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BUSINESS

Review & Forecast

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Section D — Transportation / Finance / Real Estate

Section

D



By Jamie Hunt

Vehicles cross over Veterans Bridge in Oil City in January. Rehabilitation of that span was among the numerous projects that the Pennsylvania Department of Transportation had on its plate in 2024. To see the story, turn to page D2.

Section D of the Business Review & Forecast looks at the region's service industry.

The section starts with a look at the projects that the Pennsylvania Department of Transportation took on in 2024, including the rehabilitation of Veterans Bridge, which connects Oil City's North Side and South Side. The upgrade was among 95 projects that PennDOT worked on in the Northwest Region.

The real estate market drew much attention in 2024 due to the economy. Overall, the prices of homes were up in the tri-county area, and real estate experts say a trend toward country living should continue in the new year.

Venango Regional Airport is hopeful that rehabilitation of its main runway will get underway this year. Clarion Airport could see an increase in flights in the years ahead as a result of planned development at Riverstone Estate in Foxburg.

Several banks and credit unions also are highlighted in this section.

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PennDOT improves travel conditions

SUBMITTED ARTICLE

The Pennsylvania Department of Transportation had active work on more than 95 projects, include 66 miles of paving and repairing or replacing 25 bridges in 2024 throughout the northwest region, which includes Crawford, Erie, Forest, Mercer, Venango and Warren counties.

“The 2024 construction season included a variety of projects that together demonstrate PennDOT’s commitment to an overall transportation system that focuses on safety and accessibility for all users,” said PennDOT District 1 Executive Brian McNulty. “This includes the replacement of the Fisherman’s Cove Bridge in Victory,

paving on Route 322 in Venango County, roadway slide repairs in Forest County and the facilitation of a local roads project in Franklin.”

In 2024, District 1 awarded 65 contracts for an estimated investment of nearly \$158 million, including 22 roadway projects, 22 contracts to replace or repair state-owned bridges, 11 safety projects, and 10 projects for work on locally owned roadways, bridges and trails. Physical work on some contracts awarded in 2024 will begin in 2025.

Of the 95 projects with active work this year, 40 were contracts started or awarded prior to 2024.

“Over the past few years,

the staff at PennDOT’s northwest region has expanded our scope to look for ways to better leverage grants and other funding opportunities to improve pedestrian and multimodal amenities whether as independent projects or as part of a larger contract,” McNulty said.

The Liberty Street project in Franklin, slated for construction in 2026, is an example of these efforts. PennDOT and Franklin officials are incorporating the city’s Transportation Alternative Set Aside grant into the overall resurfacing project that runs from Eighth Street to 15 Street.

“Coordination like this can create a more efficient project and can lessen the overall impact of construction on the traveling public,” McNulty said. “This can be accomplished only through collaboration with local governments and our planning partners. Local municipal officials should take note, there are funding options available, whether grants or other methods, that may be able to help you complete your multimodal projects, but you need to take that step to apply.”



Veteran’s Memorial Bridge in Oil City

Road (Route 2023) over Mill Creek in Utica Borough. The contract cost was \$746,000. The contractor was Shingledecker’s Welding.

- Rehabilitation of the bridge that carries Georgetown Road (Route 3003) over Interstate 80 eastbound in Irwin Township. The contract cost was \$1.3 million. The contractor was Swank Construction Company.

• Slide repairs along Route 8 in Cherrytree Township. The contract cost was \$257,000. The contractor was Francis J. Palo, Inc.

- Completion of a project to resurface 3.6 miles of East State Road (Route 2006), 2.6 miles of Rockland Cranberry Road (Route 2013), and 4.2 miles of Deep Hollow Road (Route 2035) in Cranberry Township. This project started in 2023 with minor work in 2024. The contract cost was \$4.1 million. The contractor was Shields Asphalt Paving, Inc.

- Resurfacing of eight local roads in the City of Franklin — Tyler Street, Taylor Street, Washington Street, Lincoln Street, Madison Street, Wintergreen Drive, Pinoak Drive and Woodland Drive. Work was funded through the Local Federal Aid Route program. The contract cost was \$298,000. The contractor was IA Construction Corporation.

- Resurfacing 8.71 miles of roadway, including Georgetown Road (Route 3026) from the Mercer County line to Route 62 in French Creek Township, and Route 208 from the Mercer County line to Route 8 in Irwin Township. The contract cost was \$3.3 million. The contractor was Shields Asphalt Paving, Inc.

There were three active projects in Forest County:

- Repairs to more than 1 mile of Route 62 from Little Hickory Road (Route 3004) to Route 127 in Hickory Township. The work consisted of milling and paving, base repairs, drainage repairs, guide rail repairs/updates, pavement markings, side road and driveway adjustments, and shoulder backup. The contract cost was \$724,000. The contractor was IA Construction Corporation.

- Restoring nearly 2 miles of Route 666 from Blue Jay Creek Road to the Warren County line in Howe Township. Work included milling and paving, base repairs, drainage repairs, guide rail updates, pavement markings, side road/drive-way adjustments and shoulder backup. The contract cost was \$978,000. The contractor was Shields Asphalt Paving, Inc.

- High Friction Surface Treatment on various routes in Forest and Warren coun-

ties. The contract cost was \$567,000. The contractor was RAM Construction Services of Michigan, Inc.

There were also contracts for work across more than one county for guiderail repairs and updates, interstate patching, permanent message boards, highway lighting repairs and updates, reflective pavement marker installation, durable pavement markings and other work.

Several 2024 projects were funded at least in part by the Bipartisan Infrastructure Law (BIL). This year alone, the BIL brought approximately \$25 million in additional funding to the northwest region to be allocated by the department and its local Metropolitan and Rural Planning Organization (MPO/RPO) partners.

