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# GOAL

MAGAZINE

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EXIT



## WE ARE AT WAR

Communities Everywhere Invaded By Drug Epidemic

*Cover Story Page 23*

### INSIDE

Wendy Bell | Kelli Brisbane | Jim Silvis

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# Canine Partners *for* Life



Canine Partners for Life (CPL) based in Cochranville, PA was founded in 1989 by Darlene Sullivan, a former special education instructor and animal trainer. Her dream, now CPL's mission, was to increase the independence and quality of life of individuals with physical, developmental, and cognitive disabilities or who are in other situations of need. CPL achieves this mission by providing and sustaining professionally trained service and companion dogs. In addition to the traditional service dog partner, CPL places seizure, cardiac, and diabetes alert dogs, as well as home, residential, and courthouse companion dogs. Since its inception, CPL has placed more than 650 service and companion dogs nationwide to assist individuals with disabilities. Every day CPL dogs make independence and a better quality of life possible for their human partners.

CPL places service dogs with individuals who have various physical, neurological, and cognitive disabilities. These disabilities cause mobility impairments and balance disorders, difficulty using hands and/or arms, and health related fatigue issues. CPL graduates also face challenges with seizures, cardiac syncope, and Type 1 diabetes. Dogs trained by CPL assist their partners by performing tasks, improving mobility, and increasing socialization. In addition, medical alert dogs can warn their partners to oncoming seizures, sudden cardiac events, and rapid drops in blood sugar levels.

CPL is well respected for having one of the strongest follow-up programs in the industry. CPL teams are required to submit bi-annual reports and be recertified every one to two years. In addition, CPL staff is always available to assist their graduates through

their changing life needs and their changing disability needs. CPL believes follow-up and support is what makes their teams strong and ensures the wellbeing of the graduate, service or companion dog, and the safety of the public. To learn more about the many ways CPL uses canine partners to change lives, visit [k94life.org](http://k94life.org).

We are also very pleased to announce that GOAL Magazine is sponsoring a black tie gala on Saturday, October 14, 2017 at Greensburg Country Club. The proceeds of the event will benefit our continued work within the community. Join us for a spectacular evening for such a worthy cause. Please visit [www.go2goalus.com](http://www.go2goalus.com) for more information. 📍



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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](mailto:info@go2goalus.com).

**GOAL Magazine now offers a fundraising campaign that boasts great benefits for both the seller and subscriber!**

This is not your average fundraiser: supporting this fundraiser will not ruin any diets or require anyone to use up freezer or storage space. Additionally, the fundraising organization is not responsible for separating, organizing or delivering items; they only need to collect the subscriptions and the magazine gets delivered directly to the subscriber! GOAL Magazine subscription campaigns are easy for everyone, pass on tremendous financial benefits to the fundraising organization, provide a valuable educational resource to the subscriber and promote local business owners and community leaders. This is a win for everyone involved.

For more information, please email [info@go2goalus.com](mailto:info@go2goalus.com)

### Our Team...



**William J. Urbanik,**  
Owner/CEO



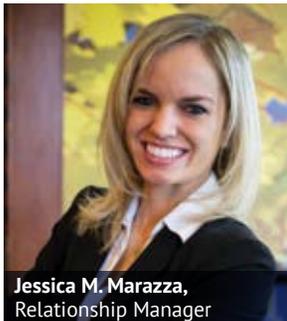
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### **Vision**

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.

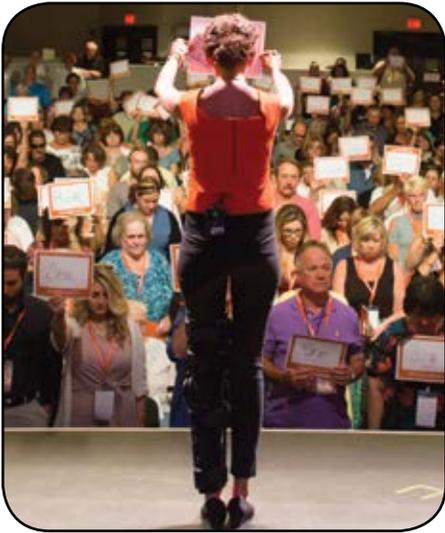
### **Enrichment**

*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.

fall 2017  
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# SPECIAL EDITION

## The Promises of IDEA Have Gone Unfulfilled For Too Long



**Tim Murphy**

U.S. Congressman for the 18th District of Pennsylvania  
2332 Rayburn House Office Building | Washington, DC 20515  
(202) 225-2301 | (202) 225-1844



America remains the beacon on the hill for nations across the globe, but when it comes to public education, as I often tell Pennsylvania students, we can never accept that being “good enough” is good enough.

In fact, when it comes to meeting the educational needs of students with disabilities, we have fallen far short of an acceptable standard.

In my career as a child psychologist prior to holding elected office, I frequently engaged with parents, teachers and schools to administer extensive diagnostic tests for learning and developmental evaluation, as well as consult with schools on their individualized education programs. I have seen what a difference it makes to take the time to develop a unique education plan for a student, especially for those with disabilities. It's one of the many reasons for my staunch support of the Individuals with Disabilities Education Act (IDEA), which provides funding for special education and early intervention services for disabled students, as well as for nonprofit organizations to research additional methods of parent-training and education.

Unfortunately, the promises of IDEA have gone unfulfilled for too long. It is up to all of us to remember the forgotten children. We cannot let them down. That's why I signed on as a proud co-sponsor of H.R. 2902, the IDEA Full funding Act, which would support the Individuals with Disabilities Education Act by committing to “full funding” as originally authorized by the 1994 law (P.L. 94-142), the Education for All Handicapped Children Act. As you know, IDEA guarantees children with disabilities the right to a free and appropriate public education (FAPE), and ensures school districts meet the specific educational needs of these students.

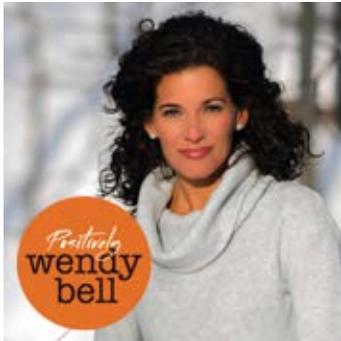
For children with physical, intellectual, and emotional disabilities, intervening early on can make an enormous difference in their lives. The IDEA Full Funding Act fulfills the promises of IDEA and I am hopeful more of my colleagues will join me in this effort. Congress must provide the best we can for the children who need the most. It is my hope and expectation that as we move forward, children with disabilities get the education they need and deserve for a bright, hopeful, future and Congress takes quick action on H.R. 2902.

Additionally, my Helping Families in Mental Health Crisis Act, signed into law last December, establishes a new grant program to educational institutions to develop evidence-based interventions, including culturally and linguistically appropriate services for enhancing the prevention, diagnosis, intervention, and treatment of, and recovery from, mental illness, serious emotional disturbances, and co-occurring illness or disorders. The law also makes the Department of Education part of the Interdepartmental Serious Mental Illness Coordinating Committee so that the needs of children with disabilities in the education system can be heard.

Despite the long road ahead, my optimism about the future of education in the U.S. remains strong. I am proud of the educators throughout Southwestern Pennsylvania and in the 18th Congressional District who focus on academic excellence and embrace personalizing education to accommodate individual needs of students. For example, I met with Boyce Middle School (Upper St. Clair) Principal Dan O'Rourke about his approach to enhance excellence and developing the whole-child. Principal O'Rourke and the Boyce Middle School Faculty strive to create an environment designed to meet the needs of middle school students are developing not only physically, but also intellectually, emotionally, and socially. So much so that Boyce was recently recognized as “School to Watch” by the National Forum to Accelerate Middle-Grades Reform, which is an alliance of more than 60 educators, researchers, and officers of national associations and foundations dedicated to improving schools for young adolescents.

We must always push ourselves to be better and lead others to be their best through our own example and encouragement. Across the nation, schools like Boyce Middle are leading the way to create learning environments that best suit the long-term interests of their students. I look forward to keeping my commitment to students of all circumstances and backgrounds by supporting and furthering efforts to secure a quality education for all of our nation's students, and ensuring that America remains the “beacon on the hill” for generations to come.

*Tim Murphy*



# The Drug Epidemic

By Wendy Bell, [PositivelyWendyBell.com](http://PositivelyWendyBell.com)

**N**ever before in my family's 14 years on our street have I seen it. Sure, we've had tree trimmers and roofers and fire trucks. There's been an ambulance here or there responding to a neighbor's medical emergency. And sometimes when my dog wakes me up well before the sun I'll see a police cruiser with its lights off, creeping up our street looking for dark shadows with criminal intent. But never in all these years have I seen the coroner. Never once has the tan Chevy truck that says Medical Examiner on the back door pulled onto Rosewood Street. Until this past May.

A dark wave swept across our oak-lined cul-de-sac like a storm rolling in from the sea. There was a stillness. A quiet, like a tornado that sucks the wind out of the sky before it reaches down from the clouds and shreds everything in its path. Even the birds seemed to sense something was wrong. A young woman with a smile straight out of heaven shouldn't die in her mother's house. An eager, authentic, energetic beauty should never die at the age of 26. And a brother shouldn't be the one to find his sister's lifeless body, lying twisted on the floor with a needle stuck in her arm.

I was outside on that sunny afternoon, foostering in the garden and listening for the loud chattering of my five sons as they walked their way home from school. As I snipped some dead flowers off my ruby red rose bushes, a slow parade of emergency vehicles made its way down our street. There were no sirens. There was no rush. No race against the clock. The hands of time had been stopped still, and the sadness that

reached down to the sweet little house with the wrought iron railing and happy blue door took my breath away.

As my boys walked up the driveway lugging heavy backpacks and arguing over the lunchtime kick ball score, I greeted them with a make believe smile and shooed them inside for popsicles to keep them busy. What was happening across the street was something they shouldn't see. Or should they? I felt my feet walking me into our garage where I stood in

silence, watching what was happening down the street from a window. I was numb. That heart-broken mother. How would she ever look at her house the same way? How could she ever walk into that room where her beautiful daughter's heart had beaten for the last time and not re-live this horror, each and every time? How would her tears ever stop?

I don't need to tell you about this problem we face as a society. It transcends politics. Religion. Race. Sex. Age. And certainly zip code. The drug epidemic is killing our people – our neighbors – with alarming frequency. And it's leaving far too many families on their knees, asking how on earth any God could allow such agony.

But through their paralyzing pain, there are men and women and even children among us who are turning their grief into an increasingly vocal message. And they're spreading their message like that tornado whose funnel reaches down from the clouds, ready to spit hellfire onto the distributors and dealers who invade our families with evil. These heart-broken family members and friends start small with honest obituaries about their loved one's addiction. They speak up in church groups and at council meetings. They join together and address decision makers on Capitol Hill. And they vow to Never Forget the addicts their love couldn't save.

We all play a role in this. Each of us is touched by addiction. Every family. Mine. Yours. So what can we do to make a difference? To have an impact? To stop the storm?

I felt my feet  
walking me into  
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down the street  
from a window.  
I was numb.

# Here's to each of us doing SOMETHING —



*The photo I'm sharing with you here was snapped by Greensburg's own Savvy Shots Photography at The Palace Theatre June 28th. I hosted a charity fundraiser that evening and this photo shows me and hundreds of others in the audience holding Stand Up For Addiction signs bearing the name of an addict. My beautiful neighbor who died from that heroin overdose in May is written on mine.*

I'm trying, at least in a small way, to do my part. My new online community, PositivelyWendyBell.com, has pledged to support Sage's Army in its mission to teach awareness, one person at a time. The father behind this fight, Carmen Capozzi, didn't just lose one child to drugs. He lost TWO. Two sons. I don't have words for that. I can only hope that by joining him, donating \$10 from every annual membership to my website and volunteering my time to help spread his message, I may just help save one person from feeling his heartache.

Here's to each of us doing SOMETHING — no matter how small or how large. Here's to doing SOMETHING to make a difference. To having an impact. To stopping this killer. May we put fear of judgment aside and join together with a collective voice that says No More. And may that Chevy truck with the cold metal gurney inside it forever spare your street from its hurtful, heart-breaking house call. May it never pull into your driveway, sucking the air from your lungs and leaving your family in tattered ruins.

Amen.

**Wendy Bell | Emmy Award Winning News Anchor | Positive Stories**

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# Teach Your Children Well: Basic Financial Education

By SecondHalf Coach Wealth  
Management Team

**E**ven before your children can count, they already know something about money: it's what you have to give the ice cream man to get a cone, or put in the slot to ride the rocket ship at the grocery store. So, as soon as your children begin to handle money, start teaching them how to handle it wisely.

## Making allowances

Giving children allowances is a good way to begin teaching them how to save money and budget for the things they want. How much you give them depends in part on what you expect them to buy with it and how much you want them to save.

Some parents expect children to earn their allowance by doing household chores, while others attach no strings to the purse and expect children to pitch in simply because they live in the household. A compromise might be to give children small allowances coupled with opportunities to earn extra money by doing chores that fall outside their normal household responsibilities.

When it comes to giving children allowances:

- Set parameters. Discuss with your children what they may use the money for and how much should be saved.
- Make allowance day a routine like payday. Give the same amount on the same day each week.
- Consider "raises" for children who manage money well.

## Take it to the Bank

Piggy banks are a great way to start teaching children to save money, but opening a savings account in a "real" bank introduces them to the concepts of earning interest and the power of compounding.

While children might want to spend all their allowance now, encourage them (especially older children) to divide it up, allowing them to spend some immediately while insisting they save some toward things they really want but can't afford right away. Writing down each goal and the amount that must be saved each week toward it will help children learn the difference between short-term and long-term goals. As an incentive, you might want to offer to match whatever children save toward their long-term goals.

## Shopping sense

Television commercials and peer pressure constantly tempt children to spend money. But children need guidance when it comes to making good buying decisions. Teach children how to compare items by price and quality. When you're at the grocery store, for example, explain why you

might buy a generic cereal instead of a name brand.

By explaining that you won't buy them something every time you go to a store, you can lead children into thinking carefully about the purchases they do want to make. Then, consider setting aside one day a month when you will take children shopping for themselves. This encourages them to save for something they really want rather than buying on impulse. For "big-ticket" items, suggest that they might put the items on a birthday or holiday list.

Don't be afraid to let children make mistakes. If a toy breaks soon after it's purchased or doesn't turn out to be as much fun as seen on TV, eventually children will learn to make good choices even when you're not there to give them advice.

## Earning and handling income

Older children (especially teenagers) may earn income from part-time jobs after school or on weekends. Particularly if this money supplements any allowance you give them, wages enable children to get a greater taste of financial independence.

Earned income from part-time jobs might be subject to withholdings for FICA and federal and/or state income taxes. Show your children how this takes a bite out of their paychecks and reduces the amount they have left over for their own use.

## Creating a balanced budget

With greater financial independence should come greater fiscal responsibility. Older children may have more expenses, and their extra income can be used to cover at least some of those expenses. To ensure that they'll have enough to make ends meet, help them prepare a budget.

