



December 2020

CHAMBER CHATTER

*The Official Newsletter of the
Greene County Chamber of Commerce*

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82nd Annual Greene County Chamber of Commerce "Reverse" Parade A Success!

On Saturday, December 5th, over 200 cars drove through the Greene County Fairgrounds listening to a special Holiday Broadcast by WANB Radio. Thirty individuals, businesses and organizations lined a route with displays and entertainment. Spectators enjoyed the sights and sounds from the safety of their car and children were treated to seeing Santa and Mrs. Claus. Santa's elves handed out treat and goodie bags filled with books from the Early Learning Resource Center and mugs with hot cocoa from Washington Health System Greene. The Waynesburg Rotary Club



decorated the building to look just like Santa's workshop. Many individuals and organizations donated funds to purchase candy to fill the bags.

Spectators were also able to donate food, toys and cash to the Corner Cupboard Food Bank and the Christian Motorcycle Association Highway Soldiers collected toys and monetary donations for the Toys for Tots program in Greene County. A total of 285 pounds of food and \$750 was collected for the food bank and 91 toys and \$280 was collected for Toys for Tots.

For more photos and videos of the parade visit our Facebook page at www.facebook.com/greenecountypachamber



Displays were judged by a panel of judges and the winners are:



1st -Early Learning
Resource Center -
"Welcome to Whoville"

2nd - Waynesburg Boy Scout
Troops #1280 and #9280
"Scouting for Santa"



3rd - R&D Watters Septic
Service "Merry Christmas
from R&D"



Displays were judged by a panel of judges and the winners are:



Most Spirit - Lippencott Alpacas
"Christmas with the Alpacas"

People's Choice

Best Design - Penna. 140th
Volunteers
"A Civil War Christmas"



Most Original - State Representative Pam Snyder's
Office "Buddy the Elf"



Members in the Spotlight



First Federal Savings and Loan Association of Greene County recently donated \$5,000 to the New Freeport Volunteer Fire Department. The donation will go toward the fire department's purchase of a 2020 Kenworth 3,000-gallon tanker truck. The new truck will replace the department's 1976 Ford tanker.

Pictured, from left to right, are First Federal Executive Vice President Chad M. Moore, New Freeport VFD President JoAnn Shipman and First Federal President/CEO Charles W. Trump, Jr.

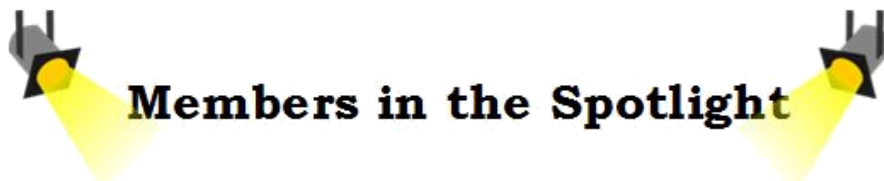
Welcome New Member!

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Mr. Cory Tharp
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bluediamondsanitation@gmail.com



The Greene County Chamber of Commerce will be closed beginning on Monday, December 14th for vacation and normal Holiday closures. We will reopen on Monday, January 4th.

We hope you have a healthy and happy
Holiday Season.



**WAYNESBURG
UNIVERSITY**

Waynesburg offers new Christian life scholarship

Waynesburg University has established the Waynesburg Christian Life Scholarship, a new \$1,000 scholarship awarded annually to four incoming freshmen starting in the 2021-22 academic year.

"I am very excited about the Waynesburg Christian Life Scholarship. Being at a Christian University, I am filled with great joy as I witness students growing in Christ during their time at Waynesburg University," said Josh Sumpter, University Chaplain. "This scholarship program will provide a variety of opportunities for students to grow in their Christian faith so that they will impact our community and the world."

The Waynesburg Christian Life Scholarship recognizes students that have a growing relationship with Jesus Christ and are involved in the life of a local church.

Eligible students must be an accepted first-year student at Waynesburg University and have a GPA of at least 3.25.

In addition to the scholarship application, eligible students are also required to include one letter of recommendation from a pastor or staff member from within their church.

"Waynesburg University is grateful for the donations that have made these scholarships possible and the opportunities each will create for our students to grow in faith and live lives of purpose," said Waynesburg University President Douglas G. Lee.

Students that receive the Waynesburg Christian Life Scholarship will be provided a number of opportunities to grow in their Christian faith on campus.

Upon acceptance, students will be paired with a Christian mentor from their anticipated field, discipline or major; and will be provided with activities, conversations and mentorship through the office of the University Chaplain and the Center for Campus Ministry.

The scholarship will be renewed annually as students continue to grow in their Christian faith, develop leadership roles on campus and live out Waynesburg University's mission of faith, learning and service.

