

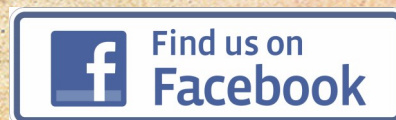


June 2021

CHAMBER CHATTER

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

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



The Chamber would like to welcome our newest staff member, Mandi Fordyce!



My name is Mandi Fordyce and I am the Communications and Membership Coordinator. As the newest member of the team I am so excited to build relationships through the community. I also work with the Waynesburg Central bands as Music Coordinator and Flute Instructor. In my spare time, while not teaching or performing music, I like to read, play with my cats, and watch (sing along with) Disney movies.

June General Membership Networking Luncheon and presentation of the 2021 Educational Fund Scholarship

Wednesday, June 30th - 11:30-networking Noon-Lunch and program
Waynesburg University - Benedum Dining Hall

Register by Friday, June 25th by emailing guest name(s) to info@greenechamber.org

Cost - \$20/member \$25/non-member

Menu - Build your own Steak and Chicken Salads and
Summertime Berry Compote over Angel Food Cake

Sponsored by:



First National Bank



We're Open in Person!

The Chamber office is now open:

Tuesday - Thursday from 10am - 2pm
and

Monday and Friday by appointment only.

Also we will be closed on Wednesday June 16th thru
Friday June 18th.

Curbside or In-Office Notary!

Notary is available by
appointment. Notary work
(excluding title transfers) is free to
chamber members as part of your
membership benefits.



Email melody@greenechamber.org to schedule an
appointment.

2021 ANNUAL GREENE COUNTY CHAMBER OF COMMERCE GOLF OUTING

FRIDAY, JUNE 4, 2021

ROHANNA'S GOLF COURSE



Thank You to our Sponsors and Donors

Event Sponsor



1st Place Award



2nd & 3rd Place Awards



Skill Prizes



Luncheon



At the Turn



Beverages



Putting Contest



Prize Hole



Breakfast

State Representative
Pam Snyder



First National Bank of Pa

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First Federal

Wayne & Connie Hart

Amy Chess-The Pampered Chef

Michelle King

Melody Longstreth

Rohanna's Golf Course

Barbara Wise



2021 ANNUAL GREENE COUNTY CHAMBER OF COMMERCE GOLF OUTING

FRIDAY, JUNE 4, 2021
ROHANNA'S GOLF COURSE

EVENT SPONSOR
WVU Medicine



First Place - Waynesburg University,



Second Place - WVU Medicine

Other Winners!



Third Place - First National Bank of Pa

- Putting Contest - Jason Stepp - Healthworks/Stepp Law Office
- Cash Hole - Ron Giulianelli - First National Bank of Pa
- Prize Hole - Mike Cipoletti - Waynesburg University
- Longest Putt Men - Kevin Lemley - McCracken's Pharmacy
- Longest Putt Women - Sara Ryan - Healthworks/Stepp Law Office
- Longest Drive Men - Frank Benamati - Lola Energy
- Longest Drive Women - Beth Hastings - WVU Medicine
- Close to Pin Men - Kevin Lemley - McCracken's Pharmacy
- Close to Pin Women - Beth Hastings - WVU Medicine



Join us for our next Watch & Learn on July 8th at 12:00pm!

To register email info@greenechamber.org



The Southwestern Pennsylvania Commission (SPC) and the Greene County Chamber of Commerce present:



Watch and Learn

Financing Your Business with SPC How to Get Started, and What to Expect

Are you a small business owner looking to expand your business, but you need assistance financing that expansion? If so, the Southwestern Pennsylvania Commission can help. Steve Meredith, SPC's Business Finance Manager will present an overview of the Commission's low interest loan programs, which can help small businesses with less than 100 employees to finance the following:

1. Acquisition of land and construction of new buildings
2. The purchase of buildings for business expansion
3. Purchase of machinery or equipment
4. Working capital for businesses unable to fully finance projects*

* Typically combined with land/building or machinery/equipment loans*

Steve will discuss the various amounts, terms, and requirements associated with SPC's loan programs, as well as the Commission's loan application process.

