

GOAL

MAGAZINE

INSIDE

Vallozzi's

Larrimors

Quatrini Rafferty

Candy Valentino Nelson:

A Local Role Model for Positive Thinking,
Intense Dreaming and Generous Giving

Cover Story Page 26



A GOAL Magazine Event

3RD ANNUAL

GOLF OUTING PLUS Paint-n-Sip!

Please join us for the GOAL Magazine Golf Outing to benefit the Greater Latrobe Partners in Education Foundation. Net-proceeds will be granted to the Autistic Support, Learning Support and Life Skills Classrooms in the Greater Latrobe School District.

The event will include a 2-person scramble, boxed lunch, awards reception and dinner following golf.

Registration: 8:30 a.m.

Pre-Event Putting Contest: 9:00 a.m.

Tee Time Start: 10:00 a.m.

Dinner: 4:00 p.m.

TWOSOME: \$300

2 TWOSOMES: \$600

INDIVIDUAL GOLFER: \$150

Not a golfer?

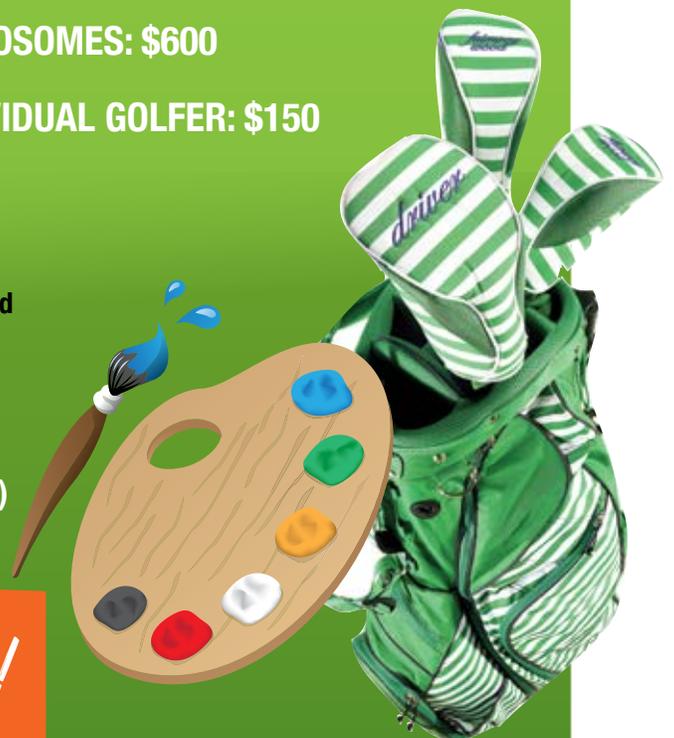
This year, we've also added a Paint and Sip event! Follow a skilled instructor while you paint your own artwork.
Wine and cheese included.

Paint and Sip Only: \$75, start time - 1:00 p.m.

Paint, Sip and Dinner - \$120 (dinner starts at 4:00 p.m.)

For more information visit: www.go2goalus.com

Thank you for your support!



13

Due Diligence - A Key Step to Buying a Business
By RJ McElhaney



23

Hot Trend: Outdoor Fire Pits
By Inselmini Construction Company

38

Transferring Your Family Business
By Bryan Kisiel



- 6 When Giving Becomes Receiving
By Wendy Bell
- 8 Bitcoin: Fad or the Future?
By SecondHalf Coach Wealth Management Team
- 10 A New Trend for the Restaurant Industry
By Ernie Vallozzi
- 12 2017 A Year in Review at the State Capital
By State Senator, Pat Stefano
- 14 County Program for our Senior Citizens
By County Commissioner, Gina Cerilli
- 16 Your Work Commute and Worker's Compensation Rights
By Vince Quatrini, Esq
- 17 The Intersect of Personal Injury and Worker's Compensation
By Jessica Rafferty, Esq
- 18 GOAL Magazine We Are at War
By The GOAL Magazine Team

- 20 Gettysburg Revisited
By Jerry Ferraro
- 22 Is My Business Prepared for this Ever-Changing Economy?
By Chad Amond
- 24 When it Comes to Health, Know When to Quit
By Dr. Reed Nelson
- 26 Candy Valentino Nelson: A Local Role Model for Positive Thinking, Intense Dreaming and Generous Giving
By The GOAL Magazine Team
- 30 Who Are Your Best Customers?
By the Chroma Team
- 32 Investing as a Couple: Getting to Yes
By SecondHalf Coach Wealth Management Team
- 34 Winter Driving Tips
By Brian Winfield

- 36 Ten Tips for a Very Successful Newborn Photography Session
By Autumn Stankay
- 37 Before You Pay Extra on your Mortgage
By Scott Ludwick
- 40 Teachers Incorporate Project Based Learning into the Curriculum
By Kasey Letterlich
- 42 All About Shop.com
By Karen Novak
- 44 GOAL Magazine Gala Wrap Up
By the GOAL Magazine Team
- 46 Five Rules of Style
By Hector Olave

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How To Get Involved and Why?

GOAL Magazine arrived on the scene in the summer of 2016 and has quickly become known as a must-read publication for those looking to be enlightened by local professionals. GOAL Magazine's progress over the last year has exceeded original expectations and has already surpassed 5,000 subscriptions in its inaugural year.

The magazine was created as a way of bringing local professionals and leaders within the community together to collaboratively educate and interest readers with thought-provoking and intriguing content. The creators' hope was to inspire entrepreneurs and other community leaders to share their knowledge in order to become a part of something bigger than they are individually, thus creating a collective and empowering wealth of knowledge within each issue.

Participation in GOAL Magazine can be rewarding in many ways. Not only do you gain an opportunity to promote your business through sharing your experience and wisdom, but you become a proclaimed member of a collaborative group of local leaders, entrepreneurs and professionals who are committed to bringing value to their communities.

With each contributor distributing and promoting the magazine in their own ways, everyone benefits from cross-promotion and the shared expenses of doing so.



The following roles have been created to inspire different levels of involvement within GOAL Magazine:

Contributors are contracted to provide editorial content aimed at assisting with our mission of educating and enlightening readers.

Advertisers provide a paid advertisement for their business.

Sponsors are given a banner at the bottom of a page that is otherwise not sold to advertisers or contributors. Sponsorship banners fund informational pages related to the magazine or contributor pages of contracted contributors who do not pay a fee due to their field being non-profit or related to public service.

If you want to be considered for a role as a GOAL Magazine Contributor, Advertiser or Sponsor for future issues, please email us at info@go2goalus.com.

Our Production Team



Jessica S. Urbanik
Chief Relationship Manager



Tawnya Rockwell
Chief Production Manager



Bree Ederly
Writer/Editor



Kathleen Lloyd
Editor



Jaimee Greenawalt
Chief Designer



Autumn Stankay
Photographer

Need a Fundraising Idea for your Organization?

A GOAL Magazine subscription is not your average fundraiser. By purchasing this 4 issue subscription, the new subscriber is gaining a valuable educational resource comprised of articles written by multiple local businesses and community leaders. In addition, the subscriber is supporting a local organization seeking financial assistance and GOAL Magazine only wishes to cover its costs and passes on all profits to the fundraising organization. When GOAL saves money by getting cost breaks on printing and postage by increasing subscribers, we pass the savings on to the fundraising organization potentially increasing the amount they get per subscription sold.

What Makes Us Different?

1. We are NEW which makes this something different!!
2. You could make a HUGE profit!!
3. In addition to making your organization money, you are promoting small local businesses who may be interested in supporting your organization.
4. You are providing people with a valuable resource that they won't turn away because they are on a DIET!!
5. Parents/Students are NOT RESPONSIBLE for separating, storing and delivering items.

Here's How It Works:

- **Sell 100-249 Subscriptions @ \$20 each - \$9 Profit/subscription**
...Profit Varies from \$900-\$2,241
- **Sell 250-999 Subscriptions @ \$20 each - \$10 Profit/subscription**
...Profit Varies from \$2,500-\$9,990
- **Sell 1000-4999 Subscriptions @ \$20 each - \$11 Profit/subscription**
...Profit Varies from \$11,000-\$54,989
- **Sell 100-249 Subscriptions @ \$20 each - \$12 Profit/subscription**
...Profit Varies from \$60,000+++

For more information, please visit www.go2goalus.com/fundraising-options

Vision - To innovatively reveal to readers the power of being diversely informed and doing so with style, class, and authenticity.

Mission - Promote entrepreneurial spirit while enriching minds with meaningful and thought provoking information through an eclectic and collaborative effort of local professionals.

Motto - Individual Commitment to a Group Effort was chosen as our motto to reinforce the commitment all the contributors have collectively made to bring this magazine and its purpose to life.

CORE VALUES: ACE

Authenticity

Authenticity is defined as being real or genuine, true and accurate and worthy of acceptance and belief while remaining true to one's own personality, spirit, talent, and character. The intention of GOAL Magazine, first and foremost, is to be considered a valuable ambassador of information you can trust.

Collaboration

Collaboration is defined as the willingness to work, one with another; to cooperate and connect in order to achieve a desired result. The value of GOAL Magazine is in the eclectic content provided without compensation by some of the most respected and well-known professionals in their fields, while effectively connecting readers to one all-encompassing fountain of local knowledge.

Enrichment

Enrichment is defined as the result of being supplied with an abundance of anything desirable; to add significance or value; to make finer in quality. GOAL Magazine was created with the intention of breathing life into the desire of information and recognition of the value of expertise within their communities.



When *Giving* Becomes *Receiving*



By Wendy Bell,
PositivelyWendyBell.com

I never really knew what the word philanthropy meant until my parents signed my older sister and me up in a volunteer group called the National Charity League. We lived in southern California's San Fernando Valley, where summer afternoons bake in blistering triple-degree heat and even a drop of rain is an anomaly from March through October. It was there, as a seventh grader, that I started working at a summer camp for children with a wide range of physical and mental disabilities.

Other girls with the National Charity League volunteered too, though the requirements of our "giving back" were pretty limp. We were expected to work five 8-hour shifts each summer at Rancho de Valle, an accessible facility several miles from my home in a Los Angeles suburb called Woodland Hills. I remember the morning drives to Rancho with my mom, listening to The Carpenters on her easy listening radio station and looking out the window as we passed rows of thirsty eucalyptus trees and crepe myrtles whose puffy pink and white flowers seemed almost singed by the sun. The ground was baked like clay and the grass crunched when you walked on it, its blades were so desperate for a drink of water. But at Rancho... there was relief. A magnificent pool whose sky-blue waters promised me a break from the heat and the campers an excuse to get out of their hot wheelchairs and stiff, sweaty leg braces for a delicious hour of joy.

The girls in my charity league class came and went. They did their time, hovering on the outskirts, never really getting involved

with the campers or the camp. But something happened to me during that blistering summer of 1982. I fell in love.

My commitment to work five days with such incredible young people from all walks of life and with every limitation imaginable was just the seed. I learned about cerebral palsy. Down syndrome. Cystic fibrosis and spina bifida. My mother and I volunteered to drive some of the kids to and from camp, picking them up at their homes. And my eyes grew even wider. I struggled with maneuvering their wheelchairs and walkers and hoisting them into our trunk. We gently eased my new friends' bodies into our car, fastening them in with seatbelts as their muscles spasmed. I met their parents, saw where they lived, and got my first taste of what caring for someone with a physical or mental challenge was like. It wasn't a five-day-each-summer job. It was full time. Around the clock. Always. The warmth of that summer's sun allowed a feeling in me that I'd never had before to take root. Soon I was working every day, Monday through Friday, all summer long, at Rancho de Valle. I worked there every summer through my senior year of high school, graduating with the most active community service hours in the entire San Fernando Valley.

I don't tell you this story to pat myself on the back. Quite the contrary. There is always more work to be done. More people to help. Greater ways to share our gifts. Larger opportunities to make a difference. My first flavor of philanthropy came through the National Charity League back in 1982. But my desire to give back,

to spread joy, to encourage others, to make my slice of this world better has grown stronger every year since. It is part of my fabric. It is who I am.

I guess that's why so many of the stories I tell on my website, PositivelyWendyBell.com, are about people with some form of disability. Some are struggling through terrible diagnoses. Others are physically limited because of tragic accidents, birth defects or heredity. But each has such an incredible message to share. It is almost always the same. Never let what you CAN'T do keep you from what you CAN. Dreaming. Pushing. Loving. Believing.

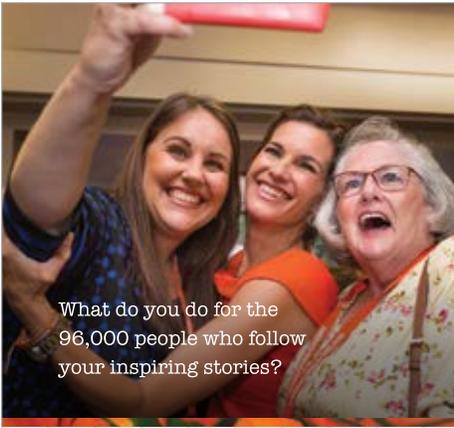
I don't think I've ever thanked my parents for signing my sister and me up with the National Charity League during that scorching summer 35 years ago. They wanted their daughters to learn a valuable message about giving. And the message is this: When we give of ourselves, WE are the ones who receive so much more back.

Mission accomplished, Mom and Dad.

Mission accomplished. 📌



Advertise!



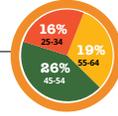
What do you do for the 96,000 people who follow your inspiring stories?

Positively wendybell



FACEBOOK OVERVIEW

- 96,000+ Likes
- 78% Women
- Top Cities of Fans Pittsburgh, Greensburg, Venice, Washington, Fayette, Butler, Latrobe, Bethel Park, Plum, and New Castle



FACEBOOK ONE MONTH SNAPSHOT JULY 1 - JULY 31, 2017



MOST RECENT VIDEO

POSITIVELY WENDY BELL: JUST KEEP SWIMMING

- 89,600 Video Views
- 137,500 People Reached
- 2,400 Post Engagement
- 244 Shares
- Seven Day Timeframe



FACEBOOK COMPARISONS OF OTHER NATIONALLY-KNOWN JOURNALISTS



ROBIN ROBERTS

Even with national exposure, Robin's video posts only get an average 75-85K views.



MEGYN KELLY

With 10 times more followers, Megyn's 25-35K average video views are less than half of Wendy's.



AVERAGES FOR POSITIVELY WENDY BELL

VIDEO REACH

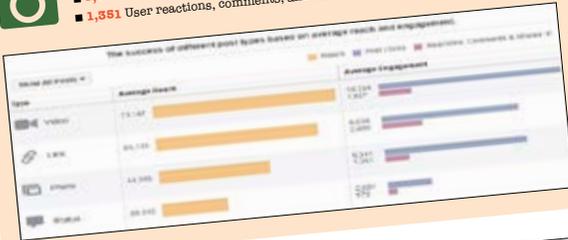
- 73,147 Users reached per video posted
- 10,744 User engagements per video
- 1,927 User reactions, comments and shares per video

TEXT POST WHICH INCLUDES A LINK

- 66,133 Users reached per linked post
- 8,038 User clicks per linked post
- 2,405 User reactions, comments, and shares per linked post

TEXT POST WHICH INCLUDES A PHOTO

- 44,358 Users reached per photo post
- 8,341 User clicks per photo post
- 1,551 User reactions, comments, and shares per photo post



MARKETING CHANNEL

WEBSITE OVERVIEW JUNE 29 - JULY 31, 2017

- 31,560 Website users
- 66% Female, 34% Male
- 60% Ages 45-64

WEBSITE ENGAGEMENT

- Average user views 4+ pages
- Average user spends 5+ minutes on site

MEMBERSHIP

- First 30 days (zero paid media)
- 300 members

EMAIL MARKETING LIST

- 6,850 opted in users



Advertise with Positively Wendy Bell

Wendy Bell is a 21-time Emmy Award winning journalist whose uplifting videos and stories about life and love have been viewed more than 6 million times and have reached more than 10 million people. Her 24 years on local and national television are the foundation of POSITIVELYWENDYBELL.COM, an online community and national television are the foundation communities. And her steadily-growing social media following of 100K+ proves what Wendy believes. America is hungry for something to smile about.

