



CLARION CHAMBER CHRONICLE

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Housing Market Outlook for 2010

Can we recover in a new decade?



The housing market in 2010 will likely continue to recover at a gradual pace, with housing start ups about 40% and home sales up about 10% from 2009 levels. Low mortgage rates and reduced home prices that have driven home-buyer affordability measures to their highest level in at least 40 years, and the expectation that a modest economic recovery will translate into job gains throughout the year are driving the pickup in activity.

This seemingly good news must be tempered within the current economic context. Housing starts will be up from the smallest amount since record keeping began in 1946 and will still be very low. Significant regional imbalances in housing demand and supply mean that some markets will continue to show no housing recovery. High vacancy rates will continue to keep national house-price measures soft, with a rental-market recovery lagging the one-family improvement. Finally, substantial uncertainty remains in the macroeconomic and financial market rebound.

The uncertain effect of three forthcoming events could have a material impact on the housing recovery: the Fed's eventual tightening of monetary policy, the end of the Fed's mortgage-backed security (MBS) and housing-related government-sponsored enterprises (GSE) debt purchase programs, and the expiration of the home-buyer tax credits.

Based on the Federal Open Market Committee's statements, a market consensus has emerged that monetary tightening is not imminent; pricing of Fed funds futures contracts indicate that markets expect the funds target to be unchanged over the next six months.

The other two events are more immediate. Fed purchases of MBS and GSE debt are scheduled to terminate by the end of March, and home-purchase contracts need to be signed by April 30 to qualify for the tax credits. The 6.2% rise in new home sales in October mostly reflects contracts that will close after the original expiration date of the tax credit, indicating that underlying demand continues to firm and should be strong enough to weather the end of the credit without a significant disruption.

The end of the Fed's MBS and GSE debt purchase programs potentially poses the risk of a rise in mortgage rates relative to benchmark yields. The Fed plans a gradual tapering of its MBS and debt purchases to allow time for other investors to enter the MBS market in the place of Fed purchases. Because the Fed will continue holding MBS debt well beyond the date it stops purchasing more securities, the impact on financial markets—and on mortgage rates—should be manageable.

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Where do we stand with I-80?

On Friday January, 22 an I-80 Symposium was held at DuBois Country Club. The theme of the symposium was "Yesterday, Today & Tomorrow." Roughly 50-60 people attended this symposium. The symposium covered the first studies of tolling I-80, economic growth today and a call to action.

As everyone is well aware, the Pennsylvania Turnpike Commission and PennDOT have submitted their third submission for tolling I-80. Now everyone is awaiting a decision by the U.S. Transportation Secretary, Ray LaHood. If the vote is in favor of tolling I-80, legal action is still an option, which includes repealing Act 44. Pennsylvania's Act 44, dictates that I-80 be converted to a tolled facility, which includes a new tax on users.

A recent study by Dr. Tracy Miller of Grove City College entitled, "The Economic Impact of Tolling I-80," shows how tolls will negatively affect the many businesses and workers residing in the I-80 corridor. Tolling of I-80 is just not about paying individual tolls, it's about businesses encouraging alternative routes that are less safe and efficient. Approximately 75,000 people work for an employer that depends on I-80.

The public is still encouraged to send letters to legislative leaders who are in favor of tolling I-80.



Discover yourself through personal branding

Do you know what your own personal brand is? Personal branding is not unlike corporate branding. Knowing your personal brand is about presenting yourself in the best possible light to your customers, employer and even friends. Having a brand can determine what you want to represent to others and then living that brand in everything you do and say. Just like in businesses, technology is making it easier to create a personal brand. To help create your own personal brand, here are some easy tips to follow:

Step 1: Create a brand statement. When writing a brand statement, think about what differentiates you from others. Answering basic questions like, "What are you known for?", "How would you classify yourself today?," and "What value do you bring to your work and to relationships?"

Step 2: Be consistent. Once you have created your brand statement, make sure you carry it out in everything you do.

Step 3: Utilize every opportunity to express your brand. There are many tools and templates available to create your own materials. Examples of materials that could help make your personal brand are business cards and stationary. Printing and online tools help make it easier for everyone to have a polished and professional look.

