



# BUSINESS

## Review & Forecast

Friday, Feb. 13, 2026

### Section D — Transportation / Finance / Real Estate

### Section

# D



Photo by Helen Fielding

Wings and Wheels is one of many event held at the Venango Regional Airport each year. Read about the airport's new director and his plans for the future on page D2. Above, Mark Livezey, of Franklin, and Pat McMahon, of Richmond, Virginia, get a look at the "Beach City Baby," the historic 1942 Douglas C-53 World War II aircraft, during Wings and Wheels.

Section D of the Business Review and Forecast delves into the service industry, with articles about the region's businesses that keep people working and are vital contributors to the local economy.

The section starts with a look at Venango Regional Airport, which welcomed Matt Hillyard as its new director to oversee the forward-moving projects, including rehabilitation of the main runway.

An in-depth story on the local real estate market shows new housing costs soared in the past year, which also saw a downtick in the overall number of home sales.

It was a busy 2025 for The Pennsylvania Department of Transportation's District 1, which includes Venango, Forest, Crawford, Mercer, Warren and Erie counties, as the agency paved 77 miles of roadway. For 2026, the Liberty Street project in Franklin tops its plans.

In addition, readers will find several financial businesses highlighted in this section.

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# New director sets vision for Venango Airport

**BY KARA O'NEIL**  
Staff writer

During 2025, the Venango Regional Airport welcomed Matt Hillyard as its new director as projects at the airport continued to move forward.

Hillyard became director of the airport in February of 2025, succeeding Bill Buchna, who had been the airport director for nine years.

Hillyard started working at the airport in 2022 and became a supervisor there before becoming director. Prior to working at the airport, Hillyard was self-employed and involved in crypto currency.

“I was an Air Force brat

“My grandpa, who worked for the FAA, did a lot of stuff here, so I have a personal connection to the airport. I want to see it do well and flourish.”

**Matt Hillyard**  
Director of the Venango Regional Airport

and I am still active in Civil Air Patrol. Airports and planes have always been part of my life,” Hillyard said, noting that several of his family members served in the Air Force. He said he was unable to serve in the Air Force due to a back surgery as a teen.

“My grandpa, who worked

for the FAA, did a lot of stuff here, so I have a personal connection to the airport. I want to see it do well and flourish,” Hillyard said.

During the past year, he said he has been seeing to the completion of projects Buchna began and learning to work with the county commissioners on a shared vision for the future of the airport.

Regarding staffing in the past year, Hillyard said, “we brought a couple of guys on board with a lot of know-how on maintenance, so we have been able to do things in house, which saves a lot of money.”

“There are three big things we are working on,” Hillyard said.

First, he said he is looking to get an onsite mechanic at the airport, which is a resource the used to have years ago.

After they find a mechanic, Hillyard said the second thing he wanted to push for would be getting a flight school off the ground at the airport.

Hillyard said his third goal is to attract a charter plane service to the Venango Regional Airport, which lost commercial service several years ago. Hillyard said he is “actively looking” for a charter service interested in setting up shop at the airport.

“We have a really nice airport up here,” Hillyard said. “We have hangers and space for a flight school and charter service.”

### Solar installation

In July, the county commissioners approved a contract with Countryside for a solar installation at the Venango Regional Airport, pending the approval of the final language by the county solicitor Rich Winkler.



Derrick file photo

**World War II veterans 101-year-old Frank Stellar, left, and 99-year-old Gordon “Bud” Hardwick give the thumbs-up at Venango Regional Airport after a flight on the Beach City Baby. The 45-minute trip on the 1942 Douglas C-53 Skytrooper took them over downtown Pittsburgh and Pittsburgh International Airport.**



Photo by Kara O'Neil

**Matt Hillyard, who became director of the Venango Regional Airport in February of 2025, has many projects on his plate. He succeeded Bill Buchna, who had been the airport director for nine years.**

Venango County Commissioner Sam Breene told the newspaper in July that the proposed solar development would bring in “potentially significant” revenue to the airport and would be located on land that doesn’t have much other use or potential for development.

“There are zero dollars on our end going down for it,” Breene said at the time, adding that all of the revenue from the solar installation would go to the airport budget.

The contract includes a de-commissioning bond and follows the local municipal ordinances, Breene said, noting that the solar development at the airport will be in French-creek Township.

There has been no word on a timeline for that project.

### Runway project

Looking ahead in 2026, the Venango Regional Airport’s main runway project — which began in the planning phase in 2024 — got a step closer during the past year, with hopes of actual construction

beginning this year or perhaps next year. The project has been on the horizon for a number of years as part of the airport’s five-year plan.

Hillyard said the design phase of the project is done and the next step is putting it out to bid. He said he hopes construction will begin this year, but it may begin next year.

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

The runway rehab will be funded through grants, with a 5% local match, Buchna told the newspaper in 2025. The breakdown of that funding is 90% federal, and 5% each from the state and county.

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.

The Runway Ristorante & Lounge owners owners Vince DeStefano and his fiancée, Amy Robb, have been “really active getting events at the airport,” Hillyard said, noting that they are wanting to get a monthly fly-in, cruise-in off the ground.

A new roof will also be put on the hanger that houses the Beach City Baby, a 1942 Douglas C-53-DO Skytrooper, once the weather improves enough for the contractor to begin, Hillyard said.

Looking even further ahead, Hillyard said a medium term goal of his is to “modernize” the airport terminal, giving the interior a new coat of paint so that it doesn’t retain an early 90s aesthetic. The terminal was built in 1993-1994, and a new roof was put on it in the last five years.

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# Construction costs ‘through the roof’ as home prices rise

BY HELEN FIELDING  
Staff writer

The average price of single-family homes climbed somewhat in 2025 over 2024 prices, but costs of constructing new housing are “through the roof,” according to area realtors.

According to data from the Allegheny Valley Board of Realtors, which includes Venango, Clarion and Forest counties in its coverage area, single-family residential sales in the three counties dipped a bit in 2025 from the prior year, declining by about 3% from 590 in 2024 to 571 in 2025.

