

Tioga County Development Corporation

eNews Insider



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Special Edition

Tioga County Economy 5-Year Summary: 2001-2006

Enterprise Zone Program Impact on Our Economy

Tioga County Outperforms Region: 2001-2006

This analysis provides a baseline for measuring the success of the **Enterprise Zone Program (EZP)** in creating jobs and increasing payroll over the next several years. The **49 CORRIDOR Enterprise Zone** operated in Tioga County from 1996 through 2006. It included nine (9) communities along the PA Route 49 highway in northern Pennsylvania. Beginning in 2007 after a year of planning in 2006 the **Tioga County Enterprise Zone** encompasses seventeen (17) municipalities throughout Tioga County. This analysis is using 2006 as the summary date. It provides a summary of the economy of Tioga County for the five year period ending in 2006 with the ending of the **49 CORRIDOR Enterprise Zone** and serves as a benchmark for the new **Tioga County Enterprise Zone**.

The structure of the County's economy is profiled by sector of economic activity and recent changes in employment, wages and payroll are discussed. Changes in the economy are compared to those in the Commuting Region (the contiguous Pennsylvania and New York Counties) and to those in the Commonwealth. **Bradford, Lycoming and Potter Counties in Pennsylvania and Chemung and Steuben Counties in New York are the other counties in the Tioga County, Pennsylvania Commuting Region.** The period analyzed is from 2001 through 2006 while using 2006 as a baseline for future measures. The data is from the Unemployment Compensation files of the Centers for Workforce Information and Analysis of the Pennsylvania and New York Departments of Labor and Industry.

Changes in Employment, Wages and Payroll

In 2006, there were 12,872 persons covered by Unemployment Compensation employed in Tioga County. This was 0.23% of the Pennsylvania total. The average wage in the County was \$544 per week or 68.4% of the Commonwealth average. The average 2006 employment in Bradford County was 21,897; its average weekly wage was \$621. Lycoming County had 51,398 employees and an average wage of \$604. Potter County had just 6,345 workers who were paid an average of \$714. In New York State, Chemung County had 38,318 workers and Steuben had 36,556.

Total employment (covered by unemployment compensation) in Tioga County fell by 192 workers from 2001 through 2006; this was 1.5% of the 2001 average. During the same period, the Commonwealth added one-percent to its total employment but **all of the other counties in the Tioga Commuting Region declined by substantially more than Tioga.** Bradford lost 1,071 employees (-4.7%); Lycoming employment declined by 2,139 (-4.0%); and Potter—in part due to the problems at Adelphia—lost 1,423 jobs (-18.3%). Both Chemung and Steuben Counties in New York State lost significant employment as well. Steuben's employment fell by 4,735 (-11.5%) and Chemung lost 2,286 (-6.6%). Hence, while no decline in employment is desirable, Tioga's performance certainly exceeded that of the surrounding counties.

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Tioga County...a place to call home

Changes in Employment, Wages and Payroll (cont. from page 1)

Wage change in the Region between 2001 and 2006 was positive but, in general, not as large as the statewide change. The average worker in the Commonwealth earned 18.1% more at the end of the period than at the beginning. **Tioga County wages grew by 14.8%**. Bradford workers saw an increase of 15.0%; Lycoming had an increase of 12.9%. Many of the jobs lost in Potter County must have been at the lower end of the pay scale because the average for those who were still employed grew by 26.8%. Chemung County employees had an increase of 18.1% and Steuben workers gained 25.8% in their paychecks.

Total payroll change is the metric of choice for comparing economic growth between regions. Payroll change is the combined impact of employment change and wage change. Overall, the total payroll in the state grew by 19.3%, while Tioga's payroll increased by only 13.1%. **However, Tioga County's payroll growth was substantially higher than that of any of the surrounding counties.** Bradford saw an increase in total payroll of 9.5%; Lycoming had an increase of 8.4%; and Potter's payroll growth was just 3.6%. Steuben had an increase of 11.3% and Chemung 10.4%.

Another indicator of the generally good health of the Tioga County economy is found in establishment change. The number of establishments in Tioga County increased by almost 10.5% during the 2001 through 2006 period, far above the 0.3% growth in the state. Other than Bradford (+6.2%) and Steuben (+3.1%), the other counties in the Commuting Region saw declines in the total number of establishments, and probably not sustainable.