If your business could benefit from exposure to tens of thousands of new customers each week, join POSITIVELYWENDYBELL.COM as an advertiser today. We offer a half dozen sponsorship opportunities that can effectively deliver your message to between 7K and 90K+ of our core supporters, 80 percent of whom are women between the ages of 35 and 64. Our audience is interactive. Involved. And eager for our next inspiring story about everyday people doing extraordinary things.

We believe each of us has the power to make a difference. To make our families stronger. Our neighborhoods safer. And our country better. We're delighted by the overwhelming response our stories and videos continually receive and invite you to join our mission! POSITIVELYWENDYBELL.COM. We look forward to you joining us today!

Contact Us

Contact us POSITIVELY WENDY BELL.COM/METRICS, email at WENDYBELLPITTSBURGH@GMAIL.COM or call 412.334.6472 to consider all the advertising opportunities available for your business to be a part of this inspiring movement.

positivelywendybell.com/metrics



BITCOIN: Fad or the Future?

By SecondHalf Coach Wealth Management Team

What if someone told you about an investment that has made some people millionaires overnight and has both a number of high-profile supporters and a global reach? Would you be tempted to invest? Now what if someone told you that the same investment also could lose most or all of its value almost overnight, and that you might not have access to your money when you need it? How does it sound now?

You've just confronted the debate surrounding the digital phenomenon known as Bitcoin. An alternative currency that exists strictly as digital code, Bitcoin has received a lot of attention. But is it an investment? A scam? A network of computers? The future of currency? If you're unclear on what all the fuss is about, here's a brief introduction to just what it is, how it works, and some of the potential pitfalls it presents.

Bitcoin as currency

Bitcoin isn't a company but a virtual currency supported by a peer-to-peer computer-based electronic cash system first outlined in 2009 by an anonymous person or group using the name Satoshi Nakamoto. To understand how the currency works, you have to understand where it comes from. Unlike printed currency or coins that are minted, Bitcoin is created by "mining"--using complex software to solve complicated mathematical computations (or contracting with a mining company to do it for you). Solving a problem creates a so-called "block," and the computer that solved it is rewarded with a set number of digital bitcoins, each of which is simply a set of one public and one private cryptographic key. (The units are generally "bitcoins," while the general system is "Bitcoin.") The number of solutions that can be discovered globally per hour (and thus the number of "blocks" created and bitcoins mined) is limited by the system's

software code. The total number of bitcoins available to be mined eventually is said to be limited to 21 million. However, most users acquire them either by buying them with physical currencies such as dollars or accepting them as payment for goods and services.

Advocates argue that the advantages of the system are: (1) it's not controlled by any government's central bank, (2) a global virtual currency facilitates global commercial transactions, (3) every block and Bitcoin transaction is recorded, and (4) though transactions are recorded, the payer and payee are anonymous, much like a cash transaction. (However, that anonymity has attracted charges that its chief use so far has been for illegal activities such as money laundering; in October 2013, the FBI shut down the Silk Road Bitcoin exchange and seized its assets.)

How does a Bitcoin payment work?

Just as a physical wallet holds paper money and change, a digital wallet stores the private software keys that are bitcoins. It makes or receives payments by communicating with the network of other Bitcoin wallets. Some merchants and services, especially those that focus on online or international sales, are starting to explore Bitcoin transactions. Physical bitcoins, which have a software key



Financial Planners
William J. Urbanik, MBA,
Jessica M. Marazza and
Anthony E. Slezak

Bitcoin payments are irreversible. Once you complete a transaction, it cannot be reversed. Purchases can be refunded, but that depends solely on the willingness of the establishment to do so.

embedded in them, have begun to be minted. However, acceptance of bitcoins as payment is entirely at a seller's discretion; there is no guarantee you'll be able to spend them where you want to or get the value you expect. Also, as outlined below, problems at some exchanges have sometimes impeded access to Bitcoin funds.

Bitcoin payments are irreversible. Once you complete a transaction, it cannot be reversed. Purchases can be refunded, but that depends solely on the willingness of the establishment to do so.

Speculating in Bitcoin

Bitcoin's usage as a currency is a ripple compare to the tidal waves of investment speculation it has fueled. "Investing" in bitcoins simply means acquiring them through one of the methods outlined above. However, to say that Bitcoin as an investment is volatile is an understatement. Over its history, its value has fluctuated wildly as speculation and confidence in it have ebbed and surged. In April 2013, after rising from \$90 to \$260 over two weeks, a bitcoin's value plummeted to \$130 in just six hours; since then, it has undergone multiple double-digit price swings.* Despite its lack of connection to any central bank, Bitcoin also has been vulnerable to actions by individual governments. After China cracked down in 2013 on virtual currency transactions by financial institutions and halted deposits of yuan at exchanges there, Bitcoin's worth in dollars was cut by more than half.**

That volatility has led to problems for people trying to make payments in bitcoins. It's hard to use a currency when you're not sure from day to day whether the amount in your virtual wallet is worth enough to buy a Range Rover or a tank of gas. Complicating the issue is the fact that the value can vary on different Bitcoin exchanges.

However, volatility is only one of the problems that has created havoc from time to time in

the Bitcoin universe. The cybercurrency has been subject to cyberattacks that have halted trading briefly on several exchanges. And at one point, one of the largest exchanges abruptly declared bankruptcy and announced that nearly half a billion dollars' worth of bitcoins held there had vanished (though a portion of that amount was subsequently said to have been located). Worse than not knowing how much your bitcoins will buy is not knowing whether they're available to buy anything at all.

Hackers and bankruptcy aren't the only reasons Bitcoin holders could lose the ability to spend or exchange their funds. Because of the accusations of money laundering via Bitcoin, scrutiny of digital transactions is increasing. If a law enforcement agency seized the assets of a digital platform or exchange, as they did with Silk Road, access to digital wallets there could be restricted.

The Wild West rides again

So far, regulatory oversight of Bitcoin has been spotty. The currency is not backed by either a government or any physical asset such as gold. Major exchanges are located around the world, and the decentralized nature of the system makes it more challenging for governmental regulators to get a handle on it. Unlike accounts at FDIC-insured banks, there is no protection for possible loss from a digital wallet. Also, unlike credit card charges, Bitcoin transactions are irreversible.

The Internal Revenue Service has said it will treat Bitcoin holdings as property rather than as a currency for tax purposes. That means that the sale or exchange of bitcoins that have gained in value since they were acquired could potentially trigger a tax liability. Also, payments made in bitcoins are subject to the same information reporting requirements as any other payments made in property. And wages paid in bitcoins must be reported on a W-2 form and are taxable as income, just as any other wages would be.

Speculation hasn't been limited to the currency itself. Much as the Internet did in its early days, Bitcoin also has spawned an entire ecosystem of startup companies and venture capitalists who want to be part of building out the technology and infrastructure involved in creating and transferring it. In addition to multiple exchanges, companies have begun providing data on the virtual currency's price and status and creating Bitcoin-based products. As with early Internet companies, such ventures are likely to involve a high degree of uncertainty and risk.

Obviously, virtual currency still faces a lot of challenges. If you're considering exploring it, either for transactions or as a speculative investment, you should become far more familiar with it than simply relying on this discussion. And because of the issues outlined above, you should be prepared for dramatic price swings and only use money that you aren't relying on for something else.

*Source: "Bitcoin panic selling halves its value," April 11, 2013, BBC News (www.bbc.co.uk).

**Source: www.bitcoincharts.com.

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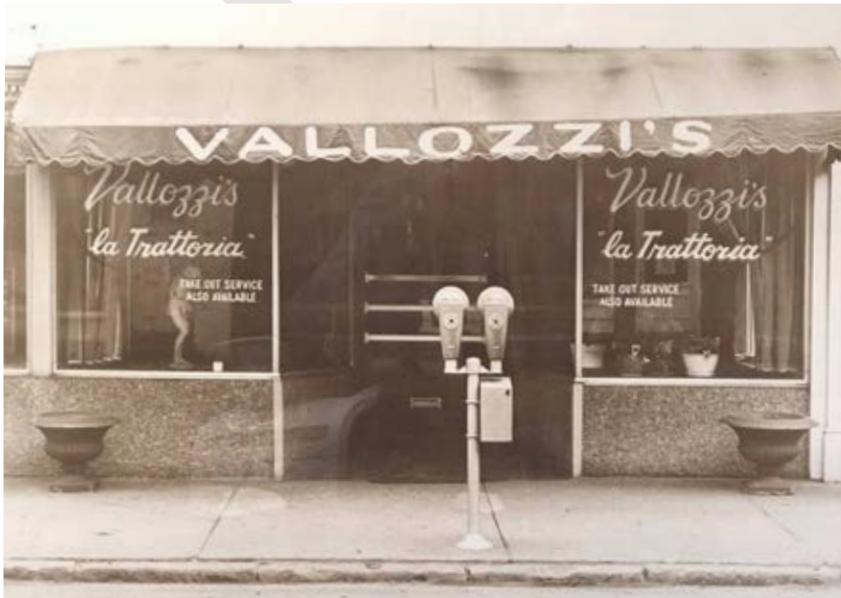
A New Trend for the Restaurant Industry: Designing a Unique Dining Experience that Transcends the Palate

By Ernie Vallozzi

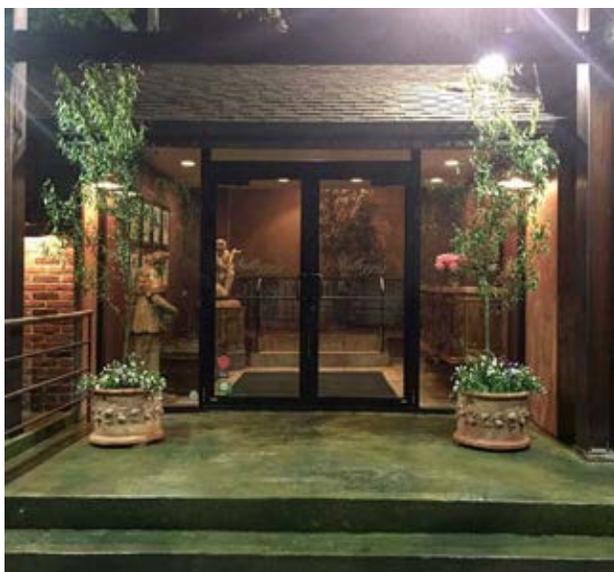
One of the most enjoyable human experiences is sharing a meal with people you care about. People have been sitting down to dine together for thousands of years; dining is not just an act of human necessity, but a crafted and cherished tradition that has evolved into many different forms through the centuries.

The deep satisfaction derived from the combination of the sensation of taste and the sense of community during the dining experience have propelled an industry of professionals and businesses that comprise almost \$800 billion in sales annually, 10% of the overall U.S. workforce, and over one million different locations inside the United States (“News & Research: Facts at a Glance”).

As with any industry, there are certain businesses that succeed over others. For as many memorable and exciting restaurant experiences that a person has, s/he is likely to have a number of negative experiences as well. While sometimes this dissatisfaction sadly arises out of a poorly cooked meal, there are many elements that make up the positive guest experience. Have you ever been to a restaurant where you had a wonderful meal, but the atmosphere was distracting or uncomfortable? Instead of remembering the delicious entree, you leave with a bad taste in your mouth. The most successful restaurants provide a well rounded experience that focuses not only on the quality and style of the menu, but on the personality of the service and the vibes created by the environment of the restaurant as a whole.



There are many trends that come and go throughout the world of cuisine that influence the success or failure of restaurants. At Vallozzi's we have worked very hard to evolve through the restaurant industry trends, always seeking to provide indelible dining experiences that bring families back meal after meal, year after year. For us, one of the most important factors in bringing in the next generation to our restaurant in



order to promote the longevity of our success has been in breathing new life into old tradition, always striving to incorporate new cutting edge trends into the authentic experience of the first generation of dining guests. We have propelled our business through the decades by constantly updating our menus and remodeling the look and feel of our restaurant to create a compelling and exciting dining experience that continues to draw in the new younger generation.

Having successfully run my family restaurant for four decades, now in two thriving locations alongside my sons Julian and Dante, I can safely say that I have seen and participated in a wide variety of trends through the years and am becoming quite adept at predicting what's going to be hot next. I am constantly studying and watching what other leading professionals in the industry are doing. Progress is gained in a constant state of learning, when a person believes they are the best and have nothing left to learn, they become stagnant. While there are technique and ingredient trends that come up each year, one of the most important trends that I have identified in the current restaurant scene is a greater focus on environment.

There has been a huge uprising of concept restaurants that focus on creating a very specific atmospheric experience beyond the taste and quality of the food. In my observations, the greatest success and recognition is coming from the restaurant greats who are turning the casual and affordable dining experience into something that looks and

feels far more extravagant than the total on the bill at the end of the meal. Concept restaurant gurus are working alongside chefs to combine interior design, seating, colors, art, music and plate presentation to deliver an exceptional dining experience before the fork even touches the lips. The philosophy of these concept restaurants is that the casual dining experience should feel both approachable and visually satisfying, that the bottom line on the bill should be a pleasant surprise based on the perception of the quality of the experience.



As an example, this trend of concept restaurants has led to a renaissance of the Pizzeria. All around the nation, especially in the leading industry cities like New York City and Chicago, pizzerias are popping up as highly successful design pieces that offer retro Italian food on an affordable menu in carefully crafted unique environments. The pizza industry makes up a huge portion of the restaurant industry as a whole both nationally and internationally. There are literally thousands of pizza shops across the United States alone, from independent shops to the massive chains like Pizza Hut, Papa John's and Domino's. Though in its most basic form it is comprised of three main ingredients – crust, sauce and cheese – pizza has many different styles and flavors and each shop or chain has its own methods.

The new pizzeria strives to meld environment and technique. These pizzerias are moving away from the old school pizza shop vibe of paper menus, paper plates, red plastic baskets of fries and Coca Cola or Pepsi logo plastic cups, and are serving creative pizzas and retro Italian food inside edgy and modern style restaurants. They are turning casual dining into 5 star experiences. The pizzeria renaissance is also a great example of breathing new life into tradition as far as technique is concerned. Independent chefs have been rejuvenating traditional Italian style pizza to offer an alternative to the Americanized version of pizza offered by the large corporate chains. Chefs are combining cooking techniques and alternative high quality ingredients to elevate pizza into a gourmet experience. While some restaurants utilize wood fire ovens to offer a different flavor than bake oven pizza, other restaurants focus on the sourcing and variety of the

ingredients they offer. The new pizzeria is succeeding in taking the most popular and common food in the United States and converting it into a wide variety of vastly unique styles that make every pizza dining experience exciting and individualized. At Vallozzi's, we pride ourselves on offering a unique and famous pizza. Vallozzi's was recognized by "Bon Appetite" as one of the first innovators of gourmet pizza in the country.

