

Subscriptions Available At: GO2GOALUS.COM

WOMEN OF GOAL



INSIDE

Wendy Bell | Dr. Michel Maiers | Autumn Stankay

INDIVIDUAL COMMITMENT TO A GROUP EFFORT | Summer 2017

GOAL Magazine

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 collaborating to provide the community a valuable source of information.

GOAL Magazine's progress over the last year has been much faster than originally anticipated. The magazine was created as a way of bringing local professionals and leaders within the community together and collaboratively working to educate and interest readers with thought provoking and intriguing content. Mission accomplished!

Collecting valuable content that is not redundant is a challenge. The magazine boasts an impressive list of contributors and it is our hope to add to this talented and diverse group. With that said, we are collecting names of local professionals who would like to be considered for a role as a GOAL Magazine contributor, advertiser or sponsor for future issues.

Contributor: Has signed on to provide editorial content aimed at assisting with our mission of educating and enlightening readers. If a contributor commits to at least four issues they benefit from field of expertise exclusivity. They will be the only business from that field in the magazine!

Advertiser: Provides a paid advertisement for their business to help subsidize the cost of producing the magazine. Advertisers do not benefit from exclusivity and other businesses from their fields can also advertise.

Sponsor: Sponsors pay a fee for each issue to sponsor a page that is otherwise not sold to advertisers or contributors. This can be an informational page related to the magazine or opportunities to sponsor pages of contributors who do not pay a fee due to their field being non-profit or related to public service.

We hope to inspire entrepreneurs and other community leaders to share their wealth of knowledge, work collaboratively with others and become a part of something bigger than they are individually---a collective and empowering voice of knowledge.

As an entrepreneur, professional or community leader, a large portion of the day is spent on education. This education can form in multiple ways: educating your staff, educating your clients and even educating yourself. With the evolution of multi-media and 24 hour news availability, it can be hard for people to see the road through the thick fog of political bias and media spin. Our duty as professionals is to remove the fog of misinformation and bias and communicate a clear and visible path for readers to follow.

Your role within this magazine can be rewarding in many ways. It can be an opportunity to promote your business and show off your experience and wisdom. As a leader, entrepreneur, or professional you get to work collaboratively with others to bring value to our communities and with each contributor distributing and promoting the magazine in their own ways, everyone benefits from cross-promotion and shared expenses of doing so.

Building relationships is important to not only growing your businesses and careers, but learning from one another and benefiting from others. The comedian and actor, Zach Braff, once stated, "It's all about being a part of something in the community, socializing with people who share interests and coming together to help improve the world we live in."

When everyone works together, clients of one business become prospects of another. Support, diligence and coming together can help grow our society in ways no one could have expected and you can be a part of that grand endeavor.

If you want to be considered to be involved with GOAL Magazine, please email us at info@go2goalus.com.

Our Team...



William J. Urbanik, Owner/CEO



Anthony E. Slezak, Owner/CFO



Jessica S. Urbanik, COO



Tawnya Rockwell, Relationship Manager



Jessica M. Marazza, Production & Design Consultant

GOAL Magazine Golf Outing a Success in Many Ways

The gray skies cleared and it turned into a beautiful day for the 2nd Annual GOAL Golf Outing held on May 5 at Ligonier Country Club. The outing raised \$16,000 for The Greater Latrobe Partners in Education Foundation. The funds will specifically assist students in the life skills, learning support and autistic support classrooms in the Greater Latrobe School District.

Greater Latrobe is currently looking to expand career readiness in all areas of special education. Monies raised will be support the opening of a Wildcat Café where students in the Senior High Autistic Support Classroom will run the café in the school. Funds will also help support transition-to-work costs such as transportation, professional attire or tools a student might need.

Thank you to all the generous people in our community who helped us reach our goal. We are working together to ensure that all students succeed.

Be sure to save the date for next year's GOAL Golf Outing, which will be held again at Ligonier Country Club on May 4, 2018.

Stay tuned! Next year we will have activities planned for non-golfers as well!



Kelsey Landy, Autistic Support Teacher at Greater Latrobe Senior High School, volunteering at the GOAL Golf Outing with two of her students.

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.

GOAL
Magazine

Defined

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

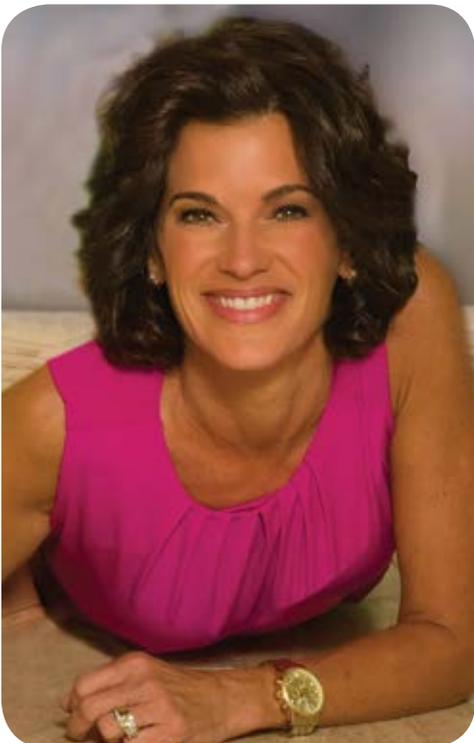
Enrichment is defined as the result of being supplied with an abundance of anything desirable; to add significance or value; to make finer in quality. GOAL Magazine was created with the intention of breathing life into the desire of information and recognition of the value of expertise within their communities.

summer 2017 IN THIS ISSUE

- 5** Special Edition: E-News, Tim Murphy
- 8** SecondHalf Coach Team Announcements
- 9** Animal Friends Sanctuary
- 10** Understanding Risk
- 12** Motorcycle Safety Tips
- 14** The Only Business We're Missing Is Yours
- 15** 10 TIPS: To Plan The Perfect Commercial Photography Shoot
- 16** What Should You Do After an Auto Accident?
- 18** Faith Based Approach To Drug Epidemic
- 19** Tax Benefits of Home Ownership
- 28** Local Diver Taylor Miller Flourishes In and Out of School
- 31** Fortifying our Future: Fort Ligonier Center for History Education
- 32** The Top 5 Reasons People Do Not Achieve Overall Health & The Empowering "Take Action Smasher" For Each
- 34** Evaluating an Early Retirement Offer
- 36** What Is Your Sunwear Protection Factor?
- 38** A Consultant Can Help Your Small Business Thrive
- 40** Get Your Sleep Back! Simple Dental Solution for Snoring and Sleep Apnea
- 42** I Graduated College... Now What?
- 43** Where Have the Skilled craftsman Gone?
- 45** Greater Latrobe Laurel Valley Chamber of Commerce

06

Wendy Bell
Choosing Positivity



22

The SecondHalf Coach
Planning for Marriage:
Financial Tips for Women

24

**Meet the Women
of GOAL**



SPECIAL EDITION

E-News: In Case You Missed It...



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



Dear Friend,

Our nation is in a full-on opioid crisis. About two decades ago, it started with the overprescribing of opioid drugs and then shifted more to heroin. This week, as Chairman of the House Energy & Commerce Subcommittee on Oversight & Investigations (O&I), our subcommittee examined the next wave of the opioid crisis, an even more dangerous threat on our streets – fentanyl.

The surge of fentanyl is having a dramatic and deadly effect on our communities. We all see the headlines—these are our neighbors, our families, our friends. We need an “all hands on deck approach” to fight this problem, which will involve not just the federal government, but states, localities, and even international partners.

The fentanyl crisis is exceptionally dangerous because of its high potency and the speed with which it reaches the brain. Just two milligrams of fentanyl can kill, whether swallowed, inhaled, or absorbed through skin. To appreciate how small an amount two milligrams is, a sweetener packet at a restaurant table contains 1,000 milligrams.

Even the police and first responders are at risk from inadvertently touching or inhaling fentanyl powder at a crime scene or helping an overdose victim.

While fentanyl is a tightly controlled prescription medicine used to treat extreme pain, it is also easy and cheap to illicitly manufacture, making it easy to find on the streets and the Internet. As Chairman of the O&I Subcommittee, our hearing examined this growing public health crisis, and we will continue to demand a strategy to protect our communities from this lethal drug.

I encourage you to share your thoughts with me on the deadly fentanyl crisis by clicking <https://murphy.house.gov/contact-me/>. You can also follow me on Twitter, Facebook and YouTube for timely updates from Washington.

Tim Murphy

CHOOSING Positivity

By Wendy Bell, PositivelyWendyBell.com

If someone asked you to describe yourself... what would you say?

Would you talk about your job? What you do for a living or the title you hold? Perhaps you would discuss a project you're working on or a recent promotion.

Maybe your description would revolve around family. Your role as Mom or Dad. Caretaker. Chauffeur. Cook. Or what you do for your community. Coach. Commissioner. Colleague.

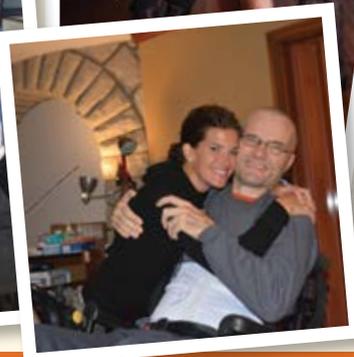
It's funny that when asked Who We Are – we rarely look beyond the daily work we do and dig deeper into that special place only WE truly know about. That soft, squishy core of what makes each of us so deliciously unique.

If you asked me to describe myself, this is what I would say.

I am a dreamer. A proud American. A believer in ordinary people who do extraordinary things. I am faithful, both to my friends and family and to God.

I am a champion of those who triumph over tragedy. I see my glass not as half full but as spilling over and I believe each failure holds within it a small, sweet seed of success. I believe in the inherent goodness of all people. I prefer sunrise to sunset and I love how the sound of my boots squeaking in the snow as the winter wind whistles through the trees makes my fingers tingle. I am fiercely loyal – to a

fault – and believe that Doing The Right Thing should be expected, not rewarded. I am sensitive and emotional and kind and I believe challenges and heartache are life's way of keeping us on track. I love my five sons with every fiber of my soul and if I quiet my mind I can still smell the sweetness of their heads when they were babies. I am a story teller. A feeler. An absorber of others. I believe we come into each other's paths for a reason. I love the number 11 because its meaning is deeply spiritual and I know I see it a few dozen times a day for a



reason. I believe in thanking God for my endless blessings before I ever ask for His help and know doing whatever I can to lift the less fortunate makes my world brighter. I am blessed with a husband who's my best friend and biggest fan and I'm profoundly grateful that my parents still share a passionate love after 50 years of marriage. I am an optimist. A sister. A proud Pittsburgher. And I believe that each of us has the power to make a difference.

THAT is who I am. Not a news anchor. Not an Emmy Award winner. Not a breaking news pusher. I... no WE... are so much more than a job.

When we start describing ourselves by Who We Are rather than What We Do... something remarkable happens. We stop seeing the world through only our lenses. We're more likely to speak to a stranger, help a neighbor

or do something thoughtful when no one is looking. We take ownership of our slice on the world and start to vibrate at a higher level, attracting like-minded people to our orbit with an irresistible energy. We smile more and complain less. We forgive without effort and hold fewer grudges. We

set rolling a cycle of positivity that grows stronger with each rotation. Challenges become opportunities. Detours no longer derail us. When we fall, we fall forward. We prefer the view from the windshield rather than the rear-view mirror. And how we describe ourselves starts to change.



So... Who Are You? Do you like that person? Are you ready to join me?

I'll see you at
PositivelyWendyBell.com

It's a special place where life is good. Where we celebrate blessings. Where Who You Are is everything You Want To Be. Where who you are matters.

Welcome. ☺

EXCLUSIVE OFFER FOR GOAL MAGAZINE READERS

Wendy Bell's Evening of Thanks: *A Charity Fundraiser*

**THE PALACE THEATRE
WEDNESDAY, JUNE 28**

6:30 VIP RECEPTION | 8:15 MAIN EVENT

Positively
wendybell

Enter your email address between now and June 14. If we randomly select yours... the night's on #PositivelyUs!

- Meet Wendy
- Enjoy incredible live performances
- See heart-warming surprises
- Get a sneak peak at Wendy's new online community **PositivelyWendyBell.com** before it goes live!

Go to positivelywendybell.com/goal for your chance to **WIN** two VIP tickets!

SecondHalf Coach Team Announcements

The SecondHalf Coach, Inc. is proud to announce some developments within our firm that we would like to share with the readers of GOAL Magazine.



Jessica Marazza named Partner!

Jessica Marazza is in her 7th year with our firm after graduating from St. Vincent in 2009. She started as our Communications Manager eventually demonstrating a desire of wanting to become a Financial Planner. In 2013, she completed all the rigorous steps and licensing requirements to become a Financial Planner and her career as taken off ever since.

We are very proud to announce, for the first time in our firm's history, that we are advancing an employee to the position of Partner and Jessica has certainly earned that distinction. She will be actively involved in all management decisions, strategic planning and assume leadership roles responsible for a variety of initiatives and team member support.



Welcome back Jessica Urbanik!

We are thrilled to have Jessica Urbanik joining our team on a part time basis as the Director of Community Relations & Education. She will assist with a number of endeavors involving event planning, communications and education.

Jessica had worked for The SecondHalf Coach previously after graduating from California University of PA with a Bachelor of Arts degree and Duquesne University with a Master of Science degree in Corporate Communications. Other past experiences include being a Major Gifts Officer at Children's Hospital and eventually leading to being named Interim Vice President of Development at California University of PA. At the time, her ascension to that role gave her the honor of being the youngest vice president in school history.

In 2013, she stopped working to stay at home with her sons but maintained an active professional presence serving on a number of boards and committees. Most notably, she still serves as President of the Greater Latrobe Partners in Education Foundation Board which works to support the needs of the district and its students. Her wealth of knowledge and experience is immeasurable and her genuine kindness warms everyone's day.



Welcome Tawnya!

We are excited to welcome Tawnya Rockwell as our new Director of Relationship Development & Engagement. Tawnya's first day was June 5th and her energy, experience, infectious smile and laughter have already made a noticeable impact to the quality of our service and the atmosphere in which we all work.

Tawnya will be primarily focused on managing our relationships committed to working towards enhanced engagement and satisfaction. She will be actively leading our communications, client services and event planning team. Tawnya has joined our team after having been a loyal and valued employee of the Youghioghney Country Club where she worked for 16 years. During those 16 years her duties included event planning, marketing, advertising, accounts receivable, and food and beverage manager. Recently, she has served as Operations Manager, Controller, and Director of Sales brilliantly juggling the duties of multiple positions and the responsibilities of those important roles.

We could not be more excited to have the opportunity to welcome someone with so much experience tasked with some of our most important endeavors.

