WesBanco Carries On ESB’s Commitment to Customers & Community

When the press release went out that WesBanco was purchasing Ellwood City’s hometown bank, ESB, there was apprehension on all sides. Customers worried that they wouldn’t get the same friendly, personal service that they’d received for years. Employees worried that the transition from one system of banking to another would be difficult or impossible. And Mike Mooney, President of WesBanco’s Western Pennsylvania Market, was concerned about whether the transition would go smoothly for everyone. Fortunately, Ellwood City residents and former ESB customers quickly had their fears allayed. WesBanco is doing its best to remain a hometown bank and it seems to be working.

A Smooth Transition

In the banking world, it can take months for one bank to purchase another and put all of the needed changes into place. When WesBanco purchased ESB, the acquisition was remarkably smooth. The announcement was made on October 30, 2014 and the formal name change and data conversion took place in late April of this year. WesBanco retained nearly 90% of the ESB employees and retrained them, while others took a retirement option. The transfer was relatively seamless because so many of the employees live in the area and nearly all of the former ESB customers stayed on during the switch.

Continuing a Tradition of Community Involvement

Daniel Swartz, Vice President and Regional Marketing Officer of WesBanco, explains, “We worked closely with people like Terrie Krukenberg, who had been with ESB for decades, in order to make sure the switch from ESB to WesBanco was a smooth one. She and several others were instrumental in helping us establish a friendly presence through community involvement. We continue to be committed to Ellwood City and the surrounding areas. There are not many community banks left and WesBanco continues the long-standing support that ESB Bank provided to the community. This includes supporting the Ellwood City Public Library, the hospital, local schools, the Chamber of Commerce and so many more. It’s this level of community involvement along with the great service of our employees that makes the difference.”

A Successful Purchase Based On Similar Cultures

When asked what he saw as the most difficult challenge to WesBanco’s merger with ESB Bank, Mike Mooney replied, “A lot of people don’t realize that this was a conscious decision by ESB Bank to be sold to WesBanco. It wasn’t a hostile takeover.
Congratulations to Wampum Community Revitalization on the Grand Opening of the Wampum Junction Station!

This beautiful facility will be a cultural and recreational center for the community that can be used year round. The site also offers residents and visitors access to the west side of the Beaver River, which has not been possible for over a century. It is situated along the North Country Hiking Trail. Please join the Chamber in congratulating Wampum Community Revitalization on an outstanding achievement!

In fact, ESB chose WesBanco in part because we offer the same kind of commitment to supporting the community and all it has to offer. While WesBanco is still small by today's banking standards, it has the resources to offer much more to our customers, including enhanced services, expanded commercial and mortgage lending capabilities, insurance, treasury management and wealth management services. At the same time, we were able to keep every single ESB branch open so that our customers weren’t inconvenienced in any way.

WesBanco’s Track Record

WesBanco is one of the strongest regional banks in the country, with 8.5 billion dollars in assets in three states. Its biggest region is western Pennsylvania and it was recently recognized as one of the best managed banks in the country.

Mooney noted that WesBanco has a strong track record as a regional bank with hometown ties. “Just a few years ago, I actually went through the same adjustment that ESB employees are going through now. I worked at Fidelity Bank, which was purchased by WesBanco two years ago and went through the process of retraining that our Ellwood City employees have gone through in the last several months. It made me more aware of the potential challenges; I could tap into the feelings that I had when Fidelity was purchased and use them positively here in Ellwood City.

Honoring ESB’s Commitments

Since the completion of the transfer from ESB Bank to WesBanco in April, Mike Mooney and Daniel Swartz have met with many of Ellwood City’s organizations, community and municipal leaders and school representatives. Their goal? Making sure that WesBanco continues to support the many community events and programs that ESB had previously devoted so much of its time and resources to. Swartz invites Ellwood City organizations to get in contact with him if there is a need for sponsorship or support of any community programs that ESB has supported in the past. “We not only want to continue supporting those organizations and we look forward to finding additional ways to become involved in the community. We intend to be present in Ellwood City for a very long time as not only a community bank but as a community leader.”
LEES COACHING OFFERS GUIDANCE AND AROMATHERAPY

SOLUTIONS FOR HEALTHIER, JOYFUL LIVES

When Lauralee and Scott Lees decided to start a coaching business, they weren’t thinking about coaching Little League or helping kids with their soccer moves. They wanted to help adults cope with the many pitfalls of relationships, work, and stress in general. Lees Coaching Company, established in 2013, quickly became a success based on the couple’s unique approach to coaching others in all aspects of their lives. They attribute part of their success to the unique dynamic they have as a couple.

