ticket," and then ask for payments through a scam link.

The scam messages may also mention penalties like vehicle suspension, criminal prosecution and negative impacts on credit scores to scare people into making payments. Pennsylvania Courts will never place calls or text messages asking for payments to be made by credit cards, gift cards or other

Anyone who received these scam texts is asked to contact their local police as well as the



KIRK WISE UPCOMING SOLO, DUO & BAND PUBLIC DATES

Fri. 6/6 – Captain Bob's Steamed Crabs, Railroad/ Shrewsbury...Kirk solo 6-8

Sat 6/7 – Reid's Wine & Cider Tasting Room, Gettysburg...Kirk Duo 2-5

> Sun. 6/8 – Wolf Brewing Brunch, Mechanicsburg...Kirk solo 11-2

Wed. 6/11 – Transitions of America Luncheon, Mechanicsburg ...Kirk solo 10-Noon

Thurs. 6/12 – Downtowne Food Truck Rally, New Cumberland...Kirk & Beth 5-8

> Fri. 6/13 – Hemauer Brewing, Mechanicsburg...Kirk solo 7-9

Sat. 6/14 – Captain Bob's Steamed Crabs, Railroad/ Shrewsbury...Kirk solo 6-8

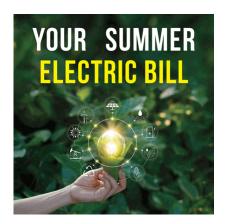
Sun. 6/15 – Masonic Homes Brunch, Elizabethtown...Kirk solo 11-2

Thurs. 6/19 – Jubilee Day, Mechanicsburg ...Jubilee Band Noon-1:30

> For complete up-to-date schedule, information, and photos go to www.jazzmeband.com

Bookings: call Kirk at 717-979-0341 or E-mail <u>wisemotors@aol.com</u>

Tour sponsors: FARNHAM INSURANCE, MEMBERS 1st F. C. U., CLASSIC DRY CLEANERS, STUDIO D & LANDON WISE PHOTOGRAPHY Pennsylvania Office of Attorney General, Bureau of Consumer Protection at (800) 441-2555 or scams@attorneygeneral.gov.



Your Summer Electric Bill

The Pennsylvania Public Utility Commission (PUC) is reminding consumers that nearly every electric distribution company across the state will be increasing electric generation prices on June 1 for non-shopping, or default service, customers.

While you are encouraged to shop for options at PAPowerSwitch.com, PUC officials note rising wholesale energy prices have reduced the number of available offers below default rates.

For a list of new residential default rates, as well as tips to conserve energy usage and save on your energy bills, click here.

The price hikes underscore the need to boost energy production in the Commonwealth so our supply can keep up with demand.

Through an affiliation with the Pennsylvania Chamber of Labor and Industry, Mechanicsburg Chamber of Commerce members benefit from a program that searches for the best commercial energy rates. This program is at no additional cost and is a very easy process. Contact the Chamber office for more information. The Mechanicsburg Chamber office has been able to lock in our rate for 5 years at less than \$.08 a kwh.



Cumberland Area Economic Development Corporation





GFWC (General Federation of Women's Clubs) Mechanicsburg

The next meeting will be on Tuesday, June 10, 2025 at 6:30 PM at Buhrig's Gathering Place, 25 East Main Street, Mechanicsburg. The speaker will be Connie Connolly a club member. The meeting will be a pot luck dinner. Please bring a dish to share and your place setting.

Would you like to know more about how we serve the community while helping Veterans, libraries and schools? Come for a visit to find out.

For more information, contact Sue at 717.243.9872 visit our website at http://gfwcmech.tripod.com/



The Bridges Bent Creek Recognized by U.S. News & World Report

AS A BEST ASSISTED LIVING COMMUNITY WITH MULTIPLE HONORS IN OTHER RATED CATEGORIES



We're thrilled to announce that The Bridges at Bent Creek has earned U.S. News & World Report honors this year, distinguished as a Best Assisted Living community and high-performance accolades for caregiving, activities and enrichment, feels like home, and food and dining.

Now in its fourth year, U.S. News and World Report evaluated over 3,800 communities and recognized top-performers based on over 450,000 consumer satisfaction surveys. The feedback, gathered directly from current residents and their families, evaluated satisfaction with safety, quality of care, management and staff effectiveness, services and amenities, and overall value. This year, U.S. News not only recognized the top communities with Best of Awards but also added high-performance accolades to communities for outstanding performance in key areas.