In the northwest region, the planning partners are the Erie Metropolitan Planning Organization (MPO), the Shenango Valley MPO and the Northwest Rural Planning Organization (RPO), for projects in Crawford, Erie, Forest, Mercer, Venango and Warren counties.

The following projects are expected to have active work this year in Venango County:

- Resurfacing and restoring 6.05 miles of Route 427 from Academy Street to Deeter Road in Jackson and Plum townships and Cooperstown Borough. This project was started in 2024. Contract cost, \$3.3 million. Contractor, IA Construction.

- Patching as needed on Interstate 80 from mile marker 27 to mile marker 46. This contract was awarded in combination with work in Mercer County with a cost of \$3.2 million. It was started in 2024. The contractor is Glenn O. Hawbaker, Inc.

- Replacement of the President Road bridge (Route 2023) over Porcupine Creek in President Township. The contract cost is \$1.56 million. The contractor is Thomas Construction Inc.

- Resurfacing nearly 2 miles of Route 8, Barkeyville to the Butler County line, Irwin Township. Anticipated contract cost \$750,000 to \$1.5 million.

- Resurfacing nearly 2 miles of Route 8, Marsh Lane to Fairview Road, Cherrytree Township. Anticipated contract cost \$750,000 to \$1.5 million.

- Installation of a Dynamic Electronic Message Board on Interstate 80 near Barkeyville. Anticipated contract cost is \$500,000 to \$750,000.

Additionally, contractors are scheduled to be awarded for the Liberty Street project

in the City of Franklin and replacement of the Route 208 bridge over Little Scrubgrass Creek in Scrubgrass Township. Work on those projects is not expected to start until 2026.

Work in Forest County in 2025 will include resurfacing 4 miles of German Hill Road (Route 4004) from Route 36 to Little Hickory Road (Route 3004) in Tionesta and Green townships. The anticipated contract cost is \$1 to \$2.5 million.

Plans also call for a contract to be awarded for repairs to the bridge on River Road (Route 2002) over Coleman Run in Barrett Township. Work is expected to take place in 2026.

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PennDOT Maintenance

District 1 maintenance forces also had a busy season, with 405 miles of seal coating — which will preserve and prolong the service life of those roadways — including 56 miles in Venango County and 33 in Forest County. Crews also completed 280 miles of ditching, including 42 miles in Venango and 8 in Forest. Maintenance crews replaced 8,713 signs across the district, including 90 in Forest and 968 in Venango. The county bridge crews were able to clean and flush drainage on 1,513 bridges, including 53 in Forest and 159 in Venango. Throughout the region, 7,685 miles of lines were painted.

“Completion of routine maintenance activities, like seal coating, ditching, and bridge cleaning, are an imperative part of PennDOT’s role as the owner of more than 3,600 miles of roadway in the northwest region,” said Aaron Fox, Assistant District Executive — Maintenance. “This work preserves and increases the services life of our road and bridges and helps the department make the most of our maintenance budgets, which include winter weather needs.”

The Venango County office of PennDOT employs more than 50 operators and has 26 plow trucks to maintain 1,193 snow lanes miles of roadway each winter. The Forest County facility has 19 operators and 9 plow trucks for 403 snow lane miles.

Both county offices shifted employees and equipment to assist with the historic snowfall that hit Erie County starting Thanksgiving 2024.

“As part of our winter preparations each year, members of our maintenance team map out a plan for assisting each other based on how storms move through the region. During the weeklong snow event in Erie County, that plan was on full display as crew members and equipment from all of our counties shifted to Erie to help manage more than 5 feet of snow fall,” Fox said.

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Karnish Advisors offers personalized services

SUBMITTED ARTICLE

Karnish Financial Advisors is an independent financial consulting practice focused on catering to the individual needs of their clients. The practice is family-owned and operated by Casimir J. Karnish and his wife, Colleen P. Karnish operations manager. The firm is celebrating its 27th anniversary in 2025. Casimir Karnish said “It has been an honor to serve our clients financial needs for over 26 years now and we look forward to personally serving them in 2025.”

Karnish Financial Advisors operates through LPL Financial, which is the nation’s largest independent broker dealer, as reported in Financial Planning magazine June 1996-2025, based on total revenues. This avenue allows Karnish Financial to provide the best of both worlds for their clients—top-of-the-line resources and personalized service, customized for the needs of each individual client.

“We believe that by developing a deeper relationship with our clients, we will be better able to guide them in pursuing their unique needs, wants, and goals,” said Casimir. “We treat each client like family, and we work tirelessly to assist our clients in the creation and preservation of multi-generational wealth.”

The cornerstone of Karnish Financial Advisors is the

personal level of service that they offer. They create, monitor, and maintain customized financial plans for affluent individuals, families, and businesses.

“We recommend individualized financial plans for each client,” said Colleen. “We enhance various products and services to adapt to the needs of our individual clients.”

Some of the services offered by Karnish Financial Advisors include investment planning, retirement planning, risk management, cash flow, budget, assistance to loved ones, assist in income tax planning and estate planning, charitable giving, asset allocation, social security review, annuities, life insurance, education, and college planning.

While Karnish Financial Advisors serves a large number of clients in Venango County, they also assist clients all over the world. Being available to clients 24/7 is a priority for Casimir. He is able to access information to assist his clients from any location, so he is constantly available to provide guidance. Please call the office number at your convenience 814-678-3438.

The main focus for Karnish Financial Advisors is to offer excellent service for their clients. Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.

Gary Jackson’s State Farm agency adds an employee

SUBMITTED ARTICLE

Gary Jackson’s State Farm Insurance Agency marked its seventh year anniversary in business at 3144 State Route 257 in Seneca.

Jackson maintains a staff of two full-time employees. Shirley Evans, who serves as the office manager, has more than 21 years of experience with State Farm.