Individually, Venango County was the only county that saw an increase in sales, rising 3% from 306 in 2024 to 315 in 2025. Sales in Clarion, meanwhile, declined by 6% from 213 in 2024 to 200 in 2025, and in Forest they dipped 21% from 71 to 56.

“The market has dipped a little bit,” said Bill Henry, broker at Burford & Henry Real Estate Services in Shippenville. “When our market moves, it’s almost inconsequential ... we’re not these big markets that see crazy stuff.”

He added that he didn’t see inflation having an enormous effect on most existing housing prices, but “Looking at construction costs, you see prices going through the roof on that,” he said.

Despite a dip in number of sales, the overall dollar amount of single-family home sales in 2025 was consistently higher than in 2024, reflecting an increase in the average single-family residential sale price across the three counties.

In Venango County, the average single-family residential sale price throughout 2025 was about \$173,250, up 17% from about \$148,664 in 2024. The total sale amount in 2025 was \$54,573,875, up nearly 20% from \$45,491,101 in 2024.

The same trend held in Clarion and Forest counties, where the 2025 average sale prices were \$185,122 and \$147,943, respectively, an increase of 9% and 27% compared with 2024 average sale prices of \$169,442 and \$116,257.

Total sale amounts in Clarion rose to \$37,024,437

in 2025, up 3% from \$36,091,065 in 2024, and in Forest the total sale amount was \$8,284,800 in 2025, up 0.4% from \$8,254,250 in 2024.

Across the three counties, the average number of days on the market was consistently higher, with single-family residences staying on the market for an average of 119 days in 2025 compared to 105 in 2024. Venango County was just above that average, while Clarion and Forest were a bit lower.

Henry said that since sellers are pricing their houses slightly higher, they tend to stay on the market a little longer.

“The market keeps going up, and I think we’re plateauing at this point,” Henry observed. “When you hit that plateau they’re going to stay on the market just a bit longer until prices work themselves out.”

He added that the housing market tends to really pick up after Christmas, especially when the weather warms up. “It’s historically been that way forever.”

Allegheny Valley Board of Realtors president Mathew Beith said that while he would qualify the market overall as “a stable market with stable to increasing values ... my biggest concern right now is the amount of available inventory, which I could consider an undersupply.”

The average absorption rate (how many houses are sold over a period of time) for single-family residences for the three counties over the past two years is 580 sales per year, and as of Jan. 15, he said there were 223 listings of available or pending sales.

“This represents less than six months of inventory, which I consider an undersupply,” he said, adding that it wasn’t necessarily uncommon, as a lot of inventory tends to come to market in the spring and make up a deficit.

“The lack of inventory does impact how a buyer engages a property,” Beith continued. “For example, it’s not uncommon for there to be multiple offers on one property, or other competition, which can result in buyers forgoing inspections

and other sale conditions.”

Realtors are seeing more buyers than sellers making concessions at the moment, he said. “My experience is that buyers have generally been consistent over the previous two years. There’s demand out there for all sectors of the market, and buyers seem to be receptive to the current condition of the market, which has presented limited inventory.”

In addition, he said, “real estate tends to be a constantly appreciating asset, which is one of the reasons why people like to own it.”

## Trends and market demands

In Venango County, with which he is most familiar, Beith said he has seen an increasing demand for rural residential property, coupled with demand for one-story residences. He stressed that the area is badly in need of more one-story housing.

He thought the rural trend “has to do with lower taxes, more privacy, less use restrictions ... and architectural style, as there is a lot more one-story construction in the suburban to rural areas of Venango County than there is in the urban centers like Franklin and Oil City,” he said.

He suggested that the average price of one-story properties in the county has increased more quickly over the previous three years than other types of property.

As the average age increases in Venango County, Beith noted many baby boomers and post-World War II GI families in the area are aiming to downsize from large homes and looking for single-floor living with easy access to retail and other necessities.

“That inventory is in short supply when considering the increased demand we’re beginning to see as the average age continues to increase around here,” he said. “That’s a tremendous problem.”

Beith, who is involved with a number of boards and associations and is working with the Northwest Commission to understand the local housing inventory, said the current housing inventory doesn’t

meet the needs of all other residents either, as “novel housing” — such as condominium and cooperative-style housing and small housing for one- or two-person families — are in short supply.

“We need to make sure we’re adapting our housing stock to meet the needs of current residents, but also to continue to provide attractive real estate options to new residents,” he said, adding that it would require the construction of new housing in the area.

“We need to start addressing the supply questions around here,” he said, calling it one of the biggest problems in the region.

“This is really a bigger question than housing,” he added. “It’s making sure we have modern-day high-speed fiber-optic internet, really broadband-capable service around here. Right now, home internet and business service internet around here suck. We have to rely on people and organizations like CoreConnect, who are actively working to build out broadband, and that will have a tremendous impact on the housing market.”

Better broadband increases property value and makes more housing (such as rural housing) accessible to different kinds of people, he added.

Despite these issues, Beith said he was “tremendously optimistic” about the future and saw a strong market in the region. “We have some of the nicest houses in Pennsylvania, and even the eastern U.S.,” he said, mentioning the large inventory of historic homes. “We have great assets, we just have to start utilizing them better.”

Franklin, Oil City and Seneca, Beith believes, are all experiencing positive growth in different ways.

He said Seneca is attracting big-box, large commercial and retail development, which stabilizes residential markets; Franklin has seen “positive revitalization and growth in the commercial districts,” as well as attracting residents from “all over the country” through its community aesthetic; and Oil City is “successfully rebranding themselves as an

artists’ haven, and ... engaging in some fantastic large-scale revitalization projects.”

In Clarion and Forest counties, Henry agreed “a lot of people like the rural lifestyle,” especially in Forest County, where many people buy camps and similar properties.

However, “that’s not to say people don’t buy in town, because we sold several in Clarion,” he said.

