



April 2021

CHAMBER CHATTER

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

Phone: (724) 627-5926
Email: info@greenechamber.org
www.greenechamber.org



kinetic
by windstream.

Friday, April 23rd at 11:00 a.m.

At the Greene County Chamber of Commerce Office
3157 Mt. Morris Road, Waynesburg

Kinetic by Windstream, is celebrating two new projects to bring gigabit speeds through broadband expansion in Greene County with a ribbon cutting celebrating the completion of the first project.

Through a partnership with the county, Kinetic built fiber to 7,300 homes of customers in Bobtown, Carmichaels, Greensboro, Jefferson, Mount Morris and Waynesburg. Most of these customers previously had access to less than 25 mMbps speeds. Gigabit speed will mean no slowdowns or buffering when accessing the internet for work from home, virtual school or streaming entertainment options.

"Public-private partnerships allow for creative solutions to bring faster internet speeds that are critical to families in Pennsylvania," said Susan Schraibman, president of state operations for Kinetic. "We are committed to keeping communities we serve connected to what's important."

The project is made possible by use of CARES Act funding awarded through Greene County Commissioners coupled with capital from Kinetic.

"Greene County Commissioners continue to look for funding and partnership opportunities to ensure the efficient, effective and most affordable build-out of industry standard broadband infrastructure focused on unserved and underserved residents, businesses and industries," said Commissioner Betsy McClure. "Continued broadband deployment also provides the opportunity to live in Greene County and work elsewhere via telecommuting."

Additional upgrades are underway for a project to bring increased speeds to more than 1,000 customers in Brave, Graysville, Rogersville and Waynesburg.



Greene County Chamber of Commerce Administrative Professional's Day Appreciation Packages To be delivered on Wednesday, April 21st

While we can't gather together to celebrate the work that staff members have done over the last year, we want to recognize the dedication of those who helped keep our business community running during some of the most challenging times in history. They may have worked from home, on the front lines or in the office, but they were there to help pull all of us through the storm. Honor your staff this year with a special, socially distanced, Administrative Professional's Day Package!

The \$20 package will contain a \$10 gift card/certificate from a chamber member restaurant of your choice that your staff member can use at their convenience anytime over the next year. A gourmet cookie from Your Cookie Rookie along with several other surprise items that will be top secret until their package arrives. They will also receive a special certificate of honor recognizing just how valuable they are to you!

Packages will be hand delivered to your place of business on Wednesday, April 21st by fellow members of the chamber. We hope that you will help us celebrate your staff, just a little differently, on Administrative Professional's Day this year!

Please email your registration information to melody@greenechamber.org and include the following:

1. Employee name and indicate which restaurant you would like their gift certificate/card to be from.
2. Choices are 5 Kidz Kandy, Airport Restaurant, Dunkin', Fat Angelos, Fruition Bowls & Brews, Hungarian Smokehouse, Kiln to Table, McDonalds or The Ice Plant.
3. Please indicate a selection for each employee being registered.
4. Also include the business name and address that the package is to be delivered to along with a phone number for the individual receiving the package

Payments can be made over the phone with a credit card, on our website at www.greenechamber.org, sent by postal mail to 3157 Mt. Morris Road, Suite 103,, Waynesburg, Pa 15370 or invoices may be requested at the time of registration.

Questions 724-627-5926

"Thank You for Keeping our Business Community Running!"



Deadline for registrations is Friday, April 16th.

2021 ANNUAL GREENE COUNTY CHAMBER OF COMMERCE GOLF OUTING

FRIDAY, JUNE 4, 2021

ROHANNA'S GOLF COURSE



8:30 a.m. Shot Gun Start – 4 Person Scramble - Team Entry Fee - \$500
Includes 18 Holes of Golf with Carts

TEE-OFF...FOR PRIZES & MORE

1st Place Team - \$400
6 – Skill Prizes - \$50 each

2nd Place Team - \$200
Cash Hole & Prize Hole

3rd Place Team - \$100
50/50 Drawing

\$600 Cash Raffle
Putting Contest

Social distancing will be required to ensure a safe experience for all. Morning check in and team photos will be conducted outside prior to 8:15am. Boxed breakfast, snacks, lunch, and non-alcoholic beverages will be provided. A cash bar for alcoholic beverages will be available. All cash prize payouts will be fulfilled by check after the event.

