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July 2009 Newsletter

**Time is Money
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On May 20, 2009, these folks met for the annual Route 66 clean up. More than 15 bags of litter were picked up in about an hour between the Borough line and some distance beyond Valco. Many hands make light work. Pictured are (left to right) Terry & Sandy Mateer, Diana Ruby, Tim Murray, Jamie Lefevre, Ty Poster, Cindy Campbell and Mark Wyant. Amanda Coon also helped but had to leave before photographer, Channing Frampton, arrived. Notice that they're all still smiling. Please join us in the clean up next year!

PRESIDENT'S MESSAGE

Dear Chamber Members,

*I accepted the position, of the 2009-2010 president, with hopes of having a good year in this economic downturn. I want to say that this year has already exceeded expectations, and I am looking forward to a **GREAT** year!*

That being said, we cannot move ahead without the continued support of our members. Thank you for being committed to the RV Chamber. The annual dinner was the end of one year, but it jump-started us into a new year. The golf outing was successful in making a record profit this year.

We are giving back to the community again this year with expected better-than-ever fireworks, a new and improved Peanut Butter festival, and the Casino night slated for October. With the "stay-vacations" being the new buzz word, I hope these local events will provide some family entertainment. Continue to check our newsletter, the website and the local newspaper for other events throughout the year.

Again, we would not be anything without our members.

Sincerely,

JAMIE LEFEVER, President

From the Board...

We understand that the current times are tough, and want to let you—our members—know that we support you. The newsletter, the lunch meeting spotlights, e-mails with business news and community events are ways that we are trying to help bring you more business.

If you have other suggestions that might be beneficial to you, or other local businesses, please let us know by contacting Rich McGarrity, the Chamber Secretary at nbchamber@windstream.net, or 814-275-3929; or contact any Board member.

UPCOMING EVENTS & NEWS...

GOLF OUTING RECAP

The annual Bi-Chamber Golf Outing, on **Friday, April 24th**, at Clarion Oaks Golf Course was a great success! Thanks to the title sponsor, Delta Contractors & Design Inc., all other sponsors and participants. A total of \$4,518.30 was raised for each Chamber. Next year's golf outing is confirmed for April 30, 2010 at Clarion Oaks.

FARMERS MARKET--Please stop by the Farmer's Market, now open on Fridays, between 2:30 – 5:30 PM, in Gumtown Park. The market has a good variety of baked goods, including: sugar-free items, baking mixes, perennial (hosta, daylilies, etc.) and annual plants, hanging baskets, some produce (lettuce, tomatoes, radishes, rhubarb), elk, sometimes lamb or chicken and more. Come down and visit and dine and shop locally!

Next Newsletter Deadline Sept. 4th.

---The Promotion Committee is seeking information, from Chamber members on "Business Brief," items (for example—new product lines or services, new employees, successes, expansions, etc.)

---The Committee is also looking for volunteers for business spotlights in the newsletter, and at every other Chamber meeting in odd numbered months. Also, please let us know of potential new members or new businesses in the area.

---The Chamber hopes to provide member benefit by helping businesses help each other, through greater awareness of what businesses have to offer. Please contact Sandy Mateer or Sara Seidle—Promotion Committee—to volunteer or suggest a topic.

The **Northwest Commission Open House** (1-4:30PM), and the **Clarion Chamber Mixer** (4:30-7PM), will be held on **Thursday, June 18**, at NW's new Clarion Office location, at 627 Wood Street, Clarion. Plan to attend the Open House, there is no need to RSVP—just stop in! We look forward to seeing you there! **814.297.7158 x101, Fax: 814.297.7164** www.nwcommission.org

July 3rd—The **annual fireworks** will be held in Gumtown Park, on Friday, July 3rd. There will be food vendors, music and some terrific fireworks to celebrate Independence Day. Bring your blanket and chairs for a wonderful evening.

September 18-19-20th—14th Annual Peanut Butter Festival. This year's event is being revamped to provide more family-friendly activities, with games for kids and adults, an "anything that floats," a duck race and more! With the Annual 5K, Mountain Bike Race, Car Cruise, fire works and Motorcycle Rally, it's gearing up to be the most exciting festival yet!