Economic Structure and Change

Understanding of total economic change is enhanced by understanding the structure of the local economy. A local economy which has significant employment in one or two sectors of economic activity that are in decline, nationally or globally, may suffer employment losses in those sectors even though the remainder of the economy is sound. This appears to be the case in Tioga County and the Commuting Region.

Manufacturing

Manufacturing has been, and in many ways remains, the backbone of the Regional economy. Every county in the Region, except for Potter County, had over 18% of its total employment in the manufacturing sector in 2006, most had over 20%. By comparison, only 12.0% of Pennsylvania's employment was in this sector. **In 2006, Tioga County had 2,704 manufacturing employees; 21% of total employment.** There were over 32,820 manufacturing workers in the Region.

The wage paid to manufacturing workers tends to be higher than the average wage for the economy. In the Commuting Region, Potter is the only county where this is not the case. **In Tioga, the average manufacturing worker had a weekly wage of \$668, which was almost 123% of the County average.** In Bradford, the average manufacturing worker makes 127% of the average for the total economy; in Lycoming, 122%, in Chemung, almost 140%, and in Steuben, 106%.

High wages and significant employment in the manufacturing sector mean that its contribution to the total Regional economy is huge. Manufacturing payroll is 26% of the Tioga County total, over 26% of the Lycoming County total, and almost 33% of the Bradford County total. By comparison, manufacturing now makes up only 14% of the total Pennsylvania payroll.

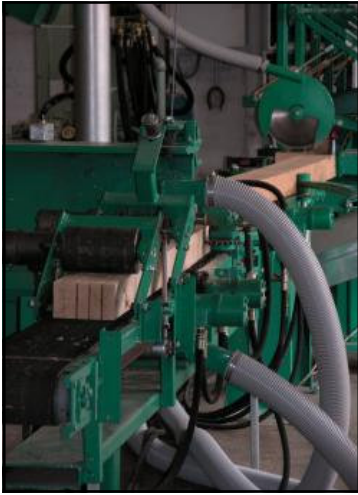
The concern, of course, is that in the Region, as in Pennsylvania and the nation, manufacturing employment is declining. This has been the trend since 1973, and it will probably continue. Between 2001 and 2006, Tioga County lost 873 manufacturing employees, just over 21% of the 2001 sector total. Pennsylvania lost 18.3% of its manufacturing workers over the period. To put this loss in context: the 873 lost jobs were over 7.0% of the total workforce of the County and more than four-times the loss of total employment. Every County in the region saw comparable declines in manufacturing sector employment.



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Manufacturing *Continued from page 2...*



The Enterprise Zone Program exists primarily to help local economic development agencies stem the tide of manufacturing employment loss through low interest loans and other incentives designed to help the private manufacturing firms in the Enterprise Zone area. Without this program the loss of manufacturing employment would have been substantially greater in the County.

Declines (or increases) in manufacturing employment are especially significant because of the products of these industries are typically sold outside of the local region leading to an influx of dollars. These “new” dollars help to support other local industries/workers and (through a multiplier effect) generate more jobs. When a manufacturing or other “export” industry declines more jobs are lost than just those in the declining industry. In Tioga County, every lost job in manufacturing may cost the County as much as 1.54 total jobs. Hence, the lost 873 jobs in manufacturing had a negative effect on the economy that might have resulted in the loss of over 1,300 workers (including the workers directly affected). The fact that Tioga County did not have such large losses in total employment during the 2001 through 2006 period is attributable to the strength of certain other sectors of economic activity.

Health and Social Services

Health and Social Services has been a major sector in the local economy for many years. In 2006, it employed 1,941 workers in Tioga County. This was just over 15% of the total and was second to manufacturing. The average wage in the sector was \$542 per week, almost exactly the same as the average wage for the County. **Equally important, the health sector had the greatest numerical growth in employment during the 2001 through 2006 period. The sector gained 386 new jobs, which was a growth of 24.8%.** Wages per employee grew by 19.2% and total payroll by 42.4%. Statewide the health and social services sector gained 12.7% in employment and 34.5% in payroll. No other County in the Region had health sector growth comparable to Tioga’s. Although the health care sector is not usually considered a “basic” or export industry, the new jobs helped the County minimize the loss of employment in other sectors by creating payroll that supported retail and service sector employees.