> Our community's U.S. News & World Report recognition underscores our commitment to providing quality care, making us a valuable partner in serving your clients.

We invite you to connect with us today.

Call (717) 620-0350 to learn more.



Personal Care • Memory Care 2100 Bent Creek Blvd, Mechanicsburg, PA 17050 | (717) 620-0350



Cumberland Area Economic Development Corporation







Chamber Chatter is published on-line every Thursday.

We encourage member businesses to send us information on sales, promotions, news and events. It is a great way to promote your business or organization.

Chamber Chatter advertisements will remain for up to 4 weeks, or as space permits.

If you have something to share, please submit it by Wednesday at noon to info@mechanicsburgchamber.org.

Chamber Chatter advertising is a FREE member benefit.



Join Cumberland County in Celebrating America250!

This year, Cumberland County proudly kicked off its 275th anniversary, and we're already gearing up for another milestone—the 250th anniversary of the United States in 2026! To ensure a memorable celebration, Cumberland County has formed an America250PA Committee with representatives from various organizations, including local historical societies, chambers of commerce, non-profits, school districts, higher education institutions, the Cumberland Valley Visitors Bureau, and Cumberland Area Economic Development Corporation.

We invite your business to join the excitement and contribute to making America250 truly special in Cumberland County! Here are the ways you can assist.

- Explore and share the microsite VisitCumberlandValley.com/America-250.
- Plan an America250PA-themed event and submit it for free to our online calendar.
- Take an active role and join one of our sub-committees:
 - Programming & Events
 - Marketing & PR
 - Education
- Consider sponsoring an America250PA-themed event.

If you'd like to participate or learn more, please contact Stacy Snyder at smsnyder@cumberlandcountypa.gov.

SBA Relief Still Available to Pennsylvania Small Businesses and Private Nonprofits Affected by Drought and Heat

Deadline to apply for economic injury loans approaching

The U.S. Small Business Administration (SBA) is reminding small businesses and private nonprofit (PNP) organizations in Pennsylvania of the June 16 deadline to apply for low interest federal disaster loans to offset economic losses caused by drought and heat occurring June 18-Aug. 6, 2024.

The disaster declaration covers the Pennsylvania counties of Adams, Cumberland, Dauphin, Franklin, Perry and York.

Under this declaration, SBA's Economic Injury Disaster Loan (EIDL) program is available to small businesses, small agricultural cooperatives, nurseries, and PNPs with financial losses directly related to the disaster. The SBA is unable to provide disaster loans to agricultural producers, farmers, or ranchers, except for small aquaculture enterprises.

EIDLs are available for working capital needs caused by the disaster and are available even if the small business or PNP did not suffer any physical damage. The loans may be used to pay fixed debts, payroll, accounts payable, and other bills not paid due to the disaster.

"Through a declaration by the U.S. Secretary of Agriculture, SBA provides critical financial assistance to help communities recover," said Chris Stallings, associate administrator of the Office of Disaster Recovery and Resilience at the SBA. "We're pleased to offer loans to small businesses and private nonprofits impacted by these disasters."

The loan amount can be up to \$2 million with interest rates as low as 4% for small businesses and 3.25% for PNPs, with terms up to 30 years. Interest does not accrue, and payments are not due until 12 months from the date of the first loan disbursement. The SBA sets loan amounts and terms based on each applicant's financial condition.

To apply online visit sba.gov/disaster. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The deadline to return economic injury applications is June 16, 2025.

About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



The Foundation for Enhancing Communities (TFEC) has launched a public request for proposals (RFP) to identify a consultant to guide the organization's next strategic plan. This initiative will help TFEC shape its priorities and expand its impact across Central Pennsylvania over the next three to five years.

In 2024, TFEC awarded over 2,000 grants totaling nearly \$9.2 million and welcomed 20 new charitable funds, bringing the total to over 1,000. The organization also raised more than \$14 million to support a wide range of causes, including education, health care, community development and the arts.

As TFEC prepares for its next chapter, the strategic plan will serve as a roadmap for strengthening relationships, improving services and advancing equity throughout its five-county service region.

Consultants interested in this opportunity can find more details and submission instructions at tfec.org/request-for-proposal. TFEC requests any interested parties signal their intent to apply by Thursday, June 5. Proposals are due by Friday, June 20, 2025.



