

# GOAL

MAGAZINE



*Love  
always,  
Mom*

## **The Jamie Cordial Hall Foundation**

Honoring Jamie's Life and Providing  
Assistance to Children in Need

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# GOAL

MAGAZINE

Proudly Presents the 3rd Annual

# Gala



...no sit down program style event here... **THIS IS A PARTY!**



## September 7th 2019

6:00 p.m. – 11:00 p.m.

Greensburg Country Club

\$125 per person includes:  
 Red Carpet Reception with  
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About This Event At:

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About the charity...

Our Clubhouse provides free emotional and social support to those touched by cancer in western Pennsylvania. Those living with cancer at any age, as well as the family and friends who care for them, are welcome to join Our Clubhouse and receive free support.

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GOAL is a Pennsylvania not-for-profit organization with a 501(c)(3) status with the State of Pennsylvania. The official seal of our not-for-profit organization is obtained from the PA Dept. of State by calling toll-free within PA at 1-800-690-0000. Registration is strict legal requirement. All donations are deductible in accordance with prevailing IRS rules. A portion of the net proceeds will be donated. Please consult your tax advisor.

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Cover Story:

## The Jamie Cordial Hall Foundation

Honoring Jamie's Life and Providing Assistance to Children in Need  
by Dale Cordial



*In this issue* we proudly feature The Jamie Cordial Hall Foundation. Jamie Cordial Hall was a young, vibrant mother when she passed away suddenly last year due to complications of postpartum hemorrhage, leaving behind her husband, Tom, and their two beautiful children, Chloe and Cody. In this cover story, her father, Dale Cordial, shares a beautiful tribute to his daughter. The family has established The Jamie Cordial Hall Foundation to honor Jamie's life and aid children in need. In a short period of time their foundation has already made a meaningful impact in our community by supporting a variety of projects and helping children in so many positive ways.

*Photography: Front cover and photos within the cover story by Autumn Stankay, co-owner of SkySight Photography in Greensburg, Pa. Family portrait on page 24 provided by the Cordial family.*

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by Chroma Studios



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# How To Get Involved and Why?



**GO2GOAL** is a 501(c)3 not-for-profit organization that publishes GOAL Magazine, which utilizes the talents of local business and community leaders to provide an authentic and informative resource to our community. GOAL Magazine is more than a publication, it's a movement.

Our hope is to inspire others to share their expertise and become part of something bigger than they are individually, thus creating a collective and empowering wealth of knowledge in each issue. We are also deeply committed to giving back to our community by supporting a variety of nonprofit organizations via GOAL Magazine events and an annual community symposium that is open to the public at no cost.

Participation in GOAL Magazine can be rewarding in many ways. Not only do you gain an opportunity to promote your business through sharing your expertise and knowledge, you also become a proclaimed member of a collaborative group of local leaders, entrepreneurs and professionals who are committed to bringing value to their community and giving back in meaningful ways.

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

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

**Advertisers** provide a paid advertisement for their business.

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

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

## Our Production Team



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Co-Founder



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**Jessica M. Marazza**  
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**Jaimee Greenawalt**  
Chief Designer



**Autumn Stankay**  
Photographer



**Amanda Mayger**  
Relationship Manager

# In case you missed it!

Here's a recap of our last issue ...

## Autumn Stankay

### The Often-Silent Struggle: My Journey with Infertility



The Spring 2019 issue of GOAL Magazine was released in April and featured award-winning photographer and owner of SkySight Photography, Autumn Stankay. Autumn shared her very personal journey with infertility, treatment and the precious blessings of pregnancy and motherhood.

The Cover Reveal Party was hosted at the SkySight Photography and Sunfall Records studio in Greensburg. The first floor filled up quickly with contributors of GOAL Magazine as well as friends and family of Autumn, her husband Bill Stankay and their 4-month-old daughter Orsaline. Autumn and Bill were proud to introduce their little miracle Orsaline Mabel Stankay to all of the guests at the party as they arrived.

After everyone enjoyed a beverage and a bite to eat, GOAL Co-Founder Bill Urbanik greeted guests and shared information about the issue. Autumn then told the story behind the featured cover photograph taken by her husband Bill, the co-owner of SkySight Photography. The shoot took place at Shenandoah National Park in Virginia where the Stankay's hiked two miles downhill and into the woods to the waterfall location, both carrying gear on their

shoulders. This particular spot holds a special place for the Stankay's who started going there on their first anniversary and have been visiting annually ever since to celebrate.

**GOAL Magazine would like to give a special thank you to Bill and Autumn for their courage to share their story and give hope to others.**

*"Only in the darkness, can you see the stars." - Martin Luther King, Jr.*



After the cover reveal, Autumn opened up her studio for some "fun with props" which provided for some serious laughs! Watch our highlight video: <https://bit.ly/2KGf5Xd>

Or use your QR Barcode Scanner



If you missed this issue and would like to read more, visit

[www.go2goalus.com/past-issues](http://www.go2goalus.com/past-issues)

# QUATRINI RAFFERTY

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“WE’RE MORE  
THAN A  
LAW FIRM”

by Attorney Jessica Rafferty

While practicing at QuatriniRafferty, I have had the privilege of helping thousands of clients work through numerous situations. The ability to help clients navigate through a variety of legal issues is what makes QuatriniRafferty unique. We have 15 attorneys in our firm and we each focus our practices in particular areas of the law. This enables us to best meet the needs of our clients.

Often times when a client comes to see us, they walk in with more than one case. For example, a client may have suffered injuries in an automobile accident that prevent them from returning to work for an extended period of time. As a result, they may have a case for injuries from the automobile accident as well as a case for long term disability benefits. In these situations, we are able to work as a team to coordinate the client’s cases to make the whole process more efficient and



get the best result possible for the client.

I focus my practice in the areas of civil litigation and family law. Although these two areas rarely overlap through a single event, as I described above, I have been lucky enough to have clients who continue to call me throughout their lives when they need help. I wanted to share one such story with you which I consider to be one of my greatest professional accomplishments while practicing at QuatriniRafferty.

In 2011, I handled an auto accident case for a gentleman. He was catastrophically injured and underwent multiple surgeries. I fought to obtain insurance coverage from various sources. He was incredibly grateful, as this enabled his family to get through a very difficult time.

*This family has left a lasting impression on me.  
This is why I got into this profession – to help people.*

What I did not know at that time was that he and his wife wanted to start a family but were unable to have children. After completing his injury claims, the couple called to inform me that a woman in their church had a pregnant granddaughter and was looking for a family to adopt the baby. I couldn't have been happier to handle the adoption. After paternity testing and several hearings, they became the proud parents of a baby girl!

A couple of years later, my clients were contacted by the same woman inquiring if they wanted to adopt another baby from the same birth parents. They were thrilled that their daughter would grow up with her biological sibling!

This adoption was more complicated since the birth parents had moved to Georgia. There are laws requiring approval before transporting a child from one state to another. The couple was there for the birth of their son in May 2017 and they are now a happy



family of four! And they just got a puppy!

Although these cases are not my "biggest" from a financial standpoint, they have certainly been some of the most rewarding. It's hard to overstate the satisfaction I felt by helping them through these crucial periods in their lives. This family has left a lasting impression on me. This is why I got into this profession – to help people.

As many of you are probably aware, I am running for Judge in the Westmoreland County Court of Common Pleas. If I am elected Judge, this position will give me the opportunity to positively impact many more lives. I would truly appreciate your vote in November. I am continuing to knock on doors and attend events in an effort to meet as many of you as I can. If you would like to ask me any questions, please feel free to contact me: [jessica@raffertyforjudge.com](mailto:jessica@raffertyforjudge.com). 

**QuatriniRafferty** is recognized as The Injury and Disability Law Firm, with offices in Greensburg, Pittsburgh, Latrobe, and Altoona. The firm's 13 local lawyers specialize in workers' compensation, personal injury, social security disability, car accidents, wills and estate planning, long-term disability, and nursing home injuries. The firm was founded in 1987. Find out more about QuatriniRafferty by visiting [www.qrlegal.com](http://www.qrlegal.com).



<sup>1</sup> Under Pennsylvania law, it is mandatory for automobile owners to carry liability insurance to protect other motorists from their acts of negligence. Ironically however, under Pennsylvania law, during a trial an attorney is not allowed to tell a jury that there is insurance available. For example, a lawsuit would have to be filed as John Doe vs. Jane Doe. But this is in name only. The money awarded to John Doe by the jury would be paid out of the insurance coverage provided by the XYZ Insurance Company – not Jane Doe.

<sup>2</sup>Most injury claims do not require the actual filing of a lawsuit. An injury victim who is represented by an attorney can usually settle their claim prior to going to court.

# Deciding What to Do with Your 401(k) Plan When You Change Jobs

by The SecondHalf Coach Wealth Management Team

**W**hen you change jobs, you need to decide what to do with the money in your 401(k) plan. Should you leave it where it is or take it with you? Should you roll the money over into an IRA or into your new employer's retirement plan?

As you consider your options, keep in mind that one of the greatest advantages of a 401(k) plan is that it allows you to save for retirement on a tax-deferred (or in the case of Roth accounts, potentially tax-free) basis. When changing jobs, it's essential to consider the continued tax-deferral of these retirement funds, and, if possible, to avoid current taxes and penalties that can eat into the amount of money you've saved.

## Take the money and run

When you leave your current employer, you can withdraw your 401(k) funds in a lump sum. To do this, simply instruct your 401(k) plan administrator to cut you a check. Then you're free to do whatever you please with those funds. You can use them to meet expenses (e.g., medical bills, college tuition), put them toward a large purchase (e.g., a home or car), or invest them elsewhere.

While cashing out is certainly tempting, it's almost never a good idea. Taking a lump sum distribution from your 401(k) can significantly reduce your retirement savings, and is generally not advisable unless you urgently need money and have no other alternatives. Not only will you miss out on the continued tax-deferral of your 401(k) funds, but you'll also face an immediate tax bite.

First, you'll have to pay federal (and possibly state) income tax on the money you withdraw (except for the amount of any after-tax contributions you've made). If the amount is large enough, you could even be pushed into a higher tax bracket for the year. If you're under age 59½, you'll generally have

to pay a 10% premature distribution penalty tax in addition to regular income tax, unless you qualify for an exception. (For instance, you're generally exempt from this penalty if you're 55 or older when you leave your job). And, because your employer is also required to withhold 20% of your distribution for federal taxes, the amount of cash you get may be significantly less than you expect.

If your 401(k) plan allows Roth contributions, qualified distributions of your Roth contributions and earnings will be free from federal income tax. If you receive a non-qualified distribution from a Roth 401(k) account, only the earnings (not your original Roth contributions) will be subject to income tax and potential early distribution penalties. (In general, a distribution is qualified if it is paid after you reach age 59½, become disabled, or die, and you have satisfied a five-year holding period).

## Leave the funds where they are

One option when you change jobs is simply to leave the funds in your old employer's 401(k) plan where they will continue to grow tax deferred.

However, you may not always have this opportunity. If your vested 401(k) balance is \$5,000 or less, your employer can require you to take your money out of the plan when you leave the company. (Your vested 401(k) balance consists of anything you've contributed to the plan, any employer contributions you have the right to receive, and any investment earnings on these contributions). Your employer may also require that you withdraw your funds once you reach the plan's normal retirement age.



Leaving your money in your old employer's 401(k) plan may be a good idea if you're happy with the investment alternatives offered or you need time to explore other options. You may also want to leave the funds where they are temporarily if your new employer offers a 401(k) plan but requires new employees to work for the company for a certain length of time before allowing them to participate. When the waiting period is up, you can have the plan administrator of your old employer's 401(k) transfer your funds to your new employer's 401(k) (assuming the new plan accepts rollover contributions).

## Transfer the funds directly to your new employer's retirement plan or to an IRA (a direct rollover)

Just as you can always withdraw the funds from your 401(k) when you leave your job, you can always roll over your 401(k) funds to your new employer's retirement plan if the new plan allows it. You can also roll over your funds to a traditional IRA. You can either transfer the funds to a traditional IRA that you already have, or open a new IRA to receive the funds. There's no dollar limit on how much 401(k) money you can transfer to an IRA.

You can also roll over ("convert") your non-Roth 401(k) money to a Roth IRA. The taxable portion of your distribution from the 401(k) plan will be included in your income at the time of the rollover.

If you've made Roth contributions to your 401(k) plan, you can only roll those funds over into another Roth 401(k) plan or Roth 403(b) plan (if your new employer's plan accepts rollovers) or to a Roth IRA.

Generally, the best way to roll over funds is to have your 401(k) plan directly transfer your funds to your new employer's retirement plan or to an IRA you've established. A direct rollover is simply a transfer of assets from the trustee or custodian of one retirement savings plan to the trustee or custodian of another (a "trustee-to-trustee transfer"). It's a seamless process that allows your retirement savings to remain tax deferred without interruption. Once you fill out the necessary paperwork, your 401(k) funds move directly to your new employer's retirement plan or to your IRA; the money never passes through your hands. And, if you directly roll over your 401(k) funds following federal rollover rules, no federal income tax will be withheld.