A new addition to the team that is starting this year is Sarah

Irwin. Sarah comes with years of experience in customer service.

Staff members are licensed to sell auto, home, life and business insurance.

“With the world changing in the past few years we have adapted as well. We can complete most everything of the phone or via online meetings with clients but of course we always welcome to stop in,” said Jackson.

PennDOT Northwest names new managers

SUBMITTED ARTICLE

The northwest region of the Pennsylvania Department of Transportation (PennDOT) named four new county maintenance managers in 2024.

District 1, which consists of Crawford, Erie, Forest, Mercer, Venango and Warren counties, has five county-based maintenance managers.

Crawford County

In February, Venango County resident **Jason Warner** was appointed as the Senior Highway Maintenance Manager for Crawford County.

In this role, Warner manages a \$19 million annual budget and 124 employees. He oversees winter services and routine transportation preservation activities for 501 bridges and 949 miles of state-owned roadway, including surface treatments, drainage cleaning, bridge washing, sign replacements and other cycle maintenance work.

Warner started his career with PennDOT in 2003 as a Transportation Equipment Operator in

Venango County, a position he held for about seven years.

In 2010, he was promoted to Roadway Program Technician (RPT) at the Venango facility. Four years later, Warner accepted a promotion to be a Transportation Construction Inspector (TCI), working on projects in Crawford, Mercer and Venango counties.

He rejoined the maintenance unit as an Assistant County Maintenance Manager in Crawford County in May 2017. Warner has been serving as the Acting Senior Highway Maintenance Manager in Crawford County since April 2023.

Venango County

Blaise Bucha was named the Highway Maintenance Manager for Venango County in June.

Bucha manages a \$15 million annual budget and 88 employees. He oversees winter services and routine transportation preservation activities for more than 200 bridges and over 500 miles of state-owned roadway, including surface treatments, drainage cleaning, bridge washing, sign replacements and other cycle maintenance work.

Bucha is a 2014 graduate of the University of Pittsburgh, where he earned a degree in Civil Engineering. He started his career with CONSOL Energy before joining PennDOT in 2016 as a Civil Engineer Trainee in the Construction Unit. In August 2021, he was appointed a Senior Civil Engineer in the Construction Unit. He earned his professional engineer license in 2022.

For the past three years along with his regular duties in construction, Bucha has assisted with county maintenance management during winter operations.

Warren-Forest

Ryan Wescoat of Titusville was named the Highway Maintenance Manager for Warren and Forest counties in July.

Wescoat manages a \$16.5 million annual budget and 117 employees. He oversees winter services and routine transportation preservation activities for more than 340 bridges and over 750 miles of state-owned roadway, including surface treatments, drainage cleaning, bridge washing, sign replacements and

other cycle maintenance work.

Wescoat attended the Pennsylvania College of Technology from 2004 to 2008, where he obtained a bachelor’s degree in Construction Management.

He started his career with PennDOT 14 years ago as a Civil Engineer Trainee in the District 1 Bridge Unit. Two years later, he accepted an Assistant Manager position in Venango County. In 2012, he transferred to a similar position in Crawford County.

After serving as the City of Titusville’s Public Works Director from 2016 to 2019, Wescoat returned to his former PennDOT position in Crawford County. Wescoat had been serving as the Acting County Manager for the PennDOT facilities in Warren and Forest counties for five months prior to being named to the position permanently.

In early 2024, **Zachary Miles** was appointed as the Senior Highway Maintenance Manager for Mercer County.

Jim Shaut has been serving as the Senior Highway Maintenance Manager for Erie County since 2019.

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Home prices were up; rural life is a draw

BY ROSEMARY FIELDING
Contributing writer

The tri-county’s real estate market over the past year showed one significant alignment: the average price of a house in increased in Venango, Forest and Clarion counties.

Venango County showed the biggest increase of 12.66% over 2023 prices; in Clarion County, prices went up 7.33%; and in Forest County, 3.51%.

That’s all according to Michael Wise, agent and broker of record at Coldwell Banker/Burns and Burns Realty in Clarion and current president of the Allegheny Valley Board of Realtors.

In addition, the percentage increase for the tri-county area was 10.94%, said Wise, who also is a director at the Pennsylvania Association of Realtors and on its legislative committee.

In Clarion County, the average price of a house in 2024 was \$167,605, up from \$156,159 in 2023, he said. In Venango County, the average price was \$148,738, compared with \$132,017 in 2023. In Forest County, the average price was \$116,257, while in 2023 it was \$112,315.

The average price in the tri-county area in 2023 was \$136,417, increasing to \$151,351 in 2024, according to Wise, who added that information on the median price is no longer available.

On the other hand, only Clarion County saw an increase in the number of houses sold during the same time period, experiencing a 25.6% jump, with 211 houses sold in 2024 and 168 sold in 2023, Wise said.

The number of houses listed for sale in Clarion County also increased in 2024, with 239 listed, compared with 208 in 2023, a 14.95% hike.

Venango County, in continuing the 2023 trend, registered a decrease in numbers of houses sold, with 302 sold, a downtick from 308 sold in 2023, or a decrease of 1.94%, which is far less than the 22% decrease seen in 2023, according to Wise.

In Venango County, the number of houses listed for sale decreased from 378 in 2023 to 372 in 2024, down 1.58%.

Forest County recorded 71 houses sold in 2024 and 80 sold in 2023, an 11.25% decrease, according to Wise.

On the other hand, in Forest

County there was a small increase in the number of houses listed, from 89 houses in 2023 to 90 in 2024, a 1.12% uptick, he said.

The tri-county numbers show a 5% increase in number of houses sold, from 556 in 2023 to 584 in 2024. In the tri-county area overall, there were 675 houses listed for sale in 2023 and 701 listed in 2024, a 3.85% increase, Wise said.