Henry’s real estate agency has seen buyers of all ages, from first-time homeowners to older individuals, and “we do see people moving back from outside the area,” he said. “Land’s cheap ... compared to everywhere else.”

Henry said he is seeing the “same mix” of age groups as he has for the previous decade or so, and it isn’t something that has changed much.

Additionally, while the trend of people wanting to get out of the city has diminished since the COVID-19 pandemic, many still do, and with better internet from satellite and broadband coming in, more people are interested in remote work.

## Rentals and large sales

In the rental market, Beith said he had seen an increase in purchases for short-term rental use, such as Airbnbs.

“That’s not to say that’s the only purchase model,” he said. “There are definitely buyers out there looking to purchase multifamily property for long-term occupancy or conventional apartment rental. And the long-term rental market is strong — some might suggest it’s approaching being inflated.”

Beith said his perception is that there is not enough rental housing around Venango County, along with limited varieties, “which can be off-putting to those residents just moving into the area from metropolitan or more urban markets, who are more comfortable with apartment complex/large building-type rental housing.”

He also said the longer-term rental market is “tight,” as he does rental managements and “we don’t have a lot of properties out for rent, we don’t have trouble renting.

Rental rates are up from what they were five, six years ago — what was \$700 to \$800 is renting for \$900 or \$1,000 now.”

While Beith said he hadn’t seen corporate or government investment in single-family residential property in Venango County markets, which he attributed to smaller inventory and smaller markets that were “not on the radar” for major corporate investment, he did see it affecting the rental market somewhat.

“There seems to be a trend where fewer landlords own more of the rental property,” he said. “But I don’t know that it’s reached a tipping point yet.”

Over the past year, there has been an increase in “big money” sales both in number and sale price, which Beith categorized as sales above \$500,000.

“There’s a variety of buyers for these types of properties, but generally they all have a tie to the region in one way or another,” he said. “The top end of the market around here is generally \$1.5 million.”

Those sales tend to take longer to complete, and Beith said the COVID trend of buyers from metropolitan and major urban markets, “who are cash rich and willing to pay 10 to 20% above asking price,” seems to be “slowing down.”

Henry hadn’t seen big-money investors in the single-family market in Clarion, either. “We’re not seeing anything like Blackrock coming in with the single-family market here.”

Some investors have looked at larger properties, such as a 70-unit building some New York buyers were looking at, or a five-unit property in Oil City Henry had showed to prospective buyers from the Bronx, but that was eventually bought by a local buyer.

“It’s about price,” he explained of the out-of-state buyers. “We are way more inexpensive than New York City or any of those places.”

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# PennDOT reports major road, bridge work across NW Pa.

## Liberty Street, Petroleum Center Bridge projects top 2026 plans

SUBMITTED ARTICLE

The Pennsylvania Department of Transportation District 1 marked the regional accomplishments of the 2025 summer maintenance and construction season by reporting nearly 77 miles of paving, 400 miles of seal coating and 28 bridges replaced or repaired across the northwest region.

District 1 covers Crawford, Erie, Forest, Mercer, Venango and Warren counties.

“In 2025, our work included updating road designs and intersections, taking on the challenges of emergency projects and providing safety improvements for our vulnerable roadway users,” said PennDOT District 1 Executive Brian McNulty. “Whether it is supporting the local system, such as the \$177,393 paving project in Millcreek Township, Erie County, or extensive updates to our highway system like is being done with the \$116 million Interstate 80 reconstruction in Mercer County, our team is dedicated to providing transportation solutions best suited for the communities we serve.”

As of late October, District 1 had awarded contracts for 44 projects representing an estimated investment of \$201 million. This includes 20 roadway projects, six state-owned bridge projects, 11 safety projects and seven projects for locally owned roadways, bridges and trails.

One of their biggest projects of the year was the replacement of the Route 20 Bridge over Twenty Mile Creek in North East Township, Erie County.

“Early last year we started the preliminary design stages of a routine bridge project at which time we discovered issues with the structure, and it became a high priority project,” McNulty said. “Recognizing the important role the bridge plays for the farming and wine industry, as well as the greater community, we accelerated the process where we could while maintaining safety and quality. Twenty months later, faster than it typically takes to design a bridge, we opened the new bridge.”

“While the Route 20 bridge is not located in Venango County, many of the employees who were instrumental in getting the bridge expedited through the design process live in the area and work in our District Office in Oil City. The project stands as an example of the level of collaboration involved in the work PennDOT’s does every day for the residents, commuters, visitors and property owners of Venango and Forest counties, the northwest region and the entire commonwealth,” McNulty said.

The bridge was closed in February 2024 following a design analysis of the structure. The contract was awarded later that year with removal work starting in early September 2024.

Construction continued through the winter as weather allowed and the bridge was reopened to traffic on October 17, 2025.

### 2025 Venango and Forest County Projects

Active work in Venango County during 2025 included:



Edward (Ed) Orzechowski

• **President Road Bridge:** Replacement of the bridge over Porcupine Creek in President Township (\$1.6 million). Reopened Nov. 7, 2025.

• **Route 427:** Paving 6.05 miles in Jackson and Plum townships and Cooperstown Borough (\$3.3 million).

• **Route 8 (North):** Paving 1.9 miles in Cherrytree Township (\$859,649).

• **Route 8 (South):** Paving 1.99 miles in Barkeyville Borough and Irwin Township (\$774,087).

In Forest County, crews paved 4.12 miles of **German Hill Road (Route 4004)** in Tionesta Borough and Green and Tionesta townships (\$1.3 million).

### Major Plans for 2026: Liberty Street and Petroleum Center

The much-anticipated roadway project on Liberty Street through the City of Franklin headlines the work expected for 2026.

“Our design team spent 2025 fine-tuning the details of the construction contract, which is expected to be awarded in early 2026,” said Tom McClelland, District 1 assistant district executive for design.