*Note: In some cases, your old plan may mail you a check made payable to the trustee or custodian of your employer-sponsored retirement plan or IRA. If that happens, don't be concerned. This is still considered to be a direct rollover. Bring or mail the check to the institution acting as trustee or custodian of your retirement plan or IRA.*

**Have the distribution check made out to you, then deposit the funds in your new employer's retirement plan or in an IRA (an indirect rollover)**

You can also roll over funds to an IRA or another employer-sponsored retirement plan (if that plan accepts rollover contributions) by having your 401(k) distribution check made out to you and depositing the

funds to your new retirement savings vehicle yourself within 60 days. This is sometimes referred to as an indirect rollover.

However, think twice before choosing this option. Because you effectively have use of this money until you redeposit it, your 401(k) plan is required to withhold 20% for federal income taxes on the taxable portion of your distribution (you get credit for this withholding when you file your federal income tax return for the year). Unless you make up this 20% with out-of-pocket funds when you make your rollover deposit, the amount withheld will be considered a taxable distribution, subject to regular income tax and generally a 10% premature distribution penalty (if you're under age 59½).

If you do choose to receive the funds through an indirect rollover, don't put off redepositing the funds. If you don't make your rollover deposit within 60 days, the entire amount will be considered a taxable distribution.

**Which option is appropriate?**

Is it better to leave your funds in a 401(k) plan (your current plan or a new employer's plan), or roll them over into an IRA? Each retirement savings vehicle has advantages and disadvantages. Here are some points to consider:

- A traditional IRA can offer almost unlimited investment options; a 401(k) plan limits you to the investment options offered by the plan.
- A 401(k) may offer a higher level of protection from creditors.

- A 401(k) may allow you to borrow against the value of your account, depending on plan rules.
- A 401(k) plan may allow penalty-free withdrawals if you leave your job at age 55 or later. Penalty-free withdrawals are generally not available from IRAs until age 59½.
- You must take required minimum distributions from traditional IRAs once you reach age 70½. You generally don't need to take required distributions from 401(k) plans until you retire.
- Unlike Roth 401(k) accounts, you don't need to take any lifetime required minimum distributions from Roth IRAs.
- Employer stock may be eligible for more favorable tax treatment if distributed from a 401(k) plan rather than an IRA.
- Both IRAs and 401(k) plans may involve investment-related expenses or account fees. In addition, both may provide services such as investment advice, education materials, and retirement planning. Be sure to understand what your plan provides, and what you may be giving up or gaining by transferring your funds.

Finally, no matter which option you choose, you may want to discuss your particular situation with a financial or tax professional (as well as your plan administrator) before deciding what to do with the funds in your 401(k). 📞



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# 2019-20 BUDGET: A BUDGET 4 YEARS IN THE MAKING

by State Senator, Pat Stefano

The last week of June can be a harrowing time for State Legislators. As summer officially begins and the days reach their maximum amount of daylight, (although given Pennsylvania's recent run of weather it was hard to notice that), your State Senators and Representatives can usually be found on the floor of their respective chambers working on the State Budget.

The budget, constitutionally mandated to be done on June 30, is the roadmap for spending in Pennsylvania and is a view into Pennsylvania's priorities. This year the budget was done with a few days to spare, a rarity in the last 15 years or so. In this edition of GOAL Magazine, I wanted to highlight some key points of this year's budget.

### No Tax Increases & Fiscal Responsibility

During Governor Wolf's first term he proposed tax increases and large spending increases in each and every budget he proposed. He called for an income tax increase, an increase in the sales tax, energy taxes, and a per capita fee for municipalities without police forces among other taxes. The legislature resisted these calls and stuck to a more fiscally responsible approach. The fruits of this long battle were finally seen in this year's budget.



Fiscal responsibility in Pennsylvania, combined with the improved economy sparked by President Trump's tax reform, saw revenues come in with an \$865 million surplus. This allowed the



legislature to make significant investments in several key areas. We also will deposit about \$250 million into the rainy-day fund which had been drawn down to nothing during recent budget hardships. In total the state budget will be just under \$34 billion or about 1.8% over last year's total spending and achieved without a tax increase.

Without the stand taken by the legislature over these last four years this would not have been possible. Had we succumbed to increasing taxes and spending to the level that Governor Wolf had requested Pennsylvania's financial house would be in severe distress and our economy left out of the national economic growth of the last two years. This prudence led to record investment in two key areas of our budget and economy, Education and Agriculture.

### Education

Education is one of the fundamental responsibilities of government and that was demonstrated by this year's budget. Basic Education, K-12, will see an increase of \$160 million building upon the record investments in education of the last several budgets. In addition, Pre-K will receive \$25 million more, Head Start \$5 million more and Early Intervention an additional \$15 million. Early education is critical to starting our children with the tools they need and too often aren't receiving in their homes.

We also were able to continue funding the Safe Schools initiative which we passed last year. The Safe Schools initiative provides \$60 million in funding to school districts for physical improvements, safety studies and security personnel. This budget increased funding for several workforce development initiatives to provide critical training for jobs that are available today.

### Agriculture

Agriculture is Pennsylvania's number one industry. We depend on this industry to provide for us, yet each year the Governor proposes cuts for critical agricultural programs that farmers depend on to do what they do. This year the legislature was able to increase funding by \$19.5 million for the Department of Agriculture which will be critical in helping farmers.

The legislature also passed a broad package of bills that are intended to support Pennsylvania farmers and encourage new generations of farmers to continue the state's rich agricultural heritage. A number of the measures in the package were championed by Senate Republicans as part of the Farming First initiative, which was announced in May. Additional measures were advanced by House Republicans, and components of the governor's PA Farm Bill are also included. Among the initiatives are a tax credit program for landowners to lease or sell farmland to future generations of farmers, a grant program to recruit young farmers and provide technical assistance for conservation, and setting up a Dairy Commission to make recommendations to strengthen the dairy industry which has seen years of struggles.

To learn more about 2019-2020 budget you can visit [SenatorStefano.com](http://SenatorStefano.com) and [PASenateGOP.com](http://PASenateGOP.com). 



# PTI and THE pt GROUP Merge Physical Therapy Practices

by Dale Cordial, PT - CEO and Ryan Christoff, DSc, PT, ATC - President and COO

**B**ack in 1977, after two years of prior discussion and one convenient dry-wall sale in Westmoreland, The pt Group went from an idea to a reality for Dale Cordial, PT and Tim McHenry, PT. As they broke ground in the back of McHenry's uncle's drugstore, the feat was not an easy one. There were loans to apply for, ceilings to lower, walls to scrub and carpets to replace with nearly no money to make it happen. After six long months of working day, night, and most weekends, as well as many more trials and tribulations, the clinic was finished on January 30, 1978. Cordial and McHenry remained partners from the beginning until 1994 and gradually took on some key members to grow the practice including: Steve Teitel, Bob Brett, Joe Chirillo, Kristen Tompkins- Sepesky and Walt Henry.

The Physical Therapy Institute (PTI) was originally started by Shannon and Jill Vissman, both physical therapists, in 1997 as Vissman Therapeutics. Late in 2006 Ryan Christoff joined the company and was renamed in 2008. In 2006, PTI and The pt Group worked together on physical therapy programs, mostly in the Worker's Compensation business line. Since that time, both companies realized the similarities in commitment to giving patients a pain-free lifestyle as well as business philosophies. Late in 2017, both companies discussed merging together and began operating as one entity in 2018.

Our key values were always hands-on patient centered care. Our goal is "to achieve the highest level of function for the patient

in the shortest period of time in a very cost-effective manner." We also never wanted a patient to not receive the care needed due to insurance issues or lack of resources and we always do what we can to provide the appropriate care needed.

At the present time we are completely aligned with Physical Therapy Institute and are looking forward to directing our efforts to growing our combined company in a manner consistent with good business practices. We have opened three new clinics in the last year and have relocated three clinics into a larger updated space. We will continue this business model in all areas where it makes sense and there is a need. 📍



**Cancer  
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office**



## **Our Clubhouse Westmoreland Fall Programs**

### **Fall Lecture Series**

- Exercise and Body Movement
- Mindfulness
- Nutrition
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**Free to all those with a  
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**[ourclubhouse.org](http://ourclubhouse.org)**

### **Cancer Support**

- Head and Neck Cancer
- Post Cancer Treatment
- Bereavement Support

### **Social Activities & Exercise**

- Bingo Nights
- Arts and Crafts Activities
- Yoga Classes
- Reiki Sessions



**Page sponsored by a friend of  
Our Clubhouse and GOAL Magazine**

# TWILIGHT WISH FOUNDATION

by Westmoreland County Commissioner, Gina Cerilli

**A**s County Commissioner, I am honored to have the opportunity to publicize nonprofits in Westmoreland County and bring awareness to them. As most GOAL Magazine readers know, I have a passion for helping senior citizens and being their voice. Over the years, I have become aware of Twilight Wish Foundation, an organization whose mission is to honor and enrich the lives of seniors through intergenerational Twilight Wish celebrations. Their vision is to make the world a nicer place to age, one Twilight Wish at a time. Their tagline is "Celebrating Seniors and Making Dreams Come True."

Twilight Wish grants wishes to seniors 65 and older, who earn less than 200 percent of poverty level or who live in a nursing facility and cannot make their own wishes come true. Wish recipients should have a documented positive history of giving back to the community. They also must be cognitively, emotionally, and physically capable of communicating and experiencing the wish. Twilight Wish acknowledges our elders' importance to society to show them we remember their works, influence, and kindness toward others.

There are four types of wishes granted. Simple Needs Wishes can be as basic as wheelchairs, lift recliner chairs, hearing aids, air conditioners, or dentures. Celebrating Life Wishes include visits to hometowns or places of comfort and joy, family reunions, or returning to a favorite job or career once again. Living life to the fullest wishes include attending a ball game, riding in a hot air balloon, riding on a float in a parade, meeting a celebrity, dancing on Broadway, or flying in a fighter jet.

One third of all Twilight Wishes granted are for veterans. Veterans' wishes give the foundation an opportunity to thank veterans, many in nursing homes, for what they have done for others over the years and to show that we remember and care.

The Westmoreland County Chapter has granted 175 wishes since its inception. The Twilight Wish Foundation was started in the Greater Pittsburgh area in 2008 and was then split into "County" Chambers in 2014. This number continues to grow thanks to



the generosity of the public. Twilight Wish relies solely on donations. Their one fundraiser of the year is a Golf Outing that will be held on September 14<sup>th</sup>. For more information on donating or volunteering please visit [www.twilightwish.org](http://www.twilightwish.org).

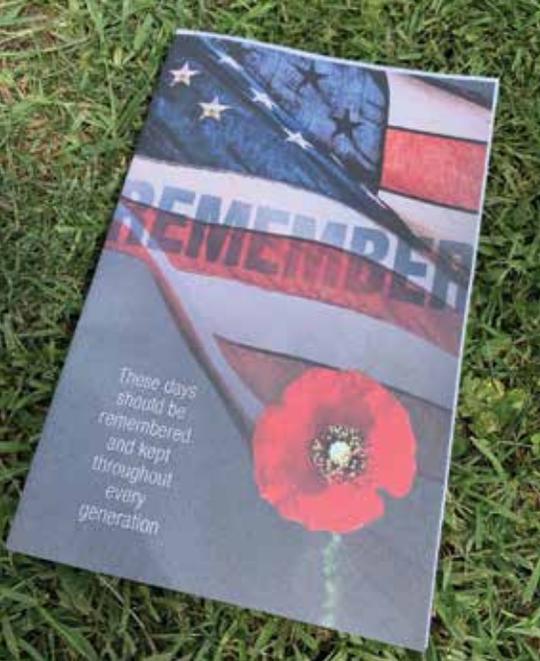
Examples of Westmoreland Wishes include:

- **Robert**, a resident of Greensburg nursing facility, had his wish granted of his beloved dogs visiting him while he was in Hospice Care. He wanted to see his dogs one last time while his health was rapidly declining. Robert's family could not afford to get the dogs vaccinations on their limited income which was needed to bring the dogs into the nursing facility. Twilight Wish took the dogs to the vet to be vaccinated and groomed to visit Robert. Robert sadly passed away later that evening.
- **Mary**, a resident of Derry, had her simple wish granted for a last Valentine's Dinner with her husband. Mary was on Hospice and wanted one last special dinner for her husband to remember. The chapter brought in dinner from a local restaurant and flowers for her husband to present to her.
- **Carol**, a resident of a Penn Township nursing facility, had her special wish granted for a special day out to attend Mass in a Catholic Church and go to a "real bingo."
- **Don**, a resident of Ruffsedale, had his wish granted for hearing aids. He has a hearing loss and could not afford hearing aids on his own.
- **Emma Jane** of Jeannette had her wish granted to visit the White House. Despite being 90, she not only visited the White House but also was able to see memorials and the sights of Washington D.C. 📍



*Della, a resident of Westmoreland Manor in Greensburg had her wish for a casino night at her nursing facility. Her family would have loved to take her to the casino for one more trip, but she could not leave the facility. Twilight Wish brought the casino to her, complete with slot games and a Blackjack table.*





# The Fight to Memorialize Those who Fought:

## Memorializing, Politicizing, while Potentially Polarizing.

by Jerry Ferrara



On June 6<sup>th</sup> we memorialized the 75th anniversary of the invasion of Normandy, France. This most famous of all battles is fêted by the liberators, the liberated and even sometimes the adversary. Our “Greatest Generation” is leaving us at a rate of approximately 1,000 daily. It is appropriate that we honor and remember the sacrifice made by so many young servicemen. Yet, I am reminded by history that this too shall pass. Time will march on and there will be no veterans to thank. Will World War II go the way of so many other sacrifices? As America still observes Flag Day, Germany refuses to fly a flag without a specific reason or occasion. As America sings Lee Greenwood’s “Proud to be an American,” France’s President labels the President of the United States as a Nationalist. With ever shrinking citizenry involvement in our armed forces, how many years will pass before we no longer appropriately recognize the sacrifices made by the few to protect the many? Is it possible that America will forego future memorials so as to not reproach political correctness?