BUSINESS SPOTLIGHTS

MediaPro Xpress

PO Box A
New Bethlehem, PA 16242
724-504-6450

Media Pro Xpress is owned by Judi & Dan Kemp, and provides telephone directory distribution services in PA, NY & NC. Judi and Dan were in the spotlight at the April 9th Chamber meeting, where they explained how their business works. They travel and hire local people to deliver directories, supervise the deliveries, and call local residents to confirm proper deliveries. They hope to hire additional local residents as their business expands.

Chad Shaffer, M.D. ACMH

Primary Care Center/S. Bethlehem
3615 Route 28/66, New Bethlehem, PA 16242
814-275-2264

Dr. Shaffer was in the spotlight at the May 14th Chamber meeting at the library. He provided a very informative PowerPoint® presentation on the business aspects of a medical practice that was very well received. He talked about the great economic impact that one medical office can have on the local economy; generating jobs, health care spending and referrals to area hospitals and facilities. Dr. Shaffer also discussed the great economic and medical advantages of our area, in that we are served by three area hospitals.

Dr. Shaffer is a Board Certified Pediatrician and is Board Certified in Internal Medicine for Adults.

New Bethlehem Area Public Library

720 Broad Street, New Bethlehem, PA 16242
Phone: (814) 275-2870 Fax: (814)275-2875
Email: newbiepl@comcast.net

At the June 11th meeting, Librarian Erin Joyce presented information on the Library's new state-of-the-art library information system; which allows you to see the entire county library system's inventory, reserve or renew a book at any County library, check reviews, or even look at various best-seller lists like the *NY Times* and other book lists. The library is also a wireless Internet access site for those in need of remote access. Stop by your library and see what it has to offer. The website is www.newbethlehempubliclibrary.org.

Hours: Monday & Thursday 9:00 A.M. - 7:00 P.M.
Tuesday & Friday 9:00 A.M. - 6:00 P.M.
Saturday 9:00 A.M. - 4:00 P.M.

NEWS YOU CAN USE

CLARION UNIVERSITY'S SMALL BUSINESS DEVELOPMENT CENTER

The Small Business Development Center at Clarion University offers many programs that could be of help to your business: from the first step series, to advertising suggestions, business plans, marketing data and many other useful topics.

If you would like to attend a program, just mention that you are a member of the Redbank Valley Chamber of Commerce to get the same discount available to members of the Clarion Chamber. You can find a full listing of programs, and areas of assistance, at the SBDC website: <http://www.clarion.edu/sbdc>. We bring this to you as a benefit of membership, and hope that it will help your business succeed and prosper.

CCEDC ANNOUNCES NEW ECONOMIC DEVELOPMENT SPECIALIST—RAY FRYAN

On June 15th, Clarion County Economic Development Corporation proudly announced the addition of Ray Fryan as Economic Development Specialist!

His duties are to call on existing wealth-generating companies in Clarion County. The purpose of these calls is: to meet with the chief decision-maker at each company, to identify their short-term and long-term needs, to develop a plan to help meet these needs, and to follow through with the company until the needs are met. CCEDC's goal is to meet with over 120 companies in Clarion County, and over 10 companies in Forest County, on an annual basis. This function is in line with the county's strategic plan, *Forward Clarion County*.

"We are very excited that Ray is joining our staff," said Brad Ehrhart, Executive Director of CCEDC. "He was selected from a very competitive field of over 70 candidates."

Ray recently completed a Masters of Business Administration at Anderson University, in Anderson, Indiana. Ray also graduated from Grove City College, in May 2008, with a Bachelor of Science Degree in Marketing Management.

In addition to his academics, he has worked as a marketing intern for an international non-profit, pool manager for a county club in Massillon, Ohio, and a media intern for a church in Wexford, Pennsylvania.

Mr. Fryan said, "I look forward to helping Clarion County businesses meet their growing economic needs." He can be reached at (814) 226-9045 or via e-mail at ray@callclarionpa.com.