Rescuing animals, providing sanctuary, teaching kindness & compassion for all.

Candy D. Nelson, Founder & President
Animal Friends of Westmoreland | Animal Friends Sanctuary

I am standing here on this beautiful 62 acre farm, just days after signing the closing papers. The stunning views, the utter peace; envisioning the animals living here and all of the lives we will impact. Tears stream down my face as I reflect on how far we've come.

It started in 2006. I bought and donated an old dumpy building and purchased a rusty old van. It was far from fancy but it was all I could afford at the time. It took a ton of faith to embark on something I knew nothing about but somehow I innately knew that everything was going to work out. Have I made mistakes? Undeniably yes. Has it been easy? Absolutely not. Nothing worth it ever is. I gave up so much along the way but what I received in return simply cannot be measured. As I stand here today and look out on our future, there are no words to describe this feeling.

The truly amazing people that are involved in this mission are some of the most compassionate, generous human beings I know. Our staff, our volunteers and the incredible community that supports us is simply remarkable. To think that all of "this" started with a little dog named Puddles and a promise to help animals just like her.

Our History. Animal Friends of Westmoreland, is a 501(c)3 organization dedicated to rescuing, rehabilitating and rehoming abandoned and abused animals. Founded in 2006 by entrepreneur & animal activist Candy Nelson.

It took 2 years to renovate the donated building. Almost 100% of the work was donated as well; with the help of volunteers and local businesses within the community. Animal Friends of Westmoreland opened its doors to the public November 2009 and to date, we have saved close to 3,000 lives.

Our 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 our mission and the lives of whom we care.

Our Mission. We rescue animals and give second chances. We provide love and joy to the humans who open their hearts to these animals and those who serve on their behalf as care givers within our organization. We stand up for the voiceless, holding strong to the belief that animals and children matter.

We inspire people to stand up and speak out against animal abuse. We encourage a community.

We help children who have suffered abuse and neglect, find healing and gain trust as they relate to the animals who also share such horrific pasts. We remind the world that ALL lives matter.

Our Vision. On March 31, 2017, Animal Friends of Westmoreland embarked the next phase of our journey as we forged ahead to create an even bigger impact on the community and leave a legacy for generations to come.

With the purchase of a 62 acre farm, we will be able to rescue large animals like horses, donkeys and cows as well as farm animals such as pigs, goats, sheep and chicken to name a few.

We will have space on the farm to build our new adoption center facility that will provide shelter and care for MORE dogs, cats and rabbits than our existing location can hold.

We have an profound mission and a massive vision. Without your support, NONE of this would be possible.



About our Campaign. We are currently raising funds for the 1st and 2nd phase of our Sanctuary. The first phase is specifically be used to renovate the existing barn on the property. This will provide sanctuary to horses, cows, donkeys, goats, pigs, and chicken. Our Healing Hearts Program will invite at-risk and inner youth to the farm. Children in foster homes, children that have been abused, neglected or abandoned themselves will be able to find safety, compassion and begin to build trust as they relate to the stories of the animals that also share such horrific stories.

The second phase will be to build the new adoption center/ animal shelter that will house dogs, cats and rabbits looking to find a new home. There will be a veterinarian clinic and pet supply store on site as well. The adoption center will provide shelter for animals waiting for a family and additionally have walking trails and enrichment activities to foster the human animal bond.

We have secured the 62 acres but need the additional financial support to bring these programs to life.

Your support will mean the world to the animals that are saved. It will end the abuse, the suffering and their life will be spared. In return, these animals will pay it forward by demonstrating kindness and forgiveness; teaching children the power of compassion and love which will impact future generations ending the abuse cycle and fostering a kinder, more gentle world.

Animal Friends Sanctuary.

Rescuing animals, helping children heal and teaching kindness and compassion for all.

I invite you to join us and be a voice for the voiceless. 📷



www.GoFundMe.org/AnimalFriendsSanctuary • www.AnimalFriendsWestmoreland.org

Understanding Risk

By The SecondHalf Coach Wealth Management Team

Few terms in personal finance are as important, or used as frequently, as "risk." Nevertheless, few terms are as imprecisely defined. Generally, when financial advisors or the media talk about investment risk, their focus is on the historical price volatility of the asset or investment under discussion.

Advisors label as aggressive or risky an investment that has been prone to wild price gyrations in the past. The presumed uncertainty and unpredictability of this investment's future performance is perceived as risk. Assets characterized by prices that historically have moved within a narrower range of peaks and valleys are considered more conservative. Unfortunately, this explanation is seldom offered, so it is often not clear that the volatility yardstick is being used to measure risk.

Before exploring risk in more formal terms, a few observations are worthwhile. On a practical level, we can say that risk is the chance that your investment

will provide lower returns than expected or even a loss of your entire investment. You probably also are concerned about the chance of not meeting your investment goals. After all, you are investing now so you can do something later (for example, pay for college or retire comfortably). Every investment carries some degree of risk, including the possible loss of principal, and there can be no guarantee that any investment strategy will be successful. That's why it makes sense to understand the kinds of risk as well as the extent of risk that you choose to take, and to learn ways to manage it.

What you probably already know about risk

Even though you might never have thought about the subject, you're probably already familiar with many kinds of risk from life experiences. For example, it makes sense that a scandal or lawsuit that involves a particular company will likely cause a drop in the price of that company's stock, at least temporarily. If one car company hits a home run

with a new model, that might be bad news for competing auto-makers. In contrast, an overall economic slowdown and stock market decline might hurt most companies and their stock prices, not just in one industry. However, there are many different types of risk to be aware of.

Volatility is a good place to begin as we examine the elements of risk in more detail.

What makes volatility risky?

Suppose that you had invested \$10,000 in each of two mutual funds 20 years ago, and that both funds produced average annual returns of 10 percent. Imagine further that one of these hypothetical funds, Steady Freddy, returned exactly 10 percent every single year. The annual return of the second fund, Jekyll & Hyde, alternated--5 percent one year, 15 percent the next, 5 percent again in the third year, and so on. What would these two investments be worth at the end of the 20 years?

It seems obvious that if the average annual returns of two investments are identical, their final values will be, too. But this is a case where intuition is wrong. If you plot the 20-year investment returns in this example on a graph, you'll see that Steady Freddy's final value is over \$2,000 more than that from the variable returns of Jekyll & Hyde. The shortfall gets much worse if you widen the annual variations (e.g., plus-or-minus 15 percent, instead of plus-or-minus 5 percent). This example illustrates one of the effects of investment price volatility: Short-term fluctuations in returns are a drag on long-term growth. (Note: This is a hypothetical example and does not reflect the performance of any specific investment. This example assumes the reinvestment of all earnings and does not consider taxes or transaction costs.)

Although past performance is no guarantee of future results, historically the negative effect of short-term price fluctuations

has been reduced by holding investments over longer periods. But counting on a longer holding period means that some additional planning is called for. You should not invest funds that will soon be needed into a volatile investment. Otherwise, you might be forced to sell the investment to raise cash at a time when the investment is at a loss.

Other types of risk

Here are a few of the many different types of risk:

- **Market risk:** This refers to the possibility that an investment will lose value because of a general decline in financial markets, due to one or more economic, political, or other factors.
- **Inflation risk:** Sometimes known as purchasing power risk, this refers to the possibility that prices will rise in the economy as a whole, so your ability to purchase goods and services would decline. For instance, your investment might yield a 6 percent return, but if the inflation rate rises to double digits, the invested dollars that you got back would buy less than the same dollars today. Inflation risk is often overlooked by fixed income investors who shun the volatility of the stock market completely.
- **Interest rate risk:** This relates to increases or decreases in prevailing interest rates and the resulting price fluctuation of an investment, particularly bonds. There is an inverse relationship between bond prices and interest rates. As interest rates rise, the price of bonds falls; as interest rates fall, bond prices tend to rise. If you need to sell your bond before it matures and your principal is returned, you run the risk



of loss of principal if interest rates are higher than when you purchased the bond.

- **Reinvestment rate risk:** This refers to the possibility that funds might have to be reinvested at a lower rate of return than that offered by the original investment. For example, a five-year, 3.75 percent bond might mature at a time when an equivalent new bond pays just 3 percent. Such differences can in turn affect the yield of a bond fund.
- **Default risk (credit risk):** This refers to the risk that a bond issuer will not be able to pay its bondholders interest or repay principal.
- **Liquidity risk:** This refers to how easily your investments can be converted to cash. Occasionally (and more precisely), the foregoing definition is modified to mean how easily your investments can be converted to cash without significant loss of principal.
- **Political risk:** This refers to the possibility that new legislation or changes in foreign governments will adversely affect companies you invest in or financial markets overseas.
- **Currency risk (for those making international investments):** This refers to the possibility that the fluctuating rates of exchange between U.S. and foreign currencies will negatively affect the value of your foreign investment, as measured in U.S. dollars.

The relationship between risk and reward

In general, the more risk you're willing to take on (whatever type and however defined), the higher your potential returns, as well as potential losses. This proposition is probably familiar and makes sense to most of us. It is simply a fact of life--no sensible person would make a higher-risk, rather than lower-risk, investment without the prospect of receiving a higher return. That is the tradeoff.

Your goal is to maximize returns without taking on an inappropriate level or type of risk.

Understanding your own tolerance for risk

The concept of risk tolerance is twofold. First, it refers to your personal desire to assume risk and your comfort level with doing so. This assumes that risk is relative to your own personality and feelings about taking chances. If you find that you can't sleep at night because you're worrying about your investments, you may have assumed too much risk. Second, your risk tolerance is affected by your financial ability

to cope with the possibility of loss, which is influenced by your age, stage in life, how soon you'll need the money, your investment objectives, and your financial goals. If you're investing for retirement and you're 35 years old, you may be able to endure more risk than someone who is 10 years into retirement, because you have a longer time frame before you will need the money. With 30 years to build a nest egg, your investments have more time to ride out short-term fluctuations in hopes of a greater long-term return.

Reducing risk through diversification

Don't put all your eggs in one basket. You can potentially help offset the risk of any one investment by spreading your money among several asset classes. Diversification strategies take

advantage of the fact that forces in the markets do not normally influence all types or classes of investment assets at the same time or in the same way (though there are often short-term exceptions). Swings in overall portfolio return can potentially be moderated by diversifying your investments among assets that are not highly correlated--i.e., assets whose values may behave very differently from one another. In a slowing economy, for example, stock prices might be going down or sideways, but if interest rates are falling at the same time, the price of bonds likely would rise. Diversification cannot guarantee a profit or

ensure against a potential loss, but it can help you manage the level and types of risk you face.

In addition to diversifying among asset classes, you can diversify within an asset class. For example, the stocks of large, well-established companies may behave somewhat differently than stocks of small companies that are growing rapidly but that also may be more volatile. A bond investor can diversify among Treasury securities, more risky corporate securities, and municipal bonds, to name a few. Diversifying within an asset class helps reduce the impact on your portfolio of any one particular type of stock, bond, or mutual fund.

Evaluating risk: where to find information about investments

You should become fully informed about an investment

product before making a decision. There are numerous sources of information. In addition to the information available from the company offering an investment--for example, the prospectus of a mutual fund--you can find information in third-party business and financial publications and websites, as well as annual and other periodic financial reports. The Securities and Exchange Commission (SEC) also can supply information.

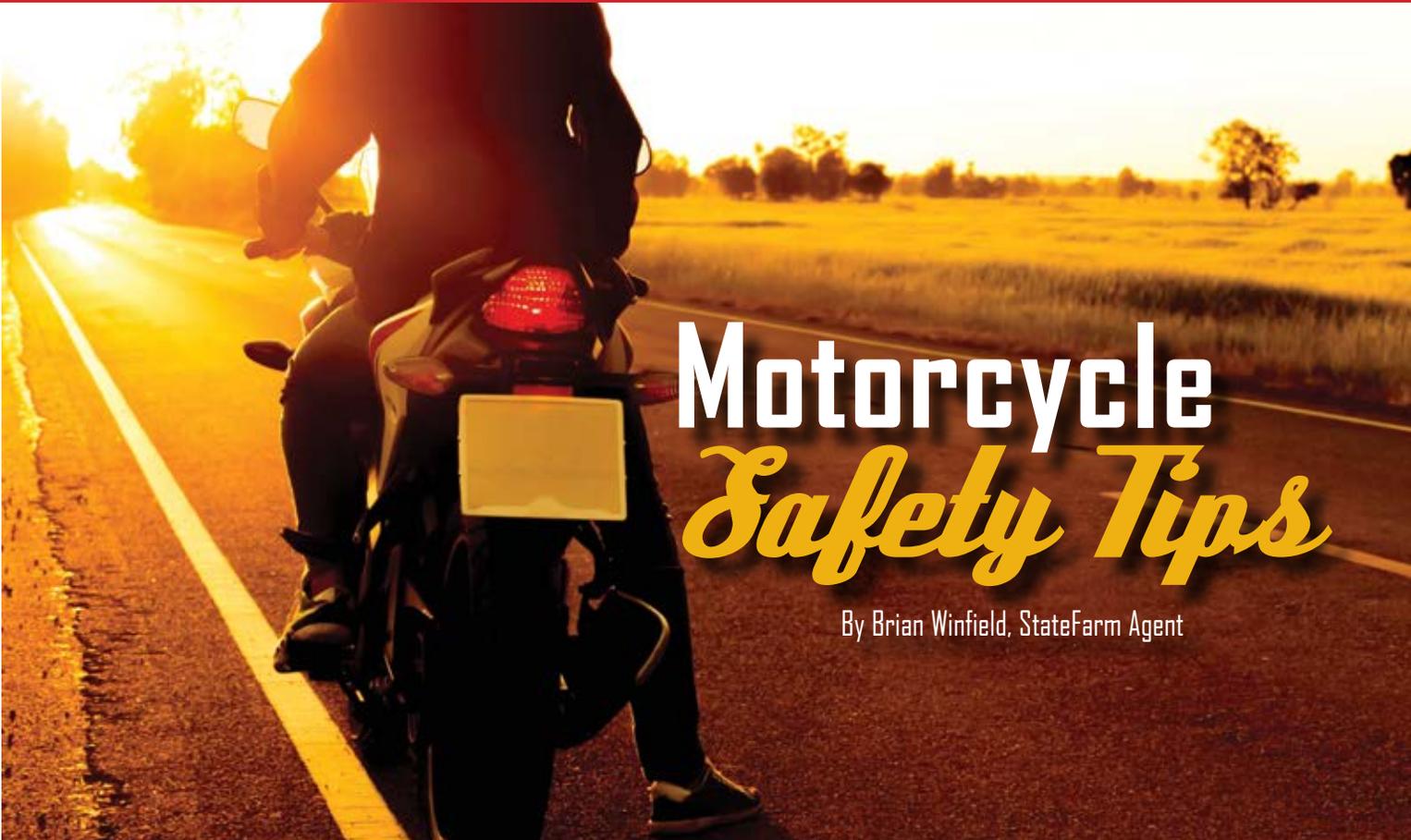
Third-party business and financial publications can provide credit ratings, news stories, and financial information about a company. For mutual funds, third-party sources provide information such as ratings, financial analysis, and comparative performance relative to peers.