During World War II, 11.5% of the population served in the armed forces. From 1963-75, The Vietnam Era, only 4.3% of our citizenry donned fatigues. In our current endeavors in Iraq and Afghanistan a shocking 0.45% of Americans serve. That is less than half of one percent.

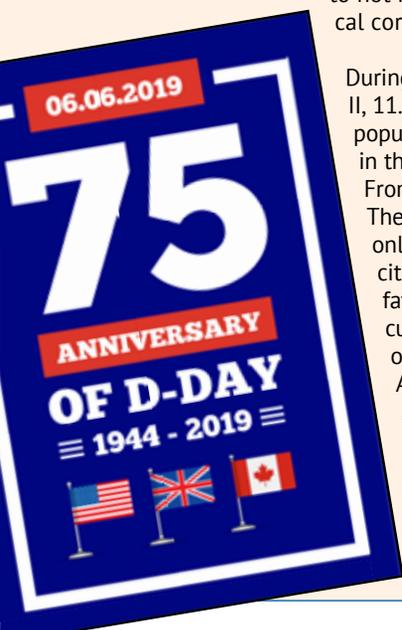
July 3, 1938, the 75th anniversary of the Battle of Gettysburg, President Franklin Roosevelt offered to pay the way for any Civil War veteran wishing to attend a final reunion at Gettysburg, Pennsylvania. The invitation, accepted by over 1,000 veterans, included men who donned the uniform of the United States as well as the Confederacy. Dedicating the Eternal Light Peace Memorial upon Oak Hill, FDR knew that this was a fitting and healing way of paying tribute to those who sacrificed during the war. The American Civil War cost two percent of our entire population reaching approximately 625,000 men, consuming more Americans than both World Wars, Korea, and Vietnam combined. Today two percent of the population would equate to over six million lives. The entire nation felt the wound.

In May 1985, the 40<sup>th</sup> anniversary of the end of World War II in Europe, America’s 40<sup>th</sup> President Ronald Reagan was chastised for visiting a German cemetery outside the town of Bitburg. Less than one year earlier he delivered a patriotic speech highlighting the heroic acts carried out by the 2nd Ranger Battalion on the cliffs of Point du Hoc during D-Day. Paying tribute to soldiers of both sides of the conflict, he drew criticism for not focusing on the victims of the Nazi regime. Reagan responded with the fact that many of the young men buried in that cemetery were indeed victimized by the Nazi regime, which had conscripted them during their youth and then summarily disposed of their promising lives. Buried in the cemetery were soldiers from both World Wars, but more controversially politically charged SS soldiers were interred there as well. Undoubtedly, Reagan was attempting to rebuild relationships with modern “Cold War” West Germany. By inviting an American and German general to both lay a wreath during the ceremony, he was

also attempting to put emotions from the past behind us. However, he was upsetting those who had pleaded with him to rethink his ceremony. Opposition manifested from various locations including famous Holocaust survivor and author Elie Wiesel. Emotional connectivity and physical engagement brought about both the symbolic ceremony and its attached controversy.

On May 27, 2016 (Memorial Day weekend), the 44<sup>th</sup> President of the United States, Barack Obama, became the first sitting president to visit the Japanese city of Hiroshima, Japan. Hiroshima and Nagasaki were the two cities destroyed by Atomic bombs bringing an end to the Second World War. As President Obama laid a wreath at the Hiroshima Peace Memorial, he told the attendees that technology as devastating as nuclear arms demanded a “moral revolution.” Survivors of both bombings were present. President Obama, however, refused to apologize for the use of the bombs generating a small protest near the ceremony. Neighboring countries to Japan warned the President not to apologize for the bombings, citing the brutality employed by Imperial Japan. Arriving in Japan after lifting a long-standing trade embargo against communist Vietnam, Obama’s ceremonies were marred in controversy. Japanese Prime Minister Shinzo Abe eventually reciprocated seven months later in December by visiting Pearl Harbor, the site of the surprise Japanese attack that brought the United States into the Second World War. South Korea, current ally, and both North Korea and China, representing traditional adversaries, both protested the memorializing of the aggressors while ultimately ignoring the victims of the regime.

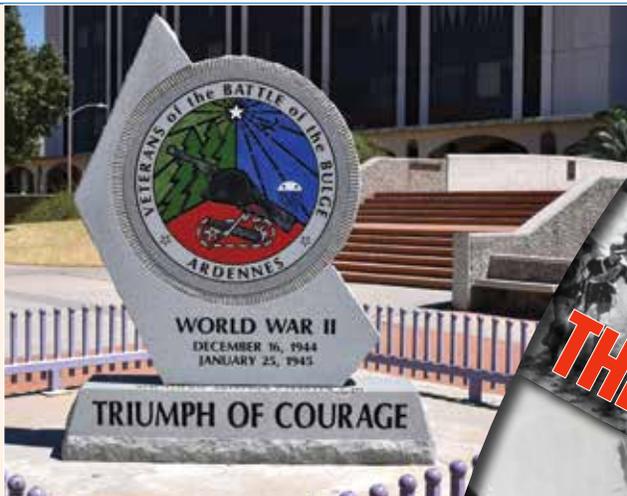
November 11, 2018 marked the 100-year anniversary of Armistice Day, the end of the First World War. In America, Armistice Day has been relabeled Veterans Day and focus has shifted off World War I onto all veterans from all wars. Current President Donald Trump traveled to France to honor the significance of the sacrifice. French President Emmanuel Macron delivered a speech condemning nationalism which led to WWI. Standing beneath the Arc de Triumph,



which celebrates France's nationalistic past, he warned of the recent rise in global nationalism. One-month earlier Macron stated that "nationalism is a betrayal of patriotism." Macron defines nationalism as "our interest first, who cares about the others?" Trump perpetually bellows "America First." Trump has identified a Globalist as someone who wants the globe to do well over one's own country. He has reiterated that being a Nationalist is okay and he embraces the label and promotes the use of the otherwise antiquated word.

Father's Day, June 16, 2019, The United States Women's national soccer team dominated South American opponent Chile. Prior to the match held in Paris, both teams played their respective national anthems. The United States diligently observed their anthem as they always do. FIFA (Federation International Football Association), the governing body of international soccer, places a time limit for each anthem. Chile's national anthem "Himno Nacional de Chile" violates that observance limit. FIFA abruptly stopped the music. The Chilean soccer team, who had all been singing the words proudly, finished the anthem in an almost defying shout. American veteran sports announcer JP Dellacamera declared, "I will never, ever tire of that singing of the national anthem."

This December 16th will be the 75th anniversary of the Battle of the Bulge. It was Hitler's Ardennes offensive, his last gamble in the West. It is the largest battle in the short-lived history of the United States. Taken completely off guard, elements of Germany's retreating army turned and attacked the American lines at their weakest point. Attempting to drive a wedge between the Americans and their British allies along with capturing the supply port of Antwerp, the German army was spending resources it could not afford to lose. The Belgian city of Bastogne gained its place on the map as lightly armed American Airborne troops of the 101st defended the completely surrounded city. General George S. Patton is given credit for relieving the city as the allies finally repulsed the German surprise attack in late



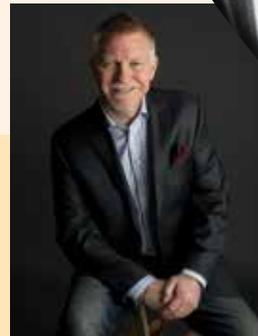
January, 1945. Germany surrendered four months later.

How will this largest of American battles be memorialized? Is this 75th anniversary the last to say thank you and goodbye to those who sacrificed? Will the event be used as a political platform by either European countries or possibly the next American presidential candidate? As a historian, I would hope that the deeds of the past be honored and remembered in hopes of preventing such required sacrifice in the future. With that said, President Thomas Jefferson reminds us that "sometimes, The Tree of Liberty has to be refreshed from time to time with the blood of patriots and tyrants." Unfortunately, World War I, the "War to End All Wars" did not. As long as our youth are sacrificed to maintain our freedom, we must strike a balance between honoring and memorializing their deeds. Removed from politics, ours is a task of paying respect. As Abraham Lincoln once affirmed in a cemetery in Pennsylvania on a cold November day in 1863, "It is altogether fitting and proper that we should do this." ☐

THE CIVIL WAR

WWI

WWII



*Jerry Ferraro is the contributing history & current events consultant for GOAL magazine. He currently teaches history at Greater Latrobe High School with over 22 years' experience. He is a member of the Ft. Ligonier Teacher Advisory board and serves on the Board of Directors at the Latrobe Area Historical Association. He is pursuing a Master's degree in Military History. He has traveled extensively throughout Europe and the U.S. for professional and personal development. Jerry resides near Latrobe, Pa with his wife and daughter.*

# What's the Deal

# With CBD?

by Dr. Daniel T. Lovette, DC



**M**any of you have heard of CBD products by now. Currently it is a hot topic of conversation when it comes to our health. As more states begin working toward some version of marijuana legalization (33 states have laws that permit medical cannabis with a doctor's recommendation, 11 states allow recreational and medical cannabis), CBD and CBD-related research is only going to gain popularity. Let's dive into some commonly asked questions about CBD.

## **So, what exactly is CBD?**

CBD or Cannabidiol is a non-intoxicating cannabinoid compound that's found in the cannabis plant. Of the 114 cannabinoids found in the cannabis plant, it is the second-most abundant behind THC (tetrahydrocannabinol). Cannabidiol is most abundantly sourced from CBD-rich cannabis which includes both marijuana and hemp plants.

## **Is it legal?**

For now, thanks to the Hemp Farming Act of 2018, CBD is

available throughout the United States without a prescription. Hemp is considered a type of cannabis that has approximately 0.3% THC and is typically high in CBD. Hemp is most commonly used to create anything from clothing to biofuel. Since the federal regulations on the hemp industry were recently relaxed, strains of hemp rich in CBD have been bred without high levels of THC. Because of the low levels of THC, products derived from hemp, including CBD products, are now legal across the United States.

Even though the THC levels are extremely low in most CBD-based products, especially those derived from hemp, it still can potentially show up on a drug test. For those of you who are regularly drug tested at work, it is recommended that you contact your Human Resources office regarding the use of CBD products.

## **How can it help me?**

CBD-rich cannabis has a long history of being used to treat health problems. Animal studies have long suggested that CBD lessens anxiety and reduces the severity and frequency of seizures. Only within the past few years, a multitude of studies and clinical trials all over the world are enrolling patients to examine the effectiveness of CBD for a variety of diseases such as substance abuse disorder, chronic pain, PTSD, anxiety and depression to name a few. For the purpose of this article, we will be concentrating on the medicinal properties of CBD used to treat inflammation and pain.



*CBD is typically well-tolerated and has relatively mild and infrequent side-effects.*



### **What does it do for inflammation?**

The way CBD works for inflammation is unique to cannabis versus other sources. It does not focus on COX-1 and COX-2 receptors to reduce pain like Ibuprofen, Aspirin, or Naproxen. It also does not work in the same way that opioids like Oxycodone, Morphine, Heroin, or Fentanyl work. Prolonged or overuse of NSAID medications (Non-steroidal anti-inflammatory drugs) that focus on the COX-1 and COX-2 receptors to minimize pain can come with risks of developing gastrointestinal ulcers and other inflammatory GI disorders as well as liver, kidney, and heart issues. Obviously, the well-known risks and highly addictive nature of opioid-based pain medication are well documented. CBD is typically well-tolerated and has relatively mild and infrequent side-effects. Drowsiness, fatigue, reduced appetite, dry mouth, and diarrhea may possibly occur.

### **So, what makes CBD different?**

*(a lot of medical lingo coming your way, hang tight!)*

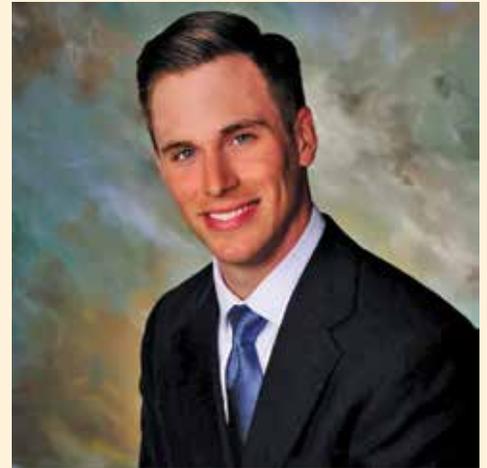
CBD is a cannabinoid, so it affects our natural endocannabinoid system or ECS for short. This ECS, which everyone has, is involved in regulating a variety of processes such as fertility, memory, appetite, mood, pre-and-postnatal development, and pain sensation. Within the ECS, two main receptors have been identified, CB1 and CB2. CB1 is most commonly found in the brain, peripheral nervous system, and immune system. By binding specifically CB1 receptors, the CBD molecule blocks the neurotransmitter release of pain-regulating compounds in our central nervous system, thus preventing the body from absorbing them. In short, CBD is the linebacker sacking the quarterback (CB1 receptor), preventing him from throwing the ball (pain-regulating neurotransmitter signaling pain is present). CBD is considered "neuroprotective", helping with that prickly, tingling, burning, numb feeling that neuropathic-type pain is known for.