Lauralee Zelesnak Lees explains, “We began Lees Coaching Company because we wanted to help others create the life of their dreams. We also specialize in working with singles, widows and divorcees in order for them to find their “right relationship” rather than settling for whoever comes along, but we’ve worked with individuals and couples who are looking for something more fulfilling in every aspect of their lives and not just relationships.”

“We also guide public school teachers through the new evaluation systems in the best way possible. Being a teacher myself, I understand that the new evaluation processes can be intimidating. When you’re undergoing an evaluation it can be incredibly stressful. If you’re stressed out and on edge, how can you possibly put your best foot forward? The teachers we work with know that they need to be centered and confident in order to get the most out of their evaluation; we help them achieve that through our coaching services and our aromatherapy products.”

Adding A New Dimension to Life Coaching

While Lauralee and Scott have received plenty of gratification from their coaching services, they still felt that they could offer something more. That’s when they discovered the power of aromatherapy, an ancient method of enhancing mood, improving health and increasing an individual’s overall wellbeing through the use of specifically blended essential oils.

Lauralee is enthusiastic when talking about Young Living Essential Oil Company, which provides Lees Coaching with all of their aromatherapy supplies. “Scott and I are now Independent Distributors of Young Living Essential Oils and Oil Infused Products (Member #1443577). We host and provide workshops for individuals, parties, work establishments, and charitable organizations in order to teach people how to use essential oils to maximize their health benefits for themselves, their children, and their pets, and are also hosting training meetings to assist their Young Living Essential Oil team members, named Team Timeless Health, to do the same,” she says with pride. “We are most famous for our aromatherapy workshops, which cater to the specific interests of the group that we are teaching.”

Authoring Their Own Coaching Guide

But Lauralee and Scott Lees didn’t stop with a successful life coaching business or even their highly successful membership with Young Living Essential Oil Company. In addition to all that, the husband and wife team recently co-authored a course book for singles, widows, and divorcees entitled, The Suitable Helpmate Prayer, which is soon to be published. The course book guides their single, widowed, and divorced clients through the Lees Coaching program for optimizing relationships and finding the right relationships, maximizing their dreams, and establishing a meaningful, fulfilled life.

The Secret of Success

Lauralee and Scott Lees pride themselves on offering the best knowledge and support to each one of their clients. Lauralee explains, “Our business is our calling, not just a job. We provide our customers and clients with a solid support system and knowledge base, along with the ancient practice of aromatherapy using the Young Living Essential Oils, while extending the best of ourselves. Our company is truly unique because we approach our coaching from a male and female perspective. Scott and I LOVE what we do and have established a fantastic partnership. In addition, the Young Living Essential Oil Company has an unmatched product of therapeutic grade essential oils with a most rewarding compensation plan for their Independent Distributors, so we can offer aromatherapy solutions with confidence; after all, these are the same essential oils we use to enhance our own lives!”

Continued on Page 4
Meeting Unusual Client Challenges

Every day brings something different for the husband-wife team at Lees Coaching. “Our most unique customer problem was a client whose dog was scared and nervous during a fireworks presentation. We resolved it by rubbing the dog’s fur with a specific Young Living Essential Oil used for calming and soothing. The same oil also calmed the child of the family that was handling their dog. It is wonderful to work with everyone, especially children and pets, and the Young Living Oils are safe to use on all of them. Providing our customers and clients with products that safely support them mentally, emotionally, physically, and spiritually is our pride and joy!”

