

Wall Street Journal Sunday: Dig deeper when checking out small charities. D4



# Business

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 Questions, comments, story ideas?  
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## Getting a clear look at college costs

WASHINGTON — If I had a dollar for every college student who didn't know what their student loan payments would be after they graduated, I wouldn't have to spend a single penny of the money I've saved to send my children to college.

I've long been disturbed by the number of students and families who only home in on how much they've borrowed for school once the payments come due. It would be like buying a house and not knowing what your monthly



Michelle Singletary  
 The Color Of Money

mortgage payment would be until after you've moved in.

But soon, families might finally be able to get clear and upfront information on what college costs and what their debt will be.

The Consumer Financial Protection Bureau and the

Department of Education have teamed up to launch the "Know Before You Owe" student loan project. The agencies have drafted a one-page shopping sheet to help students better understand the type and amount of financial aid they qualify for, and to allow them to compare college offers.

The form is similar in concept to the federal Truth in Lending Act mortgage disclosure form, which is intended to give borrowers fundamental information about their home loans.

The sections on the student loan form include a top box that lays out how much it will cost each year to attend the selected college, including tuition, housing, books and transportation. There would also be information on grants, scholarships and work-study options. Most important, there is a box that provides not just the total loan amount borrowed but the total estimated monthly payment for both federal and any private loans. This one section should serve as shock therapy for students who don't end up getting lots of grants or scholarships.

"In these tough economic times, the stakes have never been higher for students and their families to clearly understand the costs and risks of student loans," said Raj Date, special adviser to the secretary of the Treasury for the CFPB.

Additionally, to give families a comparison guide, the drafted form would include information on the average cost to attend public and private schools. More specifically, the form would provide graduation rates and retention rates — as well as the percentage of students from the selected school who have defaulted on their federal loans within the first three years of repayment.

This shopping sheet is quite significant. It has the potential to force families to consider the full cost of college and maybe lead them to make choices that won't bury them in debt for decades. But here's the thing. The Department of Education doesn't have the authority to mandate the use of the form. And the department might not push for it as a requirement unless there is public demand. "We want to see what feedback we get from students and families before we move down that path," said spokeswoman Sara Gast.

Congress should step in and require institutions to provide families with a standardized financial aid disclosure form. We can't wait for the schools to voluntarily use the form because many won't. If more students fully understood how much they would owe, it would likely dissuade colleges from allowing costs to spiral. The College Board just released its annual "Trends in College Pricing" report. State budget cuts, most noticeably in California, helped cause the average in-state tuition and fees at four-year public colleges between the 2010-11 and 2011-12 school years to rise 8.3

Please see SINGLETARY, page D2

## Profitable partnership

RETTEW's work with gas industry leads to big expansion



Jeff Ruppenthal / Staff

RETTEW President Mark Lauriello stands in front of his firm's new building.

BY PAULA HOLZMAN  
 Correspondent

Marcellus Shale exploration might seem remote to many Lancaster County residents.

It conjures images of soaring drilling rigs amid the wooded hills of northern Pennsylvania.

But to see the shale's impact on this part of the state, all you have to do is drive down Columbia Avenue.

RETTEW Associates Inc. this week celebrated the completion of a \$4.5 million expansion, a project largely fueled by its Marcellus Shale work.

The engineering and related consulting services firm started pursuing opportunities with the shale in mid-2008.

That effort gradually progressed to landing a major client in mid-2009.

The work RETTEW did for that client proved to be a turning point, generating word-of-mouth growth that soon snowballed.

"It just sort of exploded beginning in early 2010," said President Mark P. Lauriello.

"All through 2010, and thus far in 2011, it's just been going like gangbusters."

In fiscal 2011, revenue soared 107 percent to \$46.9 million.

Measured another way, since June 2010 RETTEW has added more than 200 jobs, roughly doubling its total num-

ber of employees.

No one expected that the Marcellus work would provide for rapid expansion on that scale, Lauriello said.

"It's a once-in-a-lifetime thing," he said.

"You don't grow 200 people in a little over a year under anything but exceptional circumstances, and these have been exceptional circumstances."

Keeping up with that pace has proved challenging on occasion, he acknowledged.