The Clarion County Economic Development Corporation is a 501(c)3 private non-profit agency whose mission is to help private enterprise to create and keep family sustaining employment in Clarion County, Pennsylvania. This mission is supported by contributions from the public and private sectors.

COMPLIANCE REQUIREMENTS

COMPLIANCE ASSISTANCE Fair Labor Standards Act (FLSA)

The FLSA establishes minimum wage, overtime pay, recordkeeping, and youth employment standards affecting employees in the private sector and in Federal, State, and local governments. Covered nonexempt workers are entitled to a minimum wage of not less than \$6.55 per hour effective July 24, 2008; and **\$7.25 per hour effective July 24, 2009**. Overtime pay at a rate not less than one and one-half times the regular rate of pay is required after Many states also have minimum wage laws. In cases where an employee is subject to both state and federal minimum wage laws, the employee is entitled to the higher minimum wage.

From: <http://www.dol.gov/esa/whd/flsa/>

Effective July 1st -- Act 132 requires that **home improvement contractors** (any person who owns and operates a home improvement business or who undertakes, offers to undertake or agrees to perform any home improvement) **register with the Attorney General** by July 1, 2009. The following are excluded:

(1) If the total cash value of all that person's home improvements is less than \$5,000 during the previous taxable year.

(2) A home improvement retailer having a net worth of more than \$50 M or an employee of that retailer that does not perform home improvements.

NEWS YOU CAN USE

FREE BUSINESS SEMINAR

Upcoming **Free** SBDC Seminar!
Thursday, June 25, 2009
Tune up Your Business/ How to Turn the Recession into a Business Opportunity (Marketing & cost-saving strategies, etc.)
5-7 PM in Dana Still Hall, of Clarion University, Room 106.
Register by calling (814) 393-2060 or Toll Free (877) 292-1843

PEANUT BUTTER FESTIVAL

Sept. 18-19-20th
There's still time, until June 30th— to get your sponsorship in for the festival.
New this year... sponsors can set up a display area to promote their businesses, in addition to signage at events, as described in the sponsorship letter.
For information contact Rich McGarrity, Secretary.

NEWS FLASH

The Peanut Butter Festival is being revamped this year to provide more family friendly events, games and activities. Please tell your friends and family not to miss it! New this year, the Mountain Bike Race is an optional part of a 3-race series with awards being given at the Peanut Butter Festival to encourage greater participation.

USEFUL WEBSITES

CLARION CO. ECONOMIC DEVELOPMENT CORPORATION

www.callclarionpa.com

This site provides useful information on business assistance and developments in the County.

CLARION UNIV.'S SMALL BUSINESS DEVELOPMENT CENTER

<http://web.clarion.edu/sbdc/>

Check this site for many free and low-cost programs that provide assistance to local businesses.

REDBANK RENAISSANCE www.redbankren.org

Check the Community Calendar to avoid conflicts with other scheduled events. Check links to many websites that provide business assistance. **Watch for information on the new façade grant program in late June.**

PA WILDS - www.pawildsresources.org
Business assistance and resources

CALENDAR OF EVENTS

Monthly Board Meetings – 8 AM Tuesdays before 2nd Thursday

Monthly Business Meetings – 2nd Thursday at Noon at the Library.

Fridays 2:30 – 5:30 – Farmers' Market in Gumtown Park

June 18th, Thursday, NW Commission Open House 1-4:30 PM
Clarion Chamber Mixer 4:30-7:30 PM

June 19th – Friday 5 PM Mixer at Tim and Jenn Murrays home, 602 Maple Avenue, New Bethlehem

June 26 – New Bethlehem Area Community Sidewalk Sales

July 3 – Fireworks at Gumtown Park

July 26 thru August 1. - Clarion County Fair. Visit the web site at www.clarioncountyfair.com or contact the office for more information, 814-365-5179.

Sept. 18-19-20 Peanut Butter Festival

October 24 Casino Night at Limestone Fire hall

Opportunity is knocking... Will you open the door?

Editorial by Sandy Mateer

Following up on Dr. Chad Shaffer's presentation on May 14th, with regard to the great impact one business can have on an area; the following information is presented regarding the potential impact of possible trail town development for New Bethlehem and the Redbank Valley. Various studies and websites are summarized and cited for your further consideration and review.

