

THE BUSINESS VOICE OF
WHEELING
AND THE
OHIO VALLEY

The Chamber

2010 Edition Volume 3



From The President's Desk

Another long and hot summer has come and gone and we are all hopeful that the winter months will not be as severe as they were last year.

The Chamber is very busy planning for our Fall and Winter events. The Annual College Fair, BIZFEST, The Perkins Restaurant and Bakery Fantasy In Lights Parade and the Home and Garden Show sponsored by DeNoon Lumber will be here before you know it.

The complete list of Business After Hours for 2011 as well as other events will be posted on the Chamber web-site in a few weeks.

As elections day nears, please be sure to vote. There are many local, state and national races that can have an effect on our business community and all citizens, so please exercise your right to vote.

Finally, a long time Chamber employee will be retiring at the end of September. Jeanie Reddy, the Chamber Fiscal Manager, has been employed by the Chamber for 32 years. She has proven to be a loyal, dedicated employee over the years and everyone wishes her the best in her retirement.

Have a great fall season.



Frontier Communications Implements Local Engagement Model In The Wheeling Area

Bill Moon Appointed as General Manager of Wheeling, WV

Frontier Communications Corporation (NYSE: FTR) has launched its customer-focused, local engagement model in Wheeling, WV. The local model gives General Managers (GMs) accountability and responsibility for their markets, and combines big company advantages with a small town feel. Frontier has found that communities served by a GM fully dedicated to their satisfaction, growth and prosperity have a superior customer experience.

Most recently, Bill Moon was appointed the GM for the Northern Panhandle area residing in Wheeling. He is very familiar with the Northern Panhandle having been raised in the Chester, WV area and living in Wheeling for the past eight years.

All Frontier employees, and especially GMs, are ambassadors of Frontier. GMs are responsible for all facets of the customer experience, including products and services and subject matter expertise regarding the needs of residential, small office/home office and business and enterprise customers. A

deep involvement in the community and a commitment to buy and hire locally whenever possible are also part of the model.

The local engagement model has been used by Frontier with great success throughout its service territories. The local engagement model provides customers with quick response and a proactive approach. Day – to – day decisions are made at the local level. The model is being rolled out quickly in the new markets that joined Frontier as a result of its July 1, 2010 acquisition of Verizon wireline operations in 14 states.

Residents and community leaders should expect to see a lot of Bill. As one of the faces of Frontier in Wheeling, he will be a prominent supporter of local civic and educational organizations, employee volunteerism, giving activities and offer additional community support in the areas of technology and PC security.

Continued on next page.

Markets fluctuate. Relationships shouldn't.

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Internet access is vital to future growth in West Virginia and Frontier will be instrumental in providing that service to the residents of West Virginia. Frontier has committed to providing high speed internet service availability to 85% of the residents in West Virginia over the next three years. Aggressive plans are already in place for 2010 and 2011 to reach an additional 150,000 households with high speed internet service. Frontier's vast fiber optic network currently in place provides the needed data throughput to make this happen.

About Frontier

Frontier Communications Corporation (NYSE: FTR) offers voice, High-Speed Internet, satellite video, wireless Internet data access, data security solutions, bundled offerings, specialized bundles for small businesses and home offices, and advanced business communications Access Solutions for medium and large businesses in 27 states and with approximately 14,800 employees. Frontier is included in the S&P 500 Index and is the largest provider of communications services to rural America. More information is available at www.frontier.com and www.frontier.com/ir.



A College Fair will be offered on October 4, 2010 at the Wheeling Jesuit University's McDonough Center. Sponsored by the Wheeling Chamber of Commerce, WTOV-TV 9 and WesBanco. There will be over 100 colleges in attendance and admission is free. The event is from 8:30 A.M. until 12:30 P.M.

Guest Column - McKinley Carter Wealth Services Goin' Through the Big D, and Don't Mean Dallas.