To develop a balanced budget, children should first list all their income. Next, they should list routine expenses such as



pizza with friends, money for movies, and (for older children) gas for the car. (Don't include things you will pay for.) Finally, subtract the expenses from the income. If they'll be in the black, you can encourage further saving or contributions to their favorite charity. If the results show that your children will be in the red, however, you'll need to come up with a plan to address the shortfall.

To help children learn about budgeting:

- Devise a system for keeping track of what's spent
- Categorize expenses as needs (unavoidable) and wants (can be cut)
- Suggest ways to increase income and/or reduce expenses

### The future is now

Teenagers should be ready to focus on saving for larger goals (e.g., a new computer or a car) and longer-term goals (e.g., college, an apartment). And while bank accounts may still be the primary savings vehicles for them, you might also want to consider introducing your teenagers to the principles of investing.

To do this, open investment accounts for them. (If they're minors, these must be custodial accounts.) Look for accounts that can be opened with low initial contributions at institutions that supply educational materials about basic investment terms and concepts.

Helping older children learn about topics such as risk tolerance, time horizons, market volatility, and asset diversification may predispose them to take charge of their financial future.

### Should you give your child credit?

If older children (especially those about to go off to college) are responsible, you may be thinking about getting them a credit card. However, credit card companies cannot issue cards to anyone under 21

Teenagers should be ready to focus on saving for larger goals (e.g., a new computer or a car) and longer-term goals (e.g., college, an apartment).



unless they can show proof they can repay the debt themselves, or unless an adult cosigns the credit card agreement. If you decide to cosign, keep in mind that you're taking on legal liability for the debt, and the debt will appear on your credit report.

Also:

- Set limits on the card's use
- Ask the credit card company for a low credit limit (e.g., \$300) or a secured card to help children learn to manage credit without getting into serious debt
- Make sure children understand the grace period, fee structure, and how interest accrues on the unpaid balance
- Agree on how the bill will be paid and what will happen if the bill goes unpaid
- Make sure children understand how

long it takes to pay off a credit card balance if they only make minimum payments

If putting a credit card in your child's hands is a scary thought, you may want to start off with a prepaid spending card. A prepaid spending card looks like a credit card but functions more like a prepaid phone card. The card can be loaded with a predetermined amount that you specify, and generally may be used anywhere credit cards are accepted. Purchases are deducted from the card's balance, and you can transfer more money to the card's balance whenever necessary. Although there may be some fees associated with the card, no debt or interest charges accrue; children can only spend what's loaded onto the card.

One thing you might especially like about prepaid spending cards is that they allow children to gradually get the hang of using credit responsibly. Because you can access the account information online or over the phone, you can monitor the spending habits of your children. If need be, you can then sit down with them and discuss their spending behavior and money management skills.

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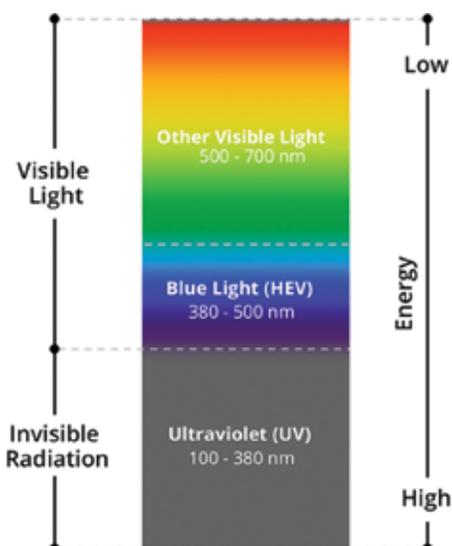
## Should You Be Concerned About

# THE BLUE LIGHT EFFECT?



*Excessive blue light exposure is a concern for all ages from 2 to 102.*

**W**ith all the buzz about Blue Light Technology in the new media lately, you have perhaps wondered if you should be concerned for you and your family. In actuality, blue light is everywhere. In nature, light from the sun travels through the atmosphere, and the shorter, high-energy blue wavelengths collide with the air molecules causing blue light to scatter everywhere. This is what makes the sky look blue. In its natural form, your body uses blue light from the sun to regulate your natural sleep and wake cycles. This is known as your circadian rhythm. Natural blue light also helps to boost alertness, heighten reaction times, elevate mood and increase feelings of wellbeing.



Artificial sources of blue light include electronic devices such as smart phones and laptop computers, gaming devices, televisions, and energy-efficient fluorescent bulbs and LED lights.

Because most people have increased their use of electronics, we are gradually being exposed to more sources of artificial blue light for longer periods of time. It is important to be aware of possible vision signals that can indicate you or a family member is experiencing an issue from increased artificial blue light exposure. These signals can include tired eyes, sensitivity to light, loss of sharp contrast vision, increased difficulty seeing at night or discomfort from glare. Blue light exposure can also influence overall health: symptoms can include increased fatigue, difficulty staying focused, difficulty falling asleep/staying asleep, headaches and migraines or behavioral issues in children. Excessive blue light exposure is a concern for all ages from 2 to 102. If these symptoms are left unaddressed, reactivity to excessive blue light exposure can not only lead to possible risks for your future visual experience, but also the potential for early onset cataracts, macular degeneration and increased risks of diabetes and obesity.

At Youngwood Eye Care, we make a special effort to ensure our patients are educated

about blue light exposure to safeguard their long-term vision experience; it is just one way we help to protect your family for years to come. We have dedicated ourselves to providing high quality products and series to make sure our patients' eyes are protected from harmful UV and blue light sources. At our office, we use the best Essilor products. Crizal Prevencia, an anti-reflective or no-glare lense option, selectively filters the blue light so that your eyes receive the good light. Essilor products are embedded with the Smart Blue Filter features that help to reduce exposure. These features can be found in select premium lenses, including Varilux Digital progressive lenses, Eyezen™ single vision digital lenses, and Transitions.® These premium lenses can be combined with Crizal Prevencia for the ultimate protection against harmful light. Call Youngwood Eye Care at 724-925-2341 to schedule your comprehensive vision exam today. 📞



Dr. Michel Pawlosky Maiers  
Optometrist – Youngwood Eye Care



# Vallozzi's

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## Upcoming Wine Dinners



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# Pennsylvania County Commissioners Invited to the White House



By Gina Cerilli, Westmoreland County Commissioner, Westmoreland County

County Commissioners from across Pennsylvania were happy to accept an invitation from the White House to attend a first ever assembly with senior White House officials. We discussed a wide range of issues. The opioid epidemic was clearly on the minds of the participants, bringing it to the forefront of issues needing immediate attention. I was pleased to hear that there are other county commissioners who, like me, consider this one of most important tasks to tackle.

Pennsylvania ranks 6th nationally for overdose deaths. It is clear that Washington officials are aware that we are on the losing side of this war. As many as 142 Americans die from

overdoses daily. America is enduring a death toll equal to that of 9/11 every three weeks. Drug overdoses now kill more Americans than car crashes and gun homicides combined according to the White House panel examining the opioid epidemic. Unfortunately, this number continues to escalate to a point where there are now recommendations that a national emergency should be declared. Not included in these alarming statistics are the heartbreaking effects of this disease on family members and friends.

There was positive discussion on steps to be taken to fight this epidemic. Pharmaceutical companies must become partners in the fight to control this problem. The FDA is putting pressure on them to develop a pain pill alternative with no addictive tendencies. In the White House's proposed budget, 45 billion dollars has been allocated to fight the war on drugs. White House officials recognize that money alone will not solve the problem.

We must remove the stigma that plagues families and victims of this epidemic.

Hopefully the topics of cures and deterrents will become as widely discussed in our communities as it was at our White House assembly. 📷



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**SecondHalf Coach**  
Wealth Management



## SecondHalf Coach Wealth Management Team

# Announcements

Winston Churchill stated, "There is nothing wrong with change, so long that it is in the right direction."

At SecondHalf Coach, we could not agree more! First and foremost, The SecondHalf Coach, Inc. is now SecondHalf Coach Wealth Management. We decided to make some slight alterations to our name and logo to better reflect who we are and what we do as a firm. Our new name continues to promote the "coach like" relationship we offer and our commitment to a healthy retirement for all, while also better defining us as a wealth management firm for the public who does not yet have a relationship with us.

Our logo has been altered slightly, while having a bold new icon we remain committed to the three boomerang shape concept that since inception has represented our core values of Faith, Empowerment and Respect and our belief that the values you put out to others will ultimately return to you.

The new modernized logo expresses the vibrancy within our office walls and what we hope to bring to your homes and the community symbolic of the boomerang concept and colors we have chosen.

The new logo colors also represent certain ideas that we wanted to associate with our brand:

- Navy Blue embodies the balance we attempt to achieve in our lives: it is both bold and comforting, serious yet elegant. It also represents knowledge, confidence and integrity.

- Purple combines the stability of blue with the energy of red and is associated with nobility, power, luxury and ambition and exemplifies creativity and innovation.

- Light Blue is the color of the sky and sea, and signifies depth and stability. It symbolizes trust, loyalty, wisdom and beauty and like the sea and sky reminds us of unlimited possibilities to make a difference.

We are also proud to state we have recruited and successfully retained the services of new team members that we can only describe as a team of allstars to maintain the trust we have built with clients over the years.

In business, it is easy to slip into periods of complacency and status quo regarding day to day functioning. We refuse to do what is easy, rather than what is right and will always be committed to making whatever changes are necessary to continuously exceed our objectives for the experience we aim to offer.

We have invested in new hone system and client contact management systems that will further enhance how we communicate and serve of clients. We are engaged in reconstructive designs of internal procedures and processes that will enable us to lead within this new and exciting innovative era in financial services. Our support team will be armed with all the tools needed to enhance client experience in all facets and our wealth management team will continue to use the most respected, industry leading technology to develop investment

models, engage in retirement and financial planning, assess risk, and etc. It is an exciting time within our office as we work collaboratively to seek out every potential way to add value and raise the bar even higher.

Instead of having one person designated to handle marketing or customer service in our office, we now have two individuals teamed up in each department. In relationship development, Jessica Urbanik and Tawnya Rockwell will be copiloting the revitalization and enhancements of your client relationships by way of planning both educational and recreational events in addition to further cementing our firm as a leader within our community. They will be building our brand in the community, sharing the positive vibes we have shared with you over the years by giving back to organizations that are dear to our hearts.



L-R Amanda Mayger, Jessica Urbanik, Tawnya Rockwell and Bree Edgerly

As for client experience, transformation is the word most appropriate for our mission. All old procedures are being reviewed and enhanced with the help of our dual service team Bree Edgerly and Amanda Mayger. With two team members trained in customer service and administrative processes, there will always be

collaboration with both Bree and Amanda working together to focus on customer service, procedural development and operational support and have already combined to form a dynamic pair within our team.

We are so excited to share these developments with our clients and the public, those of which we seek an opportunity to play a role within your life. As always, our firm is committed to being the coach at your side; not the salesperson in your ear. If you would like to explore an opportunity to work with our firm, please contact our office for a complimentary consultation. ☑

# 15 YEARS

ANNIVERSARY



## Congratulations...

to our partner Bill Urbanik in celebrating his 15th year in business. You are an inspiration to everyone at the office and continue to be the driving force in keeping our office modern. Here's to 15 more!!

- Tony & Jess



# Fashionable Philanthropy Takes Center Stage at The Palace Theatre

By Kelli Brisbane, Special Event Coordinator  
Westmoreland Cultural Trust



WCT is a 501c3 nonprofit organization whose mission is to stimulate economic and cultural development in Westmoreland County by promoting the performing arts and preserving and enhancing our region's assets for the benefit of our community. To do this, The Palace must offset 1.16M per year in operating expenses associated with keeping a

The event begins with an exclusive VIP Experience at 6 p.m. in Megan's Suite and the tented S&T Bank Courtyard at The Palace. VIP attendees will enjoy complimentary pre-runway hors d'oeuvres courtesy of Jaffre's Restaurant, pre-runway beer and wine, and a first glimpse at some of the fabulous local pop-up shops that will be on display that evening. At 7 p.m. the action moves center stage as returning emcee Wendy Bell highlights local Westmoreland County retailers on the runway. VIP guests will also enjoy priority seating, along with swag bags holding swanky samples and beauty products from community supporters. Seating is

**W**estmoreland Cultural Trust's 13th Annual Runway Fashion Show fundraising event turns it up a notch when the 'FashionFusion' runway show moves onto the time-honored Palace Theatre stage Wednesday, October 18, 2017.

The backdrop for the evening, the historic Palace Theatre, dates to the era of the roaring 20s, known then as the family-owned Manos Theatre. Through the decades it has been witness to a variety of fashions, from flapper dresses and cloche hats to today's skinny jeans and rompers. Hats have been replaced by messy buns and a more casual style. Built at the then-extravagant sum of \$750,000 in 1926, the Manos was considered the area's finest theatre, and attending the theatre was THE entertainment pastime. Much like fashion, there are many fads that come and go, but fortunately the theatre remains a constant in Westmoreland County, entertaining audiences for 91 years.

historic building open. This is accomplished by managing the Union Trust Building and the renovated Stark Building, along with managing the Greensburg Garden & Civic Center. In addition to tenant rent, WCT relies heavily on individual and business memberships, gifts and grants, and four major fundraising events including the Annual Runway Fashion Show to assist in keeping The Palace doors open for generations to enjoy.

So how does fashion relate to philanthropy? By purchasing a ticket to the Trust's Annual Fashion Show, guests not only enjoy being a part of something bigger, but they will also have an evening filled with shopping, pampering, and the latest trends.

In the late 80s / early 90s, there was talk of shutting down The Palace Theatre and turning it into a parking lot, and rumored a Chuck E. Cheese. Luckily, a group of concerned citizens rallied together to raise the necessary funds to save our theatre from the wrecking ball. What was formulated as The Westmoreland Trust is now named Westmoreland Cultural Trust (WCT).



reserved this year, so attendees are encouraged to purchase early to ensure their preferred seats. Following the Runway Show, all guests are invited to the After-Party to enjoy complimentary hors d'oeuvres, dessert stations, cash bar, and an incredible array of pop-up shops for early holiday shopping.

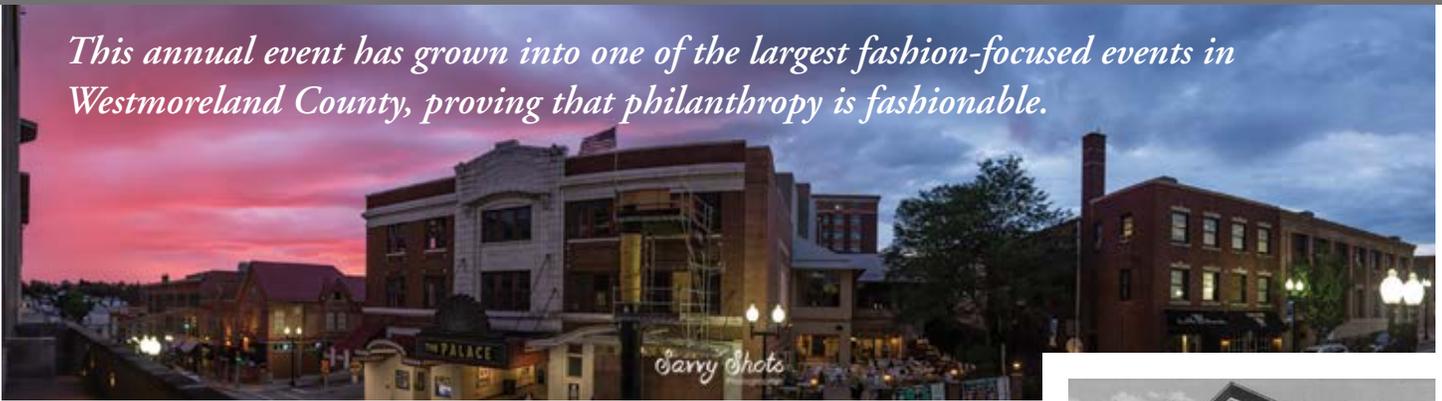
New to the runway this year is D/SW Fashions on Lincoln Ave., LuLaRoe (Greensburg), Locally Raised Little Ones (Greensburg), Millers' Prom

and Formal Wear (Greensburg), Roxberry Boutique (Greensburg), Spa 309 Salon & Boutique (Greensburg), The Black Bunny Boutique (Ligonier), Tocara (Trafford), Wight Elephant Boutique (North Huntington) and Sears and Maurices.

