

CHAMBER CHATTER

The Newsletter of the Waynesburg Area Chamber of Commerce
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www.greenepa.net/~wbgchamb

President's Letter

The Forth of July celebration often ends with a fireworks extravaganza that captivates us all with its awesome beauty. So be prepared to "ooh" and "ah" along with the crowd. Save some of that "oohing" and "ahing" for Thursday August 9th at the Waynesburg Theater and Arts Center for the presentation of the Vision Statement for the downtown revitalization. This presentation will be a big celebration for the future of our town I urge all of you to attend.

This month the Long Range Planning committee will be presenting a new Chamber Mission Statement to the board of directors and then to the General Membership. You will find this statement printed in this newsletter. We believe this will redirect the chamber down the right path. Please review the statement and give us your comments.

As most of you know we have 12 lovely ladies participating in the Miss Rain Day Pageant this month. I have had the privilege to spend some time with these ladies; and they are all deserving of the title of Miss Rain Day. I would like to wish them all good luck on July 22 at the annual pageant.

Poor Miss Rain Day 2000 and I have taken a great deal of grief about our goat milking. I guess it must have been great success since everyone seems to be talking about it.

We need volunteers to help with the set up of the dunking booth on Friday, July 27th in the afternoon please call Melody if you have some time to help.

I will see you at the General Membership Meeting at the Groovy's on Wednesday July 25th.

Susan W. Stoy

WELCOME New Members

CROSS FLOWERS

Rick & Kathy Cross
694 East High Street
Phone: 724-627-3191
Fax: 724-627-3193
Flower Shop
4 employees

LISA KUBIK

Individual Member
R.D. #1, Box 23
Rices Landing, Pa 15357

AMERICAN CANCER SOCIETY

Mary Ann Ealy
P.O. Box 609
Strawberry Alley
Phone: 724-627-6542
Fax: 724-627-0601
mealy@cancer.org
www.cancer.org
Non-Profit
3 employees

REGIONAL EYE ASSOCIATES

Dr. Richard Goellner
226 Elm Drive
Phone: 724-627-6100
Fax: 724-627-8133
Ophthalmology, Optometry, Optical

CRAIG CHURCH

Architectural Engineer
70 North Morris Street
Phone: 724-627-9875

CENTRAL BLOOD BANK

226 Linden Road
Canonsburg, Pa 15317
Phone: 724-209-7213
Fax: 724-209-7075
jcorso@itxm.org
www.itxm.org
Non-Profit
Community Blood Donation Program

**Concerned Citizens
of the
Southside Meeting**

**July 31st
6-8 p.m.**

Washington Street
United Methodist Church

★ ★ ★ ★ ★ ★ ★ ★ ★ ★

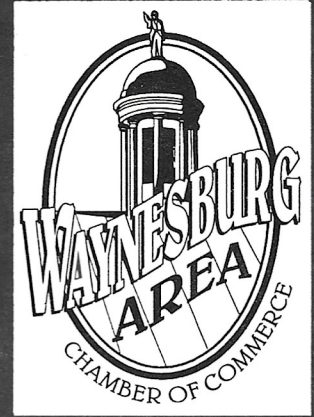
GENERAL MEMBERSHIP MEETING

★ ★ ★ ★ ★ ★ ★ ★ ★ ★

JULY 25, 2001
Noon to 1:00 p.m. • Groovy's American Cafe
SPEAKER: RICHARD ROBINSON – EDWARD JONES & CO.
TOPIC: NEW 401K PLANS OFFERED THROUGH CHAMBERCHOICE
MEET THE NEW MISS RAIN DAY AND HER COURT
Networking Opportunity - Bring Your Business Cards

**Welcome
New Representatives**
Brad Stockdale from Greene Pa, Inc.

Revitalizing Downtown Waynesburg



August 9, 2001:

Unveiling of Vision Plan to the Community

**Waynesburg Theater and Arts Center (Opera House)
Meeting Begins at 7:00 P.M.
For more information call 724.627.8017**

The Waynesburg Area Chamber of Commerce is a member of Main Street USA
and Pennsylvania Downtown Center

Members Take Advantage of Alltel ADSL Service

In last month's newsletter, an insert offered members the chance to sign up for high speed internet service (ADSL) through Alltel. Two members have signed up to take advantage of this great member benefit.

