

July 2021 CHARLET C

The Official Newsletter of the Greene County Chamber of Commerce

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



June Luncheon Recap

The June General Membership Networking Luncheon was held on June 30th at Waynesburg University. At the luncheon, we recognized our outgoing board members and board officers. We also recognized our incoming board officers and officially passed the gavel from our outgoing president, Sheila Stewart, to our incoming president, Janice Blair-Martin. The chamber also presented the 2021 Educational Fund Scholarship to Christian Mori, a senior from the Carmichaels Area High School. The June Luncheon was sponsored by First National Bank. Dan Bicker, of First National Bank, was our featured speaker. Finally we said a fond farewell to our past staff members, Michelle King, Eleanor Chapman, and Kayla Brumley, and welcomed our new Communications

and Membership Coordinator, Mandi Fordyce. We had a delicious meal served

the wonderful staff at Waynesburg University's Benedum Dinning Hall.







The Passing of the Gavel from past president, Sheila Stewart (right), to incoming president, Janice Blair-Martin. (left).



Presenting the 2021 Educational Fund Scholarship to

Christian Mori of Carmichaels Area High School. Pictured with

Christian is his father, Anthony Mori



Honoring our past chamber employees, Kayla Brumley, Eleanor Chapman, and Michelle King.



Melody Longstreth, Executive Director, Deenen Rhodes,
Thistlethwaite Vineyard, board member, MaChal Forbes,
Greene County United Way, secretary, Janice Blair-Martin,
Waynesburg Milling, president, Casey Durdines, EQT, vicepresident, Elizabeth Menhart, First Federal, treasurer, Jenn
Ross, Community Bank, at large.

Not pictured are board members Kristy Borovichka-New Way Excavating, Mark Krupa-Greene County CTC and Stacey Stroman-Blueprints



Sheila Stewart representing our luncheon sponsor, First National Bank.



July General Membership Networking Luncheon A joint meeting with the Rotary Club of Waynesburg

Wednesday, July 28th - 11:30-networking Noon-Lunch and program

Waynesburg University - Benedum Dining Hall

Register by Friday, July 23th by emailing guest name(s) to info@greenechamber.org

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

Menu - Assorted croissants (chicken salad, roast beef, ham salad)
with Broccoli salad and Fruit salad
Summertime Berry Compote over Angel Food Cake

Sponsored by:









