

## Snare & Associates places customers first

The volatility of the real estate market has both buyers and sellers wondering which one really has the upper hand. The answer might be both. While realtors look for new and better ways to bring clients to the table, mortgage brokers hope to continue a trend that has been almost too good to be true. Just ask Anthony Snare. As CEO of Snare & Associates Mortgage Services, LLC and Highland Closing Company, LLC, he has had a birds-eye view of the mortgage climate since opening both businesses in 2008.

“The mortgage business in Blair County is doing well and there is plenty of money to lend to qualified borrowers,” Snare pointed out. “The current low rates, increased property values and booming real estate market are key factors to our recent loan volume. We’re hopeful that it continues.”

Snare & Associates is a mortgage banker that originates first and second mortgages. The company offers financing for pur-

chases, refinances and construction lending.

“We offer the lowest rates, lowest closing costs and excellent customer service,” Snare admits. “We walk all of our borrowers through the mortgage process from start to finish making the process easy for borrowers. This type of business demands that you be thorough so that no questions are unanswered. We want our clients to trust that they’ve made a good decision by coming to us.”

Highland Closing Company is a title insurance agent. It offers title insurance for mortgage transactions to guarantee a clean title to borrowers. It boasts years of experience and also puts a high priority on customer service. To Snare, who has had more than twenty-five years in the mortgage industry, it’s icing on the cake.

“It’s consistent with what we do based on our knowledge of the business,” he disclosed. “Snare & Associates is a mortgage banker, not a mortgage broker. That means we

lend our own money which allows us to offer lower rates and fees than most of our competitors. It gets people in the door so we have an opportunity to show our complete array of services. It helps them realize that there are more important things than just saving money.”

The business has grown and Snare and his staff have built an impressive reputation. They’ve branded the business as “Your Hometown Mortgage Lender” and that has endeared it to people from inside and outside the county. It also created the type of problem that any business would love to have.

“We simply ran out of room,” Snare acknowledged. “Both our businesses were doing so well that we could no longer serve the volume of clients from our original locations. We needed to make a move.”

That move turned out to be the construction of Snare Plaza at 110 Jefferson Street in Hollidaysburg. It solved the space



**Anthony Snare has successfully branded Snare & Associates as “Your hometown mortgage lender.” He opened his businesses in 2008.**

dilemma for Snare & Associates and Highland Closing and created other investment opportunities. The 7,500 square foot commercial building has five units. Edward Jones, K2 Logistics, LLC and John Hill Real Estate occupy the other three.

“We felt great when the

building was completed in 2019,” Snare remembers. “Everything was falling into place. Then 2020 came and things went a little crazy. With the guidelines related to the pandemic we were suddenly out of our comfort zone. When you’re a hands-on and face-to-face company, it’s difficult to

deal directly with clients. Somehow we managed and we’ve continued to be resourceful. We’ve got a great staff and great name recognition. We feel good about where we are.”

*(Snare & Associates Mortgage Services has been a Chamber member since 2008.)*

## Intermunicipal Relations Committee provides guidance for composting and recycling efforts

As Executive Director of the Intermunicipal Council of Governments (IRC) in Blair County for a little more than two years, Ray Shroyer has been encouraged by the cooperation that he’s witnessed from the managers and councils that comprise the IRC. He’s hoping to raise greater awareness to the importance of the IRC’s work and perhaps even gain additional participation.

“Right now, we’re comprised of the City of Altoona, Logan Township and Hollidaysburg Borough,” Shroyer pointed out. “Those municipalities are focused on bringing the best recycling solutions to their residents. We’re doing our best to let others know.”

It can be a frustrating process.

“Every week we have people come to our facility and say that it is their first time because they’ve just heard about us,” Shroyer acknowledges. “We send out educational flyers, promote our website (ircenvironment.org), utilize social media and hold special collection events. Yet we continue to fly under the radar.”

It shouldn’t happen. From two recycling and composting facilities – one known as



**Ray Shroyer, Executive Director of the IRC in Blair County, has the organization focused on recycling “the correct materials in the correct manner.”**

The Buckhorn on Blacksnake Road in Dysart and the other on Duncannings Highway in Duncansville – the IRC has gained an impressive reputation for efficiency and the ability to maintain a low contamination rate. It’s a source of pride for Shroyer and his staff.

“One of the challenges facing not only the IRC but all recycling programs nationwide is the current global recycling market,” he disclosed. “We are focusing on recycling the correct materials in the correct manner.

We are only accepting materials that we know are getting processed and recycled. Our residents that use the facilities are an integral part of recycling the correct way. All residents are asked to self-sort and we have staff available to answer any questions that may arise.”

Each of the IRC’s facilities has specific priorities. The Buckhorn is the main facility where residents can recycle everyday materials but also accepts electronics such as televisions, computers, printers, laptops, monitors and

other computer parts. The Duncansville facility is membership based and available 24/7. Both allow for the recycling of organics in the form of grass, leaves, other yard waste, brush and woody paste.

“Our facilities are licensed by the Pennsylvania Department of Agriculture and are tested regularly to assure no hazardous constituents are in our finished products,” Shroyer noted.

*(The IRC has been a Blair County Chamber member since 2010.)*

## America’s favorite treat to help Rescue Workers



**The Chamber’s Farm-City Committee and Ritchey’s Dairy are once again partnering on “Cones for a Cause.”**

The Blair County Chamber’s Farm-City Committee and Ritchey’s Dairy are proving, once again, to be an unbeatable combination.

On August 7th, Ritchey’s will partner with the Chamber on “Cones For a Cause,” which will help raise funds that will purchase milk to be donated to American Rescue Workers. This year, Cones For a Cause will be done in conjunction with Ritchey’s Dairy Oldies Night featuring the Sharptones from

6:00 to 9:00 p.m. The Blair County Dairy Princess will also be on hand for that event.

“Ritchey’s will sell single scoop cones all day on August 7th for just one dollar,” explained Joe Diamond, who chairs the Farm-City Committee. “In addition to all proceeds from the cone sales, they will donate 50% of all other dairy sales to us. That will allow the Rescue Workers to distribute milk to people in the community who seldom have access to it.”

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Contact the Blair County Chamber of Commerce at 814-943-8151 • [chamber@blairchamber.com](mailto:chamber@blairchamber.com)



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