



February 2021

# CHAMBER CHATTER

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

Phone: (724) 627-5926  
Email: [info@greenechamber.org](mailto:info@greenechamber.org)  
[www.greenechamber.org](http://www.greenechamber.org)

**This issue  
brought to you by:**



Join us for a ribbon cutting at Michael's Hair Studio, on Thursday, February 18th, at noon. They are located in the Greene Plaza near Aldi. To help everyone stay warm, the ceremony will be held inside and the ribbon cutting and photos will take place outside... rain, snow, or shine! We hope to see you there!



**You're invited!**



Thursday, February 18<sup>th</sup>  
12:00 p.m.  
180 Greene Plaza  
Waynesburg

# Members in the Spotlight



## Greene County Historical Society Museum to be featured on the Travel Channel!

The challenges of 2020 with the Covid-19 Pandemic have been a difficult obstacle for any business or organization to overcome, especially those that rely on events to raise funds to add to their revenue and income.

This has certainly the case for the Greene County Historical Society. Though it has been said that desperate times call for desperate measures, I beg to disagree. A creative approach to problem

solving and a willingness to think outside of the box is the best medicine when confronted by unprecedented times and challenges.



Over the course of the year, we transitioned all of our regular events into virtual programming, and when possible a hybrid approach where we could entertain small groups and still reach a wider audience through mediums such as Facebook and YouTube. And during our “down time,” we took the initiative to bring our patrons and supporters along with us in our journey to restore and maintain our Historic 52 Room Structure that was once the site of the County Home.

It was YouTube that proved to be our best opportunity to adapt to the Covid-19 Pandemic and put ourselves in the spotlight allowing us to move more securely into the future.

In October of 2020, the Greene County Historical Society was approached by a Paranormal Investigation Group, Paranormal Quest, to film an episode for the YouTube Channel. The Episode Aired the end of November and has since garnered nearly forty thousand views. It was through this exposure that we were noticed by a TV Show called Destination Fear that is now on its third season on the Travel Channel.



We have been working with the Producers and Crew of Destination Fear to conduct research, get updated information, and work out the logistics to film an episode for this season of their show. The Crew will be filming in early March, and the episode will be released later in the year.

We are extremely excited to have this opportunity to work with the Crew of Destination Fear and be featured on the Travel Channel!

Please keep an eye out on our Facebook Page for announcements on when the episode will air, and, please take the time to watch the episode of Paranormal Quest Filmed at the Museum last year!



<https://www.youtube.com/watch?v=Op7I7A92JZ8&t>



## WOULD YOU PAY IT FORWARD?



As we approach the one year mark since our lives in Greene County changed dramatically, many of our member businesses are still struggling to make ends meet. Several industries have been especially hard hit during the pandemic as many closures and restrictions were placed on them. Restaurants, salons, retailers, destinations, etc. saw their ability to do business curtailed and even stopped completely. But on the flip side of the equation, other industries were able to adapt and pivot their operations and in some cases thrived beyond their pre-pandemic projections.

As a new project of the chamber to help those members who are suffering the most, the Pay It Forward project is collecting donations from members to help other members who are struggling. The first phase is helping those members pay their 2021 annual dues. Small, for-profit businesses, sole proprietors, and local non-profits are among some of the hardest hit. You may select a member to help or contribute an amount to go into a pool to help those in need and you can do so anonymously if you prefer. Keeping those businesses in good standing allows them to continue to access all of their member benefits and promotional opportunities.

We have had several members come forward already to help their fellow members. Are you willing to give back to pay it forward? If you are, please contact the chamber for more details at [melody@greenechamber.org](mailto:melody@greenechamber.org)

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## Small Business Expansion Loans Now Available

The Southwestern Pennsylvania Commission (SPC) is offering small business expansion loans at an interest rate of 1% through the Appalachian Regional Commission (ARC) Revolving Loan Fund.

The offer is open to any small businesses in the region that are looking to finance a building purchase, a renovation project, or an equipment purchase, please feel free to contact Steve Meredith of the SPC at 412-391-5590 @ ext 325 or **Don Chappel at the Greene County Industrial Development Corporation (724-852-2965)** for additional information.