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

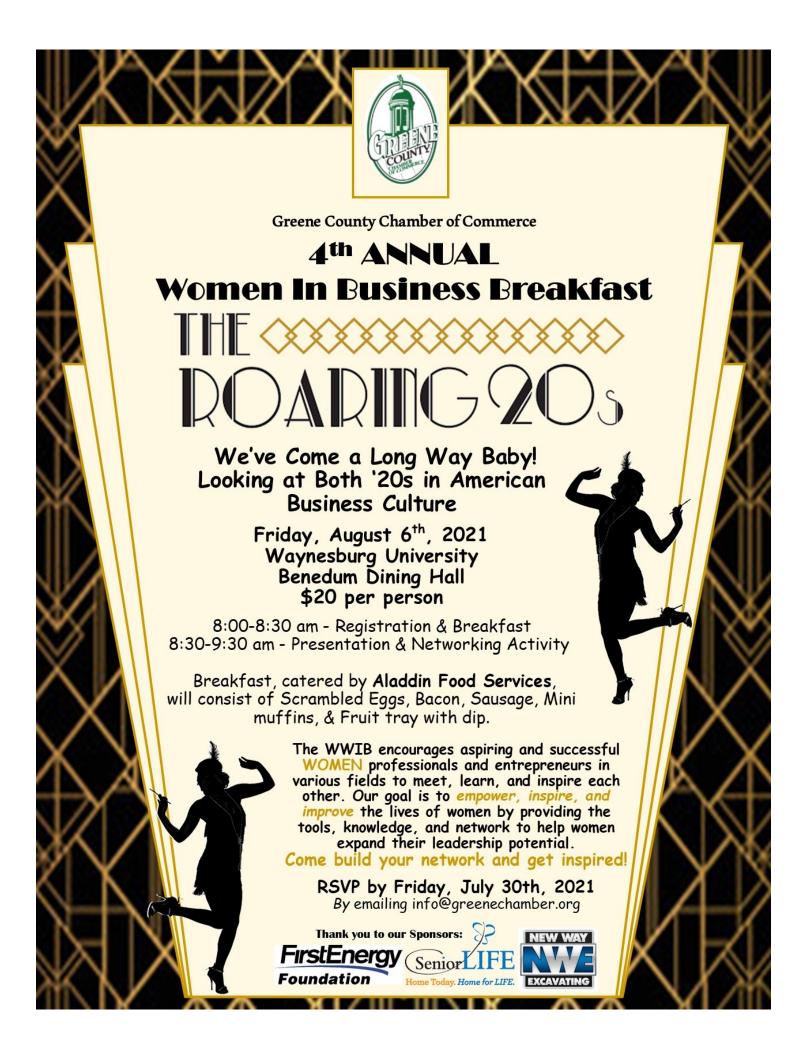
Term

- 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



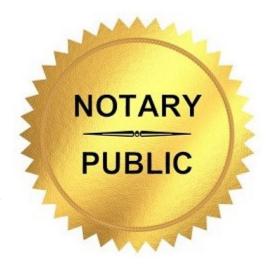


The Chamber office is now open:

Tuesday - Thursday from 10am - 2pm and Monday and Friday by appointment only.

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 <u>melody@greenechamber.org</u> to schedule an appointment.

Forgivable Advance for Small Business Assistance (FASBA)

Greene County Commissioners are accepting a new round of applications for the Forgivable Advance for Small Business Assistance (FASBA). Additional funding is available. The program provides up to \$50,000 grants for small, local businesses with 100 employees or less, who have been impacted by the COVID-19 pandemic. Businesses must prove an annual or quarter loss of 25%. Greene County utilized the Community Development Block Grant (CDBG) Coronavirus Aid, Relief, and Economic Security (CARES) Act referred to as CDBG-CV to fund FASBA to relieve businesses of the economic disaster and keep the County thriving. For funding to be forgiven businesses must retain or create full-time equivalent positions for low to moderate income workers. FASBA funds can be used to pay for the following eligible expenses: payroll, rent/mortgage, utilities (gas, phone, etc.), supplies (up to 90 days), PPE, insurance, accounting, legal, advertising and can reimburse eligible costs incurred to "prevent, prepare for, and respond to coronavirus." Other eligibility requirements do apply. This is not a first-come, first- served program. Funding is available and two more rounds will be accepted, Round 5 ending on June 29, 2021 and Round 6 ending July 7, 2021. Businesses are encouraged to prescreen by contacting Crystal Simmons, CDBG/HOME Program Director at 724-852-5260 or email csimmons@co.greene.pa.us. Additional rounds may be opening soon. All are encouraged to apply.

Businesses can also visit https://www.co.greene.pa.us/business for more information and to download the application.



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 or the chamber's scholarship program.

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.

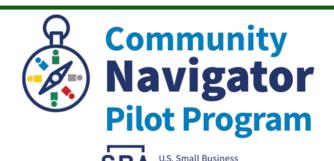


Are you looking to grow your business?

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



RSVP to Lduffy@spcregion.org by Aug. 4, 2021



The SBA extended the application date for the Community Navigator Pilot Program from July 12, 2021 to July 23, 2021, and anticipates making award decisions by September 2021. Established by the American Rescue Plan Act of 2021, the community navigator approach will reach our nation's smallest businesses, with a priority focus on those owned by socially and economically disadvantaged individuals, as well as women and veterans. The Biden-Harris Administration has made delivering equitable relief to hard-hit small businesses a top priority and will continue to take steps to ensure equitable distribution of relief.

The Community Navigator Program will have a significant impact in revitalizing small businesses through a Hub and Spoke "Navigator" featuring a lead "Hub" – at the center of a network of "Spoke" organizations that deploy trusted community advocates to work with small businesses during recovery. These networks leverage the business development expertise of the central hub organization and the community credibility of spoke organizations to better connect critical resources with small businesses, with the priority focus on those owned by women, veterans, and socially and economically disadvantaged individuals.



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 the Pittsburg Business Exchange 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? 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.





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

For example:

\$29 million If group premium is: 42% and group loss ratio is: 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



Don't miss out on this opportunity.

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.



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

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!

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.

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"Hi, I'm Jennifer Ross. I'm honored to work in my hometown area where I'm here to help with all of your commercial lending needs. Please give me a call to discuss how Community Bank can help grow your business."

Jennifer Ross

724-852-7209 jross@communitybank.tv





PITTSBURGH JOB CORPS



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

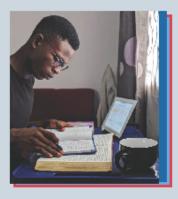
CCAC's high standards and extensive certifications ensure that the majority of our majors are approved for sponsorship. See full list with the link below:



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.





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:



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

