

AUGUST 2009

CHAMBER CHATTER

The Newsletter of the Waynesburg Area Chamber of Commerce
Phone: (724) 627-5926 • Fax: (724) 627-8017
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www.waynesburgchamber.com

To provide services and programs that will increase the success of member businesses and organizations and enhance the economy and quality of life in the Waynesburg Area. To remain a politically unbiased and enthusiastic resource to our members and the community at large.



AUGUST LUNCH AND LEARN

August 27th • 11:30 a.m. - 1:30 p.m.

Building Resiliency: How to Thrive in Times of Change

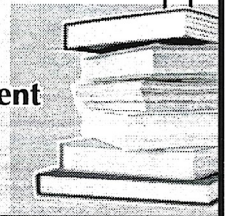
**Presented by: Suzanne Patterson-Huffman, Owner, Foxfire Communications
and Director of Training and Development at EDMC**

Location: C.R.E.D. Building, Waynesburg University

Speaker Sponsored by: Yingling Insurance

Lunch Sponsor: Waynesburg University Center of Research and Development

Reservation Deadline: August 24th, Call 724-627-5926



3rd Annual

**Greene
County
Business
Expo**

Sponsored by the Waynesburg Area
Chamber of Commerce

NETWORKING

- Design a customized lead card or contest entry form that records all the information you need to follow up with a prospect after the Expo. Make them user friendly, using check boxes whenever possible.
- Large piles of flyers and brochures can give visitors the impression that no one has taken an interest in your materials. Having only a few out at one time creates a value for them.
- Follow up after the show is done. This is where many exhibitors drop the ball. Make use of the names you have gathered and send thank you notes and informational brochures immediately.

**Thursday, September 17th
First Assembly of God**

Chamber Accepting Nominations for Distinguished Service Award

The Waynesburg Area Chamber of Commerce is now accepting nominee applications for its Distinguished Service Award. The Chamber will bestow the honor on an individual for outstanding service to the Waynesburg community and a civic organization or business who has also shown a lasting commitment to the Waynesburg area. These awards will be presented at the Annual Waynesburg Chamber of Commerce Membership Meeting and Banquet, which is scheduled for November 21st at the Waynesburg University's newly remodeled Benedum Dining Hall.

The winner of these prestigious awards will be selected from nominations received by the Chamber. Nominees are judged on contributions to community welfare and betterment; participation in community activities and civic enterprises; lasting contributions to community welfare; leadership abilities; success in their individual vocations; personal progress; and cooperation with other individuals and organizations. The awards will be presented for direct, outstanding service to

the community and has no association to the Chamber of Commerce involvement.

Anyone can nominate an individual, organization or business for the awards by submitting a completed nominee application no later than Wednesday, September 30th by 4pm. No late applications will be accepted.

Nomination applications are available by calling the Chamber office at 724-627-5926 or a printable version is available on the Chamber's website at www.waynesburgchamber.com.

Lunch & Learn Series

Join us for the opportunity for some employee training without the expense of an all day conference or seminar. The event will run from 11:30 a.m. to 1:30 p.m and will include lunch for the participants. The fee to enroll is \$30 per session and is open to the first 30 registrations as seating is limited. To register, please contact the chamber office at 724-627-5926 or waynesburgchamber@windstream.net

It's Chinese Auction Time Again!

Each fall, the Waynesburg Area Chamber of Commerce hosts the annual Membership Banquet. And every year, at this event, the Educational Scholarship Fund Committee holds a Chinese Auction to raise funds for the annual scholarship.

Each year, a Greene County graduating senior, is awarded a \$1,500 scholarship to further their education. To date, 17 students have been helped with tuition, books, registration fees, etc. through this award.


The Educational Scholarship Fund Committee of the Waynesburg Area Chamber of Commerce is asking for your assistance with this project by the donation of an item, gift certificate or cash for the Chinese Auction. All cash donations will be used to purchase items for the auction such as appliances, home decor, etc. Tickets will be sold for the auction, which will in turn generate income for the fund. The auction will have items to appeal to both men and women.