## **31st ANNUAL CHAMBER OF COMMERCE SCHOLARSHIP APPLICATIONS NOW AVAILABLE**

The chamber is now accepting applications from graduating seniors for our 31st Annual Chamber of Commerce Scholarship they will award this May in the amount of \$1,500. In addition, the winner will also receive a laptop compliments of PCsquared in Waynesburg.

Our scholarship program is open to any Greene County resident who will be a graduating high school senior in 2021.

The chamber urges all high school seniors who have been accepted to a College or Technical School as an incoming freshman this Fall and have maintained a cumulative grade point average of 3.0 or better while in high school to apply for this scholarship.

Applicants will be required to write an essay and furnish a completed application and letter of acceptance. Applications are available to be printed directly from the Chamber website at [www.greenechamber.org](http://www.greenechamber.org) or by emailing [melody@greenechamber.org](mailto:melody@greenechamber.org). The top scoring applicants may be interviewed by a panel of judges as part of the application process.

Completed applications must be submitted no later than Thursday, April 15th. The winner will be announced in early May.

For more information, please contact the chamber office at 724-627-5926 or email to [melody@greenechamber.org](mailto:melody@greenechamber.org)

# Rotary Club Accepting Scholarship Applications

Each year the Rotary Club of Waynesburg awards scholarships to worthy high school students. The awards are selected based on academic performance, community service involvement, letters of recommendation and the student's response to the essay question, "What does the Rotary motto, 'service above self', mean to you?"

"Annually, the club selects two \$1,000 recipients from the applications received", shared the club's scholarship chair, Melody Longstreth. "The committee is always very impressed by the quality of our applicants and enjoy learning about the many talented and generous students we have here in Greene County."

The scholarship is open to graduating high school seniors who reside in Greene County. Applicants must provide a brief essay, 400 words or less, on what the Rotary motto, "Service Above Self" means to them. A list of community service experiences, including dates and a brief description of each must also be submitted. Along with a list of school organizations to which the applicant belongs to, any offices held and any work experience if applicable. In addition, two letters of recommendation from a teacher, school administrator, employer, Pastor, or other adult who has knowledge of the student's qualifications.

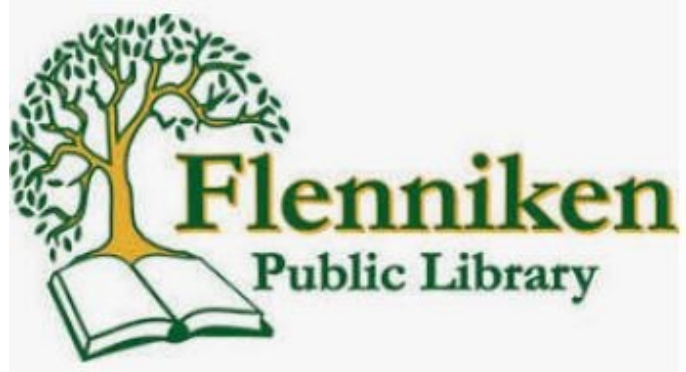
Applications may be obtained by emailing a request to Rotary Scholarship Chair at [melody@greenechamber.org](mailto:melody@greenechamber.org). The deadline to apply is Thursday, April 15, 2021.

## Welcome New Members!

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### Flenniken Public Library

Mrs. Nicole Mitchell, Executive Director  
102 East George Street  
Carmichaels, Pa 15320  
724-966-5263  
724-966-9511 fax  
nicole@flenniken.org  
director@flenniken.org  
www.flennniken.org  
Non-Profit Public Library



### Embroid'em

Bethany McCollum, Owner  
2612 Smith Creek Road  
Waynesburg, Pa 15370  
724-833-9052  
info@embroidem.com  
www.embroidem.com  
Commercial Embroidery



### Crosspoint

Dr. Andrew W. Gump, Pastor  
Physical Address  
265 Elm Drive  
Waynesburg, Pa 15370  
Mailing Address  
550 West George Street  
Carmichaels, Pa 15320  
724-966-9203  
andrew@crosspointaog.com  
crosspointaogoffice@gmail.com  
www.crosspointaog.com  
www.facebook.com/crosspointwaynesburg  
Church



# Welcome New Members!

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## Outstanding Bodywork Therapy