When following up on industry trends, another current buzz word which is making a resurgence on the restaurant scene is artisan; artisan is defined as a person or company that makes a high-quality or distinctive product in small quantities, usually by hand or using traditional methods (dictionary.com). It has been shown that all kinds of trends – whether they be in fashion, politics, history or food – tend to resurface across time in a sort of pattern. While every craft has its original artisans that paved the way in the different industries at whatever point in time, history has produced repetitive eras that have been particularly developmental for artisans. Perhaps the most recognizable example of this phenomena in recent American history would be the hippie culture of the 1960s which produced a large group of artisans that pushed away from the societal trends created by the Huxters and the cuisine culture propelled by the company stores of the 1930s and world war era, and made broadening strides especially in the industries of wine and farming.

I am excited and eager for what I believe to be another developmental era for artisans inspired by the influence and pioneering creativity of the Millennials. Whether change derives out of older establishments evolving to cater to the tastes of the Millennial generation by breathing new life into traditions, or change flourishes out of the creativity and drive of this generation to develop new concept restaurants and unique dining experiences, highly positive trends are underway and on the horizon in the restaurant industry that will elevate the consumer's dining experience.

"News & Research: Facts at a Glance." Restaurant.org. National Restaurant Association, 28 April 2017. Web. 16 Oct. 2017. ©

Vallozzi's at Home Braised Short Ribs "Pot Roast Style"

Josiah Henry, Executive Chef

Ingredients:

8 / 6 oz. boneless short ribs (you can also substitute chuck roast cut same size)
 ½ cup flour
 2 Tbsp. olive oil
 3 carrots
 1 full heart of celery
 3 onions (use large white)
 2 lbs. Yukon gold potatoes
 2 sprigs fresh Rosemary / 1 bunch fresh thyme (leaves removed)
 Kosher salt and black pepper (to taste)
 8 cloves of garlic (smashed)
 2 cups of dry red wine
 2 quarts of beef stock (low salt)

Instructions:

1. Preheat the oven to 400 degrees.
2. To prep meat, season with salt and pepper and then dredge in flour.
3. Cut carrots, onions, celery and potatoes into bite size pieces.
4. On top of stove in a heavy braising pan, brown all sides of the meat in olive oil.
5. Add the vegetables, garlic and herbs to the braising pan and sprinkle salt and pepper over the vegetables.
6. *Deglaze with red wine and allow to come to a boil. Then, add beef stock and potatoes to the braising pan.
7. Cover the pan with foil and poke a hole in the middle. Place in the center of the oven and bake for 2 hours.
8. Serve with your favorite loaf of bread and enjoy!

Deglazing: Raise the heat to high and bring the liquid to a boil while you stir and scrape the browned bits until they dissolve into the sauce. This stirring and scraping is the key to deglazing: all of those delicious little caramelized bits of cooked meat infuse the liquid making the sauce taste fantastic.

Red Wine Pairing Suggestions:

Pinot Noir: Santa Barbara California
 "Tantara"

Zinfandel: Sonoma California "Carlisle"

Cabernet Sauvignon: Uco Valley
 Mendoza Argentina "Susana Balbo"



By State Senator, Pat Stefano

2017. A Year in Review at the State Capitol

Since I was elected to the State Senate in 2014 to serve the people of Fayette, Somerset and Westmoreland Counties, much of my time has been spent arguing over budget impasses and tax increases. So much time is spent in the media talking about what isn't getting done, the palace intrigue of who's in and who's out and who's fighting with who.

Beneath all of that though there are real things getting accomplished for the people of Pennsylvania that may not have received their due attention. So in my first column with GOAL Magazine, I thought a recap of 2017 would be a good place to start.

PENSION REFORM

It didn't take long for me to realize what the number one issue facing Pennsylvania was when I first took office in 2014. No matter what budget hearing you listened to or what report you read, the Pension crisis in Pennsylvania has dominated our fiscal picture for nearly a decade. Totaling nearly 75 billion, our pension debt was a looming anchor around the necks of future Pennsylvanians who would have to figure out how to pay for it.

The pension crisis is the number one cause for Pennsylvania's budget woes and even is the leading cause of school property tax increases.

We could spend from now until forever arguing about how we got here and who was to blame. Too often our elected officials sacrifice the future for the now. With Senate Bill 1, now Act 5 of 2017, we finally

took a forward looking approach and stepped in to shield future Pennsylvanians from over 25 billion dollars of debt.

After January of 2019, new state employees will have 3 choices for their retirement. They can choose one of two hybrid plans with their retirement being partly a defined benefit plan and the other a defined contribution or 401(k) style plan or a straight 401(k) retirement plan. The same choices will apply to teachers after July of 2019.

The bipartisan pension reform may not save money immediately, but long after this current group of legislators have retired, Pennsylvania will be in a much stronger financial position because of this important reform.

REFORMING PENNSYLVANIA

This year Pennsylvania enacted legislation to permanently create an independent office of the Inspector General. Previously, this office existed under the direction and at the discretion of the Governor. The Office of the Inspector General is an important office that investigates fraud, waste and abuse in Pennsylvania.

The legislature also enacted legislation to institute performance based budgeting which will measure the effectiveness of discretionary programs in each department. This is a critical step in getting Pennsylvania's spending under control and ensure that each dollar is being spent appropriately.

LIBRE'S LAW- STRENGTHENING PA'S ANIMAL ABUSE LAWS

If there's one thing that can bring us all together it's protecting our four legged friends from abuse. Libre's Law, named

after a puppy who was rescued after severe abuse and who's story inspired a movement to update Pennsylvania's animal cruelty laws, took effect in September.

The law increases penalties for animal cruelty, mandates the forfeiture of animals upon conviction, protects veterinarians and other professionals from lawsuits when they report animal cruelty and also institutes new rules on the tethering of dogs. Under this law tethered dogs must be provided water and shade and cannot be outside for more than 9 hours in a 24 hour period. They also cannot be outside for more than 30 minutes during extreme cold and heat.



As you can see, there is a lot happening in Harrisburg. I encourage you to engage with your member of the legislature at legis.state.pa.us and keep up with what I'm doing in Harrisburg by subscribing to my E-Newsletter or following my latest press releases at SenatorStefano.com. 📧

DUE DILIGENCE

A KEY STEP TO BUYING A BUSINESS

By Ray McElhane, Managing Director



A complete and thorough due diligence process will help determine a fair purchase price or whether the business is even worth buying.

This step is time consuming, but probably the most important, as it may reveal major problems or valuable assets.

R. J. McElhane & Associates can help speed up the process, as we have many years of experience in doing due diligence on middle market and lower middle market deals. We know what to look for and how to proceed in a very efficient manner, which will save time and money.

We also know when and if we need to bring in other professionals like lawyers to look a certain matters, which saves you time and money.

Why is the business up for sale?

The first question that should be asked is why the business is for sale. Just because the owners say they are retiring or have become ill doesn't mean there aren't other reasons they're selling the business.

Do some work and try and find out the real reason the business is up for sale. Is it increased competition? Is revenue dropping off? Are there employee issues? Is an investment needed to maintain business? Talk to local business owners in the area to see what the business climate is like. Have a discussion with the suppliers to see what they think of the business and whether they have seen a recent change.

If you do find a different reason the business is up for sale, you may need to reconsider your offer.

What are the business' financials?

You will need to request financial statements for the past three to five years for the business. This should include the balance sheets, income statements and cash flow statements from those years. These should be audited, but may not be if the business is very small. They should be at least prepared by a CPA. You will also need to request tax returns for the same time period. These need to be reviewed very closely. Look for changes in revenue, expenses, cash flow, and balance sheet values.

Owners' Income

Determine the owners' discretionary income (OID). This is what the owner is taking out of the business and can show the business' actual income.

Equipment and Facilities

You need to look at the condition of the equipment and facilities. Is the equipment old and worn out? Will it need to be replaced relatively quickly to maintain the business operations? If replacement or updated equipment is needed, what is the cost? This needs to be factored into your offering price.

Inventory

The inventory needs to be reviewed, not just for inventory value but also for obsolescence. How is the inventory valued? Is it a cost basis? If so, what is the cost? In my experience, this is an area that may be the most-adjusted and inflated of all balance sheet values. Not only does the method of valuation need to be determined, but so does the cost traced back to original invoices. Inventory level needs to be reviewed very close as it may be a great source of cash if the inventory is too high but may also may use cash if it is to low.

Legal and Regulatory Issues

This is an area where R. J. McElhane & Associates would bring in a lawyer to do a quick review of any current or past legal issues. We would look at any lawsuits or legal disputes over the past 5 years. We would also look at any insurance claims in past 5 years and request loss runs from the business insurance companies.

These are just a few of the things a potential buyer of a small business should be looking for during the acquisition process.

Give R. J. McElhane & Associates a call to set up a FREE consultation and review of your potential business acquisition. We can develop a comprehensive due diligence process, which will help you acquire that new business at the best possible value.

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County programs for our Senior Citizens

By Gina Cerilli, Westmoreland County Commissioner, Westmoreland County



The senior citizens of Westmoreland County hold a special place in my heart. I am thankful that our county offers a multitude of programs designed especially for them. I have been around the county visiting all 13 senior centers with a representative from the Westmoreland County Transit Authority to explain their transportation options.

GO Westmoreland is all over our county, and a bit beyond these days. In fact, an average of 700 shared-ride trips are taken every day.

Qualifying persons can travel to and from medical and dental appointments, to and from work, and take personal trips to go shopping or to the hair salon Mondays through Saturdays.

The GO Westmoreland Senior Shared-Ride Program is a feasible alternative to driving that strives to assist older adults with active aging and independent living. Riding with GO Westmoreland allows older adults to confidently get to their destination, no matter the occasion. Funding for this door-to-door program is provided by the Pennsylvania State Lottery. Once enrolled in the

program, older adults 65+ may travel at a discounted rate.

With the Medical Assistance Shared-Ride program (MATP) trips can only be taken for medical purposes, but are done so completely free of charge. Funding for this program is made possible through the Department of Human Services.

With the Americans with Disabilities Program (ADA) and Persons with Disabilities Program (PwD), transportation is available for those who cannot mentally or physically utilize fixed-route public bus service.

I went to the centers to help with transportation options, and returned with vital facts about Centers for Active Adults and the services they provide.

Research shows that remaining socially active as a person gets older is extremely important and has a significant impact on a person's well-being and mental health! Many seniors suffer from loneliness, and some of the contributing factors include losing a spouse, social isolation, or difficulty accepting the physical changes of aging.

Senior centers keep you socially active and allow older Americans to spend time with peers who have similar interests. Senior centers offer evidence based health and fitness programs, educational and social programs, and delicious, nutritious meals.

Daily activities include exercise, card games, Bingo, puzzles, crafts and Wii bowling. Special events are also held throughout the month, like lunch and a show, painting classes, dance parties, bus trips and more!

Guest speakers are scheduled weekly to offer guidance and information on an array of topics, and senior centers also offer tax preparation assistance and safe driving courses!

Every center has their own activities and their own schedule. Monthly newsletters are provided at your local senior center to see what the menu for the day is and what activities are scheduled! Follow our centers on Facebook!

To learn more about GO Westmoreland, visit www.westmorelandtransit.com, or call 1-800-242-2706. For information about our Senior Centers for Active Adults, contact:

- Avonmore** Center for Active Adults (724) 697-4014
- East Vandergrift** Center for Active Adults (724) 568-2692
- Hermie** Center for Active Adults (724) 446-3282
- Jeannette** Center for Active Adults (724) 527-3200
- Latrobe** Center for Active Adults (724) 539-0237
- McKenna** Center for Active Adults (724) 837-8832
- Monessen** Center for Active Adults (724) 684-6105
- Mt. Pleasant** Center for Active Adults (724) 547-4593
- New Alexandria** Center for Active Adults (724) 668-7055
- New Florence** Center for Active Adults (724) 235-2800
- New Kensington** Center for Active Adults (724) 335-8597
- Valley** Center for Active Adults (724) 238-7942 or
- West Newton** Center for Active Adults (724) 872-4976





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Q: *I'm injured in a work-related car accident. What kind of case do I have: Workers' Compensation or Personal Injury?*

A: The answer to this common question is that you might have BOTH a Workers' Compensation and a Personal Injury case! From the first article, you learn that while your commute is not covered by Workers' Compensation, travel within the scope of your work might be! And certainly, if injuries were sustained in an automotive accident, there might be a case. When in doubt, always call our office first. Our team of attorneys will be able to tell you what kind of case(s) you might have, and will be able to provide you with feasible advice to help you through the legal process.

YOUR WORK COMMUTE AND WORKERS' COMPENSATION RIGHTS

By Vince Quatrini, Esq.

You travel to and from work every day. If you are ever in a car accident during that commute, would you be eligible for Workers' Compensation? What about if you were driving while performing a work-related "special mission?"

A young man was a worker-in-training for Dunkin' Donuts. His employer owned three different locations in Pennsylvania - Wyncote, Hatfield, and Horsham. The young man was assigned to Wyncote. His job included delivering product between the three locations and filling in for sick employees. One day, his employer called him and instructed him to fill in for a sick worker at the Hatfield location.



Sadly, the young man was killed while traveling to the Hatfield store. Just as sadly, Dunkin' Donuts denied Workers' Compensation benefits to his family, claiming that he was "on his way to work" when it happened.

In Pennsylvania, if you are "coming and going" from work, you are not covered for Workers' Compensation. However, there are exceptions. And, the Court found two of those exceptions

applied here. First, the Court found that the young worker was a "traveling" employee. Traveling employees are considered in the course of employment more often because, by the very nature of their jobs, they are always working once they leave home. Second, the Court applied the "special mission" exception. The employer's call and reassignment to the other store location to cover for a sick employee put the young worker on a "special mission" and thus he was covered when his fatal accident occurred.

The moral of the story: Do not just assume that you are not protected by Workers' Compensation if you are on your way to and from work. If you have a question, call (888-534-6016) or email (qr@qrlegal.com) our offices for a free consultation. We can tell you if one of the exceptions applies to you.



THE INTERSECTION OF PERSONAL INJURY AND WORKERS' COMPENSATION

By Jessica Rafferty, Esq.

If you were ever hurt or injured, your natural response may be to seek out help from an attorney. You might consider the circumstances related to the injury when deciding who to contact. For example, if you were in a car accident, you would seek out the help of a Personal Injury attorney. If you were injured at work, you would contact a Worker's Compensation attorney.



for your wage loss and your medical bills. You would obviously also have a case against the at-fault driver's insurance company. However, with a Personal Injury case, you may have the opportunity to recover damages from the underinsured motorist coverage under the garbage truck insurance policy and from your own auto insurance

company.¹¹ Personal Injury cases generally permit you to recover for your lost wages, medical bills, and pain and suffering. The ability to collect for pain and suffering is part of what differentiates a Personal Injury case from a Workers' Compensation case.

company.¹¹ Personal Injury cases generally permit you to recover for your lost wages, medical bills, and pain and suffering. The ability to collect for pain and suffering is part of what differentiates a Personal Injury case from a Workers' Compensation case.

Let's take a look at the crossroads where Personal Injury and Workers' Compensation might meet.

The Scenario

Imagine that you work for a waste disposal company. Your job is to ride on the back of the garbage truck and collect trash. One day, a car accidentally t-bones your truck, causing you to fly off of the back of the truck. You hit the pavement, severely injuring your right shoulder. You undergo two major surgeries on your shoulder, but these do not completely heal your injury. You are never able to return to work at the waste disposal company.

Two Potential Cases

In this circumstance, you would have both a Workers' Compensation and a Personal Injury case. Workers' Compensation insurance, which would come from the waste disposal company, would be responsible



This type of remarkable result is only possible because our law firm coordinates our efforts internally on behalf of the client. If the client would have hired one firm for the Personal Injury case and another firm for Workers' Compensation, this type of result would be very unlikely.

