



# CLARION CHAMBER CHRONICLE

VOLUME 6 ISSUE 1

FEBRUARY 2011

## STAFF

**Tracy J. Becker, CFEE**  
*Executive Director*

**Paula Cupples**  
*Festival/Events Director*

**Tammy R. Rider**  
*Office Manager*

## BOARD OF DIRECTORS

**John Stroup, President**  
Clarion Hospital Foundation

**Amy Baumcratz, Vice President**  
Holiday Inn of Clarion

**Wayne Wright, Treasurer**  
Colony Homes

**Stevette Rosen, Secretary**  
C93 Radio

**Brian Boyer**  
Clarion County  
Community Bank

**Shirley Carroll**  
Farmers National Bank

**Dr. Brenda Dede**  
Clarion University

**Jake Gentile**  
Pennsylvania American Water

**Chief Mark Hall**  
Clarion Borough

**Rick Himes**  
RRR Roadhouse

**Heather Kirkwood-Mazik**  
S & T Bank

**Jeff Menold**  
Clarion Computer

**Scott Patterson**  
Eat'n Park

**Kent S. Pope**  
Pope & Bogush Law Firm

**Carol Porter**  
H & R Block

**Bryan Smith**  
PNC

## Planning for 2011

### ***Know Tax, Health Care, and Retirement Rules***

With the start of a new year, many small business owners are in planning mode. Below are some important federal tax, health care, and retirement savings rules for 2011 that every small business owner should know about.

#### **New Hiring and Retention Tax Credit**

If you hired an "eligible employee" after February 3, 2010 and before January 1, 2011, and keep that employee on the payroll for 52 consecutive weeks, you'll be able to claim a tax credit of up to \$1,000 on your 2011 return. The definition of an eligible employee is someone who did not work more than 40 hours within the 60-day period ending on the date of employment with you and who signed an affidavit (IRS Form W-11) to this effect. An eligible employee does not include your spouse, child or other close relative.

Caution: In retaining the employee, be sure that the wages in the 26 weeks are at least 80% of the wages in the first 26 weeks. A token retention won't get you the credit.

#### **W-2 and 1099 Reporting**

Under the 2010 health care reform law, employers are required to report the value of employee health coverage on W-2's issued for 2011 whether such coverage was paid by the employer, employee, or a combination of both. Fortunately, the IRS has made such reporting voluntary in 2011.

Beginning in 2011, payment processors and third-party settlement organizations, including PayPal, are required to report to the IRS all credit card and similar transactions of payments to merchants on the new Form 1099-K. The purpose is to ensure that merchants are divulging such income on tax returns. Merchants with 200 or fewer transactions or proceeds of \$20,000 or less for the year are exempt from this requirement.

#### **Health Accounts**

If you have combined a high-deductible health plan (HDHP) with a health savings account (HSA), the annual deductible under the policy must be no less than \$1,200 for self-only coverage or \$2,400 for family coverage. Annual out-of-pocket expenses (e.g., deductibles, co-payments) cannot exceed \$5,950 for self-only coverage or \$11,900 for family coverage. The tax deductible contributions to an HAS in 2011 are capped at \$3,050 for self-only coverage or \$6,150 for family coverage, the same as in 2010.

In 2011, flexible spending accounts (FSAs), health reimbursement accounts (HRAs), HSAs, and Archer medical savings accounts (MSAs) will no longer

# Planning for 2011 cont'd

reimburse over-the-counter medications without a doctor's prescription. For HSAs and MSAs, the penalty for nonmedical withdrawals prior to age 65 increases to 20%.

## **Retirement Plans**

Like in 2010, the maximum contribution for a profit-sharing or SEP plan in 2011 is \$49,000, and the maximum benefit for a defined benefit (pension) plan is \$195,000. Employee elective contributions to 401(k) plans remain capped at \$16,500, plus \$5,500 for those who will be at least 50-years old by the end of 2011.