Jeannine Kiger - Owner/Therapist

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Waynesburg, Pa 15370

724-852-3183

outstandinginthewoods@gmail.com

www.outstandingbodywork.massagetherapy.com

Massage Therapy



76 East Greene Street  
Waynesburg PA, 15370  
724.852.3183

## Greene County Planning and Community Development

Mr. Richard Cleveland

Executive Director of County Development

83 East High Street, Office 212

Waynesburg, Pa 15370

724-852-5300

724-852-5372 fax

rcleveland@co.greene.pa.us

cbloom@co.greene.pa.us

www.go.greene.pa.us/GCDPCD



**GREENE COUNTY**  
DEPARTMENT OF PLANNING  
& COMMUNITY DEVELOPMENT

## Michael's Hair Studio

Mr. Michael Hice, Owner

180 Greene Plaza

Waynesburg Pa 15370

724-852-1022

michaelhice@icloud.com

Hair and Tanning



## Camco Construction & Remodeling

Craig Maley, Owner

442 Waterdam Road, Waynesburg, Pa 15370

724-986-8761

camcocontracting@yahoo.com

Home Builder

## Member on the Move

### The Challenge Program

416 Main Street, Suite 102

Johnstown, Pa 15901

814-533-7401

Myra Bernhart, Workforce Development Manager

Misty Lowry, Program Development Manager



### Marianna Outdoorsmen Association

1997 Morey Road

Clarksville, Pa 15322



## New Representative

Widmer Engineering, Inc.

Mrs. Kelly L. Gray, Project Coordinator

806 Lincoln Place, Beaver Falls, Pa 15010

724-847-1696 ext 334

kgray@widmerengineering.com

www.widmerengineering.com



## VALENTINE'S DAY & GALENTINE'S DAY

February truly is the month of love, Valentine's Day Feb 14<sup>th</sup> & Galentine's Day on February 13<sup>th</sup>.

We love to shower our significant others with gifts and treats on February 14, but the day prior was designed to celebrate other equally important relationships in our lives: our girlfriends! Galentine's Day is a time to bring together the ladies in your life you love most.

**The Perfect Arrangement & Lily Bees** offer so many amazing gifts for Valentine's day and Galentine's day. Chocolate covered strawberries, fragrant candles, fresh flowers, metallic roses, rainbow roses, silk arrangements, lanterns, body lotions, bath balms, self-care packages, signs, home décor, the world's most amazing caramels, gourmet treats. We specialize in designing custom gift baskets that will put a smile on anyone's face. For the men in your life we carry Duke Canon products. Call or stop in today 724-627-3191.

Open Sunday Feb 14<sup>th</sup>

**FREE LOCAL DELIVERY**



# **Free Webinar!**

February 11, 2020

1:00 pm

**Are you looking  
to grow your  
business?**

**Did your business  
suffer a downturn in  
revenue due  
to COVID-19?**

Learn how to qualify and apply for small business financing through the Southwestern Pennsylvania Commission (SPC), during a free webinar led by Steve Meredith, SPC's Business Finance Manager

To receive the webinar link, RSVP by  
February 5, 2021 to  
Linda Duffy  
[LDuffy@spcregion.org](mailto:LDuffy@spcregion.org)





# Marketing Menu

Need a little extra marketing for a special occasion or for your business in general?  
Take advantage of these low cost marketing ideas.

Weekly eBlast Sponsor—exclusive spot for only one ad at top of 4-5 eBlasts—\$100 per month

Weekly eBlast Banner Ads—used in the body of the blast—\$50 month

Weekly eBlast Announcements—100 word text only item to run for one month—FREE!

Monthly eNewsletter Sponsor—exclusive spot for one logo in the header - \$100 per month

Monthly eNewsletter Business Card Ads—used in the body of the newsletter—\$40 per month

Annual eNewsletter Business Card Ads—\$325 per year—copy can change monthly if desired

Monthly eNewsletter Full Page Flyer Inserts—placed in the newsletter—\$65 per month

Website Advertising—annual commitment—\$500

Website Advertising—quarterly commitment—\$150

Website Online Open Houses—will run as long as you are a member—FREE!