### **How do I get some?**

So, those of you who've dealt with chronic, or repetitive inflammatory-based conditions or symptoms, specifically pain, may benefit from a quality CBD-based supplement. Finding quality CBD products is most essential. Some products are mixed with other topical analgesics or oils. CBD products are most commonly used via topical medication or oil form and are used daily for maximum benefit. Because percentages of CBD per dose can vary based on the source of the CBD and the company producing the product, different strengths (in milligrams) have been found to work effectively for different conditions. Therefore, everyone's CBD recommendations differ.

Combining quality CBD products with anti-inflammatory focused nutrition, regular chiropractic care, and massage is a proven, effective way to manage chronic pain conditions. Consulting with a provider who is knowledgeable on which application method and strength is best to meet your needs becomes important.

CBD may be your breakthrough! 📍



*Dr. Daniel Lovette practices with Westmoreland Chiropractic & Rehab Associates, a wellness group that includes Chiropractors, Nutritionists, and Massage Therapists.*



Greensburg Office 724.216.5004  
Export Office 724.325.2112



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



# Clear Away The CONFUSION Surrounding Home Remodels

by Inselmini  
Construction Company



724-537-4489

[www.iccthebuilder.com](http://www.iccthebuilder.com)

[info@iccthebuilder.com](mailto:info@iccthebuilder.com)

In summary: architects draw; contractors build, designers design.

But who do I need and when? If you find yourself wanting a major overhaul or adding rooms to your existing house, you will need an architect to draw plans, a contractor to build, and maybe a designer to create an interior of your dreams. With a smaller remodel like a bathroom or kitchen, first contact a contractor who can help determine what needs to be done and they can advise if an architect is truly necessary. The keen eye of a designer may be needed to plan out the details of the space.

Whatever your project may be, ask a professional. Property value can only go up when a trusted, skilled contractor works on your renovation, addition or new building. Give Inselmini Construction Company a call... we're here to help clear the confusion. ☑

**W**e receive a lot of phone calls from customers wanting to remodel. Whether it be a new kitchen or bathroom, a larger deck or additional garage, or simply replacing windows, the number one question remains the same: "how much will this cost?" Before a contractor can give you an estimate, he must define the scope of work. If there are drawings the contractor can see what is needed, but rarely does a client ever produce drawings when asking about renovation pricing.

When considering beginning a new project, you must decide if you need an architect, contractor, or designer. Most people will underestimate how complicated renovations, additions, or remodels will be. While you may see the project as just "fixing your house," there is much more that goes into your small remodel than you think. The first step is to know who to call. Here is a guide:

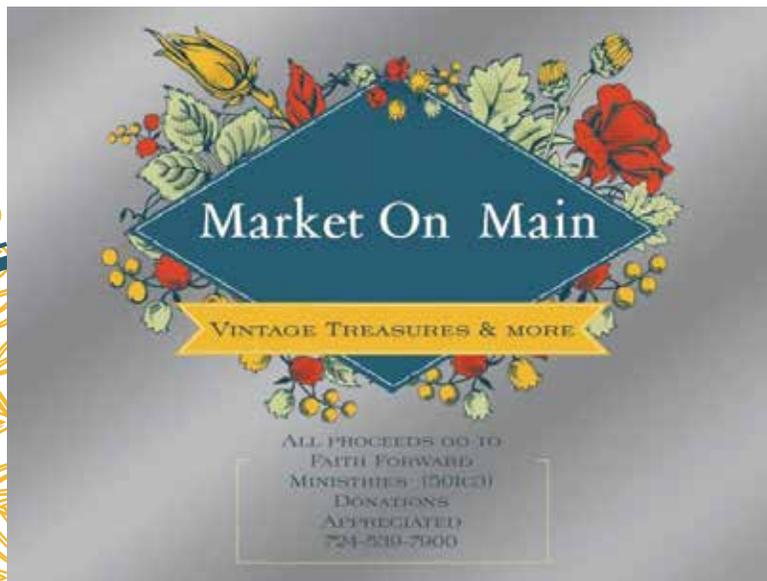
**Architects** plan, conceive and draw projects while keeping functional requirements in mind. They come up with a design that suits your needs and wants in accordance to building safety requirements. When involved, their work precedes all others.

**Contractors** take care of the construction of the project. They organize the purchase of the materials, deploy the correct construction equipment, employ skilled

and unskilled labor, plan the schedule and manage the actual construction. They work through the unexpected problems of building a dream into reality and hand over the completed project to the customer.

**Designers** mainly concern themselves with the interior décor. They will assist in selecting color palettes, furniture, flooring, lighting and general décor. Designers also conceive space planning. There are specific computer programs for kitchen and bath designers that will produce drawings of your vision or renovation. Those drawings could then be given to a contractor for pricing.





**M**arket on Main is an antique, vintage and collectible store located at 340 Main St., Latrobe. The store is filled with something as small as a button to large furniture. Everything in the store is donated. All proceeds go to Angel Arms. Market on Main and Angel Arms are under the umbrella of Faith Forward Ministries which provides full counseling services, addiction programs, case work, and community/county supports and outreaches.

Angel Arms exists to care for babies born with NAS (Neonatal Abstinence Syndrome) and children caught in the crossfire of addiction. The babies need special loving care to enable them to grow through the withdrawal process, as well as helping children already living in “drug-addicted”

homes. The passion of Angel Arms is to assist moms, families, and children effaced by this tragic epidemic. A desperately needed service to Westmoreland and surrounding communities is provided by these ministries. Being “faith-based,” contributions are needed and gratefully accepted.

For questions and information, the main office can be contacted by calling 724-539-7900. Faith Forward Ministries is a 501(c)(3) organization and as such depends on regular, generous contributions from the community at large in order to continue its vital service to Westmoreland County and beyond.

**Donations accepted daily.**  
**Operating hours:**  
**Monday through Saturday**  
**10:00am-5:00pm**  
**(hours may vary).**  
[www.faithforwardpa.com](http://www.faithforwardpa.com) ☒



# CHAMBER DAY IN HARRISBURG



by Chad Amond, President and CEO, Westmoreland County Chamber of Commerce

More than 90 state and local chamber representatives from across the Commonwealth gathered in Harrisburg in early June for Chamber Day at the State Capitol. The annual event is co-hosted by the PA Chamber of Business and Industry and the Pennsylvania Association of Chamber Professionals during one of the busiest times of the year in the Capitol, as state elected officials work to finalize the 2019-20 budget. The event provides a forum for constructive dialogue between local chamber officers and policymakers on key issues important to the state's business community and the best ways to improve the Commonwealth's business climate.



The Westmoreland County Chamber of Commerce works on behalf of its member companies to advocate for a healthier, more competitive business climate. As the largest business association in Westmoreland County and as one of the largest Chambers in all of the Commonwealth of Pennsylvania, our voice resonates when speaking about the interests of small and large companies across myriads of industries. Policy makers and elected officials from Westmoreland County, Harrisburg, and Washington

D.C. look to the Westmoreland County Chamber for an unvarnished, non-partisan assessment of what is important to our business community.

In short, The Westmoreland County Chamber supports pro-business regulations and legislation that we believe will make for a better business climate without compromising the health, safety, and well-being of the communities we serve. We take a common sense approach to identifying reforms and legislation that underscore our continued commitment to advance economic growth



across Westmoreland County. We are a non-partisan organization that acts on the credo 'Issues Not People.' We believe that no matter what one's political affiliation, responsible citizens from all walks of life want better paying jobs, stronger schools, sound infrastructure, safe neighborhoods, preservation of natural resources, accountable leadership, and efficient government. The Chamber takes on the mission of convening the right people to tackle issues head on as a way to make our community a better place to live, learn, work, shop, and play.

As a prime sponsor of Chamber Day in Harrisburg, we are proud to interact with elected officials, state leaders, and other Chambers to make Westmoreland County and all of the Commonwealth a better place.

The program featured several panel discussions focusing on a wide range of topics including: workforce development, transportation and infrastructure in the Commonwealth, and community revitalization. Welcoming remarks were provided by Senate President Pro Tempore Joseph Scarnati, R-Jefferson and Speaker of the House Mike Turzai, R-Allegheny. Attendees received an update on the status of state budget negotiations from the Appropriations Committee Chairs from each legislative chamber: Senate Majority Chair Pat Browne, R-Lehigh, Minority Chair Vince Hughes, D-Philadelphia, House Majority Chair Stan Saylor, R-York, and House Minority Chair Matt Bradford, D-Montgomery. State Treasurer Joe Torsella delivered the keynote luncheon address. ☐



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## 4 Things NOT to Do When Putting Your Home on the Market

So you've decided to put your home on the market. Congratulations! Hopefully, you've brought a rockin' REALTOR® on board to help you list your spot, and together you've done your due diligence on what to ask for. As you start checking things off your to-do list, it's also important to pay mind of what not to do. Below are a handful of things to get you started.



### **Don't over-improve.**

As you ready your home for sale, you may realize you will get a great return on your investment if you make a couple of changes. Updating the appliances or replacing that cracked cabinet in the bathroom are all great ideas. However, it's important not to over-improve, or make improvements that are hyper-specific to your tastes. For example, not everyone wants a pimped out finished basement equipped with a wet bar and lifted stage for their rock and roll buds to jam out on. (Okay, everyone should want that.) What if your buyers are family oriented and want a basement space for their kids to play in? That rock-and-roll room may look to them like a huge project to un-do. Make any needed fixes to your space, but don't go above and beyond—you may lose money doing so.

### **Don't over-decorate.**

Over-decorating is just as bad as over-improving. You may love the look of lace and lavender, but your potential buyer may enter your home and cringe. When prepping for sale, neutralize your decorating scheme so it's more universally palatable.

### **Don't hang around.**

Your agent calls to let you know they will be bringing buyers by this afternoon. Great! You rally your whole family, Fluffy the dog included, to be waiting at the door with fresh baked cookies and big smiles. Right? Wrong. Buyers want to imagine themselves in your space, not be confronted by you in your space. Trust, it's awkward for them to go about judging your home while you stand in the corner smiling like a maniac. Get out of the house, take the kids with you, and if you can't leave for whatever reason, at least go sit in the backyard. (On the other hand, if you're buying a home and not selling, then making it personal is the way to go, especially when writing your offer letter. Pull those heart strings!)

### **Don't take things personally.**

Real estate is a business, but buying and selling homes is very, very emotional. However, when selling your homes, try your very best not to take things personally. When a buyer lowballs you or says they will need to replace your prized 1970s vintage shag carpet with something "more modern," try not to raise your hackles.

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

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**SHE**  
Sophisticated • Humble • Empowered

# Launch Party!

Girls' Night Out with a Purpose

**YOU DON'T WANT TO MISS THIS!**

**WEDNESDAY, AUGUST 21ST AT 5:30 PM**

**CAFFE BARISTA**

**7 WEST OTTERMAN STREET, GREENSBURG**

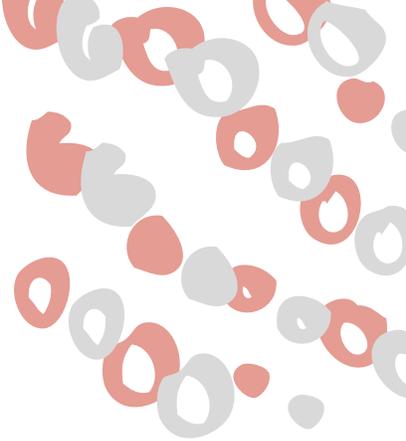
**ENJOY A FUN EVENING OF CONNECTING  
OVER APPETIZERS AND WINE**

SHE has partnered with Dress for Success for this event! You can help by donating your new or gently worn women's interview and work attire.

Admission will be waived if you bring a clothing or monetary donation of \$15 or more for Dress for Success Pittsburgh to the event.

Please RSVP by August 16th  
[www.go2goalus.com/she](http://www.go2goalus.com/she)





## What is SHE?

Sophisticated • Humble • Empowered

We believe that the true success of a woman is found in her ability to make a difference rather than noise in whatever capacity she is able. Whether you are a CEO, a secretary or a stay-at-home mom, we welcome you and your unique abilities to join our efforts in SHE. For the launch party and every event thereafter, we will plan not just a networking event, but a girls' night out with a greater purpose that connects inspirational women doing what makes them happy. We want to create a safe space for women to feel confident about telling their story without judgement. At our launch party, Lisa Hegedus, owner of Caffe Barista, will tell her short story about how she started her business and will share a wine and appetizer pairing.

## What is Dress for Success?

You can help by donating your new and gently worn women's interview and work-appropriate clothing, shoes, accessories and jewelry. Your donations allow women to enter an interview, job training program, and/or new job with confidence. You can be part of the community that helps to serve over 2,600 women each year in Southwestern Pennsylvania. Each donation you make directly helps change women's lives. All of your donations are tax deductible. Clothing must be ready to wear, so that women who have same-day interviews can walk out of our office looking and feeling fabulous and confident!

