

# NEWSLETTER

**“SUCCESS IS NOT FINAL;  
FAILURE IS NOT FATAL:  
IT IS THE COURAGE TO CONTINUE  
THAT COUNTS.”**

**- WINSTON CHURCHILL**

*Message*  
from the Chairperson

*Just a few weeks ago, I had the privilege of presenting scholarships to this year's Plum Chamber of Commerce recipients.*

*It's been 20 years since I walked the halls of PHS. I noted that the building changed, faculty members have come and gone, and yet some things remain the same; the Mustang pride for purple and gold, and of course, the hard-working seniors, ready to venture out into their futures with limitless potential.*

*Bright eyes and maybe some nerves were present amongst the graduating seniors that were tenacious enough to not only apply for but earn scholarships made available by our community. What a true honor it was for me to see these bright students as they begin their journeys [likely] outside of our Borough.*

*As I mentioned during the presentation, we can only hope that our support through the scholarships, employment, mentoring, and overall fellowship will someday bring back to this Borough the talent that sat before me on that stage. It's not just business networking that makes our chamber a beneficial entity in a community, but the way we can encourage and support our youth.*

*Thanks to our continued growth in membership and hugely successful events, we were able to offer 4 graduating seniors each a \$500 scholarship towards their post-secondary education. Organizations like Chambers of Commerce have much to offer to the communities they serve, but sometimes need the community to make those needs and ideas known. Just as our scholarship program has grown throughout the years, so are we looking to expand upon the benefits we can offer through our small but mighty Chamber.*

**Have an idea? Want to get involved? Not sure how...reach out!  
We would love to hear from you.**

**Congratulations to the Class of 2023!**



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*Chairperson*

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# 3RD ANNUAL TOUCH A TRUCK

Our 3rd Annual Touch A Truck Event was a HUGE success thanks to our generous sponsors, our tremendous volunteers, our dedicated truck and vendor participants and the Plum Community! Over 900 community members came out on a gorgeous day to experience the over 40 trucks and heavy equipment vehicles and over 15 food trucks and vendors. If you would like to participate in next year's event, please email [info@plumchamber.com](mailto:info@plumchamber.com).





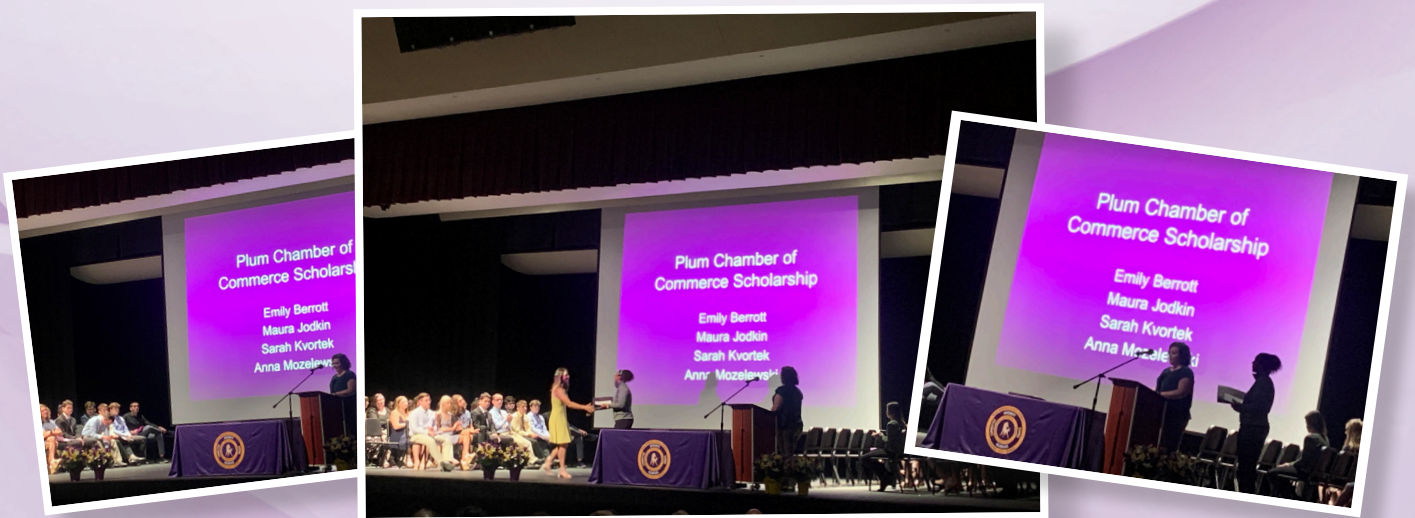
# RECENT EVENTS

## *May Business Connection Lunch*

*Thank you to member John Twigg with Ascent Systems for giving us valuable information on Cybersecurity: Myths and Misconceptions.*



*The Plum Chamber was honored to award \$500.00 scholarships to 4 deserving high school seniors!*



# KNOWLEDGE IS POWERFUL

## MEMBER ARTICLES PROVIDING KNOWLEDGE IN ORDER TO EMPOWER EACH OTHER

### Appreciation As It Relates To Real Estate

Appreciation, what does it mean as it pertains to Real Estate and why should it matter to you? Do you own your own home? How long have you owned your home? Did you know that even without doing any updates or upgrades to your home in the time that you've owned it, there has still likely been appreciation- or increase in value? This is not to say that you don't need to maintain your home well, in fact "deferred maintenance issues" can actually cause the opposite and decrease value on your home!

Many factors can affect the appreciation rate of a home or even an area. According to an article published by the National Association of Realtors in June of 2022, the most recent data collected had shown that the median existing home sale price had an appreciation rate of 14.8% year over year. That's a huge value add to your investment (home)!