Step 4: Use technology wisely. With technology today, there are many ways to express your identity. Many people today sign up for Facebook, Twitter, LinkedIn profile and other forms of electronic communications. When creating your pages, think of them as an extension of you, not a separate identity.

Census 2010

Required by the U.S. Constitution every 10 years, the census determines the number of Pennsylvania representatives in Congress, as well as the distribution of more than \$300 billion in government funding.

Census questionnaires will be delivered or mailed to U.S. households in March 2010. Many households will receive a replacement questionnaire in April, with census workers visiting homes that do not return the surveys.



With only 10 questions, the 2010 Census questionnaire is one of the shortest in history and takes about 10 minutes to complete. By law the U.S. Census Bureau cannot share the responses with anyone, including other federal agencies and law enforcement entities.

Festival of Trees

The Holiday Inn of Clarion held their Annual "Parade of Trees" during the "Winter Wonderland of the Holiday Season" back in December. Businesses, Organizations and Non-Profit groups were asked to participate by decorating a tree. Over 20 trees were on display throughout the month of December in the lobby of the Holiday Inn. Monetary donations were accepted by viewers voting for their favorite tree.

The first place tree was the Salvation Army. Second place went to Zacherl Motors who chose P.A.W.S as their charity, and third place went to Moore Physical Therapy who chose Leah Flick as their charity.

The Holiday Inn would like to thank everyone for their support of the Annual "Parade of Trees" and look forward to providing this program again later their year.



Welcome New Members . . .

Clarion River Rambler
Susan Giering
697 McClain Watson Road
Shippensburg, PA 16254
814-226-4679
www.clarionriverrambler.com
*Recreation
Tourism*

Premier Power Solutions
Lee McCracker - Diana Keisel
107 Breckenridge Street
Grove City, PA 16127
724.458.5600
www.premierpowersolutions.com
*Energy Consultants
Utilities*

Service Access & Management, Inc.
Jessica Moore
214 South 7th Avenue
Clarion, PA 16214
814.226.6252
www.sam-inc.org
Non-Profit Human Service Agency



Thank You to our Renewing Chamber Members!

We would like to thank these following businesses for continuing their membership with the Clarion Chamber. We appreciate each and every one for your support and look forward to a very successful year!!

ACCOMMODATIONS AT FOREST RIDGE
AMERICAN CANCER SOCIETY
ANTHONY COOK, SOLE PROPRIETOR
APEL ELECTRIC INC.
API AUTOBODY PRODUCTS
ATKINSON FIRE SAFETY EQUIPMENT
BILL'S SERVICE COMPANY
BROOKFIELD POWER
BROOK'S MEDICAL ARTS, INC.
C93 FM & WWCH RADIO 1300
CARPET BARN
CENTRAL ELECTRIC CO-OP, INC.
CHADWICK CHIROPRACTIC
CHARLES P. LEACH AGENCY
CHARTWELLS
CHERNICKY EXCAVATING
CLARION AREA SCHOOL DISTRICT
CLARION ASSOCIATES
CLARION BEVERAGE
CLARION COMPUTER
CLARION COUNTY AIRPORT AUTHORITY
CLARION COUNTY COMMUNITY BANK
CLARION COUNTY ECONOMIC DEVELOPMENT CORP.
CLARION COUNTY'S PROMISE
CLARION FAMILY PRACTICE - UPMC NORTHWEST
CLARION FORD-MERCURY SALES, INC.
CLARION FOREST VNA
CLARION HOSPITAL
CLARION OAKS GOLF CLUB
CLARION ONIZED FEDERAL CREDIT UNION
CLARION PRINTING-LITHO
CLARION PSYCHIATRIC CENTER
CLARION REHABILITATION SERVICES
CLARION ROTARY CLUB
CLARION UNIVERSITY BOOK CENTER
CLARION UNIVERSITY SMALL BUSINESS DEVELOPMENT CTR.
CLARION VFW CLUB # 2145
CLARION VOCATIONAL SERVICES
COMET FOOD WAREHOUSE
COMMUNITY FIRST BANK
COMPUTER SHOWCASE/CSONLINE/ THE LEARNING CENTER
COOK FOREST AREA VACATION BUREAU
COOK FOREST TOP HILL CABINS
CORNER WATER SUPPLY
CURVES
DAN ESTADT'S SPORTS
DAN SMITH'S CANDIES & GIFT
DEER CREEK WINERY
DIANE'S CONCESSIONS - WORLD CLASS FOODS
DIRK VANDERMEER, OPTOMETRIST
DMS PRINTING & MAILING
EAR, NOSE & THROAT ASSOCIATES OF NW PA
F.L. CROOKS CLOTHING COMPANY
FARMERS NATIONAL BANK
FIKES MUSIC LTD
FIRST COMMONWEALTH BANK
FIRST UNITED NATIONAL BANK
GATEWAY LODGE
GLENN O. HAWBAKER, INC.
GM EQUIPMENT CORP.
GOBLE FUNERAL HOME & CREMATORY
GOLDEN LIVING SHIPPENVILLE
H & R BLOCK

