

# CHAMBER CHATTER

The Newsletter of the Waynesburg Area Chamber of Commerce

Phone: (724) 627-5926 • Fax: (724) 627-8017

E-mail: [waynesburgchamber@windstream.net](mailto:waynesburgchamber@windstream.net)

[www.waynesburgchamber.com](http://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.*

## Welcome New Members

### Force Incorporated

Bryan Force, Owner/President

1077 119 Highway North

Indiana, Pa 15701

724-465-9399

Fax 724-465-9829

[bforce@forceincorporated.com](mailto:bforce@forceincorporated.com)

[www.forceincorporated.com](http://www.forceincorporated.com)

Oilfield Services & Asphalt Paving  
5 employees

### The Bishop Wealth Management Group/Community Bank Wealth Management

Mr. Robert H. Bishop,  
Executive Vice President

600 Grant Street, Suite 3100

Pittsburgh, Pa 15219

412-562-7855

Fax 412-562-7933

[rbishop@janney.com](mailto:rbishop@janney.com)

[www.bishopwealthmanagementgroup.com](http://www.bishopwealthmanagementgroup.com)

Financial Services

5 employees

### Trisha's Treats

Ms. Trisha Green, Owner

Mailing Address – 51 Pine Street,  
Clarksville, Pa 15322

Physical Address – 526 Front Street,  
Fredericktown, Pa 15333

724-377-1071

[chefmate@hotmail.com](mailto:chefmate@hotmail.com)

[www.trishastreats.net](http://www.trishastreats.net)

## New Emails

**Karen Calvert – Individual Member**

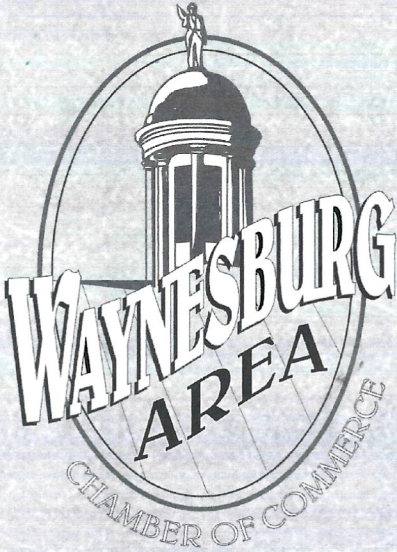
[ktcalvert658@gmail.com](mailto:ktcalvert658@gmail.com)

**The Perfect Arrangement**

[theperfect.arrangement@yahoo.com](mailto:theperfect.arrangement@yahoo.com)

**The Frame Up & Gallery**


[theframeupandgallery@comcast.net](mailto:theframeupandgallery@comcast.net)



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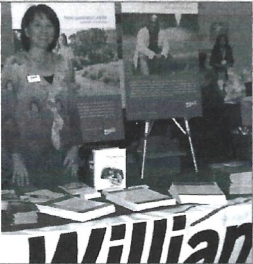
- **Business to Business Networking**
- **Learn About Area Businesses**
- **Shop for Services & Products**
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## Chamber Accepting Nominations for Distinguished Service Awards

The Chamber will honor an individual for outstanding service to the Waynesburg community. In addition, 2012 will mark the eighth Organizational Distinguished Service Award which will be presented to 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 19th at the Waynesburg University's Benedum Dining Hall.

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 Friday, September 28th by 4:00pm.

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](http://www.waynesburgchamber.com).

## Mark Your Calendars!



Annual **Halloween Spooktacular** on Wednesday, October 31st at noon on the courthouse steps.



Annual **Chamber of Commerce Membership Banquet** on November 17th at the Benedum Dining Hall on the Waynesburg University Campus. Invitations will be mailed soon!



Downtown **Holiday Open House** on Friday, November 30th and Annual Downtown Christmas Parade on Saturday, December 1st at 2:00 p.m. Applications are now available on the chamber website at [www.waynesburgchamber.com](http://www.waynesburgchamber.com)

## New Address

**Holloman Corporation**  
121 Hillpointe Drive, Suite 700  
Canonsburg, PA 15317

## New Representatives

**Deshirl Yesenosky, President**  
Waynesburg Lions Club  
**Jessica Baker – EQT**  
[jlbaker@eqt.com](mailto:jlbaker@eqt.com)

## Member in the Spotlight

### Commissioner Pam Snyder Named PA Outstanding Commissioner of the Year

Greene County Commissioner Pam Snyder, chair of the Board of Commissioners, was recently named the County Commissioners Association of Pennsylvania's 2012 Outstanding County Commissioner of the Year. She also received a President's award from CCAP President and Lebanon County Commissioner Jo Ellen Litz in recognition of her outstanding contributions, service and commitment to CCAP. The awards were presented during CCAP's annual conference in August. Also during the conference, Commissioner Snyder was elected first vice president of CCAP, having been elected second vice president last year.

