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MARY BETH TEDRICK

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Plum Chamber
membership@plumChamber.com

**“OPPORTUNITIES
DON’T HAPPEN,
YOU CREATE THEM”**

- CHRIS GROSSER

Message from the President

Networking is a powerful thing! I have been in the Plum Chamber for 8 years now and I have been blessed in so many ways by the membership throughout the years.

Let’s take a look back...

Pipe burst - no problem - multiple people saved my basement

Needed insurance - they got me

Planning a funeral - I was surrounded with love by so many in the Chamber and was clueless

but Anna made the process so easy in my time of need

Hit a deer - they fixed me

Makeup and wine - yep, I’m covered

Need a partner in business - yep found that too

Friendships - some of the best people in my life I met through the Chamber

Banking – with all the organizations I help with, they know me by name!

And I could go on and on and on!

But, one more recent interaction was such a surprise and possibly the greatest blessing!

While working on Career Day for the 10-12 graders at Plum High School, ESSMC reached out about participating. As we were emailing back and forth, I mentioned that my son graduated from Plum last year and is now attending SRU to become a Physical Therapist. I thought it was a relevant thing to share because Mike Tardio also went to Plum and now is a PT. Well, my son started working for Mike as a PT Tech over the summer. Josh now knows at 19 years old that being a Physical therapist is 100% what he wants to do and absolutely loved his summer job! What peace of mind we were all able to find through this happenstance situation.

Not only has networking helped my business, but my personal life has also been made so much easier, and now, even my children are seeing benefits in their lives. When I joined 8 years ago, my goal was way too simple. It was to get some more business and meet like-minded people. Thank goodness, I didn’t let my small goal get in the way of the large blessings that I have received from the members of the Plum Chamber.

*To all who have been one of my blessings...thank you!
And to those who I haven’t gotten the chance to interact with...I can’t wait!*



MARY BETH TEDRICK

President

NEW PLUM CHAMBER PROGRAM

NONPROFIT COOPORATIVE PROGRAM

Do you know of a nonprofit organization that you would love to give more support to?

Do you know of a nonprofit organization that would benefit from being a member of the Plum Chamber?

Well we have a solution for you!!!!

The Plum Chamber of Commerce's Nonprofit Cooperative Program is a way for companies to sponsor their favorite nonprofit organization with membership in the Plum Chamber.

They get all the benefits of being a Chamber member without the burden of the membership cost! Imagine how much a nonprofit can grow through a Chamber membership!

For only \$100, you and your favorite nonprofit can get the following benefits:

Benefits for You Sponsoring a nonprofit organization

- Ability to help a local nonprofit for one year
- Recognition on the chamber's Facebook page, monthly newsletter and member emails
- Recognition at our Annual Dinner
- Receive Chamber Bucks to use at future chamber events and services

Benefits for the Nonprofit

- Their first year of Plum Chamber membership (\$100.00 value) paid for by their sponsor
- The chamber will advertise the nonprofit's job openings, fundraisers, events and more on the chamber's website and Facebook page
- The chamber will add the nonprofit's business information on the chamber's website
- The nonprofit's employees are all eligible to participate in any chamber event. Program and/or service

To Find Our More Or To Sponsor A Non-Profit Email membership@plumchamber.com

RENEWING MEMBERS

A-Amy's Notary, LLC.

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140 Sandune Dr d
Pittsburgh, PA 15239
amysplumnotary@yahoo.com

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Oakmont Country Club

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jspringborn@oakmont-
countryclub.org
pmroz@oakmont-countryclub.org

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www.pbsd.k12.pa.us
walshr@pbsd.net

Plum Community Center

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499 Center New Texas Rd.
Pittsburgh, PA 15239
www.plumcommunitycenter.com
khochberg@plumboro.com

Plum Library

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www.plumlibrary.org
calfop3@plumlibrary.org

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Ron.Boller.QWME@statefarm.com

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westmorelandwestrealtors@gmail.com
www.wwaor.org

NEW MEMBERS



CIRCLE OF CREATIVITY, LLC.
CHRIS REAY

Circle of Creativity is dedicated to preserving your memories and creating custom gifts for your family and friends. They offer scrapbooking day and weekend retreats, scrapbooking products and supplies and custom wreaths, lighted glass blocks and bereavement gifts. For more information visit www.circleofcreativityllc.com



GRAZIE PAYMENTS
TROY MELE

Grazie Payments will help save you thousands depending on your credit card volume. They can not only save you money but help streamline how you take payments. The easier you make it for a customer to pay the more likely they are to come back. For more information, visit www.graziepayments.com