HAMPTON INN - CLARION
HEALTH SERVICES OF CLARION, INC.
HOLABAUGH BEER DISTRIBUTOR, INC
HUNSBERGER SANITATION
IMMACULATE CONCEPTION CHURCH-SCHOOL
IMMACULATE CONCEPTION COUNCIL #7549 KNIGHTS OF COLUMBUS
J.C. EHRLICH COMPANY, INC.
JAAM CONCESSIONS
JAMES JEWELERS
JANNEY MONTGOMERY SCOTT
KEVIN L. MOORE, D.M.D.
KLINGENSMITH'S DRUG STORE
KLNK ENTERPRISES, INC./DYNAMARK SECURITY
KOOMAN, HEETER & ASSOCIATES, PC
KRIEBEL WELLS
LIBERTY STREET CHURCH OF GOD
McCLEARY BUSINESS MACHINES
MEDFAST PHARMACY
MICHELLE'S CAFE
MOBILCOM
NEW ERA BUILDING SYSTEMS, INC.
NORTHWEST PA REGIONAL PLANNING & DEVELOPMENT COMMISSION
NORTHWEST SAVINGS BANK
PENNSYLVANIA CAREERLINK - CLARION COUNTY
PERKINS FAMILY RESTAURANT
POPE & BOGUSH, ATTORNEYS AT LAW
POPE, DRAYER & ASSOCIATES
PROVENZALE CONCESSIONS
RANKIN TRUCKING COMPANY
REGIONAL CENTER FOR WORKFORCE EXCELLENCE
ROBERT V. BURNS FUNERAL HOME
RON SEIDLE CHEVROLET-CADILLAC
RRR ROADHOUSE - KEYSTONE RESTAURANT GROUP, INC.
S & T BANK
SHREFFLER'S SNACK SHACK
SIEGEL INSURANCE
SMATHERS REAL ESTATE, INC.
THE A-MAZE-ING FARM ADVENTURE
THE CHILDREN'S SCHOLARSHIP FUND OF PA
THE EADS GROUP
THOMAS A. FOREMAN, D.M.D., M.A.G.D.
TIMOTHY J. SCOTT, DPM
TRAINING TOWARD SELF-RELIANCE, INC.
UNITED WAY OF CLARION COUNTY
UPMC HEALTH PLAN
VENANGO AREA COMMUNITY FOUNDATION
(BRIDGE BUILDERS COMMUNITY FOUNDATION)
VNA EXTENDED CARE SERVICES/ADULT DAILY LIVING CENTER
WALTER J. HORTON AND ASSOCIATES
WAY COPY SOLUTIONS
WEIN'S
WELLS FARGO ADVISORS
WHITLING & DIEHL, OPTOMETRISTS
WOLF'S AUTO OUTLET
ZION CHURCH



Pennsylvania American Water Launches “Stream of Learning” Scholarship Program



Support for outstanding students entering fields vital to water and wastewater industry

Pennsylvania American Water unveiled its “**Stream of Learning**” Scholarship Program to provide post-secondary assistance to students living in Pennsylvania American Water’s service areas. The program is designed to support outstanding students who are charting a course of study in specific fields that are crucial to the water and wastewater industry, from engineering to environmental science.