**For guidelines on what to donate visit:**

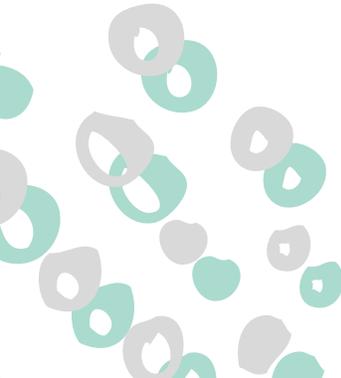
<https://pittsburgh.dressforsuccess.org/get-involved/donate/>



**For more details, visit our social media accounts:**

**Instagram: @she.of.goal Facebook: SHE**

**You may also email us at [sheofgoal@gmail.com](mailto:sheofgoal@gmail.com)**



# JCH FOUNDATION

## THE JAMIE CORDIAL HALL FOUNDATION

### Honoring Jamie's Life and Providing Assistance to Children in Need

by Dale Cordial

**A**s life goes by, it is easy to get lost in our own worlds. Day in and day out we are busy dealing with our own problems and challenges, concerning ourselves with things that we think are important and always finding something to be worried about. Life carries on around us and sometimes we barely notice others or have any idea what they are going through, the burdens and heartache they may carry. I plead guilty. I was always so busy keeping up with four kids and three grandkids, my career and anything I did for fun that I never paid attention to all the pain and loss.

I never noted all the heartache until one beautiful Tuesday afternoon, God took my first born, my beautiful daughter to heaven in what seemed like an instant – no warning, no discussion, no chance to save her or trade places. She was gone, and without her I felt like I was gone. My heart was smashed into a million pieces, and I was crushed and

brought to my knees to the point that I could not breathe and did not want to live. After such loss, nothing seemed important anymore.

Because of Jamie's death, I was forced to learn about the medical situation that unexpectedly took her life: **postpartum hemorrhage**. I learned much more than I ever wanted to know. Most people per-

haps assume that there is bleeding after childbirth, I learned that a postpartum hemorrhage can tragically occur as many as twelve or more weeks after childbirth. I also learned that the incidence rate of postpartum hemorrhage is increasing in the United States, particularly in Pennsylvania. For these reasons, I want to share our Jamie's story in hopes that it can build awareness and help others.



L to R (sitting) Nicholas and Jamie; (standing) Jason, Michele, Dale and Chad

Her story begins on Friday, September 21, 1979 at 8:06 a.m. when Jamie Lynn came into this world. She was a sweet, happy and loving child who grew to be the same kind of person as an adult. Jamie was the oldest of our four children. She had three brothers: twins Chad and Nicholas were born 21 months after Jamie, and then Jason came along three years after the twins. It was apparent from very early on that Jamie was not going to be pushed around by her brothers. In fact, she bossed them around on a regular basis.

Jamie went to catholic grade school and high school. She graduated college from Penn State with a business degree. She was a very dedicated, hard worker and worked at The pt Group from the time she was 17. Though she loved her job, she was looking for more to do and enrolled in Empire Beauty School where she learned to be a nail technician. She immediately loved doing nails and ended up buying a hair salon. She found fulfillment working at The pt Group for half the day and the salon the other half.

Her dreams were all coming true. Jamie met Tom Hall in 2006 and they married on September 25, 2010. The whole day was beautiful, a perfect wedding. Both Jamie and Tom were very happy. It wasn't long before they wanted to start a family; Jamie really wanted to be a mom. They realized that it was not going to be as easy for them to conceive as they had hoped. They sought help and went through different treatments and protocols. After a few disappointments, and a very long labor, our beautiful tiny Chloe Elizabeth was born on October 28, 2014. Tom and Jamie were over the moon. They got their sweet, spunky, fun-loving little girl. They felt so blessed to have a healthy baby. Chloe was their world and never left Jamie's side, they were together 24/7. Jamie was very protective of her.

After the difficulties of trying to conceive Chloe, they didn't think it was

possible to have another baby. But, on Jamie's 38<sup>th</sup> birthday, they announced they were going to have another child. The whole family was so happy and excited. Chloe was going to be a big sister. On April 7, 2018, our handsome, thriving Cody Thomas was born by emergency C-section. All seemed well with both Jamie and Cody. They were both discharged after being in the hospital for only two days.

Jamie, Tom and Chloe were happy as can be: their little family was complete. They had a girl and a boy, and they thought life couldn't get any better. Who would of thought that Jamie had only 38 days to live?

Tuesday, May 15, started out like any other sunny spring day. Jamie was going shopping for a few last-minute things for Cody's baptism, which was to be the following Sunday. Around 8:15 a.m. tragedy struck when Jamie started bleeding. God decided

it was time for Jamie to go home to Him, leaving behind Tom and her two beautiful children who she loved with all of her heart. Our precious Jamie – daughter, sister, wife and mommy – suffered a postpartum hemorrhage and passed away at 1:10 p.m. that afternoon.

We were all in shock and disbelief and are still in denial at times. There is so much devastation all around from losing her, not just within our family, but across the many relatives, friends, coworkers and acquaintances who knew her in any capacity. We are all lost without her and our lives will never be the same. The Earth has lost a bright light and sweet soul; heaven has received a blessed angel. We ask that anyone reading this will always keep our family in your prayers. Every hour of every day is a struggle without her.

We, her family, are determined to keep her memory alive for her kids and all who knew and loved her. We started the Jamie Cordial Hall Foundation, to not only memorialize her, but to help children who have lost their parents and others in need within our community. It has been very heartbreaking to see the effects the death of a parent has on small children and their families. **One child out of every twenty will have a parent die before they finish high school.** Jamie's Foundation was set up especially to help children grieving the loss of a parent or significant loved one.



*Newborn photo of Cody Hall*



*Portrait of Jamie Cordial Hall*



*Chloe (age 4) and Cody (age 1) Hall*

## What is postpartum hemorrhage?

Postpartum hemorrhage is excessive bleeding following the birth of a baby. About 1 to 5 percent of women have postpartum hemorrhage and it is more likely with a cesarean birth. Hemorrhage most commonly occurs after the placenta is delivered. The average amount of blood loss after the birth of a single baby in vaginal delivery is about 500 ml (or about a half of a quart). The average amount of blood loss for a cesarean birth is approximately 1,000 ml (or one quart). Most postpartum hemorrhage occurs right after delivery, but it can occur later as well.

## What causes postpartum hemorrhage?

Once a baby is delivered, the uterus normally continues to contract (tightening of uterine muscles) and expels the placenta. After the placenta is delivered, these contractions help compress the bleeding vessels in the area where the placenta was attached. If the uterus does not contract strongly enough, called uterine atony, these blood vessels bleed freely, and hemorrhage occurs. This is the most common cause of postpartum hemorrhage. If small pieces of the placenta remain attached, bleeding is also likely.

## What are the symptoms of postpartum hemorrhage?

The following are the most common symptoms of postpartum hemorrhage. However, each woman may experience symptoms differently. Symptoms may include:

- Uncontrolled bleeding
- Decreased blood pressure
- Increased heart rate
- Decrease in the red blood cell count (hematocrit)
- Swelling and pain in tissues in the vaginal and perineal area, if bleeding is due to a hematoma

Source: [www.stanfordchildrens.org](http://www.stanfordchildrens.org)

Tom Hall with his children, Chloe and Cody.



## *One child out of every twenty will have a parent die before they finish high school.*

The Jamie Cordial Hall Foundation had its first fundraiser in December of 2018. To date the foundation has given away over \$50,000 to organizations that support grieving kids as well as other individuals in need. Some of the organizations we have supported include:

- Birthright: JCH donated diapers, sleepers and newborn clothes to support new moms.
- Seton Hill CDC: JCH contributed to the musical playground.
- Highmark Caring Place: JCH donated to support their special program for grieving kids who have lost parents.
- Greensburg Central Catholic High School: JCH established and awarded the first Jamie Cordial Hall Kindness Award/Scholarship.
- Baskets for Eli: JCH helped to provide Easter baskets for kids in Children's Hospital.
- Circle Camps: JCH donated to the organization which provides camps that support girls 5-18 who have lost parents.
- Family Lives on Foundation: JCH donated to this organization which supports maintaining family traditions for kids who have lost parents.
- South Greensburg Borough: JCH financially supported their new playground development.
- Latrobe School District Special Needs Program at Mt. View Elementary: JCH supplied sensory kits for World Autism Month in April.

- St Jude's Hospital: JCH donated to their free care fund.
- The Compassionate Friends: JCH donated to this organization which provides grief group support for parents who have lost children.
- Excelsa Hospice's Neighborhood Kids Grief Support Program - Their mission is to "provide bereavement support for families using alternative therapies." JCH donated funds to purchase start up equipment for their program.
- JCH has supported several individual families in need after the loss of a parent.

*and robust voice filled the room and she took over. She would do anything for anyone if they needed help. The world needs many more young ladies like her and we, her family, are committed to keeping her light shining brightly and never letting it go out. We all love and miss her so much. Please pray for all of those affected by post-partum hemorrhage, and all the kids that are left behind to grow up without a Mom or a Dad for any reason. They need our help in this world today.*

## Upcoming Events:

**August 17, 2019:** Family Day at Hempfield Park 12:00 p.m.

**September 14, 2019:** JCH Foundation Blood Drive at Our Lady of Grace Parish 11:00 a.m. – 4:00 p.m.

**December 8, 2019:** Annual Fundraiser at Rizzo's Banquet Hall 12:00 p.m. – 5:00 p.m.

**Learn More and get tickets at:**  
[www.jchfoundation.com/events](http://www.jchfoundation.com/events)

Please look up these organizations on their own website for more information. The Jamie Cordial Hall Foundation continues to look for other opportunities to support organizations that fit our mission. In addition, we are also listed by The United Way as a designated charity so please choose us if you give through your employer and if matching funds are available.

***We are committed to keeping Jamie's memory and kind spirit alive. If you ever met Jamie, she was your friend immediately and you loved her. Her big, bright smile***



*Dale and Michele Cordial with their grandchildren, Chloe and Cody.*



## Jamie's Heartbreaking Story Meant Life for Another

**My name is Angie Platos and Jamie's story saved my life.** I had a baby on June 28<sup>th</sup>, 2018, also through a very hard, long delivery with complications. Five weeks postpartum, I had an overall unwell feeling and was still bleeding, what seemed to be heavier and heavier each day. I just assumed my period was starting.

Not realizing the severity of what could be happening, one night I jokingly said to my husband, "If I don't wake up tomorrow, I probably bled to death." I now realize this was no joking matter. My level of bleeding worried my husband and he shared Jamie's story with me – he works with Jamie's husband. He said, "I didn't want to tell you that before because I didn't want to scare you or make

you paranoid." I thought about Jamie a lot that night, and the next morning I decided I should go to the emergency room. When we first arrived, they kind of brushed me off and thought it was probably my period. When I went to give my urine sample, I began bleeding excessively. They discovered a portion of the placenta had been left behind and it was poisoning my body, causing

me to hemorrhage. I went for an emergency dilation and curettage surgery.

I think of Jamie often because in my eyes, she saved my life. I pray for her family and I can't imagine the pain they feel. I am pleased they have found the positive in all of this and are using Jamie's story to spread awareness. ☑

The Jamie Cordial Hall Foundation is a 501 (c)(3) Charity.  
**Learn more at: [www.jchfoundation.com](http://www.jchfoundation.com)**

# Celebrating

## Chroma Marketing Essentials is 20 Years Old

By Scot Noel, Content Director for Chroma Studios

This summer Chroma Marketing Essentials is 20 years old, a noteworthy feat considering only about half of small businesses make it past their first 5 years, and only a third pass their 10th anniversaries.

The story of Chroma began in 1999, when founder Jane Noel left her job in computer gaming to start a business of her own, then called *Computers Made Easy* (CME).

### CME's Original Mission

CME focused on helping people become more comfortable and productive with their computers. Certified as a Microsoft Office User Specialist, Jane offered basic computer training to home and business users.

Within a year, the company grew to include Jane's husband Scot. Together, the couple served the community in venues as diverse as computer classes for seniors at Norwin Library to teaching businessmen how to use their new Palm Pilots.

### CME becomes a Web Developer

In 2000, using their design and technical skills, Jane and Scot made the first website for CME. Then, a funny thing happened. Almost immediately, a friend requested a website. Then another. Word of mouth quickly resulted in a backlog of projects, and CME added web design as a service.

In 2004, CME welcomed its first employee, Andrea Beneke, whose skills in customer service and office management have helped keep the business on course ever since.

### CME's First Name Change

By 2012, CME had left computer training far behind and had become an accomplished web development agency. *Computers Made Easy* didn't sound right for a web company, so *CME Websites* (Code Media Essentials) was adopted as the new name.

It was an acknowledgement that CME had grown to become an accomplished web development agency, with hundreds of customers locally, regionally, and even internationally.

With success came the need for more employees, and the Noel's home driveway soon resembled a parking lot.

With Jane and Scot now approaching middle age, a succession plan was in order. Luckily, a few years earlier, Chrissy Ferree had joined the team as a web designer. Over time, Chrissy demonstrated the skills, drive, and leadership necessary to run an agency. Did she want the opportunity to do so, building on the foundation laid 15 years before?

When the answer was "yes," it was time to leave the home office behind.

 chroma  
marketing essentials  
724-523-3001  
chroma-marketing.com

### CME Continues to Grow

Upon becoming a share holding partner, Chrissy sat down with Jane and Scot to plot the commercial expansion of CME. There were plans to make, investments to consider, and office space to find.