PAMPERED CHEF
MARYBETH TEDRICK

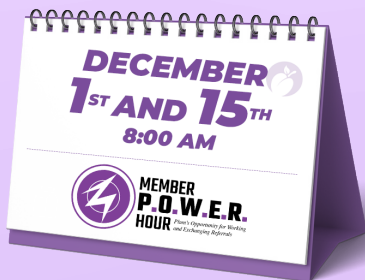
Pampered Chef offers a line of kitchen tools, food products, and cookbooks for preparing delicious food in your home. For more information or to order products visit www.pamperedchef.com/pws/mtdrick1



SAY IT ONCE RESCUE LEAGUE
KIMMI RASKY

Their mission is to save the lives of rescue dogs by providing free behavior modification training and preventative wellness programs. They partner with local rescue organizations to identify the most at risk dogs, educate volunteers, and raise awareness for proper care and training. For more information visit: www.sayitoncerescueleague.com

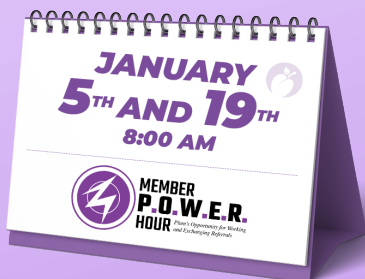
DATES TO REMEMBER



HOLIDAY PARTY LUNCHEON W/ GIFT EXCHANGE

Plum Boro Building

DeNunzio's



Plum Boro Building

Plum Boro Municipal Center

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

2023 Annual Dinner

R E C A P

Over 70 Plum Chamber Members
enjoyed a wonderful evening at our
2nd Annual Plum Chamber Annual Dinner!

Highlights of the evening included honoring our Milestone Members, a Dessert Auction to raise money for the Chamber and charities and our Annual Awards.

New Member of the Year - Rachel Vasquez with Movement Mortgage
Volunteer of the Year - Leah Sanft with Gymkhana Gymnastics
Chamber Member of the Year – DeeDee Adams
with Berkshire Hathaway Home Services

A big “Thank You”
to our main event sponsors:

DeeDee Adams – Berkshire Hathaway Home Services
Soxman Funeral Home, LTD – Anna Nesbit and Brian Soxman
Paner Bread – Kinsey Auveil and Gail Russel



Photos provided by Sanders Video Services



ELITE SPONSORS



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DeeDee Adams

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Shane and Amy Smith

Coldwell Banker

Kinsey Auvil and Gail Russell

Panera Bread

James and Tracy Sanders

Sanders Video Services

**Stacy Dobrosky, Susan Helnack,
and Stephanie Ramsey**

S&T Bank

KNOWLEDGE IS POWERFUL

MEMBER ARTICLES PROVIDING KNOWLEDGE IN ORDER TO EMPOWER EACH OTHER

WHICH LIFE INSURANCE IS THE BEST?

That question can only be answered after considering a number of variables. Let's start with identifying the most popular types of life insurance.

1. The most commonly purchased life insurance is called "term" insurance. It provides financial protection for a stated time period, or term. Initially, it's a less expensive form of life insurance, allowing you to purchase large amounts for a relatively low initial premium. With the exception of a "return of premium policy," it builds no cash value. Three common term policies include a ten-year term, a twenty-year term, and a thirty-year term. If one is still alive at the end of the chosen time period, the policy either cancels or charges very high premiums to continue it.
2. Permanent life insurance is intended to provide coverage for your entire lifetime. It builds cash value, which is an asset you can borrow against during your lifetime. Some of its most common forms include whole life, universal life, variable universal life, limited pay life, single premium life or a final expense policy. With exception of a guaranteed issue whole life policy, other policies ask a person health questions to qualify.
3. If a person has excellent health, they could qualify for lower, preferred rates than a standard policy. If a person has some health issues, they might be offered a policy, albeit at higher than standard rates.
4. The younger you are, the lower the cost of life insurance. (You might want to "lock in rates" while you are young, healthy, or both).
5. Various rating services grade Life insurance companies to give consumers an indication of their claims paying ability. You might want to research companies, like A.M. Best, Standard and Poor, Fitch or Weiss to see how your proposed company rates. You might also look at JD

WHICH LIFE INSURANCE IS THE BEST?

SO WHICH LIFE INSURANCE IS THE BEST?

Let's look at several scenarios.

Scenario A: A father and mother has three young children, limited financial resources, and no life insurance at work, or no individual life insurance policy. A sensible approach is to buy as much term insurance on the mother and father as their limited budget will allow. The idea is to take care of the children if one or both of the parent die. (I should mention here that they can convert some or all of the term to a permanent policy if their finances improve).

Scenario B: A single male or female is earning a nice living, and they have no dependents. They can afford some type of permanent policy since they have extra income, and may have dependents in the future. Also, they are healthy, so they now qualify for good life insurance rates. Examples would be whole life, variable life or universal life. These all have cash values and each type defers taxes.