“The **Stream of Learning** Scholarship Program is an opportunity to assist our best and brightest students who are interested in pursuing a career in the water and wastewater industries,” said Kathy L. Pape, President of Pennsylvania American Water. “By attracting scholars to those fields that are vital to the future of our business, we hope to develop and tap their talent for the long-term benefit of our communities and the environment.”

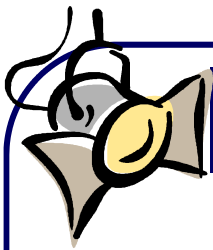
The company will award ten \$2,000 scholarships to students throughout Pennsylvania. Applicants must meet the following criteria and will be selected through an application process:

- Students must currently live in one of Pennsylvania American Water’s service area. (Students may attend college outside of the company’s service territory.)
- Students must plan to attend a two– or four-year college or technical school.
- They must plan to study environmental science, environmental engineering, biology or chemistry.

Pape said, “We look forward to helping extraordinary young people who will share our commitment to maintaining public health, protecting the environment and promoting economic development throughout the commonwealth.”

The company recently mailed scholarship brochures and applications to high school guidance counselors throughout its service territory. Applications, which are also available at www.pennsylvaniaamwater.com, must be postmarked or received by February 12, 2010. Winners will be selected by a panel of judges and will receive their awards in May. Family members of Pennsylvania American Water employees are not eligible.

Pennsylvania American Water, a wholly-owned subsidiary of American Water (NYSE: AWK), is the largest investor-owned water utility in the state, providing high-quality and reliable water and/or wastewater services to more than 2 million people. Founded in 1886, American Water is the largest investor-owned U.S. water and wastewater utility company. With headquarters in Voorhees, N.J., the company employs more than 7,000 dedicated professionals who provide drinking water, wastewater and other related services to approximately 15 million people in 32 states and Ontario, Canada. More information can be found by visiting <http://amwater.com>.



Business Spotlights: *Shedding light on what you do...*

Atkinson Fire Safety Inc.

Serving the area for 38 years, Atkinson Fire Safety Inc. is located in Rimersburg, PA. The goal is to provide fast, professional services at competitive prices. Whether you are starting a new business or have an existing business, Atkinson Fire Safety Inc. wants to be the fire service. No job is too big or too small.

Atkinson Fire Safety Inc. offers same-day service as well as emergency services that will take care of all of your fire-safety related problems effectively and promptly each time you need them.

They take pride in the people they hire to represent their company. They employ eight full time and eight part time employees. Their service technicians are among the best in their field. At Atkinson Fire Safety, Inc, your satisfaction is their number one priority.

They sell fire extinguishers, fire hoses, fire alarm products, first aid products, and many more fire related products.

For more information call Atkinson Fire Safety Inc. at 814-473-8338 or fax at 814-473-473-8288. You can also visit them online at <http://atkinsonfire.com/home.php>

Central Electric Cooperative

Since 1937, Central Electric Cooperative (CEC) has been serving western Pennsylvania and is headquartered in Parker, PA. CEC is a non-profit electric cooperative. They serve under the mission that, aims to enhance the quality of life for their members and consumers by providing energy, products and services, which fulfill needs and create value. "We are committed to integrity, accountability, innovation, technology and community." CEC has approximately 25,000 members in Allegheny, Armstrong, Butler, Clarion, Forest, Mercer and Venango counties.

Central Electric Cooperative offers products and services that might otherwise be unavailable to their members to save money; and provide comfort, security and convenience to members.

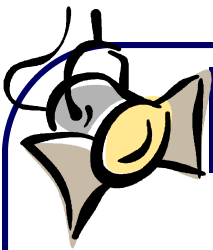
The cooperative is owned by their members. Central Electric borrows 70 percent of its money from the Rural Utilities Service (RUS) and the remaining 30 percent from the National Rural Utilities Cooperative Finance Corporation (CFC) to build its lines. Since the company is owned by its members, the members elect the board members. CEC employs 69 full time employees and one part time employee.

For more information call Central Electric Cooperative at 724-399-2931 or fax at 724-399-2060. You can also visit them online at <http://www.central.coop/>.



Central Electric Cooperative, Inc.