*Corner Cupboard Food Bank
Tim Logan, Attorney At Law*

This high speed internet service is on display at the Chamber office and if you'd like to stop by and surf the net for a few minutes, you'll see how much time you can save with this feature. In addition, you no longer need two lines to use your phone and your internet service at the same time, this one line does both at the same time. For more information or to get a sign-up sheet faxed to you, please call the Chamber office.

Bids Requested For Advertising Specialties

The Chamber is interested in purchasing some advertising specialties for an upcoming membership campaign. As is our policy, we are soliciting bids from any and all members who can provide the items in need. Please submit a sealed bid to the Chamber office, no later than August 7th if you are interested in bidding on any of the following items.

- 144 - 11 oz. Coffee Mugs (white) with green imprint of logo
- 300 - imprinted click stick pens
- 250 - 9inch green balloons with one color logo, one side imprint
- 250 - jar openers imprinted with one color logo
- 500 - letter openers imprinted with one color logo imprint
- 500 - business card size magnets with one color logo imprint

Car Cruise & Pool Party



Greene County Gold and WANB are proud to announce the first ever Car Cruise and Pool Party at Wana B Park in Carmichaels! Saturday, July 28th, from 6-9p.m. bring out your Hot Rods, Street Rods, and Classic Cars for a Car Cruise with The Greaser, Doug Wilson, and the D'n'S Express. WANB Radio will have free admission to the pool from 7-9 p.m. So join Greene County Gold, and WANB Radio for favorite music from the 50's and 60's as well as lots of prizes, dance contests and giveaways.

Members Move Into New Spaces In June

Rhodes & Hammers Printing and Vissman Therapeutics recently moved into new spaces and held open houses.

Rhodes and Hammers moved just two doors down to 54 Church Street. Vissman Therapeutics moved to 35 North Porter Street in the rear of the McCracken Pharmacy building. Stop it and visit these members in their new locations.

Community View Book Thanks To Those Who Participated!!

AAA West Penn Motor Club
Acorn Acres Bed & Breakfast
Alltel of Penna., Inc.
Borough of Waynesburg
Carmichaels Golf Club
Child Care Information
Services of Greene County
Clips & Tips
Comfort Inn
Cole's Log Cabin Bed & Breakfast
Creative Memories
Dick Robins Investment
Representative for Edward Jones
Eagle One Aviation
Eva K. Bowlby Library
First Assembly of God
First Baptist Church
First Christian Church
First Federal Savings & Loan Association
First Presbyterian Church
Ginny McClelland Dance Studio
Golden Corral Steak House
Greene ARC
Greene County Family Practice
Greene County Historical Society
Greene County Industrial Development
Greene County Memorial Hospital
Greene County Tourist Promotion Agency
Groovy's American Cafe, Inc.
Herrington & Long Real Estate
Honorable H. William DeWeese,
State Representative
J.K. Willison Real Estate
Kyowa America Corporation

McCracken Pharmacy
Milliken and Throckmorton
Funeral Home
Mountainview Gardens Apartments
Oak View United Methodist Church
Observer-Reporter Company
Patterson Realty
Peacock, Keller, Ecker & Crothers
Pennsylvania Service Corporation
Picture Perfect Images
Precision Optical Waynesburg
Promistar Bank
Regional Eye Associates, Inc.
RE/MAX Integrity First
Rohanna's Golf Course & Lounge
Special Events Commission
Rain Day Festival
St. George's Episcopal Church
Studio R
Super 8 Motel
Temptations Unlimited
The Cornell Agency
The Denny House
The Washington Hospital
Trader's Plumbing, Heating
and Air Conditioning
University of Pittsburgh Katz Graduate
School of Business Small
Business Development Center
Waynesburg Agway Services
Waynesburg Church of the Nazarene
Waynesburg College
Westmoreland County
Community College
Willow Inn

FIRST FEDERAL TO OPEN WASHINGTON BRANCH

On August 6th, First Federal Savings and Loan Association of Greene County, will hold their grand opening of their new branch in Washington, Pa. The new building is located at 460 Washington Road and is accessible from the Northgate Plaza (Gabe's Plaza). Office hours will be 8:30 a.m. to 6:00 p.m., Monday thru Friday and 8:30 a.m. to 12:00 p.m. on Saturday's. The office will offer full array of services including a mortgage loan department. Former Chamber Board of Director member, Chad Moore, will serve as the branch manager. You may recognize some faces from the Waynesburg Home office who will be making the trip along with Chad. We wish them the best of luck in their new location.