For more information, visit waynesburg.edu/scholarships.

Founded in 1849 by the Cumberland Presbyterian Church, Waynesburg University is located on a traditional campus in the hills of southwestern Pennsylvania, with an additional site for graduate and professional studies in Southpointe. The University is one of only 22 Bonner Scholar schools in the country, offering local, regional and international opportunities to touch the lives of others through service.

Congratulations to our Raffle Ticket Winner!



Congratulations to the winner of our
Christmas Cash and Gift Card Raffle,
Rebecca Cole!

The winning ticket was sold by Elizabeth Menhart.
Thank you to everyone who donated and sold tickets!



TELEHEALTH USE SURGES AS A RESULT OF COVID-19

IMPACTS FROM CLAIM EXPENSES:

Although the severity and extent of the COVID-19 pandemic has been unprecedented in modern times, there are safeguards built into the structure of the insurance industry that are designed to maintain stability during significant loss events. Two key elements provide protection against large financial loss for insurance companies and provide some stability in premiums:

- **Claim Reserves**

Insurance regulations require carriers to maintain a claim reserve account at specified levels (based on the company's size and risk profile) that provides a safety net if claim expenses are larger than anticipated. These reserves are funded through a part of the premiums charged to policy holders.

- **Reinsurance**

Reinsurance is coverage purchased by an insurance company from a third-party insurer that is designed to insulate them from major claims events. If claims, either individually or collectively surpass designated levels, the reinsurance carrier would reimburse the insurance company for a part of the claim cost.

Additionally, the severity of the virus has varied in different regions of the country. As a result, insurance carriers will be affected differently based on the specific demographics of their insured populations. Carriers with large numbers of insureds in some of the country's hotspots will experience greater claim expenses than carriers insuring greater numbers of insureds in minimally impacted regions.

IMPACTS FROM EMPLOYER-RELATED EXPENSES:

Insurance carriers are also employers and as such, have experienced some of the same pandemic-related business costs as any other business. Added cybersecurity costs, outlays for equipment and software to facilitate their employees alternative work arrangements, etc. will impact their financial bottom line during this event. Even the downturn in equity markets will affect the expected level of return on their investment portfolio.

POSITIVE IMPACTS:

There is also the potential that some recent virus-related development will positively impact insurance costs, such as the more widespread use of tele-health services. In addition to providing access to care with lower costs, on a long-term basis this development could allow healthcare providers to extend their reach to more remote or less affluent groups of people to expand access to care and improve overall population well-being.

Considering all of these pandemic influences, it is likely that future health insurance premiums will be affected, although the expected range of impact is not clear.

[The Greene County Chamber of Commerce offers its members access to My Benefit Advisor as a solution for employee benefits, including voluntary offerings. For more information about My Benefit Advisor, visit our website at \[greene.mybenefitadvisor.com\]\(https://greene.mybenefitadvisor.com\) or contact Mike Galardini at \(800\) 377-3539.](https://greene.mybenefitadvisor.com)



BRIDGEWAY
CAPITAL



COMMUNITY FIRST FUND

Creative Business Loan Fund

In partnership with Bridgeway Capital and Community First, the [Pennsylvania Council on the Arts](#) is pleased to announce the launch of the Creative Business Loan Fund. This fund makes available \$2.2 million in the form of affordable, flexible financing to small, creative businesses across the commonwealth.

Inspiration for creation of this fund stemmed from the PCA's awareness of a growing need for financial support for creative small businesses, which are important drivers of employment and economic vibrancy. Creative, for-profit businesses add to the state's economic activity and, if supported, will be positioned to play a critical role in helping Pennsylvania's cities and towns recover from the devastating effects of the pandemic.

Eligibility

The fund will prioritize creative businesses located in low-income communities, those owned by Black, Indigenous and people of color (BIPOC) or serving a diverse market, and those located in small towns and rural communities.

Under the program's definition, creative businesses include craft manufacturers, arts schools, architecture, design and fabrication firms, media companies, and visual and performing arts production agencies.

- Eligible loan uses include working capital, equipment purchases, renovations to retail, production, or office space, and building acquisitions
- Loan amounts range from \$5,000 up to \$250,000. The average loan size is \$75,000
- Flexible terms
- Competitive fixed rates
- Technical assistance

How to Apply

Interested applicants in the following counties may apply to the program through [Bridgeway Capital's Creative Business Loan Fund](#) (<https://www.bridgewaycapital.org/financing/creative-business-loan-fund/>): Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, and Westmoreland.

Interested applicants in the following counties may apply to the program through [Community First Fund's loan application](#) (<https://communityfirstfund.org/financing/covid-loans/start-a-loan/>): Adams, Berks, Bradford, Bucks, Carbon, Chester, Columbia, Cumberland, Dauphin, Delaware, Franklin, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, and York.