Wholesale Trade

Wholesale Trade was, in percentage terms, the star of the 2001 through 2006 period in Tioga County. In 2006, the sector employed 385 workers. This was an increase of 128 workers or 49.8% over 2001. Further, wages grew by 26.6% and payroll, therefore, by 89.7%. Pennsylvania’s employment in the wholesale sector grew by just 4.8% and payroll grew by just 30.8%. Again, no other County in the Region had comparable growth. Wages in the wholesale sector are almost 15% higher than the County average.

Accommodations and Food Service



Accommodations and Food Service was a close second to wholesale trade in performance over the period. This was a large sector in Tioga County with 1,056 employees in 2006. Between 2001 and 2006 it added 163 workers (18.3%). Wages (not including tips and gratuities) were relatively low at just \$266 per week but this was 89.5% of the state average for the sector and, importantly, wages grew by 46.9% in the County compared to just 12.2% statewide. Hence, the change in payroll for the sector was 73.7%. Meanwhile, the Commonwealth's sector payroll grew by only 20.2%. Most of the growth in employment in this sector of the Tioga economy may be attributed to an increase in tourism which is an "export" or "basic" industry.

Transportation and Warehousing

Transportation and Warehousing was another potential export industry which fared well in the 2001 through 2006 period in Tioga County. This sector had 376 employees in 2006 with an increase of 6.5% in employment and 14.6% in wages per employee over 2001. The resulting increase in payroll of 22.1% was well above the state average of 17.9%. Wages, although more than 105% of the Tioga average for total employment, are still well below the \$709 per week paid statewide.



Professional and Technical Services



Though a fairly small sector, **Professional and Technical Services** is important for its growth potential. Currently, this sector has less than one-half of its expected employment in the County. Since this sector includes law offices, engineering firms, architects and other fairly high level service firms, wages tend to be high and the contribution to payroll is significant. **In 2006, professional and technical services had just 209 employees in Tioga County, up by 16.8% over 2001.** Perhaps even more importantly, wages were up by 56.9% and payroll, therefore by 83.1%. However, at \$489 per week wages are still quite low, even by Tioga County standards and less than one-half the sector average for the state.

Finance & Insurance

Most of the other sectors of employment in Tioga County suffered some loss of employment between 2001 and 2006. Some of these were undoubtedly affected by a decrease in local demand caused by the loss of manufacturing employment and wages. Others, like **Finance and Insurance** were undergoing some retrenchment at the state level.

The **Finance and Insurance** sector lost 0.7% of its employment statewide and Tioga County, like many other smaller counties in the Commonwealth, bore more than its share of the decline. Between 2001 and 2006 this sector lost 51 employees in the County, a decline of 13.4%. Sector wages, however, increased at almost the same rate as the average wage in the County. **Tioga County finished the period with 329 finance jobs which paid an average of \$679 per week (124.8% of the average wage).** Wages in the sector were still quite low compared to the state and even well below the average for the Region.



Retail Trade



Retail Trade also declined statewide and in the County. The County still has slight concentration in the sector due, in part, to the trade attracted to the County from New York State (which has a higher sales tax) and, in part, to sales to tourists. In 2006, there were 1,690 retail employees in the County down 4.2% from 2001. These workers earned an average of \$331 per week which was just 73% of the state average for the sector. The state lost 2.6% of its total retail employment between 2001 and 2006 and Tioga County lost 4.2%. Tioga County's loss was still substantially less than the loss in other Counties in the Region (Lycoming suffered the greatest loss of retail employment in both numerical and percentage terms with a decline of 1,957 employees or 22.7% of the 2001 total). Wage change in the

sector in Tioga County was greater than state change: an increase of 14.5% compared to 11.3%. Hence, the sector payroll in the County increased by 9.7% despite the loss of workers.

Construction

Construction sector employment declined substantially in the County during the 2001 through 2006 period. The sector employed 270 persons in 2006, down from 299 in 2001. While not a numerically significant number, this was 9.7% of the 2001 total. The state and most of the other counties in the Region gained employment in this sector during the period. The state saw an increase of 4.8% in employment and 24.6% in payroll. Despite an increase in wages of 10.3%, Tioga County had a loss of 0.4% in payroll.