SPONSORSHIPS AVAILABLE

All sponsorships include a sponsor sign on the course in addition to items listed below

Event Sponsor - \$1,500
Two teams

**Awards and Presentation
Sponsor - \$700**
Logo in award photos

Corporate Team Sponsor - \$650
One team

Lunch Sponsor - \$500
Lunch on each boxed lunch

At the Turn Sponsor - \$300
Your business card in the
snack bags

Skill Prize Sponsor - \$300
Logo on skill prize entry tickets

Breakfast Sponsor - \$200
Your business card in each
breakfast bag

Beverage Sponsor - \$150
Your logo displayed at beverage
station

Hole Sponsor - \$100

**Putting Contest Prize
Sponsor - \$100**

Action Item of your choice

TICKET BUNDLES WILL BE SOLD IN ADVANCE

Please pre-pay or bring exact change.
\$40 per bundle includes:

- 3 - 50/50 drawing tickets
- 15 - Auction tickets
- 2 - Mulligans
- 1 - Cash Hole entry ticket
- 1 - Prize Hole entry ticket
- 1 - Putting Contest entry ticket

**Support the Chamber
by participating!**

Sponsors:

Event - \$1,500 ____ Awards - \$700 ____ Corporate Team - \$650 ____ Lunch - \$500 ____
At Turn - \$300 ____ Skill Prizes - \$300 ____ Breakfast - \$200 ____ Beverage - \$150 ____
Hole \$100 ____ Putting Contest \$100 ____ Auction Item ____

Team Registration:

____ Team Registration - \$500 - or - ____ VIP Team Registration - Include 4 ticket bundles - \$600
____ Ticket Bundles at \$40 each

Business Name: _____

Must have players names and emails so that signed event waivers can be obtained to
speed up registration

1. _____ Email _____
2. _____ Email _____
3. _____ Email _____
4. _____ Email _____

____ check enclosed ____ Please invoice or pay by credit card over the phone at 724-627-5926
or greenechamber.org. - Return to 3157 Mt. Morris Road, Suite 103, Waynesburg, Pa
15370. Questions? melody@greenechamber.org

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF ADVOCACY

REGULATION • RESEARCH • OUTREACH



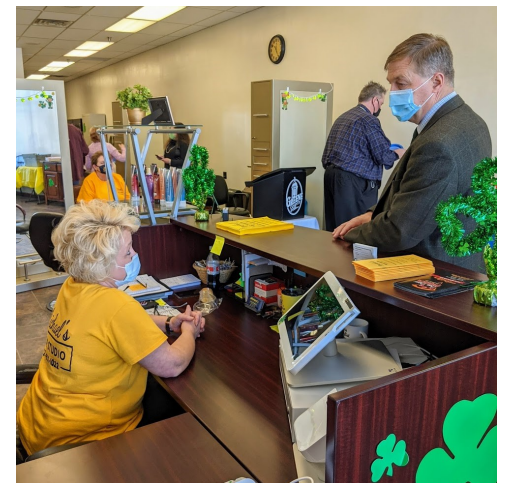
Small Business Facts: Paths To Business Ownership

About two-thirds of business owners start their business from scratch, while less than a quarter of owners purchased the business they own. The starting method for small businesses tends to be relatively stable over time but differs based on owner demographics. Read [Small Business Facts: Paths to Business](#)

Ribbon Cutting Plaque presentation to Michael's Hair Studio - Michael Hice and stylist Cheryl Shine. Stop in a make an appointment today. 180 Greene Plaza, Waynesburg - 724-852-1022



We celebrated Michael's Hair Studio with a ribbon cutting on March 17th. Here are some highlights from the day. Visit Michael's Hair Studio at 180 Greene Plaza, Waynesburg today!





Members in the Spotlight

Blueprints' Retired and Senior Volunteer Program (RSVP) of Greene County engages adults 55 and older in volunteer service to meet critical community needs, and offers meaningful and rewarding volunteer opportunities.



**AmeriCorps
Seniors**

Through volunteering, individuals stay active, healthier, meet new people, and stay connected to their community. Here are a few examples of volunteer opportunities in Greene County:

- Financial Literacy Course – Teach seniors about preventing financial exploitation and scams. Curriculum provided.
- Home Delivered Meal Drivers – Deliver nutritious meals and a smile to seniors in Greene County. We are especially in need of drivers to deliver meals out of the Carmichaels Senior Center. Flexible scheduling and mileage reimbursement are available.
- Grocery Delivery Service – Deliver groceries to the elderly who don't have any reliable options to get to the store.
- Telephone Reassurance – Make a friendly call to those who live alone.
- VITA (Volunteer Income Tax Assistance) – Offer support to the VITA program such as greeting customers, making reminder calls, or providing free income tax preparation. Training provided.
- Food Pantry Service and Produce to People – Spend a morning volunteering at a Greene County Food Pantry or Produce to People.