How Do I Know If I Qualify For Multiple Cases?

The best advice we can provide is to always call our office first. At QuatriniRafferty, we always treat your case as unique, and always seek to coordinate our efforts to maximize your recovery.



Why Two Cases?

Vince Quatrini and I have worked on many cases like the above example, and have found that when we coordinate efforts in handling the Personal Injury case and Workers' Compensation case, we are able to obtain substantially more for our clients. Working independently, the highest settlements possible for a case like the above would be \$40,000 from the Workers' Compensation case and \$100,000 from the Personal Injury case (for a total of \$140,000). By working together, we were able to obtain \$10,000 from the Workers' Compensation case and \$200,000 from the Personal Injury case for a total of \$210,000. **That's an extra \$70,000.**

Think you might have a case? Put your trust in our team of attorneys at QuatriniRafferty. We know how to utilize our over 300 years of combined experience to obtain the most money possible for your injuries. Call us today to set up your free, no obligation consultation. (888-534-6016) ☑

¹ Uninsured and Underinsured Motorist Coverage is not required under Pennsylvania Law. If you don't know what uninsured or underinsured motorist coverage is, please give our office a call. We are happy to review your auto insurance policy and explain it to you - free of charge.

WE ARE AT WAR

On Tuesday November 7th, the county was divided by political beliefs as Election Day was underway. But on Wednesday November 8th, the community came together to raise awareness for the war being waged on the destructive drug epidemic that has invaded our nation, communities, and homes. Over 300 people registered to attend the free event hosted by GOAL Magazine and made possible by the generous support of Lead sponsors SecondHalf Coach Wealth Management, Westmoreland Chiropractic & Rehab Associates and Westmoreland County Chamber of Commerce. Wendy Bell moderated the event hosted at St. Vincent College in Latrobe, PA. Numerous speakers from different perspectives on the issue were brought together to share their stories and views of how this epidemic has touched their lives and the lives of others.

As guests arrived, they received take home bags provided by SecondHalf Coach Wealth Management containing the fall issue of GOAL Magazine and materials provided by many local organizations giving hope and resources for those that are at the hands of this epidemic. Organizations that volunteered their time and/or materials for the bags were Mental Health America, Westmoreland Drug Commission, St. Vincent College Prevention Project, Sage's Army, Faith Forward/Angel Arms, Hope in a Bag, SPS Behavioral Health, The Union Mission, New Freedom, Westmoreland Community Action and Gateway Rehab. Cookies, coffee and soft drinks were provided for all attendees.

GOAL Magazine Co-Founder, **William Urbanik** started off the evening by welcoming the crowd and expressing how and why the idea of this event came to life. It all started at a golf outing he attended with Judge Anthony Bompiani. Bill and his good friend Judge Bompiani talked a lot about the issue as the continuous epidemic was sweeping our area. During this particular outing, the Judge had to leave early due to the arrest of a highly known local heroin dealer. At the time, Bill simply knew what a lot of other people know: there is a drug problem in our area. Through the course



of their conversation on the green, Bill realized that calling this issue a "problem" was a huge understatement. He was in disbelief at how severely devastating drugs were in our area and how many were being impacted and wanted to get involved. He immediately came back to his office and discussed it with Anthony Slezak, Co-Founder and CFO of GOAL Magazine. They felt they wanted to provide a community service event educating the public on what is really happening in their neighborhoods. Bill continued working to plan this event with other team members Jessica Urbanik and Tawnya Rockwell. Through meetings with potential speakers and really diving into the issue, he came to the conclusion that the drug epidemic is the single greatest threat to our national security and standard of living. The GOAL Magazine team decided that it would be most effective to bring everyone they spoke to into the event so that attendees could find awareness and maybe come to the same realization after hearing from all these different perspectives.



Wendy Bell, the event moderator, is supremely talented in her unbelievable gift to identify with her audience as if each and every member of the audience was her good friend. She started the evening by sharing her story about her coverage of the Drug Overdose

Awareness Day in St. Clair Park where family and friends placed the shoes of lost loved ones in a temporary memorial and shared their stories. Wendy also told the story of her neighbor's 26-year-old daughter who was wheeled out of her home on a stretcher after a drug incident, a moment which opened her eyes to the fact that the drug epidemic does not discriminate. Everyone is a target regardless of race, gender, sexual orientation, age, wealth, education, political ideology or zip code. She stated that the drug epidemic is killing our people, our neighbors at an alarming frequency. She explained how many of these people that have lost loved ones, despite their paralyzing pain, are turning their grief into a message. Several of them would speak later in the evening. Wendy performed a Q&A with each of the speakers after they were done sharing their stories.

Dr. Eric Kocian, Assistant Professor at St. Vincent College, and Dr. John Lewis, Author and Criminology Professor at Indiana University of Pennsylvania, shared a power point presentation illuminating statistics



from a study they, along with some of Dr. Kocian's students, conducted on 158 heroin addicts from the area who volunteered to participate. Their findings were presented to high-ranking FBI and DEA officials. The addicts were asked what state of mind they were in when they decided to try drugs for the first time, what their environment was like, about their religious beliefs, family life, etc. The statistics were alarming and really opened the audience's eyes to the existence of drug use and abuse in childhood as well as the circumstances that may commonly lead to heroin use.

The County Representatives were then brought up to the stage to discuss how their daily work day is affected by the epidemic. **Gina Cerilli**, Westmoreland County Commissioner, explained how funding the stop of the drug epidemic with programs like Narcan clinics are draining our county resources. Gina stated that 1 in 4 people are affected by the drug epidemic and cited her own story of losing a family member to heroin. When Gina ran and won her position three years ago, removing the stigma against heroin addicts was one of her main objectives.



Anthony Bompiani, Westmoreland County Magisterial Judge, discussed how simply locking up drug users and the dealers that are preying on people is not the solution. He referenced the epidemic as "seeing someone drowning and either throwing them a life jacket or a cement block." He wants to help decipher "the people that need help and the people that need removed from our streets."



Westmoreland County Detective **Tony Marcocci** brought along actual heroin stamp bags in their obscure packaging for his presentation to teach awareness of the appearance of the drug. He described the likelihood that many parents may have pulled what looked like pieces of paper out of their kids' pant pockets while doing laundry and had no idea it was heroin. He truly illuminated the need for further public education on identifying the drug.



Executive Director of the Drug Overdose Task Force, **Tim Phillips** talked about how he came straight to the event from a funeral of someone that had passed away from a heroin overdose. With burdened expression, he stated, "I am tired of going to funerals." He shared with the audience that if he hadn't found faith back in 1988, he could have also ended up as a sad statistic. He is in long term recovery from addiction and is active in a 12-step fellowship. He was impressed by how many new and fresh faces he saw in the audience at the event and expressed his excitement at the number of people that are banning together in the battle against addiction.



Mikayla Musgrove, volunteer and spokesperson for Hope in a Bag, talked about how "One Little Girl, One Big Heart and Hope and Bag" got started. Mikayla, along with founder Renah, several other young girls and their families in the Elizabeth area, take the time to assemble bags with items donated by people across the state to give out to recovering addicts. Items include but are not limited to body wash, toothpaste, playing cards and a bible. In their short time as a non-profit organization, they have distributed 1,600 bags to recovering addicts across Pa, WV and Ohio. To learn more about their efforts you can find them on Facebook "Hope in a Bag, Operation Recovery Compassion."



Michelle Schwartzmier brought tears to the eyes of everyone in attendance as she shared her daughter's



sad battle with addiction. She began with a statement that her daughter is not just a statistic or a number, "My daughter wasn't a junkie or a troll under a bridge, she was loved." After losing her 20-year-old daughter nine months ago, Michelle started the non-profit "Another Chance for Casey." Casey Schwartzmier was the 12th overdose death in Allegheny County this year. Prior to her death, just weeks before she passed, Casey had a discussion with Michelle and explained that if heroin ever got the best of her, she wanted her mother to be honest when discussing her death and to not put "passed away suddenly" in her obituary. Casey requested, "Tell them my story." Not long after, Casey was planning to go back to rehab, though she never made it as she overdosed in her bedroom next to her packed suit case. Michelle kept her promise to Casey and wrote a beautiful and honest obituary of her daughter's story which immediately went viral, allowing Casey's story to impact the lives of people across the nation. Michelle now speaks to groups, spreading Casey's story and showing how a mother's love can move mountains.

Dawn Hennessy, founder of Faith Forward and Angel Arms Infant Recovery, shared her story about the organization's objective to raise community awareness in regards to the children effected by addiction. She said that 1 in 5 children are born into a family with addiction. She shared a personal story about a pregnant woman she met four years earlier with whom she developed a supportive relationship. When the baby was born, the woman asked Dawn to care for her baby until she got her life in order. Dawn has since adopted that child, a step which largely moved her to develop Angel Arms.



Carmen Capozzi approached the podium and said two words sternly as he lifted a photo of his son, "Sage Capozzi." Carmen shared that he nor anyone even knew his son was on drugs until he got in trouble at the age of 17. By that point he had been using heroin for three years since he initially snorted it at age 14. Prior to losing his son, he also lost a stepson to heroin. Carmen speaks regularly at events similar to this event in hopes that Sage's story could help others avoid the same fate. One of his greatest objectives is to eradicate the stigmas that prevent society from seeing the true national issue of opiate/opioid abuse and addiction.

Our Keynote Speaker **Jimmy Woods** brought hope and plenty of smiles to the crowd as he shared his story on stage. His story was so moving and unique that by the end, we all grew to admire his strength and mission. Jimmy is a recovering addict and owner of Mission Mahi Food Truck. Jimmy told how getting hit by a car going 25 mph in 2013 was the changing point in his life. Being in the hospital forced him to quit drinking but he then became addicted to pain medication. He shared how his life hit rock bottom while in rehab where he had a spiritual experience that saved him. While serving specialty fish tacos from his food truck, mostly in McCandless, he shares his story and employs recovering addicts to help each other.



If you would like to donate to one of these charities, please visit our website at www.go2goalus.com/goal-drug-awareness-symposium

As of November 30, 2017, with one month remaining until the end of year, Westmoreland County sets the drug overdose death record with 179 deaths, surpassing the previous record of 174 set in 2016. While the Drug Symposium event was a huge success producing waves of positive feedback, the struggle is far from over. The people who spoke at the GOAL event are committed soldiers in this war. We were honored to help give them a platform to not only raise awareness, but hopefully inspire others to join the charge and find a way to become a soldier in the war and make a difference. Our country, our communities, our neighborhoods and our homes will continue to suffer. This epidemic must no longer remain a problem that is whispered about behind closed doors. We are at war against the opioid epidemic and joining this war is the calling of our time. We must come together and fight so that all our lives and our children's lives can have a future free from the grips of this vicious force of evil. 🇺🇸

GETTYSBURG

REVISITED

PART 1



By Jerry Ferraro

Gettysburg, Pennsylvania is nestled in quiet Adams County in south central Pennsylvania. Since 1916, the park has been under the control of the National Park Service, a bureau of the Department of the Interior. With 1.2 million visitors a year traveling from every continent, it is one of the most popular military sites in the world. With this said, I have found numerous friends and family who had never taken the time to visit. Western Pennsylvanians will venture to the east to travel to Washington D.C., Philadelphia, New York or even their favorite beach location. With Gettysburg being located 30 minutes south of the Pennsylvania Turnpike, your trip must be more deliberate.

I have been visiting Gettysburg since the 1970's. My father, mother, brother and I would set out early in the morning and return very late that same day. With a three and a half to four hour drive each way, we

always did it in a day. Our visits consisted of the same simple pleasures. We would rent an audio tour cassette tape and player from a tourist shop and drive the battlefield. During later visits we learned to consult the "Electric Map" at the visitor's center before we hit the battlefield. This was an ingenious topographical map located at the old visitors' center that was dotted with lights that would illuminate to illustrate the three days battle according to the audio presentation that was being delivered in the small concave auditorium. Once on the Park Service

roads, my father would lower the tailgate window on his 1975 two tone blue suburban and drive slowly through the battlefield with the cassette take dramatizing the battle for my family. It came to life. Just outside our windows beyond the tailgate was not just concrete hurrying by but the breathing life of history. On one particular trip my parents stopped at the local G.C. Murphy's store located one block off the town's square, and we purchased two musket cap guns along with an officer's hat and private's kepi. We

were now in the action for sure. As we visited locations like, Devil's Den, Little Round Top and Pickett's Charge, we got out of the vehicle and approached the sites as soldiers did in the late 19th century.

As you can see, Gettysburg shaped my interest in becoming a history teacher. I live in Western Pennsylvania and I am surrounded by early American history sites. Yet, it was this sleepy carriage building community that housed but 2,000 inhabitants that drew me in the most. As the

years went by, the visits continued. Each visit I learned more stories and visited more locations. The cassettes eventually gave way to CDs and then downloadable digital formats. In 1993 Ted Turner released his major motion picture "Gettysburg," having the basis of its screenplay taken from Michael Shaara's 1974 Book "Killer Angels". The movie lasted for four hours and thirty one minutes and included numerous big name Hollywood actors. This revolutionized and reinvigorated the visitors as they were now looking for locations that they had seen

in the movie. Some of the movie was shot on location while most of it was shot close by. The movie coupled with Ken Burns' "The Civil War" PBS documentary series really increased visitation to Civil War battlefields, especially Gettysburg. From 1993-2000 I reenacted the American Civil War. I participated in skirmishes, tactical battles, staged battles, living histories, parades, military ceremonies and even classroom educational presentations. I was hooked.

Now, it's the 21st century, and I still have friends and family who have never been to a place that carries so much weight toward shaping the American Identity. Therefore, I started taking my friends and family members to Gettysburg. We visit the new multimillion dollar visitors' center where we watch a film, "A New Birth of Freedom", then we interpret the 377 Foot Cyclorama painting of Pickett's charge. Finally we slowly walk through the interactive museum which retells the story of how the war came to be and how it ended up at this sleepy Pennsylvania town. On the second and third days we travel the battlefield which consists of over 6,000 acres of land. Sometimes, with a younger audience, I use the same dramatized audio tapes. Other times I use more modern versions, but I always give my own personal tour. We follow the battle as it happened chronologically getting out of our vehicles frequently, weather permitting, to walk the same topography that they did. You can read all the books you want and watch all the documentaries you desire. Until you walk the fields themselves, they will not come alive or fully speak to you. I have gained so much from studying the battle of Gettysburg, visiting its beautiful countryside and sharing it with other people. I urge you to visit. I leave you with the words of Colonel Joshua Lawrence Chamberlain. He successfully defended a major portion of the battlefield and was later awarded the Congressional Medal of Honor. Prior to the war he was an English professor at Bowdoin College.





...to walk the same topography that they did.

"In great deeds, something abides. On great fields, something stays. Forms change and pass; bodies disappear; but spirits linger, to consecrate ground for the vision-place of souls...generations that know us not and that we know not of, heart drawn to see where and by whom great things were suffered and done for them, shall come to this deathless field, to ponder and dream; and lo! The shadow of a mighty presence shall wrap them in its bosom, and the power of the vision pass into their souls."