Returning to the runway is Crossroads Boutique & Cattiva (Greensburg), Katwalk Clothing & Gifts (Murrysville), Lapels, A Fine Men's Clothier (Greensburg), Pure Barre (Murrysville), and Wigs 'n More Inc., & Mastectomy Boutique (Latrobe).

Pop-up shops and vendors to date include: Artisans of Hands and Heart; Cathy's Sip and Sparkle with Tocara; Crossroads Boutique &

*This annual event has grown into one of the largest fashion-focused events in Westmoreland County, proving that philanthropy is fashionable.*



Cattiva; DoTerra Essential Oils; D/SW Fashions on Lincoln Avenue; Flawless Darling Boutique; Ice & Elegance; Katwalk Clothing & Gifts; Lapels; A Fine Men's Clothier; Locally Raised Little Ones; Lularoe Jen Zatko; Mel's FabYOUlips:Senegence Independent Distributor; Michelle's Bella Boutique & Day Spa; Miller's Prom & Formal Wear; Nerium Independent Distributor; Penelope's Gifts & More; Roxberry Boutique; The Black Bunny Boutique; Wight Elephant Boutique; Rare Soul

Attire – you decide what's beautiful. Can't decide? Enter for a chance to win a pre-event makeover by Contempo Artistries and two VIP tickets for you and one guest. Enter by 'liking' Westmoreland Cultural Trust on Facebook and posting on the 'FashionFusion' event page why you or a friend need a makeover. Use #WCTFashion in your post. Pictures and videos are encouraged. Enter by September 20, and the lucky winner will be announced on the Trust Facebook page on Wednesday, October 4.

In honor of Breast Cancer Awareness Month, the Trust features five breast cancer survivor models on the runway. Last year was the first time incorporating the survivor tribute, and the models received a standing ovation. Swag bags and a unique experience acknowledged their strength and bravery. To submit someone special in your life, email [kelli@wctrust.net](mailto:kelli@wctrust.net).

Chic Fashion Find raffle tickets are also another way to support our fundraising efforts: 10 chances to win 10 packages totaling \$5,000+ in prizes for \$20. Winner need not be present at actual event.

This annual event has grown into one of the largest fashion-focused events in Westmoreland County, proving that philanthropy is fashionable.

#### Tickets on sale now:

**VIP tickets:** \$85 (on stage seating), \$80 (opera box), \$75 (orchestra seating)  
VIP tickets are limited and will not be available at the door.

**Runway Show & After Party tickets:** \$55 in advance or \$60 the day of the event.

Event & raffle tickets can be purchased by calling Westmoreland Cultural Trust at 724.836.1123 x255 or The Palace Theatre Box Office at 724.836.8000. Event tickets are also available online at: [www.thepalacetheatre.org](http://www.thepalacetheatre.org)

#### Lead Sponsors:



**Runway Sponsors:** Artisan Plastic Surgery, Francis R. Johns, M.D.; Avolio Law Group, LLC; Excelsa Health; Hefren Tillotson, Inc.; Integrity Retirement & Estate Advisors, LLC; McDowell Associates/Kattan Ferretti Insurance; Milanscape; Penn State New Kensington; PWA Wealth Management; Silvis Group, Inc.; West Penn Power

**Underwriters to date:** Beeghly and Company Jewelers; Kepple-Graft Funeral Home; Saint Vincent College

**Media Sponsor:**  
GOAL Magazine

**VIP Exclusive Food Vendor:**  
Jaffre's Restaurant

**Photographer:**  
Savvy Shots Photography

For more information please visit:  
[www.westmorelandculturaltrust.org](http://www.westmorelandculturaltrust.org)



# Invest in Community

By Jim Silvis



The point of this is two-fold. First, despite what we see on the news, we need to continue to find encouragement from the willingness of our neighbors to reach out and help. Just as important, regardless of our interests, our talents or our availability, there is almost certainly an opportunity to contribute, and a variety of charities that would love to have the help. Anyone who has

been involved with running a non-profit understands the importance of having a core of active volunteers, so it's almost certain that any offer of help will be met with great enthusiasm.

I am sure there are many out there who would love to contribute, but are not sure how to get involved. I used to be one of them. Certainly the simplest way to get involved is to know someone already active in a given charity. Lacking that personal connection to a charity should not be used as justification for failure to get involved. Having served on boards for non-profits and spoken to other people who run charities, joining the group is often as easy as making a phone call or sending an email. That's all it takes to begin the process for the satisfaction of knowing that you are using your talents to help, and while doing so, getting to know many other similarly committed people. It's a journey that will bring help to those who need it, personal fulfillment and a substantial benefit to the community. ☑

Not a week goes by without numerous events aimed at raising money for a variety of causes.

To watch the news, you would think that our nation was irretrievably stricken with divisiveness and conflict. Getting caught up in these stories can be discouraging and lead to focusing on things that separate us. While traveling around Westmoreland County this year, one thing has continually stood out, and it is in sharp contrast to what is often portrayed in the headlines. I continue to be amazed at the number of people who volunteer their time to assist those in need in our community combined with the outpouring of public support for these causes.

Not a week goes by without numerous events aimed at raising money for a variety of causes. The beneficiaries of these cover the gamut from animals to people dealing with medical difficulties and families needing assistance following personal tragedies. Some of the wonderful people behind these charities are involved due to friendship with the beneficiaries, while others are involved

because they have suffered from similar difficulties. In addition to the beneficiaries and motivations varying, so too do the events themselves. You can start nearly any Saturday with a charity 5k run/walk, followed by an afternoon cash bash or golf outing, a spaghetti dinner and then finish your day with an oldies dance.

# Autumn's Tips to ensure your wedding photography will go smoothly!

By Autumn Stankay,  
SkySight Photography



## Have an emergency kit on the wedding day.

A thorough emergency kit should include the following items:

- Tide wipes
- Sewing kit: 1 full spool of white thread for bride, black thread for groom, and color thread for the bridesmaids' gowns (Note: There is rarely enough thread in a travel sewing kit for major issues!)
- Safety pins
- Deodorant
- Mints, toothbrush and toothpaste
- Powder and blotting papers for shiny skin
- Small and large scissors
- Tweezers
- Band-Aids
- Moleskin for heels/toes of feet
- Baby powder
- Umbrellas!!!

## Consider a day-of wedding coordinator if you don't already have a wedding planner.

Wedding coordinators can manage all the day-of small jobs so that family and friends can enjoy every aspect of the day. They can take care of little emergencies, too, so that hopefully you will never even know they happened. Coordinators can keep in touch with vendors throughout the day, ensure that no major hiccups occur, be your "runner" to grab things that you need throughout the day, gather your gifts and cards and put

them in a safe place during the reception, gather your shoes after you kick them off and rescue your cake topper from the caterers so that you don't leave anything behind at the end of the night.

## Make sure to get a full makeup trial before the wedding.

I highly suggest getting photographed with your trial makeup. How makeup looks in the mirror and how it will look on camera are very different. The makeup trial photoshoot can help you realize that you want to change the level of drama or color in your makeup. Scheduling your makeup trial prior to your engagement session would provide for the photoshoot opportunity and would give you a double benefit!

## Groom: The photo shoot of the groomsmen getting ready is usually a laid-back affair.

Preferably, the guys should be ready to get dressed when the photographer arrives in their hotel room. Images of the groom putting on a tie, watch, cuff links, shoes, and any other special items are all fantastic photos. Make sure that these items are set aside out of their new packaging and ready for the photographer to shoot.

## Bride: Make sure your bridal items are ready to photograph.

Remove the stickers off the

bottom of your shoes, the tags from your dress and veil and the price tags from your jewelry. Remember all items that you will have with you on your day: shoes, jewelry, dress, handkerchief, six pence, purse, garter, rings. Keep these items together and set them aside somewhere in the space where you are getting ready so that the photographer can quickly jump into the detail shots and be finished with them before you start getting dressed.

## Put in a request to your venue coordinator that your DJ, videographer and photographers are all served dinner around the same time that the bridal party is served.

This allows your vendors to stay on your same timeline and to be finished eating when you get up from the table to begin mingling at your reception.

## Ask your bridal party for help and assign specific jobs in advance.

For example, place one bridesmaid in charge of your makeup touchups: she should carry your lipstick, powder and blotting papers to be sure you're never shiny and that your constantly kissed lips always have color. Put your best man or most organized groomsman in charge of cell phone duty. Be sure he has the photographer's cell number so that if the vendors gets separated by traffic during the limo transportation, he can text or call them. Giving each person one job allows the bridal party members to have one responsibility to focus on all day without having to worry about how to help you.

## Make sure to discuss a plan for bad weather with your photographer the week of the wedding.

Depending on the season, you may just need a covered spot, or possibly an indoor location. Umbrellas are a must if the weather is calling for precipitation. I highly suggest clear or white umbrellas; black umbrellas cause an extreme dark shadow on the top half of your body, and colored umbrellas cast a colored light onto you dress and faces – we don't want that! White or clear umbrellas allow the natural light to shine through on your faces. ☑



# AUTO INSURANCE:

# What Are **YOU** Buying?



By Jessica L. Rafferty,  
Esq. of QuatriniRafferty



If you are like most people, you purchased auto insurance years ago, you pay your premiums when the bill is due and you assume you have the coverage you need. You have never revisited it. Well, nobody (except us – lucky you!) enjoys talking about auto insurance because: (1) most people find it quite boring; (2) it is complicated and difficult to understand; and (3) we all hope that we will never need to use it.

Here at QuatriniRafferty, we help people every day who unfortunately need to use their auto insurance. But regrettably, many people realize too late that their auto insurance does not provide them with the coverage they need. In this issue of GOAL, we hope to correct a common misunderstanding

surrounding auto insurance coverage, specifically what is known as your "tort" selection.

So – get out your auto insurance declarations page and let's do a quick review of your coverage! Your auto insurance declarations page is mailed or emailed to you when you renew your policy and it lists the coverage you have and the premiums you pay for that coverage.

**Fasten your seatbelts – you're in for an educational and informative ride!**

## "Full Tort" vs "Limited Tort"

Look at your declarations page and find where it says something like, "Full Tort Applies" or "Limited Tort Applies." This notation is located in different places on your declarations page depending on which insurance company you use. Look until you find it – it really is that important. Let's take a look at this example to further illustrate why that is:

## The Accident:

John was stopped at a red light on Route 30 in Greensburg, PA. While John was stopped, Bill, who was driving behind John, became distracted, failed to stop his vehicle and rear-ended John. Bill is clearly liable for this accident.

## Accident Aftermath:

After the collision, John had pain in his neck and right forearm. He was taken from

the scene of the accident by ambulance to the emergency room and, after undergoing numerous tests and scans, was diagnosed with a neck sprain and fractured right arm (which required a cast). It will take several weeks, many sessions of physical therapy and doctors' visits for John to fully recover.

John's doctor took him off work for 6 weeks after the accident to allow his broken arm to heal. John works as a machinist and

earns \$20.00 per hour. On average, if he works for 40 hours per week on regular pay and an additional 5 hours of overtime each week, John makes approximately \$950.00 per week. So, as a result of this accident, John's 6 week absence from work will cost him approximately \$5,700.00 in lost wages.

### What's "Tort" Got to Do With It?

Let's jump back to auto insurance.

In Pennsylvania, the default on your auto insurance coverage is full tort coverage. However, you do have the option to override the full tort option and purchase limited tort. Limited tort is cheaper (sometimes not by very much), but it severely limits your legal rights to recover damages against the at-fault driver's insurance company. This has nothing to do with the at-fault driver's insurance company. Based on the example above, here is how the tort selection would impact John's case:

#### Limited Tort

If John purchased Limited Tort on his auto insurance, he severely limits his legal right to recover even though he was not at fault for the accident. John's damages may be limited to his out-of-pocket losses which, in our example, total the \$5,700.00 that John lost wages. This, most likely, would be all John could collect from Bill's auto insurance company – even though Bill is at-fault for the accident.

#### Full Tort

If John purchased Full Tort on his auto insurance, John would be able to collect for his lost wages, plus his pain and suffering, which is typically the more valuable portion of the claim. Pain and suffering includes all aspects of the injury, including the medical treatment itself and all of the inconveniences that go along with being injured. For example, John is right hand dominant. As a result of this accident, he was unable to use his right hand for a 6 week period. John also has two little girls – ages 6 and 4. He was unable to pick up his kids and play with them like he normally did for 3 months. John would be able to make a claim against Bill's auto insurance company for all of this and be compensated accordingly.

### MORAL OF THE STORY: ALWAYS CHOOSE FULL TORT!

Many people are concerned about whether or not they have sufficient auto insurance coverage in the event that they cause an accident and injure someone else. This is very important. Equally important, however, is that your auto insurance protects you and your family in the event that you are injured by a careless driver.

Your tort option is a very important place to start, but there are many other topics regarding your auto insurance that we should discuss. We will be discussing some of those topics in future articles. There are some issues that may be specific to you, therefore, we are more than happy to review your auto insurance policy with you now. There is no charge for this service, so please call our Personal Injury team at 724-837-0080 for a free consultation. And please remember, if you are ever injured in an auto accident, please make us your first call. We have won millions of dollars for our clients and know what it takes to get you the compensation you deserve. ☐



## Automobile Accident Information Form

### GENERAL INFORMATION

Location/Intersection \_\_\_\_\_ Date \_\_\_\_\_

Weather Conditions \_\_\_\_\_ Time AM PM \_\_\_\_\_

### OTHER DRIVER'S INFORMATION

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

Vehicle Plate \_\_\_\_\_ Vehicle Year \_\_\_\_\_

Vehicle Make \_\_\_\_\_ Vehicle Model \_\_\_\_\_

Insurance Policy Number \_\_\_\_\_

Passenger Names \_\_\_\_\_

### POLICE DEPARTMENT/OFFICER INFORMATION

Name \_\_\_\_\_

Badge Number \_\_\_\_\_ Phone Number \_\_\_\_\_

Incident Number \_\_\_\_\_

### WITNESS

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

### DESCRIPTION OF ACCIDENT

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Take photographs of the vehicles involved in the accident, the accident scene and any debris or other evidence if possible.