And some positions have been harder to fill than others.

But Lauriello said he believes that overall the company has adapted well.

"Our people have just accepted that adding five new hires a week or ten new hires a week or whatever the number is, is just what we do," he said.

"It used to be if you had a new employee or two new employees in a given week, that was an unusual event."

Some 182 people now work at the three-building Lancaster headquarters complex, up from 121 two years ago.

And that local number often swells to more than 200.

That's because RETTEW prefers to train its new hires here rather than one of its nine other locations, Regional Manager Rebecca S. Denlinger said.

Until the new 21,000-square-foot structure was done, supplementing the existing

30,000 square feet of offices, that created some problems.

"We had people almost on top of each other, two and three people sharing space that really was only designed for one," Lauriello said.

"(The new building) allowed us to expand, to spread our wings and breathe."

RETTEW, which was founded in 1963 as J.C. Engineering/Surveying, has been on Columbia Avenue since 1985.

The expansion project cost \$3.5 million to construct and another \$1 million to furnish.

It benefited from a \$3.4 million low-interest loan from the federal Recovery Zone Facility Bond program.

With the new space, RETTEW initially planned to leave its original Columbia Avenue building — a former house — and rent it out, Lauriello said.

But the continuing rapid growth has tipped the scales in favor of renovating the facility, a \$200,000-to-\$300,000 project that likely will start in 2012.

The Marcellus Shale formations hold the nation's largest-known natural gas reservoir.

And RETTEW provides a range of services for the natural gas industry. These include designing well pads; performing environmental assessments for well pads and pipelines; doing engineering, permitting and construction

Please see RETTEW, page D2

## Qantas grounds air fleet

CANBERRA, Australia (AP) — Qantas Airways grounded its global fleet Saturday, suddenly locking out striking workers after weeks of flight disruptions an executive said could close down the world's 10th largest airline piece by piece.

The Australian government called for an emergency arbitration hearing, which was adjourned early this morning after hearing evidence from the unions and airline. It will resume this afternoon when the government will argue that the airline be ordered to fly in Australia's economic interests.

Planes in the air continued to their destinations, and at least one taxiing flight stopped on the runway, a flier said. Among the stranded passengers are 17 world leaders attending a Commonwealth summit in the western city of Perth.

When the grounding was announced, 36 international and 28 domestic Australian flights were in the air, said a Qantas spokeswoman, who declined to be named citing company policy.

Qantas said 108 airplanes were being grounded but did not say how many flights were involved. The spokeswoman could not confirm an Australian Broadcasting Corp. television report that 13,305 passengers were booked to fly Qantas international flights within 24 hours of the grounding.

The lockout was expected to have little impact in the United States. Only about 1,000 people fly daily between the United States and Australia, said aviation consultant Michael Boyd. "It's not a huge deal," he said. Qantas is "not a huge player here."

Los Angeles International Airport spokeswoman Diana Sanchez said Saturday that she was not aware of any passengers stranded at the airport because of the strike. Five Los Angeles-bound Qantas flights were already in the air when the lockout began and were expected to arrive as scheduled, she said.

Sanchez said Qantas has indicated it plans to cancel the handful of flights scheduled to depart from Los Angeles on Saturday.

The real problems for travelers are more likely to be at far busier Qantas hubs in Singapore and London's Heathrow Airport, says another aviation consultant, Robert Mann.

Booked passengers were being rescheduled at Qantas' expense, chief executive Alan Joyce said. Bookings already had collapsed after unions warned travelers to fly other airlines through the busy Christmas-New Year period.

## Mailhot takes over as Market manager

BY PAULA WOLF  
 Staff Writer

Jessica Mailhot was a board member of Friends of Central Market in 2005 when a master plan for the market's future was unveiled.

The plan proposed creating a nonprofit trust that, among other duties, would hire a full-time market manager.

Mailhot remembers thinking, "That looks like a really cool job. But I wouldn't want to be the first one."

Instead, Mailhot has become the third.

She replaces Michael Ervin, who retired this month after more than three years in the post. His predecessor was Michael Rosenkrantz.

She praised Ervin for leading Central Market through its recent renovations. "Michael did a great job."