-Joshua Lawrence Chamberlain



Jerry Ferraro is the contributing history consultant for GOAL magazine. He teaches history at Greater Latrobe High School and has over 20 years of classroom experience. He travels throughout Europe and the U.S. for both professional and personal development. He lives with his wife and daughter near Latrobe, PA. Additional information can be found at www.nps.gov/gett/index.htm

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HAPPY NEW YEAR

Dear Friends,

No matter how even-tempered you are, the beginning of a new year brings excitement and some amount of anxiety. The fear of the unknown or a feeling of being overwhelmed by the responsibilities that lie ahead creates that sense of anxiousness. What will the next twelve months bring? Am I prepared to handle what the year ahead has in store? Will I be able to finish those important projects at home or work? Will I be better off this year than I was last year? Did I budget appropriately? Is my business prepared for this ever changing economy?

You get the picture. But the questions are pretty much the same for all of us.

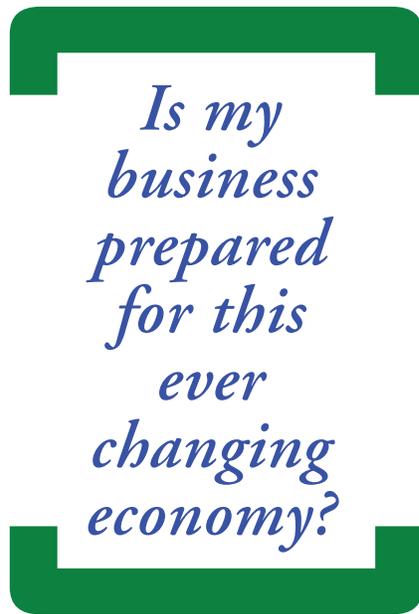
Rather than focus on the anxiety a new year presents, I prefer to focus on something a little more positive this time of year. A new year also brings a feeling of renewal, hope, and opportunity. For better or worse the chalkboard of life is wiped clean each January ready to accept a new story that will unfold over the next twelve

months. Maybe it's the story of how you will surpass last year's sales numbers. Maybe it's the story of how you will establish a partnership to complement your business in the years ahead. Or maybe it's the story of how you will shed those unwanted pounds and get into great shape. Whatever the case, the story is yours and it's just waiting to be written.

The only question now is what will your story be and when will you start writing it? My hope for you is that you'll start

crafting your story today without hesitation. I also hope that someplace in the story of your success this year, there is space for a cameo appearance by the Westmoreland County Chamber of Commerce. Twelve months from now, I hope you'll look back on 2018 and say – if only in some small way – that the Westmoreland County Chamber of Commerce played a key role when writing the chapter on your success.

Here's to a happy, healthy and prosperous 2018!



Chad Amond
President & CEO
Westmoreland County
Chamber of Commerce



SAVE THE DATE
ALES FUR TAILS BREWERY TOUR
APRIL 28, 2018

FOR MORE DETAILS VISIT <https://www.facebook.com/UntappedWestmoreland>





There might not be anything more popular in outdoor construction than a fire pit or outdoor fireplace. And why not? Who doesn't love a fire on a cool evening? The crackle and smell of a wood burning fire can ease the stress of a long work week, or serve as the background for the neighborhood block party. Fire pits and outdoor fireplaces can be functional too. With the right design they can serve as additional seating area for your guests or be used for cooking if equipped with a metal grate on top. Even if not, toasted marshmallows, smores, and hot dogs are always fan favorites when cooked over an open fire.

As with any other design element, there are literally hundreds of design and material choices for your outdoor fire place. Some of the popular choices are small metal bowls, circular rings and chimeneas, which you can likely find in your local hardware shop. A more permanent option is a fire pit dug into the ground and lined with brick or stone. You can also build a permanent fixture extending up off the ground that can provide that seating area, cooking surface, or beautiful focal point to your outdoor space.

There's also the question of what fuel to use. Wood burning offers a simple design and may be the most sentimental, but it requires a good bit more work for homeowners. There's also more maintenance with a wood fire, as you'll have to make sure the ashes are cleaned out periodically.

Gas fire pits and fireplaces are much less maintenance. There is less cleaning, no wood storage, and they can be safer than wood fires. Although they offer an instant fire rather than relying on your fire building skills, gas fires offer less heat than wood burning fires and they are more expensive to install. While maybe not as sentimental as a real wood fire, gas fires can serve as a very nice compromise for many people.



*The Hammer Reports
from ICC the Builder*

By Inselmini Construction Company

HOT TREND:

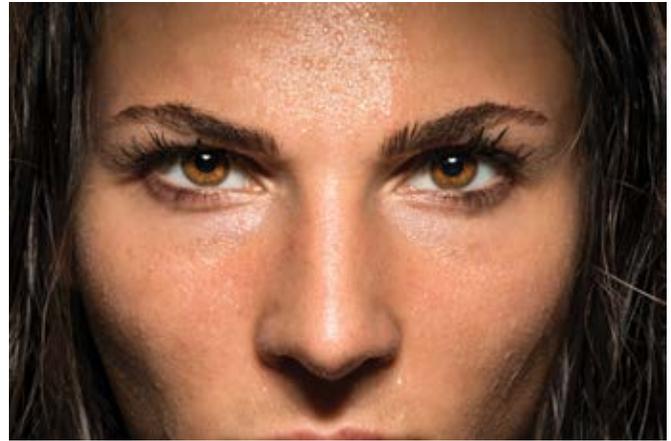
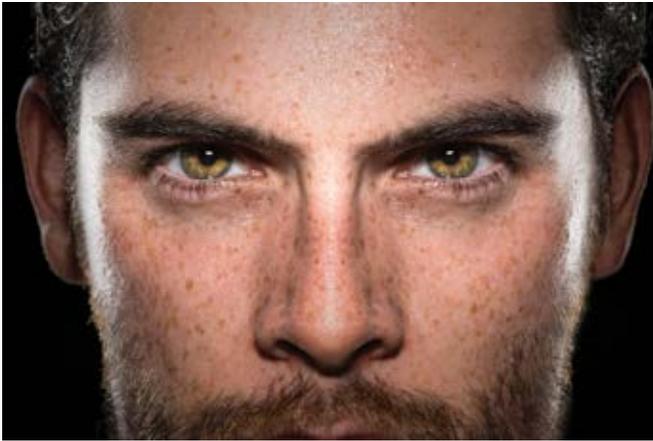
Outdoor Fire Pits



Since the design choices for fire pits and outdoor fireplaces are numerous and there's also building materials, specifications, and safety aspects to consider as well as permits, regulations, and local ordinances, letting a professional like Inselmini Construction Company take care of all of these details can be the best way to tackle your outdoor fireplace project. Inselmini

Safety should always be considered when designing an outdoor fire pit or fireplace. While portable metal basins are easy to obtain and install, a permanent structure is a safer alternative. Typical brick or cinder blocks are not recommended because they don't stand up to high heat and could expand, crack, pop, or explode. Firebrick and mortar should always be used because they are designed to withstand heat over long periods of time. Spacing around and above outdoor fire pits should be considered as well. Low hanging limbs and other obstacles can be a serious fire hazard. Local ordinances may also dictate how close to a neighbor's property, as well as your own structure, an outdoor fire can be.

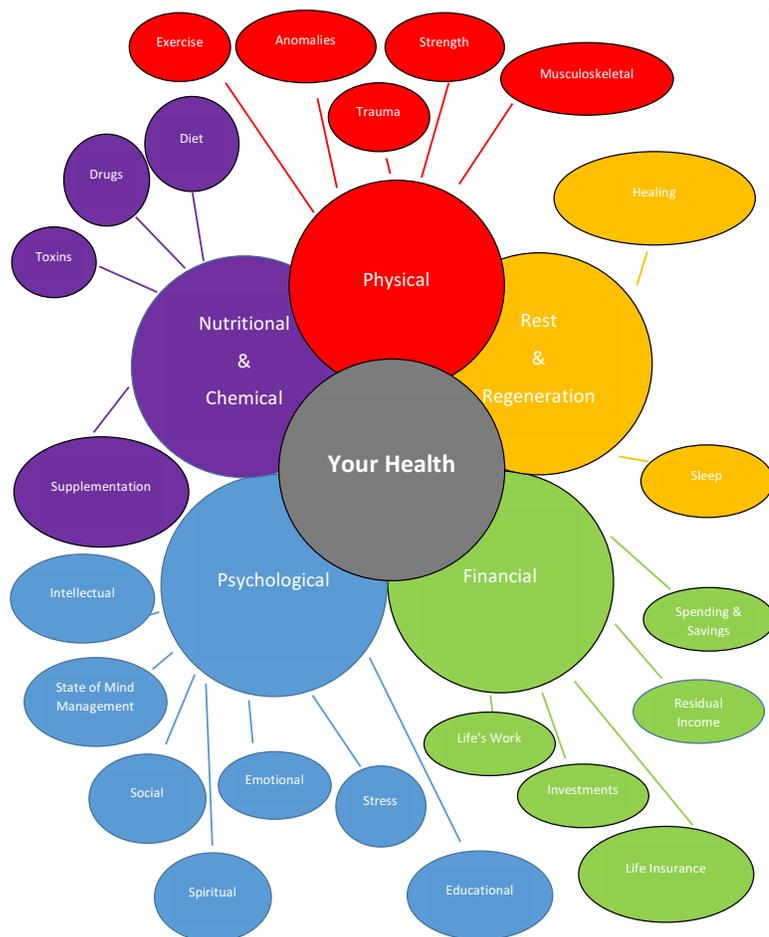
Construction Company can match or complement existing construction, as well as build in additional fixtures that might complete your backyard oasis. Maybe some accent lighting would add a little more ambiance or functionality. Perhaps adding an outdoor kitchen to the area will enhance the outdoor entertaining experience. By letting us help you make these decisions and design your perfect outdoor space, you're not only ensuring that your fire pit or outdoor fireplace will last and be safe, you're also going to maximize your enjoyment of the space. 📍



When it comes to your health, know when to quit!

By Reed Nelson, DC BS

Over the past 23 years of practice, I have studied and learned the behaviors of individuals that achieve a healthy lifestyle and those that fail to be healthy. One health achieving skill that is likely not mentioned in your health care class is knowing when to quit. I'm not telling you to quit on your health, but rather to quit on the behaviors and habits that are holding you back from achieving a healthy life. To make a difference in your health status, you need to be willing to make changes.



There are endless books written about health, and many of them discuss balance. Whether it's "too much of this" or "not enough of that," many times making a healthy change is about achieving balance. To identify what may be out of balance in your health, let's consider the five key aspects of health and the areas they cover:

Quitting is scary; it is the skill nobody likes to talk about. It takes courage to admit that you have been doing something wrong, possibly for a long time. It's easy for me to shout, "Embrace the challenge!" "Take action!" "Step up!" However, if you are considering a change to your lifestyle in order to better your health, you must consider the following questions to decide what you are willing, or not willing, to do: What do you value? What is your identity? Are you willing to change?

One thing I have learned about those that are successful in changing their health is that they are decisive. As an example, a decisive individual who wants to make a change in their diet may not know what they are going to drink instead, but they decide they are not drinking any more sugar drinks, period? Changes can be

both positive or negative in nature, meaning that you can decide to add a healthy behavior, such as deciding to add a 30 minute walk to your schedule each day, or you can quit a behavior that may be compromising your health progress, such as eliminating red meat from your diet. Decisive people announce to themselves and to the world that they are making the change. Boom! The change is instant as they are confident and passionate about their decision.

Now let us look at a list of behaviors, actions and habits that I have compiled with the help of Daniel T. Lovette DC.



TOO MUCH	NOT ENOUGH
Too much Sugar	Not enough Water
Too much Alcohol	Not enough kindness
Too much Blaming	Not enough Exercise
Too much Meat	Not enough Love
Too much Spending	Not enough Forgiveness
Too much Sitting	Not enough Sleep
Too much Smoking	Not enough Vegetables
Too much Pride	Not enough Listening
Too many Drugs	Not enough Protein
Too much Procrastination	Not enough Strength
Too much Inflammation	Not enough Money
Too much Coffee	Not enough Fun
Too much Body Weight	Not enough Motivation
Too much Work	Not enough Education
Too much Laziness	Not enough GOALS

Which of these concepts apply to you?

What inspires you to change?

Can you quit a decent diet for a better one? Absolutely you can!

Can you start to exercise? At Westmoreland Chiropractic, we can help you with that, too.

I don't expect that this article will inspire everyone that reads it. But I am writing to inspire the few people that read this that are ready to make a breakthrough, for those that know in their heart that it is time to make a change. My hope is

that I can help that one person who, one year from now, pulls me aside and says, *"Thank you, you inspired me to change. You encouraged me to be healthier."* That's what makes me tick; that is my purpose. ☑



724-216-5004

Reed Nelson DC BS (center) is the founding partner of Westmoreland Chiropractic & Rehab Associates, a provider group made up of Chiropractors, Massage Therapists & a Nutritionist helping patients in 3 locations across Westmoreland county.



Left to right: Dr. Mike McClure, Dr. David Nicols, Dr. Reed Nelson, Dr. Wes Orvosh, Dr. Dan Lovette

Candy Valentino Nelson

Founder & President, Animal Friends of Westmoreland | Animal Friends Sanctuary

A Local Role Model for Positive Thinking, Intense Dreaming and Generous Giving

Starting her first business at 19, investing in real estate at 24 and creating her foundation at just 26; Candy humbly plays down such accomplishments and was far more eager to talk about rescuing animals, impacting others, shifting societal cultures and spreading more kindness and compassion in the world.

Candy's life experiences, coupled with her continued quest for personal development, contribution and growth, forged a unique path for herself and we don't see this fireball winding down anytime soon. Get ready to learn a little bit about what makes Candy unapologetic in her pursuit to stand up and speak out on behalf of those who cannot speak for themselves.

GOAL: Take us back to the beginning.

Candy: Well, no one has a perfect childhood and I am certainly not exempt from that. As an only child to two teenage parents, growing up wasn't easy. However rather than dwelling on the challenges, I prefer to view our circumstances thru a positive lens and pull out the best in every situation. As all parents do, mine both did the best they could with the resources they had. My dad worked so hard to provide me with the life he never had. His work ethic, and resilience amidst challenge, are some of the greatest gifts he ever gave me. He is a man of few words but speaks volumes with his actions and his example of grit and resourcefulness is a huge part of who I am today.

I think back to being in school. Everyday from the first day of kindergarten, until I got my license at 16, the bus would drop me off at my dad's business. I would interact with customers, do my homework, help answer the phones and type invoices. Throughout my adult life people often commented about what I was missing. But to me, I gained far more than I missed and it was an incredible blessing. Instead of learning the rules of soccer or softball, which I would never utilize as an adult, I learned life lessons. First hand experiences of entrepreneurship, treating people with respect, budgeting, finances as well as the importance of doing that which is difficult regardless of convenience.



Locally grown here in Westmoreland County; Candy is a serial entrepreneur, philanthropist, world shifter and a soul on a mission.

GOAL: When and how did you get started in business?

Candy: I think my first little business was at 8 years old (laughing). We lived near a golf course so golf balls would land in our yard. I would have to pick up all the balls before I mowed the grass. Before long I had quite a collection. On the weekends, I would set up at a small table. I had all the balls neatly sorted by brand and would sell them to the golfers for \$3 a dozen. Several weeks had gone by and I noticed that all of the 'Titleist' were gone but no one wanted the 'Wilson'. Right then I learned supply and demand, and the spark was created.

That spark turned into a flame when I was 15. Not able to sleep, I was channel surfing at 3am. Infomercials for an ab blaster, kitchen gadgets and then a man larger than life sitting in what appeared to be a beautiful resort. He was talking about things I had never heard before. He said, "we are not a product of our circumstances" and "your life can change in an instant". That man was Tony Robbins and since that moment, my life's path was altered. I ordered those tapes (yes cassette tapes!). I listened to them one by one in my bedroom and wrote my first of many goals in the school cafeteria. That day was the course correct which put my life on a different trajectory. I learned about framing a new mindset, that our past does not equal our future, how to have unshakable determination and how to design the life we want to live. I am incredibly grateful for those gifts.