By Jeremy J. Lowe, CFP®

On a recent trip to the grocery store, I couldn't help but notice the barrage of magazines covering the marriage, and perhaps divorce, of golf great Tiger Woods. I'm not sure I understand why so many people find the marriages of famous people so interesting. Unfortunately, thousands of marriages end across our country every month, yet they somehow don't make the evening news.

Over the past two weeks, I have had the displeasure of learning that clients in two families have separated and intend to divorce in the near future. Although these were very difficult conversations, they were very important conversations that needed to happen. Divorces often turn many aspects of life upside down. However, your finances are often one thing that can remain intact even if your marriage has not.

Having gone through this process with clients many times before, I thought it would be helpful to share some mistakes and issues many forget to address...

Cash Flow – There are many issues that will be taken into consideration when determining who is going to pay or receive alimony and child support. From a budgeting perspective, it is important that you get a handle on what you can expect to pay or receive and plan on living within these newfound means.

Health Insurance – Will each spouse have health insurance coverage after the divorce? Who is going to cover the cost of the children's health insurance coverage?

Joint Accounts – Although not all couples have joint accounts (checking, savings, investments, credit cards, etc), it is important that all of these accounts are inventoried and accounted for during the divorce process. If they are not, you could be paying for divorce well after the final decree is signed.

Dividing Assets and Debts – It is often best to start out requesting a joint credit report from the three major credit reporting agencies to confirm you are fully aware of all of the debts you and your spouse have. It is important to understand your home state's definition between marital and non-marital assets and debts. Assets accumulated before and during your marriage may be divided differently.

Failing to Update Estate Documents – As easy as this is to do, you would be surprised how many people fail to change beneficiaries on their life insurance policies, retirement accounts, and wills.

Separate Your Emotions and Your Finances – Although I understand this is a very emotional process for all involved, your emotional attachment to certain items can cause problems and may lead to poor choices. "Keeping the house at all costs" is a great example of this.

Overlooking Income Tax Implications – If you have young children, who will get the tax annual exemption? Will my maintenance or child support payments be taxable or tax deductible?

After-Tax Value of Your Assets – It is imperative that you have a clear understanding of the after-tax value for all of your assets. For instance, consider that most likely all of the funds within your 401(K) will be taxed upon distribution... similar to the difference in your gross and net paycheck. Additionally, make sure to take cost basis of taxable accounts into consideration.

Unfortunately, many marriages don't end the way they start. However, the more amicable you and your former spouses are in the process of settling the divorce, the more money each of you will have at the end.

Jeremy J. Lowe, CFP® is a wealth advisor with McKinley Carter Wealth Services (<http://blog.mc-ws.com>) an SEC registered investment adviser with its principal place of business in the State of West Virginia. The information contained herein is general market information only and is not intended to be personalized investment advice. Mr. Lowe can be contacted at jlowe@mc-ws.com or 304-230-2400 or 866-306-2400.

MCKINLEY | CARTER
WEALTH SERVICES

Up and Coming Events

- | | |
|-------------|---|
| October 4 | Annual College Fair,
Wheeling Jesuit University |
| October 14 | BizFest/ Businesses After Hours,
Wheeling Island Hotel-Casino-Racetrack |
| November 15 | Chamber University Legal Series
#4, WV Northern Community College |
| November 18 | Business After Hours, Festival of Trees –
Big Brothers/Big Sisters, River City |
| November 19 | Perkins Restaurant and Bakery Fantasy
of Lights Parade, Downtown Wheeling |



Perkins[®]
Restaurant & Bakery

**FANTASY
in lights
PARADE**

2010 Perkins Restaurant & Bakery Fantasy In lights Parade is set for November 19th

The leaves are beginning to change and that means that the 2010 Perkins Restaurant and Bakery Fantasy in Lights Parade is right around the corner! This year we are celebrating our 25th Anniversary! On November 19th the downtown streets of Main and Market will be filled with the friendly faces of the Ohio Valley as the annual parade kicks off the holiday season.

