

October 2024



CHAMBER CHATTER

The Official Newsletter of the
Greene County Chamber of Commerce

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

This issue brought
to you by:



Wednesday,
October 23rd

Sponsored by:



&



Waynesburg
University
Golf Program

11:30–Networking
Noon–Lunch and Program
At the Greene County Country Club
1044 Lippencott Road
Waynesburg, PA 15370

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

Show casing the new golf simulator at
the Greene County Country Club and
the connection with WU and their golf
team and athletic department.

Register by Wednesday, October 16th by
emailing guest name(s) to
info@greenechamber.org or by filling out
the [google form](#) provided.



Lunch will be provided by
the Greene County
Country Club and will
consist of chicken
parmesan, pasta, tossed
salad, garlic breadstick
and dessert.

Reservations made must be paid for unless
cancelled 48 hours in advance.



9TH ANNUAL TRIVIA CONTEST!

Saturday, October 12th
6pm at the Jefferson Fire Hall

Join us for a night of fun and bragging rights as you compete for the chance to have your team name added to the trophy & help raise money for scholarships for Greene County youth.



Put in a team, donate a raffle basket, or become a sponsor!

For more details:
contact either
Mike Camilli (CGST) - CentralGreeneScholarshipTrust@gmail.com
or Melody Longstreth (GCCoC) - meoldy@greenechamber.org

2024 Calendar of Events!

Now available on our website [here!](#)
You can register for events too!



Legislative Breakfast

FRIDAY, OCTOBER 18TH
THE HAMPTON INN - WAYNESBURG
7:30AM-9:00AM
FREE ADMISSION - RSVP REQUESTED

Join us for an informative morning of information and updates on statewide and local business initiatives.

Presented in
cooperation with



RSVP AT
INFO@GREENECHAMBER.ORG
OR USE THE [GOOGLE FORM](#)

Save the Date!



Annual Downtown Christmas
Parade on Saturday, December 7th
Applications now available
on our website.

Greene County Chamber of Commerce
"Business, Boots, & Blue Jeans"
36th Annual Membership Banquet

- and -

Presentation of the Distinguished Service Awards to:

Doug Wilson, Connie Hart, & Chuck Wolfe

McCracken Legacy Award presented to:

Ross Tractor

Dust off your boots and hat, put on your best
blue jeans and join us!

VALLEY VIEW FARM,
THURSDAY, NOVEMBER 14TH, 2024
DOORS OPEN AT 5PM

Dinner by What's Smokin' BBQ

Pulled pork & pulled chicken with homemade slaw, smoked mac & cheese,
smokey sweet beans, tossed salad, rolls, & sweet tea.

Thistlethwaite Vineyard will be present with a cash bar of wine & beer.

Dessert by Canonsburg Cake Company.

Special dietary needs available.

\$40 per person

To reserve your seat, call 724-627-5926, email
info@greenechamber.org, or fill out the google form [here](#)

Sponsorship packages are available
Basket Raffle to benefit the Scholarship Fund



Event
Sponsor:



New Location Ribbon Cutting



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*Thursday, October 17th - Noon
222 Elm Drive, Suite #2, Waynesburg
Mini Health Fair from 10-2*



Amy's



Pampered Chef Mystery Host Show

SAVE THE DATE

TUESDAY, NOVEMBER 12, 2024

6:30PM

GREENE COUNTY FAIRGROUNDS 4-H BUILDING
WAYNESBURG, PA



RSVP TO RECEIVE AN OFFICIAL INVITE

412-418-8321

OR

AMYTHECHEF@COMCAST.NET





Greene County Businesses eligible for Disaster Funding

U.S. SMALL BUSINESS ADMINISTRATION

FACT SHEET - DISASTER LOANS WEST VIRGINIA Declaration 20333 & 20334

(Disaster: WV-20004)

Incident: SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES

occurring: April 11-12, 2024

in the **West Virginia** counties of: Boone, Hancock, Kanawha, Marshall, Ohio, Roane, Wetzel and Wood; for economic injury only in the contiguous **West Virginia** counties of: Brooke, Calhoun, Clay, Doddridge, Fayette, Harrison, Jackson, Lincoln, Logan, Marion, Monongalia, Nicholas, Pleasants, Putnam, Raleigh, Ritchie, Tyler, Wirt, and Wyoming; for economic injury only in the contiguous **Ohio** counties of: Athens, Belmont, Columbiana, Jefferson, Meigs, Monroe and Washington; and for economic injury only in the contiguous **Pennsylvania** counties of: Beaver, **Greene**, and Washington.

Application Filing Deadlines: Physical Damage: November 2, 2024 Economic Injury: April 3, 2025

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.688%	5.375%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	4.000%	N/A
Business Loans	3.250%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower’s ability to repay. Borrowers may be required to provide collateral.

Greene County Businesses eligible for Disaster Funding

What are the Loan Amount Limits?

- Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- Home Loans – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility. Is There Help with Funding Mitigation Improvements? If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase. Is There Help Available for Refinancing? • SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage. • Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment. • Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement. What if I Decide to Relocate? You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation. Are There Insurance Requirements for Loans? To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is



Economic Injury Disaster Loans for Businesses and Non-Profits

Benefits of an SBA Working Capital Loan (EIDL)

- Up to \$2 million to meet ordinary and necessary financial obligation
- Low fixed interest rate with terms up to 30 years
- No payment due and no interest accrued for 12 months from the date of the first loan disbursement

What you need to apply for a disaster loan

- Cell phone and contact information for all applicants
- Social Security numbers and Employer Identification Numbers (EIN) for all applicants/owners
- Financial information, e.g. income, account balances, monthly expenses
- Complete copy of the most recent Federal income tax return
- Insurance information, if available

Ways to apply



- Scan the QR Code
- Visit sba.gov/disaster
- Call (800) 659-2955 to locate a Recovery Center for application assistance

Questions?

- Call (800) 659-2955 (dial 7-1-1 to access telecommunications relay services)
- View Fact Sheet [Here](#)

You are invited to...



Networking Lunch

LEARN WHAT
WU CAN OFFER YOU!

October 15, 2024

11:30 AM-1:30 PM

WAYNESBURG UNIVERSITY
BENEDUM DINING HALL GLASS
ROOM

Please RSVP by October 11 to...

MFORBES@GREENECOUNTYUNITEDWAY.ORG

OR

WWW.GREENECOUNTYUNITEDWAY.ORG/GCNPP

Welcome New Members!

Chamber of Commerce September Business Connection Luncheon



Tri-State Roofing & Sheet Metal Company

Corey Strimer - President
1651 Blue Horizon Drive
Morgantown, WV 26501
(304) 328-5244

morgantown@tri-stateservice.com

<http://www.tri-stateservicegroup.com>

Roofing & Sheet Metal Company



We recently held our September Business Connection Luncheon at Back Bay Catering. Thank you to our sponsor, Community Foundation as well as our speakers



Washington County College Center

Kara Eltschlager - Site Manager
625 East McMurray Road
Door 13
McMurray, PA 15317
724-480-3383

CCBCWashington@ccbc.edu

<http://www.cbcwashington.com>



Join us for our next Business Connection Luncheon which will be held on October 25th at the Greene County Country Club.

Ribbon Cutting Chapman Insurance Agency



CIA CHAPMAN
INSURANCE
AGENCY

Tuesday, October 22nd, 2024

Noon

1466 East High Street, Waynesburg
Piccolo's BBQ Truck will be present






**REVITALIZATION
COMMISSION**



*****OFFICIAL INVITATION*****


Listening & Learning Session

About the Pennsylvania Rural Population Revitalization Commission: Established by Act 21 of 2024, the purpose of the Commission is to create "reviews and recommendations aimed at attracting and retaining residents in rural Pennsylvania while addressing challenges facing rural communities due to population shifts and changing demographics." This includes recommending legislation, regulatory change, and community best practices.

- **What:** This is an invitation-only meeting for local officials and stakeholders to:
 - ❖ Learn about the Commission;
 - ❖ Meet Commission Chairman Dr. Kyle C. Kopko; and,
 - ❖ Provide suggestions for the Commission's goals during its first year.
- **Where:** Carriage House / Denny House, 145 W High St., Waynesburg, PA 15370
- **When:** Friday, October 18, from  9:30-11:30AM.

Space is limited!

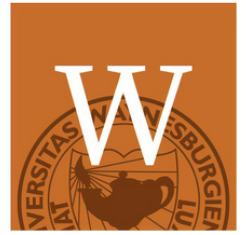
To RSVP, please register online at www.surveymonkey.com/r/Waynesburg by Thursday, Oct. 10, or you may call (717) 787-9555, ext. 1.



**Take Note:
NEW
Start Time
at 9:30AM!**

Light refreshments will be provided.

Waynesburg University Hosts Penn State Extension Roundtable



Waynesburg University hosted Penn State Extension's Greene County "Day in the County" roundtable at the University's off-campus Alston Farm Tuesday, Sept. 10, to explore future uses of the farm and a potential partnership with the Extension.

Penn State Extension's biannual meeting is held with the purpose of discussing the impact made by the Extension in the county and exploring future collaboration and community education opportunities. In attendance included Extension educators, staff and leadership, County Commissioners, and community partners from Greene County, Penn State and Waynesburg University.

Focused on offering accessible science-based information to people, businesses and communities in Pennsylvania, Penn State Extension provides face-to-face and online educational materials aimed to address problems in the area and take advantage of opportunities for improvement. Topics covered include 4-H youth development; energy, business and community vitality; food safety and quality; agronomy and natural resources; food, families and health; horticulture; and animal systems.

Waynesburg University President Douglas G. Lee hosted a tour of Alston Farm and participated in a discussion regarding the collaboration between the two institutions for enhancing programming and resources for the University and Greene County residents.

The well-preserved historic house, log cabin, barn and work shed, along with 52 acres, presents tremendous collaborative opportunities between these two institutions that create greater learning experiences for the students and public alike.

Alston Farm was donated to Waynesburg University with the purpose of offering opportunities for student and faculty outcomes, new and expanded student instruction and community outreach.

