



August 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)



## July Luncheon Recap

The July General Membership Networking Luncheon was held on July 28th in the Glass Room of the Benedum Dining Hall on the campus of Waynesburg University. Following our annual tradition, the July Meeting was once again a joint gathering of members from the Greene County Chamber of Commerce and the Rotary Club of Waynesburg. Chamber President, Janice Blair-Martin—Waynesburg Milling Company, and Rotary President, Michael Milinovich—Milinovich & Company, presided over the festivities. Both were passed the gavel and began their new duties a few weeks ago. Jennifer Clawges, PharmD MBA, a new member representative from Mt. Morris Pharmacy spoke briefly introducing herself and touched on the services offered at the pharmacy. Loren Martello, a Senior Energy Consultant with World Kinect Energy, spoke on the details and benefits of the Chamber's member only energy savings program. The program provides an in-depth review of a businesses energy needs and a broker to research and find the best possible price available to fit the members needs while saving money on electric and gas energy costs. Thank you to our event sponsor - World Kinect Energy and to the staff of Aladdin Food Service at Waynesburg University for a wonderful meal.







Jennifer Clawges, the new member representative from Mt. Morris Pharmacy getting ready to speak.



Jay Hammers, Peggy Rock, Jack Rock, David Mason, Suzanne Plachta were some of the Rotary Club of Waynesburg members in attendance.



Loren Martello, Senior Solar Energy Consultant with World Kinect Energy.



Janice Blair-Martin, the new Chamber of Commerce President and Michael Milinovich, new president for the Rotary Club of Waynesburg.



Matt Mackowiak, Field Director for Hon. Guy Reschenthaler  
Casey Durdines, EQT, Local Government & Community Affairs Specialist  
Mike Belding, Chair, Greene County Commissioners  
Michelle (Frye) Zeigler, Adversitsing Speicalist for the GreeneScene  
Jennifer Clawges, PharmD MBA, Mt. Morris Pharmacy



Kelly Mackey, Doterra Essential Oils -Wellness Advocate  
Betsy McClure, Greene County Commissioner  
April Cacia, Loan Officer at Washington County Council on Economic Development



# August General Membership Networking Luncheon

**Wednesday, August 25th** - 11:30-networking Noon-Lunch and program

**EQT Recreation Center**, 400 EverGreene Drive, Waynesburg

Register by Friday, August 20th by emailing guest name(s) to [info@greenechamber.org](mailto:info@greenechamber.org)

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

Our speaker will be Mike Belding, Chair of the Greene County Commissioners, who will present an overview of the Wisecarver Recreation Project that will expand the area for outdoor activities.

Lunch will be provided by Back Bay Catering and will consist of pulled pork sandwiches, macaroni & cheese, a garden salad and desert.



#### For more information please contact:

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

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

PD100074 1/21

## 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



# GreeneScene

COMMUNITY MAGAZINE

Fall is on the way, and that means that the GreeneScene Magazine will be publishing their Fall 2021 Business Spotlight Edition! Get a FREE Article written about your business when you purchase an 1/8 page ad or larger in this special issue. Perfect for small businesses, larger corporations, government agencies, and politicians. Our Business Spotlight Issue Part 2 will be a special feature in our upcoming September 2021 issue (scheduled to be mailed on Aug. 27), but you **only have until Monday, August 9 to reserve your space!** Call, text, or email our Advertising Sales Specialist Michelle (Frye) Zeigler at 724-833-0538 or at [michelle@directresults.us](mailto:michelle@directresults.us) for ad reservations as soon as possible. Tell **Your Story to Greene County Today!**

\*Note: They will also be offering a Spring Business Spotlight issue in their March 22 issue, so if that issue's a better fit for your needs, you can also reserve your ad in that issue too.\*



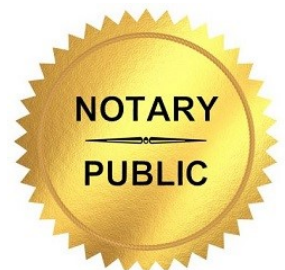
Community Foundation of Greene County 20<sup>th</sup> Anniversary Celebration will be held on **Thursday, October 7, 2021** at the Valley View Farm Venue on the Orndorff Farm outside of Waynesburg. This year the event will feature a gourmet heavy hors d'oeuvres reception beginning at 5:30 pm with light music and wine tasting and a program at 7:00 pm.

Individual tickets are \$30 each.

They hope that you will partner with them to celebrate local philanthropy by becoming a sponsor for the dinner through one of our sponsorship levels. Sponsor Form and information are available at [www.cfgcpa.org](http://www.cfgcpa.org).

FMI: Call 724-627-2010 or email [cfgcpa@gmail.com](mailto:cfgcpa@gmail.com)

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](mailto:melody@greenechamber.org)  
to schedule an  
appointment.