Mailhot, who sees her post as "a coordination effort" involving the standholders, the city and the Central Market Trust, officially began her duties Tuesday.

"It's incredible to work in a historic building and work with the community," said the self-de-



Jeff Ruppenthal / Staff

Market manager Jessica Mailhot stands in Central Market.

scribed extrovert.

A resident of Lancaster, Mailhot said she also views this as an opportunity to promote the city.

Best of all, "I'm a foodie at heart," she said.

The 48-year-old Mailhot, a native of Watertown, Conn., is a 1984 graduate of the University of Pennsylvania with a bachelor's in chemical engineering.

She was employed by RR

Donnelley in Lancaster before relocating to Florida with the company in 1990.

After leaving Donnelley in the 1990s, Mailhot started her own consulting firm and took some courses in architecture.

When she returned to Lancaster in 2003 — buying a Victorian row home in the city's west end — she worked for DePaul Planning & Design and Gilbert Archi-

itects and did some consulting.

For more than a year-and-a-half, Mailhot also was an employee of The Turkey Lady stand in the market.

At least 175 resumes were submitted for the job of market manager, and Mailhot was chosen for a number of reasons, said Valerie Moul, who chairs the Central Market Trust.

First, it helped that she was a regular market-goer and had worked there, Moul said.

Second, her background in architecture and architectural history counted for a lot.

"She understands the (market) building's unique character and its unique needs," Moul explained.

Third, Mailhot's degree in engineering and her experience in conflict resolution were considered major assets as well, she said.

"Her communication skills are excellent, and her problem-solving skills seem to be excellent," Moul said.

Members of the Trust also were impressed by Mailhot's personality, she said. "We really liked her."

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More columns by Michelle Singletary are on Lancaster Online.com, keyword: Singletary.



# Boomers likely to retire where they are

BY DEREK KRAVITZ  
AP Economics Writer

WASHINGTON — Many baby boomers say they're likely to stay put in retirement amid a shaky economy. Those who hope to buy a new place are looking for a smaller home somewhere with a better climate that's more affordable and close to family, a new poll finds.

The 77 million-strong generation born between 1946 and 1964 is increasingly worried about retirement and their finances in light of the economic crisis of the past three years. Just 9 percent say they are strongly convinced they'll be able to live comfortably when they retire, according to the Associated Press-LifeGoesStrong.com poll.

Shelley Wernholm, a 47-year-old single mother of two who works for a health insurance company in Cleveland, said she wanted to retire and move to a new home by 60. But her pension was eliminated five years ago, her personal investments tanked during the recession and her home of 21 years has lost more than half its value.

"I was hoping I'd be moving to a beach somewhere, anywhere, preferably a warm one," Wernholm said. "But I'm not moving. I can't. It's hard to remain optimistic."

Overall, about 6 in 10 baby boomers say their workplace retirement plans, personal investments or real estate lost value during the economic downturn. Of this group, 53 percent say they'll have to delay retirement because their nest eggs shrank.

Financial experts say those losses, including home prices that have dropped by a third nationwide over the past four years, have left boomers anxious about moving and selling their homes.

"There's a mistrust of the real estate market that we didn't have before," said Barbara Corcoran, a New York-based real estate consultant. "There's a concern about whether people will get money out of their house. They envision the home as a problem, not an asset, and

"I was hoping I'd be moving to a beach somewhere, anywhere, preferably a warm one. But I'm not moving. I can't. It's hard to remain optimistic."

Shelley Wernholm, 47

this unshakable belief in homes as a tool for retirement has been shaken to the core."

Fifty-two percent of boomers say they are unlikely to move someplace new in retirement, unchanged from March. And 4 in 10 say they are very likely to stay in their current home throughout their retirement.

Older boomers are more apt to say they're already settled in for their golden years; 48 percent say it's extremely or very likely they'll stay in the home they live in now throughout their retirement, compared with 35 percent among younger boomers. Those who've lived in their current home for 20 or more years are also more likely to say they'll stay.

Midwestern and rural baby boomers are more inclined to stay put, too.

Not surprisingly, higher-earning boomers who make more than \$100,000 a year are more likely to buy a new home during retirement.