Barbara Weltman, Attorney, Author, Small Business Advocate

*Originally published January 2011. Reprinted by permission, uschamber.com, January 2011*

**Copyright© 2011 U.S. Chamber of Commerce - All Rights Reserved.**

# Mobile Marketing: Easy as 1, 2, 3

## ***Use Mobile Phones to Create Customer Loyalty***

From the moment a business opens, it searches for loyalty among its customer base. Most businesses cannot survive without repeat business. The key to profitability is to provide existing customers with an incentive to return and to convert new customers into regulars. Instead of relying on outdated and unreliable tools like loyalty cards, coupons, or the personal knowledge of an owner to attract, identify, retain, and reward these regulars, businesses may want to consider a mobile loyalty program.

Mobile phones have become the remote control of people's lives and can become a gold mine for a local business if used properly. Implementing a successful mobile loyalty campaign involves three components.

### **GENERATING CUSTOMER PARTICIPATION**

You must determine interest and build a user base. A simple text-in campaign for an in-store offer redeemable only at your cash register is a good place to start. More elaborate solutions that digitize loyalty card programs and more accurately capture information from the phones of customers also exist.

### **BUILDING CUSTOMER LOYALTY**

You have to get the customers who opted in to your initial mobile advertising campaign to remain opted in and to return to your store. To do that, build a relationship with them by offering exclusive, mobile-only loyalty club rewards delivered straight to their phones. This will allow you to track redemption rates and usage. Also, send targeted, personalized incentives to your most loyal patrons. Mobile is a way to identify which customers redeem what offers and enables customers to easily recommend your business to others.

### **REWARDING REPEAT BUSINESS**

Using mobile loyalty to build and retain your customer base drives profits by increasing the amount a customer spends. By tracking what your customers are buying, you can offer new items that complement their standard favorites.

As the mobile Internet evolves from a messaging platform into a marketing platform, businesses can capitalize on immediacy, reach, effectiveness, affordability, and viral communication.

Moreover, two game-changing advantages that the mobile Internet provides are personalization and the ability to finally close the advertising loop from ad broadcasts that acquire customers to loyalty programs that retain customers. Imagine being able to create a direct link between coupon distribution and coupon redemption. You would be able to understand what it means to have a long-term and loyal customer and more readily calculate the ROI value of a particular advertising campaign. It may not yet be time to dismiss expensive and non-targeted broadcast advertising outlets (print, radio, TV, direct mail), but a mobile loyalty program that retains existing customers may be the first step.

Rob C. Masri - Founder and CEO, Cardagin Networks, Inc.

*Originally published January 2011. Reprinted by permission, uschamber.com, January 2011*

**Copyright© 2011 U.S. Chamber of Commerce - All Rights Reserved.**

# Upcoming Chamber Events

## Annual Awards Dinner - Saturday, March 5, 2011

The Clarion Area Chamber of Business & Industry will be holding their Annual Awards Dinner on Saturday, March 5, 2010 at Eagle Commons located on the Clarion University Campus. Eagle Commons is located on the corner of Arnold Way (formerly 9th Avenue) and Wood Street.

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

The social hour begins at 6 p.m. with hors d'oeuvres. 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 18.

Throughout the evening there will be Chinese and Silent Auctions.

For more information or to make your reservation, please contact the chamber office at 814.226.9161 or email us at [events@clarionpa.com](mailto:events@clarionpa.com). Hope to see you there! And the winner is . . .

## Golf Outing - Friday, April 29, 2011

It's that time of year again! Shine your clubs and practice your swings because it's time for the annual Delta Contractors & Design, Inc. Chamber Golf Outing set for Friday, April 29, 2011 at Hi-Level Golf Course.

Take a swing at a chance for a single membership at Hi-Level Golf Course for the 2011 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 Hi-Level Golf Course. 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.



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. Community First Bank is the beverage sponsor. 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 chamber event, contact the Clarion Area Chamber at 814.226.9161 or [events@clarionpa.com](mailto:events@clarionpa.com)



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.