# Aviation Days 2021

*At the Greene County Airport (KWAY)*

**August 21-22 From 9am-4pm**



## ✈ AIRPLANE RIDES

- Standard airplane rides
- Biplane rides – By Bald Eagle Biplane Rides
- Young Eagles rides – Free for kids ages 8-17 (Saturday only) – Legal guardian must be present

## ✈ HELICOPTER RIDES

- By Vortex Helicopter Services

## ✈ PARACHUTE DEMO

- By Skydive Mountaineer
- Event opener and additional demonstration

## ✈ VINTAGE AIRCRAFT DISPLAYS

- C-54 "Spirit of Freedom", Grumman TBM Avenger, Pitcairn Mailwing, and many others!

## ✈ C-54 "Spirit of Freedom"

### CANDY DROP

- Drop starts at 4pm Sunday only
- Aircraft will be open for viewing

## ✈ NEW KIDS AREA!

- Plane Train Rides, Games, Pictures in a real plane, Airplane toys, and more!

## ✈ FOOD AND OTHER VENDORS

## ✈ PLANE-PULL FRIDAY NIGHT



For more information, visit us on Facebook at:

"Support Our Aviation Resources"

or contact us at :

724-344-9693 or [info@soarofgreenecounty.org](mailto:info@soarofgreenecounty.org)



## Welcome New Members!



Hilltop Packs LLC  
1006 East Greene Street, Waynesburg, PA 15730  
Ben McMillen  
ben@hilltoppacks.com  
<http://www.hilltoppacks.com>



Hilltop Packs Coffee Company  
1006 East Greene Street, Waynesburg, PA 15730  
Bridget Vilencia  
(724) 747-1400  
bridget@hilltoppackscc.com  
<http://http://hilltoppackscoffee.com>

We also held a ribbon cutting ceremony for Hilltop Packs Coffee Company on July 21st and had a wonderful turn out!



The Way  
303 West High Street, Waynesburg, PA 15730  
Jonathan Johnson  
Church - 724-627-6444  
Cell - 724-350-5390  
Jonathan.s.john32@gmail.com  
Dawn Mankey  
Dawn.mankey@fbcwaynesburg.org  
Cell - 724-833-1355  
Fbctheaway.org

**we're open!**

**We're Open in Person!**

The Chamber office is now open:

Tuesday - Thursday

10am - 2pm

Monday and Friday by appt.



# 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



Please, join us for this [free](#) webinar:  
Tuesday August 10, 2021 at 1:00 pm

RSVP to [Lduffy@spcregion.org](mailto:Lduffy@spcregion.org) by Aug. 4, 2021

## MY BENEFIT ADVISOR

### SMALL GROUPS SHOULD CONSIDER MINIMUM PREMIUM ARRANGEMENTS

Until recently, self-funding has only been a realistic option for larger groups. Now, however, with the advent of "level funded" programs, small groups can obtain the advantages of traditional self-funding with the benefit of stable monthly costs.

Level funding is worth considering for employers with 25 or more employees if the insured population is generally healthy.

With level funding, the employer pays a fixed monthly cost to cover the amounts necessary for administration of the plan, stop loss coverage and claims funding. A third-party administrator pays the claims. Generally speaking, if at the end of the year, claim costs come in lower than expected, the administrator refunds the difference. If at the end of the year, claims come in higher than expected, the employer will reimburse the administrator for the difference.

Protection for the employer comes in the form of stop-loss insurance. Specific stop-loss limits the employer's financial exposure when health claims for a particular covered individual exceed a specified dollar level, such as \$25,000 or \$50,000. Aggregate stop-loss insurance limits the employer's financial liability when the total claims incurred by their group exceed a specified level, such as 120% or 125% of expected claims.

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](http://greene.mybenefitadvisor.com) or contact Mike Galardini at (800) 377-3539.

In addition to the monthly articles, My Benefit Advisor has created resources specifically for the leaders and staff of our partner chambers of commerce and associations. You can access these resources through our website and social media pages. Click on the links below to register an account on the My Benefit Advisor website and start following our social media pages today:

[Register for an Account](#) | [LinkedIn](#) | [Facebook](#)



## 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](https://greene.mybenefitadvisor.com) or contact Mike Galardini at (800) 377-3539.





PENN NATIONAL  
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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
<b>Dividend earned will be:</b>	<b>\$1,200</b>

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**  
*The People. The Power. The Plan for You.*

#### 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.

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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.



# 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!

## 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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# PITTSBURGH JOB CORPS

## OPEN

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

**APPLY  
NOW**

## 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

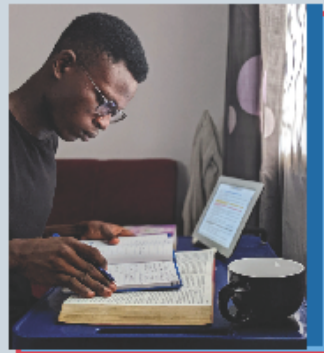
CCAC's high standards and extensive certifications ensure that the majority of our majors are approved for sponsorship. See full list with the link below:

[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](#)