Venango and Clarion counties experienced an increase in total dollar amounts for all houses sold in 2024. In Clarion County, that figure increased from \$26,234,663 in 2023 to \$35,364,565 in 2024, a 34.8% jump, Wise said.

In Venango County, the total dollar amount for houses sold in 2023 stood at \$40,661,263 and in 2024 it increased to \$44,770,201, a 10.11% increase.

In Forest County, the trend was down, in line with the number of houses sold, with the total dollar amount decreasing from \$8,985,237 in 2023 to \$8,254,250 in 2024, an 8.14% decrease, Wise said.

The total dollar amount for houses sold across the tri-county area in 2023 was \$75,881,163, increasing to \$88,396,016 in 2024, a 16.48% increase.

When considering the average number of days that houses stayed on the market, Wise said Clarion in 2024 saw a significant decrease of 21.7% in that average, from 129 days in 2023 to 101 days in 2024. Forest County saw a 2.25% decrease, reflecting a change from an average of 89 days to 87.

In Venango County, on the other hand, houses stayed on the market longer in 2024 than 2023, the average being 107 in 2023 and 113 days in 2024, a 5.6% uptick.

It’s the economy

In the last two months of 2024, real estate agents, sellers and buyers had a more optimistic outlook about the real estate market, according to Wise.

He contrasted that more positive attitude in selling and buying real estate with the lack of enthusiasm for most of 2024, saying “interest rates and customer confidence drove the market in 2024, and, for most of that year, interest rates were high and confidence was low.”

For instance, Wise cited a “very

nice \$1 million residential house had only one showing from April through November.” But in December, Wise said there were four showings, indicating perhaps “confidence in the economy” had begun to pick up.

“Personally, I’m not referring to anything political, but I know, from speaking to potential buyers, that they had been putting off buying until after the election and now they feel more confident in the economy,” Wise said.

Cynthia Moon, associate broker and real estate appraiser at Gates and Burns Realty in Oil City, noted a similar change. “I think 2025 will be a good year. It is starting out well.

“People think that inflation will turn around because of the election. I saw a man from New York City being interviewed on the television news, and when he was asked what he thought about 2025, he said, ‘Money, money, money!’”

The same upsurge of confidence, Wise said, “is influencing sellers. Many sellers that would like to sell so they can buy somewhere else are finally making the decision to sell because they feel 2025 will offer more opportunities in the areas that they want to move to.”

Country home appeal

Wise noted the trend from previous years continues in buyers gravitating to more rural areas.

Realtors in the area “are still seeing a large number of people vacating more expensive and higher populated cities and towns outside our three-county area and relocating here due to lower taxes, lower cost of living, and rural living,” Wise said.

William Moon, owner of Gates and Burns Realty, also commented the Artist Relocation Program of Arts Oil City — which helps artists with financial incentives and other assistance to move to Oil City — provides evidence that people are moving to the area to escape higher costs and other shortcomings.

“I work with a lot of artists that come to Oil City, from all over,” he said. “I talked to one recently who moved from Nashville to be debt-free and to be able to live more comfortably. I talked to him at First Night Oil City, and he said that his family is happy here.”

Cynthia Moon, who is William Moon’s mother and who founded the family real estate business in 1983,

said “the artists come from all over, and they have no ties here to the community when they come. But they come here to escape high rents because they can pay less in mortgages here than what they pay in rents elsewhere.

“They also feel it is safer here. The cost of living is less. One man said he left Florida to get out of congestion. We had two people move here recently from Cape Cod and one who said ‘I just wanted out of Queens.’ We have a lot leaving Texas, too, because of increasing crime there.”

Because of these trends, Wise noted the inventory of houses put up for sale in the tri-county area “sold quickly,” leading to an increase in buyers who were competing for the houses and ultimately to “significantly higher prices.”

“There were more buyers interested in rural areas, but there were often no homes available,” Wise said. “Forest County is an example. Buyers were looking for seasonal homes and camps that they could convert to year-round living, and we did not have the inventory in homes available for sale to satisfy the demand of qualified buyers.”

“Everyone wants to get out and away from populated areas, and Forest County fits this narrative.” As a result, “some buyers would purchase land and began a two-to-four-year plan to build their homes rather than wait to buy a house.”

Supply and costs

According to Cynthia Moon, supply “has kind of picked up” in about the past two months.

Wise said buyers seem to be looking for smaller homes that call for less maintenance, with the goal of “reducing overall monthly costs today and into the future.”

The 6.75% to 7% interest rates, which stayed stagnant through 2023 and 2024 and were considered high compared with previous years, also “forced many buyers to purchase smaller homes than they would have liked,” he said.

In explaining buyers’ noteworthy emphasis on reducing future costs, Wise noted the “condition of a house is always a deciding factor in buying a home, but within a price category of \$150,000 to \$199,000, the better-conditioned properties went under contract much faster and with more com-

peting offers in 2024 than in 2023.”

Cynthia Moon said “young buyers often can’t fix anything; so they want houses in good conditions, and they will pay more for that.”

Finding well-maintained houses in the area could be a problem for buyers, she said, because “overall, maintenance in some areas has come to a standstill here. Houses used to be very well-maintained in town, but I drive around now and see things like porches needing a paint job and so on.

“But it is hard to find skilled workers to do the work; and with inflation, taxes and the cost of labor and materials going up, people are paying a lot more to maintain their homes. Elderly people on fixed incomes find it hard to pay for maintenance, and we have a lot of retired people here.”

Along the same lines, William Moon said he travels in seven counties, “and I am seeing more foreclosures and evictions by banks.”

Wise noted both retirees and younger people moving to the area are “looking for lower-cost homes, lower-maintenance homes, lower taxes and more rural areas. Accessibility to internet access is a priority for both groups, and accessibility to hospitals and medical care is a priority for retirees.”