Administrative Services and Waste Management

The only other major sector (i.e. one with more than 1.0% of total County employment) to lose employment was **Administrative Services and Waste Management**. This sector had 250 employees in 2006 in the County, down from 273 in 2001. Again, this was not a major numerical loss, but because of the relatively small size of the sector it represented a loss of 8.4%. More importantly, many of the lost jobs were at the higher end of the wage scale as evidenced by the fact that the average wage declined by 17.1% and payroll by 24.1%. In the Commonwealth and in the remainder of the Region, Administrative Services was a strong growth sector. In Pennsylvania, the sector grew 2.1% in employment and 14.9% in wages, leading to a growth in total payroll of 17.3%.

Summary

Neither Pennsylvania nor the Tioga Region had very good economic performance during the 2001 through 2006 period. Tioga County's performance, though not stellar, was substantially better than the other Counties in its commuting shed. The strength of the Regional economy has always been its manufacturing sector. That sector is now in decline due to a change in global production functions.

Economic success in the coming years will depend on: slowing the outflow of manufacturing jobs and building on other local strengths. Tioga County has shown that it has the will and the ability to use the tools available, such as the Enterprise Zone Program, to bolster manufacturing firms. Building on other local strengths such as wholesale trade, transportation and warehousing, tourism and the health sector will be the key to maintaining its role as the Regional leader in job creation and retention.





**49 CORRIDOR Enterprise Zone
Revolving Loan Fund**
Tioga County Development Corporation

Objectives & General Information

The **49 CORRIDOR Enterprise Zone**, administered by the *Tioga County Development Corporation*, was in existence from 1996 to 2006. During its administration it was the largest rural Enterprise Zone in the Commonwealth and was comprised of nine (9) municipalities:

Deerfield Township, Nelson Township, Elkland Borough, Osceola Township, Knoxville Borough, Westfield Borough, Lawrenceville Borough, Westfield Township & Lawrence Township

The Revolving Loan Fund (RLF) was established when competitive loans were repaid to the local EZ administrating agency. These competitive loans were grants-to-loans funds from the Commonwealth's New Communities Program. The desired result was to establish a healthy revolving loan fund.

The 49 CORRIDOR Enterprise Zone generated nine (9) loans totaling \$846,000, five (5) Competitive Grants totaling \$1,245,000 and \$574,162 for EZP administration of public funds during its ten (10) year period.

Eligibility Guidelines

Eligible businesses were located within the designated boundaries of the **49 CORRIDOR Enterprise Zone** and were limited to manufacturing and industrial entities. A business is defined as a person, partnership, cooperative or corporation engaged in manufacturing for a profit.

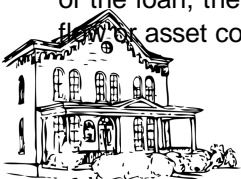
Funds borrowed from the Revolving Loan Fund were used for any industrial/manufacturing expense related to the expansion or improvement of the applicant, to include purchase and/or installation of machinery or equipment, land assembly and acquisition, real estate development including redevelopment or rehabilitation, facility modernization and working capital.

Interest Rates & Terms of Loans

The **49 CORRIDOR RLF Program** provided businesses with an additional source of funds. During the program nine (9) loans were made totaling \$846,000 and five (5) Competitive Grants totaling \$1,245,000 were received (these funds were loaned back to the companies in the Enterprise Zone). TCDC received \$574,162 over the ten year period to administer the **49 CORRIDOR Enterprise Zone**.

All Loans were negotiated at an interest rate lower than prime and recommended by the Revolving Loan Fund Committee and approved by the **49 CORRIDOR Executive Council** at the time of the loan commitment. The rate determination was based on several factors, including start-up or existing business, management experience, term, collateral, personal guarantees, use of proceeds, debt to income ratios and debt to net worth ratios.

The term of the loan was determined by the Revolving Loan Fund Committee, taking into consideration the purpose of the loan, the life expectancy of the assets financed, and the ability of the borrower to service the debt from cash flow or asset conversion.