The estimated \$12.5 million to \$17.5 million Route 62/322 Improvement Project covers the area from the intersection of Liberty and Eighth streets to the split of Route 8 and Route 62 on 15th Street. It includes left-turn lanes at 12th and 13th streets and safety upgrades like shorter crosswalks and bicycle lanes. Work is expected to start in the spring.

Another notable project for 2026 is the Petroleum Center Bridge within Oil Creek State Park. The single-lane steel truss bridge, built in 1884, was closed to vehicles in 2022. While maintenance workers reopened it to pedestrians and cyclists in 2023, a new contract estimated between \$2.5 million and \$5 million will facilitate full repairs. The bridge is expected to reopen to motorized vehicles in 2027.

### Additional 2026 Construction

Other active work expected in Venango County this year includes:

• **Dean Road Bridge:** Replacement of the bridge over Little Sandy Creek in Frenchcreek Township.

• **Interstate 80:** Installation of dynamic electronic message boards near Barkeyville.

• **Route 257:** Repairs and resurfacing of 2 miles from Route 62 to Fletcher Lane in Cranberry Township.



Michele Mansfield

• **Polk Cutoff/Valley Road:** Resurfacing more than 7 miles in Sandycreek and Frenchcreek townships and Polk Borough.

• **Route 208 Bridge:** Replacement of the bridge over Little Scrubgrass Creek in Scrubgrass Township.

• **Bully Hill Road:** Slide repair in Franklin between Third Street and Belmar Road.

• **Williams Road Bridge:** Replacement of the bridge over Sugar Creek in Plum Township. In Forest County, 2026 contracts include repairs to the **River Road Bridge** in Barrett Township, resurfacing 4 miles of **Smokey Hill Road/Red Bush Road** in Tionesta Township, and the replacement of the **Route 62 Bridge** over Prather Run in Hickory Township.

The District is also expecting to award a contract for preventive maintenance and repairs 28 bridges located across all six counties in the region. Work on some of the bridges will not take place until 2027. The following bridges will be included in the contract:

• **Buxton Road (Route 4022) bridge** over Prather Creek in Cherrytree Township, Venango County.

• **Route 666 over Little Minister Run** in Kingsley Township, Forest County.

• **Route 36 over Hunter Run** in Tionesta Township, Forest County.

• **Route 666 over Bush Creek** in Howe Township, Forest County.

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

### Maintenance and Snow Response

District 1 maintenance forces completed 400 miles of seal coating in 2025, including 51 miles in Venango County and 20 in Forest County. Crews also replaced nearly 6,000 signs and cleaned drainage on more than 1,500 bridges.

“With more than 3,600 miles of roadway and over 2,600 bridges, routine maintenance activities like seal coating, ditching and structure cleaning are vital providing a safe and efficient transportation system, as well as increasing the service life of our road and bridges,” said Aaron Fox, PennDOT District 1 assistant district executive of maintenance. “It also helps the department make the most effective use of our maintenance budgets, which include



winter weather services.”

The Venango County office employs more than 50 operators with 29 plow trucks to maintain 1,193 snow lane miles. Forest County utilizes 19 operators and nine plow trucks for 405 snow lane miles.

PennDOT staff were heavily involved in the response to the record-breaking Thanksgiving 2024 snowstorm in Erie County.

“The dedication of the PennDOT team under incredibly challenging circumstances cannot be overstated,” said PennDOT Secretary Mike Carroll. “The Thanksgiving storm of 2024 is just one more example of how PennDOT shows up for the traveling public every day: no matter where, no matter when.”

Eleven District 1 employees were designated as honorees for the Governor’s Awards for Excellence for their efforts:

• Assistant District Executive of Maintenance Aaron Fox, District 1

• Assistant Highway Maintenance Manager Jesse Williams, District 1

• Assistant Highway Maintenance Manager Kurt Dowler, District 1

• Assistant Highway Maintenance Manager Easton Ray, District 1

• Assistant Highway Maintenance Manager David Donikowski, District 1

• Assistant Highway Maintenance Manager Timothy



Scott, District 1

• Highway Equipment Manager Todd Saltsman, District 1

• Senior Highway Maintenance Manager James Shaut, District 1

• Roadway Programs Coordinator Lindsay Sipes, District 1

• Highway Administration Program Manager Dan Whetzel, PennDOT Central Office

• Roadway Programs Manager Monica Wesner, PennDOT Central Office

The Governor’s Awards for Excellence recognize exemplary job performance or service that reflects initiative, leadership, innovation and increased efficiency. The PennDOT team was among 99 employees from nine state agencies honored at a ceremony by Governor Shapiro for exceptional accomplishments in 2024.

### Employees Earn Star of Excellence

Two local employees were among 30 recognized statewide with the Star of Excellence Award, PennDOT’s highest honor.

“The public rarely gets a chance to see all the work that happens in the background to make construction projects happen. Michele and Ed are great examples of the things our team members are doing every day, sometimes unnoticed by the communities we serve,” McNulty said. “Their commitment to service ensures the success of their colleagues and is indispensable when it comes to meeting the needs of the public.”

• **Edward (Ed) Orzechowski**, of Millcreek Township, serves as the assistant district traffic engineer-signals/ITS. Orzechowski is the team lead for emerging technology in traffic signals and voluntarily oversaw the traffic management planning for the total solar eclipse in April 2024,

coordinating preparations for an influx of 250,000 travelers. His efforts help to keep travelers moving efficiently and save local governments an estimated \$60,000 to \$96,000 a year. Orzechowski is a resident of Millcreek Township, Erie County, where he lives with his wife, Jessica, and their children, Conner and Lennon.