We wanted to inform you of a significant legislative development that could impact your tax planning and financial strategy.

On May 22, 2025, the House passed the "One Big Beautiful Bill Act," aimed at restoring and expanding several provisions from the Tax Cuts and Jobs Act (TCJA) of 2017. This proposed legislation aligns with President Trump's economic priorities and is positioned as a significant step toward extending tax relief for families, workers, and small businesses.

Some of the most notable tax provisions included in the bill passed by the House:

For Business Owners

Permanent Extension & Enhancement of Section 199A Deduction

The qualified business income deduction becomes permanent. The deduction rate increases from 20% to 23%.

100% Bonus Depreciation & Enhanced Section 179 Limits for fixed assets

100% bonus depreciation for property placed in service after January 19, 2025, and before January 1, 2029. No bonus depreciation for property placed in service after 2030.

A new elective 100% bonus depreciation for newly constructed and certain existing non-residential real estate used for manufacturing tangible personal property, agricultural production, chemical production, or refining.

Section 179 expensing increases to \$2.5 million, with phase-outs beginning at \$4 million for property placed in service after December 31, 2024.

Interest Expense Limitation

For tax years beginning in 2025 through 2029, the interest expense limitation is expanded to include 30% of income before depreciation and amortization.

Research and Development Expenses

Domestic research and development expenditures may be expensed instead of amortized over five years for tax years beginning after December 31, 2024, and before January 1, 2030.

Pass-Through Entity Taxes

The bill would deny partnerships and S Corporations the ability to deduct certain state taxes that are taxed at the entity level. Instead, these items are separately stated and subject to the state and local tax itemized deduction limit.

Excess Business Losses

Excess business losses limitation (currently \$616k for MFJ) is permanently extended. The current law allows an excess business loss to become a net operating loss in the subsequent. The proposed bill would require excess business losses to be carried forward and be subject to future year excess business loss limitations.

Opportunity Zones

Extend the deadline for making an opportunity zone investment to December 31, 2028, and a new category of rural opportunity zones with more favorable rules.

Employee Retention Credit

Denial of ERC refunds filed after January 31, 2024, regardless of whether ERC claims were timely and valid under existing law.

For Individual Taxpayers

Lower Tax Rates Made Permanent

The Tax Cut and Jobs Act lower seven-tier tax rates and brackets (10%, 12%, 22%, 24%, 32%, 35%, 37%) are permanently extended.

Expanded AMT Relief

The individual Alternative Minimum Tax exemption and associated thresholds are permanently extended.

Standard Deduction Increase

The current "nearly doubled" standard deduction becomes permanent. For tax years 2025–2028, it's further enhanced by \$1,000 (single), \$1,500 (HOH), and \$2,000 (MFJ).

Itemized Deductions

The Pease limitation on itemized deductions is replaced with a cap on itemized deductions offsetting income taxed at a top rate of 32%.

Increase the State and Local Tax limit from \$10,000 to \$40,000. The limit decreases for modified gross income that exceeds \$500k.

Expanded Child Tax Credit

The \$2,000 Child Tax Credit is made permanent, indexed, and increased temporarily to \$2,500 for 2025–2028.

Tax Relief on Tips & Overtime Pay

A new above-the-line tax deduction for voluntary tips and overtime pay for W-2 and certain 1099 earners through 2028. Tips are still subject to social security, Medicare taxes, and reporting on employees' W-2s.

Other Tax Cuts and Jobs Acts made permanent:

- Home mortgage interest deduction is limited to mortgages not exceeding \$750k.
- Personal casualty loss deductions only for federally declared disasters.
- Repeal of miscellaneous itemized deductions.
- Repeal of moving expenses except for certain Armed Force members.

Estate & Gift Tax

The estate and gift tax exemption is made permanent, set at \$15 million per individual (\$30 million per couple) for 2026, with future inflation indexing.

What This Means for You

While this bill is still in the proposal phase and will undergo further legislative review, it signals a strong intention from Congress to extend and expand pro-growth tax policies. We are closely monitoring its progress and will keep you informed about how these changes might affect your tax situation, estate planning, or business structure.

At Trout CPA, we are committed to providing proactive advice to help you adapt to evolving tax legislation. If you have questions about how this proposed bill might impact you or your business, please don't hesitate to reach out to your Trout CPA advisor.