For general questions about the Creative Business Loan Fund, contact Sarah Merritt, Director of Pennsylvania Creative Communities at skmerritt@pa.gov.

About the Creative Business Loan Fund Partners

The fund will be supported with small business technical assistance provided by Bridgeway Capital and Community First Fund, each holding responsibility for deploying 50 percent of the total available loan capital.

Both Bridgeway Capital and Community First Fund are nonprofit community development financial institutions (CDFIs) with track records of making investments that benefit low-income individuals and communities in Pennsylvania.

CDFIs are community institutions certified by the U.S. Treasury that provide financial products and services to their communities. CDFIs provide services beyond those typically offered by conventional lenders, including community outreach programs, business resources, and financial counseling.

About Bridgeway Capital

The mission of Bridgeway Capital is to make western Pennsylvania a thriving region for all by promoting economic opportunity and community revitalization. Bridgeway assists underserved populations by providing capital and education to ignite business and job growth, to develop communities, to support entrepreneurs, and to expand vital services that strengthen their region. Bridgeway serves the western Pennsylvania population from its headquarters in Pittsburgh and satellite offices in Erie and Uniontown.

About Community First Fund

The mission of Community First Fund is to create sustainable prosperity for low wealth communities and individuals, especially people of color and women, by aligning capital, knowledge, and advocacy to advance business ownership, housing, and community development. Community First serves the eastern Pennsylvania population with its headquarters in Lancaster and satellite offices in York, Harrisburg, Reading, Allentown, and Philadelphia.

About the Pennsylvania Council on the Arts

The [Pennsylvania Council on the Arts](https://www.pca.state.pa.us/) is a state agency under the Office of the Governor. Governed by a council of 15 citizen members appointed by the governor, and four legislative members, the mission of the PCA is to strengthen the cultural, educational, and economic vitality of Pennsylvania's communities through the arts. By leveraging the immense potential of Pennsylvania's arts and cultural sector, the PCA supports jobs, builds community, motivates learning, promotes the commonwealth nationally and internationally, and sparks innovation.

arts.pa.gov

GLOBAL ACCESS PROGRAM (GAP)

HELPING PA COMPANIES INCREASE EXPORT SALES

Global Access Program (GAP) grants help small to mid-sized PA businesses increase export sales. Businesses can receive a maximum award of \$5,000 per grant, and up to two awards per award period. The funding reimburses businesses up to 75% of qualifying expenses for specific export promotion activities.

ELIGIBLE APPLICANTS

Businesses applying for GAP funding must meet all the following criteria:

- Be a Pennsylvania business licensed to manufacture, assemble, and/or distribute a product, or provide an exportable service
- Identify one or more qualifying, achievable export initiatives requiring financial support (see Eligible Activities)
- Are in good standing with the Pennsylvania Department of Revenue and the IRS
- Be a Small and Medium-Sized Enterprise (SME). The SBA defines an SME as a business that is:
 1. Organized or incorporated in the United States;
 2. Operating in the United States;
 3. Meets:
 - The applicable industry-based small business size standard established under section 3 of the Small Business Act; or
 - The alternate size standard applicable to the program under section 7(a) of the Small Business Act and the loan programs under title V of the Small Business Investment Act of 1958 (15 U.S.C. 695 et seq.);
- 4. Has been in business for not less than 1 year, as of the date on which assistance using a grant under this subsection commences; and,
- 5. Has access to sufficient resources to bear the costs associated with trade, including the costs of packing, shipping, freight forwarding, and customs brokers.
- Are an export-ready U.S. Company seeking to export goods or services of U.S. origin or have at least 51% U.S. content.

ELIGIBLE ACTIVITIES

GAP encourages businesses to be creative in their use of funds. Eligible activities include:

- **Compliance testing** – including CE, CEE, GDPR, UL Canada, ATEX Testing / Certification, Japan Haz/Loc Certification, ECEx Testing / Certification, and ISO
- **Website internationalization** – including design & development of website, with an international focus; translation of website into foreign languages; maintenance and monitoring fees for search engine optimization (SEO)
- **E-Commerce** – including e-commerce platform fees, including hosting and/or maintenance fees; online market listing fees; setting up website to accept international payments
- **Digital & Marketing Media** – including design & translation of any digital advertising or marketing media, (including for audio/video and social media)
- **Federal service fees** – including subscription fees for U.S. Department of Commerce or other federal agency export-related services
- **Virtual Tradeshow registration fees**
- **International Travel** – including participation fees for overseas trade missions, overseas tradeshow exhibition, and foreign market sales trips

REPORTING

Businesses must provide OIBD with receipts for expenses to get reimbursement. They must also report any export sales resulting from GAP-funded activities to their REN partner.