Cynthia Moon said attitudes of sellers have changed in recent years.

“We used to tell people to expect as a final offer 92 to 93% of the asking price. Those days are gone,” she said. “Now, sellers expect 100%, and sometimes 110%, and sometimes they get it. And that skews the whole works. But this attitude depends on supply and demand.”

Rental properties continue to be in demand, according to Wise, but “many of the investors must purchase at a lower than market price to make their rental business model work.” Because they couldn’t find those conditions, an increase in rental properties didn’t materialize.

The higher real estate prices in 2024, combined with other factors, such as the high investment costs in repairing rental properties in order to lease them, resulted in an inadequate number on rentals of the market and has led to higher rents, Wise said.

Cynthia Moon said “rents are so high, they are driving people to get a mortgage, because the monthly mortgage payment is cheaper than rents.”

Venango Airport project nears completion

BY KARA O’NEIL
Staff writer

The Venango Regional Airport’s main runway project, which has been on the horizon for a number of years as part of the airport’s five-year plan, got a step closer during the past year with hopes of actual construction beginning this year.

Airport Director Bill Buchna is in the process of applying for grants to rehab that runway and upgrade the airport runway lighting, as well.

“This is the biggest project of my tenure,” said Buchna, who has been airport director since 2016.

Last year, he said, was spent in the planning phase of the project — designing, getting cost estimates and putting together documentation to apply for state and federal grant funding.

The main runway, Buchna said, is 150 feet wide and 5,200 feet long. The whole thing will be milled and repaved at an estimated cost of over \$5 million.

At this point, the project has yet to go out to bid and there is no timeline for construction, said Buchna, who hopes work will get underway in 2025.

Although the main runway is closed for repairs, the smaller runway will remain open except while milling and repaving take place where the runways intersect, according to Buchna. He estimated the lighting upgrades will cost an additional \$1 million.

The runway rehab will be funded through grants with a 5% local match, according to Buchna. The breakdown of that funding is 90% federal, and 5% each from the state and county. The runway lighting will be a similar funding breakdown, though the county will only be responsible for a 5% match for one phase of that project.

“Big dollar amounts equal big match amounts, even if it is only 5% of the project,” he said. “We have been budgeting for this for a while.”

Buchna is hoping the construction won’t affect the annual Wings and Wheels Fly In, Cruise that is scheduled in August.

The main revenue for the airport comes from fuel sales and hangar rentals, he said, and that the airport also generates some revenue from fees.

Jet traffic “continues to be strong,” though the elevated fuel prices, which

haven’t gone down for several years, have put a stress on the general aviation community, according to Buchna.

On the whole, he said, the airport is holding its own when it comes to fuel sales.

The cold snowy weather last month shut down the runways for a few days, Buchna said. “I haven’t seen constant snow and cold like this since I got here.”

The airport has a staff of six full-time employees, including Buchna, and two part-time employees.

Pennsylvania State Police; the Experimental Aircraft Association; Franklin Aircraft Sales; the Beach City Baby, a restored World War II plane; Tina’s Taxi Service; and The Runway Ristorante and Lounge are among the airport’s tenants.

In 2024, Primo Barone’s restaurant was bought by Vince DeStefano and his fiancée, Amy Robb, who reopened it as The Runway Ristorante and Lounge in August.

Buchna said the new restaurant has been popular. It is open for both lunch and dinner.

KARA O’NEIL, reporter for The Derrick and The News-Herald, can be reached at karaoneil.thederrick@gmail.com or 814-677-8369.

Jones Notary adds a new employee

SUBMITTED ARTICLE

Jones Notary, LLC, located at 3201 Route 257, Seneca PA 16346, is a Notary Public owned by Nicole A. Jones that provides title transfers for vehicles, boats and ATVs, plate issuance, restorations and apportioned services.

2024 saw the notary adding another member to their

team, which has two full-time employees and one part-time employee. They also focused on continuing to enhance the operational efficiency of their services for employees.

For 2025, they are hoping to increase their customer base and continue providing them with a smooth and joyful experience.

Reno Truck ongoing facility updates

SUBMITTED ARTICLE

Facility upgrades continue at Reno Truck and Equipment Service Co., with entry and exit aprons being completely renovated. Old concrete from 1986 was totally removed, and a state-of-the-art, in-ground heating system was installed in its place.

These new heated areas provide not only a much more convenient method to deal with winter’s frozen precipitation, but now snow and ice removal is a totally automatic

function of the new system, providing a much safer way to enter and exit the facility.

This upgrade compliments the total and complete make-over and update of the entire Service Center, which was completed last year.

With over a dozen highly trained professional maintenance technicians, Reno Truck is the in-house service provider for KTC, while also serving outside heavy-duty customers.

J&S continues to grow

SUBMITTED ARTICLE

J&S Bookkeeping LLC, located at 3201 Route 257 Suite 5, Seneca PA 16346, took 2024 to expand their contracts for invoicing customers, bill payments, and the FedEx Ship Center.

They also began working with credentialed behavioral

health providers for billing services.

For 2025, the company, which employs two full-time workers, plans to continue to grow. Those interested in J&S Bookkeeping LLC can reach them at 814-657-8757 or visit their website at j-sbookkeeping.com.

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Airport, Riverstone Estate could help economy take off

BY RANDY BARTLEY
Staff writer

A 2011 study produced by the Pennsylvania Department of Transportation showed Clarion County Airport contributes about \$1 million to the county's economy — and within the next five years, that could increase.

The 5,000-foot runway at the airport, located near Shippensburg, is important for jet traffic, which is the type of traffic that could visit the airport when Riverstone Estate opens in Foxburg in 2028. Six Senses, an international developer, announced plans for development, including enhancements to the 13,000-square-foot Riverstone estate near Foxburg.

"I don't think people know how important the airport is

at this point in time," Clarion County Commissioner and Airport Authority member Ted Tharan said.