By 2015 the team was working with Dave Cochran (of Cochran Heating & Cooling) on a custom build-out of office space in Lowry Commons, Dave's newly acquired property at 516 Lowery Avenue in Jeannette, PA.

Now with fancy new digs, the company quickly found that web development alone was not enough to sustain the growing needs of its client base. Both old and new customers were coming to CME with requests for:

- e-Commerce solutions.
- Digital Marketing, including Google Ads.
- Content Development, from Blogs to e-Blasts and e-Newsletters
- Social Media Management
- Software to tie websites into data and project management solutions

Over time, CME attracted the talent necessary to provide this comprehensive array of services, even becoming a Google Partner Company with key staffers certified in Google advertising techniques.

**"At Chroma Studios, we guide a diverse array of businesses and organizations**

**experiencing the challenges of growth by leveraging creativity and technology to achieve success."**

**- Chroma Studios team.**

# 20 years



### CME Becomes Chroma Marketing Essentials

Just as *Computers Made Easy* failed to describe the company after only a few years, *CME Websites* was also becoming threadbare with all the new skills and services the company offered. In the last quarter of 2017, a year of rebranding efforts came together under the moniker "Chroma Marketing Essentials."

The name Chroma evokes an expansive array of colors and capabilities. It is a fitting marque for company now able to provide everything from Corporate Branding and Graphic Design services to Social Media and Digital Marketing campaigns, from Search Engine Marketing and Web Development to Workflow solutions and custom Software Engineering.

It's accurate to say Chroma Studios has no limits and a full spectrum of possibilities to play with.



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Lily Rubesne, pictured here in a firefighter's costume, is enjoying playing at ACHIEVA. Lily is a member of ACHIEVA's Preschool Readiness program. Programs like this one rely on accurate census counts to ensure proper funding.

# MAKING THE CENSUS COUNT

## Local leaders need help to ensure strong quality of life in Westmoreland County.

**T**he lives of Westmoreland County's 353,000 residents could be drastically affected if the population is undercounted in the 2020 Census.

According to Phil Koch, executive director of The Community Foundation of Westmoreland County, a complete census count will affect residents directly, influencing funding to the county, legislative representation, and perceptions of the county by businesses that might want to relocate here. "So many of the organizations we fund, including those with health care, education, food insecurity and workforce development programs, rely on federal funding based on an accurate census count," Koch says. "While the Community Foundation is here to help, we could never replace the essential funding those organizations receive from the federal government."



*Phil Koch, executive director of The Community Foundation of Westmoreland County, speaks at the Westmoreland County Complete Count Committee's launch event at ACHIEVA, a nonprofit that relies on federal funds.*

Without an accurate count, Westmoreland County could receive less federal funding, less representation in government, and possibly less business – meaning fewer jobs. Recognizing the possible misrepresentation

caused by an undercounted population, Koch and other local nonprofit, philanthropic, government and business leaders formed the Westmoreland Complete Count Committee to ensure that as many county residents as possible participate in the 2020 Census.

The creation of the Westmoreland Complete Count Committee was announced earlier this year at ACHIEVA of Westmoreland, a nonprofit whose work is funded in part by \$38 million in federal funds annually.

"Everyone in Westmoreland County benefits from education funding, infrastructure dollars and either is or knows someone who receives assistance from human services programs like those at ACHIEVA and other agencies that we fund through United Way," says Alyssa Cholodofsky, Westmoreland region director of United Way of Southwestern Pennsylvania.

Vulnerable communities will be especially affected. "An accurate census count is critically important for people in Westmoreland

County who struggle because certain funding sources that impact low-income individuals are allocated directly by population,” says Tay R. Waltenbaugh, former chief executive officer of Westmoreland Community Action, which receives approximately \$640,000 annually in federal Community Services Block Grants.

Census counts also affect public safety budgets. “Grants that the [fire] departments receive, especially federal grants, are based largely upon population. That’s why it is very important that the census is accurate and complete,” says Chief John Bohinc of White Valley Volunteer Fire Department. Grants allocated to volunteer fire departments come from relief association funds, which cover the cost of training emergency service personnel and aid in purchasing protective equipment. Undercounts could mean less money for safety gear and training for communities like White Valley.

Census counts also affect apportionment, or how the 435 seats in the U.S. House of Representatives are divided among the 50 states, and the allocation of electoral college votes. Census undercounts could mean that some communities – particularly rural counties like Westmoreland – have less of a voice in the legislative process.

According to Ted Kopas, a Westmoreland County commissioner who led the 2010 census effort, about \$3.3 million annually is allocated to the county through federally funded Community Development Block grants based on census counts. “These block grants include funding for basic needs such as water, sewer and road infrastructure and to sidewalks and parks that make our communities better places. When populations are undercounted, stress on the local tax base increases because local government and the community must find the money to build and repair streets and parks,” Kopas says.

Population numbers also drive potential business opportunities in the county. The county’s 2018 comprehensive plan, “Reimagining Our Westmoreland,” which was adopted in December, looks at how population and other factors will influence the county’s future. About one-third of the county’s population is at or near retirement with 22% age 65 and up. According to the Pennsylvania Department of Industry, about



Mark Ngarava, pictured sitting with his father, Anthony. Mark takes part in ACHIEVA’s Preschool Readiness program.

13% of jobs in Westmoreland County are in manufacturing and skilled trades such as utilities, agriculture, and oil and gas. All of these jobs depend on a well-developed infrastructure and a skilled workforce.

“We see significant job opportunities in skilled trade and manufacturing immediately and in the future in Westmoreland County. An accurate census count will help us define how great the need will be for a qualified workforce and training,” Chad Amond, president and CEO of the Westmoreland County Chamber of Commerce says.

The census itself will also drive jobs. The federal government will be hiring an estimated 350 workers in Westmoreland County, ranging from clerk positions paying \$15 an hour to area census office managers paying \$31.50. Enumerators, who conduct the count in the field, will make \$18.50 an hour. Census positions also provide a pathway to future federal government job opportunities.



Ted Kopas, left, is pictured with representatives from the United States Census Bureau who spoke on the importance of an accurate census count. L to R: Daniel Brownlee, partnership specialist; Steve Shope, supervisory partner specialist; Roxanne Wallace, assistant regional census manager; and Sheila Beasley, Pittsburgh partnership specialist.

Applicants are encouraged to visit [www.2020census.gov/jobs](http://www.2020census.gov/jobs) to learn more.

**What’s next for the Complete Count Committee.** With training from the U.S. Census Bureau under their belts, committee members are now engaged in getting community groups, such as faith-based organizations, schools, government agencies, and business groups to drive census participation, especially among hard-to-count populations such as rural populations, people in poverty, college students and children under age five.

Smaller subcommittees will then create action plans for reaching their designated constituencies. Kopas and his fellow county commissioners fully support these efforts.

“Every resident of this county has a personal stake in this and we all have a lot to gain or lose. Part of my role as commissioner is to maximize our federal dollars for which we’re eligible,” Kopas says. “We want to be seen as a place that is growing and on the move. I don’t want all the terrific things going on development wise to be glossed over by a declining population number.”

## COMPLETE COUNT COMMITTEE LEADERS

- Phil Koch, executive director of The Community Foundation of Westmoreland.
- Alyssa Cholodofsky, Westmoreland region director of United Way of Southwestern Pennsylvania.
- Ted Kopas, a Westmoreland County commissioner who led the 2010 census effort.
- Chad Amond, president and CEO of the Westmoreland County Chamber of Commerce.
- Mandy Zalich, chief executive officer of Westmoreland Community Action.
- Tay R. Waltenbaugh, former chief executive officer of Westmoreland Community Action.



**Author Bio:** Mary Shelly is a communications intern at The Pittsburgh Foundation and a student at Point Park University.

For more information about the Westmoreland Complete Count Committee, contact the Community Foundation of Westmoreland County at (724) 836-4400. Westmoreland County’s comprehensive plan, “Reimagining Our Westmoreland” is on the county’s official website at [www.co.westmoreland.pa.us](http://www.co.westmoreland.pa.us).

**14TH ANNUAL AUCTION GALA**

# WHITE PARTY

**Friday, October 18, 2019**  
**Lakeview Rt. 30 West Greensburg, Pa**

**\$50 General Admission**  
**\$100 VIP Tickets**

**Live, Silent & Chinese Auctions**  
**Dinner, Drafts & Dessert**

**Doors Open at 6:00pm**  
**Event Begins at 6:30pm**

**All Proceeds Benefit**



of Westmoreland

[www.AnimalFriendsWestmoreland.com](http://www.AnimalFriendsWestmoreland.com)



# MOXIE EVENTS

**M**oxie Events is the region's foremost entertainment company located in Westmoreland County. We have been committed to providing service of the highest quality since our founding in 2012 as PowerBomb Productions. Our staff is devoted to ensuring that every aspect of your event is carefully executed with incomparable attention to detail. From personable, high energy DJs, emcees, and game show hosts, to unique photo booths that bring a sense of "WOW" to the party, Moxie Events is a one-stop-shop for entertainment for your next occasion or event.

We have entertained in a variety of different ways from high end galas, weddings and conventions to outdoor festivals, corporate events and any celebrated occasion. This exceptional clientele has enabled our state-of-the-art equipment

to be featured in all four corners of the U.S. and in between. Some of our clients who love working with us include AT&T, Sprint, American Eagle, Pittsburgh Penguins Foundation, Pittsburgh Steelers and the NCAA.

It is through a progressive approach and an exceptional ability to capture the core values of our clients and their events, that we are able to create an experience that guests have never seen before. Through extensive research, we have acquired an inventory of chic and modern photo stations sure to be a driving force of entertainment at any event.

Our software not only captures images in a unique way, it also collects pertinent data and analytics that can help our clients,

companies who sponsor or charitable foundations reach their goals even easier from events. This can include raising money, spreading awareness of a topic, reaching as many impressions as possible or building your database for future marketing aspirations.

We recently unveiled our newest acquisition, M.A.R.T.Y., Moxie's Automated Roaming Take it Yourself photo station. This robotic station completes our lineup of print booths, Selfie Stations, and roaming ring lights. We bring the photo booth experience to guests with a little personality and fun behind it.

Every event needs a little Moxie. Allow our top-notch team to help make your event unrivaled in comparison. 📷



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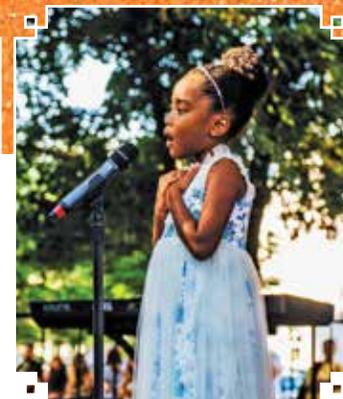


# To Victory AND BEYOND

by Anne Dalton, a 2019 GLSD graduate who acted as the Managing Editor of The High Post during her senior year



**GREATER LATROBE  
SENIOR HIGH SCHOOL**



**7**-year-old Victory Brinker of Latrobe has a voice beyond her age. At two-years-old, Victory was singing entire songs, and challenging songs at that.

Adopted as a baby, Victory is one of 11 children, 9 of whom were adopted. Her mother Christine Brinker, N.D., a naturopathic doctor at Brinker Family Wellness in Greensburg, found her daughter had a really good pitch. Victory's mother describes it as natural talent. Dr. Brinker introduced the musical scales to her at home. Christian contemporary artist Mandisa empowered her to find a connection to music.

Victory started singing at 18 months, was able to sing entire songs by two or three, and began performing at six. Now her repertoire includes songs in English, as well as Italian, French, German, and Latin. "Ave Maria," which has Latin and German roots, was the first opera song she picked up the lyrics and pitches to in a heart-beat-a single day.

She performed "Ave Maria" to her first audience in Pittsburgh at a talent show for children.

Victory's parents believe she captures the heart of people because, at such a young age, she is singing a complex genre of music. Her mother says, "She sings from her heart and maybe people sense that."

Victory discovered opera when she was six years old. Watching YouTube, she could see/hear people hitting the highest notes in music. The second Victory heard opera, she was hooked. "It took a while to find an opera teacher in Pittsburgh due to her age," said Dr. Christine Brinker.

Since, Victory has been performing challenging songs such as Italian "O mio babbino caro" or "Nessun Dorma," the French "The Jewel Song" ("Ah, je ris de me voir").

"That's the thing she loves about opera, the challenge. Learning the new language with it," said Brinker.

An international talent competition was a kickoff to her competitive singing career, just three months after beginning her music career.

At such a young age, she has earned eleven first place prizes out of twelve talent shows. Her voice

took third at one of the biggest stages of all time, Carnegie Hall in New York City. At 7-years-old, she has clearly found her voice. She will be returning to New York City to perform at the Apollo Theater in the near future.

Victory had the opportunity to perform the national anthem before the Utah Jazz game in early 2019. Her mom said, "It's really cool, the Utah Jazz called again to ask her to perform in playoffs." Three months after her sports game debut, she had another offer.

Recently, Victory performed the "The Star-Spangled Banner" for the 133rd Pittsburgh Pirates home opener. She stepped up to the plate and performed the national anthem for over 37,000 people. She has sung the national anthem at a variety of venues including Saint Vincent College basketball games and during the President's Athletic Conference Championships.

"We are very humbled by the opportunities she is offered. We are thankful for the doors God has opened and that Victory gets to do what she loves," said Brinker's parents. "God gives everyone gifts and a purpose. She has found hers at a young age."