It's a good idea to keep tabs on where your investment (home) stands in the current market. Maybe your family has a trusted accountant and a trusted lawyer, physician etc. Along the same principle a trusted Realtor is essential and can be an asset to keeping you informed. Don't hesitate to reach out to yours and review your home's value and things you should or could be doing to maximize its value. Spring is a great time to take care of some maintenance and keep your home's value moving in the right direction!



# KNOWLEDGE IS POWERFUL

## Protecting Your Business Against the Loss of a Key Person

Have you thought about how your business would be impacted by the death or disability of you (the owner) or another key employee? It's important that you create a plan to protect your business from such a loss.

### Explore Life Insurance Strategies

Have you calculated the financial impact to your business upon the loss of a key employee? Your business may need funds to replace lost profits, hire and train a replacement, provide benefits to the deceased employee's family, and fund the purchase of your interest in the business. One option is to buy employer-owned life insurance on the key employee, naming the business as the policy's beneficiary.

### Consider a Disability Policy

If a key employee became disabled, how would the business continue to pay the employee during the period of disability? How would the cash flow of the business be affected? How would overhead expenses of the business be paid?

Disability insurance can provide income to a key employee during a period of disability. Business overhead expense insurance, usually owned by the business, typically provides monthly payments for a

specified period of time so that your business can meet its routine expenses and

### Pay Off Business Loans

If you die unexpectedly, how will business loans be repaid? Often, small business owners have to personally guarantee business loans, which could put your personal assets in jeopardy if you die while the loan is outstanding. A business loan insurance plan could help address this issue. At the owner's death, the insurance policy proceeds are used to repay the outstanding debt, including accrued interest. Any proceeds not used for loan repayment can be used by the policy beneficiary to satisfy other financial needs that may arise from the owner's death.

As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Any guarantees are subject to the financial strength and claims paying ability of the insurance issuer.

A complete statement of coverage, including exclusions, exceptions, and limitations, is found only in the disability income insurance policy. It should be noted that carriers have the discretion to raise their rates and remove their products from the marketplace.

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Article provided by:

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# **KNOWLEDGE IS POWERFUL**

## **Home Warranties vs Manufacturer's Warranties**

The differences between a home warranty and a manufacturer warranty are a home warranty covers all the system and appliances in your home for one set price whereas a manufacturer warranty only covers the one system. For example, a new furnace will most likely come with a manufacturer warranty typically ranging for 5 up to 15 years. Also, a manufacturer warranty will only cover a part and not the labor to repair the part. Whereas a home warranty will cover the part plus labor.

A “good to know” is that a manufacturer warranty will always supersede a home warranty. So for example, if a furnace needs a new blower motor, the home warranty will not pay for the new part if there is a manufacturer warranty still active on the unit. However, in most circumstances a home warranty will cover the labor.

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Article provided by:

DeeDee Adams with Berkshire Hathaway Home Services, Murrysville

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# **DID YOU KNOW?**

Of course the Plum Chamber would LOVE for our members to attend as many events as possible. Events are great ways to network, talk about your products and services and make quality professional relationships. BUT we DO understand that sometimes you can't attend.

For that reason, we have a variety of ways to promote your business for you without ever having to leave your business!

- If you are hiring - we can post your job openings on our website and Facebook page!
- If you add a new program or service to your business we can advertise that in our monthly newsletter and Facebook page!
- If you have hired a new employee we can share that good news in our monthly newsletter!
- If you or your business wins an award we want to share that great news in our monthly newsletter and Facebook page!
- If you are hosting an event we can highlight it on our Facebook Page!
- If you have a great educational article to share we can include it in an upcoming monthly newsletter!

PLEASE! Let us market and advertise your business as much as possible. Simply email any information on any of the above to [membership@plumchamber.com](mailto:membership@plumchamber.com).

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## **NEW MEMBERS**

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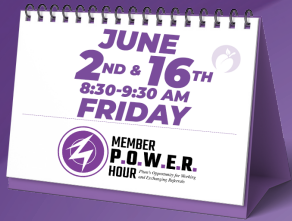
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# ***DATES TO REMEMBER***



Plum Boro  
Municipal Center



Plum Boro  
Municipal Center



Plum Boro  
Municipal Center

# ***SAVE THE DATES***

*Annual  
Dinner*

Holiday Park  
Fire Hall

**AUGUST 29<sup>TH</sup>**

**CASH  
BASH**

Doors open at 4:30pm

**SEPT 21<sup>ST</sup>**

*Like our Facebook page to be kept up to date on all of our events!*

# One Last Thank You

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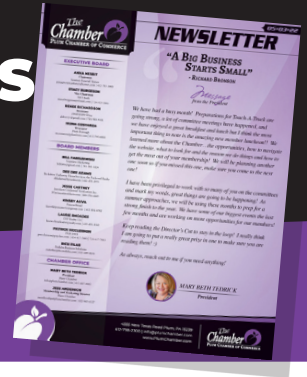




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<b>Twelve Months</b>	\$100.00	\$220.00	\$290.00

\* (Business Card and Flyer Insert)

- Newsletters will be emailed to members in a printable PDF format.
- Newsletters will be posted on our website at [www.plumchamber.com](http://www.plumchamber.com)
- Newsletters will be posted on our Facebook page which can be viewed by members and the general public.

To advertise in our monthly Plum Chamber Newsletter, please complete the form below and email it to Chris Reay at [membership@plumchamber.com](mailto:membership@plumchamber.com)

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If you would like to post your job opening(s) on our website any time throughout the year, please complete this form and return to [membership@plumchamber.com](mailto:membership@plumchamber.com).

Company : \_\_\_\_\_

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Job Opening Title \_\_\_\_\_

### BRIEF JOB DESCRIPTION

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### JOB REQUIREMENTS

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### PROCESS TO APPLY

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### ADDITIONAL INFORMATION

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