CareerLink to Hold Job Fair

The Greene County Commissioners, Pennsylvania Representative H. William DeWeese and the Greene County Team Pennsylvania CareerLink are inviting Chamber members to participate in a late summer Job Fair. The event will be held on Friday, August 10th from 2:00pm to 7:00pm at the Carmichaels/Cumberland Fire Hall. The goal is to offer a significant representation of employers from business, industry, government, non-profit, health and human service organizations to the job seeker. In addition, schools and agencies that offer training were asked to participate as well. You may plan to accept applications and resumes, offer information about positions currently available, and conduct interviews for part-time or full-time positions. You are encouraged to provide information that promotes your business. By participating, the Job Fair will:

- * Eliminate the expense of recruiting candidates
- * Provide you with an opportunity to pre-screen candidates for future hiring.
- * Receive information on the availability of federal and state tax credits.
- * Have the opportunity to network with other business owners.
- * Encourage economic development by offering employment to local applicants.

To reserve your space, please contact the Career Link directly at 724-852-2900, extension 229.

Chamber Polo Shirts Available

Green polo shirts with the Chamber logo embroidered in white are now available to members at a cost of \$20 each, \$24 for XXL. Members are encouraged to purchase shirts and wear them proudly to let everyone know that you support your Chamber of Commerce!!! To order shirts, please contact the office.

THANK YOU FOR RENEWALS

Thank you to the following members for renewing their 2001 membership investment:

Knight Insurance & Notary Service
Jacob's Birdhouse Company
Greene Pa, Inc.
Consol Central Parts & Repair

Members Welcome New Additions!



Chamber Choice has a new addition to the CCSC family. Our health insurance representative Laurel Long-Swartzwelder and husband Greg, welcomed Catherine Maureen Swartzwelder (aka Catie) into the world on July 12th. She weighed in at 9lbs, 8 oz and is 21 inches long. Mother, Father sister and brother are all doing well! While Laurel is out on maternity leave, Michelle Urbano will be handling our Chamber accounts for new customers at 412-645-6958. If you are already covered with CCSC, Paula Hayden will be handling your inquires at 800-377-3539 ext. 752.

Join the U.S. Mint's Effort to Promote the Golden Dollar

Americans everywhere are excited about the Golden Dollar, and a nationwide effort is underway to make sure that Americans across the nation have access to the Golden Dollar coins. The Mint is working with retailer associations like our Chamber to make the Golden Dollar available in our area, and we need your help to make sure their efforts are a success. Here are a few facts about the Golden Dollar:

- Recent surveys show that 60 percent of Americans plan to use the Golden Dollar coins once they obtain them, and over 80 percent strongly support the Golden Dollar.
- In 2000, over one billion coins were shipped to the Federal Reserve Banks, and over 700 million are currently in circulation. Consumer demand for the Golden Dollar is growing so quickly that the U.S. Mint is producing more of these coins for 2001.

What Can I Do to Bring the Golden Dollar to My Community?

1. Work with your local currency suppliers to obtain the Golden Dollar coin. If you experience any difficulties obtaining the coin, please call one of two toll-free inbound numbers, (877) 357-2646 and (800) 257-1272, for coin fulfillment assistance.
2. Follow these guidelines when you order the coins:
 - Specify that you only want the Golden Dollar. Some organizations commingle the Golden Dollar with Susan B. Anthony coins.
 - Ask for "Mint-wrapped" Golden Dollar coins. The U.S. Mint has specially wrapped enough Golden Dollar coins to meet consumer demand across the nation.

Again, if you have any questions, or you are having difficulty acquiring sufficient quantities of the Golden Dollar coins, call the toll-free numbers to resolve any issues.