Overall, boomers are just as likely to say they expect to buy as rent their retirement home: About 3 in 10 say it's at least somewhat likely they will buy, and about as many expect to rent.

Why buy a new home? About 4 in 10 of those who say it's likely they'll buy a new home would prefer a smaller one. Other important considerations include a different, and perhaps warmer, climate (30 percent); a more affordable home (25 percent); and being closer to family (15 percent).

Just 8 percent of those surveyed are looking for a larger home and only 10 percent are searching for a city with more services.

John Fortune, a 60-year-old small business owner in Scotch Plains, N.J., outside Newark, said he'd ideally like to move in his retirement years. But he's unsure about the future and whether he'll have any money left

over after putting three kids through college.

"I don't expect to fully retire," said Fortune, who runs a business that sharpens knives, tools and other cutlery. "It just depends on what happens to the economy. I'd like to find someplace that is warmer and doesn't have the high taxes but we'll just have to see."

Regardless of whether they are likely to move, boomers' top priorities for their retirement home is to be near their children (50 percent), not have any stairs (46 percent), and close to medical care (39 percent) and shops and services (38 percent).

Mothers were far more likely than fathers to say that living near their children was an important consideration in planning retirement housing.

When those kids have left the nest, baby boomer parents are most likely to turn their children's rooms into new guest bedrooms — perhaps because 3 out of 4 say they would prefer visiting friends and family stay with them instead of at a hotel.

Many boomers are saying

they'll keep working during retirement: a total of 73 percent in the new poll, compared with 67 percent in March. That's more than in any other generation.

Sherry Wise, a 53-year-old agricultural economist in Lorton, Va., a suburb of Washington, said she is worried she will have to work well into her 60s and beyond in order to continue paying her mortgage, keep up an investment property in New Mexico and look after her two daughters.

"The one thing I know is that you can't count on anything anymore. This economy has gotten so screwed up," Wise said. "We're just going to try to earn as much money as possible."

The AP-LifeGoesStrong.com poll was conducted Oct. 5-12 by Knowledge Networks of Palo Alto, Calif. The poll involved online interviews with 1,095 people born between 1946 and 1964, as well as companion interviews with an additional 315 adults of other age groups. The margin of sampling error for baby boomers was plus or minus 3.6 percentage points.

Knowledge Networks used traditional telephone and mail sampling methods to randomly recruit respondents. People selected who had no Internet access were given it for free.

## WHO'S NEWS



Bruce Allen



Mitchell Hanna

Quarryville Presbyterian Retirement Community has hired Bruce Allen as director of facility services and Mitchell Hanna as communications manager.

Allen, of Glen Mills, most recently worked at Westminster Presbyterian Church in West Chester, where he was facilities manager. Before that, he owned a general contracting business.

Allen holds a bachelor's degree from Drexel University and an MBA from Widener College.

Hanna, of Lancaster, most recently was inbound marketing director at YDOP LLC. Before that, he worked for state senators Noah Wenger, Gibson E. Armstrong and Lloyd Smucker as district director.

Hanna is a Bloomsburg University graduate.

\* \* \*



Justin Patterson



Chrystal Hoyt

Royer's Flowers & Gifts has named Justin Patterson, Christina Sweigart and Chrystal Hoyt assistant managers.

Patterson, of Lancaster, has been named assistant manager in Hershey. He had been assistant manager in Harrisburg. Hired in 2007, he is a Warwick High School graduate.

Sweigart, of Akron, has been named assistant manager in Leola, where she had been a designer. Hired in 2000, she is a Donegal High School graduate.

Hoyt, of Bainbridge, has been named assistant manager in Columbia, where she had been a designer. Hired in 2007, she is an Elizabethtown High School graduate.

\* \* \*

Brethren Village Retirement Community has named Kathy M. Long and John N. Snader to three-year terms on its board of directors.

Long, of Lancaster, is a real estate sales associate with Prudential Homesale

Services and co-owner and office manager of her family landscaping business.

Snader, of Ephrata, is the senior vice president for customer experience at Ephrata Community Hospital.