As discussed by author and professor Dan Shilling, at a recent Armstrong Community Foundation program on tourism development at the Crooked Creek Recreation Center; tourism, trail and trail town development can benefit the area in at least 3 ways: 1) creating a better quality of life and more recreational opportunities for residents, 2) bringing tourism dollars to the area to improve the local economy and 3) protecting the environment—a triple bottom-line result.

You may be aware of the Great Allegheny Passage, a 150-mile system of biking and hiking trails that will connect Cumberland, MD and Pittsburgh, PA when completed. The connection to the C & O Canal Towpath in Cumberland, MD was made in 2006, creating a continuous non-motorized corridor—318 miles long, from McKeesport (near Pittsburgh), to Washington, D.C. Seven trails are organized under the Allegheny Trail Alliance, including the Montour Trail, that is building a 52-mile branch to the Pittsburgh International Airport (<http://www.atatrail.org/>). The Allegheny Passage, along with other communities, provide good examples of trail town development and impact.

The recently presented Clarion County Greenways Plan, gives high priority to New Bethlehem as a demonstration trail town, because of the proximity of the Red Bank Creek Water trail and the rail trail to the downtown business district, but notes that the area lacks lodging. A trip we took last summer to Jim Thorpe, PA, (near their now 15-year old rail trail) showed us how homes can be turned into bed and breakfasts (B&B's) for a full season of occupancy (from February through December), and how bike shops, restaurants, shops and art galleries can revitalize a downtown area.

The Allegheny Passage website has some useful information at <http://www.trailtowns.org>, including a 2008 Economic Impact Study. Please look at the section entitled, "Invest Along the Trail," which includes information about Meyersdale, West Newton, Confluence and other Allegheny Passage trail towns. The section starts out with the following quote:

"We bought the mansion, and had no plans for it other than to restore it. It quickly became evident that there was a real economic impact with the opening of the trail, and Meyersdale provided minimal lodging. It was at the urging of a few citizens that we decided to look into the aspect of a B&B. This was not something we had ever thought of doing, but we wanted to give back to the town that I was raised in. We are very pleased and surprised at the success of the mansion after just two months of being open. We've been booked solid all summer."

Lara Whelan

Levi Deal Mansion, Meyersdale

The website reports that:

"Lara Whelan is just one of many business investors that are capitalizing on the tourism and recreation boom along the Great Allegheny Passage. The trail's recent connection to the C&O Canal Towpath has resulted in unprecedented use and economic impact in towns along the trail. Businesses all along the trail are responding to meet market needs. Now is the time to find your niche in one of the Trail Towns and reap the benefits of trail-based tourism."

The 2008 economic study goes into detail on the types of businesses that benefit most, the level of increased business and other factors.

More information on Trail Towns can be found in an article captioned "An Economic Development Initiative along the Great Allegheny Passage" at the Progress Fund website: <http://www.progressfund.org/main.htm>, which states:

"At last count, the Passage hosted nearly 350,000 visits, generated \$7 million in direct spending, and spurred more than 30 new businesses in Somerset County alone."

The six Laurel Highlands communities that are participating are: [Meyersdale](#), Rockwood, [Confluence](#), [Ohiopyle](#) (the most frequented of the Trail Towns), [Connellsville](#), and [West Newton](#). This website describes the trail town concept, and includes a November 17, 2008, economic study on the Laurel Highlands trail town communities, the "Trail Town Economic Impact Study (Phase 1: Business Survey) for the Progress Fund and Laurel Highlands Visitors Bureau Executive Summary" http://www.towncenter.info/downtown/trail_towns/2008_economic_impact_phase1_FINAL.pdf. One fact cited in this study:

"Furthermore, the average wage expenditure confirms that these businesses are stimulating these economies by putting \$629,891 worth of wages back into the surrounding trail communities."

The following information is from an economic fact sheet from the Rails to Trails Conservancy at http://www.railstotrails.org/resources/documents/whatwedo/TrailLink%2007%20program_Economic%20Develop.pdf.