MEMBERSHIP PROFILE

Cross Flowers

Cross Flowers, formally Neubauer's Flowers, officially opened for business on August 30th. Rick and Kathy Cross purchased the shop where Kathy had been manager and head floral designer since January. But you may have seen her in the shop prior to that, she worked part-time and full-time as a floral designer for five years. We wish Rick and Kathy the best of luck in their new business and welcome them to the Chamber.

American Cancer Society

The American Cancer Society, locally directed by Mary Ann Ealy, specializes in the prevention and detection of cancer and to educate the residents of Greene County on a variety of cancers and the importance of early detection. Mary Ann is available for presentations and regularly sends materials out to hospitals, clinics, churches, etc., to help inform the public. She covers all of Greene and Fayette counties from her office on Strawberry Alley. Volunteers are an important part of the American Cancer Society and she is currently recruiting volunteers to help with programs on Breast Health Care, Comprehensive School Health Education, Prostate Care and Tobacco Issues and Advocacy.

THANKS... THANKS!!!

A thank you goes out to Waynesburg Theater & Arts who donated a movie passes to the lucky door prize winner at the June General Membership Meeting.

A New Mission Statement is Presented

As we move into the future, the Executive Board has begun the process of reviewing our program of work to be sure that we are providing the services and sponsoring the projects that will ensure the success of our members in the future. Please review the proposed Mission Statement and be prepared to vote on it at the July General Membership Meeting.

WAYNESBURG AREA CHAMBER OF COMMERCE MISSION STATEMENT

Proposed for Adoption at the General Membership Meeting, July 25th, 2001

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.

GOALS:

1. To represent member businesses, agricultural, professional, industrial, educational, and community interests that enhance economic and civil well being.
2. To promote member business development in conjunction with the Greene County Industrial Development Authority, Waynesburg Borough, the Greene County Tourist Promotion Agency and other appropriate entities through the coordination, not duplication, of efforts.
3. To provide value-added programs and benefits to promote membership and to help members achieve success.
4. Maintain a positive, productive alliance with other Chambers of Commerce.



The 2001 Miss Rain Day Contestants

Does Your Business Succession Plan Work For You?

One of the reasons so few family businesses survive into the second generation is because the owners fail to adequately plan for their succession. Many owners simply wait too long to do business succession planning, so the business must be liquidated to pay estate taxes which are generally due nine months after death.

You may think that you and your partner can work out succession details when the time comes. However, you need to understand that the death, disability, or retirement of a partner or co-shareholder creates different objectives for each party. For instance, a retiring shareholder may want to cash in the value of his interest in the business for the maximum dollars possible. But the remaining owner who continues to operate the business may want to minimize payments to the departing partner in order not to drain the cash flow generated by the business.

Failure to plan ahead for the transfer of ownership upon the death of a co-owner can also lead to conflict. Without a business succession plan, the executor and heirs of the deceased owner may be forced into a sale of the business at an undesirable price. The heirs are unlikely to know the value of the company, and if the surviving shareholders want to purchase the stock of the deceased, they may have a personal interest in keeping the sales price low. Similarly, an outside purchaser of the deceased owner's shares who is aware of the distressed nature of the sale will also have a bargaining advantage over the heirs.

Even if your attorney has drafted a buy-sell agreement to handle issues of ownership and management upon a future transfer of your business, the agreement could contain unknown traps. The transfer plan that was originally designed for your fledgling business may no longer be appropriate for your current successful operation.

Suppose, for instance, that you and your co-owners run an incorporated business. And let's say that upon the death of any co-owner, your buy-sell agreement requires the corporation to purchase the stock from the estate of the deceased shareholder. The corporation also owns life insurance on each shareholder in order to have sufficient funds to buy the shares. This is known as a "stock redemption" agreement.

One of the problems with this arrangement is that the surviving shareholders do not get the benefit of an increase in the tax basis of their shares when the company buys the deceased shareholder's stock. This will be an issue if the surviving shareholders eventually sell their shares in the company.