Victory has picked up acting as a passion as well. She made an appearance in two Hollywood feature films and just finished a short film. She traveled to New York City and Lexington, KY, as well as Washington, D.C., where she had a lead role in a movie. Her talent stunned the cast during off-camera time in one of the films as she cantillated "Ave Maria,"; the directors did not second guess the idea of having her singing a portion of the song as a small piece of the film.

"Victory is so young and continually growing and learning as a performer, so we will keep providing platforms for her to learn challenging material and hoping for opportunities to perform," said Brinker. "She is just starting out, so we take it one step at a time and ensure it's always fun and balanced for her."

Victory has said that her favorite part of traveling is "meeting so many great people." Her parents enjoy meeting new people as well as the memories created.

Victory's charisma lights up the stage. Her bright future inspires people of any age to see the beauty in music and to go after dreams. 📷

**Check her out on YouTube and Instagram @VictoryBrinker**

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# Finding Good Help

*“Good help is hard to find nowadays.”*

For the past few years, this phrase was applicable all too often in my situation. This past May, I completed my third year of service on Saint Vincent College’s Activities Programming Board. I had risen through the ranks to become Chairperson of the Board, the highest student position in the organization, since getting involved during my freshman year. My job was to oversee a team of student leaders, each of whom were tasked with planning, budgeting, and executing a plethora of activities for the student body. Concurrently, they were managing their own group of student committee members. The board committee member positions are unpaid with duties ranging from setting up tables and chairs to constructing set pieces for our multi-week “The Voice” event that regularly fills up the campus Performing Arts Center with over a hundred people. The year always starts strong, with several new faces eagerly reporting to events ready to help. However, as the weeks go by, less of these bright-eyed individuals show up; leaving us short on manpower in the latter half of the semester when we need it most. The same topic always came up at our board meetings: how do we recruit and retain volunteers?

Being college students, the drop off in volunteer attendance can be attributed to things like exams, homework, job searches, or the ever-popular Wednesday night drink specials at a local establishment, which frequently occurred at the same time as our events. Nevertheless, those dedicated few would always seem to find time for us. It wasn’t long before I began to notice a common theme – the ones who stuck with us had become our good friends by the midpoint of the semester. We entered the year barely knowing their names, but in just a few short weeks, we’d come to know everything from their favorite foods to the most embarrassing song saved on their phones. We weren’t just leaders ordering them around, they



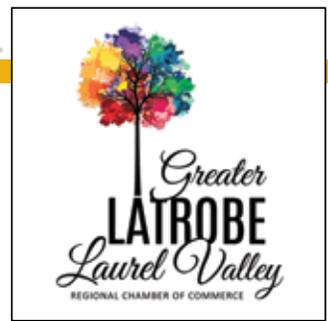
*During the Fall Family Weekend Parade at St. Vincent College, students from the Activities Programming Board decorated the golf cart to resemble the well-known Trolley from Mister Rogers Neighborhood.*

had become one of us. Campus Life had become their home. We had invariably built a small, but dedicated, community of helpers that genuinely loved coming together for volunteer work. Other board members noticed this phenomenon too and it wasn’t long before they were pitching ideas on how to increase committee member involvement. We needed to build up personal connections and friendships.

Our previous attempts at volunteer retention didn’t succeed because they didn’t extend beyond physical incentives. We offered free pizza sometimes, but many would take it and run. We never invited them to eat with the board members and they felt disassociated as a result. Once we started hosting programming board dinners



*The Activities Programming Board from St. Vincent College pose in front of Niagara Falls with an award presented to them at the NACA Mid-Atlantic Conference.*



by Jason Walko, Marketing Assistant of the Greater Latrobe Laurel Valley Chamber of Commerce

that were open to all committee members, we saw a significant increase in volunteer involvement. The members coming to the dinners got to know the executive board, became more comfortable around us, and their volunteer participation increased.

This summer, I’ve been given the privilege to work as a marketing assistant for the Greater Latrobe-Laurel Valley Chamber of Commerce, with most of my work contributing to the promotion of the upcoming Great American Banana Split Celebration. I was surprised to learn that the vast majority of the people on the board for the event were volunteers, and I was curious to find out if the same motivations that retained students for the programming board held true for the Banana Split Celebration volunteers, many whom have been involved for several years. When I asked the Banana Split committee members what motivated them to stay involved, I was pleased to find out that the same factors were there – personal connections to the event and the people running it. It’s rewarding for people to participate in activities that are close to the heart. Building solid personal connections is the key to growing and retaining your volunteer base.

Recruiting and retaining volunteers isn’t just about temporary incentives and free food. Constructing a solid volunteer base is really about building relationships. When volunteers feel like they are a part of a team, something larger than themselves, they keep coming back. Building personal connections with your volunteers is rewarding on both ends – it ensures the success of your organization and it gives volunteers a chance to make a positive impact for an organization they care about. Good help may be hard to find, but retaining good help is even harder. Building up personal connections with recruits is hugely beneficial for any organization that relies on volunteers, from small events on a college campus to massive downtown celebrations. ☐

# One Sweet Weekend



**BIG** Banana Car  
Saturday at the Car Show

## ACTIVITIES FOR KIDS

Superhero day | Face Painting  
Candy Bar BINGO | Games and Crafts  
Minute to Win It games | Magic Show | Relay Races  
Daniel Tiger's Neighborhood Day | Trivia

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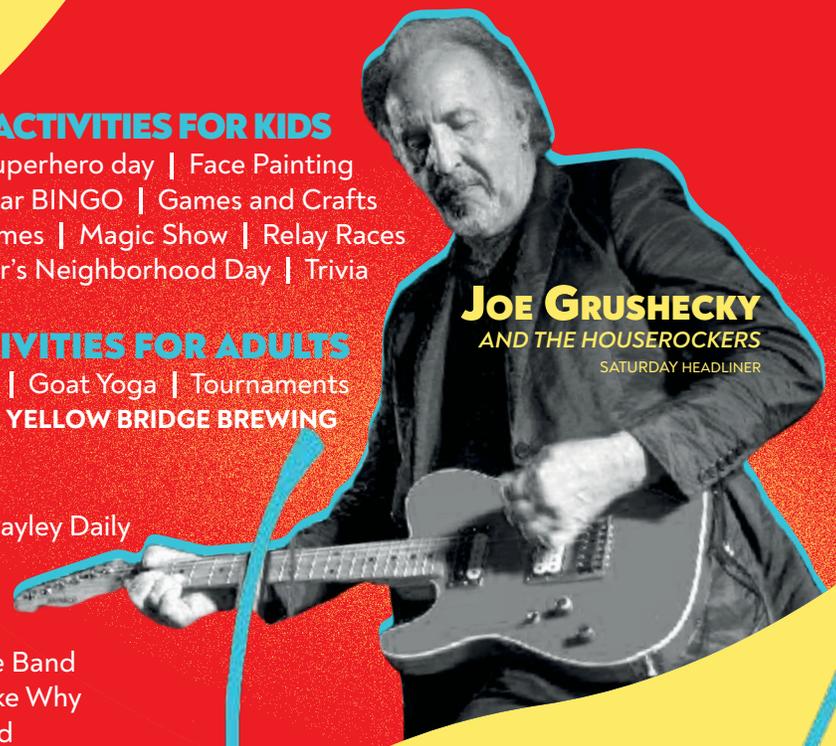
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## ***Tax Planning Tips:*** ***LIFE INSURANCE***

**U**nderstanding the importance of life insurance is one thing. Understanding the tax rules is quite another. As insurance products have evolved and become more sophisticated, the line separating insurance vehicles from investment vehicles has grown blurry. To differentiate between the two, a mix of complex rules and exceptions now governs the taxation of insurance products. If you have neither the time nor the inclination to decipher the IRS regulations, here are some life insurance tax tips and background information to help you make sense of it all.

### **Life insurance contracts must meet IRS requirements**

For federal income tax purposes, an insurance contract cannot be considered a life insurance contract--and qualify for favorable tax treatment--unless it meets state law requirements and satisfies the IRS's statutory definitions of what is or is not a life insurance policy. The IRS considers the type of policy, date of issue, amount of the death benefit, and premiums paid. The IRS definitions are essentially tests to ensure that an insurance policy isn't really an investment vehicle. The insurance company must comply with these rules and enforce the provisions.

### **Keep in mind that you can't deduct your premiums on your federal income tax return**

Because life insurance is considered a personal expense, you can't deduct the premiums you pay for life insurance coverage.

### **Employer-paid life insurance may have a tax cost**

The premium cost for the first \$50,000 of life insurance coverage provided under an employer-provided group term life insurance plan does not have to be reported as income and is not taxed to you. However, amounts in excess of \$50,000 paid for by your employer will trigger a taxable income for the "economic value" of the coverage provided to you.

### **You should determine whether your premiums were paid with pre- or after-tax dollars**

The taxation of life insurance proceeds depends on several factors, including whether you paid your insurance premiums with pre- or after-tax dollars. If you buy a life insurance policy on your own or through your employer, your premiums are probably paid with after-tax dollars.

Different rules may apply if your company offers the option to purchase life insurance through a qualified retirement plan and you make pretax contributions. Although pretax contributions offer certain income tax advantages, one tradeoff is that you'll be required to pay a small tax on the economic value of the "pure life insurance" in the policy (i.e., the difference between the cash value and the death benefit) each year. Also, at death, the amount of the policy cash value that is paid as part of the death benefit is taxable income. These days, however, not many companies offer their employees the option to purchase life insurance through their qualified retirement plan.

### **Your life insurance beneficiary probably won't have to pay income tax on death benefit received**

Whoever receives the death benefit from your insurance policy usually does not have to pay federal or state income tax on those proceeds. So, if you die owning a life insurance policy with a \$500,000 death benefit, your beneficiary under the policy will generally not have to pay income tax on the receipt of the \$500,000. This is generally true regardless of whether you paid all of the premiums yourself, or whether your employer subsidized part or all of the premiums under a group term insurance plan.

Different income tax rules may apply if the death benefit is paid in installments instead of as a lump sum. The interest portion (if any) of each installment is generally treated as taxable to the beneficiary at ordinary income rates, while the principal portion is tax free.

### **In some cases, insurance proceeds may be included in your taxable estate**

If you hold any incidents of ownership in an insurance policy at the time of your death, the proceeds from that insurance policy will be included in your taxable estate. Incidents of ownership include the right to change the beneficiary, the right to take out policy loans, and the right to surrender the policy for cash. Furthermore, if you gift away an insurance policy within three years of your death, then the proceeds from that policy will be pulled back into your taxable estate. To avoid having the policy included in your taxable estate, someone other than you (e.g., a beneficiary or a trust) should be the owner.

Note: If the owner, the insured, and the beneficiary are three different people, the payment of death benefit proceeds from a life insurance policy to the beneficiary may result in an unintended taxable gift from the owner to the beneficiary.

### **If your policy has a cash value component, that part will accumulate tax deferred**

Unlike term life insurance policies, some life insurance policies (e.g., permanent life) have a cash value component. As the cash value grows, you may ultimately have more money in cash value than you paid in premiums. Generally, you are allowed to defer income taxes on those gains as long as you don't sell, withdraw from, or surrender the policy. If you do sell, surrender, or withdraw from the policy, the difference between what you get back and what you paid in is taxed as ordinary income.

### **You usually aren't taxed on dividends paid**

Some policies, known as participating policies, pay dividends. An insurance dividend is the amount of your premium that is paid back to you if your insurance company achieves lower mortality and expense costs than it expected. Dividends are paid out of the insurer's surplus earnings for the year. Regardless of whether you take them in cash, keep them on deposit with the insurer, or buy

additional life insurance within the policy, they are considered a return of premiums. As long as you don't get back more than you paid in, you are merely recouping your costs, and no tax is due. However, if you leave these dividends on deposit with your insurance company and they earn interest, the interest you receive should be included as taxable interest income.

### **Watch out for cash withdrawals in excess of basis--they're taxable**

If you withdraw cash from a cash value life insurance policy, the amount of withdrawals up to your basis in the policy will be tax free. Generally, your basis is the amount of premiums you have paid into the policy less any dividends or withdrawals you have previously taken. Any withdrawals in excess of your basis (gain) will be taxed as ordinary income. However, if the policy is classified as a modified endowment contract (MEC) (a situation that occurs when you put in more premiums than the threshold allows), then the gain must be withdrawn first and taxed. Keep in mind that if you withdraw part of your cash value, the death benefit available to your survivors will be reduced.

### **You probably won't have to pay taxes on loans taken against your policy**

If you take out a loan against the cash value of your insurance policy, the amount of the loan is not taxable (except in the case of an MEC). This result is the case even if the loan is larger than the amount of the premiums you have paid in. Such a loan is not taxed as long as the policy is in force.

If you take out a loan against your policy, the death benefit and cash value of the policy will be reduced.

### **You can't deduct interest you've paid on policy loans**

The interest you pay on any loans taken out against the cash value of your life insurance is not tax deductible. Certain loans on business-owned policies are an exception to this rule.

### **The surrender of your policy may result in taxable gain**

If you surrender your cash value life insurance policy, any gain on the policy will be subject to federal (and possibly state) income tax. The gain on the surrender of a cash value policy is the difference between the gross cash value paid out (plus any loans outstanding) and your basis in the policy. Your basis is the total premiums that you paid in cash, minus any policy dividends and tax-free withdrawals that you made.