A Touchstone Energy® Cooperative 



Business Spotlights: *Shedding light on what you do...*

Clarion University's Small Business Development Center

Clarion University's Small Business Development Center (SBDC), has been a non-profit organization for 30 years. The center provides entrepreneurs with the education, information and tools to build a successful business.

At Clarion University's SBDC, small businesses can expect consulting assistance at no charge, confidentiality of information provided, unbiased recommendations, non-disclosure of trade secrets and assistance, guidance, recommendations and education.

SBDC offers consulting to small business owners in a number of areas of expertise. When receiving training, their services provide assistance in areas requiring greater depth of knowledge and experience beyond standard business management expertise.

In 2008, the Clarion University SBDC met with 314 existing businesses and provided over 11,500 hours of consulting services. The SBDC also helped 44 individuals start a new business or purchase existing businesses.

For more information call Clarion University's Small Business Development Center at 814-393-2060 or fax at 814-393-2626. You can also visit their website at <http://web.clarion.edu/SBDC/>



Clarion University of Pennsylvania
Small Business Development Center
Helping businesses start, grow, and prosper.

Tom's Sales & Services

Western Pennsylvania's largest simplicity dealer, Tom's Sales & Services has been serving the area since 1968. They sell and service the highest quality outdoor power equipment. Tom's Sales & Services strive to provide the highest level of products and services for their customers.

They sell Snapper riders and walk behind mowers. In addition to selling Snapper products, Tom's Sales & Services sell Husqvarna and Echo brand equipment. If you would rather buy slightly used equipment, they have a favorable selection in stock.

Tom's Sales & Services has expert knowledge to match you and your needs with the right piece of equipment. They offer free professional setup on new equipment. Tom's will setup, service and adjust your new equipment to make sure it is functioning properly, eliminating annoying problems caused by improper or incomplete setup. Once you receive your product, they offer free product demonstration.

For more information call Tom's Sales & Services at 814-226-4013 or fax at 814-226-5259. You can also reach them at <http://www.number1tomssalesandservice.com/home.nxg>.

Tom's Sales & Service
William W. Nebinski
Owner

Simplicity
Husqvarna
Dixon
Echo
Snapper



10700 Route 322
Shippensburg, PA 17254
(814) 226-4013
FAX: (814) 226-5259

M-F: 8:00 - 5:00
Sat: 8:00 - Noon

tomssales@verizon.net
www.number1tomssalesandservice.com

MEMBER TO MEMBER NEWS

The Clarion Chamber of Business & Industry is anxious to hear about the success of your business. We want to feature updates on our area businesses for members...about members! This FREE Member Benefit is an easy way to keep up with other local business success and to be recognized for your own accomplishments. Please feel free to send information to announce awards, promotions, personnel changes, new merchandise or other news. Email your updates of 50-250 words to info@clarionpa.com by the 30th of each month.

KEITH & MARGO'S MURDER MYSTERY WEEKEND AT GATEWAY LODGE

"Who did it?" "Where did they go?" "How could they?!" Questions spread like wildfire during the Gateway Lodge's MURDER MYSTERY WEEKEND, March 19 - 21. As you enjoy your weekend getaway in a fireside Jacuzzi suite, your senses pique as mystery takes place all around you. Feel free to proclaim yourself a "sleuth" as you put together the pieces of this ever-twisting mystery. Murder Mystery Weekend at the Gateway Lodge is brought to you by Keith O'Leary and Margo Morrison, titled "The Mastermind of the Genre" by LA Times. Gateway Lodge offers the Murder Mystery Weekend Package for just \$299 per person. The package includes two nights in a luxury suite, breakfast both mornings, lunch on Saturday and dinner Saturday evening, and of course murder mystery entertainment! (Please note 2 person occupancy required for suites.) Cabin guests are welcome to join in on the fun for an additional \$150 per person added to their lodging rate. Book your stay before February 20, and receive \$25 off, a savings of \$50 per couple!