• **Michele Mansfield**, of Polk, was recognized for high standards that have led to efficiency improvements for District 1 construction leadership. She manages the Construction Project List website and assists with concrete and asphalt certifications, while consistently going above and beyond to assist colleagues. Mansfield consistently goes above and beyond performing her assigned duties, offering additional assistance wherever she can provide support to help drive District 1 and the Construction Unit forward. Mansfield lives in Polk, Venango County, with Mike Hanna and their children Zac and Rilee. The Star of Excellence Awards are presented annually to employees who represent the department’s values of service, performance and integrity. The recipients represent a variety of organizational positions, spanning from highway maintenance and driver and vehicle services workers to traffic control specialists, engineers and more.

### Elm Street Renovations

Renovations are currently underway at the District 1 regional office on Elm Street in Oil City. The building, built in 1975 as the headquarters for Quaker State Corporation, has housed PennDOT since 1999.

The project, which began in December 2025, involves removing a portion of the first floor, safety upgrades to the lobby, and creating new office spaces. Work is expected to be completed in December 2026.

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# Top Tier Federal Credit Union celebrates 85 years, expands regional footprint

## SUBMITTED ARTICLE

For Top Tier Federal Credit Union, 2025 was a year of anniversaries, milestones and new opportunities. The credit union celebrated its 85th anniversary in February 2025. From humble beginnings, the credit union has grown from an original group of nine employees of the Owens-Illinois Glass Plant in Clarion to over 17,000 members across a 13-county region in North-western Pennsylvania.

Originally, the credit union was known as Clarion Onized Federal Credit Union, named after employees of the Owens-Illinois Glass Plant, who were called "Onizers." In 2010, the credit union became Clarion Federal Credit Union and then in 2022, the credit union changed its name to Top Tier Federal Credit Union, reflecting its growth into a larger portion of Northwestern Pennsylvania.

Anyone who lives, works, worships, attends school or conducts business in Clarion, Forest, Jefferson, Venango, Crawford, Mercer, Butler, Warren, Armstrong, McKean, Elk, Indiana or Clearfield counties is eligible to join the credit union.

Mark A. Lauer, chief executive officer, stated, "It is our job to take care of our members and that's what we do. We are humbled to be one of the credit unions with consistent membership growth year after year."

Top Tier has over 50 employees across five branch locations.

The Brookville Branch, located at 204 Allegheny Blvd., has been managed by Annette Wielock since it opened 10 years ago. The Brookville Branch's 10th anniversary was celebrated in May 2025.

"Since I started, the credit union has grown in so many ways — from expanding our products and services to adopting new technology that enhances the member experience. But even with all the changes, our focus on personal service and community hasn't wavered," stated Wielock. "In many ways, this journey has taken me back to my humble beginnings — when the most important things were getting it right and taking care of people. It's nice to see that, even as we grow, those values are still at the center of everything we do."

The Brookville location was followed with the opening of the Cranberry Branch at 6935 U.S. Route 322 in 2020. The Cranberry Branch is managed by Amber Hughes.

"We enjoy every one of our members. We take the time to get to know you and want to see you succeed in all your goals and aspirations," stated Hughes. The Cranberry Branch celebrated its fifth anniversary in October 2025.

In November 2023, the credit union opened its fourth branch at 170 New Castle Road in Butler, across from Butler High School. The Butler Branch is managed by Amber Jamison.

The former Klingensmith's Healthcare building on Route 68 in Clarion



was purchased in 2024 for future expansion of the credit union. According to Lauer, "The expansion is not just about needing more space. It's a testament to Top Tier's commitment to exceeding member expectations and cementing its status as a leading financial institution in the region."

In October 2025, Top Tier opened its fifth branch in Hermitage, Pa., at 2790 E. State St. The Hermitage Branch is managed by Lisa Roberts.

Top Tier is committed to understanding and addressing the unique financial needs of members and strives to create a personalized and welcoming environment, providing financial services to both consumers and commercial entities with a variety of products. Top Tier is rated No. 1 in Pennsylvania for "Return to Member" amongst its asset class peers. The ranking is produced by Callahan and Associates and measures how effectively a credit union returns value to its membership.

The credit union offers savings and checking accounts, term certificates, IRAs, Christmas Clubs and children's savings accounts. The lending department specializes in auto, home equity, recreational, equipment, personal and mortgage loans. The mortgage team has over 30 years of combined experience. Top Tier also offers commercial accounts and loans.

Members of the credit union enjoy a wide variety of complimentary services including modern digital amenities for keeping up with today's fast-paced world like mobile and online banking. While members can utilize the digital services, the member service representatives will always take the time to assist them with their financial needs.

In addition to being a resource for its members, the credit union is also an active partner in the local communities that they serve.

"We continue to expand our financial literacy program, Credit 101. We are available to present at schools, and we can also present at local businesses for their employees. It is a resource that we are proud to provide," stated Roz Greggs, marketing manager.

The board of directors also awards five \$1,000 scholarships annually to selected high school, college and technical school students. The scholarship application and information can be found on their website, [toptierfcu.org](http://toptierfcu.org). The "Project Backpack" campaign which helps local underprivileged youth is a consistent source of pride for the credit union. The Project Backpack program celebrated its 18th year in 2025.

Over the past 10 years, \$3.4 million has been paid to the credit union's membership through the Special Bonus Dividend program. It is an additional way that

members are incentivized to do business at Top Tier. Members have their Special Bonus Dividend earnings deposited into their savings account at the beginning of the year. The Special Bonus Dividend given to members either increases the member's return on their savings or reduces their cost of borrowing.

"Our commitment to our members is demonstrated through the Special Bonus Dividend with a total of \$3.4 million returned to members over the past decade," Lauer said. "We continue to see strong member engagement as members share their experiences with family and friends and expand their banking relationships with us. This program truly exemplifies the difference between a credit union and other financial institutions."

The organization is guided by a volunteer board of directors: Deborah Boyles, board president; Nancy Kadunce, vice president; Sherry Kahle, board secretary; Gary Wolbert, treasurer; Todd MacBeth; Michael Meals; Betsy Stewart; David Fleming and Linda Pappas.

The executive officers of the organization are Mark A. Lauer, CEO; Chris Duncan, executive vice president and chief lending officer; and Lynne Griffith-Gagnon, executive vice president and chief operations officer.