About the Speaker

Steve Meredith joined the Southwestern Pennsylvania Commission in 2019 after serving as a congressional aide for seven years. In his role as the Commission's Business Finance Manager, Steve helps small businesses finance start-up and expansion activities. Steve helped Southwestern Pennsylvania's small business community access over \$850,000 in COVID-19 Working Capital Access funds from the Commonwealth of Pennsylvania. Additionally, Steve designed and implemented SPC's new COVID-19 Recovery Loan Program for the purpose of assisting small businesses that experienced a downturn in revenue as a result of the pandemic. This involved applying for and implementing a new Revolving Loan Fund grant, something that had not occurred at SPC in over 20 years. Steve holds an Associate Procurement Professional Certificate from the Association of Procurement Technical Assistance Centers (APTAC), a Verification Assistance Counselor certificate from the U.S. Department of Veterans Affairs, and a Bachelor's Degree in Music, with a Pennsylvania Education Certificate from Seton Hill University. He lives in Monroeville, PA with his wife Kelly, and his son, Preston.





Revolving Loan Funds

The Southwestern Pennsylvania Commission is announcing an interest rate sale for their Appalachian Regional Commission (ARC) Revolving Loan Fund (RLF). For a limited time, small businesses can obtain financing for their business expansion project at an interest rate of 1%.

Eligibility requirements

Businesses seeking financing must be organized as a for-profit small business with less than 100 employees. Additionally, the business must operate within SPC's nine-county region.

Additional eligibility requirements include:

- Businesses must provide 1:1 matching financing from either other public/private lending institution, or through the owner's equity investment
- Personal guarantees are required from principal business owners
- Assignment of life Insurance on the principals
- Retention of one job for every \$35,000 borrowed
- Creation of one job for every \$50,000 borrowed

Loan Limits

50% of the total project cost, up to \$300,000, whichever is less

Term

- Land, Building, and Construction Purchases – up to 15 years
- Machinery and Equipment – up to 10 years
- Working Capital – Up to 3 years
- The term on an SPC Revolving Loan is never longer than a bank term

For more information please contact:

Steve Meredith, Manager
Business Finance Assistance
(412) 391-5590 x325
smeredith@spcregion.org

Todd Stranko, Loan Analyst
Business Finance Assistance
(412) 391-5590 x350
tstranko@spcregion.org

PD100074 1/21

MAINTAINING STATUS AS AN EMPLOYER OF CHOICE

Employees and those looking for work in today's environment have more options at their disposal than perhaps ever before. There exists a wide range of occupations, employer locations, industry types and work arrangements available to each worker. This allows an individual the ability to be more selective in choosing where they will work, why they want to work there and how long they plan to stay there. And although each individual's criteria is often unique and varied, there are many common concerns that tend to be shared among workers. Understanding these common issues is a critical component of creating a workplace that attracts and sustains a vibrant and growing workforce.

The term "employer of choice" is often used to describe such a company and for the employer, achieving such a status can be very advantageous. The benefits can include increased productivity, the ability to attract and retain top talent and a healthier workplace culture, all of which can help improve the company's bottom line. To become an employer of choice, the company leader(s) should fine-tune their corporate culture, branding, recruitment and retention strategies by targeting several of the following key aspects to set them above their peers:

- **Job Security...**employees want to be sure that their employer is in a sound financial condition and that they don't need to worry about layoffs or downsizing.
- **Opportunity for Growth...**by helping employees map a strategic career path, employers of choice encourage their staff to develop their skills and careers by providing them with performance development planning, training opportunities and the resources needed to advance.
- **Respect and Fair Treatment...**It is not reality to expect employees and their employer to agree in all matters, but their differences of opinion should always be respected. Employers should develop policies with fairness in mind, treating everyone equally and without bias.
- **Recognition of Performance...**employers of choice provide employee recognition to employees achieving performance successes and for those exhibiting positive, desired behaviors.
- **Employee Input and Empowerment...**Employees are more apt to feel invested in a company when they feel that leadership values their input into company processes, policies, and allow them to control their choices and make decisions.
- **A Well-Rounded Benefit Package...**The impact of the COVID pandemic has caused many employees to reconsider their priorities when it comes to choosing benefits. Employers who have offered traditional benefit packages until recently are finding they may no longer be the employer of choice with an outdated benefit portfolio that doesn't meet the evolving needs of their workers. Inclusion of income protection (short- and long-term disability coverage), critical illness and hospital indemnity programs, an expansion of mental health coverage and financial wellness programs could go a long way in helping your business stand out.