For more details or to reserve your spot call 724-627-5926 or email [melody@greenechamber.org](mailto:melody@greenechamber.org)



[Facebook.com/greenecountypachamber](https://www.facebook.com/greenecountypachamber)

[www.greenechamber.org](http://www.greenechamber.org)



# Become a Sponsor!

With the new year, comes new opportunities! The Chamber is offering two advertising opportunities for members to promote their businesses in 2021:

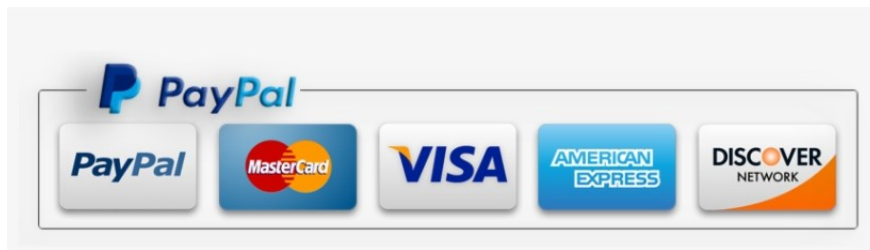
**Newsletter Sponsorship:** Sponsor the monthly newsletter for just \$100 per month. Sponsor's name and logo will appear on the top of the front page of our monthly publication that is sent to 750 email addresses and published on our website. Sponsorships are available starting with the March 2021 issue.

**Weekly eBlast Sponsorship:** Sponsor the weekly eBlast for just \$100 per month. Each week of the sponsored month, the sponsor's logo will appear at the top of the weekly eBlast sent to 750 emails address. Sponsorships are available for May, July, September, October, November, and December.

Sponsor confirmation and logo is needed by the beginning of the last week of the month for the following month's issues.

Contact the chamber at 724-627-5926 or

[melody@greenechamber.org](mailto:melody@greenechamber.org) to reserve your sponsorship today!



## NEW PAYMENT OPTIONS!

Paying chamber invoices just got a little easier! Just visit our website at [www.greenechamber.org](http://www.greenechamber.org) and locate the "PAY" button in the upper right hand corner of the home page. You can use this link to pay invoices or use the "DONATE" button to donate to the Pay it Forward project.

The chamber also accepts payments through PayPal and Square at [info@greenechamber.org](mailto:info@greenechamber.org). And if you would prefer to mail a check using postal mail, please note that our mail is temporarily being forwarded to 345 Zimmer Lane, Waynesburg, Pa 15370. If you required a "Return Receipt Requested", the forwarding order is not permitted to forward the mail and it will be returned to you. Use our temporary address to ensure quick delivery.



The Southwestern Pennsylvania Commission (SPC) is hosting a Small Business Discussion and Forum on March 16th 2021 at 1 pm. We want to hear from southwestern PA businesses on their current needs and expected future needs. At this time the event will be **virtual**. Any small business owner currently operating in the southwestern Pennsylvania region is invited to attend. Interested small business owners can register for the event at <https://spsmallbusiness2021.eventbrite.com>

In addition to having Southwestern Pennsylvania's small business owners register for the event, we are also gathering information from those businesses in advance of this meeting. We would appreciate it if any registrants for the meeting could complete a quick 20 second survey, which can be found at <https://www.surveymonkey.com/r/SBR2021>

Finally, SPC produced a short video promoting the event. The video can be found at <https://www.youtube.com/watch?v=jQba2dWh94w>.





### **PAYCHECK PROTECTION PROGRAM FIRST DRAW LOANS**

SBA is reopening the Paycheck Protection Program (PPP) for First Draw Loans the week of January 11, 2021. First Draw PPP Loans can be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations.

#### **FULL FORGIVENESS TERMS**

First Draw PPP Loans made to eligible borrowers qualify for full loan forgiveness if during the 8 to 24 week covered period following loan disbursement:

Employee and compensation levels are maintained

The loan proceeds are spent on payroll costs and other eligible expenses; and

At least 60 percent of the proceeds are spent on payroll costs.

#### **WHO CAN APPLY**

Eligible small entities, that together with their affiliates (if applicable), have 500 or fewer employees - including non-profits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors - can apply. Entities with more than 500 employees in certain industries that meet SBA's alternative size standard or SBA's size standards for those particular industries can also apply. \*\*

#### **REAPPLYING AND LOAN INCREASES**

Existing PPP borrowers that did not receive loan forgiveness by December 27, 2020 may: (1) reapply for a First Draw PPP Loan if they previously returned some or all of their First Draw PPP Loan funds, or (2) under certain circumstances, request to modify their First Draw PPP Loan amount if they previously did not accept the full amount for which they are eligible.