A Rewarding, Well-Rounded Life

The Lees love to see relationships work out and have helped past clients not only find successful, fulfilling relationships; in some cases, they have worked with clients who have ended up getting married. It’s a sure sign of the effectiveness of their relationship coaching when someone they’ve coached walks down the aisle.

They have also been featured on a California radio show and have written and produced several coaching videos and essential oils videos for social media. Because they are passionate about both their products and services, performing live, in video, and in social media was a natural evolution. It’s a way for them to reach potential clients and customers who might otherwise never learn about what they have to offer.

Scott Lees notes, “It’s so rewarding to represent an outstanding product like Young Living has to offer that actually acts on and benefits one’s mind, body, and spirit; not too many people can claim that they sell such a product! We are very thankful and feel blessed to be living the life of our dreams. We are so proud of our business because we are doing what we love to do - helping people - and we do so with one another! Who could ask for more?”

Three Times Three Equals a Solid Business Plan

By Lori Hilliard, Executive Director, Ellwood City Area Chamber of Commerce

Being an entrepreneur is hard work. Anybody who has successfully launched their own business, whether it’s a Mom & Pop corner store or a high-tech, online venture, will tell you that knowing where you’re going and how you’re going to get there is essential to succeeding. It’s surprising, then, that many people who are starting a business don’t bother putting together a cohesive business plan. It may be that they think they know what they need and how to get it, or that they don’t know how to put a good business plan together. Others make the mistake of assuming that as long as they have that plan in their head, everything else will fall into place. Nothing could be farther from the truth.

Three Audiences

Many people assume that you don’t need a business plan until it’s time to apply for a loan or find an investor. Wrong. Yes, it’s important to be able to give potential investors or loan officers an outline of your business operations, but they aren’t the only audience. Every good business plan should address three audiences: Investors, Management and Employees. Don’t have managers or employees yet? Eventually you will – don’t wait until that moment to try and outline what you expect from management or your employees. Including a detailed operating plan (who does what, the duties of management, etc.) will mean there is already a template in place when you do need to hire help so that you aren’t scrambling to put something together when you’re focusing on growth. Include milestones you want to achieve and what you expect from each employee so that they won’t feel adrift.

Three Components

But what are the essential components of a good business plan? Keeping your audience in mind, you will need to outline where your business is now, where your business is headed and how you’re going to get there. By clearly defining what is already in place and where you hope to be down the road, you can crystallize exactly what you need to get there. If you’re a
Continued from page 4 (Successful Business Plan)

simple online storefront right now but hope to have licensing agreements with at least three major retailers within five years, say so, then outline your roadmap for getting there. Who will you talk to? What size retailer do you want to work with? What are you willing (and not willing) to give up for an agreement or partnership? Answering these questions in your business plan will provide a road map for current and future employees, management and partners so that you are all moving in the same direction with the same goals in mind.

Three Traps to Avoid

While putting together a business plan can be tedious and time-consuming, it can help you avoid some dangerous pitfalls on the road to success. Once you've put your plan in writing, it's easy to refer to as you move forward and can help you define the costs, risks and potential benefits of each decision you make. Most first-time business owners (and many seasoned entrepreneurs) over-estimate what they can deliver. They look at the big picture and are optimistic rather than realistic. The more detailed your business plan, the less likely you are to promise the moon when all you can deliver are the stars. Why do so many businesses fail in the first few years? Because they discover that they don't have the resources, income or experience to give some customers what was promised. A reputation for under-delivering can be the death knell of your business.

An offshoot of over-promise is under-estimating what you need. Without a business plan, some entrepreneurs “ballpark” the cost of goods or services. They may take into consideration the cost of resources, employee time and packaging, but they may forget about details such as wear and tear on machinery, employee benefits or the cost of utilities used. Without these elements, you could discover that what you're charging is only a “break even” price rather than one that will yield a profit. Another pitfall that a business plan can help you avoid is over-valuing your product or service. The only way to discover what your product is really worth is to do some detailed market research while crafting your business plan. You can certainly choose whatever price you want for your product or service, but that doesn't mean it will sell. Do some research and determine your target market. If you want to reach a budget-conscious audience, using the priciest ingredients and fancy packaging will be counter-productive. On the other hand, cheap materials or ingredients won't sell to an audience looking for top quality or luxury items. Study your retail area, potential customer base and your competition to find the ideal balance of cost versus price to discover what your target market is willing to pay and what you need to deliver for that price.