Blueprints' RSVP volunteers enjoy many benefits including mileage reimbursements, supplemental accident insurance, recognition events, flexible placements, and the satisfaction of making a difference and forming new friendships.

Research shows that "The effects of volunteering were found to be greater than other factors including income, education level, or marriage." ~ Research from Corporation for National and Community Service.

For more information on how you can volunteer, contact Gregory Tassos at gtassos@myblueprints.org or 724-852-2893 ext. 520.

AmeriCorps Senior RSVP programs are funded through the Corporation for National and Community Service (CNCS), which is an independent, federal grant-making government agency whose mission is to improve lives, strengthen communities, and foster civic participation through service and volunteering.

Welcome New Members!

Yates Precision Manufacturing

Mr. Jake Yates

121 Caldwell Road

Waynesburg, Pa 15370

724-201-1008

sales@yatesprecision.com

yatesprecision.com



Peters Township Chamber of Commerce

Mr. Brian Schill

Executive Director

1061 Waterdamn Plaza Drive Suite 210

McMurray Pa 15317

Phone: 724-941-6345

Fax: 724-942-2345

info@ptcoc.org

www.ptcoc.org



Welcome New Representatives!

Williams

Emma Curtis

Community & Project Outreach Specialist

Emma.curtis@williams.com

412-849-9626

Rhodes & Hammers Printing

Steve Cogar

54 South Church Street

Waynesburg Pa 15370

724-852-1457

VOLUNTEERS NEEDED TO DELIVER MEALS TO THE ELDERLY IN GREENE COUNTY!



WE ARE LOOKING FOR LOCAL BUSINESSES WILLING TO VOLUNTEER WITH BLUEPRINTS' HOME DELIVERED MEALS PROGRAM ONCE A WEEK FOR 2 HOURS IN THE MORNING IN THE WAYNESBURG & CARMICHAELS AREAS.

SIMPLY DELIVER NUTRITIOUS MEALS AND A SMILE TO OLDER ADULTS IN YOUR LOCAL COMMUNITY.

IT'S A GREAT OPPORTUNITY TO MEET NEW PEOPLE AND MAKE LONG-LASTING FRIENDSHIPS.



BLUEPRINTS' RSVP PROGRAM CAN PROVIDE MILEAGE REIMBURSEMENTS FOR ADULTS AGES 55 AND OLDER.



FOR MORE INFORMATION ON HOW YOU CAN VOLUNTEER, CONTACT GREGORY TASSOS AT GTASSOS@MYBLUEPRINTS.ORG OR 724-852-2893, EXT. 520.

Special Enrollment Period: Individual & Family Health Insurance

Get Help from the Experts at My Benefit Advisor



It's not too late to get health insurance or change plans! On February 15, the Federal and State Marketplaces began accepting applications for Individual and Family health insurance coverage under the COVID-19 Special Enrollment Period (SEP).

This enrollment period is scheduled to last until May 15, 2021. Most Health Insurance Companies will accept off-exchange applications as well for those not needing or wanting to go through the marketplace. Because everyone is impacted by COVID-19 in some way, anyone who is not covered by an employer sponsored plan is eligible to purchase a new plan.

My Benefit Advisor offers expert help & guidance in choosing health insurance coverage whether purchasing on or off the marketplace.

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 or contact Mike Galardini at (800) 377-3539.

In the Footsteps of Leaders - Gettysburg Leadership Program

A partnership between the PA Chamber Foundation and the Gettysburg Foundation

Wednesday, May 12 – Thursday, May 3, 2021 - Gettysburg, PA

As we navigate the prolonged uncertainty and challenges of the COVID-19 pandemic, Pennsylvania businesses should look to history for key insight and practical strategies to lead with courage and conviction in 2021.

Join us as we safely gather on the Gettysburg battlefield to engage in interactive programming inspired by the actions of decision makers at the Battle of Gettysburg – the turning point of the Civil War. The popular 2-day program will focus on adaptability, strategy, communication, team building and decision-making during pivotal times of crisis. Participants will depart feeling inspired and equipped to apply historical lessons learned to the challenges facing businesses today.

[View Agenda](#)

Health and Safety Protocols The program, which primarily takes place outdoors, will be conducted in compliance with all CDC and state-issued health guidelines to ensure the health and safety of all participants. To learn more about the safety protocols in place for this program, click [here](#).