"What they are talking about doing with Six Senses at Foxburg will attract wealthy people who will fly into the county on their Lear jets. To have an airport that can handle a private jet is critical."

Tharan said the airport will provide fuel for those incoming aircraft, "and the profit you make off of fuel sales helps to fund the airport. We have both jet fuel and prop fuel at the airport. Depending on the traffic, we may need to expand the capacity of the jet fuel facilities."

"Again, depending on the traffic we may even need to add a hangar or two. We do have the space available."

Air competition

In addition, the airport will be host to the second annual short takeoff and landing (STOL) event in August. The airport operated the event in 2024, during which about 14 pilots nationwide participated in the competition. This year, STOL is under the direction of the Clarion County Economic Development Corp.

"It is one of those events you have to build," Tharan said. "Last year, they had rain on the second day of the event when they were having their competition; so they had to use Friday's results, which was actually a practice day."

The single-engine airplanes for STOL are built with weight in mind. Some of the aircraft weigh about 1,400 pounds. The competitions are held at vari-

ous airports across the country.

Everything the airport needed to stage the event was already on-site. Specialized equipment is supplied by the national STOL organization, which brought an air boss and contacted the Federal Aviation Administration.

Hind Karns, Clarion County's tourism director, said STOL has its own following. "They fly in with families and utilize local hotels and restaurants. This is the type of event we hope to grow for Clarion County."

The date of this year's STOL has yet to be determined.

Airport utilization

Stat MedEvac is the greatest user of the airport, followed by general aviation or business flights.

"It's nice having Stat MedEvac here, from both an economic standpoint and a medical standpoint," Tharan said. "They are always on standby for medical calls and emergency calls. If they weren't here, it would mean a long ambulance ride to Pittsburgh or Erie for many patients with critical issues."

Clarion County contributes about \$70,000 annually to airport operations.

The hangars are rented to small, private aircraft, and 20 of 24 spaces are rented mostly to owners of single-engine aircraft.

The airport does not have a commercial service. A GPS approach is used for the runways. The airport handles one or two small jets monthly.

Management

A priority for the airport is to find a new manager.

Don Kimball resigned in 2024 and volunteer Bill Guth has been running the day-to-day operations.

"He is a pilot and he knows what he is doing. He runs a tight ship. He has been doing a great job," Tharan said. "The airport had computers that were 20 years old and he arranged to have them replaced."

The airport employs a manager and one full-time employee.

RANDY BARTLEY reporter for The Derrick and The News-Herald, can be reached at 814-715-3093 or at randybartley.thederrick@gmail.com.

Galaxy enters 85th year serving community

SUBMITTED ARTICLE

Galaxy Federal Credit Union, located in downtown Franklin, began as a modest effort by twelve Joy Mining employees in 1940, with each founder depositing \$5 to start the credit union. They show their gratitude and connection to those twelve individuals by having twelve stars in their logo.

Galaxy is a non-profit financial organization open to all people who live, work, worship, attend school, or volunteer in Venango County and their immediate family members. Galaxy offers a full range of financial services from digital banking to loans for most purposes.

With close to 5,000 members, including over 400 youth members, Galaxy prides itself on its mission that "Galaxy will provide the best financial services and products at competitive rates in a safe, professional, and friendly atmosphere to benefit our members in their current and future financial needs."

Convenient services to save time and money

In 2024 Galaxy enhanced all of its digital banking prod-

ucts offered to new and existing members. Galaxy also worked to upgrade and streamline all their digital services to prepare for 2025. This includes online banking to easy-to-use member remote deposit, and from quick digital telephone teller services to top-notch digital mobile banking and bill-pay. They have also added detailed financial education and product education sections to their galaxyfcu.com website.

As always, Galaxy provides deposit accounts and services including Savings, Checking, Certificates of Deposit, Individual Retirement Accounts and Christmas Clubs to their members with total balances over \$51 million. All deposits are insured up to \$250,000 by the U.S. Government's National Credit Union Administration.

Galaxy has earned 116 consecutive quarterly 5-star ratings from the nation's leading independent credit union rating and research firm, Bauer Financial, Inc. Because Galaxy has earned this rating since June 1996, it has also earned the prestige of being recognized as an "Exceptional Performance Credit Union."

Community service

Galaxy offers complimentary shredding to any individual or non-profit organization in the community during their annual shred event, held the week of Earth Day each year. 2025 marks the 18th consecutive year for this event, and it will be held from April 21 to April 26 this year. Attendees can dispose of old statements, check registers, invoices, tax records and more. Secure bins are provided where the consumer can place documents to be securely shredded. The shredding is free. This is not a recycling event, so newspapers and magazines are not accepted.

Another popular service offered by the credit union is Galaxy's youth account program. In addition to offering a special youth account for anyone up to 18 years of age, in 2024 Galaxy also increased the rewards students can obtain when attending any school, college, trade school or continued education programs. Students now receive two dollars for every 'A' and one dollar for every 'B' they earn during the current grading period. Earnings are deposited into the student's account for them to use

as needed. To date, this program has paid out over \$41,000 to students in our community.

Galaxy also offers a no surcharge, drive up ATM at their location of 1313 Liberty Street in Franklin. This means that Galaxy does not surcharge anyone to use their ATM for cash withdrawals.

Galaxy staff, management and volunteers can frequently be seen out in the community volunteering at various agencies and events. Galaxy helps support local non-profit organizations in numerous ways throughout the year. Keep an eye out for the Galaxy Team at the many community events and festivals in our Venango County community.

A look ahead

Galaxy operates with a solid core foundation and relies on its 12 current member volunteers who serve the credit union in numerous ways, including seven who serve on the board of directors to maintain the credit union's stability. Their team of employees are proud to be employees of an organization that really cares about them, their members and the community.