Trails Build Local Businesses. Bicycle tourists, a growing, affluent segment of the tourist market, contribute significantly to local businesses that are well-connected to trails. Based on the well-known National Main Streets economic model, Trail Towns are literally inviting trail users to spend time and dollars in their community. Researchers have found that the economic impact of this approach is significant. The Virginia Creeper Trail (in SW VA) generates \$1.59 million in annual spending; supporting approximately 27 new fulltime jobs (U.S. Department of Agriculture, 2004). Through careful planning, communities are realizing the full economic potential of linking trails and local businesses. In Cumberland, MD, for example; local businesses, in partnership with elected officials, have crafted a well-organized Trail Town model that helps link bicycle tourists to downtown businesses. Cumberland Mayor, Lee Fiedler, points to the importance of this model for economic revitalization when he states that:

“The revival of the city is driven, in part, by the trail. No one thought people with bikes would spend money, but they were wrong. Business is spreading back from the trail” (*Baltimore Sun*, December 13, 2006).

Trails can be powerful tools for economic development. *The New York Times* recently noted a National Association of Homebuilders study that found that trails are the number one amenity that potential homeowners cite when choosing a new community. By consciously linking trails and businesses, and by providing new desirable housing choices along trails, communities around the country are building vital, economically stable neighborhoods that are truly sustainable.

An Economic Boon for Communities: Tourism and Trails. Across the country, trails and greenways are stimulating tourism and recreation spending. This spending is a catalyst to revitalization. Total visitor spending estimates for six trailheads along the Allegheny Trail in Pennsylvania ranged from \$5.4 million to \$14.1 million in 1998. Trips to the trail are expected to increase by more than 50 percent (Farber, 1999).

A 1993 survey of 38 businesses along the Cape Cod Rail Trail in Massachusetts found that 24 percent of the business owners cited the rail-trail as one reason they opened or acquired their business (Massachusetts Department of Environmental Management, 1993). This same survey found that 60 percent of the businesses expanded their business and of those, one-half considered the rail-trail a prominent factor in this decision. In 2001, the Maine Department of Transportation sponsored a study of the economic impacts of bicycle tourism, and found that: In 1999, two million bicycle tourists spent an estimated \$36.3 million. The equivalent of 1,200 full-time jobs is attributed to bicycle tourism. The East Coast Greenway route through Maine (primarily on rail trails) is estimated to generate \$530,000 per year.

Property Values. Trails and greenways increase the natural beauty of communities and have been shown to bolster property values. In Dallas, developers report that there is a 25 percent premium for properties adjacent to the Katy Trail (*Dallas Morning News*, 2006). Realizing the selling power of greenways, developers of the Shepherd’s Vineyard housing development in Apex, NC, added \$5,000 to the price of 40 homes adjacent to the regional greenway. Those homes were the first to sell (Hopey, 1999).

A Michigan State University study by Drs. Christine Vogt, Chuck Nelson and Joel Lynch entitled the “Business Analysis Report on the Impacts of the Pere Marquette Rail-Trail on the Economy and Business Community of Midland and Isabella Counties, Michigan” explains the benefits they found, and the things that businesses can do to take advantage of the opportunities presented by a rail-trail. The full presentation can be found at:

<http://atfiles.org/files/pdf/PereMarquettebusiness.pdf>.

The Michigan Study found that when events related to the trail were held the local economy benefited greatly and that successful businesses have become even more successful by adding trail-related products and services to their product mix. (A combination Auto and Bike Shop, and a restaurant are two businesses pictured.)

This study suggests that there are a number of things a community can do to promote business:

- 1) Involve local chamber and other organizations in marketing and supporting rail-trails as community attractions.
- 2) Use the rail-trail as a key benefit to help in locating a business in a county—employers and employees consider quality-of-life, transportation, and health as a key factor in relocation. (48% of Midland County households used the Pere Marquette Rail-Trail in the past 12 months and reported improved health conditions.)
- 3) Link rail-trails to retail corridors, residential areas, schools, and employers (hospitals, corporate facilities, government buildings). (*Such as our 3 area hospitals, county seats and Triangle Tech Development*)
- 4) Attract special events that utilize rail-trails and link community events (festivals, fairs) with a trail-related activity/feature. (*We are already attracting PBF Mt. Bikers from more than 3 states & can expand*)
- 5) Ask rail-trail users, particularly those from out-of-town, what additional services or provisions they would use and pay for. (*Lodging, geo-caching, art, photography, four season trail use are possibilities*).
- 6) Link rail-trails to various lodging options, from campgrounds to bed & breakfasts and motels.
- 7) Consider incorporating new trail users (e.g. equestrian, mountain biking, snowshoe, etc.) and marketing the rail trail to other recreation user groups (e.g. bird watchers, fisherman, etc).