It's no easy task to continually maintaining these programs while staying within budgetary restraints, but the employer who does so will not only win the loyalty of their employees, but better position themselves as an employer of choice going forward.

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.



Please join us for the 'Great Energy Gathering VII,' the seventh annual MEGA MIXER hosted by 20 chambers of commerce & business and energy associations at Washington Wild Things Park. Register below now! Take part in one of the most diverse gatherings of business leaders and executives in the region.

Network with hundreds of business owners, corporate level executives, entrepreneurs, & other professionals from all over western Pennsylvania.

Executive VIP Reception with local and regional government officials from 5-6pm. Open bar. Must register in advance while registration is still open.

Enjoy light fare and hors d'oeuvres

Exhibitor tables from great local companies

Chance auction, door prizes, and cash bar

Business professional attire please

Free & ample parking available

With TWENTY organizations participating, this will be a fantastic networking opportunity for all levels of leadership in business. The event fills up quickly. Don't miss an opportunity to attend the largest event in the region.*

Follow the link below for info, costs, & RSVP Last min./Late/Door registrants (if space available) pay premium

[https://events.r20.constantcontact.com/register/eventReg?](https://events.r20.constantcontact.com/register/eventReg?oeidk=a07egsprmvmd8edef35&oseq=&c=c6f3ad40-ff13-11e8-95ff-d4ae529a8250&ch=c709cd50-ff13-11e8-95ff-d4ae529a8250)

[oeidk=a07egsprmvmd8edef35&oseq=&c=c6f3ad40-ff13-11e8-95ff-d4ae529a8250&ch=c709cd50-ff13-11e8-95ff-d4ae529a8250](https://events.r20.constantcontact.com/register/eventReg?oeidk=a07egsprmvmd8edef35&oseq=&c=c6f3ad40-ff13-11e8-95ff-d4ae529a8250&ch=c709cd50-ff13-11e8-95ff-d4ae529a8250)



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\$11.1 million ... that's how much ChamberChoice members earned in dividends by purchasing their business insurance through Penn National Insurance.



How It Works

Dividend earned is based on the total group premium and claims experience of eligible lines.

For example:

If group premium is:	\$29 million
and group loss ratio is:	42%
Group dividend is:	6%
If member premium is:	\$20,000
Dividend earned will be:	\$1,200

Dividend payments are based upon program eligibility and are not guaranteed.

Program Features

- ✓ All-lines dividend (excluding umbrella and bonds). Dividend payments are based on total group program premium and claims experience of eligible lines. As program grows, so does dividend potential.
- ✓ Enhanced coverages on auto, businessowners, property, workers compensation, and general liability — giving you added protection at no additional cost.
- ✓ Information and services to help reduce losses — the payoff is greater dividend potential
- ✓ Outstanding, local claim and customer support service

ChamberChoice
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Visit your chamber directory or
PennNationalInsurance.com
to find a chamber member agent who
represents Penn National Insurance.

2021 dividend declared for the ChamberChoice business insurance program

Total dividend returns near \$11.1 million

Chambers of Commerce Service Corporation (CCSC) is pleased to announce that Penn National Insurance has declared a 5% dividend for the ChamberChoice Business Insurance program.

Members, who placed their insurance coverage with Penn National Insurance during the 2019/2020 program year and remained active chamber members and policyholders through the end of the program year, will receive a dividend check during the month of June. This year's dividend totaled over \$1.3 million. Since the program's inception, total dividends returned to business communities throughout Pennsylvania nears \$11.1 million.

The ChamberChoice Business Insurance program is just one of many benefits of that CCSC offers its member Chambers. The partnership between Penn National Insurance and CCSC was designed to provide a value-added membership benefit that would help Chambers attract and retain members.

An important aspect of this group insurance program is preventing loss and controlling claims costs. Because dividends are based on the group's collective loss experience, a business that may have had a significant loss may still be eligible to receive a dividend.