Doing some market research, talking to a successful business mentor, acknowledging your financial needs and doing an honest assessment of where you are now versus where you want to be will all help you craft a solid business plan that will not only help you secure a business loan or investor, it can be a valuable guide as you move forward in the coming months or years. If you ever feel like your company has lost its way, rereading your business plan can help you get back on track.

Resources for Creating Your Business Plan

The Small Business Administration has valuable resources that can be used to help you create a successful business plan., including step-by-step guides for everything from doing market research to how to make your business plan stand out in a crowd of others when you’re applying for a loan or meeting with potential investors. Visit the SBA’s Create Your Business Plan page for more information.

If You’d Purchased a Newsletter Ad,
Hundreds of Subscribers Would Be Reading It Now!

Advertising in the Ellwood City Area Chamber of Commerce Newsletter is one of the most economical forms of advertising you can buy. We reach several hundred businesses and individuals every month with our electronic & print newsletters. Rates starting at just $25! Call 724-758-5501 for more information.
Medical Cannabis Round Table Open to the Public

On August 13 2015, the Ellwood City Area Chamber of Commerce will host an open round table regarding the possible legalization of medical cannabis in the state of Pennsylvania.

On Thursday, August 13, 2015, a Medical Cannabis Round Table will be held at 7:00 pm in the auditorium of the Ellwood City Municipal Building. The event, sponsored by the Ellwood City Area Chamber of Commerce, will present viewpoints from both sides of the issues. The Chamber remains neutral on the topic, but is presenting the information so that individuals and businesses have a better understanding of the issues.

Lori Hilliard, Executive Director of the Chamber of Commerce, explains, "We've been approached by various individuals and businesses who have had questions about the issue of medical cannabis and weren't sure where to go to get accurate information. Earlier this year, Pennsylvania state senators approved State Senate Bill 3, which would legalize marijuana for medical applications. In fact, it passed with a 40-7 vote. It will soon go to the House for approval. There are strict limitations regarding how medical cannabis can be used and how it will be regulated, but many people aren't sure of the details or how it will be monitored. In order to help people understand what's happening and how it may affect them, we decided to host a round table."

So far, twenty-three states and the District of Columbia have legalized medical cannabis. Similar legislation is pending in seven more states. Eleven states have failed to legalize it or have had the matter put on hold. Senate Bill 3 could be voted on in the Pennsylvania State House later this year.

Speakers at the Medical cannabis Round Table will include Attorney Patrick Nightingale, a criminal defense attorney and outspoken proponent of medical cannabis; Ryan West, CFI, LPQ of Greenbriar Treatment Centers, he is a published expert on the subject of workplace drug and alcohol addiction, including a specialized article on cannabis use in the workplace; State Senator Mike Folmer, the sponsor of Senate Bill 3; and Danielle McGurk, the parent of two children who could benefit from medical cannabis to treat a severe form of epilepsy. Also speaking will be Michael Palladini, RPh MBA CAC, a registered pharmacist who has developed training materials focused on prescription drug abuse and marijuana use and abuse. Each speaker will have fifteen minutes to address the medical cannabis issue and explain their stance. Nick Kerin from the Beaver, PA office of Representative Keith Rothfus will also be attending but will not be speaking.

After all participants have spoken, audience questions will be accepted in writing and responded to by the panelists. As guests arrive at the round table they will be given pencil and paper to write down their questions.

For those who can't attend the Round Table, Armstrong Cable will be videotaping the event to broadcast at a later date on the Armstrong Cable Network as well as on Armstrong On Demand. The Chamber of Commerce will also upload the event to www.ellwoodchamber.org.