But if the buy-sell agreement had been set up so that the surviving owners personally purchased the stock from the deceased shareholder's estate (rather than using the corporation to buy the stock), the survivors would get a "step up" in tax basis in the purchased stock. Under this arrangement, called a "cross purchase" agreement, the higher basis will mean a smaller capital gains tax when they later sell the stock. For example, suppose one owner of a two-owner business had put \$25,000 into the company ten years ago and her shares are now worth \$1 million. At her death, the surviving owner is obligated to buy back her interest under their buy-sell arrangement. The surviving owner takes that \$1 million as his basis for income tax purposes. If he decides to then sell it for \$1 million, no capital gains taxes would be due. Compare that to the scenario in which their company buys the stock with the life insurance proceeds under a redemption agreement. In that case, the tax basis in the stock remains at \$25,000. If the company stock is later sold, a 20 percent capital gains tax would be due on \$975,000 — the difference between \$1 million and \$25,000 — for a tax liability of \$195,000.

Another tax problem with the stock redemption agreement is that the death proceeds received by the corporation may be subject to the alternative minimum tax (AMT). The AMT rate for corporations is 20% of its "alternative minimum taxable income." Corporations paying the AMT may be eligible for a tax credit that may be used in later years to offset regular taxable income in excess of the AMT in those years. Starting in tax years beginning after 1997, certain small corporations will be deemed to have a tentative minimum tax of zero and thus will be exempt from the AMT. If the corporate AMT applies, payment of the AMT in the year of the stock purchase could significantly affect cash flow and inhibit the corporation's ability to survive.

There are, of course, many other tax and non-tax reasons to consider in determining what kind of business succession plan makes the most sense for you. Whatever arrangement you set up, be sure to review it periodically with your attorney and financial consultant.

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Local Artists Kick Off Week-Long Arts Celebration

Local artists will be featured all week at the annual Celebrating the Arts event held at Waynesburg College Monday, July 16 through Friday July 20. Works will be displayed on the second floor of Stover Campus Center from 9:00 a.m. to 9:00 p.m., and some pieces will be for sale.

Featured artists include: Barry A. Biddle, Cathy Blystone, Andi Buchanan, Paul Burkett, Anne B. Call, Brian Cleveland, Megan Cleveland, Shamus Cleveland, Thomas P. Cleveland, Artis Jean Corwin, Barbara A. Deynzer, Alfred W. Ellsworth, Robert J. Faddis, Antonette Fazio, Matt Fehling, Marcella Harshman, Allen Huffman, David V. Lesako, Jennifer Martin-Adamson, Karen Martz-Roberts, Carol L. Randolph, Craig T. Roberts, Thea Stockdale, Katy Tsai, Susan (Faddis) Yocum.

In addition, national and international artists Robert Griffing, John Buxton, Maria Freed, Joe Kennedy, and Jess Hager, will display work for one day each from 5:00 p.m. to 7:00 p.m. in the Benedum Gallery beginning on Monday, July 16 with Robert Griffing.

Each evening a free performance will be held in the Performing Arts Center at 7:30 p.m. Monday's performance is the Pittsburgh Sweet Adelines; Tuesday is operatic tenor Ross Decal; Wednesday is Tony Mowod's Jazz Group; Thursday is the CLO Mini Stars; and Friday Mac Martin and the Dixie Travellers perform.

Community Bank and the Greene County Council on the Arts, along with Waynesburg College, sponsor the event. For more information call 724-852-3256.

Marketing Tools for Small Businesses

As a result of a joint project by the SBA and the Signage Foundation for Communication Excellence, Inc. entrepreneurs can obtain tips on new and innovative ways to publicize information about their products and services.

In today's competitive market, professional on-premise signage is essential to creating identity for small businesses. Signs are one of the most effective, affordable forms of advertising for small firms, and an inexpensive method to maximize returns per dollar spent.

This site can be accessed directly through the SBA's award-winning web site at www.sba.gov/starting/signage/index.htm.

Gov. Ridge Announces Nearly \$14 million in Technology Grants for Pennsylvania's Schools

On June 5, Gov. Tom Ridge announced that 42 school districts, area vocational-technical schools, intermediate units and charter schools will receive \$13.8 million in technology grants to strengthen professional development and classroom instruction.

"For our students to fully succeed in the digital age, they need access to the technology that drives the global marketplace," Gov. Ridge said. "These grants help ensure the schools that need it the most get the technology they need to help their students succeed.

"But technology alone won't help our children learn. These grants fund programs that directly link an investment in technology to an educational goal - and schools have to make this connection. Schools can use the money to purchase Internet services, software to customize student instruction, computers and other high-tech resources. But the bottom line has to be better academic achievement."