The program is sold exclusively through local, independent agents who can offer chamber members a variety of coverages and pricing on property and casualty insurance, including businessowners, commercial auto, property, general liability, inland marine and workers' compensation. Dividends are paid on all of these coverages. In addition, through safety consulting, Penn National Insurance and local independent insurance agencies encourage member businesses to develop safety practices to substantially reduce or eliminate workplace injuries.

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.



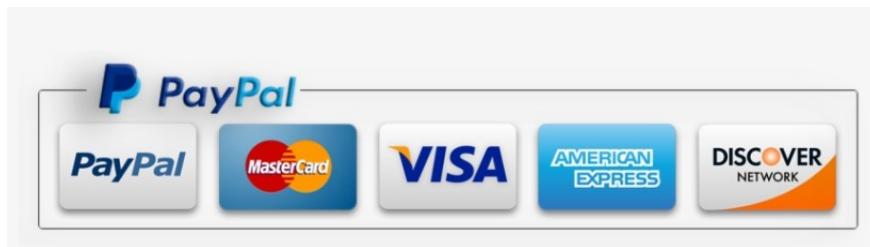
Registration for the Restaurant Revitalization Fund (RRF) is now open at www.restaurants.sba.gov. The SBA began accepting applications on Monday, May 3rd. The application portal will remain open to any eligible establishments until all funds are exhausted.

In preparation, qualifying applicants should familiarize themselves with the application process in advance to ensure a smooth and efficient application. In addition to registering on the portal, follow the steps below. If you are working with Square or Toast, you do not need to register.

Review the sample application, program guide and cross-program eligibility chart on SBA COVID-19 relief options.

Applications must be submitted in English or Spanish.

If you were unable to attend one of the webinars held last week which covered program details and a demonstration of the application portal, you can watch the recording at www.sba.gov/restaurants.



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.



The Community Foundation of Greene County (Waynesburg, PA) is seeking a dynamic Executive Director who works under the supervision of the Board of Directors and demonstrates commitment and working knowledge of the philanthropic sector and dedication to the betterment of the people and community

served by CFGC. Candidates must hold the minimum of a Bachelor's degree and possess excellent communication skills. Preference will be given to candidates with a graduate degree in a relevant field and management experience in the non-profit sector.

A compensation package commensurate with the position and the successful candidate's experience and qualifications accompanies the position. Qualified, interested applicants should submit a resume by July 1, 2021.

To apply, send resume and cover letter/email detailing why you believe you are the ideal candidate including community foundation experience, education and salary expectations to: cfgreencounty@gmail.com



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!

Welcome New Members!

Carmichaels Golf Club

Mr. Frank Ricco, General Manager
471 Harts Road, Carmichaels, Pa 15320
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Fax 724-966-7681
fjricco47@gmail.com
www.carmichaelsgolf.com



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fabio.perrotta_wrc@outlook.com
Arif M. Rafi, M.D., President
412-335-7845
amrafi@verizon.net



Waddington Rehab Center, LLC

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1620 East High Street, Waynesburg, Pa 15730
Phone 724-627-7252
Fax 724-852-2230
Mailing Address: 870 McClellandtown Road,
Suite #8, McClellandtown, Pa 15358
Phone 724-437-3377
Mr. James Frey, Jr. - Marketing
james@savebigwithus.com
Insurance Agency
www.savebigwithus.com



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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- Volunteer Income Tax Assistance Preparer

Benefits of Volunteering:

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- 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




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lorinda.t@millenniumhospitality.com

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Jennifer Ross

724-852-7209 jross@communitybank.tv

Community Bank
www.communitybank.tv



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

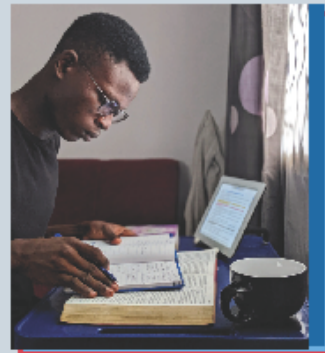
CCAC's high standards and extensive certifications ensure that the majority of our majors are approved for sponsorship. See full list with the link below:

[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](#)