Note: Before investing in a mutual fund, carefully consider its investment objectives, risks, fees and expenses, which can be found in the prospectus available from the fund; read it and consider it carefully before investing.

Securities and advisory services offered through SagePoint Financial, Inc. member FINRA/SIPC. Insurance services offered through The SecondHalf Coach, Inc. which is not affiliated with SagePoint Financial, Inc. Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable--we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

The SecondHalf Coach, Inc.
Wealth Management Team
2519 Ligonier Street P.O. Box 421
Latrobe, PA 15650
724-537-2799
724-537-3180 (Fax)
info@thesecondhalfcoach.com
www.thesecondhalfcoach.com

Don't put all your eggs in one basket.
You can potentially help offset the risk of
any one investment by spreading your
money among several asset classes.



Motorcycle *Safety Tips*

By Brian Winfield, StateFarm Agent

The open road is always an adventure.

You never know what might be around the bend, so make sure you're prepared for whatever the road has in store for you.

Whatever type of ride you prefer, sharing the road is essential. Here are some motorcycle safety tips to help keep yourself and your passengers safe.

Motorcycle safety tips for operators

- If you're new to owning a motorcycle, perhaps you've already received your motorcycle license, required by most states. You're also going to need insurance.
- Consider participating in a hands-on training course conducted in a controlled environment. These are beneficial for both new and experienced riders.
- Wear protective gear, and be sure passengers are protected too. Helmets, clothing, gloves, and eyewear can all reduce injury if you're involved in a crash.
- Choose a bike equipped with Antilock Braking System (ABS). ABS prevents wheels from locking up and helps avoid skidding.
- Be an engaged rider, focused on the road. Watch out for distracted drivers.
- Always ride sober, including avoiding prescription medications that may affect how you ride.
- Be courteous and respectful of other motorists; share the road.
- Follow at a safe distance - two seconds behind the vehicle in front of you is best in ideal conditions. Allow more time and distance in bad weather, heavy traffic, or as you approach curves and intersections.



- When following a motorcycle, travel at a safe distance, recommended to be three or four seconds. They can stop quicker than a car, and you need to be ready to stop, too.

The information in this article was obtained from various sources not associated with State Farm®. While we believe it to be reliable and accurate, we do not warrant the accuracy or reliability of the information. These suggestions are not a complete list of every loss control measure. The information is not intended to replace manuals or instructions provided by the manufacturer or the advice of a qualified professional. Nor is it intended to effect coverage under our policy. State Farm makes no guarantees of results from use of this information. 📌

- Stay in your lane. Other motorists are more likely to see you when you're in a travel lane.
- Obey traffic laws, especially speed limits.
- Always use turn signals.
- Pretend you're invisible to drivers or other vehicles; take precautions to be seen, including wearing bright colors and using your headlight at all times.

Tips for all drivers

- Be respectful and courteous; share the road.
- Use turn signals to change lanes or merge into traffic.
- Check mirrors and blind spots before changing lanes.
- Watch for motorcycles with turn signals flashing. Wait until they turn or the driver turns the signal off, because unlike cars, motorcycle signals don't always have auto-cancel.
- Watch for sudden moves by motorcycles due to road hazards, such as potholes or debris.



Hello, neighbor!

Brian Winfield, Agent
550 Route 30
Irwin, PA 15642
Bus: 724-864-9000
www.brianwinfieldagency.com

Please stop by and say, "Hi!"
I'm looking forward to serving your needs for insurance and financial services.

**Like a good neighbor,
State Farm is there.®**

CALL ME TODAY.





The Only Business We're Missing *Is Yours*

It's impossible to give just one reason why a business should be part of the Westmoreland County Chamber of Commerce. Businesses come to us for a wide variety of reasons. Some join to participate in our buying pools for energy, insurance, or healthcare. Others use our advertising vehicles to reach fellow business leaders. Many come to us because we offer opportunities to network or attend professional development seminars. Still others like knowing they support a strong organization advocating for the businesses that drive our local economic engine. All of these efforts are things that have a direct and positive benefit on companies like yours. We understand the realities of today's world and we know the bottom line is that you are busy. There are no attendance requirements to be part of the Chamber. In fact, whether you ever come to an event or not, we are always out there working on your behalf to make Westmoreland County a better place to live and do business.

The Chamber gets its support from local retailers, small manufacturers, and professional service providers up through national firms, global manufacturers, and large employers. The common thread our members share is that they all want a vibrant local economy. Some support the Chamber because it's their way of giving back to a community that's been good to them. Others support us because they know our work to create a strong local business climate is important to their own success.

One thing we can promise is that the Chamber staff and leadership work tirelessly to make Westmoreland County a better place today and in the long term.

For example, the Westmoreland County Chamber has been a key driver to kick off the 'Westmoreland County Forum for Workforce Development' - a program that works with school district superintendents and business leaders from

The Chamber gets its support from local retailers, small manufacturers, and professional service providers up through national firms, global manufacturers, and large employers. The common thread our members share is that they all want a vibrant local economy.

throughout the county on strategies to prepare young people with the skills local employers need. We also work with elected officials on important matters like pension reform, transportation planning, tax reform, regulatory burdens, and economic development to name just a few. And we've even launched a new Leadership Development program to help cultivate an annual co-hort of superior business, civic, and community leaders from within our own community.

As with any organization, there are tons of details behind the scenes. If you have questions or would like to talk about how membership can work for you, please don't hesitate to give our office a call. As a reader of GOAL Magazine, your business is invited to join the chamber anytime before July 1st and we'll waive the \$25 application fee. Just mention the phrase "MY GOAL IS SUCCESS" when you apply for membership to apply the discount.

We'll look forward to hearing from you soon and we can't wait to play a role in your success!

Chad Amond
President & CEO
Westmoreland County Chamber
of Commerce

"Within 50 milliseconds of seeing someone's face, you unconsciously make decisions that will influence your interactions."

-University of Toronto psychology professor Nicholas Rule

10 TIPS

TO PLAN THE PERFECT COMMERCIAL PHOTOGRAPHY SHOOT By Autumn Stankay, SkySight Photography

If you own your business you know that quality marketing is near, or at, the top of the list of important tasks to accomplish regularly. Whether your business requires a marketing plan with many moving parts, or is as simple as a good website for your clients to access for information, the image that you project to the public of you, your product, and your company needs to be top notch. The first visual impression that you give should reflect that of the best.

When a client sees your website, ad, or social media for the first time before calling you... what are they seeing in the photography?

Is your Linked-in photo just an iPhone selfie? Did you assistant snap a headshot of you that looks like a mug shot on a white wall? Is your product even displayed at all, and if it is does the photo actually reflect the high quality that your product deserves? Does your website have pixelated, dark, out of focus, or just old photographs that need updated? Are you using web stock images of clients, staff, or products that are not even yours? All of these scenarios are photographic problems in your marketing that are going to give off the wrong impression of what a true professional you really are. So it boils down to this. Ask yourself one question... Does the quality

of the photography on your website reflect the quality of the work that you do? If the answer is no, its time for a commercial photography consultation.

So where do you begin? We will walk you through it step by step if this is the first professional photographer you've hired for your company. Or, if you've been down this road and know exactly what you want and need, we're more than happy to fall into place and support your already designed vision. Here are my tips for putting together a very successful commercial photography shoot for your business. 📸



NUMBER ONE. Take a self guided tour on your own website. First, google yourself. Start there. How does your google listing look? Open your home page and look it with fresh eyes. Pretend you are a potential customer who just googled you and is seeing your site for the first time. How does it feel when you are on your home page? As a customer, is it inviting? Does it scream high quality? When was the last time you really looked at it in detail? Check every page and make a list of the places a good photograph will enhance it.

NUMBER TWO. Check your site on several different platforms to see how your photos look. Laptop, Desktop computer, mobile and iPad/notebook.



NUMBER THREE. Look at other's websites, specifically in your field. Do this right after you take a tour of your own website. This is how customer's shopping will be seeing you. When compared side by side with your competitor, how do you now feel about your own website photography?

NUMBER FIVE. Make a list of places you need to use photography in addition to your website. Social media, print ads, materials like brochures and business cards, billboards. Think about how the photos need to be oriented on the site. Horizontal, vertical or square? And which pages need each one? How many photos do you need total? All of these items will be helpful prior to starting your photography.



NUMBER FOUR. Find a few other websites (in any profession, not just your own field) that really blow you away with first impression. Look for sites where there are no stock images, or shots from cell phones anywhere in the website. This consistency is very key to keeping the site professional at every page click.



NUMBER SIX. Think outside the box. In addition to product photos, profile/headshots of you and staff, and images of your workspace, what else can you use on your website? Action shots are very useful. If your day to day business involves talking on the phone, perhaps some shots at your desk with your smartphone will be great. If you work with clients face to face, you'll want to get a few people to pose/stage as a model on the day of our shoot. If you are a fitness professional, you may need to be photographed running outside in the streets or in the gym with equipment. Sometimes I suggest taking a large amount of these types of images and saving them for social media usage throughout the year. If you plan to do that, you'll want to change your clothing in these images A LOT so that when you post the photos weeks or months apart it does not look like it was photographed all on the same day.



NUMBER SEVEN THROUGH TEN...

Want to read the remainder of this article? There are many more fantastic tips you won't want to miss including some bonus suggestions on attire for staff, staging the scene, and more! Just go to: www.skysightphotography.com/commercial_photography - to read tips #7 - #10!!!





What Should You Do After an Auto Accident?



By Jessica L. Rafferty,
Esq. of QuatriniRafferty

Being involved in a car accident is very stressful, which makes it very difficult to think clearly. It's hard to know, and remain calm enough to remember, what you should do to protect yourself and your family after an accident. In order to help, I've outlined some DOs and DON'Ts.

DO



- Get Contact Information
- Take Photos/Gather Evidence
- Receive Medical Attention
- Call an Attorney

DON'T



- Panic
- Sign Anything
- Apologize or Make Accusations
- Wait to call an Attorney

At the Scene

Even if it initially appears that no one is hurt, the police should be called to document the accident. While you are waiting for the police and emergency personnel to arrive at the scene, do the following (if you are physically unable, ask a passenger in your vehicle to do so):

Do get contact information from everyone at the scene. Talk to the other driver involved in the collision and write down:

- their name, address and phone number
- the make, model and year of their vehicle, and the license plate number of their car
- the other driver's insurance information, including the insurance policy number
- the other driver's license number

It is also important to talk with witnesses and passengers in the other driver's vehicle – making sure to write down their names, addresses and telephone numbers.

Do take photos and gather evidence at the scene. Make note (in writing) of the time of day, weather conditions, intersection, mile marker and any other details you believe may be important. If you have a camera (most cell phones have cameras now) – even better. Taking photos of the accident scene is a great way to preserve evidence and refresh your memory later down the road.

Don't apologize or make accusations.

It is most people's general instinct to say something when you or someone else is hurt. Try to resist this instinct because your words can later be used against you – no matter how innocent they seem at the time.

TIPS FOR TAKING ACCIDENT PICTURES

- The more pictures you can take, the better
- When you are taking a picture make sure to take some wide view photos so that you, and those looking at the photos, can see the entire view of whatever it is that you are photographing
- Take photos from different angles and distances
- After you take a few wide view photos, you can then zoom in on whatever it is that you believe is important

What to take pictures of:

- Your car and the damage it sustained
- The other cars involved in the accident, and the damages they've sustained
- Any skid marks
- Any vehicle parts, shattered glass or other debris that may have fallen onto the road;
- The accident site (intersection, parking lot, etc.)
- The weather conditions
- Any visible bodily injuries to you, your passengers and other parties (if possible and consent to – of course)

After You Leave the Scene of the Accident

Insurance Companies

After an accident, you should quickly contact your own insurance company to let them know about it. After you do this, people from other insurance companies will begin calling you and may even attempt to visit you. They will ask you many questions and they will want you to give them a recorded statement. At this point it is in your best interest to call an attorney.

- **Do** contact your own insurance company
- **Don't** give a recorded statement
- **Don't** sign anything or accept a settlement without advice from an attorney
- **Don't** post anything about the accident or your injuries on social media

Medical Treatment

If you are hurt, you may have already been to the hospital and you may be treating with your doctor or physical therapist. If, however, you begin to feel pain later on (which is quite common) and have not sought medical treatment, you should do so sooner rather than later.

- **Don't** wait to seek medical treatment. This is best for your health and it will also prevent the insurance company from saying, "If you were hurt, why did you wait to get treatment?"
- **Do** write down which doctors and health providers you are treating with and details about that treatment
- **Do** keep a file with the medical bills that you receive as a result of the medical treatment you receive from the accident

Do: Make us your first call!

We know that after an accident you have so many worries and the last thing you want to do is think about hiring an attorney, but please don't hesitate. The longer you wait after an accident, the more difficult it is to prove your case.

When you hire us, we start working on your case immediately. We will deal with the insurance companies for you and you will stop receiving phone calls and paperwork in the mail. We will gather evidence, talk to witnesses, get the police report and talk to the insurance companies to ensure that we get you the best result possible.

If you, or someone you know, becomes injured in an automobile or motorcycle accident, please give us a call at 888-288-9748. I am a member of the Multi-Million Dollar Advocates Forum and know what it takes to get you the compensation you deserve. Additionally, I would be happy to review your auto insurance policy for you (prior to an accident) at no cost. Just give me a call to schedule! ☎

Included in this article is an "Automobile Accident Information Form" that you can cut out and keep in your car in the event that you are involved in an accident. Write down as much information as you can gather at the scene - and take photos!



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 _____

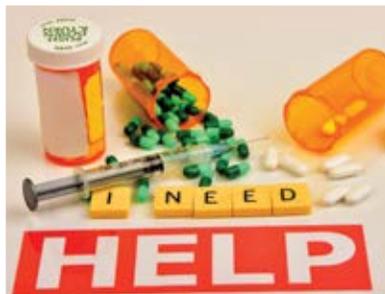
DESCRIPTION OF ACCIDENT

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

QUATRINI RAFFERTY
ATTORNEYS AT LAW
888-288-9748 • www.qrlegal.com

Faith Based Approach To Drug Epidemic

By Gina Cerilli, Westmoreland County Commissioner, Westmoreland County



As I embark on my second year as Westmoreland County Commissioner, it is devastating to learn of the drug overdoses in our county from 2016. The drug epidemic does not discriminate based on age, gender, or economic status. In 2016, the two age ranges tied for the most overdoses were 31-40 years of age and 51-60 years of age. Thankfully, our younger generation of teenagers fighting addiction is able to seek help in their parents, teachers, coaches, friends, and family members before it is too late. How many 50-year olds, however, have someone watching over them when they become addicted to pain pills after surgery?