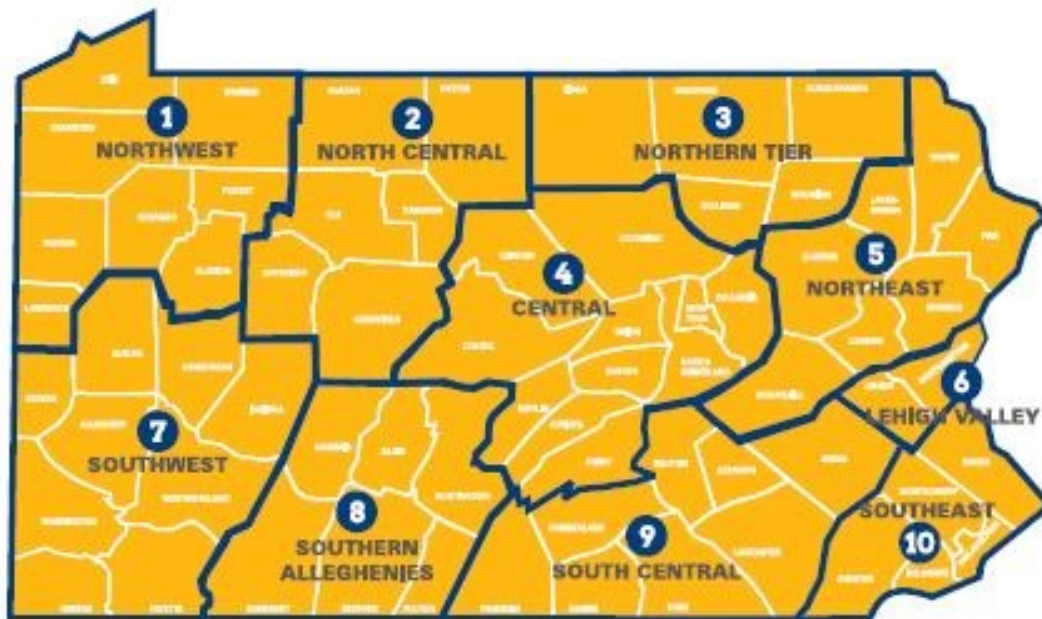
HOW TO APPLY

The PA Office of International Business Development (OIBD) administers GAP. Businesses interested in GAP must apply through their REN partner. Local REN contacts are available at dced.pa.gov/REN.

*Funded in part through a grant with the
U.S. Small Business Administration.*



REGIONAL EXPORT NETWORK PARTNERS



1. Northwest Pennsylvania Regional Planning & Development Commission

Dorte Heffernan, International Trade Manager
814.677.4800 x110 | dorteh@northwestpa.org
Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango & Warren Counties

2. North Central Pennsylvania Regional Planning & Development Commission

Christine Perneski, Director, Enterprise Development
814.773.3162 ext. 3051 | ncexport@ncentral.com
Cameron, Clearfield, Elk, Jefferson, McKean & Potter Counties

3. Northern Tier Regional Planning & Development Commission

Cynthia Traore, International Trade Program Manager
570.265.1534 | traore@northermtier.org
Bradford, Sullivan, Susquehanna, Tioga & Wyoming Counties

4. SEDA - Council of Governments

Noelle Long, Director, Export Development Program
570.524.4491 x7330 | nlong@seda-cog.org
Centre, Clinton, Columbia, Juniata, Lycoming, Mifflin, Montour, Northumberland, Perry, Snyder & Union Counties

5. Northeastern Pennsylvania Alliance

Debbie Langan, Senior Int'l Business Development Manager
570.655.5581 x233 | dlangan@nepa-alliance.org
Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill & Wayne Counties

6. Lehigh Export Network

Andrea Hampton, Business Coordinator
610.758.2938 | avh318@lehigh.edu
Lehigh & Northampton Counties

7. Southwestern Pennsylvania Commission

Rena Liu-Belshe, Manager, International Trade
412.391.5590 x320 | renabelshe@spcregion.org
Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Washington & Westmoreland Counties

8. Southern Alleghenies Planning & Development Commission

Tina Taylor, International Trade Program Manager
814.949.6517 | ttaylor@sapdc.org
Bedford, Blair, Cambria, Fulton, Huntingdon & Somerset Counties

9. World Trade Center Harrisburg

Tina Weyant, Executive Director
717.843.1090 x246 | tina@wtccentralpa.org
Adams, Berks, Cumberland, Dauphin, Franklin, Lancaster, Lebanon & York Counties

10. World Trade Center of Greater Philadelphia

Chris Sevcik, Director of International Trade
215.586.4248 | sevcik@wtcphila.org
Chester & Delaware Counties

Dale Foote, International Trade Specialist
215.586.4231 | dfoote@wtcphila.org
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