**QUATRINI RAFFERTY**  
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# One Little Girl, One Big Heart and Hope in a Bag



**W**hen addiction took the life of her uncle Mike, a broken hearted 12-year-old girl decided to take action. Renah Kozemchak's world was spinning out of control with a dozen of her loved ones reeling from the aftermath of the relentless grip that drugs had on her uncle. The then bright eyed 7th grader from Smithton, Pa knew she had to do something to prevent other families from feeling her grief, so she started collecting stuff: shampoo, deodorant, plastic razors, playing cards, toothbrushes and toothpaste, magazines, snacks, pocket Bibles. Renah put everything into a bag and Operation Recovery Compassion was born.

Renah and her family call themselves "Mike's Soldiers," and Renah calls her mission "Hope in a Bag." With the love and support of her family, she has delivered more than 1,000 bags packed with personal essentials to recovering addicts across Western Pennsylvania, West Virginia and Ohio. Men and women who have hit rock bottom and have nothing but the clothes on their backs are receiving a warm hug from a special child they'll likely never meet.

Operation Recovery Compassion extends compassion to those in need during their recovery from drug addiction. Some recovering addicts are lucky to have wonderful support around them, while others are left helpless. Renah very simply says that she wants all addicts to know that they are loved, that they are not forgotten and that there is light on the other side of their struggle.

On Wednesday June 28th at Positively Wendy Bell's Evening of Thanks charity event, \$7,000 was donated to Operation Recovery Compassion. This money helped the organization become an official non-profit organization. ☺



Currently they are organizing collections of toiletries and donating book bags filled of personal items to those who are in recovery. If you would be interested in donating to "Hope in a Bag," you can send or drop off any or all of the items listed below to one of the following locations:

### Operation Recover Compassion

Inc. 202 Church Street  
Elizabeth, Pa 15037

### Sages Army, Inc.

216 4th Street Irwin, Pa 15642

- Body Wash
- Bar Soap
- Toothpaste
- Toothbrush(es)
- Dental Floss
- Deodorant
- Shampoo
- Conditioner
- Plastic Razor(s)
- Hardtack Candy
- Deck of Cards
- Pocket Size Bible(s)
- Feminine Hygiene Products
- Gum
- Notebook(s) and Pen(s)
- Finger Nail Clippers
- Q- Tips
- Blanket



Contact Operation Recovery Compassion at 724.328.4448 or visit the HOPE IN A BAG "Operation Recovery Compassion" public group on Facebook

This page is sponsored by:

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# WE ARE AT WAR



By: William J. Urbanik, CEO GOAL Magazine

For years, in our county and throughout the United States, we have continuously heard whispers that our society has a drug problem---specifically heroin and opiates. While there were some who heard the whispers, took it seriously, and began to attack this swirling evil blowing in and out of our communities, many didn't hear the whispers at all or feel that the drug problem needed to be something of their concern.

Most Americans, when they hear people are dying of a drug overdose, think up images that don't paint pictures of people they know or of themselves: they see the homeless man under a bridge, the career criminal, the dropout, the Hollywood star. They resort to judging the fallen for being weak or stupid and criticizing their loved ones for not knowing or helping. They miss the hard truth--- they could be next.

Throughout the years, the whispers of this problem have gotten louder and louder. Slowly but surely, heroin and opiate overdoses brought thunder to those whispers when it began striking down people who many thought were considered to not be at risk---the educated, successful, older

and strong representatives of good and safe communities. It was then that people began to see themselves and their own children in the faces of the victims of this invading and murderous force.

The drug problem is no longer just a whisper. It is a raging storm that is out of control, destroying homes and communities not from the outside, but from within. This storm is not the kind that leaves our houses in rubble; it swirls in and steals our parents, friends and children from us without warning, so quickly that their absence seems more like a nightmare than reality. While we are awake and seemingly aware it strikes a family, once on a path filled with love and enjoyment, leaving them struggling to survive, searching for answers, seeking help and feeling hopeless. For many, this nightmare ends with loss, not a new day.

The whispering problem of the past is now the calling of our present time. If we do not, as a community, drop this delusion of immunity and open our minds to the reality of the drug epidemic's reach, this storm will consume our future, taking it from our control. What were once promising lives

could become more troubling, heartbreaking statistics. We must come together as a united community that, regardless of any other beliefs, political or otherwise, seeks a long and healthy life and cherishes the future of our children.

We call on everyone in our community to join us by taking the first and very necessary steps needed to fight this war on drugs---become aware. Join us at our event on November 8th and learn from people in the trenches the overall impact of the drug epidemic, what resources are being drained, how to recognize a loved one has a problem and much much more. We have an outstanding lineup of people who are going to present stories and research in relation to the heroin and opiate epidemic. You will likely be moved to tears of hurt, but also tears of joy as we hear from some recovered addicts and other individuals who are taking the fight to the storm with hearts full of goodwill, love and hope. Don't miss this opportunity. Information and awareness are our weapons, and we must all be armed if we are to have a chance of winning a war in which losing is not the concern, but extinction is.

## Join Us In The Battle Against Addiction

**Here are some of the people who are going to open our eyes and prepare us to save lives:**

**WENDY BELL, Blogger and Journalist, will serve as our MC and Moderator**

Wendy is a positive thinker and story teller with 25 years' experience reporting and anchoring TV news. She feels the news these days is all negative and likes to see the flip side of life. She wants to bring to our attention the joy and triumphs and quiet heroes out there who make our world and our neighborhoods better places. She launched a website in early 2017 that is meant to offer

America an alternative to the pain and suffering broadcast every day on TV. She wants us all to see there is so much good all around us and that it is time we start focusing on it. Wendy's work on television has earned her 21 Emmy Awards, 4 Edward R. Murrows and dozens of National Headliners, Golden Quills and AP Awards. She feels her greatest accomplishment is having 5 sons: Michael, Jack, Ryan, Christopher and Bobby. "There is no greater job than that of Mom."





**L. ANTHONY BOMPIANI**  
Westmoreland County  
Magisterial Judge

**A** Family Man, Businessman, Experienced Attorney, Community Leader and Volunteer are a few key words to best explain Anthony. He and his wife Kristi have three sons: Domenic, Gino and Rocco. He has deep family roots in the area for he has lived and served in the Westmoreland County community his whole life. A graduate of Hempfield Area Senior High School and St. Vincent College, Anthony returned home to Westmoreland County to practice law after earning his law degree from Duquesne University School of Law. He has given back to the community by volunteering as a youth sports coach, serving as a former President of Youngwood Area Business Association and assisting military veterans by collecting food in conjunction with "Operation Gratitude." Prior to taking the bench, he continued to serve military veterans, firefighters, police officers and others who serve us by providing pro bono legal work to meet their needs. Bompiani was ranked in the National Trial Lawyers Top 100 Trial Attorneys in 2014.

In his current position as Magisterial District Judge, he sees the horrors that the heroin epidemic is causing on a daily basis. He regularly has both dealers and addicts come before him in both criminal and civil cases. He takes this issue very seriously and uses his position to educate the community about the reality of the problem. His jurisdiction covers parts of Westmoreland County including Youngwood, South Greensburg, Southwest Greensburg and a portion of Hempfield Township.

**C**armen lost his son, Sage Capozzi, to a heroin overdose at the age of 20 in March of 2012. Carmen described his son as a typical teenager who had goals and dreams. He loved golf, talked about working at his father's business while attending college and the possibility of entering the Navy. Sage was a born musician, just like his father, and performed regularly at Mr. Smalls in Pittsburgh. He didn't show signs of being a drug user. At age 14, someone introduced him to heroin and he snorted it. Carmen and his family didn't find out that he even tried heroin until he got in trouble at age 17. Carmen's son entered treatment programs to battle addiction, but the drug and "the silence" later cost him his life. Prior to losing his son Sage, Carmen also lost a stepson to heroin.

After Sage's overdose, Carmen set out with his family members to share their story and started Sage's

Army in hopes that Sage's story could help others avoid the same fate. Carmen is the CEO of Sage's Army, a non-profit drug awareness/prevention organization that offers support, guidance and encouragement to others who have also been affected by this spreading epidemic. They want to make everyone aware that drugs do not discriminate: black or white, rich or poor, male or female – it simply doesn't matter. Sage's Army's ultimate goal is to eradicate the stigmas that prevent society from seeing the true national issue of opiate/opioid abuse and addiction. Their mission is to raise awareness within our communities, influence compassion and understanding and take action in combating the beast of addiction. Sage's Army will continue to fight, one day at a time. Carmen lives in Irwin with his wife Cindy. When he is not running his business Capozzi Flooring or spreading awareness with Sage's Army, he enjoys playing the drums, recording music, golfing and learning how to play the guitar.



**CARMEN CAPOZZI**  
CEO of Sage's Army

**E**ric has a true passion for the field of Criminology, Law and Society and is an assistant professor in this field. Currently, Dr. Kocian along with seven of his students, began a student research group that set out to interview drug users and recovering addicts from the region to discover what triggered their descent into the deadly world of illicit drugs. They started at Narcotics Anonymous meetings, then with people on probation and parole before heading to prisons. They interviewed close to 200 people all on a voluntary basis. These students were also asked to present their findings to high-ranking FBI and Drug Enforcement Administration (DEA) officials and agents as part of a task force investigation because of the prevalence of heroin use in Westmoreland County. Research has led to one common thread: every heroin user interviewed started with marijuana. Prescription



**DR. ERIC KOCIAN**  
Assistant Professor at  
St. Vincent College

pain medication has also been identified as a leading pathway to heroin addiction.

Dr. Kocian continually make effort to expand his knowledge and teaching abilities in all areas of the discipline. He takes great pride in formulating honest, caring and personal relationships with his students, doing his best to assist them with the comprehension of material in class while helping them to decide where their vocational path will lead them when they leave Saint Vincent College and how they can best serve God and mankind. His relationship with God remains the most important thing in his

life and he is grateful to have such wonderful, loving and supportive family members and friends near who remind him of his graces and blessings on a continual basis. He enjoys weightlifting, running, swimming, basketball, good movies, the New England Patriots and Notre Dame Football.



**DAWN HENNESSEY**  
 Founder of Faith Forward

**D**awn is the Founder and Executive Director of Faith Forward Inc. The programs include Angel Arms Infant and Children Recovery Homes, Project Stand, counseling services, and support groups. Dawn is a Mental Health, Family and Children, and Addiction therapist with more than 20 years of experience in counseling and nonprofit development. She is licensed in faith-based counseling while specializing in addiction. She is currently a counseling and speaking advocate for Faith Forward and her passion is to follow the call on her life and to continue sharing hope with others. Dawn holds a Master's degree in Counseling and a Master's in Christian Counseling and is currently working on her Ph.D. in Behavior

Health. Dawn is happily married to her husband Rick and has six wonderful children.

Angel Arms was created to advocate for the infants and children caught in the cross fires of addiction, a unique population that is neglected and at times forgotten in the war on drugs. In addressing addiction problems, we are often neglecting to assist the families who need help and the issues presented by generational addiction. Four years ago, Dawn had a chance to experience the often-overlooked side of addiction - the children and babies. She took custody of a very sick neonatal abstinence syndrome (NAS) baby at birth who she cared for through horrible withdrawal. Her eyes were open to a sad new world and her heart was moved to compassion; she realized she wanted to be a part of the solution, whatever that may mean. Through much prayer, research and passion, Angel Arms Infant and Children Recovery programs were developed. Angel Arms just recently received a donated house which is to be used as a residential facility to house infants and children who are in crisis or whose birth mother is away at a treatment facility seeking help, and mothers and infants when the mothers return from treatment. Angel Arms aims to bring awareness about NAS infants and children through community meetings, speaking engagements and community outreaches.



**GINA CERILLI,**  
 Westmoreland County  
 Commissioner

**G**ina is from Hempfield Township and graduated cum laude from Philadelphia University, earning a Bachelor of Arts degree and Masters of Business Administration. She earned her Juris Doctorate from Duquesne University School of Law and is a member of their Law Alumni Association. Ms. Cerilli has been sworn in as a Licensed Pennsylvania Attorney and is a member of the Westmoreland County Bar Association and the Pennsylvania Bar Association. Her roots in Westmoreland County prompted her desire to serve the community that had provided her with so many opportunities. Since being sworn in to office in January of 2016, she has been concerned with caring for the elderly, combating the rise of drug abuse, protecting businesses that exist in the county and attracting new development.

Commissioner Cerilli's priorities are restoring Westmoreland Manor to its former status, addressing the alarming increase in the use of drugs and the rise in the number of deaths from drug overdoses. She works with county agencies and speaks to citizen's groups on a regular basis to disperse information about the epidemic and remove the stigma of drug addiction. She works closely with Executive Director Tim Phillips of the Drug Overdose Task Force. Some of the most enjoyable duties for her include meeting with the residents of the county at the Senior Centers, reading to students, taking part in school programs where she hears the students' concerns and aspirations, and being involved in Willpower events for female students. She is honored to be a member of the panel discussion and writes articles regularly for Goal Magazine on this devastating disease. Commissioner Cerilli feels that it has taken way too many of our community members.

**D**r. Lewis is a prior service Military Policeman, having served 23 years in the United States Army. He has been a part of the IUP faculty since 2007 and is a Professor of Criminology. His current research interests include legal impact studies, deterrence theory and juvenile alcohol use. Dr. Lewis feels there is a dilemma about how to handle alcohol-related issues involving juvenile offenders and drunk driving. Some argue for additional alcohol laws to restrict use and more severe penalties for extant laws. Others call for an ease in alcohol policies, including a lower drinking age and state-mandated regulation of alcohol use without federal interference.

Lewis examines these approaches and argues that retribution and incarceration have little chance of success and will only add to the problem through higher incarceration rates, the threat of more severe offending, and the implementation of additional policies that will cause net widening.



**DR. JOHN LEWIS**  
 Author and Criminology Professor at  
 Indiana University of Pennsylvania

Dr. Lewis is a Faculty Fellow at the John P. Murtha Institute for Homeland Security. Currently he serves on the University Wide Undergraduate Curriculum Committee and is a member of the Center for Teaching Excellence Advisory Board. He has recently published works in the Journal of Correctional Education and in Criminal Justice Studies.



**TONY MARCOCCI**  
Detective with the  
Westmoreland County  
Detective Bureau

Over the years, Tony has been involved in thousands of investigations involving violations of both Federal and State Narcotics Laws. He is qualified as an expert in narcotics in the Federal Courts of the Western District of Pennsylvania along with the Courts of Common Pleas of Westmoreland County. Detective Marcocci is a speaker and founding member for the Westmoreland County Reality Tours Prevention sites throughout Westmoreland County and in 2011 was presented the Outstanding Performance Commendation from the Pennsylvania Narcotics Officers Association. In 2013, he was an advisory board member for the Westmoreland County Overdose Task Force and in 2015 was a founding member of the Drug Court Team for Westmoreland County. In 2015, he received the Innovations Award for Recovery and Education from Mental Health America of Westmoreland County. He continues to work with parents and families of individuals in addiction to try and set up the best course of treatment. "There is a killer out there, and we want to try to stop people from using it," Marcocci said "We are going after the addicts. They can very well supply it to another addict. But ultimately our goal is to go after the sources - the actual dealers - whether they be in our county or another county," about the reality of the problem. His jurisdiction covers parts of Westmoreland County including Youngwood, South Greensburg, Southwest Greensburg and a portion of Hempfield Township.