Scenario C: This person does not want a monthly, quarterly, or annual life insurance bill. They might select a Single Premium Life policy. They pay once and done!

So which life insurance is the best? Like so many things in life, IT DEPENDS! Go see a competent agent and have the discussion before poor health, advanced age, or death ruins your plans.

Article provided by:

RON BOLLER

State Farm Agent

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WHAT TO DO WITH THE HOUSE WHEN THE OWNER(S) HAVE PASSED AWAY

First, Change the Locks and Forward the Mail. It is best to change the locks at your earliest convenience. It is possible that several people may have keys to the house. Relatives, neighbors, friends, handy people, care takers, etc. It is also advisable to change the automatic garage door opener code, if there's a wireless unit.

To ensure that important bills and documents are not forgotten, have the mail forwarded to the home or business address of the administrator of the estate. They will need to file a request with the Post Office, and provide proof that they are the appointed Executor or administrator, authorized to manage the deceased's mail.

Second, Set Aside Financial Documents. Set aside time to search diligently throughout the house for important documents. While searching, it is not unlikely to find cash hidden in unusual places – such as taped to the bottom of dresser drawers, inside crawl spaces, between clothing in drawers, inside register vents and even under the mattress.

Look for the following documents:

- Will
- Life Insurance Policy
- Homeowner's Policy
- Bank Account Info and Check Books
- Current Bills/Receipts
- Stocks, bonds, investment or retirement accounts

Third, Continue to Pay the Mortgage, Utilities and Maintain the Property.

- The mortgage still needs to be paid. If no mortgage, continue to pay the homeowner's insurance and property taxes
- Keep these utilities on – gas, electric, water/sewage/sanitation.
- Cancel unnecessary services – phone/internet/TV, streaming services, automatic delivery services, medication delivery, food delivery, etc.
- Keep grass cut; sidewalks cleared during winter weather.

WHAT TO DO WITH THE HOUSE WHEN THE OWNER(S) HAVE PASSED AWAY

Fourth, Sort Through and Organize Belongings. This may be the most time intensive and emotional aspect of preparing the house for sale and it may feel overwhelming a times. Organization will help lessen the burden. It may help to separate the items into three categories:

- Items to Keep
- Items to Donate or Sell
- Items to Throw Away

If disagreements occur between family members about distribution of items, set aside the disputed items until the sorting is finished and emotions have settled. Then try taking turns, each choosing an item or memento.

Finally, Prepare the House for Sale or Transfer of Ownership. If someone in the family will be remaining in the home or taking over ownership of the home, this may be the time to consult with an attorney to work out those details.

If the house is part of an Estate, it will likely need to be sold to settle the Estate. Again, you should consult with an attorney to find out the best way to handle things.

If/When it becomes time to sell the property, if you haven't already, it is very important to de-personalize and declutter the house. If there is too much clutter and furniture in the house, it will be a distraction to a potential buyer; and most likely result in low priced offers. Doing this will also give you a head start, because prior to closing on the sale, the house will need to be emptied of any personal belongings that are not included with the sale anyway.

Once the house is emptied, a thorough cleaning and fresh coat of paint can do wonders in making the property more sellable. However, before you get too involved, you may want to consult with a Realtor. They should be able to help you decide your best plan of action, and may even be able to connect you with reputable services providers to help you get everything done, with the least amount of burden on you.

Article provided by:
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EXP Realty, LLC
www.LaurieRhoades.com

Please Welcome Your
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OF DIRECTORS!**

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Anna F. Zvirman-Nesbit, F.D., Celebrant



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Mary Beth Tedrick

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Chris Reay

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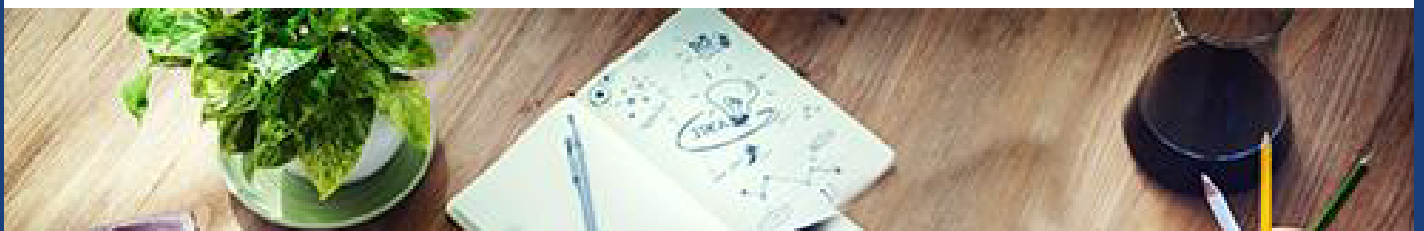
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NEW MEMBER ADVERTISING OPPORTUNITY



We will be giving all prospective, new and current members this annual Plum Chamber of Commerce booklet. This booklet contains a variety of Chamber information on our programs, services and events.