This is not only a Westmoreland County issue, but a national epidemic causing 1,000 Americans to die every single week. Overdoses account for more deaths in this country than cancer, heart attacks, and car accidents combined. Unfortunately, because this is a national issue, there isn't an easy solution to the problem. Our county's Drug Overdose Task Force has been studying different cities throughout the country and is in the process of adopting a few successful plans for Westmoreland County for 2017.

Personally, when I am in need of help and seeking answers, I turn it over to God. The Drug Overdose Task Force similarly is attacking the drug abuse problem through a faith-based initiative. It is understood that the faith community is vital in the prevention and healing of opioid addiction. Religious leaders are necessary partners in developing, organizing, and/or offering spiritual guidance and support not only to those struggling with opioid addiction, but also to the friends and family members who suffer emotional and spiritual effects from watching loved ones battle drug dependence. A church is often the first place someone turns to when they feel they have no place else to go. As a result,

It is understood that the faith community is vital in the prevention and healing of opioid addiction.



the church staff may frequently be the first to come in contact with someone who is fighting the disease of addiction. On March 8th, the Drug Overdose Task Force hosted a Faith-Based Community Drug Seminar for religious leaders of all faiths. Clergy of all faiths are on the front lines of this epidemic and are a large part of the recovery process.

Dr. Eric Kocian of St. Vincent College carried out a study consisting of 160 individuals suffering from substance abuse disorder. The survey consisted of about a dozen treatment options, including methadone, Suboxone, long term/short term rehab, treatments in jail, halfway houses, and clergy/religious/spiritual assistance. Ninety-five percent of the individuals listed clergy/religious/spiritual assistance as the most effective treatment. Westmoreland County clergymen who attended the seminar discussed how important it is that they offer a non-judgmental attitude, a listening ear, and relief from the guilt that feeds addiction.

The national heartbreaking drug epidemic most likely will get worse before it gets better. I am hopeful, though, that our community members who are suffering from substance abuse disorder succeed in recovery and get a second chance at life.

Do you or a loved one have issues with substance abuse? Call the Westmoreland County Substance Abuse Helpline for directions, answers, and hope at 1-844-897-8927.



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

Tax Benefits of Home Ownership



In tax lingo, your principal residence is the place where you legally reside. It's typically the place where you spend most of your time, but several other factors are also relevant in determining your principal residence. Many of the tax benefits associated with home ownership apply mainly to your principal residence--different rules apply to second homes and investment properties. Here's what you need to know to make owning a home really pay off at tax time.

Deducting mortgage interest

One of the most important tax benefits that comes with owning a home is the fact that you may be able to deduct any mortgage interest that you pay. If you itemize deductions on Schedule A of your federal income tax return, you can generally deduct the interest that you pay on debt resulting from a loan used to buy, build, or improve your home, provided that the loan is secured by your home. In tax terms, this is referred to as "home acquisition debt." You're able to deduct home acquisition debt on a second home as well as your main home (note, however, that when it comes to second homes, special rules apply if you rent the home out for part of the year).

Up to \$1 million of home acquisition debt (\$500,000 if you're married and file separately) qualifies for the interest deduction. (Different rules apply if you incurred the

debt before October 14, 1987). If your mortgage loan exceeds \$1 million, some of the interest that you pay on the loan may not be deductible.

You're also generally able to deduct interest you pay on certain home equity loans or lines of credit secured by your home, but the rules are different. Home equity debt typically involves a loan secured by your main or second home, not used to buy, build, or improve your home. Deductible home equity debt is limited to the lesser of:

- The fair market value of the home minus the total home acquisition debt on that home, or
- \$100,000 (or \$50,000 if your filing status is married filing separately) for main and second homes combined. The interest that you pay on a qualifying home equity loan or line of credit is generally deductible regardless of how you use the loan proceeds. For more information, see IRS Publication 936.

Mortgage insurance

You can generally treat amounts you paid during 2015 and 2016 for qualified mortgage insurance as home mortgage interest, provided that the insurance was associated with home acquisition debt, and was being paid on an insurance contract issued after 2006. Qualified mortgage insurance is mort-

gage insurance provided by the Department of Veterans Affairs, the Federal Housing Administration, the Rural Housing Service, and qualified private mortgage insurance (PMI) providers. The deduction is phased out, though, if your adjusted gross income was more than \$100,000 (\$50,000 if married filing separately). Starting in 2017, amounts paid for qualified mortgage insurance are generally not deductible.

Deducting real estate property taxes

If you itemize deductions on Schedule A, you can also generally deduct real estate taxes that you've paid on your property in the year that they're paid to the taxing authority. If you pay your real estate taxes through an escrow account, you can only deduct the real estate taxes actually paid by your lender from the escrow account during the year. Only the legal property owner can deduct real estate taxes. You cannot deduct homeowner association assessments, since they are not imposed by a state or local government.

AMT considerations

If you're subject to the alternative minimum tax (AMT) in a given year, your ability to deduct mortgage interest and real estate taxes may be limited. That's because, under the AMT calculation, no deduction is allowed for state and local taxes, including real



estate tax. And, under the AMT rules, only interest on mortgage and home equity debt used to buy, build, or improve your home is deductible. So, if you use a home equity loan to purchase a car, the interest on the loan may be deductible for regular income tax purposes, but not for AMT.

Deducting points and closing costs

Buying a home is confusing enough without wondering how to handle the settlement charges at tax time. When you take out a loan to buy a home, or when you refinance an existing loan on your home, you'll probably be charged closing costs. These may include points, as well as attorney's fees, recording fees, title search fees, appraisal fees, and loan or document preparation and processing fees. You'll need to know whether you can deduct these fees (in part or in full) on your federal income tax return, or whether they're simply added to the cost basis of your home.

Before we get to that, let's define one term. Points are certain charges paid when you obtain a home mortgage. They are sometimes called loan origination fees. One point typically equals one percent of the loan amount borrowed. When you buy your main home, you may be able to deduct points in full in the year that you pay them if you itemize deductions and meet certain requirements. You may even be able to deduct points that the seller pays for you. More information about these requirements is available in IRS Publication 936.

Refinanced loans are treated differently. Generally, points that you pay on a refinanced loan are not deductible in full in the year that you pay them. Instead, they're deducted ratably over the life of the loan. In other words, you can deduct a certain portion of the points each year. If the loan is

used to make improvements to your principal residence, however, you may be able to deduct the points in full in the year paid.

What about other settlement fees and closing costs? Generally, you cannot deduct these costs on your tax return. Instead, you must adjust your tax basis (the cost, plus or minus certain factors) in your home. For example, you'd increase your basis to reflect certain closing costs, including:

- Abstract fees
- Charges for installing utility services
- Legal fees
- Recording fees
- Surveys
- Transfer or stamp taxes
- Owner's title insurance

For more information, see IRS Publication 530.

Tax treatment of home improvements and repairs

Home improvements and repairs are generally nondeductible. Improvements, though, can increase the tax basis of your home (which in turn can lower your tax bite when you sell your home). Improvements add value to your home, prolong its life, or adapt it to a new use. For example, the installation of a deck, a built-in swimming pool, or a second bathroom would be considered an improvement. In contrast, a repair simply keeps your home in good operating condition. Regular repairs and maintenance (e.g., repainting your house and fixing your gutters) are not considered improvements and are not included in the tax basis of your home. However, if repairs are performed as part of an extensive remodeling of your home, the entire job may be considered an improvement.

Energy tax credit

You might be entitled to a tax credit if you made certain energy-efficient improvements to your home in 2015 and 2016. The credit is generally equal to 10% of the amount paid for qualified improvements including roofs, windows, exterior doors, skylights, and insulation materials. The credit is also available for the costs of certain energy efficient property, including up to \$150 for qualified furnaces and hot water boilers, and up to \$300 for qualified electric heat pump water heaters and central air conditioning units.

There is a \$500 lifetime limit for the credit (and a \$200 lifetime cap on the credit for windows)--meaning you won't be able to claim the credit if you claimed the maximum credit in one or more prior tax years. The credit is not available for energy-efficient improvements made in 2017.

A separate credit is also available for qualified solar, wind, geothermal heat pump, and fuel cell property costs. See IRS Form 5695, Residential Energy Credits, for more information.

Exclusion of capital gain when your house is sold

If you sell your principal residence at a loss, you generally can't deduct the loss on your tax return. If you sell your principal residence at a gain you may be able to exclude some or all of the gain from federal income tax.

Generally speaking, capital gain (or loss) on the sale of your principal residence equals the sale price of your home less your adjusted basis in the property. Your adjusted basis is the cost of the property (i.e., what you paid for it initially), plus amounts paid for capital improvements, less any depreciation and casualty losses claimed for tax purposes. If you meet all requirements, you can

exclude from federal income tax up to \$250,000 (\$500,000 if you're married and file a joint return) of any capital gain that results from the sale of your principal residence. Anything over those limits is generally subject to tax. In general this exclusion can be used only once every two years. To qualify for the exclusion, you must have owned and used the home as your principal residence for a total of two out of the five years before the sale.

For example, you and your spouse bought your home in 1981 for \$200,000. You've lived in it ever since and file joint federal income tax returns. You sold the house yesterday for \$350,000. Your entire \$150,000 gain (\$350,000 - \$200,000) is excludable.

That means that you don't have to report your home sale on your federal income tax return.

What if you fail to meet the two-out-of-five-year rule? Or what if you used the capital gain exclusion within the past two years with respect to a different principal residence? You may still be able to exclude part of your gain if your home sale was due to a change in place of employment, health reasons, or certain other unforeseen circumstances. In such a case, exclusion of the gain may be prorated.

Additionally, special rules may apply in the following cases:

- If your principal residence contained a home office or was otherwise used partially for business purposes

- If you sell vacant land adjacent to your principal residence
- If your principal residence is owned by a trust
- If you rented part of your principal residence to tenants, or used it as a vacation or second home
- If you owned your principal residence jointly with an unmarried individual

Note : Members of the uniformed services, foreign services, and intelligence community, as well as certain Peace Corps volunteers and employees may elect to suspend the running of the two-out-of-five-year requirement during any period of qualified official extended duty up to a maximum of ten years. 

Consult a tax professional for details. Securities and advisory services offered through SagePoint Financial, Inc. member FINRA/SIPC. Insurance services offered through The SecondHalf Coach, Inc. which is not affiliated with SagePoint Financial, Inc. Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice. The SecondHalf Coach, Inc. Our Wealth Management Team Financial Planners 2519 Ligonier Street P.O. Box 421 Latrobe, PA 15650 724-537-2799 724-537-3180 (Fax) info@thesecondhalfcoach.com www.thesecondhalfcoach.com Prepared by Broadridge Investor Communication Solutions, Inc. Copyright 2017

SUCCESS IS A JOURNEY, NOT A DESTINATION!



Bryan S. Kisiel, CPA.citp, CISA



The CPA. Never Underestimate The Value.®

kisiel & associates, pc
Certified Public Accountants and Consultants

815b Memorial Blvd.
Connellsville, PA 15425
724 - 626 - 2926

Fax 724 - 626 - 2927
Email: info@kaacpa.com

By The SecondHalf Coach
Wealth Management Team

Planning for Marriage: Financial Tips for Women



Planning for marriage should involve more than just picking out invitations and deciding whether you should serve chicken or fish at the reception. More importantly, you'll want to take a look at how marriage will impact your financial situation. And while there are a number of issues you'll need to think about, careful planning can increase the likelihood that you'll have financial success as you enter this new chapter in your life.



Consider a prenuptial agreement

If either you or your future spouse has or may inherit substantial assets, or if either of you has children from previous marriages, you may want to consider a prenuptial agreement. A prenuptial agreement is a binding contract between future spouses that defines the rights, duties, and obligations of the parties during marriage and in the event of legal separation, annulment, divorce, or death. A prenuptial agreement typically addresses the following areas:

- Assets and liabilities--What assets will each of you bring into the marriage? What liabilities do each of you have (e.g., credit card/mortgage debt)?
- Contributions of each partner--Will there be particular consideration given for special contributions that either of you make (e.g., one spouse limiting his or her career)?
- Divorce--If you and your future spouse divorce, will there be alimony or a lump-sum payment? How will you divide assets purchased from joint funds?
- Estate planning--Who gets what at the death of either spouse?

Discuss your financial history

Marriage is the union of two separate individuals and their finances. While talking about money can be a stressful topic for many couples, you'll want to sit down and discuss your financial history and your future spouse's financial history before you merge your money. Start out by taking stock of each of your respective financial situations. You should each make a list of your individual assets (e.g., investments, real estate) and any liabilities (e.g., student loans, credit card debt) you may have. This is also the time to address items such as how much each of you earns and if either of you has additional sources of income (e.g., interest, dividends).

Agree on a system for budgeting/ maintaining bank accounts

Right now, you are probably accustomed to managing your finances in a way that is comfortable for you and you alone. Once you are married, you and your spouse will have to agree on a system for budgeting your money and paying your bills together as a couple. Either of you can agree to be in charge of managing the budget, or you can take turns keeping records and paying the bills. If both of you are going to be involved in the budgeting process, make sure that you develop a record-keeping system that both of you understand and agree upon. In addition, you'll want to keep your records in a joint filing system so that both of you can easily locate important documents. Once you agree on a budgeting system, you'll be able to establish a budget. Begin by listing all of your income and expenses over a certain time period (for example, monthly).

Sources of income can include things such as salaries and wages, interest, and dividends. Expenses can be divided into two categories: fixed (e.g., housing, utilities, food) and discretionary (e.g., entertainment, vacations). Be sure to include occasional expenses (e.g., car maintenance) as well. To help you and your future spouse stay on track with your budget:

- Try to make budgeting part of your daily routine
- Build occasional rewards into your budget (e.g., going to the movies)
- Examine your budget regularly and adjust/make changes as needed

This might also be a good time to decide whether you and your future spouse will combine your bank accounts or keep them separate. While

maintaining a joint account does have its advantages (e.g., easier record keeping and lower maintenance fees), it is sometimes more difficult to keep track of the flow of money when two individuals have access to a single account.

If you do decide to combine your accounts, each spouse should be responsible for updating the checkbook ledger when he/she writes a check or withdraws funds. If you decide to keep separate accounts, consider opening a joint checking account to pay for household expenses.

Map out your financial future Together

An important part of financial planning as a couple is to map out your financial future together. Where do you see yourself next year? What about five years from now?