For more information about the Medical Cannabis Round Table, please contact Lori Hilliard at the Ellwood City Area Chamber of Commerce, execdir@ellwoodchamber.org or 724-758-5501.
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Thank you for the privilege of serving your family

Saturday, September 26th
11:00 am to 4:00 pm

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Fall Fest 2015

*Family Activities  *Food & Beverages  *Crafts
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*Car Cruise with 1st & 2nd place prizes for "Best in Show"
*First 100 cars receive a window plaque  *All Cars Must Enter Car
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It’s the Tenth Anniversary of Our Most Popular Event!
Monday Evening, September 14th
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WHERE: Ellwood City S.O.I. Hall
808 Lawrence Avenue

WHEN: August 29, 2015 7pm - 11pm
Doors open at 6 pm with free group dance lessons

PRICE: $25/Person - $45/Couple
Current or previous military $10/person

Dancing with the Dante DiThomas Swing Band
Light Refreshments will be available
Prizes will be awarded for the best period attire, best ladies hair styles and the best dance couples throughout the night

PROCEEDS BENEFIT:
Ellwood City Area Chamber of Commerce
The Home Front during WWII

“The principal battleground of the war is not the South Pacific. It is not the Middle East. It is not England, or Norway, or the Russian Steppes. It is American opinion.”
Archibald MacLeish, Director of the Office of Facts and Figures, forerunner of the Office of War Administration

“We are now at war. We are now in it—all the way. Every single man, woman, and child is a partner in the most tremendous undertaking of our American history.” So stated President Roosevelt on December 9, 1941, during his weekly radio address to the nation. With the bombing of Pearl Harbor, America had formally entered the war as a partner of the Allies in the fight for democracy—and life on the Home Front would never be the same.

Total war meant that all levels of the economy and all segments of society dedicated themselves to victory. FDR urged Americans to join the war effort by “out-producing and overwhelming the enemy.” While scarcity, rationing, and shortages became regular topics of conversation, so too did talk of duty, patriotism, unity, and victory. The United States, which had the world’s 18th largest military in 1939, mobilized itself for total war production almost overnight once the nation entered the war. The immediate conversion of peacetime industries into war production facilities involved companies of all sizes and types. Toy companies began to manufacture compasses. Typewriter companies made rifles and piano factories produced airplane motors. The Ford Motor Company ceased producing cars and began turning out tanks and bombers. And behind each soldier stood hundreds of civilian workers making everything an army needs to fight around the globe. The Depression was over. Full employment was a reality and confidence in victory was strong.

From 1940 until the Japanese surrender, the United States produced more than 300,000 aircraft, 86,333 tanks, and 12.5 million rifles. Its shipyards were just as productive, building 107 aircraft carriers, 352 destroyers, and 35 million tons of merchant shipping. The US also supplied a majority of war materials for its Allied partners. By 1945, the US had produced more than twice the war supplies of Germany, Italy, and Japan combined.

While returning to work and earning more money, Americans on the Home Front also had to learn to ration their food, recycle their scrap, plant “Victory Gardens,” and cut back on travel. The government regulated the economy to control inflation, maintaining price and wage controls and instituting tight rationing programs throughout the war. Every family received ration books with stamps and coupons for food items such as meat, sugar, and butter, and other goods, like tires and gasoline. The government further encouraged civilians to collect fabric, scrap metal, and old tires for recycling. Rationing even changed fashion styles. While women’s slacks and skirts became slimmer and shorter to save fabric, men’s suits became cuff-less and vest-less. Millions of families observed meatless Tuesdays, millions more helped fund the war by buying war bonds.

The war permeated every aspect of life on the Home Front. Comic books, popular music, movies, and Broadway shows all had patriotic themes. Propaganda supporting the war effort was everywhere. Slogans like “Kick ‘Em in the Axis” and “Can All You Can” became popular and made people feel that they could play a vital role in producing victory. And the battle on the Home Front changed America in vital ways as the workforce expanded to include women and minorities, people relocated to fill war industries, and the United States fulfilled its role as “Arsenal of Democracy.” These changes were not always easy, but Americans made them with the same determination and optimism that they exhibited on the battlefields around the world.

The National WWII Museum
945 Magazine Street, New Orleans, LA 70130
www.nationalww2museum.org