The Outstanding County Commissioner of the Year award is designed to recognize a commissioner who, through CCAP participation, has contributed to the advancement of county government. Commissioner Snyder was honored for her leadership role in Greene County and at the state level on a wide variety of issues. A commissioner since 2004, she has become widely recognized as an authority on the topic of Marcellus Shale drilling and the industry's impact on communities. In addition to membership on several CCAP committees, she is currently secretary/treasurer of the Southwestern Pennsylvania Commission.

Greene County Human Services Administrator Karen Bennett received a 2012 Outstanding Affiliate of the Year award for her work in the ongoing negotiations and development of the new Human Services Development Block Grant. Three other human services directors from across the state also received the award, which was established in response to the work done by the winners in conjunction with the office of Gov. Tom Corbett and the Department of Public Welfare to develop the details and parameters of the human services block grant. The efforts took months to complete and included appearing at regional block grant forums to assist with educating Pennsylvania's counties, work performed in addition to the four directors' regular responsibilities.





## Named!

Betsy Greco, who recently turned 100 years young, phoned in with the names of many of those in the photos we first published last month. The photo of the usherettes includes her own daughter and her friends.



*L-R Front row  
Lloyd Cole  
Ruth Ann Dittman-Blair  
Donnie Gorman  
Gentleman in the back row have yet to be identified*



*L-R Back row  
Patsy Ruth Scott  
Martha Summersgil  
Shirley Snider  
Mary Carolyn Sayers  
Bonnie Bonnafeld-Smith  
Peggy Lou Greco  
Jeannie Corwin  
Eleanor Thompson (?)*

## PA-TIP Program

A traditional four-year college degree may not be for everyone, but an interest in working in the energy, advanced materials, diversified manufacturing, agriculture or food production fields could lead a student to the Pennsylvania Targeted Industry Program or PA-TIP for financial assistance with their training.

Programs in agricultural business and management, communications systems installation and repair, dairy science, diesel mechanics technician, electrician, metal fabricator, machine tool technology and solar energy technology are just a few examples of more than 70 programs of study that are eligible for financial assistance under PA-TIP.

Eligible courses of study must be more than 10 weeks in length and less than two academic years in length. Additionally, courses of study must not be eligible to receive a need-based Pennsylvania State Grant. Participation requirements for students and schools, along with a complete list of eligible programs of study, can be found at [PHEAA.org/PA-TIP](http://PHEAA.org/PA-TIP).

PHEAA's Board of Directors provided \$5 million in funding from PHEAA's business earning to support the program without using taxpayer dollars. Governor Tom Corbett recommended the creation of the new program in his 2012-13 Budget proposal for the Commonwealth in order to assist Pennsylvania students seeking specialized training.

PA-TIP provides awards up to \$4,348 or 75 percent of your allowable cost, whichever is less. Awards can be used to cover costs such as tuition, fees, books, supplies and a living expense allowance.

Recipients must be a Pennsylvania resident, high school graduate and be enrolled in a qualifying course of study at a participating school on a full-time basis.

Those who are interested in receiving an award must submit a Free Application for Federal Student Aid (FAFSA), which is used to determine need, and a PA-TIP application – available at [PHEAA.org/PA-TIP](http://PHEAA.org/PA-TIP). Awards will be provided on a first-come, first served basis until all funding has been exhausted.

Up-to-the-minute news and information on PA-TIP, schedules for financial aid events, reminders of financial aid deadlines and video clips offering tips on how to plan for higher education can be found on PHEAA on Facebook at [www.facebook.com/pheaa.aid](http://www.facebook.com/pheaa.aid).

## Articles and Inserts

We always welcome press releases concerning your business. Photos are also encouraged. There is no charge for articles and photos. Please email your articles and photos to [waynesburgchamber@windstream.net](mailto:waynesburgchamber@windstream.net) and we will use what space allows.

Newsletter inserts may be placed in any newsletter at a cost of \$65. (Non-Profit rate is \$32.50). That is only .19 cents each and are targeting Waynesburg Chamber members. You must provide the office with 350 inserts, folded to 8 ½ by 5 ½ inches (same size as folded newsletter) no later than the 5th business day of the month that you would like the insert to be included. There is a \$20 charge for materials received un-folded. Tri-fold brochures are not accepted. Mailing occurs usually by the 10th of each month.