Do you want to buy a home together? If you decide to start a family, would one of you stay at home while the other focuses more on his or her career? Together you should make a list of short-term financial goals (e.g., paying off wedding debt, saving for graduate school) and long-term financial goals (e.g., retirement). Once you have decided on your financial

goals, you can prioritize them by determining which ones are most important to each of you. After you've identified which goals are a priority, you can set your sights on working to achieve them together.

Resolve any outstanding credit/debt issues

Since having good credit is an important part of any sound financial plan, you'll want to identify any potential credit/debt problems either you or your future spouse may have and try to resolve them now rather than later. You should each order copies of your credit reports and review them together. You are entitled to a free copy of your credit report from each of the three major credit reporting agencies once every 12 months (go to www.annualcreditreport.com for more information).



For the most part, you are not responsible for your future spouse's past credit problems, but they can prevent you from getting credit together as a

couple after you are married. Even if you've always had spotless credit, you may be turned down for credit cards or loans that you apply for together if your future spouse has a bad track record with creditors. As a result, if you find that either one of you does have credit issues, you might want to consider keeping your credit separate until you or your future spouse's credit record improves.

Consider integrating employee and retirement benefits

If you and your future spouse have separate health insurance coverage, you'll want to do a cost/benefit analysis of each plan to see if you should continue to keep your health coverage separate. If your future spouse's health plan has a higher deductible and/or co-payment or fewer benefits than those offered by your plan, he or she may want to join your



health plan instead. You'll also want to compare the premium for one family plan against the cost of two single plans. In addition, if both you and your future spouse participate in an employer-sponsored retirement plan, you should be aware of each plan's characteristics. Plans may differ as to matching contributions, investment options, and loan provisions. Review each plan together carefully and determine which plan provides the better benefits. If you can afford to, you should each participate to the maximum in your own plan.

Assess your insurance coverage needs

While you might not have felt the need for life and disability insurance when you were single, once you are married you may find that you and your future spouse are financially dependent on each other. If you don't have life or disability insurance, you will want to have policies in place in order to make sure that your future spouse's financial needs will be taken care of if you should die prematurely or become disabled. If you already have life and disability insurance, you should reevaluate the adequacy of your existing coverage and be sure to update any beneficiary designations as well. You should also take a look at your auto insurance coverage. Check your policy limits and consider pooling your auto insurance policies with one company (your insurance company may give you a discount if you insure more than one car with them). As for renters/homeowners insurance, you'll want to make sure your personal property and possessions are adequately covered.

Securities and advisory services offered through SagePoint Financial, Inc. member FINRA/SIPC. Insurance services offered through The SecondHalf Coach, Inc. which is not affiliated with SagePoint Financial, Inc.

Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice. ☒

WOMEN OF GOAL

GOAL Magazine is proud of the pillars on which it has been built--- its core values of *Authenticity, Collaboration* and *Enrichment*. Simply put, this magazine is comprised of local professionals collaborating to inspire and enrich our communities with authentic information. This magazine is not about politics and is not representative of a particular cause or movement. This publication seeks to rise above the noise and negativity that has flooded our lives. At GOAL Magazine, we are driven by purpose not profits. Our common goal is to quench the thirst for information in a healthy, positive and meaningful way.

In this issue of GOAL Magazine, we proudly feature some of our women contributors who have been instrumental in building this publication's credibility and popularity. The cover portrays a professionally diverse group from a variety of fields and life experiences. Pictured in an artistic setting accented with pieces most often recognized on the scene of a construction site, these women master balancing work ethic with personality. Exuding professionalism, confidence and strength, their smiles welcome you and their eyes look to a future in which they remain steadfast in making a difference in their unique ways. This cover story provides readers with a

glimpse into who they are as individuals. You'll learn about what led them into their fields, who inspires them, how they achieve work and life balance and what contributes to their personal style.

Since, the cover photo and theme was chosen for this issue we've added other talented women to our team who contribute to the success of this magazine. You can learn more about them, and our featured women, by visiting their websites and reading their individual articles in this issue and future issues.



WENDY BELL O'TOOLE

PositivelyWendyBell.com

1. How did you get into this type of work?

With 91,000 followers on Facebook (I know, holy cow, right?) I've heard again and again how much people appreciate the inspirational and uplifting stories I write and the videos I produce. I think everyone's hungry for goodness. For positivity. For stories that make us think and laugh (sometimes cry) and smile. It's time to re-define "news" and make it what WE want it to be. And that's what I'm doing!

2. How does your personality contribute to your career?

When you truly see the world through positive eyes and see a landscape in which ANYTHING is possible, there's very little that can de-rail your dreams. My personality is upbeat, faithful, honest and kind. When you can be exactly who you are and make a living doing it... you've crossed over into the stuff of dreams.

3. What is your absolute favorite item in your wardrobe and what makes it so special?

I have the cutest Minnie Mouse Modcloth dress that's red with white polka dots. It fits me like a glove. (It's very distinctive so I have to be careful how often I wear it!)



GINA CERILLI

Westmoreland County Commissioner
Westmoreland County

1. How did you get into this type of work?

I always wanted to get involved in Public Service and decided to run for office during my last year of Law School at Duquesne University. I never expected to run for office at such a young age, but with the rising drug epidemic and former issues at Westmoreland Manor, I decided to step up and give it a shot!

2. Who inspires you in your daily life?

Meeting other professional women, which is why I was honored to be involved in this issue of Goal Magazine.

3. How would you describe your personal style?

I love anything black because you can dress it up or down with accessories. The majority of my Fall, Winter, and Spring wardrobe includes black. In the summertime, I usually wear bright colors.

JESSICA M. MARAZZA

Partner/Financial Planner
The SecondHalf Coach, inc.

1. How did you get into this type of work?

I have a love for math, people and creativity and financial planning allows me to utilize all three.

2. Who inspires you in your daily life?

My brother and sister are probably my two greatest inspirations. My sister for her selflessness and my brother for his sense of adventure.

3. How would you describe your personal style?

Classic with a modern twist. I'm big on pairing colors and patterns being dressed up with a statement piece like a necklace or scarf.





CANDY D. NELSON
Founder & President
Animal Friends of Westmoreland

1. How did you get into this type of work?

I have such a deep desire to create a more compassionate world. For our society to see all animals as the deeply emotional, highly intelligent, and the caring beings they are. Our work encourages others to stand up and speak out against animal abuse and through the stories of the animals we rescue, we heal children who experience similar stories of unimaginable abuse and neglect. What we do goes beyond rescuing animals in our care, it's crosses genders, race, demographics and species; encourages our communities to be kinder and more loving to ALL living beings.

2. Who inspires you in your daily life?

My dad inspires me. He came from a family where survival was the greatest priority. He is self-taught without a high school education yet found a way to start and grow two successful businesses. Rosa Parks, a true inspiration. She was a old, courageous woman who wasn't afraid to stand up for what she believed in. Even when threatened with jail for those beliefs, she didn't give in to the pressure. She chose jail over remaining silent. Rosa was instrumental in creating change in the civil rights movement and changing the world with her voice. She is proof that one voice can truly make a difference.

3. How would you describe your personal style?

I believe that the manner of which we carry ourselves has far more bearing on style than any label or designer. My style is to wear what makes me feel confident... confident, classy and a little bit of edge.

JESSICA LEE RAFFERTY
Attorney, QuatriniRafferty

1. How did you get into this type of work?

I wanted to be an attorney since I was 5 years old (or whatever age it is that people start asking children what they want to be when they grow up). At that age, I'm sure that was my response simply because my Dad was an attorney.

As I got older, it was my Dad who encouraged me to explore other career options. I did. But I kept coming back to my answer at 5 years of age - "I want to be an attorney."

2. How does your personality contribute to your career?

I like to think that I have a good mixture of passion, logic and creativity. The passion allows me to be the best advocate I can be for my clients. The logic allows me to see the realistic solutions to a problem and construct a strong and persuasive argument for my clients. And the creativity - sometimes you just have to think outside of the box!

3. What are your thoughts about fashion?

With regards to fashion - there is no doubt that society judges people based on what they wear and how they look. This is true even more so for women than for men. Although I wish I didn't and try not to, I find myself doing this too. Because of this reality, I obviously spend some time considering my wardrobe in both my professional and personal life and my clothing reflects my personalty to a certain extent. Having said that, I don't spend all that much time thinking about fashion or asking myself why I'm wearing one pair of pants as opposed to another. If I like the pants, I'll wear the pants.

If I don't like the pants, I won't wear them.





AUTUMN STANKAY

Owner
SkySight Photography

1. Favorite part of your job?

I love working with people and providing them with quality, artistic photographs of the best days of their life, like a wedding or a new baby. There is nothing more rewarding to me than giving people memories in print.

2. How do you achieve work-life balance?

I have specific scheduling rules and time management techniques that I follow and rarely break. I also have learned to say no to things that are not 100% in line with how I want to spend my free time, since I have so little personal time.

3. What is your "go to" outfit for work and why?

Leggings or jeans, because I'm either laying or crawling on the ground, moving furniture, carrying heavy equipment, jumping around making kids smile, or sweating in 90 degree heat (indoor with newborn sessions we turn the heat up, or outdoor all summer long shooting in fields and parks!)



BEAR BRANDEGEE

Style Strategist
Worth New York & J.Hilburn

1. What is your favorite part of your job?

Helping my clients see themselves in a new light. Men and women tend to first get in touch with me when they are ready to make a major change in their life. I get to know my clients as people and professionals so that I can help them reflect who they truly are in the way they dress. I enjoy enabling my clients to define their personal style in a way that is both authentic and unique to them.

2. Who inspires you in your daily life?

My family! My husband and daughter have such positive attitudes and are so much fun to be around. I'm regularly impressed by their dedication, focus and zero excuse approach to their work. My Mom and Dad, who follow the 80/20 rule, socialize like 20 year olds while in their 80s - truly inspirational!

3. What is your "go to" outfit for work and why?

I wear the same thing to work that I do in life. Typically boots, jeans or leather leggings and lots of layers including a tunic, jacket or walking sweater. I love texture and tonal colors in browns, grays and greens along with unusual accessories. When working with clients in my showroom or in their closet I'm on the go so free movement is key and the ability to shed or add layers as I move from locations with different temperatures.



TAYLOR LEIGH MILLER

Greater Latrobe High School Junior
Future aspirations: Neo-Natal
Nurse Practitioner

1. What sports do you currently play?

Main sport is diving, but I also participate in tennis and track. In diving, I hold my high school's 6-dive and 11-dive record. I am a two-time county champion. My 6-dive record from ninth to eleventh grade is 38-1.

2. Who inspires you every day?

My friends, family and teammates. I couldn't dream of more loving and supportive people in my life!

3. What is your go-to outfit?

Jeans, riding boots, and a cut across the shoulder top. It's super comfy, but still looks cute and fashionable!



GREATER LATROBE SENIOR HIGH SCHOOL



Local Diver Taylor Miller Flourishes In and Out of School

When Taylor Miller steps onto the diving board, she communicates the grace of a young lady who is willing and able to dive into any situation. She is the epitome of a scholar-athlete who can translate hard practice to practical success. Her degree of concentration in the tucks and rolls and straight lines in diving leads to her knowing how to successfully roll in the reality of life.

Junior, Taylor Miller, continues to impress everyone with her outstanding performance on the diving board at Greater Latrobe with an overall 6 dive record of 38-1 with the help and support of family, teammates, and coaches. "My teams are so great, I love every one of them," said Miller.

Miller started diving for the school as a freshman and continues to challenge herself every time she gets in the water. Miller not only swims for Latrobe but also challenges herself to swimming for Pitt. Seeing the accomplishments that she has achieved made her want to take it a step further.

As a freshman for Latrobe she pushed herself past her limits with breaking records. "I wasn't expecting to meet my goal so early in the season or in my career but it was a really cool feeling," said Miller.

She continued to grow in her sophomore year. She kept improving and found that all the work she puts into diving pays off in the end because she not only finished the season with breaking the record twice, but won counties and was ranked undefeated.

As a junior, Miller breaks every record she makes with the determination. She recently broke her diving record last month of 312.70 from 2015. The new mark is 320.80. Miller also captured the WCCA diving championship with a 519.75. Miller won the 2016 WCCA diving championship with a 439.95 and placed second in 2015, scoring a 423.35.

This year Miller found she wanted to become more serious with her diving so she joined the Pitt team along with being a captain for Latrobe. "It was super cool knowing my teammates chose me to be the captain this year," said Miller.

Miller is currently a USA diver and travels all around the United States. Miller travels from Virginia, Maryland, New York and Florida to compete. 100-300 kids can compete against each other at a time depending on how big the meet may be. "It's so much fun. I love every second of it," said Miller.



Miller continues to improve and show everyone what she can achieve as she makes it to the WPIAL. Miller placed third during WPIAL class AAA Diving Championships at North Allegheny High School in Wexford, qualifying her for the PIAA class class AAA diving championship at Bucknell University.

Miller was a close runner-up finishing the event with a 465.35, just 2.2 points from Hampton junior Adrienne White, who captured second place.

The ever humble Miller gives her accolades to others for her success. She realizes that her swimming/diving mates make her a better athlete. Miller is thankful for her team and the support that they give her along the way. "My team is really supportive and they make me better and better everyday. Even though we all compete against each other, we always cheer each other on," said Miller.

With the support each of her teams give, they have grown to be not only teammates but family as well. Miller also loves sharing the experience with her little sister, Jordyn, who is a freshman diver. "My sister has done really well

this year and I'm extremely proud of her for all her accomplishments," said Miller. Jordyn reciprocates the accolades. "My sister is an amazing diver and she deserves everything she earns. She works so hard at this sport and you can tell she absolutely loves it. Even if our coach can't make it some days, she takes over and calls us out of new dives and knows how to work with all of us," said Jordyn.

Miller is also thankful for the help she has got from her USA coach who has helped her not only succeed and get better, but made her more confident as a diver.

Miller's goals aren't just found on the diving board though, she has future goals to continue her education and diving after she graduates next year. Miller definitely wants to dive in college but also wants study nursing. "Many people say it'll be hard, but I just need to work. Anything you work hard for is possible," said Miller. She wants to earn a four-year nursing degree and hopes to work in a hospital for a year and live in the city. She then wants to go back to school to specialize in becoming a neonatal nurse practitioner. Miller is already looking at colleges such as University of West Florida, WVU, PSU, Ohio University and Princeton. "I am really excited to see where the road takes me," said Miller.

"I look forward to seeing if she will continue to dive at college and I can't wait to go watch all her meets! I am going to miss her when she graduates, but I know she will do amazing with whatever she does," said Jordyn Miller.

Recently Miller has qualified for the AAA nationals, and the Red White and Blue nationals. For the AAA nationals she will be going to New York in the summer and for the Red White and Blue she will be going to Texas.