Tioga County Development Corporation

49 CORRIDOR Enterprise Zone

Tioga County, Pennsylvania

Summary of Economic Change: 1996–2006

During the Past Eleven Years (1996 – 2006) the Following Economic Conditions have been Experienced in the *49 CORRIDOR Enterprise Zone*:

- Manufacturing Employment increased by 837 jobs. From 744 to 1,581; a growth of 112.5%
- Real Estate Taxes collected increased by more than \$410,000 per year and total taxes collected were \$2.53 million
- Total Investment was over \$109 million of which just \$12.6 million was public money; a ratio of 8.7 to 1.0
- Five (5) Competitive Grants totaling \$1,245,000, funding a Local Revolving Fund which will continue indefinitely. By the end of Year 11, there were 9 RLF Loans approved totaling \$846,000
- Five (5) New Manufacturing Firms added 1,044 employees including WARDFLEX®, ACP Manufacturing LLP, Roosa Laser Engraving, Gehmans LLP and R&T Mechanical, Inc.
- Although four (4) manufacturing firms ceased production, their combined loss of employment was less than 210 workers
- Annual Payroll increased to nearly \$42.7 million or \$22,800 per worker
- Exceeded all Projections for Expected Investment, Employment Created, and Taxes Collected

Compiled by VanLandingham Consulting
February 2007

49 CORRIDOR Enterprise Zone

Deerfield Township Lawrence Township Nelson Township Osceola Township Westfield Township
Elkland Borough Knoxville Borough Lawrenceville Borough Westfield Borough

Tioga County Enterprise Zone Overview

The ***Tioga County Enterprise Zone (TCEZ)*** is comprised of seventeen (17) municipalities throughout Tioga County which encompasses twelve (12) Areas eligible for EBP activities. The municipalities and Areas have been strategically selected to participate in the ***Tioga County Enterprise Zone*** along the primary highway network including: US Route 15 (future I99), PA Route 49 and US Route 6.

Liberty Township	Liberty Borough	Blossburg Borough	Charleston Township
Mansfield Borough	Richmond Township	Rutland Township	Wellsboro Borough
Tioga Borough	Delmar Township	Lawrenceville Borough*	Lawrence Township*
Elkland Borough*	Knoxville Borough*	Westfield Borough*	Westfield Township*
Deerfield Township*			

* Previous **49 CORRIDOR** Enterprise Zone Municipalities

"The EBP is designed to assist financially disadvantaged communities in preparing and implementing business development strategies within municipal Enterprise Zones."

County & School Districts: The ***Tioga County Enterprise Zone*** municipalities and Areas are located within portions of the County of Tioga, Northern Tioga School District, Southern Tioga School District and Wellsboro Area School District. The ***TCEZ Advisory Council*** will be comprised of individuals from these 17 municipalities, County and school districts taxing bodies as well as several business leaders.

The ***Tioga County Development Corporation*** serves as the Legal Applicant, Grant Recipient and Administrator of the ***Tioga County Enterprise Zone***. The ***Tioga County Revolving Loan Fund Committee*** recommends loans to the ***Tioga County Development Corporation*** Board of Directors for Action.

This contiguous combination of seventeen (17) municipalities, three public school districts and the County of Tioga makes the ***Tioga County Enterprise Zone*** an attractive area for businesses to grow and expand in and attract new businesses to Tioga County.

"The Enterprise Zone Program is a grant program designed to assist financially disadvantaged communities in preparing and implementing business development strategies within municipal Enterprise Zones. It is a private sector-driven program, compatible with public sector purposes and designed to increase the quantity and quality of available job opportunities with an Enterprise Zone." The purpose is to create a positive, business-friendly economic climate, in a particular geographic area, to stimulate industrial growth and expansion which will improve the overall economy of the EBP.

Competitive Grants of up to \$500,000 are available to the Zone. This Grant is loaned out to a manufacturing firm investing in the Zone. The principal and interest is returned into a local Revolving Loan Fund to be re-lent to other manufacturing and export firms in the Zone. Additional funding for fixed rate low interest loans is available for any industry/manufacturer in the ***Tioga County Enterprise Zone***.

The municipalities along the ***Tioga County Enterprise Zone*** have an opportunity to actively foster and promote the economy of Tioga County, through the operation of the ***Tioga County Enterprise Zone***. The primary benefits of the EBP are for the industrial and manufacturing firms within the Zone. As the industrial base grows, the commercial, retail and service sectors will experience the benefits of a strong industrial base. Job creation, job retention, business expansion and an increased tax base with additional taxes for the participating taxing bodies and the Commonwealth would be the primary objectives of the ***Tioga County Enterprise Zone***.