We would like to open up this advertising opportunity to you as an avenue to market you and your business. If you would like to advertise your ad in the booklet, please complete the form below and mail it along with your check to our office at **4555 New Texas Road, Plum PA 15239.**

Name: _____

Company: _____

Telephone Number: _____

Email: _____

Business Card 1/8 Page Ad: \$50.00

Quarter 1/4 Page Ad: \$100.00

Half 1/2 Page Ad: \$180.00

Full Page Ad: \$300.00

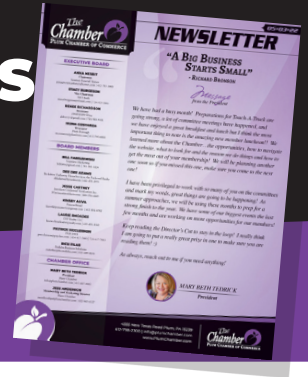




Promote YOUR BUSINESS TO MEMBERS!

Newsletter is sent to 450 people

Advertise your company, products and services with a Business Card Ad, Flyer Insert or Both in our Monthly Newsletter



	BUSINESS CARD AD PRICING	FLYER/BROCHURE INSERT PRICING	DUAL ADVERTISING* Discounted Rate
One Month	\$10.00	\$30.00	\$35.00
Three Months	\$25.00	\$75.00	\$90.00
Six Months	\$65.00	\$150.00	\$200.00
Twelve Months	\$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
- 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

PLUM CHAMBER NEWSLETTER ADVERTISING

Company Name: _____ Email: _____

Contact: _____ Phone: _____

SELECT FROM THE FOLLOWING ADVERTISING OPTIONS:

Business Card Ad

____ 1 month - \$10 ____ 3 Months - \$25 ____ 6 Months - \$65 ____ 12 Months - \$100

Flyer/Brochure Insert

____ 1 month - \$30 ____ 3 Months - \$75 ____ 6 Months - \$150 ____ 12 Months - \$220

Both Business Card Ad and Flyer/Brochure Insert

____ 1 month - \$35 ____ 3 months - \$90 ____ 6 Months - \$200 ____ 12 Months - \$290

____ Check Enclosed

____ Email Quickbooks Invoice For Credit Card Payment



PLUM CHAMBER

ELITE SPONSORSHIP PROGRAM

NEW



	Platinum	Gold	Silver
CHAMBER MEMBERSHIP	FREE \$230 Value	FREE \$230 Value	FREE \$230 Value
MEMBERSHIP DIRECTORY Elite logo will be displayed by your listing.	PLATINUM LOGO	GOLD LOGO	SILVER LOGO
CHAMBER NEWSLETTERS/ EMAILS	LISTED IN ALL	LISTED IN ALL	LISTED IN ALL
NEWSLETTERS Add a flyer to newsletters.	6 TIMES A YEAR \$150 Value	3 TIMES A YEAR \$75 Value	ONCE A YEAR \$30 Value
NEWSLETTERS Add a business card to newsletters.	6 TIMES A YEAR \$65 Value	3 TIMES A YEAR \$25 Value	ONCE A YEAR \$10 Value
PROSPECT BOOK Credit to use towards ad purchase.	\$100	\$75	\$50
FACEBOOK Pinned post on Facebook.	12 MONTHS	12 MONTHS	12 MONTHS
BUSINESS CONNECTION LUNCHEON 5 minutes to tell about your business.	3 TIMES A YEAR	2 TIMES A YEAR	ONCE A YEAR
SCHOLARSHIP A separate scholarship category is available. For applicable students of elite sponsors.	FREE TO APPLY	FREE TO APPLY	FREE TO APPLY
CHAMBER SPONSORSHIP BUCKS Credit for event sponsorship. Can be used to sponsor: Casino Night, Cash Bash, Scavenger Hunt, Touch A Truck, Annual Dinner.	\$4,000 CREDIT	\$2,000 CREDIT	\$600 CREDIT
ANNUAL DINNER FREE TICKETS	4	2	1
ANNUAL DINNER Recognition at event - introduction & in program.	Free	Free	Free
TABLES AT EVENTS space to display information at events/lunches.	4 Events 2 Lunches	3 Events 2 Lunches	2 Events 2 Lunches

**Plus the sponsorship benefits listed for that event. **You must provide flyer by the 15th of the previous month.*