AMERICAN RED CROSS HOLDS "VALENTINE'S JOURNEYS"

The Allegheny Region Chapter of the American Red Cross has planned a romantic evening gala benefit. Meet the Queen of Hearts and Cupid as they follow the lives of different women and their struggles and triumphs with love. Trapped between his job and heart, Cupid will face the choice of a lifetime. Will he share his love with a mortal or continue shooting people with arrows? With love songs galore filling this production, you will hear selections like, "Unforgettable," "To Where You Are," "Somewhere Over The Rainbow," "The Rose" and several others from the vocal mastery of Todd Wagner. Feel the magic as the Queen of Hearts takes you on this journey of love. Have your bow and arrows ready because the Queen may even recruit you to be her next Cupid! This event takes place on Saturday, February 13 at the American Legion at 520 Main Street in Clarion. Tickets are \$45 per person. Doors open at 5:30 p.m. with dinner at 6 p.m. and the show taking stage at 7:30. For tickets call the American Red Cross Clarion County Branch at 814.226.7040.

Quotes of the Month:

"Be true to your work, your word, and your friend." - Henry David Thoreau

"We should not let our fears hold us back from pursuing our hopes." - John F. Kennedy

"Lots of people want to ride with you in the limo, but what you want is someone who will take the bus with you when the limo breaks down." - Oprah Winfrey

Golf Outing

It's that time of year again! Shine your clubs and practice your swings because it's time for the annual Bi-Chamber Golf Outing! Delta Contractors & Design, Inc. Bi-Chamber Golf Outing is set for Friday, April 30, 2010 at the Clarion Oaks Golf Club. This joint endeavor between the Clarion Area Chamber of Business & Industry and the Redbank Valley Chamber of Commerce strives to strengthen and expand business and good neighbor relationships in a relaxed setting. Take a swing at a chance for a single membership at the Clarion Oaks Golf Club for the 2010 season and other great prizes!

29 teams of four will have the opportunity to compete for a variety of prizes! The cost is \$75 per person or \$300 for a team. The fee includes the greens fee, cart, lunch, steak dinner and a chance to win the grand prize raffle of a single membership at Clarion Oaks. The RRR Roadhouse of Clarion will be catering this event. Lunch will be served prior to tee off from 11 a.m. to noon. Also available are complimentary chair massages from 10 a.m. to noon courtesy of Sapphire Moon and Wellness Health Options.

The event's title sponsor is Delta Contractors & Design, Inc. The other major sponsors are Clarion County Community Bank, First United National Bank, Northwest Saving Bank and S&T Bank. Charles P. Leach Agency and Community First Bank are the beverage sponsors. PA American Water will provide bottled water. Sponsorships are still available for corporate, holes and golf carts.



For a registration packet or information on how to gain visibility for your business through this bi-chamber event, contact either the Clarion Area Chamber at 814.226.9161 or the Redbank Valley Chamber at 814.275.3929.

And the Winner IS . . .

The Clarion Area Chamber of Business & Industry will be holding their Annual Awards Dinner on Saturday, March 6, 2010 at Gemmell Student Complex located on the Clarion University Campus.

This is our premiere event when we announce the "Businesses of the Year" and "Citizen of the Year." Who will it be?

The social hour begins at 6 p.m. with hors d'oeuvres and dinner will begin at 7 p.m. The cost is \$40.00 a person or \$300 per table of eight. The deadline for reservations is Friday, February 19.

Throughout the evening there will be Chinese and Silent Auctions. Chamber board member, Stevette Rosen, is calling upon our members to donate items. We still are accepting items.

For more information or to make your reservation, please contact the chamber office at 814.226.9161 or email us at events@clarionpa.com

Hope to see you there! And the winner is . . .

The Chamber and its mission...

Your Chamber of Business & Industry is a voluntary partnership of business and professional people working together to build a healthy economy and to improve the Quality of Life in our community.

Annual “Boss Lift” Benefit planned for May

The Pennsylvania Committee for Employer Support of the Guard and Reserve will be holding its annual “Boss Lift” Benefit May 4-6, 2010. The annual event will be held at Fort Indiantown Gap in Annville, PA. The event will run from noon May 4 through May 6. All interested employers and civic leaders who employ members of the Guard and Reserve are invited to attend.



This event aims to give an understanding of the challenges these men and women endure. This is an opportunity to visit with United States National Guard and Reserve forces to witness the leadership, management and technical skills that training provided to your employee while serving America.