This year along with named title sponsor, Perkins Restaurant and Bakery, and media sponsor, WTOV9, there are seven other corporate sponsors for this year's event. "We are so fortunate for have these community-minded sponsors for the parade. Without their financial support we would not be able to bring events like this to the community," commented Chamber of Commerce President Terry Sterling.

The Chamber is pleased to announce our 2010 Perkins Restaurant and Bakery Fantasy in Lights Parade sponsors

- First Choice America Community Federal Credit Union
- IBEW Local 141
- The People of Ohio County
- Ohio Valley Medical Center/ East Ohio Regional Hospital
- Panhandle Cleaning and Restoration
- West Virginia Northern Community College
- Wheeling Island Hotel-Casino-Racetrack

The parade will be broadcasted live on WTOV9 and www.wtov.com along with a replay on Christmas Day. If you are interested in participating in the parade, please visit our Web site and download a parade application today! Space is limited, so be sure to apply before the deadline!

Applications are now available for the 2010 Perkins Restaurant & Bakery Fantasy in Lights Parade on November 19, 2010 at the Chamber website www.wheelingchamber.com. The event will be broadcast exclusively on WTOV9 and on WTOV9.com.



New Members

Below you will find a list of New Members since our last issue:

- Dr. Chiu
- Dunkin Brands
- Ryan Ferns
- Frontier Communications
- Generation's Restaurant
- Quaker Steak & Lube
- Chance II Sealcoat, LLC
- Robert C. Byrd Institute
- Spic n Span
- Unique Screen Media



Office Furniture for Sale

Call the Chamber office for more information.

Space for Rent

1st floor of the chamber building
Call 304-233-2575 ext. 17 for more information



Putting Good Health to Work

Providing your business with a wide variety of health care services, including:

- Injury Treatment - Initial Injury Treatment
- Workers' Compensation Case Management
- Anchor Clinic for Local Managed Care Organizations
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East Ohio Regional Hospital
Ohio Valley Medical Center

Occupational Health System

East Ohio Regional Hospital
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740-633-4199

Ohio Valley Medical Center
3rd Floor, East Building • Wheeling, WV 26003

304-234-8630



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guaranteed!

304-232-1313

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Floor Cleaning/Wall & Ceiling Cleaning
Carpet/Upholstery/Draperies Cleaning
Auto Detailing
Mold Remediation
New Oriental and Area Rug Cleaning



FREE ESTIMATES
www.apolloprocleaning.com

The Apollo Promise.....
"If any service that we provide does not live up to your expectations, then we'll make it right!!!"

2010-2011



Nailers Business Alliance

The Nailers Business Alliance (NBA) is a unique opportunity that provides companies with avenues to advertise their business, as well as entertain their clients and employees. With programs only the Wheeling Nailers can provide, memberships vary to ensure all companies can take advantage of these exclusive programs.

MVP Level Membership

Logo and link on (NBA) page at wheelingnailers.com

2 Grey Level tickets to all 27 home games

10 Red Level tickets to Business Alliance Night

Discount code for employees

\$750

Billed over 12 months

All - Star Level Membership

1 A La Carte Items

Logo and link on (NBA) page at wheelingnailers.com

4 Grey Level tickets to all 27 home games

Group Night Out for 50

20 Red Level tickets to Business Alliance Night

Discount code for employees

\$1,500

Billed over 12 months

Championship Level Membership

2 A La Carte Items

Logo and link on (NBA) page at wheelingnailers.com

4 Gold Level tickets to all 27 home games

Group Night Out for 50

\$100 Nailers Merchandise Bucks for the Nailers Team Shop

20 Red Level tickets to Business Alliance Night

Discount code for employees

\$2,500

Billed over 12 months

A La Carte Items

- Pre Game reception for up to 50 (food and beverage are additional)
- Concourse table at a Nailers home game to distribute promotional materials
- Spike appearance at an event of your choice (date to be mutually agreed upon)
- :30 radio spot during all 72 Nailers games on WKWK 97.3 FM
- 1/4 page program ad in the Nailers game day magazine
- Radio interview with Bob Rotruck during a Nailers home game
- In arena signage (Six section signs)



2010-2011 Nailers Business Alliance VIP Entertainment Packages

Looking for a way to entertain your biggest customers? Want to take your office out for a night? The Wheeling Nailers can offer you and your guests a night of fun and entertainment with one of our VIP premium seating packages.