The article suggests that rail and water trails can create a theme for businesses to position their product and create:

- 1) A favorable image and sense of community
- 2) Product line extensions by current businesses
- 3) New business development
- 4) Added transportation option, exercise and recreation facility, and positive community image for employer recruiting, particularly out-of-state professionals
- 5) Healthier and happier employees can lead to less absenteeism (*and productivity*)
- 6) Tourism promoters distribute attraction and lodging information which highlights trail experiences to help advertise and promote local businesses.

We can use these examples to revitalize businesses in the Redbank Valley, while improving the quality of life for our residents. Wouldn't it be nice if kids could ride their bikes to the soccer fields, Redbank Valley Municipal Park and to school? Wouldn't it be great to have more jobs and prosperity in the area while maintaining a clean, safe environment? Opportunity knocks.



FORBES NAMES NORTHWEST BANCORP, INC. ONE OF AMERICA'S 100 MOST TRUSTWORTHY COMPANIES

In its third annual survey conducted for Forbes magazine and announced recently, Audit Integrity, an independent financial analytics company based in Los Angeles, named Northwest Bancorp, Inc. to its list of 100 Most Trustworthy Companies. Of the approximately 12,000 public companies analyzed, Northwest ranked 54th and was one of only eleven financial institutions to make the list.

To reduce thousands of public companies down to the most trustworthy one hundred, Audit Integrity assigns each an accounting and governance risk score (AGR) using a proprietary process to evaluate financial reporting, transparency, fiscal policies, management behaviors, corporate governance, and risk factors. The result is a list of companies that “have consistently shown transparent and conservative accounting practices and solid corporate governance and management. These companies do not play games with revenue and expense recognition, or with asset valuation.”

“We’re deeply honored to be named one of America’s most trustworthy companies,” said William J. Wagner, President and CEO of Northwest Bancorp, Inc. “Northwest remains committed to the highest standards of integrity with our customers, employees and shareholders. In today’s economic and political environment, our efforts to provide a high level of transparency and strong corporate governance have become more important than ever,” Wagner added. “In this regard, we must recognize our Financial Division, under the supervision of Chief Financial Officer William Harvey and Controller Gerald Ritzert for their dedication to comprehensive and transparent financial reporting. We must also recognize our Board of Directors for their unwavering commitment to strong governance principles.”

Founded in 1896, Northwest Bancorp, Inc. holds assets of \$7 billion and operates 168 community banking locations in Pennsylvania, New York, Ohio, Maryland and Florida through its subsidiary Northwest Savings Bank. The stock of Northwest Bancorp, Inc. trades on the NASDAQ Global Exchange under the symbol NWSB.

To read the Forbes article, visit:

www.forbes.com/2009/04/02/trustworthy-audit-integrity-leadership-aig.html

To view the list of 100 Most Trustworthy Companies, visit:

http://www.forbes.com/2009/04/02/trustworthy-companies-accounting-leadership-governance-integrity_land.html To see

the methodology used by Audit Integrity in finding the 100 Most Trustworthy Companies, visit:

<http://www.auditintegrity.com/methodology/index.html>



Where people make the difference.

“Trust is always earned,
never given.”



Forbes names Northwest as one of
America's 100 Most Trustworthy Companies

Northwest was ranked 54th out of 12,000 publicly-traded companies,
1 of only 11 financial institutions to make the list

Northwest was rated the #1 Savings Bank in America

Northwest was rated the #1 financial institution in Pennsylvania

Northwest was rated the #1 financial institution
in the regions we serve