In his current role as Executive Director of the Westmoreland Drug Overdose Task Force, Timothy Phillips works with community members and coalitions to facilitate replication of principles of North Carolina's successful Project Lazarus with the goal of reducing overdose deaths in Westmoreland County, PA. As the former Director of Community Prevention Services of Westmoreland, a program of Westmoreland Community Action, he has developed and provided technical assistance to Westmoreland County agencies to implement countywide prevention education, awareness and outreach programs. He was responsible for reporting data evaluations and outcomes on countywide prevention programs to the Single County Authority (SCA) and The Department of Drug and Alcohol Programs (DDAP). He is a Part Time D&A



**TIM PHILLIPS**  
Executive Director of Westmorland  
Drug Overdose Task Force

Therapist at Gateway Rehab in Greensburg.

Tim is active in many local community and school venues. A person in long term recovery from addiction himself, he is active in a 12 Step Fellowship and is an advocate for the Recovery Community and their families. He also is a regular participant at the Greensburg Reality Tour Drug Prevention program and a regular contributor/trainer to Sage's Army. Tim is also a founding

member of the Young People in Recovery (YPR) Pittsburgh Chapter. Tim received the 2015 Community Action Association of Pennsylvania Distinguished Service Award, an award honoring individuals who demonstrate selfless service to the community. He was also selected and received the 2015 Innovations Award for Recovery & Education by Mental Health America of Westmoreland County for his efforts in promoting education and recovery of those affected by drug addiction and mental illness.



**MICHELLE SCHWARTZMIER**  
Grieving Mother of a daughter who  
passed away of a heroin overdose

Michelle has lived in the Pittsburgh area her entire life and currently lives in the North Hills with her husband Rich and 17-year-old son Eric. Just before her 20-year-old daughter Casey died of an accidental overdose in January this year, Casey asked Michelle to be honest in an obituary if something ever happened to her. Casey said, "don't say *suddenly* as cause of death, tell them my story." Michelle put aside the fear of shame and judgement and

followed her daughter's wish; she wrote a heartbreaking, yet honest obituary that spoke of Casey's struggle with addiction while honoring her as a beautiful young woman with hopes and dreams. By doing this, Casey and Michelle hoped to break the stigma attached to addiction, shine light upon the epidemic and let families and addicts know that they are not alone. While their hope was to help others, even if it was just one person, Casey's obituary went viral and it has reached many. Casey and Michelle's story was featured in news stores and on internet pages across the world. Casey's picture was recently featured in "People" magazine along with other overdose victims in an effort to put a face to those who have been lost. Michelle even received a call from the White House from the Executive Office of National Drug Control Policy saying, "Casey's story has reached the White House, and we are listening." In the seven short months since Casey's tragic death, Michelle has used her pain, heartfelt words and actions to reach others and give the support which has been lacking. She has and will continue working tirelessly to help ease the pain of addiction, but, at the end of the day, she wants to be simply be known as a grieving Mom who kept a promise to her daughter: she will not only sit in sadness if her voice can make a difference in a life, even if it's just one.



**MIKAYLA MUSGROVE**  
Spokesperson for Operation  
Recovery Compassion

**M**ikayla is a 16-year-old from Smithton going into her junior year at the Yough Senior High School. She is involved in many school sports and clubs including track and field, CAP/SADD, student council, outdoors club, precision team and is an active member of the National Wild Turkey Federation and Rocky Mountain Elk Federation. In addition, she is an auxiliary member at the turkey town firehall where she works bingo, is a youth soccer referee and is involved in the 4-H program participating in swine, poultry, rabbits, goats, and veterinarian science. She enjoys baking with her sister Juliana and volunteering throughout her community.

She is the treasurer of Operation Recovery Compassion which is an organization

that extends compassion to those in need throughout their addiction recovery. Mikayla has been a spokesperson for this organization for over a year now speaking at different events at the county, regional and state levels. She assists founder Renah Kozemchak, founder of Operation Recovery Compassion, by packing "Hope in a Bag" and passing them out to recovering addicts who have hit rock bottom and have nothing but the clothes on their backs. Items include shampoo, deodorant, plastic razors, playing cards, toothbrushes, toothpaste, magazines, snacks and pocket bibles. In the future, Mikayla plans on receiving an undergraduate degree in biology and a graduate degree in veterinarian science.

**I**n 2013, Jim Woods was hit by a car going 25 mph. Though the accident left him with a severe head injury, separated his right arm and shoulder from the clavicle, nearly severed his leg and put him through months of surgery and rehab, Mr. Woods now credits the accident for having saved his life. At that time, Jim's life was spiraling out of control. Though he had just gotten out of rehab for alcoholism, he was hit by the car while he was out purchasing a 12 pack of beer. He was in the process of losing the New Amsterdam bar that he owned in Lawrenceville and praying to a God that he wasn't sure existed, begging him to save his life because he felt he had run out of options. While in the hospital for his accident, though he was forced to quit drinking, he became addicted to pain medication. As his life hit rock bottom while in rehab, Mr. Woods had what he described as a spiritual



**JIMMY WOODS**  
Recovering Addict and owner  
of Mission Mahi Food Truck

experience; from that point on, he knew he would be OK.

After the loss of his bar and through the process of rehabilitation, he turned his focus on recovery which inspired an idea for a new business. At first, Mr. Woods wanted to open a "bar" that didn't serve

alcohol, a place where people could go for good food and company. When his initial plans didn't work out, he used the money he had saved for a down payment on a building to buy a food truck instead. He opened the business in April and named it Mission Mahi to reflect his goal of helping others while serving his specialty, fish tacos. As Mr. Woods serves up tacos on his food truck, he shares his story. Some people just want food, but others want to hear about his recovery as well. He said his main goal is to give others hope and a safe place to talk without being judged. The truck is most often stationed in a parking lot at Sample and Peebles roads in McCandless, but Mr. Woods is receiving requests to come to other locations. "For me, it isn't about making money," he said. "It is about helping people, and if I can get the message out through good food, great." ☑

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# ANIMAL FRIENDS Sanctuary

and rabbits and houses around eighty animals. To date, the organization has rescued, rehabilitated and re-homed over 3,000 lives. Their life saving work is done with only 3 paid staff and an army of over 250 active volunteers contributing over 20,000 man hours to the Animal Friends mission.

"Animal Friends Sanctuary" reads a small sign on the windy Smiths Hill Road in Latrobe, Pennsylvania. This timid sign is an indicator of Candy Nelson's big plans on the horizon. Here, in Unity Township, Animal Friends of Westmoreland will expand their mission and vision by opening Animal Friends Sanctuary.

neglected or abandoned themselves will be able to find hope and healing as they begin to build trust by relating to the stories of the animals who also share such horrific pasts.

With the purchase of a 62-acre farm, Animal Friends Sanctuary will be able to rescue large animals like horses, donkeys and cows as well as farm animals such as pigs, goats, sheep and chickens. The organization has a massive vision and is not stopping there. Once the Sanctuary is open and programs have been funded, Animal Friends will be opening their doors, and their hearts, to invite at-risk youth to the farm. Children in foster homes who have been abused,

A longtime animal activist, Candy started Animal Friends of Westmoreland in 2006, and in 2009 opened Animal Friends of Westmoreland to the public. Their shelter is currently located in Youngwood, Pennsylvania. This shelter rescues cats, dogs



Within the next year, Animal Friends Sanctuary will also begin construction of a new shelter to provide housing and medical care for more cats, dogs and bunnies than ever before.

If you would like to make an impact on the lives of abused and abandoned animals and children, please donate to create a kinder, more compassionate world at [animalfriendssanctuary.org](http://animalfriendssanctuary.org).

Grab your FARM APPROVED hoodie before they are gone! Your purchase will also feed an animal for a month! Visit our website to order online.  
**Kindness never looked so good.**

## Looking for a fabulous night out that is "out of the box"?

Animal Friends Sanctuary will be hosting their Barnyard Ball on Friday, October 20, 2017. Come to the farm for an event like no other where the red carpet is lined with hay bails! View the newly renovated barn, see the farm and even meet the new sanctuary residents! Valet parking, food trucks, live entertainment, dinner, desserts, beer and wine is all included in your ticket. Regular admission is \$50 per ticket. VIP tickets are \$125 (very limited availability).



12th Annual Auction Gala

# Barnyard BALL

Friday, October 20, 2017  
Live & Silent Auctions

Dinner, dessert, food trucks, live entertainment, wine & beer. Come meet the new sanctuary residents!



[www.animalfriendswestmoreland.org](http://www.animalfriendswestmoreland.org)

**Tickets \$50**  
**VIP \$125**

All tickets include dinner, desserts, food trucks, live entertainment, wine and beer!

VIPs receive early admission, pre-party with butler passed apps, champagne toast, private open bar, priority seating and more surprises!

# 10 Great Apps for Homeowners

Scott Ludwick  
Real Estate Professional  
Berkshire Hathaway HomeServices  
The Preferred Realty



Haven't caught on to the app craze just yet? If you own a home, we're about to give you 10 good reasons that you should just give in and start downloading! For everything from home décor to home maintenance and more, there is an app that can make your life as a homeowner a little easier.

**Here are 10 of the best apps for homeowners, sorted into five easy-to-use categories:**

## 1. Home Decorating

**Photo Measures:** Whether you're just trying to shop for new furniture or you're building a new house, Photo Measures is the perfect way to take down dimensions. All you've got to do is snap a photo and draw measurements right on!

**Houzz Interior Design Ideas:** This app can do just about anything a homeowner needs. Looking for a design idea? Want to buy a particular piece of furniture for your home? Interested in what others have to say about a product? Houzz has you covered and more! This app can even help you visualize how a certain piece of furniture or art might fit into your home. For homeowners, it doesn't get any easier!

## 2. Home Organization

**Snupps:** Do you ever feel like you don't have enough storage space at home? Let Snupps help! This app can give you virtual shelves where you can categorize your belongings. You can even ask for organization help from other users!

**OfferUp:** Maybe you've done a good job of decluttering your home. But, what do you do with everything you'd like to get rid of? Try OfferUp! This app allows you to list items for sale in just 30 seconds.

## 3. Home Maintenance

**ColorSnap Visualizer:** Painting projects are huge for homeowners. Finding the perfect color is always tough. If you see a color you like somewhere, this app allows you to snap a photo and match it to a color available in stores.

**iHandy Carpenter:** How many times have you been trying to hang a photo at home, but haven't been able to find the tools you need to do it? This app can be a level, ruler, protractor or more! Even if you don't have a tool collection, this app practically starts one for you!

## 4. Home Finances

**Mint:** This wildly popular money app just seems to do it all. You can track your spending, create a budget, access monthly bills and do so much more! If you're reluctant to start downloading apps, let this be the first one on your list. It's a financial lifesaver for any homeowner!

**You Need a Budget:** If you're in over your head with bills, this app is ready to help. In fact, it can help you learn to stop living pay check to pay check and be prepared for any little financial punch life throws your way.

## 5. Home Cleaning

**BrightNest:** What homeowner doesn't need a little help keeping their home clean? With BrightNest, you can create a convenient cleaning schedule. If you don't even know where to start when it comes to cleaning your home, BrightNest can give you the instructions you need!

**Tody:** This app allows home cleaning to become a little more fun. It actually creates a game that allows all family members with smartphones to participate. Family members can check in and even receive prizes when they complete assigned tasks – you know, the ones you used to call "chores."

In nearly everything we do, there is an app that has been designed to help us. So, homeowners, simplify your daily schedule and embrace the technology that can make your life easier. Download and start using these 10 great apps today!

If you have real estate questions, contact Scott at 724-838-3660 or [scott@scottludwick.com](mailto:scott@scottludwick.com)

**BERKSHIRE HATHAWAY**  
HomeServices  
The Preferred Realty

By SecondHalf Coach  
Wealth Management Team

# Deciding When to Retire: When Timing Becomes Critical



**Deciding When to Retire: When Timing Becomes Critical**  
Deciding when to retire may not be one decision but a series of decisions and calculations. For example, you'll need to estimate not only your anticipated expenses, but also what sources of retirement income you'll have and how long you'll need your retirement savings to last. You'll need to take into account your life expectancy and health as well as when you want to start receiving Social Security or pension benefits, and when you'll start to tap your retirement savings. Each of these factors may affect the others as part of an overall retirement income plan.

## Thinking about early retirement?

Retiring early means fewer earning years and less accumulated savings. Also, the earlier you retire, the more years you'll need your retirement savings to produce income. And your retirement could last quite a while. According to a National Vital Statistics Report, people today can expect to live more than 30 years longer than they did a century ago.

Not only will you need your retirement savings to last longer, but inflation will have more time to eat away at your purchasing power. If inflation is 3% a year--its historical average since 1914--it will cut the purchasing power of a fixed annual income in half in roughly 23 years.

Factoring inflation into the retirement equation, you'll probably need your retirement income to increase each year just to cover the same expenses. Be sure to take this into account when considering how long you expect (or can afford) to be in retirement.

## Current Life Expectancy Estimates

	Men	Woman
At birth	76.3	81.2
At age 65	83.0	85.6

Source: NCHS Data Brief, Number 267, December 2016

There are other considerations as well. For example, if you expect to receive pension payments, early retirement may adversely affect them. Why? Because the greatest accrual of benefits generally occurs during your final years of employment when your earning power is presumably highest. Early retirement could reduce your monthly benefits. It will affect your Social Security benefits too.

Also, don't forget that if you hope to retire before you turn 59½ and plan to start using your 401(k) or IRA savings right away, you'll generally pay a 10% early withdrawal penalty plus any regular income tax due (with some exceptions, including disability payments and distributions from employer plans such as 401(k)s after you reach age 55 and terminate employment).

Finally, you're not eligible for Medicare until you turn 65. Unless you'll be eligible for retiree health benefits through your employer or take a job that offers health insurance, you'll need to calculate the cost of paying for insurance or health care out-of-pocket, at least until you can receive Medicare coverage.

## Delaying retirement

Postponing retirement lets you continue to add to your retire-

ment savings. That's especially advantageous if you're saving in tax-deferred accounts and if you're receiving employer contributions. For example, if you retire at age 65 instead of age 55 and manage to save an additional \$20,000 per year at an 8% rate of return during that time, you can add an extra \$312,909 to your retirement fund. (This is a hypothetical example and is not intended to reflect the actual performance of any specific investment.)

Even if you're no longer adding to your retirement savings, delaying retirement postpones the date that you'll need to start withdrawing from them. That could enhance your nest egg's ability to last throughout your lifetime.

Postponing full retirement also gives you more transition time. If you hope to trade a full-time job for running your own small business or launching a new career after you "retire," you might be able to lay the groundwork for a new life by taking classes at night or trying out your new role part-time. Testing your plans while you're still employed can help you anticipate the challenges of your post-retirement role. Doing a reality check before relying on a new endeavor for retirement income can help you see how much income you can realistically expect from it. Also, you'll learn whether it's something you really want to do before you spend what might be a significant portion of your retirement savings on it.

**Phased retirement: the best of both worlds**

Some employers have begun to offer phased retirement programs which allow you to receive all or part of your pension benefit once you've reached retirement age while you continue to work part-time for the same employer.