Guests will be briefed by the PA Committee for Employer Support of the Guard and Reserve (ESGR) on the Uniformed Services Employment and Reemployment Rights Act (USERRA) so employers can be better informed of their responsibilities under the law.

At this benefit, guests will have the opportunity to take tours of the Army Aviation Flight Facility, take part in helicopter flights, have a chance to use the aircraft flight simulator, the track vehicle close combat trainer and the infantry squad weapons trainer. There is also a visit planned to the Air Force’s only Special Operations Wing at the Harrisburg Airport. At this airport, guests will get on board the “Commando Solo” electronic warfare trainer and discover the capabilities of this unique unit.

The weather in May at Indiantown Gap could be mild to warm. Casual attire is appropriate for all occasions except for the Wednesday evening meal, which requires a coat and tie. Sturdy comfortable footwear is recommended for daytime activities.

If you are interested in attending this trip, please let the Pennsylvania ESGR representative who is contacting you let you know and an application will be sent to you. There is a \$100 registration fee to guarantee your position for this military awareness experience. All individuals will be placed on Government Individual Travel Orders and will be reimbursed for all expenses related to travel. Room and meals will also be provided at no extra cost to the guests.

Don't be left in the cold. Apply for assistance today!

Old man winter has settled into Clarion for his four month stay, bringing with him week-long periods of single digit temperatures and inches of snow. This is not the time to be without heat in your home. Pennsylvania's Low Income Home Energy Assistance cash grant program has decreased the income limits for this years heating season. These grants are determined by region, type of fuel needed, family size and income.

Don't huddle in the cold when there is assistance available!

Apply today by visiting the Commonwealth of Pennsylvania Access to Social Services Web site at www.compass.state.pa.us or by calling the Clarion County Assistance Office at 814.226.1780.

Income limits are as follows:

Individual - \$16,245

Family of two - \$21,855

Family of three = \$27,465

Family of four - \$33,075

Family of five - \$38,685

Family of six - \$44,295

Family of seven - \$49,905

Family of eight - \$55,515

Lets mix it up with the Chamber Members



To run a successful business, it is important to network with other companies in the area. Often, businesses do not have the contacts or capabilities of meeting with neighboring businesses on their own. The Chamber can help! Through business after hour mixers, members have the opportunity to interact with each other while being in a relaxed environment after work. The mixers are held and sponsored by Chamber member's business. The sponsor also provides appetizers and beverages. Mixers have been very successful, helping to unite area business leaders who may have otherwise been strangers. They also offer the host the chance to showcase their location to all who are in attendance.

Let your Chamber work for you. We have the capabilities of promoting and gathering Chamber members from across the area. You just need to pick the date and provide the place and refreshments. In 2010 make a goal to expand your networks and connect with others!

-Don't Miss Out On A Fun Way to Expand Your Business-

New Member Directory & Community Profile

The Clarion Area Chamber of Business & Industry are working with the American Marketing Association (AMA) from Clarion University on a new "Member Directory & Community Profile." Students of AMA will begin the project the week of February 15 by contacting all of our chamber members to verify your business information and ad information. More information will be forthcoming next week via email to our members. If you are currently not receiving our weekly emails, please contact Desirae at info@clarionpa.com or 814.226.9161. Thank you for you continued support of the Clarion Area Chamber of Business & Industry.

2010 SPONSORS

Platinum Sponsor

The Farmers National Bank

Diamond Sponsor

Clarion Hospital
Clarion University

Gold Sponsor

The Commodore Corporation

Bronze Sponsor

S & T Bank

Topaz Sponsor

Wolfs Camping Resort

Sapphire Sponsor

Clarion County Community Bank
First United National Bank

Opal Sponsor

DMS Printing

***Your Business
Could Be Listed
Here!!***

Confirmed sponsors as of 1-30-10

Keep watching for additional sponsors in next month's newsletter.

PLEASE PATRONIZE THESE BUSINESSES!

Clarion Area Chamber of Business & Industry
21 North 6th Avenue
Clarion, PA 16214

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**The Clarion Area Chamber encourages Chamber members
to do business with other Chamber members**