Learn more about Top Tier Federal Credit Union by visiting their website, [toptierfcu.org](http://toptierfcu.org) or by following or finding them on Facebook, Instagram, LinkedIn and YouTube.



# Karnish Financial Advisors: Holistic Planning for 27 Years

## 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 28th anniversary in 2026. Casimir Karnish said, "It has been an honor to serve our clients' financial needs for over 27 years now, and we look forward to personally serving them in 2026."

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 are offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.



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# Galaxy Federal Credit Union announces upgrades

SUBMITTED ARTICLE

Galaxy Federal Credit Union, a community institution deeply rooted in Venango County, is planning facility and equipment upgrades for 2026 following a year of digital enhancements and a major financial milestone. Located at 1313 Liberty St. in downtown Franklin, the credit union is slated to begin roofing upgrades at its branch this spring.

Additionally, Galaxy plans to upgrade its automated teller machine, which serves the community as a no-surcharge ATM for cash withdrawals at its Franklin location. This commitment to the community is also reflected in the credit union's annual shred event, which in 2026 will mark its 19th consecutive year. Offering complimentary document shredding to any individual or non-profit organization from April 20-24, the event is designed for sensitive documents; it is not a recycling event, so newspapers and magazines are not accepted.

Throughout 2025, Galaxy concentrated its efforts on expanding convenience for its membership, which is open to anyone who lives, works, worships, attends school or volunteers in Venango County. The credit union continued to upgrade its digital services, including online banking, remote deposit, mobile banking and bill-pay, while also adding the ability to execute external transfers with multiple accounts. For members who may be wary of digital banking, the institution also introduced a 24/7 voice response channel called Telephone Teller, which allows members to check account balances and review transactions by simply dialing their phone.

The close of 2025 also marked a significant achievement for the institution, which celebrated 85 years of operation. That year, Galaxy earned its 120th consecutive quarterly 5-star rating from Bauer Financial, Inc., a leading independent credit union rating and research firm. This superior rating, which began in June 1996, has also earned the credit union the distinction of being recognized as an "Exceptional Performance Credit Union."

The financial cooperative began as a modest effort in 1940 by 12 employees of Joy Mining, who each deposited \$5 to start the institution, a connection still recognized today by the 12 stars in the credit union's logo.



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## Klapec Trucking expands fleet

SUBMITTED ARTICLE

Klapec Trucking Co., based in Reno, Pennsylvania, is undergoing a sustained period of expansion, adding to its workforce, upgrading its facilities and opening a new equipment hub in Oklahoma.

The 77-year-old company's growth includes continuous acquisition of new tractors and trailers, which not only increases the fleet size, but also replaces older units with modern, state-of-the-art equipment. Facility improvements have included the revitalization of a former Kmart building into a secure, heated warehouse complex, along with a complete refurbishment of the maintenance facility. The shop

now features new pavement, a work pit, energy-saving lighting, roofing, insulation and in-floor heating.

The company is concurrently addressing the nationwide driver shortage by increasing its personnel, a form of growth that is happening despite the industry-wide challenge. Klapec Trucking, which is already a significant local employer, operates established lanes across the continental United States and Canada, allowing it to hire drivers from outside the area and ensure they return home regularly. Taking advantage of this vast hiring potential has allowed the company to increase its driver workforce rapidly, enabling the

addition of the new driver and equipment hub in Oklahoma.

In a statement, Klapec Trucking Co. President Cindy Urban expressed full support for increased public awareness and oversight to eliminate fraudulent Commercial Driver's Licenses. Urban noted that the serious issue, brought to attention by atrocious accidents, affects everyone on the road today. Therefore, she stated that the company subjects all driver applicants to a thorough and in-depth screening process that is far more stringent than required by law, maintaining that safety remains the primary concern and focus.

## Reno Truck and Equipment completes facility upgrades

SUBMITTED ARTICLE

Reno Truck and Equipment, situated within the Klapec Trucking Co. complex in Reno, recently completed a series of major facility upgrades designed to enhance both service capacity and the employee work environment. The company, which

specializes in expert repair and preventive maintenance for heavy-duty trucks and equipment, provides around-the-clock service supported by more than a dozen highly trained technicians.

The extensive improvements targeted multiple areas of the facility, including the installation of all-new concrete floors featuring an in-ground heating system, a new work pit and a complete replacement of the roof and insulation. Further modernizations focused on efficiency, such as the introduction of new energy-efficient lighting across the

service bays. These significant investments allow the facility to handle everything from general maintenance to the most complex repairs for commercial vehicles.

These upgrades have not only improved the overall quality of the employee work environment, but have also provided a demonstrably safer area for conducting truck and heavy-duty service operations. Company officials say Reno Truck and Equipment is continually improving its site to ensure it remains a premier maintenance facility for the area's transportation sector.

## Foremost Logistics boosts efficiency for shippers, carriers

SUBMITTED ARTICLE

Foremost Logistics, LLC continues to expand its role in the nation's transportation sector by increasing efficiencies for both shippers and carriers. The company specializes in an alternate shipping service that matches available carriers to open loads both locally and nationwide, a critical segment of the logistics community that is seeing vast expansion. This precise match-up system helps truckers fill what are known as non-productive lanes, while also ensuring shippers are able to move their freight in a timely manner.

The core result of the company's services is a measurable reduction in costs and an

overall increase in operational efficiency. For motor carriers, the service directly reduces the expense of empty miles, a major factor in operating costs. Concurrently, shippers benefit from a streamlined and reliable process for transporting goods.

Foremost is continuously focused on increasing its network of quality carriers and constantly expanding its relationships with new local and national shipping customers. This positions the firm to provide an immediate response to any freight matching opportunity that may arise. The firm emphasizes that quality service and reliability are always first and Foremost in its operations.