Each donation will be acknowledged in the program booklet for the evening as well as with table cards at each item. Donors will also be recognized on the chamber's website at HYPERLINK "<http://www.waynesburgchamber.com>" www.waynesburgchamber.com.

We thank you in advance for your consideration of this request and for your continued support of this worthwhile cause. If you would like to help by becoming a donor, please contact the office at 724-627-5926 or HYPERLINK "<mailto:waynesburgchamber@windstream.net>" waynesburgchamber@windstream.net.

Pool Party

No one loves you like a wet dog!
Bring your human friends
to the Humane Society of
Greene County's Annual
Dog Gone Pool Party
Sunday - Sept 6
Mon View Park Pool
in Greensboro
6 pm to 9 pm
Prizes, Fun & Wet Noses
Admission by donation
FOR MORE INFO,
CALL 724-627-9326



LEARNING TO LISTEN

How to foster quality communication at your organization

Good listening skills are vital to healthy relationships, whether they be business or personal. To strengthen a relationship, resolve a conflict or offer support, you must possess good listening skills. Lack of attention and failing to truly listen can be costly, leading to mistakes, misaligned goals, poor service, wasted time and lack of teamwork.

People spend more time using listening skills than any other skills, but how often are we listening well? Listening seems to occur naturally; therefore, many people do not put forth the effort to become a good listener. Hearing and listening are two completely different skills. Just like other skills, listening takes practice.

"Listening in a way that demonstrates understanding and respect allows rapport to develop and this is the true foundation from which you can sell, manage or influence others," says Keith Kartman, a senior sales executive for JRG Advisors, the management company for ChamberChoice. "You can't sell unless you understand a potential customer's problem, you can't manage unless you understand employees' motivation, you can't gain team consensus unless you understand each team member's feelings about the issue at hand. In all cases, you must listen to others."

Effective listening is challenging because people often are more focused on what they want to say and how they want to respond rather than on what they are hearing. Studies show that we are distracted, preoccupied or forgetful 75 percent of the time we should be listening. Immediately after we listen to someone, we recall about 50 percent of what they said. Long-term, we only remember 20 percent of what we hear.

Smart Business spoke with Kartman about listening, how to improve your listening skills and why good communication equals good business.

Why is it so vital to listen to understand?

When listening to someone, do you find yourself thinking about clients or work projects? Is there something in your personal life that you need to address? Do you realize in the middle of the conversation that you have not heard a single word the person has said?

Effective listening begins with concentrating on what others are saying and making the other person feel that you understand them. Do you know how to truly listen to someone else? Think about how you want to be listened to. Focus solely on what the speaker is saying. Try not to think about what

you are going to say next and let the conversation follow a logical flow after the speaker makes his or her point. Minimize distractions by continuously refocusing your attention on the speaker. Try not to make assumptions as to what the speaker is thinking. Keep an open mind and wait until the speaker is finished before offering your opinion.

Why is being quiet so important?

Being quiet gives you the opportunity to hear the words, the tone and the meaning behind the words. Take this opportunity to observe the speaker's body language. Maintain eye contact and avoid early evaluations. Because we are able to listen at a faster rate than most people can talk, there is a tendency to evaluate too quickly. This can be the biggest barrier when trying to accomplish effective listening skills.

It is especially important to avoid early evaluations when listening to a person with whom you disagree. When listeners begin to disagree with a sender's message, we tend to misinterpret the information and distort its intended meaning with our own beliefs.

At the same time, avoid becoming defensive. Effective listening does not mean you will agree with the speaker's comments all the time, but it does mean you will at least listen without becoming overly defensive. Effective listeners can listen calmly to another person even when that person is offering unjust criticism.

What are the best ways to engage yourself in a conversation?

Once the speaker has finished, ask questions. Just because you observed the body language and heard the words, don't assume you understand what the person is trying to convey. If a specific point is unclear once the speaker has finished, ask questions to make sure you understand everything. This will help you avoid disrupting their train of thought. It is also a good idea to repeat in your own words what you feel the speaker said so you can be sure your understanding is correct. Lastly, empathize with the speaker. Do your best to put yourself in his or her shoes. This will help you gain a better perspective of where they are coming from. Listening to and acknowledging other people may seem simple, but doing it well takes plenty of practice. Listening in a way that demonstrates understanding and respect allows rapport to develop and this is the true foundation from which you can sell, manage or influence others.