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Welsh Mountain Health Centers has elected four officers to lead its board of directors for 2012-2013. They are:

President, John Farber, chief operations officer at Garden Spot Village; vice president, Dr. Vince Glielmi, vice president for medical affairs at Ephrata Community Hospital; secretary, Wilbur Horning, mayor of New Holland and Susquehanna Bank ambassador; and treasurer, Mike Comany, a retired certified public accountant.

\* \* \*

Walz, Deihm, Geisenberger, Bucklen & Tennis has promoted Timothy A. Kershner to partner-in-charge of its accounting and consulting division.

Kershner, of Lititz, became a partner in January and was previously a manager in the division. The Millersville University graduate joined the firm in 2003.



Timothy Kershner

\* \* \*

York College has named

Alicia Brumbach director of web communications. Brumbach, of Landisville, was hired in 2005, previously serving as college editor and assistant director of public relations. She is a graduate of Indiana University of Pennsylvania.



Alicia Brumbach

## RETTEW: Growth

Continued from D1

management for roadway reconstruction; and obtaining environmental permits.

RETTEW's growth has created some positive ripple effects within the community as well.

"Our workload has been so heavy, we've had to bring in other engineering firms to augment our staff so we can keep up with clients' demands on occasion," Lauriello said.

This has allowed RETTEW to add capacity — using 50 to 75 employees from another firm as sub-consultants for an entire summer, for example — without having to maintain staffing levels for peak workflow, Lauriello said.

Business from the shale also has enabled the firm to increase its charitable giving, as well as establish a charitable fund of \$100,000 and a foundation to administer it.

To handle the demand for its services, RETTEW has broadened its geographic reach.

Since June 2010 RETTEW has opened two new offices and is in the process of debuting two more.

The four are in Athens, Pa.; Canton, Ohio; Pittsburgh; and Williamsport.

The Ohio offices are significant because they are RETTEW's first foray into exploration of the Utica Shale, a formation that, like the Marcellus, is rich in natural gas.

"We're more or less following some clients we've been working with in Pennsylvania out to Ohio," Lauriello said.

The Utica contains "wet" natural gas, which means it's commercially attractive because it can be extracted

with marketable byproducts such as ethane, methane and propane, Lauriello said.

Drilling in the Utica is just beginning, and is roughly where Marcellus was in about 2006, he said.

He said the company also expects growth opportunities with the Marcellus to continue.

"Our intelligence tells us that the heavy infrastructure part of (work with the Marcellus Shale), which is the part we're involved in the engineering of ... is going to go on for probably at least another 10 years," he said.

RETTEW plans to continue hiring in the coming year, but perhaps not for as many positions as it's filled since 2010, Lauriello said.

And while shale has played a significant part in RETTEW's success, the firm is looking for growth in many of its more traditional services.

"Our emphasis is really not to put all our eggs in that natural-gas basket," Lauriello said.

"We have what we call aggressive growth areas in transportation, highways and bridges, water and wastewater."

"We've historically done quite a bit of work in those areas, and we continue to."

The economy has cut into some funding sources for this type of work at the national and state levels, but the company expects them to eventually bounce back.

"Even though some of our other markets might not be as strong right now, we're still providing the same services," Denlinger said.

"And when those markets come back, we're going to be in an even better position to capitalize on (those opportunities)."

## Singletary: College

Continued from D1

percent. Tuition and fees rose 4.5 percent at private, nonprofit colleges.

The financial aid shopping sheet is available to view and download at [www.consumerfinance.gov](http://www.consumerfinance.gov). Weigh in with your suggestions if you think it could be improved. For example, Mark Kantrowitz, publisher of [www.FinAid.org](http://www.FinAid.org), a great website for college financial aid information, suggests changing the shopping sheet to include loan repayment rates instead of default rates.

I recommend including a separate breakout for total parent loans that would be needed and the monthly payments for those loans. Additionally, I'd like to see a section with an example of how student debt can soar when a borrower postpones

payments by receiving an unsubsidized deferment or forbearance after leaving school.

The conventional wisdom that a college education — and the debt it cost to obtain it — is a guarantee to a good life doesn't always hold true, especially in an economy with high unemployment and many low starting salaries.