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FNB celebrated 160 years of service

SUBMITTED ARTICLE

First National Bank, the largest subsidiary of F.N.B. Corporation, had much to celebrate in 2024, including its 160th anniversary, the opening of its new corporate headquarters FNB Financial Center, and the continued success driving value for its stakeholders.

Digital technology is critical to FNB’s approach to serving customers, communities, employees and shareholders. Clicks-to-Bricks, its omni-channel delivery strategy, is the keystone of the company’s focus on innovation. Launched in 2016, Clicks-to-Bricks integrates the in-branch, online and mobile banking channels — resulting in a convenient, seamless customer experience. The engine propelling FNB’s digital momentum is eStore, the flagship technology of Clicks-to-Bricks and an award-winning digital platform.

Accessible online, via mobile devices and at interactive in-branch kiosks, eStore’s familiar, retail-oriented interface enables customers to compare and shop for products and services, schedule appointments with bankers and access financial education. Hundreds of thousands of users interacted with eStore in 2024, including significant increases in the number of loan and deposit product applications started within the digital platform. The eStore® Common App provides consumers with a single application to apply for up to 30 products and services simultaneously, saving time and creating a more efficient experience. Small-business loans and deposit products will be added to the application in 2025.

FNB’s physical delivery channels also continue to advance with modern technologies and layouts, including its newest digital branch located in the lobby of the company’s new corporate headquarters, FNB Financial Center. Staffed with a full-service banker, the tech-focused branch includes an eStore kiosk and ATM

with TellerChat, which facilitates video calls with a banker even during off-hours.

The advanced units added to an ATM network of more than 1,600 machines across the company’s footprint by the end of third quarter 2024, including nearly 500 in Pennsylvania. FNB Financial Center is also where the company is currently piloting its next generation of eStore, which combines an eStore kiosk with an ATM with TellerChat in one unit — a unique innovation that adds efficiency for customers and presents a cost-effective way for FNB to increase penetration or enter new territory.

FNB’s continued stakeholder impact has enabled them to continue to outperform in the industry. This legacy of superior service and consistency has resulted in continual industry and media recognition. This past year, FNB earned more than 60 accolades for its outstanding culture, industry-leading customer experience and community leadership, including:

- The CEO Magazine: CEO of the Year for Vincent J. Delie, Jr., Chairman, CEO and President of FNB and F.N.B. Corporation
- The Digital Banker: Global Retail Banking Innovation Award (Excellence in Digital Innovation)
- Forbes: America’s Best Banks, Most Popular Bank in Pennsylvania, America’s Most Trusted Companies (2025), America’s Best Companies (2025)
- Newsweek: Most Popular Bank in Pennsylvania; America’s Most Admired Workplaces (2025)
- Time: World’s Best Companies

In 2025, strategic priorities such as Clicks-to-Bricks will continue to fuel FNB’s success and further grow its reputation as a bank that offers superior customer service and is woven into the fabric of the communities it calls home. When all its stakeholders thrive, so does FNB.

Gates & Burns Realty celebrates 135 years

SUBMITTED ARTICLE

Gates & Burns Realty in its 135 years in business celebrates and recognizes their sales associates’ 200 years of combined experience serving the Oil Region.

They handle listings and sales of residential, vacant land and commercial properties, plus property management for landlords.

Many buyers are still able to work from home and are relocating from the urban areas to scenic Northwest PA to enjoy the many recreational opportunities, low crime, lack of traffic congestion and lower cost of living.

The goal of Gates & Burns Realty is to provide the most competent and professional real estate services possible to

its clients and customers.

The company and its associates are supportive of many local groups such as sponsoring an Oil City Little League Team, Titusville girls flag football team, Clarion Fire Department, Oil City Cheerleaders, First Night Oil City, Oil Heritage Queen contest, Main Street Wine Walk, Heritage Week Front Porch Contest, Lions Club Raffle, Venango County 4-H Raffle, Lyric Theater Concert, Oil City Police Education Program and many other organizations.

In 2024, the company continued to increase sales volume to a new all-time high due to marketing efforts reaching both buyers and sellers and their great team of associates. They look forward to another great year in 2025.

Rossbacher oversees expansion project

SUBMITTED ARTICLE

Rossbacher Insurance Group celebrated a company milestone of 96 years in business in 2024. The agency with offices in Cranberry, Corry and North East has a long-standing reputation of providing exceptional insurance protection and excellence in service and claim handling, while delivering insurance programs that are customized to their client’s needs and risk management objectives.

Celebrations and milestones

In 2024, Team Rossbacher celebrated a special milestone of ten years at their current Cranberry location on Route 322. The team members at that location include Jeannie Henry, Chad Ellis, Sharon Feltenberger, Tawyna Resinger, Nick Gammello, Valerie Drozdo and Christina Sterner.

Expansion project

This year, the team oversaw a major expansion project of their office space which included: new cubicle areas and offices for agents, dedicated office space for partners and Medicare professionals, and a new conference room to meet with clients for annual reviews. This expansion project reflects Rossbacher’s ongoing dedication and future commitment to the Venango County community.

Rossbacher worked with local construction companies to oversee the project

which took a little over four months to complete.

Team Rossbacher also continues to expand on their staff, adding a new member to the Corry office in 2024. Claire Brigham joined the team in July as a personal lines and life insurance advisor. Claire comes to Team Rossbacher with a strong background in customer service, spending the last several years in the healthcare industry.

In 2025, three members of the Cranberry team will celebrate their 10-year anniversary with Rossbacher. Jeannie Henry, Chad Ellis and Tawyna Resinger joined the team shortly after Rossbacher acquired the Seneca Insurance Agency in 2014. Since that time, they have reached milestones in their careers. Jeannie Henry now serves as branch manager and has obtained CISR and CIC designations. Chad Ellis serves as a personal and commercial lines account manager and has also obtained a CIC designation.