KEITH KARTMAN is a senior sales executive for JRG Advisors, the management company for ChamberChoice. Reach him at (412) 456-7010 or keith.kartman@jrgadvisors.net.

MBA program named third largest in Pittsburgh-area

Flexible options prove beneficial for working adults

With 515 students enrolled, Waynesburg University's Master of Business Administration Program was recently ranked third largest in the Pittsburgh area by the Pittsburgh Business Times.

Deemed "challenging but realistic" by enrolled students, Waynesburg University's Master of Business Administration Program is offered at four locations including Southpointe, North Hills, Monroeville and Waynesburg. Classes are set up so that a student may complete the program at any one location. The University offers convenient evening and Saturday classes with the working adult in mind. The program employs an interdisciplinary approach to graduate study in business.

"The continued growth of Waynesburg University's MBA program can be attributed to the quality of our program. We have dedicated faculty who combine textbook theory with practical business experience. The program promotes ethical leadership and prepares our graduates to manage and lead in their areas of expertise," said Janice Crile, director of business programs within the University's Graduate and Professional Studies Program.

According to Crile, Waynesburg University MBA students are able to immediately apply what they learn from week to week in their respective careers.

The curriculum is designed to include content from a wide range of practical business settings, address diverse populations and qualify graduates to make values-based decisions utilizing complex information. Students are able to pursue the Master of Business Administration degree and choose a concentration in Applied Business, Finance, Health Systems Administration, Human Resources and Leadership, or Market Development.

Compressed eight-week classes and the flexible "in and out" policy are two of the program's many opportune characteristics.

The policy makes it possible for students to take classes at their own pace as a result of the choice to step in or out between eight-week sessions. The convenience of the "in and out" policy is one reason the Waynesburg University MBA program continues to grow.

Terry Wilttrout, vice president of Operations at Canonsburg General Hospital, completed the program this spring and said he is proud of his choice of Waynesburg University.

"Balancing the demands of a full life father, husband, son, worker and volunteer – I achieved my goal of attaining my master's degree with diligence and tenacity. The program was challenging, and I grew professionally by applying new concepts at work, extending into my volunteer service in the community," he said.

Waynesburg University MBA students have a variety of backgrounds including biology, engineering, health care, chemistry, business and

many others. The students, according to Crile, enter the MBA program seeking something a little different from a "typical MBA program."

The Single Consumer - How to provide a "custom fit" solution for health insurance?

An increasing amount of attention is being given to the subject of individual health insurance. As employers are faced with the effects of the economic downturn, equally adverse conditions are being realized due to the continuing cost escalation of group health insurance products.

While larger employers are most often talked about in these discussions, small and mid-size employers have been equally affected. In some ways, the smaller employers and their employees have experienced more dramatic losses during the current recession.

Most notably, the loss of health insurance has increased significantly in smaller employers due to employees being unable to afford or secure coverage because of health status and the lack of product choice.

The health insurance industry has duly noted this phenomenon and is moving quickly to deliver to this growing uninsured population more product choice at a competitive cost, with relaxed underwriting when reviewing the applicant's health condition.

"Losing health insurance causes the affected person to suddenly become a direct consumer of available products, with a more keen awareness being required of plan design, coverage differences, underwriting definitions and related cost ramifications," says Rick Galardini, the CEO of JRG Advisors, the management company for ChamberChoice.

Smart Business spoke with Galardini about the changing role of uninsured individuals and their needs as single consumers.

What is actually happening with employer-sponsored health insurance plans?

The main issue today, in light of a fragile economy, is reduction of the work force. While employers with more than 20 employees are required by federal law to offer continued coverage to terminated workers, which has recently been made more attractive and feasible due to government subsidy through tax credits, the smaller employer is not required, in most states, to offer this option. Of course, whether a job is lost while working for a larger or smaller employer, or whether or not a subsidy toward premium costs is available, the real issue is the fact that an unemployed individual has a very difficult time funding the cost of health insurance.