Phased retirement programs are getting more attention as the baby boomer generation ages. In the past, pension law for private sector employers encouraged workers to retire early. Traditional pension plans generally weren't allowed to pay benefits until an employee either stopped working completely or reached the plan's normal retirement age (typically age 65). This frequently encour-

aged employees who wanted a reduced workload but hadn't yet reached normal retirement age to take early retirement and go to work elsewhere (often for a competitor), allowing them to collect both a pension from the prior employer and a salary from the new employer.



However, pension plans now are allowed to pay benefits when an employee reaches age 62, even if the employee is still working and hasn't yet reached the plan's normal retirement age. Phased retirement can benefit both prospective retirees, who can enjoy a more flexible work schedule and a smoother transition into full retirement and employers who are able to retain an experienced worker. Employers aren't required to offer a phased retirement program, but if yours does, it's worth at least a review to see how it might affect your plans.

**Key Decision Points**

	Age	Don't forget..
Eligible to tap tax-deferred savings without penalty for early withdrawal	59 <sup>1/2</sup> *	Federal income taxes will be due on pretax contributions and earnings
Eligible for early Social Security benefits	62	Taking benefits before full retirement age reduces each monthly payment
Eligible for Medicare	65	Contact Medicare 3 months before your 65th birthday
Full retirement age for Social Security	66 to 67, depending on when you were born	After full retirement age, earned income no longer affects Social Security benefits

\*Age 55 for distributions from employer plans upon termination of employment.

**Check your assumptions**

The sooner you start to plan the timing of your retirement, the more time you'll have to make adjustments that can help ensure those years are everything you hope for. If you've already made some tentative assumptions or choices, you may need to revisit them, especially if you're considering taking retirement in stages. And as you move into retirement, you'll want to monitor your retirement income plan to ensure that your initial assumptions are still valid, that new laws and regulations haven't affected your situation, and that your savings and investments are performing as you need them to.

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# GREATER LATROBE SENIOR HIGH SCHOOL

Regan Guzik  
Communication Studies and Marketing,  
Youngstown State University  
GLSD C'15

## STEELERS LIGHT UP LATROBE IN BLACK AND GOLD

“I can remember waking up as a little kid, not even in kindergarten yet, and going to my grandparents and meeting all my cousins to pile into my pap’s Astro Van to head to Saint Vincent College for Steelers training camp,” said Tyler Mears, Latrobe graduate and son of Athletic Director Mark Mears. For over 50 years, the Pittsburgh Steelers have held their annual training camp in the city of Latrobe, calling Saint Vincent College home for three weeks. Every year, Steelers Nation, from locals to out-of-state fans, flock to campus and the community of Latrobe to witness the start of the preseason journey.

In the small city of Latrobe, the team values are held high and the Pittsburgh Steelers appreciate the hospitality and passion of their fans. Training camp, which ran from July 27-August 18 this past summer, has become much more than just a practice for the Pittsburgh Steelers, it is a symbiotic relationship.

“This is their summer home, and it is their [field] when they are here,” said Denny Augustine, Facility Manager at Saint Vincent College. “It is the greatest experience; I look forward to it every year and how it brings our community together,” said SVC Bookstore associate, Linda Petrarca.

Over the years, the relationship between the Pittsburgh Steelers, Saint Vincent College and Greater Latrobe has been well-established and is expanding in collaboration with

the Greater Latrobe School District. AD Mark Mears, who has been with the school district for almost a decade, has developed strong bonds with the Steelers general manager Kevin Colbert: “Over time, [by] developing my relationship with Kevin Colbert [through] Tyler being a ball boy and me being around all the time, they have learned that a local guy can find stuff for them. When they trust that, they know who to call when they need help.”

On Friday, July 28, Colbert made a call to Mears who dutifully reacted expressing, “When the Steelers call, you’re going to help them. That’s the bottom line.” The first and second day of training camp was held at the Greater Latrobe sports complex due to weather conditions. Even though a storm blew through, thousands of fans fled to Rossi Field to cheer on their team. In collaboration with the coaching staff, security, local fire departments, and school volunteers, Mears immediately jumped into action by preparing to welcome the team and their fans. Mears said, “Tomlin said he loves coming here. He said that we don’t lose practice here.” The Sprint Turf on Rossi Field was an easy transition for the NFL team. “You want to show them that they are safe here in Latrobe no matter what and that they have a facility to go to no matter what,” said Mears.

Jim Feather, a longtime employee of GLSD, had his dream come true during those first few days of training camp. He said, “It was us, it wasn’t staged, it wasn’t planned. How many

pro football teams can you say go to a high school and practice in their stadium.” Mears echoed similar sentiments: “Seeing this complex hold an NFL event and work, no one is going to forget that moment for awhile when we pulled that off.”

Greater Latrobe’s sports complex, including Rossi Field and Arnold Palmer Field House, proved itself worthy by spontaneously hosting two NFL practices. Yet, the tradition of an open nighttime practice has been taking place for decades. “The Steelers want to take care of the fans, and that is how it has evolved over the years,” said Feather. Friday Night Lights was a vision that started through the eyes of Chuck Noll, continued through Bill Cowher and was finally implemented by Mike Tomlin. Feather states, “Tomlin was the one who started Friday Night Lights, but Chuck Noll’s theory was [that the one night at the Memorial Stadium] is for fans who can’t get to camp [in the afternoon at Saint Vincent College on Chuck Noll Field].”

Tomlin moved that traditional practice from Wednesdays to Fridays to keep a Southwestern Pennsylvania high school football tradition alive. “The Steelers provide the community with that experience by bringing people who don’t often experience the ‘Friday Night Lights’ to the stadium to enjoy a really cool experience,” said Anthony Fannie, a GLSD senior football player. The bus ride from Saint Vincent College to Latrobe Memorial Stadium allows the professional players to flashback to the times when they swelled with pride



in their own high school football field. Hannah Mears, C'16 said, "People from all over the country travel to watch the Steelers at Latrobe. It's cool to see the Steelers play on a field that we watch our high school team on in the fall. In general, it's just neat to see how the Rooney's keep the tradition of 'never forgetting where you came from' each year."

Under the leadership of Mears, the Latrobe athletic department, athletes and other school leaders work together to welcome the NFL team and Steelers Nation. "Everybody knows Latrobe is the training camp of the Steelers and every year it just keeps getting bigger," said Feather. At last year's event, the Steelers collaborated with ESPN to broadcast the Friday Night Lights experience. Feather said, "I think that ESPN saw something that they could run with. This has been going on since Chuck Noll and they wanted to see what was going on here. They took a chance and ran with it." Mears said, "Last year, we incorporated ESPN and it was the first nationally televised football practice ever. This year they brought their whole broadcast production truck and broadcasted Sports Center here."

The Steelers experience and mini-camp was open to young football enthusiasts, while vendors sold Steelers goods and the band Switch performed. Upon arrival, Steeler players signed autographs. Antonio Brown was smiling in many selfies with the fans. "To me, the term

Friday Night Lights means that the whole community comes together to watch and cheer on learning teenagers that want to be successful in life. Also, just hearing 'Friday Night Lights,' gives me chills because it has been a very popular tradition in Latrobe for generations," said Fannie. Mears states, "It's amazing that one little town out of the whole world had Fred Rogers, Arnold Palmer, and the Pittsburgh Steelers. What are the odds that the most famous golfer ever, the most famous tv personality ever, and the Pittsburgh Steelers all have roots in Latrobe. We don't realize how blessed we've been." These deep roots have proven that life is a blessing. When the Pittsburgh Steelers come to Latrobe with fans from far and wide, they can share that blessing with a college, with a town, and with a community. 📍



## Remembering State Trooper Michael Stewart III

On Friday, August 4, 2017, The Steelers quarterback Ben Roethlisberger honored Michael Stewart III as his immediate and extended family with on-field privileges at the Friday Night Lights football practice at Latrobe's Memorial Stadium. As a young teen, Michael worked at Steelers training camp at Saint Vincent College for nine years under the tutelage of Jack Kearney, head of Steeler security. "I called him junior before I even realized he was a junior," he said. Kearney, moved by the passing of the 26-year-old state police officer, organized the memorial that included having the close family being on the field in Mike's spirit.

The Fraternal Order of Police Lodge 62 is selling T-shirts and collecting donations for a scholarship established in Stewart's name. Representing the FOP Lodge 62 were Corporal Ron Zona, president, along with Paul McCommons, treasurer, Michael Demise, dues secretary, and Paul Detruf, treasurer, who sold T-shirts at the FNL event. Trooper Travis November, who was Stewart's partner, was also present. Direct donations can be sent to the state police barracks in Greensburg, 100 N. Westmoreland Avenue, PA 15601 with checks made payable to the Michael Stewart Memorial Fund.

Also, the Rev. Paul R. Taylor, executive vice president at Saint Vincent College, announced that a scholarship will be open to incoming freshmen at SVC from the Greater Latrobe School District in honor of Stewart, who graduated from GLSD in 2008. He was also a member of Sacred Heart Parish in Youngstown, PA. Those wishing to contribute to the fund may contact the Office of Institutional Advancement, Saint Vincent College, 300 Fraser Purchase Road, Latrobe, PA 15650-2690. 📍

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# MDs across the nation are getting the Big Idea

By Reed Nelson, DC BS

**M**edical doctors across America have been getting off their pedestals and integrating regular referrals to wellness providers into their service. Despite continued efforts by powerful medical associations to monopolize and control all health care, it is great to see individual MDs stepping up for the health of their patients. Today's MDs recognize that more and more people in the US seek wellness care, not just disease care.

It is encouraging to see so many top MDs let go of past prejudices against wellness providers. These outstanding doctors are leading others to realize that the majority of wellness providers not only have solid educations, but many benefits to offer their patients as a unique supplement to allopathy.

**allopathy**  
[uh-lop-uh-thee]  
noun

The system of medical practice that aims to combat disease by the use of remedies (such as drugs or surgery), thus producing effects different from or incompatible with those produced by the disease being treated.

Common sense tells us that there are good and bad service providers in any professional industry; the same standard applies to doctoring, no matter the specialty. While provider bias is in decline, it certainly has not been eliminated. As with most forms of

prejudice, people tend to remain stuck in the past and resist change. If you hear your MD say, "I don't believe in yoga" or "I don't like chiropractors," you may want to ask him or her if they believe in gravity. Remember, there was a time in our history when many educated people lived their whole life refusing to believe that the world was round.

Today, there are 37 million people that practice yoga, spending 16 billion dollars annually on classes, gear and accessories. Similarly, chiropractors treat more than 35 million Americans each year, and 50 million adults in the US had at least one massage last year. We all can agree that if over time the food is no good the restaurant closes: these wellness providers must be providing a worthwhile service if the industries are continuing to grow.

The value of wellness providers is also reflected through their inclusion in recommended treatments by recognized institutions and publications within the medical industry. The Journal of the American Medical Association in 2017 supports the use of spinal manipulation as the first line of treatment for lower back pain. (JAMA <https://doi.org/10.1001/jama.2017.3086>) Similarly, the American College of Physicians released updated 2017 guidelines that recommend conservative non-drug care, such as chiropractic manipulative treatment, first for acute and chronic lower back pain. Additionally, as many in western Pennsylvania have noticed, MDs treating

musculoskeletal issues with pain pills have become a big problem. Prescription drug abuse in the US is an epidemic. The Feds have respectfully stepped in and the days of quickly stopping by the doctor's office to get your OxyContin script are all but over.

I believe all healthcare providers should respect each other's unique strengths and weaknesses. I applaud doctors who continue the process of collaborating with other wellness providers. By learning and engaging with each other, valuable relationships can be built and patients will give thanks when these various specialties work together to deliver a positive experience.

The truth is that there are many excellent providers spread across multiple health care specialties. I have had the pleasure to work with many of them over the last 22 years, finding that all who work in healthcare have unique stories about what brought them to their specific profession. No matter what the provider type, when we practice with love and kindness, people will take note. When we are truly present with patients and carry ourselves with a professional, positive state of mind, people will smile. When we set aside the politics of healthcare and put patients first, all will celebrate! 📷

## The number of wellness providers in the US

- Chiropractors.....~77,000+
- Massage Therapists.....~375,000+
- Physical Therapists.....~217,000+
- Yoga instructors.....~53,000+
- Certified Personal Trainers.....~267,000+
- Acupuncturists.....~20,750+

Thousands of other wellness providers include: Meditation Specialists, Water Aerobics instructors, Cryotherapy Providers, Corporate Wellness specialists, Relationship Counselors



**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





# 5 Ways to Increase Your Cash Flow

By Ray McElhaney, R.J. McElhaney & Associates

In all business “cash is king.” There have been many profitable companies go out of business because of the lack of cash flow. In small business this is the most important measurement of performance. Below are a few tips that can help your business improve its cash flow:

**1. Invoice Immediately.** Make sure you are invoicing as soon as a job is finished or a product is delivered. This helps you get paid faster and eliminates the risk you might forget to invoice a customer.

**2. Check Your Inventory:** Inventory can tie up significant amounts of cash. Regularly check your inventory for slow moving or obsolete items and sell them even if you have to take a loss on the item. It is hard to walk away from an item that you thought was going to be a success, hoping that some day demand will reappear. In that vein, don't order more inventory than you planned to just because a supplier is offering a large

discount. Usually the savings you receive does not make up for the time your cash is tied up in inventory. Be objective in making inventory decisions.

**3. Accounts Receivable:** If offering credit to customers, make sure to complete a credit check before extending any credit. If the potential customer has bad credit, do not extend them terms. Not getting paid for a sale does not help your cash flow. Look at your credit receivable terms. Considering offering a small discount for cash on delivery payments or for customers paying quickly. Also, add a penalty for late payers. Make sure you have good collection system in place and aggressively follow up on past due accounts.

**4. Accounts Payable:** Established good payment discipline. Make payments when due use the maximum amount of time allotted and only consider making early payments only when a discount is offered. Negotiate longer payment terms such as 60 or 90 days.

Longer credit terms translate into interest free borrowing.

**5. Review & Reduce Expenses:** Take a critical review of all of your expenses. Make sure you are not overpaying for services such as phone, Internet service, payroll processing and insurance. Be careful not to cut costs that will hurt the profits. Before you make that expenditure make sure it is necessary and that it will help the bottom line. Again be objective in making these decisions.

Make sure your are completing a rolling 13 week cash forecast which will help pin point upcoming cash flow problems so you can anticipate and plan for those problems. If you need help getting started or maintaining your forecast, R.J. McElhaney & Associates, a small business advisory firm, can help. We are experts on cash flow analysis and forecasting. Give us a call today so we can help your business start, grow and succeed. ☑

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# The dreaded question: *What is your credit score?*

By Arricka Maxwell

Millions of Americans every day are faced with this question. Whether you need to buy a new car or are ready to realize the American Dream of purchasing a new home, credit plays a factor in nearly every aspect of your life. Even though credit plays such a huge part in our lives, few people really know anything about it other than their score. Though that number is very important, it is only one small part of the big picture. So, let's take a look at five steps to improve the big picture and help you take control of your credit. Whether your score is a 440 or a 720, there is always room for improvement to raise that score or maintain your already impressive credit profile.