Miller has proven that when you set your mind to something, anything is possible as she earns goal after goal. She has been a true role model to fellow teammates and fellow students to always push yourself past your limits. 📸

YOUR RISK NUMBER IS



CURRENT PORTFOLIO



ALIGNED PORTFOLIO



STRESS TESTING

2013-Like Bull Market

The estimated performance is the likely result if this portfolio had been invested from January 1, 2013 to December 31, 2013. During that time frame, the S&P 500 gained 32%

+14.4%

ESTIMATED PERFORMANCE
JAN 1, 2013 TO DEC 31, 2013.

Calendar Year 2008

The estimated performance is the likely result if this portfolio had been invested from January 1, 2008 to December 31, 2008. During that time frame, the S&P 500 dropped 38%

-15.8%

ESTIMATED PERFORMANCE
JAN 1, 2008 TO DEC 31, 2008.

Financial Crisis Redux

The estimated performance is the likely result if this portfolio had been invested from October 15, 2007 to March 2, 2009. During that time frame, the S&P 500 dropped 53%

-22.3%

ESTIMATED PERFORMANCE
OCT 15, 2007 TO MAR 2, 2009.

This advertisement is showing examples of scores for illustrative purposes only and should not be considered recommendations or expectations of potential results.

Securities and advisory services offered through SagePoint Financial, Inc. member FINRA/SIPC. Insurance services offered through The SecondHalf Coach, Inc. which is not affiliated with SagePoint Financial, Inc.

BUILDING YOUR INVESTMENT STRATEGY USING RISKALYZE

1. Capturing Your Risk Number

The first step is to answer a 5-minute questionnaire that covers topics such as portfolio size, top financial goals, and what you're willing to risk for potential gains. Then we'll pinpoint your exact Risk Number to guide our decision-making process.

Review Your Current Investments

It turns out 4 out of 5 people have more risk in their portfolios than they previously realized. Riskalyze technology empowers us to make sure the Risk Number of your portfolio matches your personal Risk Number.

2. Aligning Your Portfolio

After pinpointing your Risk Number, we'll craft a portfolio that aligns with your personal preferences and priorities, allowing you to feel comfortable with your expected outcomes. The resulting proposed portfolio will include projections for the potential gains and losses we should expect over time.

Stress Test Investments

Stress tests illustrate how your proposed portfolio would have fared through various market events over the past 8 years, including the 2008 financial crisis.

Review Risk & Reward Potential

We can visualize the risk and reward profile for each individual investment we propose for your portfolio. Illustrating risk, reward and diversified risk gives us a powerful tool to review before we make any final investment decisions.

3. Build Your Retirement Map

Review goals and progress and maintain an illustrated probability of success rate which enables investors to visualize whether the charted path remains on course.

Provided by



Powered by



RUSBOSIN

FURNITURE • FLOORING • BEDDING

Upgrade your home with style



**Thank You for
Voting Us Silver**

Leather Sale - 50% off

Wall Hugger Leather Recliner

- 6" from the wall
- 100% Top Grain Leather
- 9 colors available
- Solid Wood Amish-made frame
- Easy open-close mechanism
- Made In U.S.A.

Only \$875

Limited Time Offer

RUSBOSIN

FURNITURE • FLOORING • BEDDING

Upgrade your home with style

compare to \$1999 or more!

800-207-3740

Rt. 30, Latrobe, PA
rusbosin.com

RUSBOSINFURNITURE.COM

Fortifying our Future:

Fort Ligonier Center for History Education

By Jerry Ferraro

Fort Ligonier was a British fortification utilized during the French and Indian War Era of the 18th Century. It is located in Ligonier, Pennsylvania and served as a staging area for the Forbes Expedition of 1758. Fort Ligonier was attacked twice but never conquered by either the French or the Native American forces besieging it. During Pontiac's War of 1763, it maintained a vital link in the British line of communications and supplies running from Fort Bedford toward Fort Pitt in modern day Pittsburgh, PA. The fort was decommissioned in 1766. Today the fort is partially restored and reconstructed, and a museum offers visitors a look at artifacts recovered from the time period. Each fall the town celebrates Fort Ligonier Days and re-enacts a French assault on the fort which includes the firing of the fort cannons. Fort Ligonier is not only visited by regional tourists but by enthusiasts from Canada and Europe as well.

I recently had a chance to ask Julie Donovan, Director of Marketing and Public Relations, questions concerning their new Center for History Education and the redesign of their museum.

1. What was the goal for the creation of the Education Center?

The new Fort Ligonier Center for History Education provides much needed space to expand our hands-on, interactive educational programs that appeal to students of all ages. The center is also a hub for the Education Department's Teacher Workshops, Kids Camps, Cannonball Club, Scout programs and more! (Fort Ligonier's Education Department is run by Mary Manges and Matt Gault).

2. Will the Center be utilized for schools only or will the general public have access?

The Center will be used for field trips, teacher workshops, homeschool days, group tours, and some of the Fort's special events such as Trivia Night, The Cannon Ball, and other events. The center is open to the public for meetings, conferences, etc. as long as there is an educational component to their program that features Fort Ligonier.

3. Can you describe the Educational Center including its amenities?

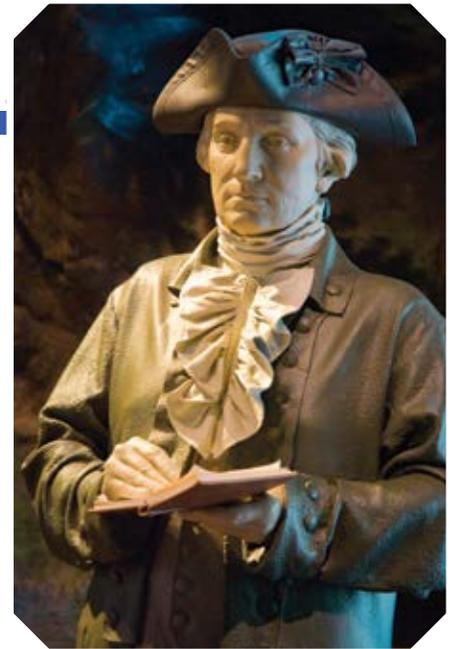
It is a year-round facility for educational programming, workshops, lectures and exhibitions. The first floor offers 5,277 square feet of new program space. It accommodates 280 guests theater style or 150 people in a classroom style with round tables. There is an elevated platform for presenters, speakers and/or panel discussions. It connects to the Museum and has easy access to the historic site. There is a patio with outdoor seating adjacent to the Center and large glass doors and windows offering a sweeping view of the Fort.

4. What changes occurred within the preexisting Museum?

The museum was completely renovated during the winter months. The installation of new exhibits will begin later this spring and be unveiled at a later date. The museum does serve as a satellite visitors center for the Ligonier Valley Chamber of Commerce. The Fort is open 7 days a week and provides visitor information particularly when the chamber office is closed.

Museum Highlights include:

- Creation of George Washington Gallery to include rare George Washington artifacts.
- Art Gallery collection expanded to include five new paintings: Paul Weber, Braddock's Grave, 1855; Paul Weber, Braddock's Field, 1854; Paul Weber, Fort Necessity, 1855; Russell Smith, Magazine at Fort Duquesne,



1832; and Russell Smith, Blockhouse at Fort Pitt, 1832.

- History Gallery relocated and new exhibits installed.
- New Museum store with 18th-century-inspired gifts.
- Introductory video at museum entrance.
- Reinterpretation of the St. Clair Parlor.
- Lower level Research Library and Collections Area.

5. When was the official opening of the new Education Center?

The official opening of the Center was during the Fort Ligonier Association Meeting on April 28, 2017. However, approximately 470 elementary school students from Ligonier, Latrobe, and North Star were the first group to use the center. The students inaugurated the Center in February for Fort Ligonier's Annual George Washington Birthday Parties.

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.

Historic Fort Ligonier, Ligonier PA
<http://fortligonier.org/> 

The background of the entire page is a photograph of a person sitting in a yoga pose (Padmasana) on a beach. The person is seen from behind, with their arms raised and hands pressed together in a prayer position (Anjali Mudra) above their head. The background is a vibrant sunset or sunrise over the ocean, with a golden glow and silhouettes of clouds. The person is wearing a dark, sleeveless top and pants.

**The Top 5 Reasons People
Do Not Achieve Overall Health
&
The Empowering
"Take Action Smasher" For Each**

By Reed Nelson, DC BS

#1 It is not part of their identity.

- They simply can't picture it! If you can't envision something, it's not accidentally happening. Desire is helpful but not enough. They may say, "Well, that's not how my family is, all my brothers and sisters are heavy. We all have high blood pressure and I have bad knees too."

THE SMASHER

You must clearly picture yourself healthy. In fact, the more clear and specific you are, the better! One way to get clear is to memorize short affirmations to influence your brain neurons.

I created the following affirmation as an example. If you have never used an affirmation, it may be out of your comfort zone at first, but trust me affirmations are powerful. Have fun with it. Begin by looking at yourself in the mirror and say the following with conviction!

"I am taking the steps to be healthy!"

"I am committed!"

"I am taking the steps to be healthy!"

"I will succeed!"

"I am becoming leaner and healthier!"

"I no longer eat crap!"

"I exercise!"

"I see a chiropractor!"

"I will be my healthiest self in months!"

"I am taking the steps to be healthy!"

"I will not fail!"

"I am taking the steps to be healthy!"

"This is who I am!"

"I am healthy!"

If you think you may have an identity issue holding you back from being healthy, say this affirmation each day and be empowered.

#2 They assign no value to getting healthy.

- Why is being healthy so important to you? Maybe you want to see your grandchildren get married. Maybe you want to dance skillfully at the wedding. Maybe you want to travel the world! Maybe you simply want to feel good in a dress. Whatever it is, assign some value to getting healthy.

THE SMASHER

You can smash it by asking yourself, "What will I achieve from being healthy?" Review it and own it! What would you get? Focus on the benefits.

#3 It takes too long.

- The delay of the gratification of being healthy is just too far.

THE SMASHER

Enjoy the journey! Cherish the challenge! Get an adequate night's sleep. Get up and STEP UP! Enjoy one day at a time. Don't look at the long term in this case. Baby steps! Enjoy each of the commitments you make. Embrace them and be proud that it wasn't easy. To be, act as if!

#4 They struggle with understanding personal control.

- This person believes they were born to be unhealthy. In their mind, it basically was out of their control. It's just who they are. You may hear this person say, "I'm big boned." Or, "I was born to be fat." This person may be a walking heart attack, but they had nothing to do with it.

THE SMASHER

You don't have will power, you generate it! It is you that chooses to take the steps to be healthy or not. Don't go down like a sissy, be a fighter! Be inspired by others who have done the same before you. You won't be the first to lose 20, 50 or even 100 lbs. Get a mentor.

#5 They think it will cost them something else in their life.

- You might hear something like this from this person: "I love the theater! I'm all about the movies. There is nothing better than watching a couple of movies while eating a pizza and a drum of ice cream! I don't have time to exercise. That's not living."

THE SMASHER

Empower yourself with your beliefs! Be careful with what you believe. Believe you can eat healthy and watch movies. Believe being healthy in the end will allow you to see more movies. Be the healthiest movie watcher ever! If this person continues to be unhealthy, they surely will miss Star Wars 2035.

Many times without knowing it, we humans establish a belief that may not be in our best interest. Maybe we didn't even really establish that belief. Maybe some "schmuck" in your neighborhood established it for you.

Example: Jimmy from the neighborhood ran faster than you down the street in snow boots. He told you about it several times. He laughed and reminded you, "you slower than I thought! You will never be a runner." From that point on, you didn't know it, but you locked this limiting belief in your mind. "I do not run well," you told yourself. You avoided putting a lot of effort into running because, after all, why would you run, you don't run well. So you focused on something else. As silly as this sounds, this is common place.

Reed Nelson, DC BS brings 22 years of experience helping others with their health. Dr. Nelson is the founding partner at Westmoreland Chiropractic & Rehab Associates. He leads a TEAM of wellness providers including Chiropractors, Licensed Massage Therapists, a Nutritionist and a Certified Personal Trainer with 3 locations in Westmoreland county. Contact: 724.216.5004.

Reed Nelson, DC, BS is a Founding partner at Westmoreland Chiropractic & Rehab Associates. ☒



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

Evaluating an Early Retirement Offer

By The SecondHalf Coach Wealth Management Team



In today's corporate environment, cost cutting, restructuring, and downsizing are the norm, and many employers are offering their employees early retirement packages. But how do you know if the seemingly attractive offer you've received is a good one? By evaluating it carefully to make sure that the offer fits your needs.

What's the severance package?

Most early retirement offers include a severance package that is based on your annual salary and years of service at the company. For example, your employer might offer you one or two weeks' salary (or even a month's salary) for each year of service. Make sure that the severance package will be enough for you to make the transition to the next phase of your life. Also, make sure that you understand the payout options available to you. You may be able to take a lump-sum severance payment and then invest the money to provide income, or use

it to meet large expenses. Or, you may be able to take deferred payments over several years to spread out your income tax bill on the money.

How does all of this affect your pension?

If your employer has a traditional pension plan, the retirement benefits you receive from the plan are based on your age, years of service, and annual salary. You typically must work until your company's normal retirement age (usually 65) to receive the maximum benefits. This means that you may receive smaller benefits if you accept an offer to retire early. The difference between this reduced pension and a full pension could be large, because pension benefits typically accrue faster as you near retirement. However, your employer may provide you with larger pension benefits until you can start collecting Social Security at age 62. Or, your employer might boost your pension benefits by adding years to

your age, length of service, or both. These types of pension sweeteners are key features to look for in your employer's offer—especially if a reduced pension won't give you enough income.

Does the offer include health insurance?

Does your employer's early retirement offer include medical coverage for you and your family? If not, look at your other health insurance options, such as COBRA, a private policy, dependent coverage through your spouse's employer-sponsored plan, or an individual health insurance policy through either a state-based or federal health insurance Exchange Marketplace. Because your health-care costs will probably increase as you age, an offer with no medical coverage may not be worth taking if these other options are unavailable or too expensive. Even if the offer does include medical coverage, make sure that you understand and evaluate the coverage. Will you be covered

for life, or at least until you're eligible for Medicare? Is the coverage adequate and affordable (some employers may cut benefits or raise premiums for early retirees)? If your employer's coverage doesn't meet your health insurance needs, you may be able to fill the gaps with other insurance.

What other benefits are available?

Some early retirement offers include employer-sponsored life insurance. This can help you meet your life insurance needs, and the coverage probably won't cost you much (if anything). However, continued employer coverage is usually limited (e.g., one year's coverage equal to your annual salary) or may not be offered at all. This may not be a problem if you already have enough life insurance elsewhere, or if you're financially secure and don't need life insurance. Otherwise, weigh your needs against the cost of buying an individual policy. You may also be able to convert some of your old employer coverage to an individual policy, though your premium will be higher than when you were employed.