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# McGill, Power, Bell & Associates marks 100th anniversary

## SUBMITTED ARTICLE

McGill, Power, Bell & Associates, LLP (MPB) is looking forward to another year of providing valuable tax, accounting and consulting services to its clients. The firm is pleased to announce that this year it will celebrate a remarkable milestone: its 100th anniversary. Founded in 1926, MPB has grown to become a regional leader with approximately 123 professional and support staff across five locations in Franklin, Meadville, Erie, Grove City and Titusville.

The Franklin office, located at 1446 Liberty St., formerly O'Polka & Company, merged with MPB in 2014. It continues to provide certified public accounting services to local businesses, individuals, nonprofits and governments.

### Franklin Office Personnel

The Franklin office is led by Joy Strain, CPA, CSEP. As the partner-in-charge, she has been with the firm for 40 years. She manages audits for governmental and nonprofit entities and provides consulting and tax services, including for estates and trusts.

James Slater, CPA, is a partner in the Franklin office with over 20 years of experience, specializing in accounting, auditing and consulting for the construction and manufacturing industries.

The firm is also proud to congratulate Caleb McCandless, Kathy Dunham, Emily Baker and Abraham Hochstetler for passing their CPA exams last year.

The Franklin office maintains a staff of 13, including:

- Nate Miller, CPA, supervisor: Specializes in tax preparation for individuals, partnerships and corporations, as well as auditing for nonprofit and governmental entities.
- Kathy Dunham, CPA, supervisor: Specializes in individual and corporate tax services and audits for nonprofit and governmental entities.
- Caleb McCandless, CPA, supervisor: Performs individual and business tax preparation, as well as accounting and auditing for nonprofit and governmental entities.
- Emily Baker, CPA, senior accountant: Provides accounting and auditing services for governmental and nonprofit organizations.
- Samuel Livingston, staff accountant: Specializes in taxes for individuals, businesses and nonprofits, including Forms 1041, 1099 and 1023 applications.
- Steven Hollabaugh, staff accountant: Provides business



Several of the employees of McGill, Power, Bell & Associates, LLP's Franklin office are, from left, Alex Power, Nate Miller, Amiejane Mason, Emily Baker, Kathy Dunham, Tarin Stierheim, Peyton Ennis, Valerie Exley and Samuel Livingston.

and individual tax preparation and financial statement services. He is currently working on completing the CPA exams.

- Peyton Ennis, MBA, staff accountant: Performs individual and business tax preparation, as well as accounting and auditing for nonprofit and governmental entities.

- Tarin Stierheim, staff accountant: Primarily provides accounting and auditing services to construction and

manufacturing clients. He is currently working on completing the CPA exams.

- Valerie Exley, senior accounting specialist: Assists with payroll, sales tax, 1040 forms and client accounting services.

- Amiejane Mason, accounting specialist: Provides client payroll, sales tax and accounting services.

- Lori Burk, administrative assistant: A 10-year veteran of the firm who handles

administrative duties and processes tax returns.

- Alex Power, intern: A Westminster College student pursuing a double major in accounting and business administration.

### Services and Community

MPB provides general accounting, auditing, financial statement services, tax services (including R&E tax credit computations), business

valuation, litigation support, estate planning, payroll and cybersecurity consulting. The firm prepares for all new tax law changes, including the recent "One Big Beautiful Bill," to assist clients in understanding new requirements.

The firm's commitment to quality is strengthened by memberships in the American Institute of Certified Public Accountants (AICPA), the Pennsylvania Institute of Certified Public Accountants

(PICPA), and the Government and Employee Benefit Audit Quality Centers. MPB also belongs to Allinial Global, allowing it to share expertise with firms worldwide.

Locally, the firm supports the Franklin Area, Venango Area and Titusville Area chambers of commerce. The firm also formed the MPB Foundation, Inc., which raises money via events such as an annual 5K race to distribute to local nonprofits.

# Kingdom Guard marks four years, expands planning-focused services

## SUBMITTED ARTICLE

Kingdom Guard Financial Group, a Seneca-based financial planning practice, marked its fourth year in business at the end 2025 while continuing to expand its services, technology and long-term vision for client engagement.

Over the past year, the team introduced new retirement planning packages designed to provide more detailed and structured guidance for individuals and business owners navigating complex financial decisions. In addition, the team at Kingdom Guard Financial Group launched a dedicated financial coaching course aimed at improving

clients' financial understanding beyond traditional investment conversations.

The team also expanded its offerings to include additional insurance solutions, allowing clients to address protection planning alongside retirement and long-term financial strategies. To support growth and outreach efforts, Kingdom Guard Financial Group added a marketing director to its team and began developing an in-office studio to support content production and educational initiatives.

Technology enhancements were another key focus in 2025. The practice implemented additional planning

software that allows clients to view the full value of their financial lives in one place, including investment accounts, retirement assets and bank accounts. These tools are designed to provide greater clarity and help clients make more informed financial decisions.

Looking ahead to 2026, the team at Kingdom Guard Financial Group plans to further refine its client service models with an emphasis on education, transparency and comprehensive planning. The team is strategically moving away from the traditional financial advisor model to focus more deeply on financial

planning — helping clients understand not only where their money is invested, but how all assets work together to support broader life goals.

In addition to service enhancements, the team plans to host a series of events throughout the year, including educational seminars, guest speaker presentations, networking sessions and interactive activities designed to make financial learning more accessible and engaging for

clients and community members.

"Our focus is on providing direction and purpose around finances, not just tracking portfolio performance," Company President Reese Stiller noted. "By helping clients understand how all of their assets fit together, they are better equipped to make informed decisions in everyday life."

Located in Seneca, PA, the team at Kingdom Guard

Financial Group provides comprehensive financial and retirement planning solutions to individuals and businesses, with an emphasis on personalized service and attention to detail.

Securities and Advisory Services are offered through United Planners Financial Services, member FINRA/SIPC. Kingdom Guard Financial Group and United Planners are independent companies.