Municipalities and public projects seeking state grant/loan funding receive a priority rating. The ***TCEZ*** through TCDC will provide a letter of participation for such projects.



Questions and information concerning the Program may be directed to: *Tioga County Development Corporation (TCDC)*, Robert J. Blair, President/Chief Executive Officer or Lillian Smith, Economic Development Coordinator.

Tioga County Development Corporation

TCEZ *Tioga County Enterprise Zone*

Tioga County, Pennsylvania

Summary of Economic Change: 2007-2008

In February 2007 the *Tioga County Development Corporation (TCDC)* received designation of the *Tioga County Enterprise Zone (TCEZ)* through the State. The *TCEZ* is comprised of seventeen (17) municipalities throughout Tioga County which encompasses twelve (12) Areas eligible for EBP activities. The municipalities and Areas have been strategically selected to participate in the *Tioga County Enterprise Zone* along the primary highway network including: US Route 15 (future I99), PA Route 49 and US Route 6.

There are 27 manufacturers in the *TCEZ* who are surveyed by the *Tioga County Development Corporation* on an annual basis. Out of the 27 manufacturers, 16 companies responded to our survey. The surveyed companies responded with experiencing the following economic conditions in the *TCEZ* in the 2007-2008 year:

- Total Manufacturing Employment was 2,278
- Total Real Estate Taxes collected was \$2,487,634
- Total Investment was over \$12 million of which just \$980,000 was public money; a projection of \$14 million for capital improvement projects for 2009
- The Revolving Loan Fund from the *49 CORRIDOR* Enterprise Zone was rolled over to the *TCEZ* resulting in the *TCEZ* RLF. There were 9 loans with a total portfolio of \$1,128,000 in loans at the time of transfer. Since the rollover, a total of \$450,000 in loans has been financed to three companies. The *TCEZ* RLF Portfolio is now totaling \$1,345,000.
- Total Annual Payroll was \$72,080,797 or \$31,642 per worker
- Exceeded all Projections for Expected Investment, Employment Created, and Taxes Collected
- Population of the *TCEZ* is 23,509; 60% of the total population of Tioga County

These data will serve as the benchmark for future years of the *Tioga County Enterprise Zone*.

Tioga County Enterprise Zone

Liberty Township Liberty Borough Blossburg Borough Mansfield Borough Richmond Township Rutland Township
Tioga Borough Lawrence Township Lawrenceville Borough Elkland Borough Knoxville Borough Deerfield Township
Westfield Borough Westfield Township Delmar Township Wellsboro Borough Charleston Township



114 Main Street
Wellsboro, Pennsylvania 16901
Voice: 570.723.8232
Fax: 570.723.8441
E-mail: tcdc1@ptd.net

www.tcdc-pa.com

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Note from the President

The *Tioga County Development Corporation* is pleased to present our ***Tioga County Economy 5-Year Summary: 2001-2006***. The year 2006 marks a milestone in our economy and the Enterprise Zone Program (EZP) in Tioga County. The **49 CORRIDOR Enterprise Zone** encompassed the years 1996 through 2006. This Summary covers the past five years of the **49 CORRIDOR Enterprise Zone** and serves as the beginning benchmark for the new **Tioga County Enterprise Zone** with planning occurring in 2006 and designation by the Commonwealth of Pennsylvania in 2007. The impact of the State's Enterprise Zone Program is evident in Tioga County. While the past five years have not had the positive impact on our economy as the period from 1996 through 2000, our economy could very well be more stagnant.

Prepared under contract with *VanLandingham Consulting*, this Summary presents an independent analysis of the economic conditions in Tioga County compared to the Region, the Commonwealth and the Nation for the 2001 through 2006 period. Wade VanLandingham has over thirty five years of economic development planning and analysis experience and performs similar reports for several other counties in the State.

The *Tioga County Development Corporation* hopes this **5-Year Summary** will assist you in developing strategies for your future growth. It is our pleasure to provide you with this economic development forecasting tool. *TCDC* is here to assist you in your growth and development in making **Tioga County...a place to call home.**

Robert J. Blair
President/Chief Executive Officer

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