**1. Educate Yourself on Credit Laws-** There are federal guidelines set in place to protect you as the consumer from unfair reporting by credit bureaus. The Fair Credit Reporting Act (FCRA) is a federal law that regulates credit reporting agencies and works to ensure the information gathered and reported on your credit history is fair and accurate. This means if there is information on your report that is inaccurate there can be resolution. It is incumbent upon the credit reporting bureaus to remove any information that is deemed inaccurate or false. What does this mean for you? This means that if you find misinformation on your credit reports, you can challenge those inaccuracies directly with the reporting bureau and have them removed from your credit report. Removal of this information can lead to an improved credit score.

**2. Learn How to Read a Credit Report-** Credit reports are packed with information and can be very confusing, even for those who are well versed. To complicate things further, each of the three credit reporting bureaus (Equifax, TransUnion, and Experian) organize the information differently. Depending



on which bureau you look at, there may be a Report Summary. This summary will let you know what you can expect to see on the report. This can include number of potentially negative items, accounts in good standing, etc. Next is the Accounts in Good Standing section. This section will show your satisfactory account history. This is the bulk of your credit report and will list creditor and account information. Then we have the Potentially Negative Items section. This is just what it sounds like, a section outlining all negative accounts and public records. Up next you will find the Record of Requests section. This section shows inquiries shared and includes "soft" and "hard" inquiries. "Hard" inquiries are the ones that are shared with others such as those that you may have authorized a creditor to make while securing services or loans. These inquiries can affect your FICO score for up to a year. Try to take hold of this information and get comfortable with referencing it regularly.

**3. Dispute Outdated and/or Inaccurate Information-** Once you get comfortable with reading your credit reports, start to pinpoint inaccuracies for dispute. Under the Fair Credit Reporting Act, it is the responsibility of the credit reporting company and the reporting bureaus to correct any inaccurate or incomplete information on your credit report. This is done in two steps. The first step is telling the credit reporting company

in writing what information you think is inaccurate. This is also known as a dispute letter. Make sure to include copies of documents that support your claims. Step two is to notify the information provider (the creditor) in writing (dispute letter) that you dispute an item on your credit report. This process is tedious and may take several attempts before you see resolution, but don't give up.

**4. Rebuild Your Credit-** Use a credit card to start good payment history which counts for a significant portion of your credit score. Don't be late on these payments! Also, try to keep your balance below 40% of your actual credit limit. If you can't get approved for a credit card, try applying for a secured credit card. You'll have to put a small deposit down, but the card will help you build your credit with each on-time payment.

**5. Hire a professional-** Credit restoration can be a long and tedious process. There are timelines that must be met, and the laws associated with disputing items can leave you wore out and may eventually lead to you just giving up. Hiring a reputable company that makes it their goal to fix your credit is a good route to take, but beware of scam credit repair companies as there are plenty out there that don't follow the laws set in place by the Credit Repair Organization Act (CROA). Don't ever use a company that requests payment before work is completed on your file. Also, beware of companies making promises to remove accurate information or to change your identity. These are illegal practices that consumers are rarely aware of. If you want some advice, a consultation, or are ready to begin credit restoration with a professional, contact me, AIM Financial, LLC at (724) 787-7840 or email me at aimfinancialllc2016@gmail.com and I will be happy to discuss your options. 📧

SHOP.COM™...have you heard of it yet? It's the FUTURE of internet shopping, and it is here now! I am an Independent Unfranchised Owner with SHOP.COM™/Market America, and I believe we are the most exciting and visionary company out there.

If someone told you five years ago that the world's largest TAXI COMPANY would own NO vehicles, the world's most popular PUBLISHER would create NO content, and the world's largest MUSIC DISTRIBUTION DOESN'T own a recording studio, you would have found that hard to believe, right? Well, today there is another paradigm shift happening with internet shopping, and SHOP.COM™ is at the forefront.

## SHOP.COM™:

What better domain name than SHOP.COM™! Every household is buying something. What you are buying may be different than what your neighbor is buying, but we are all purchasing things. Online shopping is definitely here to stay, but do you think what online shopping is today is where it's going to be in the future? SHOP.COM™ has a better way, and we're already #1 at what we're doing which is distribution and tracking referrals. SHOP.COM™ is one of the largest online shopping sites in the world, though most people haven't heard of us yet. We offer customers a better shopping EXPERIENCE, and we offer them savings by finding the best prices and earnings through our cash back program.

## SHOP LOCAL

But what about local business? Market America is helping local businesses by driving traffic into their establishments as well as allowing smaller retailers to compete online right alongside major retailers. Our customers want cash back on as many of their household purchases as possible. Even with more and more households shopping online, people still go to local restaurants, gas stations, grocery stores. And they still want to support local businesses. Now local businesses can benefit through our SHOP Local program ([www.ShopLocal.SHOP.com](http://www.ShopLocal.SHOP.com)), and customers can get cash back on purchases made at participating local businesses.

## PRODUCT BROKERAGE CONCEPT

Market America started as a product-brokerage company and is still today very

much a product broker. We are a sourcing company, and we identify market-driven products in billion-dollar industries. We allow the manufacturer to do what they do best which is research and development, and we do what we do best which is distribution. Being a product broker is a great place to be in business as we are immune to marketing trends. What people are buying in 5, 10 even 20 years may be different than what people are buying today, but Market America will surely have whatever it is that people want.

## YOU ARE ALREADY SPENDING IT, WHY NOT EARN ON IT?

With SHOP.COM™, costs are driven down and margins move back to the consumer. It's a win, win, win...the store wins, the customer wins, the entrepreneur wins and SHOP.COM™ wins. It moves more of the profits through more people rather than a few people at the top keeping it all.

The way we sell products is virtually. We find the manufacturer that makes it, connect the buyer and move product directly, bypassing all the old ways of stocking, advertising, transporting goods to the store, etc. There are three major shifts happening that SHOP.COM™/Market America is capitalizing on:

1. Store model is failing and evolving into virtual distribution while online spending is at an all-time high.
2. Mass marketing is being replaced by one-to-one MOBILE marketing.
3. Moving away from employee mindset to entrepreneur mindset.

## IT'S LATER THAN YOU THINK...

I hand-select new business partners, looking for commitment and lifetime value as our individual efforts will combine to benefit all partners. When meeting with prospective business partners, I ask people some tough questions: Are you where you thought you'd be at this point in your life? I ask people: Are you someone with a lot of stress and pressure from the responsibilities of your successful position? Are you feeling increasingly unsettled about your future? Do you get to do the things you really want to do? What about a lifestyle where you are more present in your family's life?

I know...why look at the problem, REALLY look at it and have the courage to be honest with yourself, if there isn't a way out.

## THE POWER OF VERTICAL

Our whole business model is based on a vertical marketing structure. Vertical eliminates the pitfalls of a horizontal marketing structure (competition) and actually creates synergy. In horizontal such as traditional business, franchising, multi-level marketing, etc., when you open a second location you spread yourself thin. In vertical, as you open subsequent business centers, you actually secure the previous ones.

Our business system is designed for very busy people to be able to implement this business alongside and without affecting what they are currently doing. That said, no one is going to consider anything additional unless it is going to give them something they don't already have. I ask people: What do you want more of in your life? What do you want less of? Check out my website ([www.SHOP.com/everforward](http://www.SHOP.com/everforward)) for all your shopping needs – including groceries! Don't forget to register as a Preferred Customer (it's FREE!). Be sure to download 'ShopBuddy®'. It will keep you from missing a coupon code or cash back. ShopBuddy® will also notify you if you are shopping elsewhere online and SHOP.COM™ has that same item for a better price.

Contact me if you'd like to learn more about SHOP.COM™ or if you're interested in having a conversation to explore the Unfranchised Business System.



### Karen Novak

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# It's Back to School Time...

*...and that goes for everyone!*

The night air is turning crisp. High school stadiums across Westmoreland County are aglow each Friday night lighting the way for touchdowns and marching bands. Plus, the morning commute is a few minutes longer while we wait for the kids to board the buses. That can mean only one thing. It's back to school time.

Every September it's the same routine. Kids fill the office supply store stocking up on notebooks, pens and the other necessary tools for learning. Then it's off to shop for the latest sneakers and hottest fashions. But school isn't just for the kids – at least it shouldn't be.

Today's business environment presents its share of challenges. The dynamic nature of today's economy depends on a more nimble workforce that understands technology and its role in growing a business. Business practices are being refined and sharpened quarter by quarter and day by day. For some, it can be very difficult to keep pace. The skills that once made you cutting edge may now have you feeling like a dinosaur.

At the Westmoreland County Chamber office we hear time and again that member businesses struggle to find workers with the skills necessary to meet current business demands. Let's face it; a four year degree in art history doesn't do you much good if all of the job openings are for welders. At a time when the economy is already stressed, we must do



a better job of matching the skills of our workers to the jobs that exist. If not, our people and our region risk of being left behind.

Westmoreland County is fortunate to have a number of adult education centers geared toward helping you keep up with the changing business environment. From the outstanding programs at Westmoreland County Community College and numerous four year schools to trade and technical schools, Westmoreland County is well positioned to meet the challenge of workforce development head on. But like any journey it begins with taking the first step. And that step begins with you. It also requires that we guide our kids into realistic career pathways. And that path may look very different for different people.

To compete with other parts of Southwestern Pennsylvania – the rest of our nation and the rest of the world

– business owners and their employees must be dedicated to lifelong learning. The continued success of our business community depends upon being able to employ workers with the skills necessary to drive today's increasingly complex business environment. It also depends on affording those who possess an entrepreneurial spirit with the technical know how to put their ideas into action.

So whether you go back to school to learn a trade, finish a degree, pursue a graduate degree, or simply commit to attending a few professional development seminars, remember that education is the key to our collective success. To learn more about schools in our area offering adult education programs, visit the Chamber's website ([www.westmorelandchamber.com](http://www.westmorelandchamber.com)) or talk with one of our many members who make education their business.

Happy learning!

Chad Amond  
President & CEO  
Westmoreland County Chamber  
of Commerce



# 9 FOR 9

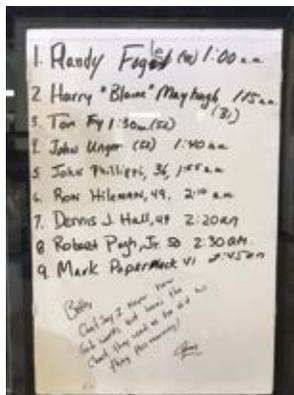
## The Queecreek Miracle

By Jerry Ferraro



As Mark Popernack broke the surface of the earth, his return marked the completion of a true miracle. Nine lives had been saved by the collective efforts of local, state, and federal resources. More specifically, Somerset County, the Commonwealth of Pennsylvania and the United States of America were committed to spend any amount of its resources to save the lives of nine hard working coal miners from a rural Pennsylvania community. Less than 10 months and 15 miles from the Flight 93 crash site where a similar struggle to preserve lives took place, the Miracle at Queecreek Mine galvanized a nation and drew attention on a global scale that had not been equaled since the tragic terrorist attacks on September 11th, 2001.

On Wednesday, July 24, 2002, eighteen miners went to work to complete their 3-11 pm shift. Ordinary men from a proud county just east of Pittsburgh,



Pa where blue collar jobs are celebrated and a tradition. The two teams of nine miners split once in the mine and began to work at separate locations in the Queecreek mine. Due to unforeseen circumstances, a neighboring dormant mine had its wall breached by one of the teams. Fifty to sixty million gallons of water began to gush at 70mph in from the abandoned Saxman Mine flooding the Queecreek Mine. The team that had breached the wall radioed for the second team to evacuate the mine immediately. Heeding the warning, they began their escape journey which included a 1.5 mile trek wading through water neck high and using a ventilation shaft as their last ditch attempt to survive. Walking out of the mine entrance, one team had been able to fight for their own survival; the second would need help from above, way above. Rescue efforts had begun

on the surface. The Dormel Dairy Farm was calculated to be above the highest portion of the mine where experts expected the remaining miners to congregate. Bill Arnold, owner of the farm, was at first startled to find men on his property only to join them on the rescue operations. Crews drilled a 6-inch air hole some 240 feet into the mine and ascertained that there indeed were survivors. A shaft would need to be bored large enough to drop a rescue capsule to the survivors and lift them to safety. Freezing water temperatures, rising flood levels, and breathable oxygen supplies were all working against the operation. Forcing air down the air hole to provide oxygen and stem the tide of the rushing water would mean cutting communication with the survivors. The rescue team also began to pump large volumes of water out of the mine in an attempt to stop the rising levels.

By the evening of the second day, Pennsylvania Governor Mark Schweiker had reached the scene and was placing the assets of the Commonwealth at the disposal of the

rescue team. Local, national, and international media had descended on the small community as the human interest story had lead news broadcasts from Pittsburgh to Tokyo. GOAL's own former news anchor Wendy Bell had answered the call and headed to the site to cover what would be a life altering news story for her.

On the third day, the 30 inch drill bit broke halting operations and blocking the rescue shaft from further attempts. After a second drill bit arrived from West Virginia, a second shaft was started, setting the operation back hours. The U.S. Navy arrived with a hyperbaric chamber to prevent the miners from experiencing the bends. In record time, the broken bit was fished from the original shaft and drilling resumed recouping lost time.

***By day four, Saturday, July 27th, the mine ceiling had been breached, and a telephone was lowered into the shaft in hopes of finding that the miners were still alive. Rescue workers followed by Governor Schweiker confirmed to the family, media, and then the world that "All nine are alive".***

On Sunday, July 28, 2002 the yellow cylinder rescue capsule, so rare it was trucked in to avoid a possible plane crash losing it, was lowered into the shaft. It was time to bring the men home. At 1:00 am Randy Fogle was the first pulled from the mine. The scene was euphoric with applause and energy as our greatest prayers had been answered. At 1:15 a.m. Henry "Blaine" Mayhugh arrived on the surface as a second birth into this world followed by Thomas Foy at 1:30 and John Unger at 1:40 a.m.



John Phillippi ascended at 1:55 a.m. The world was slowly exhaling as a single loss of life at this point would have been unacceptable and tragic. At 2:10 a.m. Ron Hileman was greeted on the surface by bright lights and a cheering crowd. Dennis J. Hall ended his journey at 2:20 a.m. Men were being saved every 10 to 15 minutes. Regardless of the time zone you lived in, you didn't go to bed. At 2:30 a.m. Robert Pugh Jr raised the tally to eight out of nine miners retrieved from the grasp of death. At 2:40 a.m. on Sunday July 28, 2002 the Lord delivered Mark Popernack back to the hands of those who love him and reminded us all that God is still in the miracle business.



community, who followed the events in newspapers, Bill sees himself as the "caretaker of this page of history". He states that the building was never built to attract visitors but to educate and inspire those who were already naturally drawn to the site. With over 100 coach bus tours in

2017 and the 2018 schedule filling up, visitors can't get enough of the monument for life. He realizes that 30% of what the museum does is educate the youth on mining, and the rest tells the story with an inspirational message. "It reminds us of our civil values while highlighting a time post 9/11 when Americans came together to help their fellow man with great success". Speaking at the 1st annual clay shoot benefit at Seven Springs, Bill Arnold and former news anchor Wendy Bell (Positivelywendybell.com) spoke of the importance of the message that resonated from the earth and the heavens that fateful day in July 2002.