I was 19 years old when I set out to open a salon & spa. There weren't any in our area. Everyone said it would never work.



Always remember this, never take advice from someone who isn't already, or has never been, where you want to go. If I had, I would never be where I am today.

I often get asked how I got started and what would I teach others. Tangible steps to creating a business are easy. After almost 18 years in business, I can sit down with any consulting client and give them the step by step path to start a "successful company".

However, those steps are never the ones which ensure our success. Our mindset, behaviors, beliefs and intentions that we have about ourselves and the world, are the essential pieces that need to be developed and refined in order to have success in any area of our life.

The best practices you can have in business, or any aspect of life, is to surround yourself with positive minded people. Identify your strengths and weaknesses, then fill your team with people who have strengths & weaknesses opposite of yours. Be willing to work harder and longer than anyone you know. Never ask someone to do something that you would not be willing to do yourself. Treat people with kindness and respect. Always stay humble and be massively grateful for every person, customer or client you have. Above all else, give abundantly. My whole reason to have success was always to give back in a big way.



GOAL: What made you start your non-profit foundation?

Candy: I always remember wanting to rescue every stray animal I could find. The stray cats, the bunnies in the yard, the dog someone didn't want anymore. When I was about 7 years old, I had my first "fundraiser". My dad accidentally ran over my dog and she needed an expensive operation to survive. We didn't have a lot of money at that time, and the cost of the surgery was definitely a concern. I remember my parents saying we couldn't afford it but I couldn't imagine being without her. As an only child she was the friend that I could talk to, share with and completely trust.

She was a senior, special needs dog with a heart condition, one eye and a bum leg. I was in love. I learned a lot about shelters and their need for help during that time.

I went into the back of my dad's garage and got empty metal coffee cans (remember life before plastic?!) I wrapped them with duct tape and wrote "HARLEY'S FUND" with a black sharpie. I took them to all the little local businesses in Youngwood. I didn't raise the full amount but how do mom & dad say no after that? Harley had her surgery and went on to live a nice, long life. She died at 18, 17 years later.

When I moved out of my parents' house I got a dog. I adopted her from a local shelter at their off-site adoption clinic at Petsmart. She was a senior, special needs dog with a heart condition, one eye and a bum leg. I was in love. I learned a lot

5 Ways To Have More Purpose:

1.

Be Kind to your MIND

Gratitude Practice - Start your day by focusing on 5 things of which you are grateful. What we focus on grows!

2.

Be Kind to your BODY

Sweat 30 min every day. Find two days a week to do 60 min.

3.

Be Kind to your SOUL

Create a habit of abundance and generosity. Do random acts of kindness and create ripple effects on contribution in the world.

4.

Be Kind to your DREAMS

Create a goal or a deadline that seems slightly out of reach. Always be striving towards something that makes you stretch a little more than you are comfortable.

5.

Be Kind to the WORLD

Join the 7 day Kind Soul Challenge and learn how adopting plant based foods into your life will not only improve your health but will save lives while making a huge impact on the planet!

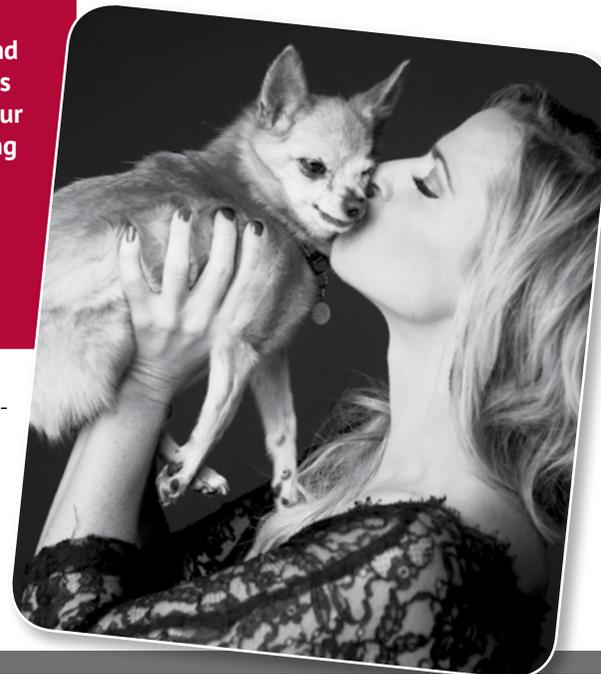
www.candyvalentino.com

when I was 26. I donated a building I owned to the organization and began the renovation. We opened our doors to the public just a few years later and since that time we have rescued, rehabilitated and rehomed over 3000 animals.

I knew this was just the beginning. I wanted to be a voice for all animals and save more innocent lives. I just kept thinking that I had the skills and resources to do more, and I was tired of playing small. Doing what is right regardless of consequence and convenience is a mission deep inside my core. Actually, I believe that's a mission inside all of us. The problem is that we have this tendency to ignore that voice because of fear. Fear of failure or fear of lack. But, when you listen to the inner voice inside your soul and the calling of your heart, you have to act on it. So I did.

GOAL: What does your day to day look like now?

Candy: Since starting the Sanctuary in spring of 2017, I've been there every day. In the beginning it was to run the renovation project now it's to care for the animals. I work with the teams at the spa, the shelter and the sanctuary everyday. If I have a real estate project going on, I'm checking in with everyone there.



about shelters and their need for help during that time.

Shortly after, I started volunteering at a local shelter and within a year I knew I wanted to have a much bigger impact. I started Animal Friends of Westmoreland

I'm running my online business and doing endless decision making for the vision and growth of each business and non-profit venture. In addition to all my responsibilities, my health is a priority. I know that without exercise and quality nutrition I won't have the energy or stamina to do all the things I do. Daily cardio and workouts are crucial to my health, well being and the overall impact I can make.

The organization consumes me for most of the year with various activities and duties including marketing, outreach, networking, board meetings, events and planning, program development, fiscal and finance. Each and every day is different but completely filled. There is no possible way it could all be done without the absolutely incredible people involved. I have amazing teams to support the tornado which is my life. It's fast paced and jam packed but it's also productive and purposeful. That's the important part. Don't waste your life with "busy work". Make an effort to fill each day with your life's work.



GOAL: What do you want people to know about you?

Candy: It's not what I want them to know about me, it's what I want them to know about themselves. I believe that every single person reading this right now, at this time in history, is here for a reason. I believe that every single person has a gift inside their soul, a gift that only they have and a gift that only they can give to the world. The fear that surrounds you, realize

that it is merely a compass pointing you in the direction of which you should go. It is truly calling you to your path and your purpose. The only possible failure that exists is dying with that gift and that voice still inside of you. We are here to contribute, give and grow beyond ourselves. I believe that we were all created to make an impact, and that our only limitations lie in our failure to think positively, dream intensely and give generously. Our mindset is the only thing that can prevent us from living our lives with more fulfillment and purpose. I guess my point is this. I don't have to do what I do. I can choose to walk away at any time. I can open more spas, start other businesses or sit by a pool for the rest of my life. But I continue to do what I do because I have an inner voice that keeps me up at night and gets me up in the morning. It is a voice that reminds me I am here to speak for others who cannot. It reminds me of who I was, where I came from and how I want to serve people and impact the world in a massive way. That is what truly motivates me. But, like I said, you don't need to know that. Instead, find out what motivates you. Find the inner voice inside your soul that sets your heart on fire. Find the gift you have to contribute. Once you find it, take action. The difference between success and failure is having the courage and commitment to take the first step. ☐

dancing
with the
celebrities

Saturday, April 21, 2018
Doors open at 6:00 pm • Event starts at 7:00 pm

The Palace Theatre
\$75 donation per person

For more information, and to purchase tickets online, go to: www.AnimalFriendsWestmoreland.org

Who Are Your Best Customers?

Your Brand Answers That Question

When CME Websites, a local web design firm in Jeannette, PA, decided to change its name to Chroma Studios and revise its image dramatically, the first question many clients asked was, "Why?"

How does branding influence the relationship between a business and its customers? How does it affect employees, and what impact does branding have on the vision, goals, and services of a company?

The story of CME provides some solid answers and insights into the power of branding.

Clothes Make the Man

Mark Twain famously said, "Clothes make the man. Naked people have little or no influence on society." When you think about it, even Mahatma Gandhi's loincloth was a branding statement. Gandhi began his career as an attorney, wearing the finely tailored suits and ties of the legal profession. His change of attire was a rebranding effort meant to evoke India's poverty, power of self-sufficiency, and rejection of British domination, all at once - a brilliant idea.

Brands must reflect a reality bigger than a pretty logo and a promising tagline.

In the same way, a business logo is more than a nice graphic, and your tagline more than a few words on a business card. A complex concept fraught with challenges, business branding does have a few time-tested standards:

- ◆ **Look and Feel.** Brand recognition centers around a consistent design image. From logo to letterhead, business cards to brochures, the use of brand colors, fonts, design elements, and even tone of voice must be universally applied.
- ◆ **Mission and Vision.** What does it mean to be you? Your company needs a reason to exist and a plan for future success. Both must be clearly stated so that employees and customers alike know where they are going and why they should be working together.
- ◆ **Values and Messaging.** Every day, your company makes brand promises to its customers, whether you think about it or not. Do you keep those promises, or do you demonstrate that they were only hype and hot air?

When all these elements come together, united behind a consistent set of designs, beliefs, and behaviors - you have a brand.



Learning the Hard Way

CME learned its first branding lesson the hard way, by losing business.

In 2013, CME's project quotes were still delivered on letterhead bearing the company's original name, going back to 1999: Computers Made Easy, Inc.

At the time, CME had grown beyond its roots in computer training, and the company's web portfolio demonstrated both design excellence and the ability to handle large projects. Even so, one coveted bid under evaluation by a New York based financial institution was rejected largely because "Computers Made Easy" gave the impression of a computer company making websites on the side. There are many such in the industry, but that was a class of developer this hoped-for client wanted nothing to do with.

How many other bids was CME losing for the same reason?

It was time for a change and CME's first serious go at rebranding in 2014.

- ◆ Instead of "Computers Made Easy," the company became "Code Media Essentials."
- ◆ Trust colors, professional fonts, and high-end graphics were chosen to represent CME.
- ◆ The tagline "Designing Your Success Online Since 1999" stated both mission and history.
- ◆ The new brand was universally applied to Project Quotes, Letterhead, Invoices, Business Cards, Website, Folders, Brochures, Flyers, and more.
- ◆ CME staff started wearing laser-engraved, logo-embroidered shirts to all meetings.

Under the new branding, CME's production of websites grew by about 54% in the first year, along with attracting larger projects like International Vault, Relief Topical Healing Gel, and Popular Pittsburgh.

There were additional trends that contributed to CME's growth, but outdated branding was no longer a brake on success.

With "Code Media Essentials," CME deliberately crafted a brand that moved the company away from being perceived as a computer company making websites on the side to a focused web development agency. One that could handle big challenges.

Outgrowing a New Suit Too Quickly

If branding represents the work clothes our businesses wear, CME outgrew its new suit too quickly. Within 3 years, the new brand already felt uncomfortably tight.

CME had a defined mission, "to help our clients succeed by establishing a powerful online presence for their business or organization," but project scope kept creeping further afield. Sometimes this is a bad thing. You probably should not run an office supply store that boards pets on the side. It confuses people and weakens whatever your core competence may be.

Even so, CME's many customers were beginning to see the web as a multi-faceted marketing venue and a powerful tool box. Websites became a small part of what was needed. Additional services often asked for included:

- ◆ Social Media management, content development, and training.
- ◆ Online advertising, including Google Adwords, YouTube, and Facebook.
- ◆ Web-based workflow solutions, including project and task management.
- ◆ Software development, often linking web and desktop applications together.

Once again, CME found its chosen brand and message limiting. The search for a better identity, one that would not wear thin after only a few years, began.

Chroma Studios

For CME, the selection of the Chroma identity came about after a year or more of internal discussions and debates. Choosing the logo and name were important, but compared to the work beforehand, these were polishing steps close to the end of the process.

The exercise started with some basic questions. "Who are we?" and, "What do we want to become?"

There was a real possibility CME had strayed from its core mission, and that had to be examined. If the team was going to provide Social Media services and Workflow Consulting, it had to be done right, not as an afterthought. Was software development an opportunity to grow or a resource wasting distraction?

Brands must reflect a reality bigger than a pretty logo and a promising tagline. If you can't deliver, all you've done is craft a memorable symbol for people to joke about.

Brands must be sustainable. You can't, for example, build an identity around bargain basement prices if keeping

your promise burns out employees and bankrupts the company.

Your brand must be instantly recognizable and differentiate your business from the competition.

In the end, the team at CME did not want to be limited. After rounds of self-evaluation and attention to customer feedback, it was agreed that expanding into the new areas had worked out well, both for customers and employees. Both shared an excitement about new possibilities moving forward. In many respects, CME was becoming a convenient and effective one-stop-shop for digital marketing services and technology solutions.

Your brand must be instantly recognizable and differentiate your business from the competition.

The new Chroma Studios brand sets the company apart from many of its competitors, both locally and nationwide. It speaks to a modern design sensibility along with a comprehensive set of services able to change and adjust along a spectrum of needs.

The Chroma icon even pays homage to the company's origins as CME, with an origami-like C prefacing the name of the digital marketing division: "Chroma Marketing Essentials." Two Chroma icons placed together form an "S" for "Studios" and "Solutions." (The company's software development division is called Chroma Technology Solutions.)

CME's new Chroma brand is sure to gain the attention of new leads who need more than a web developer, as well as provide an opportunity to engage with older customers who simply have no idea regarding the range of new services available.

In developing the new brand, the CME team even identified its best customers: "At Chroma Studios, we work with growing businesses and organizations that are experiencing the challenges of growth and leveraging technology to achieve success."



www.chroma-marketing.com

www.chroma-solutions.com



By SecondHalf Coach
Wealth Management Team

Investing as a Couple: Getting to Yes

In a perfect world, both halves of a couple share the same investment goals and agree on the best way to try to reach them. It doesn't always work that way, though; disagreements about money are often a source of friction between couples. You may be risk averse, while your spouse may be comfortable investing more aggressively--or vice versa. How can you bridge that gap?

First, define your goals

Making good investment decisions is difficult if you don't know what you're investing for. Make sure you're on the same page--or at least reading from the same book--when it comes to financial goal-setting. Knowing where you're headed is the first step toward developing a road map for dealing jointly with investments.

In some cases you may have the same goals, but put a different priority on each one or have two different time frames for a specific goal. For example, your spouse may want to retire as soon as possible, while you're anxious to accept a new job that means advancement in your career, even if it means staying put or moving later. Coming to a general agreement on what your priorities are and roughly when you hope to achieve each one can greatly simplify the process of deciding how to invest.

Make sure the game plan is clear

Making sure both spouses know how and (equally important) why their money is invested in a certain way can help minimize marital blowback if investment choices don't work out as anticipated. Second-guessing rarely improves any relationship. Making sure that both partners understand from the beginning why an investment was chosen, as well as its risks and potential rewards, may help moderate the impulse to say "I told you so" later.

Investing doesn't have to be either/or. A diversified portfolio should have a place for both conservative and more aggressive investments. Though diversification and asset allocation can't guarantee a profit or ensure against a loss, they are ways to manage the type and level of risk you face--including the risks involved in bickering with your spouse.