In addition, a good early retirement offer may include other perks. Your employer may provide you and other early retirees with financial planning assistance. This can come in handy if you feel overwhelmed by all of the financial issues that early retirement brings. Your employer may also offer job placement assistance to help you find other employment. If you have company stock options, your employer may give you more time to exercise them. Other benefits, such as educational assistance, may also be available. Check with your employer to find out exactly what its offer includes.

Can you afford to retire early?

To decide if you should accept an early retirement offer, you can't just look at the offer itself. You have to consider your total financial picture. Can you afford to retire early? Even if you can, will you still be able to reach all of your retirement goals? These are tough questions that a financial professional should help you sort out, but you can take some basic steps yourself.

Identify your sources of retirement income and the yearly amount you can expect from each source. Then, estimate your annual

retirement expenses (don't forget taxes and inflation) and make sure your income will be more than enough to meet them. You may find that you can accept your employer's offer and probably still have the retirement lifestyle you want. But remember, these are only estimates. Build in a comfortable cushion in case your expenses increase, your income drops, or you live longer than expected.

If you don't think you can afford early retirement, it may be better not to accept your employer's offer. The longer you stay in the workforce, the shorter your retirement will be and the less money you'll need to fund it. Working longer may also allow you to build larger savings in your IRAs, retirement plans, and investments. However, if you really want to retire early, making some smart choices may help you overcome the obstacles. Try to lower or eliminate some of your retirement expenses. Consider a more aggressive approach to investing. Take a part-time job for extra income. Finally, think about electing early Social Security benefits at age 62, but remember that your monthly benefit will be smaller if you do this.

What if you can't afford to retire? Finding a new job

You may find yourself having to accept an early retirement offer, even though you can't afford to retire. One way to make up for the difference between what you receive from your early retirement package and your old paycheck is to find a new job, but that doesn't mean that you have to abandon your former line of work for a new career. You can start by finding out if your former employer would hire you as a consultant. Or, you may find that you would like to turn what was once just a hobby into a second career. Then there is always the possibility of finding full-time or part-time employment with a new company.

However, for the employee who has 20 years of service with the same company, the prospect of job hunting may be terrifying. If you have been out of the job market for a long time, you might not feel comfortable or have experience marketing yourself for a new job. Some companies provide career counseling to assist employees in re-entering the workforce. If your company does not provide you with this service, you

may want to look into corporate outplacement firms and nonprofit organizations in your area that deal with career transition.

Note: Many early retirement offers contain noncompetition agreements or offer monetary inducements on the condition that you agree not to work for a competitor. However, you'll generally be able to work for a new employer and still receive your pension and other retirement plan benefits.

What will happen if you say no?

If you refuse early retirement, you may continue to thrive with your employer. You could earn promotions and salary raises that boost your pension. You could receive a second early retirement offer that's better than the first one. But, you may not be so lucky. Consider whether your position could be eliminated down the road.

If the consequences of saying no are hard to predict, use your best judgment and seek professional advice. But don't take too long. You may have only a short window of time, typically 60 to 90 days, to make your decision.

Securities and advisory services offered through SagePoint Financial, Inc. member FINRA/SIPC. Insurance services offered through The SecondHalf Coach, Inc. which is not affiliated with SagePoint Financial, Inc.

Broadridge Investor Communication Solutions, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

The SecondHalf Coach, Inc.
Wealth Management Team
2519 Ligonier Street P.O. Box 421
Latrobe, PA 15650
724-537-2799
724-537-3180 (Fax)
info@thesecondhalfcoach.com
www.thesecondhalfcoach.com 

What Is Your Sunwear Protection Factor?



When it comes to the sun, we all know it's important to protect our skin with sunscreen. However, it is easy to forget that our eyes need protection from the sun as well. No matter the season, our eyes are hit by the sun's UV radiation constantly.

The A-B-C's of UV Radiation:

UVA Rays: These penetrate deep into the dermis and can pass through the cornea, reaching the lens and retina inside the eye. Unprotected exposure to UVA rays has been linked to the development of certain types of cataracts. Research suggests UVA rays may play a role in the development of macular degeneration.

UVB Rays: These are what causes sunburned skin and plays a key role in the development of skin cancer. Research has found that daily exposure to UVB rays, over a period of years, leads to a gradual clouding of the lenses of the eyes, which is commonly known as cataracts. Not only can UVB rays damage exposed eyes during the summer months, they can also cause temporary blindness in the cold wind and snow. This is a condition called photokeratitis.

UVC Rays: These are harmless to our eyes. In fact, they are absorbed by the upper atmosphere and never reach us on the earth's surface.

The 1-2-3's of UV Protection

- 1) Protection from UVA and UVB Rays: Youngwood Eye Care recommends you invest in a pair of sunglasses that provides at least 99% protection from the harmful effects of UVA and UVB rays. Sunglasses can range from poor to excellent when it comes to UV protection. We only carry sunwear that provides the best protection from the sun.
- 2) Protection from Glare: Polarized lenses block light reflected from surfaces like

a flat road or smooth water. If you're involved in activities like water sports, skiing, golfing, biking, fishing, or spend a lot of time driving, let us know. Polarized lenses can be very helpful in reducing glare and haze, making your eyes more comfortable so you can see better.

- 3) Start Protection Early: Individuals under the age of 20 are the most susceptible to the damaging effects of UV rays. It is never too early to fit them with sunglasses. Youngwood Eye Care has impact-resistant frames for young children. A cleaning cloth and a hard case come with each pair to help them keep their sunglasses from getting scratched, broken, or lost. Remember, when you and your family are having fun in the sun, make sure your eyes are protected. Stop by Youngwood Eye Care to learn more about the importance of proper sunwear, and take a look at our large selection of sunglasses. We are offering a special savings all month to help keep your eyes healthy this summer! ☺

New AT YOUNGWOOD
EYE CARE

THE BEST SUNGLASSES AROUND!

Maui Jim

YOUNGWOOD EYE CARE

310 North 3rd Street, Unit 1
Youngwood, PA 15697
724-925-2341
www.youngwoodeyecare.com



Dr. Michel Pawlosky Maiers
Optometrist – Youngwood Eye Care



CUSTOMER FIRST
— AWARD FOR EXCELLENCE —
2017 RECIPIENT

HILLVIEW

M O T O R S



DEDICATED TO A
CUSTOMER
DRIVEN
CULTURE



A Consultant Can Help Your Small Business Thrive

By Ray McElhaney, R.J. McElhaney & Associates

Running a small business is tough. In addition to the day-to-day operations, owners have to handle administrative problems like cash flow, financial reporting, accounting and strategic planning.

Enter the small business consultant. A consultant can help free up a small business owner's time by focusing on those administrative headaches. The owner can concentrate on his or her core business, all while the consultant helps keep the business not only running, but growing. Whether it is a short-term problem, a project that needs to be completed or a longer-term strategic planning question, a consultant can help resolve a small business owner's needs.

Ray McElhaney, of boutique small business consulting firm R.J. McElhaney & Associates explains:

What does a small business consultant do?

Small business consultants have expertise in accounting, financial planning and strategic problem solving. A consultant will first assess a business to determine what the company's needs are. This could be as simple as speeding up an accounting process or as complex as a potential private equity sale or strategic review process. A consultant can guide a business owner every step of the way, so the owner can instead focus on running their company.

Why should I hire a small business consultant?

Hiring a small business consultant frees up your time to concentrate on business-critical functions. Small business owners should be focused on their core operations rather than having to deal with time-consuming accounting processes. Consultants help identify problems, develop solutions, improve processes and provide ongoing administrative services. In short, we take care of the financial side of your business while you focus on your passion.

Can I afford a consultant?

The question instead should be "how can I not afford to hire a small business consultant?" Consultants are a cost effective way to bridge a gap in knowledge and skills. When an owner hires a consultant, they do not have to spend time on a complex task that may be outside of their area of expertise. Instead, a business owner can focus on operating their company smoothly and effectively.

At R. J. McElhaney & Associates we can be very flexible in our fee structure so it does not impact the performance of your business. We can do a standard hourly fee structure, a project-based fee, a performance based fee or a combination of the three.

What is R.J. McElhaney & Associates?

Founded by Raymond McElhaney, R.J. McElhaney & Associates is a boutique small business consulting firm based in Western Pennsylvania. We target businesses with revenues up to \$100 million yearly and 250 employees or less at every stage of the business cycle.

What services do you offer?

We offer CFO and business advisory services like succession planning, risk management, due diligence, merger and acquisition advisory, exit strategies, restructurings, valuations, contract negotiations and marketing strategies.

We can help you create a business plan, whether your business is already running or you're looking at starting a new business. We can aid in raising capital, bank financing, creating budgets, strategic planning and cash flow forecasts.

We also offer accounting and financial services like month-end accounting, financial reporting, accounts payable and receivable, billing and invoicing, payroll, system implementations, cash management,

internal controls and procedures and fixed asset tracking. We can give you the ability to outsource all or part of your accounting function.

What type of experience do you have?

I have extensive experience in the c-suite, having worked as a president, CFO and vice president in previous roles. I have a degree in accounting from IUP and eventually worked my way up through the coal industry after stints at CPA firms, my family's office supply business and the Robert Wholey Company in financial and accounting roles.

Starting in the coal industry at Canterbury Coal Co as controller and the CFO I then moved to consult on the bankruptcy for a \$200 million coal company, Anker Coal Group. There, I eventually was hired and became CFO and president. At Anker, I acted as lead member of due diligence team for WL Ross Group (yes, that Wilbur Ross) that acquired the assets of Horizon Natural Resources out of bankruptcy, which led to the formation of International Coal Group.

I then worked to finalize the merger between the newly formed ICG and Anker Coal Group. I eventually moved to PBS Coals Inc., where I was vice president of sales and marketing. There, I successfully developed a global sales and marketing plan to market PBS metallurgical coal around the world. I was also part of the team that successfully marketed and sold the company to Corsa Coal Corp. where I became CFO.

Though my work in the coal industry was rewarding, I wanted to work on my real passion - small business consulting, which is why I formed this firm.

Give us a call today at (412) 646-1780 or visit us on the Internet at www.rjmsbc.com to schedule a free initial consultation to find out how we can help your business start, grow and succeed. ☑

Take Control of Your Financial World

Organizer

Connect all your accounts and information for an organized, consolidated view.

Financial Workshop

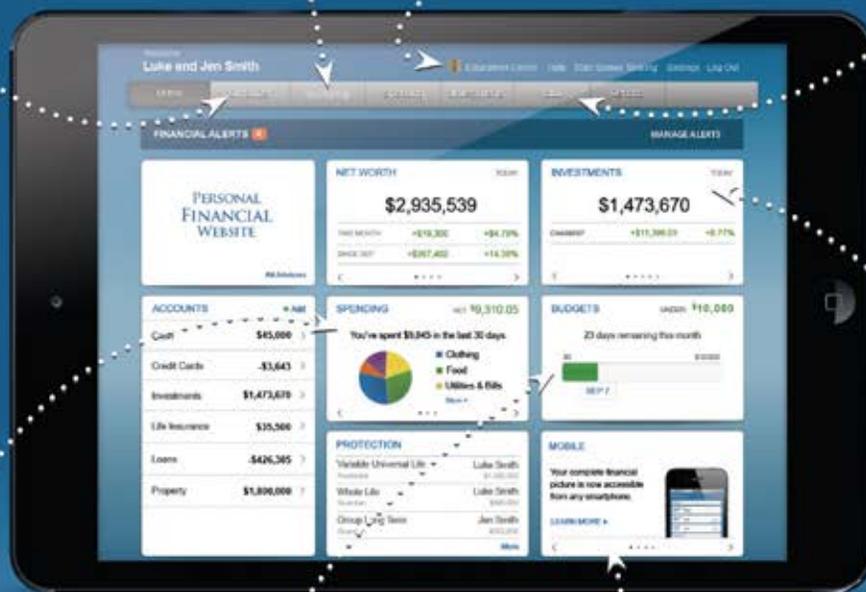
See if you're on target to reach your most important financial goals.

Education Center

Your own library of videos, articles and resources to increase your financial knowledge.

Vault

Safely store your most important documents for quick and easy access.



Spend Tracking

Know how much you're spending and where.

Budgeting Tools

Set budgets to help you reach your savings goals.

Mobile

Your complete financial picture is now accessible from most smart phones.

Investments

Interactive charts and detailed views provide you with increased visibility into your accounts.



2519 Ligonier Street
PO Box 421
Latrobe, PA 15650

Securities and advisory services offered through
SagePoint Financial, Inc. member FINRA/SIPC. Insurance
services offered through The SecondHalf Coach, Inc.
which is not affiliated with SagePoint Financial, Inc.

724-537-2799
Fax 724-537-3180
www.thesecondhalfcoach.com



Get Your Sleep Back!

Simple Dental Solution for Snoring and Sleep Apnea

Chances are that you or someone you know is affected by a sleep partner who snores. Relationships can suffer if partners are irritated throughout the night, being constantly awakened or having to sleep in another room. Over 41 percent of women say they need a good night's sleep instead of having it interrupted by a snoring partner. This lack of sleep can lead to resentment and a decrease of intimacy. People who sleep next to a snorer also have higher levels of fatigue and may even have a higher risk for low performance at work and possibility for more automobile accidents. Snoring can also indicate a much more serious health issue called Obstructive Sleep Apnea (OSA).



A person's body, who is not getting a restful quality of sleep necessary for a healthy lifestyle, can trigger the release of certain stress hormones causing them to be tired, but can also experience weight gain, aging of the brain and skin, memory loss irritability and depression.



OSA is a serious health problem that should not be ignored. Sleep apnea is a chronic condition defined as long pauses in breathing during sleep. When someone with OSA stops breathing during sleep, the body never reaches the deep restful sleep and brings them to a shallow and unrestful sleep in order to be awake enough to breathe. A person's body, who is not getting a restful quality of sleep necessary for a healthy lifestyle, can trigger the

release of certain stress hormones causing them to be tired, but can also experience weight gain, aging of the brain and skin, memory loss irritability and depression. There is also evidence that it can be a contributing factor in heart attacks, strokes, congestive heart failure, diabetes, certain cancers and even sudden death.

What are some of the clues that a person might have sleep apnea? One of the symptoms is snoring. Snoring is most often due to muscle relaxation that occurs. The tongue presses on the loose tissue. This can happen up to a hundred times a night depending on the severity of the disorder. This can lead to the third clue that they might have sleep apnea- high levels of daytime fatigue, and studies show a possibility of high blood pressure.

A sleep study by a certified sleep M.D. is necessary to positively diagnose OSA. Taking this first step can put you on the road to a correct diagnosis and treatment. Since people can be skeptical and even in denial that they have OSA, our office has taken an extra step to aid in diagnosis. We have a sleep apnea take home screening device that provides us with enough information to make an informed decision to refer the patient to the sleep M.D.