Corporate Ice Box

Six (6) seats on the glass in a private box

Food and Beverage Included*

Six (6) Complimentary Gifts

Wait service during the game

One (1) Parking Pass

Add up to two (2) additional guests for just \$30.00 per person

\$199

* Alcohol not included in package price

Corporate Sky Box

Twelve (12) seats located above the ice in a private box

Birds eye view of the entire rink.

Food and Beverage Included*

Twelve (12) Complimentary Gifts

One (1) Parking Pass

Wait service during the game

\$399

* Alcohol not included in package price

5 Game Packages

6-12 seats in our premium seating

Food and Beverage Included for all five games*

Complimentary Gifts

Wait service during the game

One (1) Parking Pass per game

Ice Box / Sky Box
\$899 / \$1799

* Alcohol not included in package price



Package Benefits & Details



Ice Box Seating!

Ice Box Seating

Perfect for celebrating a special occasion or entertaining a VIP client, WesBanco Arena's Ice Boxes offer a true "home-ice advantage!"

AMENITIES INCLUDE:

- Comfortable Seating
- Catering Service
- Wait Staff

GAME DAY RENTALS:

Includes 6 tickets with option to purchase an additional two tickets.

- Single Game Plan
- 5 Game Plan
- 10 Game Plan
- Full Season

Sky Box Seating

Sky Box seating offers you and your guests a birds eye view of the WesBanco Arena ice. The Sky Box is perfect for entertaining your VIP client or guest.

AMENITIES INCLUDE:

- Comfortable Seating
- Catering Service
- Wait Staff

GAME DAY RENTALS:

Includes 12 tickets.

- Single Game Plan
- 5 Game Plan
- 10 Game Plan
- Full Season



Sky Box Seats

www.wheelingnailers.com

(304) 234-GOAL (4625)

The Future Stars of the Pittsburgh Penguins Start Here!



8th Annual Wheeling Nailers "Charity" Golf Scramble Wheeling Country Club Thursday, October 7th 2010 10:00 am Shotgun Start

Nailers Players and Staff will serve as your host for this event!

One Nailers Player or Coach will be assigned to each foursome.

*Play for Great Prizes -
1st, 2nd, 3rd place teams will win!*

Enter and receive Great Gifts

Every golfer entered will receive a generous gift package

Golf Packages

**\$400 - Championship Special
(Includes Foursome and Hole Sponsorship)**

\$360 - Foursome

\$100 - Individual

\$50 - Green/Tee Sponsorship



Packages include 18 holes of golf + cart at the Wheeling Country Club. Gift packages at the start of the tournament, beverages on the course, and dinner at the conclusion of the event.

**Make Checks payable to
Wheeling Nailers Hockey**

8th Annual Wheeling Nailers "Golden Spike" Golf Scramble
Thursday, October 7th 2010
10:00 am Shotgun Start

Return Form to
Wheeling Nailers Golf Scramble
1315 Main Street
Wheeling, WV 26003
304-234-4625

Player 1 - Captain

Captain's Address

Player 2

Phone:

Player 3

Credit Card Information:

Player 4

Name on Card

Exp Date:



9

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5 a.m. - NEWS9 SUNRISE - 6 a.m.

outdelivers WTRF by **312%!**



outdelivers WTRF by **329%!**



NEWS9 MIDDAY 12 p.m.

outdelivers WTRF by **100%!**

NEWS9 LIVE AT FIVE 5 p.m.

outdelivers WTRF by **135%!**



NEWS9 AT SIX 6 p.m.

outdelivers WTRF by **118%!**

NEWS9 TONIGHT 11 p.m.

outdelivers WTRF by **147%!**



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