It takes two

Aside from attempting to minimize marital strife, there's another good reason to make sure both spouses understand how their money is invested and why. If only one person makes all the decisions--even if that person is the more experienced investor--what if something were to happen to that individual? The other spouse might have to make decisions at a very vulnerable time--decisions that could have long-term consequences.

If you're the less experienced investor, take the responsibility for making sure you have at least a basic understanding of how your resources are invested. If you're suddenly the one responsible for all decisions, you should at least know enough to protect yourself from fraud and/or work effectively with a financial professional to manage your money.

If you're the more conservative investor ...

- If you're unfamiliar with a specific investment, research it. Though past performance is no guarantee of future returns, understanding how an investment typically has behaved in the past or how it compares to other investment possibilities could give you a better perspective on why your spouse is interested in it.
- Consider whether there are investments that are less aggressive than what your spouse is proposing but that still push you out of your comfort zone and might represent a compromise position. For example, if you don't want to invest a large amount in a single stock, a mutual fund or exchange-traded fund (ETF) that invests in that sector might be a way to compromise. *(Before investing in a mutual fund or ETF, carefully consider its investment objective, risks, charges, and expenses, which can be found in the prospectus available from*

the fund. Read it carefully before investing.) Or you could compromise by making a small investment, watching for an agreed-upon length of time to see how it performs, and then deciding whether to invest more.

- Finally, there may be ways to offset, reduce, or manage the risk involved in a particular investment. Some investments benefit from circumstances that hurt others; for example, a natural disaster that cuts the profits of insurance companies could be beneficial for companies that are hired to rebuild in that area. Many investors try to hedge the risks involved in one investment by purchasing another with very different risks. However, remember that even though hedging could potentially reduce your overall level of risk, doing so probably would also reduce any return you might earn if the other investment is profitable.

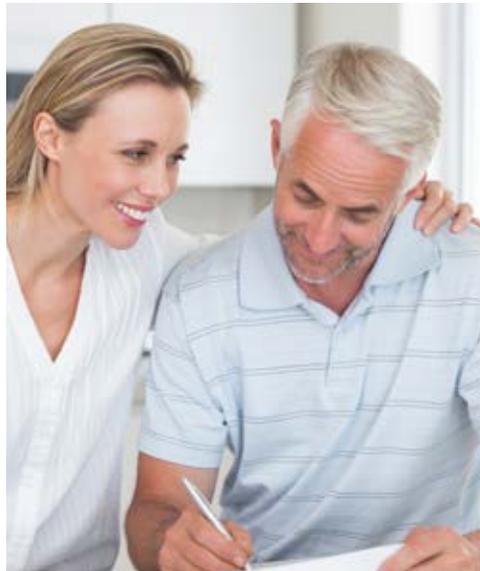
If you're the more aggressive investor ...

- Listen respectfully to your spouse's concerns. Additional information may increase a spouse's comfort level, but you won't know what's needed if you automatically dismiss any objections. If you don't have the patience to educate your spouse, a third party who isn't emotionally involved might be better at explaining your point of view.
- Concealing the potential pitfalls of an investment about which you're enthusiastic could make future joint decisions more difficult if your credibility suffers because of a loss. As with most marital issues, transparency and trust are key.
- A spouse who's more cautious than you are may help you remember to assess the risks involved or keep trading costs down by reducing the churn in your portfolio.
- Remember that you can make changes in your portfolio gradually. You might be able to help your spouse get more comfortable with taking on additional risk by spreading the investment out over time rather than investing a lump

sum. And if you're an impulsive investor, try not to act until you can consult your partner--or be prepared to face the consequences.

What if you still can't agree?

You could consider investing a certain percentage of your combined resources aggressively, an equal percentage conservatively, and a third percentage in a middle-ground choice. This would give each partner equal input and control of the decision-making process, even if one has a larger balance in his or her individual account.



Another approach is to use separate asset allocations to balance competing interests. If both spouses have workplace retirement plans, the risk taker could invest the largest portion of his or her plan in an aggressive choice and put a smaller portion in an option with which a spouse is comfortable. The conservative partner would invest the bulk of his or her money in a relatively conservative choice and put a smaller piece in a more aggressive selection on which you both agree.

Or you could divide responsibility for specific goals. For example, the more conservative half could be responsible for the money that's being saved for a house down payment in five years. The other partner could take charge of longer-term goals that may benefit from taking greater risk in pursuit of potentially higher returns. You also could consider setting a predetermined limit on how much the risk taker can put into riskier investments.

Finally, a neutral third party with some expertise and a dispassionate view of the situation may be able to help work through differences.

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WINTER DRIVING TIPS



By Brian Winfield, State Farm Agent

Why Clearing Car Windows in Winter May Save Your Life

At any time of year—but particularly during the dark and potentially treacherous driving days of winter—it's essential to keep your car windows clear. Build in extra time to clear snow and ice off your car before you drive out into the wintry roads. First things first

- Before you tackle accumulations on the windows, check to see that the tailpipe is free of snow. After that, turn on the car and run the defroster. It may take five minutes or more to warm up the car and start the melting process. Clear snow from the roof, hood, and trunk lid while you wait.
- Next, clear the side windows and rear windows. Do the windshield last to give the defroster more time to start melting the ice.
- Don't forget to clear your exterior mirrors, headlights, taillights, and turn signals. Your last steps: Clear off and dry your wiper blades and make sure your wiper fluid nozzles are clear. (And if your wipers are more than six months old or they're not clearing the windows properly, it's time to replace them.)

Get frost-free

- Use the smooth side of a plastic ice scraper to clear frost
- To lessen or prevent buildup in the first place, you also could use a product specifically designed for this purpose on your windows. Ask your mechanic or the staff at an automotive supply store for recommendations, and be sure to follow the manufacturer's instructions when applying.

Eliminate the ice

- Use the ridged side of a plastic ice scraper for ice accumulations. Make vertical slashes down the window, and then scrape across the window surface to break up the ice into smaller chunks.
- Never pour hot water over icy windows to clear them. The rapid temperature change can cause glass to crack or shatter.

Brush off the snow

- For fluffy snows, use a snow brush with plastic bristles or a broom to clear windows, followed by a light scrape with an ice scraper as needed. Heavy snows may require clearing snow with a push broom, but don't use your snow shovel or you risk damaging your vehicle.
- Clear snow off the vehicle's roof before



you clear the windows, and also brush the snow off the front hood and trunk before you head out. Skip this step and big clumps of snow could blow off while you're driving, obstructing your view or that of another driver.

Lighten the fog

- Sometimes your visibility can be hampered from inside the car. Always keep the air vent set to 'fresh' rather than 're-circulate,' which can contribute to foggy windows. Your vehicle's defroster can help reduce the problem, as can opening your windows slightly. For best results, use your air conditioner. Air conditioners are designed to remove moisture from the air, and they can do that job even when the heater is on. Finally, keep a clean microfiber cloth in the car to clear stubborn foggy spots.
- The driver and passengers should shake off as much snow and moisture from their clothes and shoes as possible before entering the car. This lessens the moisture level in the carpeting and upholstery and helps prevent fog buildup.
- Also, clean your interior windows at

least once a week during the winter. Over time, film can build up on windows, increasing the potential for fogging. Your local automotive supply store also carries products that you can apply to reduce interior fogging.

What to Do if Stranded in a Winter Storm

Few people like driving through a snow storm, and most heed warnings to stay off the roads when a storm is bearing down. But even the best-prepared and expert drivers can get stuck. If it happens to you, here are some important reminders:

Be prepared.

While the best first step is prevention, some storms come on quickly. If you do get stranded, keeping a few essentials in your car can help keep you comfortable while you wait. Some useful items to keep on hand include an ice scraper and brush, drinking water, blankets, and high-energy, nonperishable food.

Stay inside.

If possible, pull off the highway and turn your hazard lights on or tie something bright to your car's antenna to signal that you need help. Then wait inside your car until help arrives to avoid exposure to frostbite and hypothermia.

Call 911.

If you have a charged phone and reception, call for help and describe your location as best you can.

Clear the tailpipe.

Make sure there's no snow covering your tailpipe in order to prevent carbon monoxide buildup inside the car. Check the tailpipe periodically to ensure that fresh snow isn't blocking it, always watching for oncoming traffic before exiting your vehicle.

Keep moving.

Staying active inside your car will help you keep warm. Clap your hands and tap your toes to keep your circulation moving and prevent frostbite.



Drink up.

Dehydration can make you more susceptible to the effects of cold. If there's no drinking water inside your car, melt some snow inside a bag or other makeshift cup to stay hydrated.

Rev your engine.

Provided you have enough gas in your tank, run the engine for about 10 minutes every hour to keep the car warm. Turn on interior lights when your engine is on so you can be seen inside your car.

Don't overexert yourself.

Cold weather puts your heart under added stress. If you're not used to exercise, shoveling snow or pushing a car could put you at risk of a heart attack. ❗



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10 TIPS FOR A VERY Successful Newborn Photography Session

By Autumn Stankay, SkySight Photography

1. Call to schedule BEFORE the baby arrives. Most newborn photographers like myself will work around a due date as our estimate for when the baby will arrive and will schedule you for 1-2 weeks after that appointment. In my studio we give all newborn sessions first priority when needing to reschedule because babies are born early or late ALL the time, so we'll be sure to move up/back your appointment a few days as needed.

2. As soon as the baby arrives and you're settled, shoot an email or text to your photographer to confirm the baby's birth date. This is so we can begin to plan your session accordingly for date, time (adjusted if needed).

3. It is very important to have your session completed in the first two weeks of baby's life so that they have not lost their "fetal tuck" and do not wake up when we move them around over and over into multiple poses for the photo shoot. In their first week their days and nights are often mixed up, and they will sleep heavily through the day allowing us to do just about anything to pose them in comfortable positions even if they have no clothes on. After two weeks, they tend to want to stretch out straight, wake up easier, and are not a fan of being naked.

4. I use a safe small heater to keep them warm so it helps to keep them asleep throughout their session. But it can also help to give them a bath the morning of their session which wakes them up for the hour or two prior to coming in. So when they arrive at the studio, they are ready for a hard long nap.

5. Dress them in an easy to remove outfit that zips up the front for example so that undressing them upon arrival is not difficult and can be done without the baby waking up.

6. Most important is a good, full feeding prior to the session. If my client lives less than 30 minutes



from our studio, I suggest that they feed at home as the last thing they do before leaving the house. After feeding and a good burp, go straight to the car and head over to the studio. The full belly plus the car ride usually do the trick, and we can jump right into the session.

7. At my studio I provide everything needed for your session as far as hats, props, etc. And I actually suggest using what I have since I know it will certainly fit a newborn size. Often when I see clients bring homemade hats or store bought 0-3 month outfits, the babies are swimming in them. A true newborn size is much smaller than most people realize.

8. It is very important to choose a photographer who works specifically with newborns and is experienced in this type of session. It is a very specific skill to learn and know how to pose newborns, keep them safe and comfortable, and photograph them properly. So do your research, and make sure to find a reputable photographer.

9. Feel free to bring something personal to incorporate into the photos. And, if you want to incorporate siblings, we always welcome that! Just let us know in advance, and factor in a little extra time to make it work.

10. Be prepared to be in some of the photos, especially your hands. So manicure the nails a little bit (mom AND dad), be sure to shave (dad), and try to get just a little bit of makeup and hair prepped. You don't have to get a full makeover or a recent hair color at the salon, but we'll definitely want to include some nice close ups of you holding your new baby. Maybe it will even be just a close up of your baby's hand wrapped around your finger. ☑

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Before You Pay Extra On Your Mortgage...

Paying off your mortgage early may sound like a great idea, but it's not always the wisest use of your money. Experts at Interest.com say you should consider these four things before paying extra on your loan.

1. Pay off high-interest credit card debt.

Continuing to pay high interest on credit cards just costs you money. Plus, while mortgage interest is usually tax deductible, credit card interest isn't, so you'll want to get rid of it first.

2. Build up your emergency fund. You need a financial cushion in case you lose your job or can't work due to illness. Save up three to six months of living expenses in a savings or money market account, and you won't risk losing your home in case of an emergency.

3. Maximize matching retirement fund contributions. If your employer offers a company match on contributions to your 401(k), make sure you're putting in enough to get the maximum amount matched. Otherwise you're just turning down free money.

4. Do the math. Finally, do the math to see how much you could make by investing the money you'd put toward extra house payments into long-term options like stocks. If it's more than you'd save by paying down the mortgage, invest the money instead.



**If you have questions about this, or anything real estate related -
reach out to Scott Ludwick at 724-838-3660 or Scott@ScottLudwick.com**

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By Bryan Kiesel, CPA
CEO, Kiesel & Associates
Director of Tax Planning,
SecondHalf Coach Wealth Management

Transferring Your Family Business

CAs a business owner, you're going to have to decide when will be the right time to step out of the family business and how you'll do it. There are many estate planning tools you can use to transfer your business. Selecting the right one will depend on whether you plan to retire from the business or keep it until you die.

Perhaps you have children or other family members who wish to continue the business after your death. Obviously, you'll want to transfer your business to your successors at its full value. However, with income, gift, and potential estate taxes, it takes careful planning to prevent some (or all) of the business assets from being sold to pay them, perhaps leaving little for your beneficiaries. Therefore, business succession planning must include ways not only to ensure the continuity of your business, but also to do so with the smallest possible tax consequences.

Some of the more common strategies for minimizing taxes are explained briefly in the following sections. Remember, none are without drawbacks. You'll want to consult a tax professional as well as your estate planning attorney to explore all strategies.

You and your estate may get some relief under the Internal Revenue Code

If you are prepared to begin transferring some of your business interest to your beneficiaries, a systematic gifting program can help accomplish this while



This allows your beneficiaries more time to raise sufficient funds or obtain more favorable interest rates. The business must exceed 35% of your gross estate and must meet other requirements to qualify.

minimizing the gift tax liability that might otherwise be incurred. In 2017, you can give up to \$14,000 per year, per recipient without incurring gift tax (unchanged from 2016). By transferring portions of your business in this manner, over time you may manage to transfer a significant portion of your business free from gift tax. Clearly, the disadvantage of relying solely on this method of transferring your business is the amount of time necessary to complete the transfer of your entire estate.

In addition, Section 6166 of the Internal Revenue Code allows any estate taxes incurred because of the inclusion of a closely held business in your estate to be deferred for 5 years (with interest-only payments for the first four years), and then paid in annual installments over a period of up to 10 years. Installment payments include both principal and interest. This allows your beneficiaries more time to raise sufficient funds or obtain more favorable interest rates. The business must exceed 35% of your gross estate and must meet other requirements to qualify.

Selling your business interest outright

When you sell your business interest to a family member or someone else, you receive cash (or assets you can convert to cash) that can be used to maintain your lifestyle or pay your estate taxes. You choose when to sell—now, at your retirement, at your death, or anytime in between. As long as the sale is for the full fair market value (FMV) of the business, it is not subject to gift tax or estate tax. But if the sale occurs before your death, it may be subject to capital gains tax.

Transferring your business interest with a buy-sell agreement

A buy-sell agreement is a legal contract that prearranges the sale of your business interest between you and a willing buyer.

A buy-sell agreement lets you keep control of your interest until the occurrence of an event that the agreement specifies, such as your retirement, disability, or death. Other

events like divorce can also be included as triggering events under a buy-sell agreement. When the triggering event occurs, the buyer is obligated to buy your interest from you or your estate at the FMV. The buyer can be a person, a group (such as co-owners), or the business itself. Price and sale terms are prearranged, which eliminates the need for a fire sale if you become ill or when you die.