Traditionally, the treatment of choice for sleep apnea most often involves a CPAP device. A CPAP is a blower connected by a tube to a mask that fits over the mouth or nose. It allows continuous air flow so that a continuous pressure in the airway is maintained. By having constant pressure, the airway is kept from collapsing, thus, allowing normal breathing. Many patients, however, find the device uncomfortable, inconvenient, and difficult to use causing poor compliance with the CPAP. The alarming thing is that most people who cannot use their CPAP will discontinue use without informing their Sleep Doctor or Primary Care Physician. This certainly is not healthy because the OSA continues without treatment. Symptoms worsen and will often cause irreparable damage and can even cause death. Many of my patients, including myself, have found that the CPAP therapy was not the right solution. We find that we are not able to wear the CPAP or we want something more convenient and less cumbersome to use. What we have found that works well is oral appliance therapy (OAT). OAT has been approved by the American Academy of

Sleep Medicine as the first line of defense to treat mild to moderate sleep apnea. It has even been approved for severe OSA if the patient is unable to tolerate or wear a CPAP. This alternative offers the patient a holistic, more intelligent approach that dramatically improves quality of life. These appliances are worn in the mouth, just like a sports mouth guard or an orthodontic appliance, while you sleep. Oral appliances hold the lower jaw forward just enough to keep the airway open and prevent the tongue and muscles in the upper airway from collapsing and blocking the airway. Another favorable feature is when traveling the OAT mouthpiece case, which is approximately the size of a hockey puck, can simply be placed in a travel bag without taking up too much space.

Once the diagnosis of OSA has been made, and it is determined that the patient cannot tolerate a CPAP, either because they were non-compliant and were not able to wear it or they are not a good candidate, then the Oral Apnea Appliance is indicated. A patient can be fitted with a precision-fit trial device, getting the patient started immediately. After a very simple visit to our office for a full dental exam, some measurements and dental impressions, the final OAT can be fabricated and fit shortly afterwards.

I am excited to offer this alternative to my patients. I am not only a dentist who can provide this treatment, I also have sleep apnea. I have benefited from Oral Appliance Therapy. It can be a simple, effective way to holistically improve your health. Remember that to be healthy and able to perform at your best, you need to be getting a good night's sleep. If used correctly, you can begin to get the kind of sleep that you deserve.

If you are affected or someone you know is affected by snoring or sleep apnea, please call my office for an evaluation to see if Oral Apnea Treatment or other alternatives to the CPAP are right for you. ☒



Please call today for an appointment or if you have any questions 724-537-3314 or visit our website at ScottELearnDMD.com to learn more about us.

I Graduated College...



NOW WHAT?

HOW am I supposed to KNOW what I want TO DO for the rest of my life?

College is an amazing and exciting time in life that hopefully will be one of the best memories for you. It's the only time in life where you are on your own, but still have the responsibility of school and are somewhat under the direction of your parents. Each undergraduate has a different experience, but I've found that a lot of people have the same concerns directly after graduating. This article can

hopefully give you either direction or a sense of understanding that there isn't always a clear path.

After graduating college, you're left with a few decisions that most likely will decide the rest of your future: Should I go to graduate school? Do I move back home with my parents? Where do I want to live? Should I complete an internship? Will I find a job in my field of study? For each person, it's about learning what is best for you, and with anything, the more things you delve into, the more you'll find what you're passionate about.

Something that I've heard a lot recently from college graduates is the same question: How am I supposed to know what I want to do for the rest of my life?

I've found through the past year that setting goals, having aspirations and steps in place to get to where you want to be, are all important things, but there's one piece of advice that young adults forget: enjoy the journey. Enjoy this moment in life where you have extra time to fulfill goals in congruence with your day job or can open doors for something that you never thought existed.

Although there is a lot of unknown, I'm a firm believer of the more you put into something, the more you'll get out of it. As with anything, you never know if a job is a great fit for you unless you try it. A friend once told me that going on an interview is a two-way street: they want to see if you can fit within their company, and you need to see if you want this company to fit into your life. So, I would say to take the interview, you may find out that there is a potential career opportunity you never thought would happen.

Enjoy the road you all have ahead of you. Although there may be some potholes, bumps and construction in the way (we're from Pittsburgh, we should be used this by now), try to learn from every moment and grow from it. Learn from your mistakes and apply them to a new task to make the next project even better. Maybe an interview didn't go well, but take that time to evaluate why and how you can improve for the next one. ☺



By Coby Detar,
www.poesedinpink.org



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

By Inselmini Construction Company

Where Have the Skilled **CRAFTSMAN** Gone?

The labor market is shrinking and the demand is growing. That's important because estimates suggest that by 2020, 70% of jobs will be in the trades, while 30% will require a college degree.

Summer is here and that typically means a busy season for construction in the USA, especially here in the East. However, there is a systematic problem brewing that could change that cycle for construction companies across the country. Job openings in the construction industry have risen since the housing crash of the early 2000's. According to the Bureau of Labor Statistics, the construction sector is expected to grow by 13% in the next five years which could create 180,000 new jobs.

Sounds great, right? If the supply of workers could keep up with the demand of the business, yes, it would be one of the strongest business sectors in the country. However, that's not what the construction sector is currently experiencing. The labor market is shrinking and the demand is growing. That's important because estimates suggest that by 2020, 70% of jobs will be in the trades, while 30% will require a college degree.

Vocational and technical educations have been on a decline for a number of years with students more focused on college



programs. Compounding the issue, funding for educational programs has not risen to keep pace with inflation. During the recent recession, laid-off workers began exploring different career paths. Baby boomers (which made up a significant part of the skilled construction workforce) are retiring faster than young workers can replace them. This shortage of skilled labor in the construction trades is creating a significant impact on consumers in the form of longer construction times and increased costs to build.

So what can be done to improve the existing shortage? Our thoughts on education need to change. Emphasis needs to be re-focused on vocational and technical

programs. Employers who are eager to find students with the basic skills needed to enter the workforce, must continue to develop relationships with schools and programs that recruit students into the trades. Let's bring shop teachers and mechanical drafting teachers back into the high schools to engage students. Guidance counselors should make both parents and students aware of the potential career path for all workers in the trades. Carpenters, electricians, plumbers, and welders can earn up to \$75,000 a year, often with significantly less debt than college and advanced degree programs. Unions can ensure apprenticeship programs are back up and running at full capacity. Career counseling in high school can become more tuned into the needs of the construction industry and find students who want to work with their hands.

The solutions will take time. Meanwhile, construction businesses all over will feel the impact of higher demand than what they can keep up with. This means you might just have to wait a bit longer to get a quality contractor for your next project. ☑

Scott Ludwick
Real Estate Professional
Berkshire Hathaway HomeServices
The Preferred Realty



Investment Home Sales Dominate Second Home Market in 2016

Investment home sales dominated the second home market in 2016, off the charts by 4.5 percent to total 1.14 million, according to the National Association of REALTORS® (NAR) recently released 2017 Investment and Vacation Home Buyers Survey—but vacation home purchases plunged, down 21.6 percent to a total 721,000.

NAR Chief Economist Lawrence Yun attributes the vacating of vacation home sales to low supply and unaffordability—the same issues plaguing the housing market overall.

“In several markets in the South and West—the two most popular destinations for vacation buyers—home prices have soared in recent years because substantial buyer demand from strong job growth continues to outstrip the supply of homes for sale,” says Yun. “With fewer bargain-priced properties to choose from and a growing number of traditional buyers, finding a home for vacation purposes became more difficult and less affordable last year.”



Vacation home sales, according to Yun, are now 36 percent below their 2014 peak. The median vacation home price was \$200,000, a 4.2 percent increase from 2015, with the share of all-cash purchases down to 28 percent from 38 percent in 2015. Vacation home sales totaled 12 percent of all transactions in 2016—the lowest share since 2012.

The median investment home price, to compare, was \$155,000, an 8 percent increase from 2015, with the share of all-cash purchases down to 35 percent from 39 percent in 2015. Investment home sales totaled 19 percent of all transactions in 2016, unchanged.

“Sales to individual investors reached their highest level since 2012 (1.20 million) as investors took advantage of record low mortgage rates and recognized the sizeable demand for renting in their market as renters struggle to become homeowners,” Yun says. “The ability to generate rental income or remodel a home to put back on a market with tight inventory is giving investors increased confidence in their ability to see strong returns in their home purchase.”

What motivated investment home- and vacation homebuyers? According to the survey, 42 percent of investors bought a property with the purpose of generating rental income, and 16 percent of investors bought for potential price appreciation. Forty-two percent of vacation homebuyers bought for “a family retreat” or vacation use, and 18 percent bought for retirement.

Many investment - and vacation homebuyers, in addition, rented their property short-term - less than 30 days.

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

BERKSHIRE HATHAWAY
HomeServices
The Preferred Realty

Membership Tiers For Chamber

The big red scissors, the long red ribbons and groups of happy people in front of businesses around the area have become synonymous with the work being done by the Greater Latrobe-Laurel Valley Regional Chamber of Commerce over the last three years.

Helping to celebrate new businesses and recognize the successes of old businesses is just one of the services provided by the GLLV Chamber to its members.

While membership continues to grow, so do the benefits provided by the chamber as well as the variety of members taking advantage of those benefits.

Membership in the GLLV Chamber ranges from the top-of-the-line Premium Membership category that includes community support from businesses such as Carpenter Latrobe Specialty Metals, Pace Industries Airo Division, S&T Bank, TSI Total Service, Excelsa Health, Grand Canyon University, and MedExpress, to small business memberships, and even individual associate memberships.

"What a lot of people do not know is there is a membership opportunity for just about anyone, whether you're a small business, a non-profit, or an individual," said GLLV interim president Allen Martello.

The different levels of membership afford various benefit packages but allow all members the opportunity to be a part of the chamber's mission, even those who have retired but continue to be active.

Take, for example, non-profit organizations. These groups receive discounted rates on membership, starting at just \$125 per year. And what does a nonprofit like Blackburn Center, a longtime chamber member, get from that membership?

"It allows us to show our commitment to the community in a visual way," said executive director Ann Emmerling. "It affords us the opportunity to make our services more visible and people are more aware

of us. We're able to get out in ways we wouldn't normally have been able to." In terms of the individual associate memberships, Jim Bendel has been involved with the chamber since 1968.

"One of the first professionals I visited when I came back to Latrobe was Art Goldman, who was the Executive Director of the chamber at that time," said Bendel, who graduated from Saint Vincent College in 1960. "He showed me around the town, gave me the crisp history of the area.

"I was involved with fundraising at Saint Vincent and if Art had not reached out, I'm not so sure how things would have turned out. I've always remembered that and that's the kind of outreach the chamber does today. That was important then and I still believe it's one of the missions of the chamber."

That answered the question as to why Bendel would join as an individual. The answer to the question of what does he get from his membership was equally as telling.

"I believe so much in collaboration, cooperation and consolidation of resources because they are so limited," Bendel said. "The chamber has become a venue to bring people together to talk. And that's very important."

Among other member benefits, the Chamber has offered a way for members of the community to come together, network, and promote their business or mission. The Neighborhood Visitor & Information Center on Route 30 welcomes over 20,000 visitors per year – a benefit that is truly unique to the GLLV Chamber. Members receive the opportunity to attend Chamber sponsored and produced networking and community events, and have access to member-only marketing, advertising, and media coverage to promote their business. Members can also take advantage of competitively priced group health insurance through the ChamberChoice program.



Membership in the GLLV Chamber is not just for business owners. Many of the benefits of membership extend to the staff and employees of Chamber members as well. One of these key benefits is the Neighborhood Card Perks Program.

"I think the Neighborhood Card is one of the most valuable benefits to our members," commented Don Orlando, director of public relations at Saint Vincent College and chairman of the GLLV board. "It provides discounts and special offers at many of our member businesses and organizations and it encourages our members to do business with other members locally. Everyone benefits from it."

The mission of the GLLV Chamber of Commerce is clear: Serve as an advocate for area businesses; promote a vibrant economic climate where business can prosper; foster an unsurpassed quality of life for all our neighbors; encourage the attraction of new jobs and the smart growth and development of our communities; and to sustain informed, enlightened, and energetic leadership to address our area's future needs.

"We are proud to offer something that fits the needs of anyone who believes in our community," said Martello, "Whether you're looking to grow your business, attract new employees, or just enjoy attending the Great American Banana Split Celebration, we have something for you!"

The Greater Latrobe-Laurel Valley Regional Chamber of Commerce welcomes individuals, organizations and businesses to join and become active partners in the chamber's networking opportunities. **Contact the chamber at 724-537-2671 or online at info@gllv.org.** @

EXCLUSIVE OFFER FOR GOAL MAGAZINE READERS

Are you tired of all the **NEGATIVITY?**
Could your heart use some **INSPIRATION?**
Then join us for a special night
of **POSITIVITY!**

Wendy Bell's Evening of Thanks:

A Charity Fundraiser

THE PALACE THEATRE

WEDNESDAY, JUNE 28

6:30 VIP RECEPTION

8:15 MAIN EVENT

Enter your email address between now and June 14
If we randomly select yours... the night's on #PositivelyUs!

- Meet Wendy
- Enjoy incredible live performances
- See heart-warming surprises
- Get a sneak peak at Wendy's new online community PositivelyWendyBell.com before it goes live!

Go to **positivelywendybell.com/goal**
for your chance to **WIN** two VIP tickets!



Positively
wendy
bell

ENTER TO WIN TODAY!

GOAL Magazine

Goal

Lead Sponsor:



WHEN:
OCTOBER 14,
2017

WHERE:
GREENSBURG
COUNTRY CLUB
FORMAL ATTIRE

More details to follow!

BENEFITTING:
Canine Partners for Life -- an organization dedicated to training service dogs, home companion dogs, and residential companion dogs to assist individuals who have a wide range of physical and cognitive disabilities.



Canine Partners *for* Life

This is a PARTY to enjoy the company of friends, meet new people, and raise money for a great cause!





P.O. Box 304, Latrobe, Pa 15650
724-209-8219
go2goalus.com
info@go2goalus.com

Content provided in GOAL Magazine is for educational, informational, and promotional purposes only. GOAL Magazine does not render professional advice. Recommendations expressed in articles have not been independently tested. Articles contained in GOAL Magazine reflect the perspective and advice of their authors, not necessarily the magazine's publisher.

© 2017 Go2Goal, LLC All Rights Reserved



Thank you for **SEVEN YEARS** of smiles!

- Affordable Orthodontic Care
- Now Accepting New Patients

Seton Hill University
**CENTER FOR
ORTHODONTICS**



2900 Seminary Drive, Building E • Greensburg, PA 15601
braces@setonhill.edu • P. 724.552.2950 • F. 724.552.0429

www.shusmiles.com