Rossbacher continuing education approach

Rossbacher’s commitment to best practices includes investing in a continuing education plan for each employee to further their insurance knowledge and professional development. Team members complete advanced certification training programs to earn prestigious insurance designations.

In 2024, Janet Monn ob-

tained a CIC (Certified Insurance Counselor) designation, one of the highest achievements an insurance professional can earn. Certified Insurance Counselors are recognized for their expertise and commitment to the industry. Rossbacher agents who also hold this prestigious designation include Brad Allen, J.T. Colwell, Scott Fogle, Nicole Crawford, Jeannie Henry and Chad Ellis.

Community support and giving back

One of the core values of Team Rossbacher is “Impacting our local communities through volunteerism and charitable giving.” Rossbacher puts this in practice by empowering employees to give back to the communities we live and work in. In 2024, the Venango team volunteered or served on committees or boards of the following organizations: Oil Region Alliance Board, Venango Area Chamber of Commerce Foundation Board, The Scenic Rivers YMCA Board, Cranberry Fireworks, Franklin Rotary, Franklin Water Authority, Northwest Hospital Foundation Board and the Venango Chorus.

Team Rossbacher furthered their commitment to charitable giving by providing financial assistance to over 100 local non-profit organizations. From youth sport booster clubs to large groups aiding in fighting hunger, Team Rossbacher believes in supporting local nonprofits

and their efforts to positively impact their communities.

In 2024, Rossbacher achieved another company milestone by donating over 75,000 bottles of water since 2017 to local organizations. These organizations are then able to sell the bottles for 100% profit as a fundraiser. In 2025, Team Rossbacher will give out their 100,000th water bottle.

Moving forward in 2025

Rossbacher plans for 2025 will be to continue to honor their predecessor, John Rossbacher’s, motto of P.S. — “Personal Service since 1928!” The agency is looking forward to quality growth through exceptional insurance protection, excellence in claim handling and service, and evaluating the insurance needs of those who have instilled their trust and confidence in our team.

Brad Allen, president of Rossbacher Insurance, says, “We’re very proud of our team consistently earning the trust of new clients and working to protect our families with life insurance. It truly demonstrates our team’s commitment to quality service, valuable protection, and competitive products.”

Rossbacher Insurance Group has specialized in personal and commercial insurance since 1928. To learn more, visit one of their three offices in Corry, Cranberry, or North East, or visit their website at TeamRossbacher.com.

SMI innovates with new modular designs

SUBMITTED ARTICLE

Structural Modular Innovations, LLC (SMI Homes), located in Strattanville, continues to lead the way in the modular construction industry, unveiling new initiatives and designs that are redefining the future of modular home building. Known for their commitment to quality, sustainability and affordability, SMI is excited to move into 2025 with additional home floor plans to meet today’s busy lifestyles.

SMI works closely with architects, contractors, developers and dealers to create innovative modern solutions. With plans to expand the current collection of floor plans in 2025, this collaborative initiative guarantees that each new design aligns with specific requirements for both functionality and affordability.

What’s new at SMI?

While keeping traditional family values in mind, SMI floor plans (smihomes.com) include traditional styles (ranch, capes and 2-story homes), family living space, privacy where needed, and basement and garage options, all with flexible square footages and customizations. New

floor plans are scheduled to be added in 2025.

In October of 2024, SMI proudly introduced “The Gainesville” as the newest floor plan and lot model. This model includes an open floor plan, large kitchen island, beverage counter and nook, and 18 floor plan variations to suit any family size, individual needs, lifestyles and budgets.

Those interested can view “The Gainesville” floor plan, interior images, and an online video at smihomes.com/Gainesville.

SMI in the news

“...what started with a conversation about how we could shift the homebuilding industry towards more innovative practices. Today we celebrate the completion of the Picket Fence, created to motivate builders and architects to explore systems-built construction solutions for delivering healthier, high-performance homes. With well-defined goals, measurable results, and tangible lessons learned, The Picket Fence offers a valuable model for industry professionals to remain competitive and create lasting change,” said Dennis Steigerwalt, Pres-

ident of the Housing Innovation Alliance, LLC.

SMI was honored to be chosen as the modular home construction company for the Picket Fence home that was finished in August of 2024 and located in Pittsburgh.

Other articles about “The Picket Fence” study are available online and appear in several online and print news publications, TRIBlive, plus ABC news 27.

SMI also received recognition in 2024 as Home Builder of the Month for February 2024 by the Modular Home Builder Association. Just announced, SMI is the January 2025 Home Builder of the Month featuring “The Picket Fence” Home. More information can be found at www.modularhome.org/home-of-the-month-january-2025/.

What makes SMI different?

“It’s simple. It’s people,” stated Sales Manager Jason McMillen. Many of SMI’s employees have been with the company for many years, with several that have over 25 or more years with the company. “The experience and craftsmanship is evident in every home

we design and build,” says McMillen. For over 30 plus years, it is quality that makes SMI the company it is today.

Each year SMI is proud to recognize those employees that have reached milestones with the company. This year’s awards were presented to Ben Matthews for 30 years of employment, Jim Parks for 25 years, and the 5-year recipients were Aaron Long, Blake Corle, Mike Coleman, Cindy Conner and Kurtiss Guth.

Moving forward

SMI actively seeks partnerships to expand its presence and address the growing demand for affordable housing. With innovations and a focus on customer satisfaction, Structural Modular Innovations continues to set benchmarks in the modular construction industry, shaping the future of modern, sustainable, affordable living. Any interested in becoming an SMI-approved contractor/dealer are asked to contact SMI.

All of SMI’s floor plans and customizations can be viewed at smihomes.com. Their production facility is located at 101 Southern Ave, Strattanville, PA 16258.

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