Read More About the \$4 Trillion Tax Bill

930 Century Dr, #104 Mechanicsburg, PA 17055 717-697-2900 www.troutcpa.com



Recovery-Friendly Workplace Survey



Penn State's Center for Economic and Community Development is surveying Pennsylvania businesses and organizations about their needs for a recoveryfriendly workplace training initiative.

Please click HERE or scan the QR code to participate!



All participants will receive a **\$10 Amazon gift card** as a token of appreciation for their time. If you have any questions, feel free to contact us at **cecd@psu.edu**. Thank you!

The Center for Economic and Community Development at Penn State is conducting a survey to assess the needs and interests of businesses and organizations across Pennsylvania regarding a recovery-friendly workplace training initiative.

The survey gathers information on:

- Workforce needs
- Understanding of substance use disorder
- Current workplace practices in supporting recovery
- Interest in recovery-friendly workplace training

Responses will inform the development of a training initiative tailored to the needs of Pennsylvania employers. Survey responses will be anonymous. All participants will receive a \$10 Amazon gift card as a token of appreciation for their time.

If you are interested, please complete the survey at the link below. Also attached is a QR code to the survey.

https://pennstate.qualtrics.com/jfe/form/SV_5vB0M2dO1nmJWlw

If you have any questions, feel free to contact us at cecd@psu.edu. Thank you!



TFEC Announces New Grant Opportunities for Nonprofits Across South Central Pennsylvania

The Foundation for Enhancing Communities (TFEC) has opened applications for its latest grant opportunities, providing five funding options for nonprofit organizations serving Cumberland, Dauphin, Franklin, Lebanon and Perry Counties, as well as the Dillsburg area of York County.

Applications will be accepted through Sept. 1.

"These grants represent the power of community-driven philanthropy," said Jennifer Doyle, TFEC president and CEO. "They are made possible by individuals and organizations who established charitable funds at TFEC, turning ideas into lasting change."

Available grants include:

- **Greater Harrisburg Community Foundation: Benjamin Franklin Trust Fund**, funding projects to improve knowledge, quality of life and community outcomes.
- **Greater Harrisburg Community Foundation: Upstream**, supporting innovative programs that tackle social issues at the root.
- Madden Family Fund, promoting equitable access to education and essential resources.
- Martin M. Sacks Memorial Fund, supporting youth and family-oriented programs.
- Please Live Fund (new in 2025), providing funding for mental wellness education and
- suicide prevention, with priority given to programs benefiting K–12 students.

In 2024, TFEC awarded more than \$650,000 through these grant programs, supporting 109 local projects.

"This work happens through collaboration," said Caitlin Cluck, director of community investment at TFEC. "By partnering with nonprofits who understand the unique needs of our communities, we amplify local impact and create opportunities for meaningful change."

To learn more about available grants or how to support a fund, visit www.tfec.org.



In January, we shared important information about Pennsylvania's new annual report filing requirement. As the June 30th deadline approaches for certain entity types, here is a reminder to help ensure your business remains compliant. You'll find the original message below for your reference, including key details about filing requirements, deadlines, and potential consequences of noncompliance.

If you have any questions, please do not hesitate to reach out to your Trout CPA professional

New Annual Report Requirement for PA Businesses

Starting in 2025, Pennsylvania will implement a new annual report filing requirement for domestic and foreign business filing associations. This change, enacted through Act 122 of 2022, replaces the long-standing decennial report requirement and aligns Pennsylvania with the practices of most other states.

This update applies to various business entities, including corporations, limited liability companies (LLCs), limited partnerships (LPs), nonprofit corporations, and more.

Key Details About the Annual Report Requirement

- **Filing Deadlines**: Deadlines vary by entity type (June 30, September 30, or December 31).
- Filing Fees: \$7 for most entities; \$0 for nonprofits and not-for-profit LPs/LLCs.
- **Information to Include**: Registered office address, principal office address, name of at least one governor, and names and titles of the principal officers.

Failure to file could result in **administrative dissolution or termination**, loss of name protection, and other consequences.

If you have any questions or would like to discuss the impact of these changes on your business, please do not hesitate to contact us.

Read More About the New Annual Report Requirement

930 Century Dr, #104 Mechanicsburg, PA 17055 717-697-2900 www.troutcpa.com