Greene County Incubator Survey



The Greene County Commissioners are thrilled to share the exciting news about launching a business incubator in the newly renovated Silveus Building on High Street thanks to a USDA grant. This is a fantastic opportunity to boost local business and support new entrepreneurs.

A business incubator is a space designed to help start-ups and growing businesses thrive by providing essential resources like mentorship, networking opportunities, and access to funding. It's a place where you can get the support you need to navigate the challenges of running a business and achieve your goals.

The Incubator is here to help with all the ins and outs of running a business. To make sure they're providing exactly what you need, they'd love your input. Your feedback will guide them in shaping the Incubator to be as useful and supportive as possible. Please click the following link to access the survey: <https://forms.gle/qSG1N4uEsRkByJAa9>

MADE TO LAST

A 6-Session entrepreneurial series for makers, artists, and crafters

Turn your gig maker business into a better business.

Made to Last is a no-cost education and network-building series designed to help gig and maker businesses scale and grow.

Each week, a panel of maker entrepreneurs and industry experts will address business qualities you should consider to reach the next level of success as a small business owner.

This program is presented by the University of Pittsburgh Institute for Entrepreneurial Excellence's PantherlabWorks.

SEPTEMBER 24
Defining Success

OCTOBER 1
Planning for Success

OCTOBER 8
Engaging Online

OCTOBER 15
Engaging In Person

OCTOBER 22
Scaling Production

OCTOBER 29
Building Your Team



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<https://entrepreneur.pitt.edu/plw-made-to-last>

4th

Annual

**in LEADERSHIP
CONFERENCE**

*Hosted by REP. BUD COOK
of the 50th Legislative District*

Women

24



Thursday, Oct. 10
1-3 p.m.



PennWest University California
Convocation Center, South Wing
250 University Ave., California



TRICIA CAPUTO-LERDA
Small Business Owner



STACY GARRITY
Treasurer
Commonwealth of
Pennsylvania



REBECCA CORVIN
Author, Podcast Host,
Personal Development Coach

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50th District

STATE REP. BUD COOK



Please register online at RepBudCook.com/Events or call 724-929-2660.

Creating “Cool” Job Perks for Employee Inspiration

Most business owners will agree that maintaining employee happiness is a key factor in working to achieve overall success in their business operations. Although there are many complexities involved in achieving this goal, creating a positive corporate work culture through the offering of unique and desirable job perks has proven successful for many companies. With the proper selection of incentives, individuals within the workforce are more likely to feel part of a larger team and appreciated for their contribution to the common goals of the organization. As a result, human resource personnel will find it easier to both attract and retain necessary talent.

Of course, salary increases and bonuses are welcomed by nearly all employees. But going beyond that to find more unique and impactful benefits or perks targeted to a particular workforce requires benefit planners to understand the demographics and needs of their employees. An easy way to discover the priorities and interests of employees is simply to ask them through one-on-one interviews, group meetings or surveys.

An engaged workforce is a more productive workforce. Perks that create motivation among employees will reduce turnover and help increase productivity.

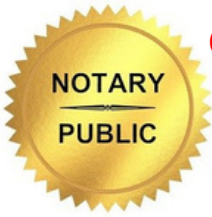
Here are a few ideas for “cool” perks that have been successfully utilized by companies:

- Occasional “free food” or “snack giveaways
- An elimination of official work hours
- In-Office professional training programs
- Family-focused benefits
- Onsite health services
- Childcare discounts or on-site childcare facilities
- Surprise days off
- Financial wellness programs
- Continuing education programs
- Student loan assistance
- New baby bonuses
- Fertility assistance
- Private Lactation facilities
- Give back programs
- Office parties
- Pet focused benefits
- Personalized appreciation notes
- Work anniversary celebrations
- Welcome packages for new employees

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 Rob Higginbotham at (800) 377-3536.

The logo for My Benefit Advisor is located in the bottom right corner of the page. It consists of the words "MY BENEFIT" stacked above "ADVISOR" in a white, sans-serif font, set against a solid blue rectangular background.

MY BENEFIT
ADVISOR



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for more information!

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Want To Volunteer But Don't Know How To Get Started? RSVP TODAY!

RSVP (Retired & Senior Volunteer Program) of Greene County offers meaningful and rewarding volunteer opportunities for adults ages 55 & over.

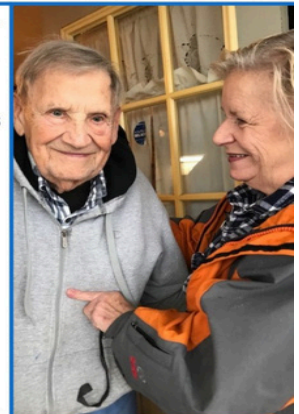


Benefits of Volunteering:

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

RSVP volunteers may serve as:

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



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For more information, contact Arielle Rick, Membership Services Coordinator, at membershipservices@eqtreccenter.org

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Waynesburg, PA 15370



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lorinda.t@millenniumhospitality.com

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or search our Physician Finder at whs.org





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