# The Affordable Care Act

## *How health care reform impacts business owners*

According to a recent US Chamber of Commerce study, health care continues to be a top impediment to small business growth. And following the Court's decision to uphold the President's health care law, only 3% of small business owners report they are more likely to hire new employees. With that said, what is the Affordable Care Act and what are the impacts to local businesses now and to 2014?

To start, it is important to understand that the Supreme Court ruled in June that health care reform is constitutional and upheld the Patient Protection Affordable Care Act (PPAC) in its entirety. As a result, health care reform will continue to be implemented as planned and provisions that are already in effect will continue.

"The mandate requiring individuals to purchase health insurance, or pay a penalty, is the major component of the law", says Jessica Galardini, Chief Operating Officer for the Pennsylvania Chamber *Choice* program, to which the Waynesburg Area Chamber of Commerce is a partner. "Because the court upheld that mandate, it did not need to decide whether other provisions of the law are constitutional," says Galardini.

In the same US Chamber of Commerce study, many small business owners reported the likelihood of canceling insurance coverage for employees because paying the penalty would be less expensive for their company. Galardini pointed out that within the ramifications of health care reform, the law impacting employers in this regard is applicable to those with 50 or more employees.

The ruling also means that all aspects of the law already implemented will remain in effect. These include consumer-popular components of the law such as the ability for adult children to remain on their parents' coverage until age 26, no exclusions for children with pre-existing conditions, and certain preventive services without cost sharing for non-grandfathered plans.

Galardini explained that other provisions of the law not yet in effect will now be implemented as planned, due to the ruling. For example, insurance companies will issue rebates to employers with fully insured health plans who qualify due to medical loss ratio (MLR) rules. "The MLR rules require insurance companies to spend a certain percentage of premium dollars on medical care and health care quality improvement, rather than on administrative costs," said Galardini.

Another example effective September 23 of this year, is that insurers must provide a summary of benefits and coverage (SBC) to participants and beneficiaries. The SBC is a document that provides information about the health benefits in a simple and easy to understand format. The SBC will be distributed to employees during open enrollment, with any material modifications to the plan throughout the year being communicated at least 60 days in advance.

For employers that issue 250 or more W-2 Forms, the aggregate cost of employer-sponsored group health insurance must be reported on employees' 2012 W-2 Forms, which are due in January 2013.

Another change scheduled for 2013 is the limiting of pre-tax contributions toward flexible spending accounts (FSAs) to \$2,500, where there was no government limit before. This

limit will be indexed for cost-of-living adjustments for 2014 and later years.

Employers will also be required to provide all employees with written notice about health insurance exchanges and the consequences if an employee decides to forego employer-sponsored coverage and purchase a qualified health plan through an exchange.

"Perhaps the most noise being made lately, noted Galardini, is about the financial consequences for people who decline to get coverage and for businesses that don't offer a health plan." According to Congressional Budget Office estimates, some 4 million individuals without insurance are expected to pay about \$55 billion in tax penalties over eight years. And employers could be dinged an estimated \$106 billion for failing to meet the mandate starting in 2014. And the biggest chunk of new taxes is on the nation's top 2 percent of earners. Galardini explained that "employers will be required to withhold an additional 0.9 percent Medicare tax on an employee's wages in excess of \$200,000, or \$250,000 for married couples filing jointly." It is estimated this will generate some \$318 billion over a decade.

By all accounts, 2014 will be the most significant year of change. Annual dollar limits for health services will be eliminated, as will medical underwriting and exclusions for pre-existing conditions. Additionally, insurance exchanges will be enacted for individuals and small employers with fewer than 50 employees. Galardini reminded that the exchanges are a key component of health care reform law because of the individual mandate that requires everyone to have health insurance, or pay a tax for not having it.

Businesses with 50 or more full-time employees must provide health insurance for employees or pay a tax for not doing so. And for states that choose not to set up their own exchanges, the federal government will do it for them. To date, Pennsylvania has not passed legislation authorizing its own exchange.

Although the Supreme Court upheld the health care reform law, the future remains somewhat uncertain. Opponents will continue to challenge the law and debate its constitutionality through the November 2012 elections; the strength of the economy and the response of private insurance companies with innovative products and funding solutions will also impact private and public options for individuals and employers.

In conclusion, Galardini indicated that what is certain for all employers, employees and individuals is the purchase, funding and delivery of health care benefits is changing. Employer and employee decisions are far more complex and require educated consideration. She recommended seeking professional guidance to remain compliant with the law. Galardini explained that the Waynesburg Area Chamber of Commerce is part of a statewide coalition of nearly 100 Chambers of Commerce, working in aggregated fashion to develop solutions to meet the needs of all businesses, their employees and individuals as health care reform evolves.





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