Pennsylvania received the funds through the federal Technology Literacy Challenge Fund.

Recipients will use the grants to better apply technology in reading and literacy programs; provide teachers with technology training; and connect more students, parents and teachers to the Internet.

The funds are targeted to those schools and libraries with the greatest technological

needs. Applicants had to define the educational goals of the initiatives, demonstrate how technology will help them reach their goals, and define how progress will be measured.

The grants are distributed through Pennsylvania's "Link-to-Learn" education-technology program, Gov. Ridge's nationally acclaimed education-technology initiative aimed at expanding the use of technology in the classroom, including new and upgraded computers for schools, Internet connections and technology training for teachers.

Gov. Ridge also recognizes the importance of providing high-tech training for school leaders. His 2001-2002 budget includes \$1.3 million for a new Technology Leadership Academy to help school administrators and school-board members learn about powerful uses of technology in education.

Including his new budget proposals, Gov. Ridge will have invested more than \$240 million in state funds for the "Link-to-Learn" and education technology. For more information on Gov. Ridge's education-technology initiatives, visit the PA PowerPort at www.state.pa.us or access the "Link-to-Learn" website directly at www.L2L.org.

This is a reprint of a news release issued by Gov. Ridge's office on June 5, 2001.



Great News From ALLTEL!

On July 10, we will introduce several new services for ALLTEL Internet subscribers on the alltel.net Web site (www.alltel.net).

What's new on www.alltel.net?

ABC News, ESPN, Disney and More

ABC News, ESPN, Family.com, and Mr. Showbiz have teamed with ALLTEL to bring you current news, information, sports, and entertainment guides. This news content will be in the form of a module on the PC web site. For Web-Unwired customers, ABC News will be in the News category, ESPN will be in the Sports category, and Family.com and Mr. Showbiz news will be in the Entertainment category. There will also be links to Disney Club Blast and the Disney Store.

ALLTEL RACING

The new ALLTEL Racing module will include the latest headlines from the Winston Cup series, Busch series, ARCA series and from ALLTEL-sponsored NASCAR driver Ryan Newman. There is a Fantasy Racing league where you can put together your roster of seven Winston Cup drivers and be entered into the ALLTEL Division of SpeedLeague. Better hurry, the second season starts the first week of August.

LOCAL LINKS

You can now find businesses, entertainment, services and informational web sites in your local area on your personal alltel.net Web page. ALLTEL now provides a location on alltel.net for local business, government, community organizations, and other local groups to display a link to their Web site. Effective July 31, The Kansas Links, Nebraska Links, and the Northeast Georgia Links will be removed from the ALLTEL Updates section and shown in Local Links.

TRAVEL SERVICES

BizTravel - Visit BizTravel for all your travel needs! With BizTravel you can check for flight availability to your preferred destination then make flight, hotel, and car reservations. And, while traveling, check your flight status in real-time. 10 Best - Whether trying to decide where to take your next trip, or if you are on a trip and looking for something to do, go to 10Best to learn the 10 best things to do in the town you are in. Find out the 10 best restaurants, attractions, historical sites, and more in a particular city.

MY THEATERS

This link allows you to set up your list of favorite movie theaters that will display each time you access the alltel.net Web site. Theater listings will include movies currently playing at the theater along with show times.

WEATHER ENHANCEMENTS coming soon

In addition to the five-day forecast, soon you will be able to personalize the weather for up to three cities! Pick from U.S. or International cities! We are also introducing satellite and radar images.

Visit www.alltel.net today to learn more about these new features and to see the enhancements to your ALLTEL Internet service. We look forward to offering these and more new services to you throughout the year.

As always, we appreciate and value your business.

Waynesburg College Staff Member's Article Featured on State Website

Waynesburg College's Vice President for Planning, Research & Information Technology Richard (Skip) Noftzger's article, *Connections that Matter: The College and the Community*, is the featured essay on Pennsylvania Association of Colleges and Universities website, www./pacu.org/agora. The PACU Agora is a resource section where brief essays on issues of concern to the higher education community in Pennsylvania are published.

In the essay, Noftzger responds to the lack of civic engagement among today's college students and offers suggestions as to how institutions of higher education can instill within their stu-

dents a commitment to community leadership.