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# Gary Jackson State Farm agency reaches eighth anniversary

SUBMITTED ARTICLE

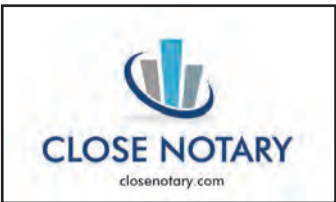
Gary Jackson’s State Farm Insurance Agency, located at 3144 State Route 257 in Seneca, recently marked its eighth year in business. The local agency maintains a staff of two full-time employees, including office manager Shirley Evans, who brings more than 22 years of experience with State Farm to the team. Joining the staff last year was Sarah Irwin, who contributes years of experience in customer service to the firm. The agency offers auto, home, life and business insurance policies. It is also a recognizable participant in local events, attending the Cranberry Festival and appearing

in the newly established Cranberry parade this year. While maintaining its physical presence, the Seneca agency has actively embraced technology to serve its clients. Agent Gary Jackson noted that the company has adapted to a changing world by integrating more digital options into its operations. “The world is changing, and State Farm has adapted as well,” Jackson said. “We can complete most everything over the phone and even text.” The office also facilitates online face-to-face meetings for clients, though Jackson stressed that in-person visits remain welcome at the Route 257 location.

# Close Notary enhances online services, anticipates growth

SUBMITTED ARTICLE

In 2025, Close Notary highlighted its authorization as an electronic notary through the Pennsylvania Department of State. Owner Kevin Close noted that the ability to complete notarizations online has been a welcome benefit to the area, allowing him to complete transactions for signers across the globe, including members of the armed forces deployed in various locations. “The online notarization platform technology has advanced so much since I first started completing online notarizations in 2020,” Close said. “Having the online notarization capability has advanced my work by being able to complete



most transactions quickly and easily. It makes it convenient for the client in that they can sign pretty much wherever they are located.” Close partners with Notarize.com as his state-approved platform to complete these online sessions. To further assist clients, Close added a frequently asked questions (FAQ) section to his website in 2025, covering a wide range of topics relating to vehicle title and registration. This section

answers many common questions, including what documentation is needed when purchasing a vehicle out of state to be able to title and register it in Pennsylvania. “I highly recommend both current and prospective clients check out the FAQ section of my website, here clients can find answers to most questions,” Close added. Looking ahead to 2026, Close expects business levels to continue increasing following a growth in customer base last year. “I am in the problem-solving business,” Close said. “When you help a client solve a problem efficiently and complete the work correctly the first time, the positive word

of mouth spreads.” Close Notary is located at 208 Manor Drive in the Village of Rocky Grove. Kevin Close has been in business for 28 years, first opening in January 1998. The business offers PennDOT-authorized online motor vehicle work including titles, plates, transfers and instant registration renewals. Close Notary also offers title and registration for boats, ATVs and snowmobiles, as well as general notary services. The business offers convenient evening and weekend hours, as well as the ability to schedule appointments. The business website is [closenotary.com](http://closenotary.com).

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# Clarion County bank boosts services

SUBMITTED ARTICLE

Clarion County Community Bank is positioning itself for a new year by focusing on digital upgrades and its traditional customer-centric model. The bank, which maintains offices in Clarion, New Bethlehem, Rimersburg and Franklin, and operates Flagship Community Bank in Erie, announced a key promotion as part of its organizational planning. Travis Heiser, president and CEO, announced that Pamela Dinger has been promoted to vice president. Dinger, who has been with the bank since its inception 22 years ago, will

serve as the bank’s compliance officer, head of operations and branch administrator. The executive team also includes Mike Fornof, executive vice president and chief credit officer, and Cheryl Shreckengost, senior vice president and chief financial officer. The bank currently employs 49 people. Clarion County Community Bank’s primary business focus remains on relationship banking, which the bank describes as knowing customers by name and providing personalized service. This philosophy underpins its loan commitment to local people and businesses, a pledge re-

inforced by the \$65 million in loans it funded across its service footprint in 2025. Services offered include personal, car, mortgage, home equity, business, investment property and equipment loans. Looking ahead, the bank intends to navigate tough economic conditions and the lingering effects of inflation. Heiser noted that interest rate stabilization and potential slight rate decreases are possible in 2026. To support this growth, the bank is enhancing its digital offerings to improve the customer experience. Plans include introducing touchless debit cards to improve

transaction speed and expanding the bank’s social media presence. The institution continues to offer checking, business checking, savings, certificates of deposit, money market accounts and IRAs. “We invite every person or business that feels they just need more out of a financial institution to talk with us,” bank officials noted in a statement. “Local branches, headquarters and employees allow us to uniquely understand the needs of the communities we serve.” More information is available at [clarionbank.com](http://clarionbank.com) and [flagshippcb.com](http://flagshippcb.com).

# New Directions Credit Union eyes 2026 growth

SUBMITTED ARTICLE

New Directions Community Credit Union is charting a course for expanded community support in 2026, centering its strategy on steady growth, enhanced service offerings and deeper local engagement. As the institution plans for the year ahead, it remains true to its mission of providing members with affordable products and essential services that simplify and empower their financial journey.

A key initiative for 2026 is the introduction of business accounts, marking an important milestone for New Directions. This new service will allow the credit union to better serve local entrepreneurs, small businesses and nonprofit organizations by providing accessible, relationship-driven financial solutions. By supporting business members, the credit union seeks to foster local economic growth and expand its membership base.


In addition to enhancing its service offerings, the credit union plans to place a strong emphasis on community involvement and business development. Plans include increased participation in community events and outreach initiatives designed to educate and support both existing and prospective members. Looking forward, the credit union’s strategy centers on sustainable growth, prudent risk management and meaningful


member relationships. By introducing business accounts and investing in the community, New Directions is well-positioned to meet the needs of its members and play a positive role in the local economy throughout the year ahead. Membership is open to persons who live, work, worship, volunteer, attend school, regularly conduct business in, or who own a business in Venango, Forest, Warren and Crawford counties.

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