For decades, parents and prospective college students have been told that school loans are good debt. But this awful advice has helped push many families to assume more debt than they can afford.

Please take the time to study the financial aid shopping sheet. Families need a push to know what they will owe before it's too late.

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## BANKRUPTCIES

Following is a list of Lancaster County bankruptcies recorded in U.S. Bankruptcy Court, Eastern District of Pennsylvania, District, Oct. 18-24.

Laura J.M. Towles, 400 block of Main Street, Atglen, Chapter 7.

Stephen A. Anspach, 400 block of General Sutter Avenue, Lititz, Chapter 7.

Norman H. Zink, first block of West Main Street, Mountville, Chapter 7.

Kenneth A. Armstrong, 1400 block of Lampeter Road, Chapter 7.

Joseph J. Frank, 6400 block of Lincoln Court, East Petersburg, Chapter 7.

Scott R. Graham, first block of Park Avenue, Mountville, Chapter 7.

Michael P. and Joan

A. McElwee, 500 block of Woodview Drive, Lititz, Chapter 13.

Philip J. Matrick, 200 block of Lemon Street, Elizabethtown, Chapter 13.

Mae A. Taylor, 3300 block of Lincoln Highway, Paradise, Chapter 7.

James C. Sr. and Edwina M. Arnsberger, 100 block of Lancaster Avenue, Strasburg, Chapter 7.

Sandra Coble, 100 block of Stonehouse Lane, Columbia, Chapter 7.

Under Chapter 7 of the U.S. Bankruptcy Code, a debtor's assets are liquidated to pay creditors. Under Chapter 11, the debtor, often a company, reorganizes and may pay some creditors. Under Chapter 13, a debtor proposes a repayment plan.

## CALENDAR

TUESDAY, NOV. 1  
Enlightened Hiring: How Hiring People with Disabilities Can Improve Your Bottom Line, coordinated by Lancaster County Mental Health/Mental Retardation, at Doubletree Resort, 3-4:30 p.m. Free. Also presented as a webinar on Nov. 3. Information: Becky Mohr, 299-8039 or [mohrb@co.lancaster.pa.us](mailto:mohrb@co.lancaster.pa.us).

WEDNESDAY, NOV. 2  
"LinkedIn: A Social Networking Tool for Business & Nonprofit Professionals," presented by the Duke Street Business Center at the Lancaster Public Library, 3-4:30 p.m. Free. Information: 394-2651 ext. 131 or email [dsbc@lancaster.lib.pa.us](mailto:dsbc@lancaster.lib.pa.us).

THURSDAY, NOV. 3  
Motivating Employees and Improving Their Performance, presented by Phil Clemens, CEO of Clemens Family Corp, hosted by S. Dale High Center for Family Business, 8:30-11 a.m. Free. Information: 361-1275 or

[fbcc@etown.edu](mailto:fbcc@etown.edu).

FRIDAY, NOV. 4  
Lancaster Chamber's Professional Development Friday: "Facebook: Not for Teens Anymore," at Southern Market Center, 9-11 a.m. Speaker: Tom Malesic of EZSolution. Cost: free for members, \$25 nonmembers. Information: [lancasterchamber.com](http://lancasterchamber.com) or 397-3531.

TUESDAY, NOV. 8  
Lancaster County Association for Human Resource Management, at the Farm & Home Center, 7:30 a.m. Speaker: Barry Frey of LMA Consulting Group on "Strategy Architect — A New Hat for the HR Pro." Information: [lcahrm.org](http://lcahrm.org).

WEDNESDAY, NOV. 9  
Information session on information science and technology certificate program at Penn State, The Lancaster Center, at the Farm & Home Center, 1383 Arcadia Road, 4:30 p.m. Free. Information: 299-7667 or [Lancaster@yk.psu.edu](mailto:Lancaster@yk.psu.edu).

THURSDAY, NOV. 10  
Lancaster Chamber's Women in Business Program (After-Hours Networking), at Bent Creek Country Club, 4-6 p.m. Cost: \$30 members, \$60 nonmembers. Information: [lancasterchamber.com](http://lancasterchamber.com) or 397-3531.