"If the next generation of citizen leaders is to be engaged and committed to leading for the common good, then the institutions which nurture them must be engaged in the work of society and the community, modeling effective leadership and problem-solving skills, demonstrating how to accomplish change for the common good," Noftzger said.

The essay outlines Waynesburg College initiatives including the Bonner Scholar program, Greene County teacher technology camps, and youth summer Technology Literacy Camps.

Small Business Resource Guide

For existing and aspiring entrepreneurs

The U.S. Small Business Administration-Western Pennsylvania District Office 2001-2002 edition of the *Western Pennsylvania Small Business Resource Guide* is hot off the press and is now available for your perusal. This valuable publication is an excellent tool for your clients, whether they are starting a business or looking to expand their existing operations. This book contains details on SBA's programs, business plans, how to obtain financing, procurement, government regulations, and the Minority Enterprise Development-8(a) Program. The Guide also provides a list of helpful resources for small businesses including participating SBA lenders, Small Business Development Centers (SBDCs), Service Corps of Retired Executives (SCORE), Chambers of Commerce, and Economic Development Organizations.

To get a copy, contact the Chamber Office.

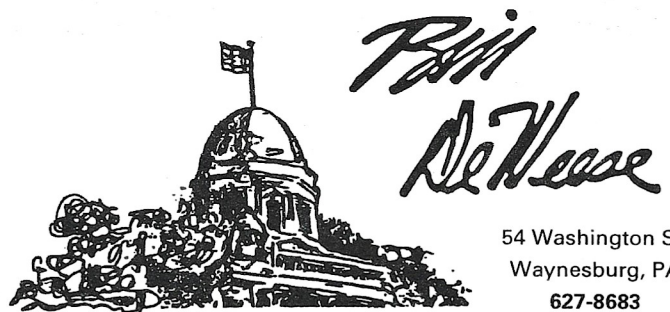
Static window decals available to members.
Call the office if you are interested.



Schedule for 2001

- | | |
|------------|---|
| July 16-21 | Art Show
Held in conjunction with Waynesburg College |
| October 17 | Rand Whipple performs Shakespeare's Clowns
In the local schools and Waynesburg College PAC |

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627-4291 or 1-877-GREENE CO (1-877-473-3632)

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FAYETTE OFFICE: Main & Beeson • PO Box 1246 • Uniontown, PA 15401 • (724) 437-2861
CARMICHAELS OFFICE: 101 West George Street • PO Box 397 • Carmichaels, PA 15320 • (724) 966-5053
WAYNESBURG DRIVE-THRU: Intersection of Routes 19 & 21 • Waynesburg, PA 15370 • (724) 852-2203
UNIONTOWN DRIVE-THRU: McClellandtown Road • Uniontown, PA 15401 • (724) 430-2889

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ALLTEL Helps Your Community Stay In Touch

ALLTEL takes pride in community involvement, from the telecommunications services we offer, to our community volunteer efforts.

As community volunteers for school programs, we introduce the younger generation to the wonders of the phone. At local events we educate the public on what lies beyond those phone lines.

But our efforts don't stop there. We continuously update our equipment to keep in step with growth and development in your community.

For all your community's needs, we're there, keeping your lines of communication open and more.





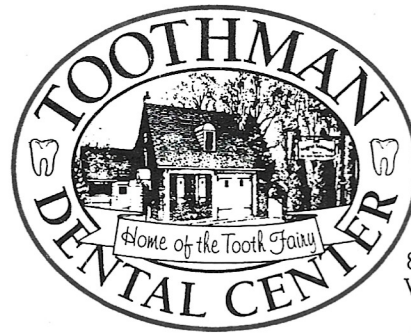
PROMISTAR

BANK

WAYNESBURG OFFICE

1 West High St.
Waynesburg, PA
Sheila Barger, Manager

Ph.# 724-627-6126
Fax# 724-627-6645



801 East Greene Street
Waynesburg, PA 15370

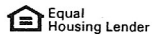
627-5399



Community Bank

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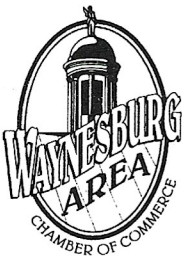
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