# ***Upcoming Chamber Events***

## ***Clarion Wine Walk - Friday, May 20, 2011***

The Clarion Area Chamber of Business & Industry is currently working on a new event which will be taking place on Friday, May 20, 2011 in downtown Clarion. It is the "Clarion Wine Walk" and all proceeds from this event will benefit the fireworks on July 3 at Clarion University Memorial Stadium.



The Clarion Wine Walk committee is securing 8 regional wineries to participate. Tastings will be held at various Chamber member businesses in downtown Clarion. The Wine Walk hours are from 5:00 p.m. to 9:00 p.m. with check in at the Chamber office between 4:00 p.m. to 7:00 p.m. You will have the opportunity to sample and purchase wine from the wineries and check out the specials at the fabulous Clarion stores. This will be a great girls' night out or romantic evening for two! There's a limit of 300 guests, so reserve your space at \$15, by calling the Chamber at 814-226-9161.

## ***I Love Clarion - Sunday, July 3, 2011***

Celebrate our Nation's independence with your community at the Clarion Hospital "I Love Clarion" celebration, sponsored in part by Pennsylvania American Water Company. The event will take place on Sunday, July 3, 2011 at Clarion University's Memorial Stadium. Gates will open at Noon for Clarion Loves Talent and live music will begin at 7 p.m. Food and beverages will be available for purchase starting at Noon. This year "The Wrangler Band" will be performing top 40 country hits, 80's classics, and classic rock for your entertainment at 7 p.m. Be sure to stick around after the show as Cartwright Fireworks puts on an amazing display at dusk.

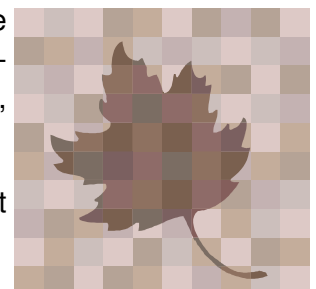
We will have raffle tickets on sale at the Chamber office and through our board members. Any members wishing to sell tickets should contact the Chamber office. Five lucky winners will be rewarded with cash prizes ranging from \$500 for first place to \$100 for fifth place. Raffle proceeds benefit the fireworks display.

If your non-profit group would like to take part and sell food items, please get in contact with our Festival/Events Director Paula Cupples at [paula@clarionpa.com](mailto:paula@clarionpa.com)

## ***ALF™ - October 1 through October 9, 2011***

The 58th Annual The Farmers National Bank Autumn Leaf Festival™ will take place from October 1 through October 9. This year's theme is "An Autumn to Remember". We will be unveiling the logo at the Annual Awards Dinner on Saturday, March 5.

If you want to volunteer or serve on one of the various committees, please contact our Festival/Events Director Paula Cupples at [paula@clarionpa.com](mailto:paula@clarionpa.com)



## ***St. Patrick's Day After Hours Mixer at The Farmers National Bank of Emlenton***

The Clarion Area Chamber of Business & Industry along with the Venango Area Chamber of Commerce and Butler County Chamber of Commerce invite you to attend the Tri-Chamber Mixer hosted by the Farmers National Bank located at 612 Main Street, Emlenton. The mixer will be from 5:00 p.m. to 7:00 p.m. with hors d'oeuvres catered by The Allegheny Grille. ***Please RSVP by Tuesday, March 15 to the Chamber at 814.226.9161 or info@clarionpa.com.***

It is important to network with other business people 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 businesses. 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 2011 make a goal to expand your networks and connect with others!

**-Don't Miss Out On A Fun Way to Expand Your Business and  
Please be sure to wear your "St. Patrick's Day Green"!**

## ***Exit 62 of I-80, Clarion Brochure***

The Exit 62 Committee, a division of the Clarion Area Chamber of Business & Industry, is currently developing a new brochure to promote the entire Clarion Area. We will be printing 15,000 copies in full color on glossy 80 lb paper. It will be 11" x 17" folded in half and then in thirds. The brochure will list your information along with a 20 word write up about your business. It will also feature a map designating business locations.