The next issue is the reality that the employer is starting at the cost of paying 50 to 75 percent or more of the cost of a group health insurance plan, which is increasing in price at a rate of 11 to 15 percent per year. These conditions cause the employer to make difficult decisions. Employers may sponsor a plan with lesser coverage to save on costs, reduce the funding of the current plan, discontinue funding of the employee's dependent coverage and place the burden on the family and/or discontinue the plan entirely. Each of these approaches shifts the cost of health insurance to the employees and their dependents. Further, employee morale is dramatically affected, which has a direct impact on productivity.

Another issue is the fact that more than 40

percent of smaller employers do not sponsor or fund a health insurance plan. While this is not a new trend, the employees working for these employers are having a more difficult time paying for insurance due to increasing costs. Also, these employees are often faced with flat or decreasing compensation or, worse yet, the possibility of their jobs being eliminated due to the state of the economy.

How can the availability of individual health insurance be a solution for the uninsured?

First of all, we must remember that all health insurance, whether group, employer-sponsored or individual, is expensive. The difference is that with individual health insurance, the purchaser has more choices. Each individual becomes a single consumer, shopping to obtain prices in an open insurance marketplace and purchasing what they need. Need is driven by a number of factors, including health status, tolerance for risk, age, sex, family status, lifestyle, disposable income and length of time required for coverage.

That is the good news. The bad news is that negative factors can preclude the individual from purchasing the insurance coverage desired. Poor health dictates a low tolerance for risk. An unhealthy lifestyle has a direct effect on premium costs. Unemployment generally suggests a dilution of disposable income. It is possible that any combination of negative factors impacts the length of time an individual can retain the insurance.

For 80 percent of our population, individual health insurance can be a very satisfying experience. As a single consumer, the individual can buy exactly what they need, at a price that is acceptable, and for the length of time that the coverage is required. Unfortunately, 20 percent of the population is not in this same set of circumstances.

What is the health insurance industry doing to address the needs of the individual?

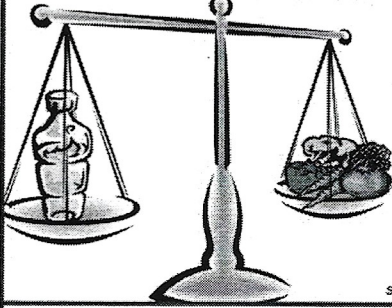
Each consumer needs to accept the personal responsibility to adequately insure themselves against the risks they face as they consider their individual health needs. Our government has the obligation to encourage each individual, through mandate, to obtain the appropriate insurance to mitigate risk.

The insurance industry must do its due diligence to ascertain the health insurance needs of the American public, and provide for the availability of the products that meet these requirements, at a fair and competitive price. Employer-sponsored group health insurance plans can continue to play an important role in delivering these solutions. Current product offerings fall short of this objective. Employees do not have enough choice for themselves and their dependents. The 'one-size-fits-all approach' of today is part of the problem. Group insurers need to change.

An available option for the single consumer, in the absence of a more flexible employer-sponsored group insurance model, is the purchase of an individual health insurance plan that is a custom-fit solution.

RICK GALARDINI is the chief executive officer of JRG Advisors, the management company for ChamberChoice. Reach him at (412) 456-7013 or rick.galardini@jrgadvisors.net.

WEIGHING IN ON VITAMIN FORTIFIED WATER



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Source: Hope Health Letter, Vol.28 No. 3, Vitamins in bottled water

JRG

For more information, review the attached document.

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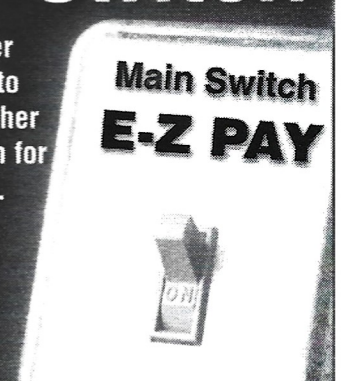
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