Program Highlights

- Learn critical leadership lessons from a curriculum developed by battlefield historians, leadership development experts and business executives.
- Increase the ability to address conflict and lead through challenging situations.
- Build and develop leadership skills.
- Overcome organizational challenges and prepare for future opportunities.
- Gain inspiration and motivation from the program's on-the-battlefield headquarters at the George Spangler Farm & Field Hospital.
- **What Past Participants Are Saying** “By far that was the most relevant and enjoyable development course I have taken in a long time.” – *John T. Hines, Shell Oil Company*

Space is Limited – Register Today! The program registration fee is \$450 for PA Chamber members and non-members, and includes: all educational programming and course materials, access to the battlefield, shuttle-bus transportation, and select meals throughout the program.

[Register Today](#)

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 or by emailing 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

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. The deadline to apply is Thursday, April 15, 2021.



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



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

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:

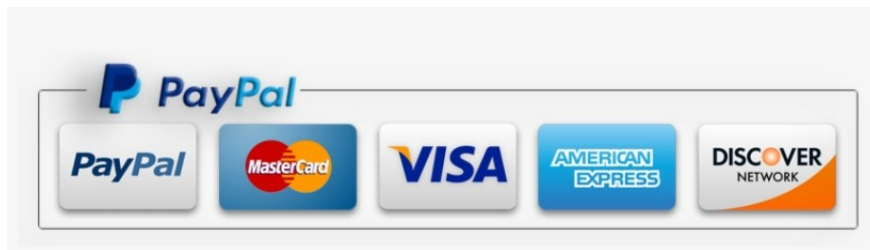
Newsletter Sponsorship: Sponsor the monthly newsletter for just \$100 per month. Sponsor's name and logo will appear on the top of the front page of our monthly publication that is sent to 750 email addresses and published on our website. Sponsorships are available starting with the March 2021 issue.

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 to reserve your sponsorship today!



NEW PAYMENT OPTIONS!

Paying chamber invoices just got a little easier! Just visit our website at 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. 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.

Michael's Hair Studio Donates Easter Baskets

The team at Michael's Hair Studio recently created 40 Easter baskets full of items and delivered them to an area elementary school just in time for the Holiday. Items were donated by the medical team at SCI Greene and Michael's Hair Studio. Baskets were prepared and delivered by a team of staff, friends and family. This same group also does baskets for Christmas and Thanksgiving each year.



COVID-19 Hospitality Recovery Program (CHIRP) Grants

Overview

If your hospitality business has been impacted by the COVID-19 pandemic, your business may be eligible to receive grant funding. For approved applications and businesses, grants will be issued in \$5,000 increments.

This is a grant program, not a loan and funds do not need to be repaid. Funds are limited and applications will be reviewed on a rolling basis. Applications are not time-stamped as complete until all necessary documents are provided. Please review the below program information and application instructions.

CHIRP Grant Eligibility

The Southwestern Pennsylvania Commission (SPC) is receiving applications and processing grants on behalf of **Butler, Indiana** and **Greene** counties via this webpage. If your business is located outside of these counties, please visit your county website to be directed to their application.

Please read this information in its entirety before clicking the link below to access the application.

1. Please note that eligible businesses must operate under a primary NAICS code beginning with **721** or **722**. If you do not operate under those NAICS codes, your business will not qualify for this grant under the current requirements.

Your business must also demonstrate at least a 25% reduction in revenue between 2019 and 2020.

NOTE: GRANT AWARDS MAY NOT BE USED TO PAY THE SAME ELIGIBLE OPERATING EXPENSES FOR WHICH AN ELIGIBLE BUSINESS RECEIVED PAYMENT, REIMBURSEMENT OR LOAN FORGIVENESS FROM ANY OF THE FOLLOWING:

- The Coronavirus Aid, Relief, and Economic Security Act, commonly known as the CARES Act (Public Law 116-136, 134 Stat. 281)
- The Consolidated Appropriations Act, 2021 (Public Law 116-260, 134 Stat. 1182)
- The COVID-19 Emergency Supplement to the General Appropriation Act of 2019 (Act 2A of 2020)
- Greene County Forgivable Advance for Small Businesses (FASBA)

Note: This means that you are not permitted to use a CHIRP Revenue Recovery grant to pay for expenses that are currently being paid with the proceeds of a Paycheck Protection Program loan, Economic Injury Disaster Loan, or any other loan/grant program funded via the legislation listed above.