#### **HOW AND WHEN TO APPLY**

Borrowers can apply for a First Draw PPP Loan until March 31, 2021, through any existing SAB 7(a) lender or through any federally insured depository institution, federally insured credit union, eligible non-bank lender, or Farm Credit System institution that is participating in PPP. All new First Draw PPP Loans will have the same terms regardless of lender or borrower.

#### **ENSURING ACCESS FOR ALL**

SBA continues to call upon its lending partners, including Community Development Financial Institutions (CDFIs) and Minority Depository Institutions (MDIs), to redouble their efforts to assist eligible borrowers in underserved and disadvantaged communities. At least \$15 billion is being set aside for First Draw PPP loans to eligible borrowers with a maximum of 10 employees or for loans of \$250,000 or less to eligible borrowers in low or moderate income neighborhoods. To promote access for smaller lenders and their customers, SBA will initially only accept loan applications from community financial institutions starting on January 11, 2021. The PPP will open to all participating lenders shortly thereafter.

Visit [www.sba.gov](http://www.sba.gov) or [www.treasury.gov](http://www.treasury.gov) for more information and details, including the comprehensive program rules.

\*\* Also eligible to apply for First Draw PPP Loans are businesses with a NAICS Code that begins with 72 (Accommodation and Food Services sector) or eligible news organizations with no more than 500 employees per physical location, as well as housing cooperatives, 501(c)(6) organizations, or destination marketing organizations with no more than 300 employees.



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**E**arned Income Tax Credit is for people who work for someone else or own or run a business. To qualify, you must have low to mid income. If you qualify, you must file a federal tax return to get EITC even if you owe no tax and are not required to file. With EITC (sometimes called EIC), you could pay less federal tax, pay no tax, or receive money back. The amount of EITC changes based on:

- if you are single or married and
- if you have no children or the number of children living with you.

**All people eligible for EITC have seven things in common:**

1. Have earned income
2. Have a valid Social Security number
3. Do not file as married filing separately
4. Generally are not a nonresident alien
5. Are not a qualifying child of another person
6. Are not filing Form 2555 or Form 2555-EZ
7. Have limited investment income

**Four most common EITC filing errors:**

1. Claiming a child who does not meet the qualifying tests for age, relationship and residency
2. Filing as single or head of household when married
3. Under or over reporting income or expenses
4. Social Security number and last name mismatches

Errors can delay the EITC part of your refund until it's fixed. If the IRS audits your return and finds the EITC claim incorrect, you must pay back the amount of EITC you received in error plus interest and penalties. You may also have to file Form 8862 for future claims. And, if the IRS finds your incorrect claim was intentional or fraudulent, we may ban you from claiming EITC for 2 or 10 years.

**Are you paying someone to do your taxes?**

Be sure to choose one who uses a PTIN, preparer tax identification number and signs your tax returns. See [irs.gov](http://irs.gov) for more information on how to choose a tax return preparer.

**Going for tax help or return preparation? Go prepared with:**

- Valid driver's license or other photo id card for you and your spouse if filing a joint return
- Social security cards or a Social Security number (SSN) verification letter for all persons listed on the return
- Birth dates for all persons listed on return
- All income statements: Forms W-2 and 1099, Social Security, unemployment, and other statements, such as pensions, stocks, interest and any documents showing taxes withheld. If self-employed or you own or run a business, bring records of all your income
- All records of expenses, such as tuition, mortgage interest, or real estate taxes. If self-employed or you own or run a business, bring records of all your expenses.
- Copies of last year's state and federal tax returns, if you have them
- Bank routing numbers and account numbers to direct deposit any refund
- Dependent child care information: name and address of who you paid and either the caretaker's SSN or other tax identification number
- Both spouses to sign forms to e-file your joint tax return

Your preparer, whether paid or volunteer, needs to ask many questions to file your return correctly.



See if you qualify.  
[www.irs.gov/eitc](http://www.irs.gov/eitc)

Or ask your tax preparer