Fifteen years have passed since the divine rescue of 9 brothers, fathers, uncles, and husbands. Fifteen years of living that was not promised, guaranteed or even anticipated by the souls trapped underground. Bill Arnold, the owner of the Dormel Dairy Farm where the rescue took place, is now tasked with the preservation of the story. As Executive Director of The Quecreek Mine Rescue Foundation, Bill now works diligently to preserve the memory of the miracle and assist in not only writing its history but in helping future mine disaster rescue operations succeed. Raising a building that interprets the story with the help of the Amish



*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.9for9.org](http://www.9for9.org)*



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# Planning for Succession of a Business Interest

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

## Business succession planning — what is it?

One of the important decisions a business owner must face is when and how to step out of the business — in other words, business succession planning. Do you expect to retire from your business? Do you have a plan in place? What would happen to your business if you were to die today? Do you have children you hope to bring into the business? These are questions only you can answer, and your answers will lead you and your financial and legal advisors to a course of action. When you develop a succession plan for your business you have two basic choices: you can sell your business, or you can give it away. Once you choose to either sell or gift, you can structure your plan to go into effect during your lifetime or at your death.

## Transferring your business interest with a buy-sell agreement

You can transfer your business interest with a buy-sell agreement, a legal contract that prearranges the sale of your business interest. It allows you to keep control of your

interest until the occurrence of an event specified in the agreement, such as your death, disability, or retirement. A buy-sell agreement can help you solve the problems inherent in attempting to sell a closely held business. When you structure your agreement, you can tailor it to your needs.

### ***With a buy-sell agreement, you choose the events requiring a sale***

When you draft your buy-sell agreement, you establish the triggering events, meaning those events under which the sale can or must happen. Common triggering events include death, disability, or retirement. Other events like divorce or bankruptcy can also be included as triggering events under a buy-sell agreement.

### ***A buy-sell agreement provides a ready buyer for your interest***

At the occurrence of the triggering event, the buyer is obligated to buy your interest from you or your estate. The buyer can be a person, a group (such as co-owners), the business itself, or a combination. You (or your family or estate) are spared the task of trying to find a buyer when you are ready to sell.

### ***Price and sale terms are prearranged***

A major function of the buy-sell agreement is the establishment of the pricing mechanism for the sale of the business interest. The payment method is typically also determined at the time the agreement is drafted. The major sale negotiation is conducted at a time when there is no pressure to sell. This eliminates the need for a fire sale when you retire, become ill, or die; and it may result in greater overall fairness in the deal.

### ***A buy-sell agreement can interfere with other estate planning***

Once 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 consider and coordinate your estate planning goals with the terms of your buy-sell agreement.

### **Sell your business interest**

The major benefits when you sell your business interest are control and cash: you keep control of your interest or business assets

until you are ready to let go, and you decide how much or how little you want to sell.

### ***Selling allows you to receive cash (or convertible assets) and choose the timing***

When you sell your business interest or assets, you receive cash (or assets you can convert to cash) that can be used to maintain your lifestyle or pay your estate expenses. You can choose when you want to sell — now, at your retirement, at your death, or at some point in-between. You can sell your interest during your lifetime, and receive cash to use for your retirement, a new business venture, or that trip around the world you've been putting off. When done at your death, an asset sale can provide cash for your estate to use in paying your final expenses or for distribution to your beneficiaries.

### ***A limited market means a sale could be difficult***

There is often no market for the sale of a closely held business, which could make finding a buyer for your interest difficult. Some assets, such as equipment, may have a specialized use or a short time frame of technological usefulness. If your business is a service business, it may be hard to find a buyer for intangible assets such as your customer list. The level of competition in your geographic area or business field could also affect your ability to find a buyer. When the sale occurs after your death, your family or estate may be at a distinct disadvantage when negotiating with a potential buyer. The interested buyer can be expected to try to take advantage of your family's need for cash to settle your estate expenses and offer a price that is below a fair market value. A buy-sell agreement might be the solution to prevent this from happening, because it guarantees a buyer for your interest.

### ***Size of business interest, estate could make sale difficult***

The larger the size of your business interest, the more difficult it may be to find a buyer with access to sufficient cash or credit on short notice. In addition, the larger the size of your business relative to your entire estate, the greater the need for cash to settle your estate expenses. Again, transferring your business interest with a buy-sell agreement might help you to solve these potential problems. Smaller business interests are not without their own problems. Buyers may be reluctant to purchase a minority interest because such an interest doesn't carry with it the ability to control the business.

### **Transfer your business interest through lifetime gifts**

You can transfer your business interest through lifetime gifts by doing just that — making gifts during your lifetime. You can choose to make smaller gifts of portions of your business interest over a period of time or make a gift in total at your retirement. Lifetime gifting reduces the value of your estate and could lower your estate taxes. A lifetime gifting program removes the value of the business from your estate as you make gifts to the recipient. The benefit to you is a reduction in the value of your total estate, thus the possibility of lower estate taxes at your death. Not only do you remove the value of the gift itself from your estate, but you also remove the future appreciation on the gift and taxes that would be associated with the gain.

### ***Lifetime gifting allows you to take advantage of the annual gift tax exclusion, which may help you reduce total gift and estate taxes***

You could make gifts of unrestricted stock over a period of time by arranging the gifting program to maximize the annual gift tax exclusion, which allows you to gift up to a certain amount per donee, per year (\$14,000 in 2016 and 2017) without incurring federal gift tax (although you may have to pay state gift tax). The benefit to you is a tax-free, systematic reduction in the size of your estate. When you make gifts of portions of your stock, you ultimately pay less total gift tax than if you made one large gift, thanks to the valuation discount.

### ***Lifetime gifting requires you to give up part or all of your business***

As you make gifts of your business interest, you might also be giving up some of your ownership control over the business, while the recipient of the gift gains control. If you have co-owners, your relative percentage of control will diminish. If you are the majority stockholder, it might take a long time before you are in a position of significantly less control. If you hold equal ownership with co-owners, it may not take long before you become a minority shareholder.

### **Transfer your business interest at death through your will or trust**

If you wish to keep control of your business until your death and transfer your interest to someone at that time, you could transfer your business interest at death through your will or trust. This method of business succession can be effective when the intended receiver of your bequest is currently active in your business and would be able to carry on the business activities.

### ***Will provisions can authorize the continuation of your business***

A will provision can direct the executor of your estate to continue your business for a specified period of time or purpose, thus granting permission to carry out activities that otherwise may not be allowed. If the business is continued, the executor may be held personally liable for losses of the business. Caution should be taken by authorizing the executor to incorporate the business, which may limit liability to the activities of the continued business. After your death, the business can be maintained until your family can take control and continued income from your business can be provided to your family and heirs.

### ***With a living trust, you can see your continuation plan in action***

A living trust would allow you to make a revocable transfer of your business interest, providing you with the opportunity to see your continuation plan in action while you are alive. You can see your successor management operating the business while you are afforded continued control and input. This gives you the chance to be completely satisfied with your decision before it becomes irrevocable at your death.

### ***A living trust can provide income to you or your heirs***

Depending upon the structure of your living trust, you may receive an income from the trust during your retirement until your death. At your death, the business may provide income to your family or heirs or the business can be maintained until your family or heirs can take over.

### ***Use of a trust can be efficient and private***

When you establish a living trust, it requires you to organize your property during your lifetime. In doing so, your assets are transferred at death in an orderly fashion as you intended and not at the discretion of the court. The use of a trust will be less expensive overall, because your assets pass from the trust directly to the people you designate to receive them, avoiding the costly probate court process. This would be considered a private transaction, keeping the transfer free of any publicity.

### **Choosing the right type of succession plan**

The various succession strategies can be used to achieve specific goals for your business interest. Depending upon your particular situation, one or more of these tools may be appropriate for you. 📌

# How much did you say it would cost?



∴ *The Hammer Reports*  
∴ *from ICC the Builder*

By Inselmini Construction Company

**H**ere's the situation: you've finally decided that you are ready to build a new home. You've established a budget, consulted with a lending institution, browsed the latest home designs and now you are ready to start interviewing builders. If you've gone as far as consulting with an Architectural Firm, they would be a great resource for referrals. If not, you'll need to do some investigative work to determine who to speak with. Despite being lumped together in a broad stereotype, builders are like onions....they have many layers.

During your first meeting, be prepared to discuss your building lot location, blueprints (if you have them), whether or not utilities are available on your lot, etc. The purpose of your first meeting is to establish rapport. For most people, the selection criteria for choosing a builder comes down to a few basic principles; building expertise, personality and professional fees. Most people in our service area know that Inselmini Construction Co. Inc. is a quality builder. We think we are fairly likable in terms of personality, so that leaves just the last item, professional fees.

There seems to be a massive disconnect between what it costs to build versus what people think it should cost. A house is a huge investment. You wouldn't go to a dentist to repair your car, nor would you go to the dollar store to buy fine furniture. The old adage "you get what you pay for" has never been truer than when you hire a



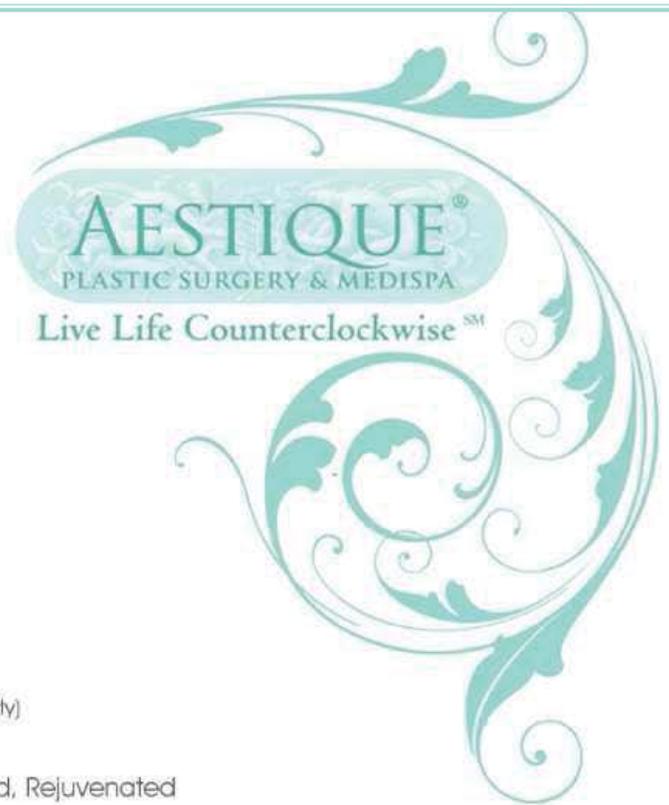
professional. Have you ever noticed flaws when you walk into new home construction? Experienced builders plan ahead so materials are ordered in sequence (your lumber is not sitting out in the rain), that every window is perfectly placed, that joints fit tightly (and are waterproof), that mitered corners are truly mitered and concrete floors are perfectly smooth and level. These things take skill to execute and skill costs money.

When you've narrowed your selection process to 2 or 3 builders who then compete to price your home, bear in mind a few simple things. Levels of service are different from builder to builder. Builder costs reflect this. We sometimes lose out on projects because Inselmini Construction Co. Inc. is not the cheapest game in town. This generally drives me crazy because the level of service we provide is worth far more than the discrepancy between ourselves and another builder. If you're bidding apples-to-apples, material costs are going to be fairly consistent. The difference then boils down to the installation of those materials and the oversight. Most people don't realize that a stock set of blueprints (purchased on-line) are not applicable to every home site. Sure, they're enough to procure a building permit, but many times have to be adjusted to fit your needs or the lot requirements. And whose job is it to do this??? The builder's job.

I would have to say that customers who sign up for full service with Inselmini Construction Co. Inc. are happy with their decision. In the long run, problems that are diverted are a lot less costly than problems that are built into the home and corrected later. Homes that are energy efficient and constructed with quality materials are far less expensive to maintain than those that are not. So for anyone who doesn't see the value of hiring a professional, ask to see some product. "Kick the tires" so to speak. I'll stack an Inselmini built house up against any other. We are professionals. ☐

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WE ARE AT  
**WAR**



**As of August 30th, 2017 Westmoreland County alone has had 135 confirmed and probable/pending overdose deaths.**

*Don't be the next one to be lost to someone or feel the loss of someone else.*

## **We are at WAR: Join us in the battle against addiction**

Please join us for this FREE Event to help spread awareness of the Current Drug Epidemic sweeping our nation

**St. Vincent College on Wednesday November 8th at 6 p.m.**

This event isn't about the obvious---we have a drug problem. This event is about bringing an impressive group of people to a stage where they can speak from different perspectives of the issue---something more likely to be beneficial to the audience.

Topics will include how addicts get started, where can they find help, the drain on country resources, the effect the drain on resources is having on other programs. You can learn signs to detect someone may be using or at risk. You can learn what to do in a situation where someone is overdosing. You can learn how to identify the drugs in their obscure packaging. This will not just make you aware but will also prepare you for potentially helping someone before it's too late.

**Wendy Bell**, Blogger and Journalist, will serve as the Moderator

**Our Panelists and Speakers include:**

**Anthony Bompiani** - Judge, Westmoreland County Magisterial District Court

**Carmen Capozzi** - CEO of Sage's Army a 501(c)(3) non-profit drug awareness/prevention organization created in honor of his son Sage Capozzi, who lost his life to addiction

**Gina Cerilli** - Westmoreland County Commissioner

**Dawn Hennesey** - Executive Director of Faith Forward and Founder of Angel Arms Infant Recovery that cares for babies born with an opiate addiction

**Dr. Eric Kocian** - Assistant Professor at St. Vincent College discussing his study to help determine the roots of addiction and to identify paths to earlier intervention

**Dr. John Lewis** - Professor at Indiana University of Pennsylvania discussing his studies about underage drinking and drug addiction

**Tony Marcocci** - Detective, Westmoreland County

**Mikayla Musgrove** - Spokesperson for Hope in a Bag/Operation Recovery, a volunteer organization that helps bring a glimmer of hope and love to those in need

**Tim Phillips** - Executive Director of Westmoreland County's Drug Overdose Task Force

**Michelle Schwartzmier** - A mother speaking on the tragic loss of her daughter Casey. Her daughter's open and honest obituary went viral on Social Media and her daughter's photo appeared on People Magazine's front cover as "Faces of Addiction"

**Jimmy Woods** - A recovering addict who opened Mission Mahi Food Truck along with other men and women on a mission from God to give hope to those affected by addiction

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**WHEN: FRIDAY MAY 4TH, 2018**

**WHERE: LIGONIER COUNTRY CLUB**

Please join us for the GOAL Magazine Golf Outing to benefit the Greater Latrobe Partners in Education Foundation on May 4th, 2018 with net-proceeds to be granted to the Autistic Support, Learning Support and Life Skills Classrooms of the Greater Latrobe School District. The event will include a 2 person scramble, boxed lunch, awards reception, and dinner at Ligonier Country Club. If you aren't a golfer and want to support the cause, we added a Paint and Sip portion for this year's event! Follow a skilled instructor while you paint your own artwork and enjoy a glass of wine if you wish!



*Thank you for your support of  
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