IF YOU RECEIVED FUNDING FROM ONE OF THE AFOREMENTIONED PROGRAMS, BUT THAT FUNDING HAS BEEN COMPLETELY EXHAUSTED, YOU MAY STILL QUALIFY FOR A CHIRP GRANT. SPC A WILL NEED BRIEF STATEMENT PROVIDING INFORMATION ON THE FOLLOWING:

1. When the funds were awarded
2. What they were used for and
3. When those funds were completely exhausted.

Visit <https://www.spcregion.org/chirp/> for more information.

UNDERSTANDING COBRA



The Consolidated Omnibus Reconciliation Act (COBRA) is a federal law that requires employers with 20 or more employees to offer continuing coverage to individuals who might otherwise lose their health benefits due to a qualifying event. Some states have similar laws for smaller groups. These qualifying events that could trigger COBRA are:

- An employee's termination of employment, unless for reasons of gross misconduct
- An employee's reduction in hours of employment
- A strike or walkout
- The company's bankruptcy

In the situations above, the employee and any covered dependents are entitled to 18 months of continued coverage through COBRA.

Additionally, the spouse and/or children of a qualified employee are entitled to 36 months of coverage as a result of:

- Death of the covered employee
- Divorce or legal separation
- The employee becoming eligible for Medicare benefits
- A dependent child ceasing to be eligible under the employee's medical plan

Once a qualifying event occurs, the employer is required to send the employee a notice within 14 days informing them of their eligibility. Normally, the employee has 60 days to accept coverage which can carry a premium of 102% of the group premium (the extra 2% is an optional administrative fee the employer may include). The coverage under COBRA would be the same coverage the employee had on the group plan.

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 or contact Mike Galardini at (800) 377-3539.

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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 or 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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www.CoartChiro.com

Dr. Jason Cozart



Dr. Cozart of the Pennsylvania Chiropractic and Rehab Center

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Contact

melody@greenechamber.org

for more information!

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RSVP NOW!
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RSVP Volunteers Serve As:

- Financial Literacy Course Instructor
- Food Bank/Pantries
- Home Delivered Meals Drivers
- Store to Door Grocery Delivery
- Telephone Reassurance
- Volunteer Income Tax Assistance Preparer

Benefits of Volunteering:

- Supplemental Accident Insurance
- Mileage Reimbursements
- Opportunity to Meet New People
- Make a Difference in your Community

For more information about volunteering with RSVP, Contact us at 724.853.2883 | 877.614.0788 | myblueprints.org

BLUEPRINTS SENIORS HAVE MORE FUN!

SENIOR CORPS

The Retired and Senior Volunteer Program at Blueprints is hard at work and having a blast doing it!

Now We Are As Close as Your Driveway!
Or Visit Our Showroom at 1000 E. High St., Waynesburg, PA

INTRODUCING OUR BRAND NEW MOBILE SHOWROOM

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**WITH THE NEW SCHOOL SCHEDULE,
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K-9**

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I NTERACTIVE
C REATIVITY

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Greene County Memorial Hospital Foundation
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Jennifer Salvitti Davis, M.D.
Sean F. Pieramici, M.D.
236 Elm Drive, Suite 103
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PITTSBURGH JOB CORPS

OPEN

CCAC and Job Corps work together to provide Pell Grant and income eligible students access to a free education.



Take Control of Your Financial Future

Making the decision to pursue a higher education is the first step to increasing your earning capabilities and long term job satisfaction. Unfortunately, the financial strain of college can be daunting. Job Corps and CCAC work together to offer sponsorship to Pell Grant and income eligible students that covers tuition, books, and even lab fees!

Study what you love

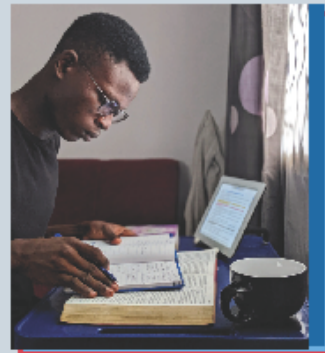
CCAC's high standards and extensive certifications ensure that the majority of our majors are approved for sponsorship. See full list with the link below:

[Open](#)

Let us help

CCAC has high expectations of you! With Job Corps you can meet those expectations and more with the help of additional mentoring, community service opportunities, resume building, and post-graduation job assistance.

[Open](#)



Benefits

Job Corps offers support and guidance to students and seeks to encourage a better future. The benefits can seem hard to believe but we encourage you to reach out, and ask questions. Click below to see a few of the benefits offered:

[Open](#)

To find out more information or have a question please reach out to a Job Corps **Outreach and Admissions counselor.** [Click Here](#)





Life's a little easier with **eitc** earned income tax credit

Earned 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 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

Or ask your tax preparer