Remember, you are bound under a buy-sell agreement: You can't sell or give your business to anyone except the buyer named in the agreement without the buyer's consent. This could restrict your ability to reduce the size of your estate through lifetime gifts of your business interest, unless you carefully coordinate your estate planning goals with the terms of your buy-sell agreement.

Grantor retained annuity trusts or grantor retained unitrusts

A more sophisticated business succession tool is a grantor retained annuity trust (GRAT) or a grantor retained unitrust (GRUT). GRAT/GRUTs are irrevocable trusts to which you transfer appreciating assets while retaining an annuity or unitrust payment for a set period of time. In general, an annuity means you receive fixed periodic payments, while a unitrust means you receive payments of a fixed percentage of trust assets (revalued annually). At either the end of the payment period or your death, the assets in the trust pass to the other trust beneficiaries (the remainder beneficiaries). The value of the retained annuity or unitrust interest is subtracted from the value of the property transferred to the trust (i.e., a share of the business), so if you live beyond the specified payment period, the business may be ultimately transferred to the next generation at a reduced value for estate tax or gift tax purposes.

Private annuities

A private annuity is the sale of property in exchange for a promise to make payments to you for the rest of your life. Here, you transfer complete ownership of the business to family members or another party (the buyer). The buyer in turn makes an unse-

cured promise to make periodic payments to you for the rest of your life (a single life annuity) or for your life and the life of a second person (a joint and survivor annuity). A joint and survivor annuity provides payments until the death of the last survivor; that is, payments continue as long as either the husband or wife is still alive. Again, because a private annuity is a sale and not a gift, it allows you to remove assets from your estate without incurring gift tax or estate tax.

Until recently, exchanging property for an unsecured private annuity allowed you to spread out any capital gain realized, deferring capital gains tax. However, this tax benefit has generally been eliminated. If you're considering a private annuity, be sure to talk to a tax professional.

Self-canceling installment notes

A self-canceling installment note (SCIN) allows you to transfer the business to the buyer in exchange for a promissory note. The buyer must make a series of payments to you under that note. A provision in the note states that at your death, the remaining payments will be canceled. SCINs provide for a lifetime income stream and avoidance of gift tax and estate tax similar to private annuities. Unlike private annuities, SCINs give you a security interest in the transferred business.

Family limited partnerships

A family limited partnership can also assist in transferring your business interest to family members. First, you establish a partnership with both general and limited partnership interests. Then, you transfer the business to this partnership. You retain the general partnership interest for yourself, allowing you to maintain control over the day-to-day operation of the business. Over time, you gift the limited partnership interest to family members. The value of the gifts may be eligible for valuation discounts as a minority interest and for lack of marketability. If so, you may successfully transfer much of your business to your heirs at significant transfer tax savings ☐

TEACHERS INCORPORATE PROJECT BASED LEARNING INTO THE CURRICULUM

By Kasey Lettrich



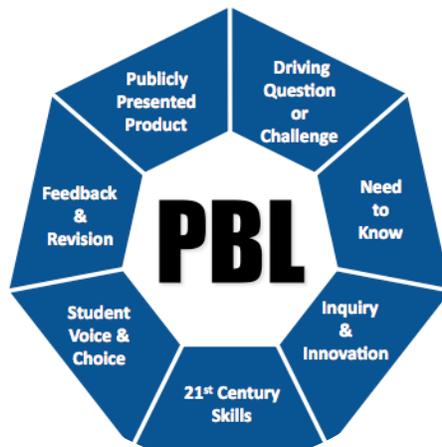
Success in the real world requires a certain level of training and experience that goes beyond the traditional classroom. Project based learning is a method of teaching used across America that involves extended periods of time spent on specific projects. This method dates back to the early 1900s when John Dewey supported the “learning by doing” approach to education. Project based learning emphasizes student-centered inquiry and learning through the process to reach end solutions.

This method allows for students to make real world connections that they wouldn’t be able to make if they were solely in the traditional classroom. Beginning with posing a question, students research how to solve the problem then present the findings to an audience.

Last year, Greater Latrobe took a step in the direction of a project based learning curriculum. Each 11th and 12th grade teacher attended a training session and gained the knowledge to introduce this teaching method as an accent to the traditional teaching.

Mr. Jon Mains, who has been the senior high principal for two years and is a visionary for the school, believes project based learning teaches students and teachers the essential skills needed for critical thinking and problem solving. According to Mains, teachers are encouraged to incorporate at least one big project a year, not in addition to their curriculum, but mixed within. Over time, he hopes teachers will learn to incorporate this teaching method more frequently.

Mains plans to allow teachers to observe how this practice makes a difference at Tech Valley High School in Albany, New York which embraces project based learning. The school recently won accolades for preparing students for the 21st Century. Mains is leading educators to discover the unique



opportunities of “innovative, authentic, student-centered” education.

Some teachers at Greater Latrobe experimented and completed projects in the 2016-2017 school year. Mr. Reaugh worked on a project with his students in AP Chemistry and Mrs. Suter’s chemistry classes in conjunction with PACE Industries in Latrobe.

PACE Industries uses a very strong base compound to clean the dyes used for making metal molds. Twice a year they have to neutralize the cleaning solution, or Rust Ripper, so that it can be safely shipped out for disposal. To do this, they must add large amounts of concentrated Sulfuric Acid to the tank of Rust Ripper. Reaugh describes the project with PACE Industries. “We were tasked with finding a safer, more efficient way of doing the neutralization. The project consisted of doing some initial research into possible alternative methods of neutralization, development of a procedure/method to test each of the alternative methods, testing of each of the alternative methods, choosing what was felt as the best alternative method, and finally presenting that method to PACE,” said Reaugh.

Reaugh felt as though his students were apprehensive at first, but found the chemistry they learned being used in the real world to be exciting. He truly enjoyed using this method of teaching, and he and Suter have discussed ways to incorporate this project again.

Jasika Shaker is one of the few students who actually presented the projects to PACE Industries. She feels as though this project was beneficial because she was able to see how the things she learned in school are used in the real world. Jasika said, “I would like to do something like this again because I felt that it was very helpful in teaching me time management skills. I also saw, for the first time, how the things we learn in school have real world application.”

Mrs. Bryner also embraced the new method of teaching. She describes her experience as successful. She said, “Last year, second semester my Algebra II class designed the space outside of my classroom, S106 to honor the local veterans from the Latrobe area. We called it the Veterans’ Courtyard Project. The students really enjoyed completing the design, and we had two professional Master Gardeners (Dr. Wilma Light, a retired pediatrician from Latrobe and Ms. Petra Parquette from Country Farms) who visited class each Friday to offer experiences and expertise. Mr. Kurt Thomas, our district’s director of buildings and grounds, also visited class and offered suggestions from an architectural perspective.”

She found this method to be fun and rewarding and it allowed her to watch her students get excited about a project that they could complete from start to finish.

Mains believes both teachers and students have a positive response to the project based learning curriculum. Students of GLHS are being trained to prepare for the real world, as every high school student should. ☐

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As shopping trends continue to migrate to the web, a big chunk of those sales are already spilling over into mobile platforms as consumers rely more and more on convenience with the use of smartphones and tablets. Market America is revolutionizing the way the world shops with the SHOP Mobile app, placing the best technology and access to millions of products in the palm of consumers' hands. The SHOP Mobile site offers most all of the functionality of the main site in a mobile-friendly form.

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Karen Novak

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On December 4th, GOAL Magazine presented Candy Nelson, Founder of Animal Friends Westmoreland with a check for \$4,765. (L to R Tony Slezak, Bill Urbanik, Candy Nelson, Tawnya Rockwell, Jessica Marazza and Jessica Urbanik.



Jenna Hasson and Aldo Pomposini having fun at the Craps Table.

GOAL Magazine's 1st Annual

Gala

"Had a great time. Met fun people. Learned Craps. Ate. Drank. Danced." - Dr. Rhonda Laughlin



Michael Quatrini, Esq. and Judge Anthony Bompiani enjoying some laughs.

GOAL Magazine hosted its first annual Black-Tie Charity Gala on Saturday October 14th at the Greensburg Country Club. Despite the inaugural event competing for attendance with other well-known local events such as Fort Ligonier Days, 130 guests and 10 volunteers crossed the red carpet dressed to the nines to party the night away at the GOAL Magazine Gala. Guests entered the ballroom adorned with a classy display of black floor length linens, white napkins, black chairs with white sashes and red rose centerpieces made by the GOAL team. The \$100 ticket included a champagne reception, red carpet photos by DelDuca Photography, four-hour top shelf

open bar, tapas style food stations including a pasta station, carved flank steak, shrimp scampi and more. DJ Michael Ferguson spun some amazing dance tunes while guests were entertained by Belly Dancers, a Photo Booth and play-time at Casino Tables such as Black Jack, Craps and Roulette.

While the evening had no set program nor an agenda that was driven toward encouraging donations to charities, under the guise of fun-filled festivities, the event successfully raised funds for two charity organizations. One of the charitable organizations, **Canine Partners for Life**, brought staff, volunteers and puppies for the Meet and Greet portion of the evening during guest arrival. CPL is an organization dedicated to training service dogs and home and residential companion dogs that assist individuals who have a wide range of physical and cognitive disabilities. Inmates and staff from the State Correctional Institution in Somerset, Pa work together to raise newborn puppies from 8 weeks to 15 months old before being placed with

someone in need. The total cost to raise, train, place, and provide life-time support for each dog is estimated to be more than \$30,000 per dog.

To date, Canine Partners for Life has placed over 650 service and companion dogs in 45 states. Learn more at www.k94life.org. All net proceeds from the event registration, sponsorships, additional donations and program advertising enabled GOAL Magazine to present Canine Partners for Life with an \$1800 donation after the Gala.

The other charitable organization supported by the event, **The Animal Friends of Westmoreland**, brought volunteers who ran the activity ticket sales throughout the evening. Thanks to all of the fun had by the Gala guests, Animal Friends received \$4,765 from the net proceeds of gaming, the 50/50 and Chinese auction items. The Animal Friends of Westmoreland was created in 2006 by Candy Valentino Nelson. The organization received its 501c3 status in 2008 and after almost 2 years of renovations to the donated building by local volunteers, contractors, tradesmen, schools and businesses, they opened their doors to the public in November 2009. To date, the organization has rescued, rehabilitated and re-homed over 2,500 animals.



Anna and Dan Sterrett along with Caleb and Melissa Crousey enjoying the evening.



Westmoreland County Commissioner, Gina Cerilli enjoys the evening with several members of her family.



Jason and Kathryn Piper on the Red Carpet

"That event was fantastic, thank you!! Best in Greensburg ever, hands down!!!"
- Kimberly Smith



Dr. Fred and Debbi Hamaty were Red Carpet Ready.

All the lifesaving work is accomplished through the dedication of only three paid staff members and an army of over 200 active volunteers who have contributed over 20,000-man hours. The Animal Friends of Westmoreland rescue animals and save lives all the while providing love and joy to the humans who open their hearts to these animals and those who serve as care givers within our organization. Learn more at www.animalfriendswestmoreland.org

A special thank you to our Lead Sponsor **SecondHalf Coach Wealth Management** for organizing and funding a large portion of the event. A huge thank you to our additional event sponsors: **Kisiel & Associates, PC; Fotorecord Print Center; Westmoreland County Chamber of Commerce; School House Bakery; Westmoreland Chiropractic & Rehab Associates; Nelson Loguasto's Cigars** and **Schaffer's Landscaping**. Each of these businesses helped to make this event a huge success! An expression of deep gratitude is also in order for the almost 40 businesses whose donations lined the ballroom walls in the forms of immaculate baskets for the Gala's Chinese and Silent Auction display.

The first annual Gala was such a success that the magazine staff is eagerly looking forward to the 2nd Annual Gala set to be held on Saturday September 22nd, 2018 at Greensburg Country Club. Be sure to Save the Date! 📅



Lead Sponsor SecondHalf Coach Wealth Management Team on the Red Carpet (L to R Jessica Marazza, Tony Slezak, Bree Edgerly, Amanda Mayger, Jessica Urbanik, Bill Urbanik and Tawnya Rockwell)



Jerry Ferarro won the Grand Prize of the evening...2 Pittsburgh Penguin Tickets and an authentic autographed Maatta jersey.

SEE YOU NEXT YEAR!
SAVE THE DATE
Saturday Sept. 22, 2018



Fun in the photobooth!

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LARRIMOR'S

Meet Hector Olave

Native born in Bogota-Colombia, S.A. I came to the USA in 1959 with my parents and 4 siblings. After ten years in the Chicago area, my physician father started a family practice in North Huntingdon, PA.

My career in the retail sector started at the age of 16, working at a retail store in Greensburg, PA. I went to Westmoreland County Community College and received an Associate Degree in Retail & Fashion Merchandising. I've been in the men's clothing business for 40 years and have worked in both retail and wholesale.

I'm presently working at Larrimor's in downtown Pittsburgh as a men's sales consultant. I am married, have two sons and reside in North Huntingdon, PA.

Hector's Five Rules of Style

RULE #1

Suits and sportcoats are the foundation of the well-dressed man's wardrobe. Pick the style that flatters your shape and always buy the highest quality your bank balance will allow. The hallmarks of fine suit making are easy to spot. Start with the fabric: the finer the cloth, the better the material "drapes." It's also the biggest factor in the final cost.

RULE #2

When buying a shirt, focus on the collar first. The collar frames the face—your best asset—and should compliment its shape and size. Straight, pointed collars help narrow a round face while spread collars look best with lean faces.

RULE #3

Want to know if a guy is well-dressed? Look down. The first thing a woman notices about a man after his eyes (and sometimes his wallet) is his shoes. Invest in several well-made pairs, both dressy and sporty, preferably in shades of brown, which is the most versatile color. It goes with everything. Monk straps and lace-ups are best with suits; loafers are for sportcoats and jeans. Rotate your footwear as often as your wardrobe allows to keep the leather fresh and supple.

RULE #4

Sporty is the new black in menswear, so dress like an athlete even if the closest you ever get to the playing field is through a remote control. Invest in casual pieces like modern sweatshirts and sweaters, and unlined blazers with elbow patches, preferably in opulent materials like cashmere. It's all about the illusion of sport. Everybody feels younger dressing in sporty, casual clothes.

RULE #5

Learn to tie a proper tie. It's all about the knot and the dimple. The knot should be proportionate to the shape of your face and shirt collar. The dimple under the knot shows you took the time to do it right.

Getting to know Hector

On the weekends it's... Spring, Summer and Fall, grilling out on our deck, enjoying our two boys, listening to my favorite music—jazz. I enjoy sipping on a glass of Sauvignon Blanc and enjoying sunsets from our deck. Fall it's watching college football on Saturday nights and Sunday's NFL football. Hanging out at our favorite place "The Fire Pit" Bar and Grill.

I'm never without... A positive attitude about myself, which leads me to having a great day no matter how bad the weather is or what's happening around me. I make things happen which leads to SUCCESS.

When I need to escape... The whole family drives up to Seven Springs Resort and take in all the fresh mountain air, and have lunch at "The Grille" or at "Out of The Fire Cafe". We especially enjoy going to Seven Springs during Autumnfest.

My current obsession... HBO *Game of Thrones*, the *Outlander* series on Starz, *Vikings* and *Black Sails* on The History Channel.

At my house you can always expect... Something baking or something cooking, my wife enjoys both. Plus an 18 year old son that has a bottomless pit, so the kitchen never closes. And our home is always nicely decorated for every holiday.

Contact Hector for a personal wardrobe and styling consultation at Larrimor's or he can bring the store to you!
412.471.5727 or HOlave@Larrimors.com

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