The brochure will be distributed through relocation packets mailed out by the chamber, placed in membership information packets, provided in tourist promotion packets and handed out at the Clarion University Orientations. They will also be placed in brochure racks located in Rest Areas and Welcome Centers along I-80, I-79 and throughout Western PA.

Information will be forthcoming the week of February 21. Deadline to participate is Friday, March 10. The cost is \$60 which breaks down to \$.004 a copy.

## ***Thought for the Month:***

Plan only 75% of your day. Allow for emergencies and interruptions. The more organized you are, the easier it will be to deal with last-minute and unexpected problems.

## 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](mailto:info@clarionpa.com) by the 30th of each month.

### AMERICAN CANCER SOCIETY "FLOWER OF HOPE"

It's hard to believe that in a couple of months the Daffodil, our "Flower of Hope" will begin peeking its head out of the soil, announcing the coming of spring once again! With the arrival of the daffodil comes the American Cancer Society's Annual Daffodil Days Campaign. This year marks the 38th Anniversary! We would like to invite you to participate in this special event. You and your co-workers may purchase Daffodils, to be delivered the week of March 14th for \$10 a bunch. This year we will also be offering a daffodil vase arrangement for just \$15, a collectors Boyds Bear with flowers for \$25 and potted daffodils for \$12. Order flowers to brighten up your home or office, to surprise a loved one, or spread cheer by honoring or remembering someone affected by cancer. All the while, you will be helping us in our ongoing battle to find a cure for cancer. An order form is inserted into this newsletter. Please take a moment and fill it out today and fax to our office (814) 226-8352. We hope that daffodils bring smiles and spread HOPE throughout Clarion County! We thank you for your support!!

### DAFFODILS MAKE A DIFFERENCE

...right here in OUR Community!

Every Case (50 bunches) of Daffodils means:

- 1 Child with cancer will go to "Camp-Can-Do"
- 10 Cancer patients will be transported to the hospital for therapy
- 50 Men with prostate cancer will receive support and information
- 13 Women with breast cancer will receive one-on-one support & materials
- 12 Smokers will learn how to quit
- 6 Cancer patients will receive help paying for cancer medications

***All these services will continue to be provided throughout OUR community, FREE of charge, because YOU helped with Daffodils.***

***Thank you for caring!***

## Welcome New Members . . .

*The Clarion Area Chamber of Business & Industry is proud to announce our newest member.*

### **Sharp Advertising, Inc.**

Nathan Sharp  
21 West Main Street  
Brookville, PA 15825  
(888) SHARP-61  
[www.sharpadvertising.net](http://www.sharpadvertising.net)



## 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 4-5, 2011. The annual event will be held at Fort Indiantown Gap in Annville, PA. The event will run from 8:30 am on May 4 to 9:00 p.m. on May 5. 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.

For more information, contact Del Spafford, Northwest Area OMBUDSMAN at 814.583.7523 or you can email him at [jdspafford@comcast.net](mailto:jdspafford@comcast.net)

# 2011 SPONSORS

## PLATINUM SPONSOR

The Farmers National Bank

## DIAMOND SPONSOR

Clarion Hospital  
Clarion University

## Gold Sponsor

The Commodore Corp.

## Bronze Sponsor

Pennsylvania American Water  
S & T Bank

## Topaz Sponsor

Wolfs Camping Resort

## Sapphire Sponsor

Clarion County Community Bank  
First United National Bank  
Holiday Inn of Clarion

## PEARL SPONSOR

C93 Radio  
Clarion Family Practice Center - UPMC  
Community First Bank  
Magee Women's Specialty Services at UPMC Northwest  
Marc Maslov, MD - Ear, Nose & Throat Associates of NW PA  
Northwest Savings Bank

## OPAL SPONSOR

Central Electric Cooperative, Inc.  
DMS Printing

## PERIDOT SPONSOR

Riverhill Battery Warehouse

***Confirmed sponsors as of 2/14/11***

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

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

Annual Awards Dinner  
Saturday, March 5 at Eagle Commons

STD PRSRT  
US POSTAGE  
PAID  
PERMIT No. 20  
CLARION, PA 16214