### **You may be able to exchange one policy for another without triggering tax liability**

The tax code allows you to exchange one life insurance policy for another (or a life insurance policy for an annuity) without triggering current tax liability. This is known as a Section 1035 exchange. However, you must follow the IRS's rules when making the exchange.

### **When in doubt, consult a professional**

The tax rules surrounding life insurance are obviously complex and are subject to change. For more information, contact a qualified insurance professional, attorney, or accountant. ☒



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



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# JAMES BENDEL

## Filling a Life with Success through Service to Others

by Bree Edgerly, GOAL Magazine

On any given early morning that you walk through the doors of Crazy Horse Coffee, you will be greeted with a pleasant welcome from behind the counter by one of the shop's baristas, or as they coin themselves, caffeine dealers. You can look around at the shop's many offerings while you wait for your caffeine choice to be prepared. On first observation, it is apparent that owner James Bendel has taken careful effort in planning out all of the details of the shop, many of which honor his past career with the army. The Washington, PA store sports the name Crazy Horse Coffee, the name of James's army unit during his two tours in Iraq: Crazy Horse Troop, 1<sup>st</sup> Squadron, 14<sup>th</sup> Cavalry Regiment. But the coffee shop's name isn't the only relic of James's story: his framed army jacket adorns the entrance along with photographs of his troop members and patriotic artwork.

Most days, you have the opportunity to meet James right in the shop, sometimes accompanied by his best helper, 5-year-old son James, who already slings a pretty mean latte. James takes a very hands on approach in managing employees, helping to run the shop and interacting with cafe guests, many of whom he knows by name. When he isn't out front, he manages his other company Integrity Slickline Services from his remote office in the back of the cafe which he has dubbed "The War Room." Last June James became the CEO of Integrity, an Arkansas

based oil and gas services company that provides Slickline. He was the first

paid employee of the business three years ago and has since grown the company together with Brandon Parker and Carlus Call from a start-up into a multimillion-dollar operation with over 30 employees.

Within moments of an introduction in his coffee shop, it is very clear that James Bendel has lived quite a lot of life in his 35 years. Over top of "The War Room" entrance hangs four clocks showing the four time zones of James's background: Pittsburgh, PA, Little Rock, AR, Sacramento, CA and Baghdad, Iq. Born and raised in Latrobe, PA, James graduated from Greater Latrobe in 2001 and went off to the army at just 17. After overcoming some physical obstacles in passing basic training, Bendel went to Fort Lewis, Washington as a private in 2002. During his first tour in Iraq from '03-'04,

his platoon was ambushed on September 5 and he was hit in the chin by a bullet and peppered with shrapnel from a rocket-propelled grenade. The injury was not enough to deter him; he re-enlisted and continued onto a second tour in Iraq from '06-'07 during which he was shot in the head by a sniper on his birthday in August in Baghdad. Thanks to his helmet, James survived the hit and was able to spend the rest of his tour managing the troop's arms room, maintaining the accountability of all the weapons for the four platoons in his troop and learning many of the professional leadership skills he utilizes today while working alongside the troop's executive officers.

Bendel finished his army career in 2008 as a Sergeant, decorated with a Purple Heart, and spent a couple years in recruiting-related positions before he found his niche in the oil industry in 2010. He started with Advanced Oilfield Services as a green hat roustabout, an entry level maintenance position, and within three months was pushing his own crew as his supervisors recognized his knack for leadership. He later took a sales position with Superior Energy Services, growing



the business within his first year from less than \$300,000 to \$1.2 million in annual revenue. Shortly after his son James was born in Sacramento, James accepted a position as the VP of Business Development at PARCO Slickline Services in January of 2016 and has spent the last 3 years growing the business and his career, transitioning through the position of Managing Member to CEO of the company which now does business under the name Integrity Slickline Services.

So how does a veteran turned successful oil industry CEO wind up starting a coffee shop as a side venture? During his time managing the various Slickline companies, James spent many hours working remotely from coffee shops. On Veterans Day in 2017, he decided that he wanted to open his own shop from where he could work, to run a start-up of his own and create a community hub for business. "I enjoy the 'quiet in a crowded room' atmosphere. [Coffee shops] pose a great all around business environment whether you want to be among people to network with or be quiet with your thoughts grinding away at what the week has stacked up against you."

James researched all of the coffee shops in the tri-state area during his planning period in an effort to tie together best practices from his favorite shops into his business; he wrote a business plan with his step dad and business partner, Gary Downs, and by July of 2018 had secured a loan through the Small Business Administration to open his location in Washington. The doors of Crazy Horse Coffee opened to the public for the first time on December 27, 2018, and James hosted a special grand opening event on March 2, 2019 to celebrate the immediate success had by he and his team of caffeine dealers.

A sign hangs in "The War Room" of the coffee shop that states: "Unsuccessful people measure success with money, titles, positions. Successful people measure success with how much difference they made in other people's lives." Bendel said that he wakes up every morning and tries to bring value to everything that he puts his hands on, driving a successful life for he and his son James. Wearing many hats as he manages both businesses, James believes that as long as you pursue a standard and can trust your people, the business will grow: "Building an umbrella over the people that work for you and protecting them is the fastest way to build business. Take care of



Take care of your employees and you will create a working environment that takes care of your business."

your employees and you will create a working environment that takes care of your business." Between Integrity and Crazy Horse Coffee, James is now responsible for the livelihood of over 40 employees, a number that will only continue to grow as he looks to expand Integrity in Texas and open additional coffee shop locations.

When James isn't busy being a CEO, coffee shop owner and father, he devotes a lot of his time to giving back to the community. He has raised a large amount of funds for a variety of charities through a number of events he has coordinated over the years. Recognized for his professional success and community involvement by UPMC, James was named one of Pittsburgh's 50 Finest of 2019. Through the course of this year he will be hosting a number of events to raise money for the Cystic Fibrosis Foundation of Western PA. He hopes that the coffee shop will provide a platform through which he can promote this cause. 📍



**CRAZY HORSE COFFEE**

Crazy Horse Coffee offers wonderful artisan coffee drinks created by the best baristas around. Our shop also hosts delectable pastries and snacks by local vendors. There is a meeting room located in the back that is available for booking.

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CrazyHorseJava@gmail.com  
Instagram and facebook:  
@crazyhorsecoffee

**Hours:**  
6am - 8pm M-F  
7am - 7pm Sat  
8am - 6pm Sun

# 4TH ANNUAL GOLF OUTING AND PAINT-N-SIP



**We would like to thank the numerous event sponsors who helped make this day a success!**

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Janice Urbanik  
Jessica Rafferty for Judge

**W**e are excited to announce that the 4th Annual GOAL Magazine Golf Outing PLUS Paint & Sip recently held at Ligonier Country Club raised \$20,000 for the Greater Latrobe Partners in Education Foundation (GLPIEF). Thank you to all who supported the events! The funds raised will be used specifically for students with special needs in the Greater Latrobe School District and for the autistic support, learning support and life skills classrooms.



(L to R) Jessica Marazza (GOAL Magazine Co-Founder and Managing Partner at SecondHalf Coach Wealth Management), William Urbanik (GOAL Magazine Co-Founder and Managing Partner at SecondHalf Coach Wealth Management), Jessica Urbanik (GOAL Magazine Chief Relationship Manager and Director of Community Relations and Education at SecondHalf Coach Wealth Management), Julie Jones (President of GLPIEF), Tawnya Rockwell (GOAL Magazine Chief Production Manager and Director of Relationship Development and Engagement at SecondHalf Coach Wealth Management) and Anthony Slezak (GOAL Magazine Co-Founder and Managing Partner at SecondHalf Coach Wealth Management).

**Over 30 amazing auction items** were generously donated and displayed for the golfers and painters to win! Items included: massages, photography sessions, a wine refrigerator with an entire case of Fingerlakes Wine, multiple foursomes of golf at local courses, a professional auto detailing, and a beach basket complete with chairs! Thank you to all who donated items!



The planning committee consisted of (L to R) Tawnya Rockwell (GOAL Magazine), Sharon Leleune (GLPIEF), Jessica Golden (GLPIEF) and Jessica Urbanik (GOAL Magazine).

# RAISES \$20,000 for



The top five supporters of the golf outing competed in a putting contest with the winner, Brian Quinn, going home with two tickets for a Carnival Cruise. Left to Right: Jerry Supko of Commercial Bank & Trust of PA, Lestor Sutton of Aggressive Grinding Service, Inc., Brian Quinn of Keystone Foam Corp., Joe Facciani of Modern Art & Plate Glass and David McNichol of NextTier Bank.



(L to R) David Reno, Jason Painter, Jon Detwiler and Johnathan Garlow

**Additional prizes awarded during the event included:** Pittsburgh Pirates and Steelers tickets, more than \$300 in Pro Shop credit for certain contest winners, and tickets for a VIP experience to a major sporting event of the contest winner's choice. In addition, hole-in-one prizes included \$10,000, a 50" television, a 5 Day Cruise, and a Yeti Cooler. The top two winning twosomes each had a chance to make a hole-in-one to win \$1,000,000!



Kurt Thomas (L) and David Swigart (R) took home the title, each winning a first-place plaque, \$100 in pro shop credit and a bottle of Tin Cup whiskey.



GOAL Magazine's Paint-n-Sip attendees show off their spring landscapes.



This was the second year for the Paint-n-Sip, which was held in the pavilion at the club and taught by talented local artist Sarah Hunter, who so kindly volunteered her time to instruct. Supplies were donated by Friends of the Latrobe Art Center and each participant received a GOAL Magazine wine glass and enjoyed hors d'oeuvres.



(L to R) Ron Miller, Bryan Kiesel, David Tlumack and Carolyn Tlumack



(L to R) Randy Hoffman, Nathan Rost, Josh Holzer and Rick Okonak

**A huge thank you to our volunteers:**

Juliana DeStein, Bree Ederly, Pam Ferraro, Laurie Golobish, Amanda Mayger, Becky Quinn, Sheri Slezak, Janice Urbanik and Greater Latrobe School District students. They aided in the day running smoothly and efficiently for all of our attendees and are so appreciated.



**SAVE THE DATE!**

5th Annual Golf Outing & Paint-n-Sip  
Friday May 15th, 2020

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# COMMERCIAL PHOTOGRAPHY:

## Building a pile of personalized stock images for your own site

by Autumn Stankay, Owner and Photographer of SkySight Photography

Commercial photography is so much more than just a headshot for a business card. One of my favorite things to shoot is working directly with other business owners. I love helping them create a better vision of who they are as a business and boost their professional look online. Let's set the stage with an example. Let's say you're a business with a need for photos on your website. Your business provides a service to customers and has a staff total between 5-10 people. Your location is an office setting in a professional building with a sign outside. You would want to convey a very professional atmosphere to your clients before they even come to your office. Often the first place a business owner like this would go for images on their website is a stock photo site. Sure, you can purchase a stock image of a family you've never met smiling in front of their new home, or a stock image of a receptionist smiling while talking on the phone. But that is not really your client, and that is not really your receptionist! What if those were real people so that when your next client comes in the door, he has already seen the face of your receptionist on your website. This is a much more powerful impact to the potential new client. I highly suggest considering a professional to capture a library of stock images for you to use currently as well as the near future. Typically at a shoot like this I try to capture enough images that the business can update its website and also have extras to trickle out slowly on social media or its own blog for the next 6-12 months. I also suggest doing a shoot yearly so that your site is always updated and fresh and you continue to have new images for social media.

**Here is a list of photos I would suggest using for a general small business that would help to build your own custom bank of stock images.**

- Staff working at their desks, on phone, faxing papers, sending email on a tablet, answering a text on smartphones, sitting at computers, or doing whatever it is that they do!

- Business owner working in office, greeting customer at the door as well as some professional headshots inside and outside the building in front of sign
- Staff talking and interacting together in a meeting, at a conference table, in the hallways, etc.
- Headshots of each staff member smiling to camera
- Close ups of your hands on keyboard, phone, or file folders (great images for backgrounds of website)
- Location photos of each room and outside of building for the client to take a virtual tour
- A few fun shots of staff waving to camera, wearing Santa hats or bunny ears, holding balloons, etc. - These will come in handy for social media uses throughout the year, or to send to clients on their birthday

Remember... Whatever you decide to do for your photography, just be sure that it is done in a professional way that reflects the service that you provide. Low quality photography suggests a low quality of service! ☺



For a custom photography quote, feel free to reach out to me via my website at [SkySightPhotography.com](http://SkySightPhotography.com)



Presents a Community Symposium...



**Join us in  
the battle  
against Human Trafficking  
at this **FREE** event  
Wednesday,  
November 6, 2019  
Fred Rogers Center at  
St. Vincent College  
Doors Open at 5:30 p.m.**

Resource tables will be available **PLUS**  
refreshments and cookies will be provided

During this symposium, several speakers will present on the causes and types of human trafficking, prevention and much more.

**DID YOU  
KNOW?**

- According to data collected by the Human Trafficking Hotline, Pennsylvania had the seventh-highest rate of human trafficking reports in the country in 2017.
- The International Labor Organization estimates that there are 40.3 million victims of human trafficking globally.
  - 81% of them are trapped in forced labor
  - 25% of them are children
  - 75% of them are women and girls
- The International Labor Organization estimates that forced labor and human trafficking is a \$150 billion industry worldwide.

**GOAL Magazine** is more than just a publication – it is a movement! The local professionals and leaders whose collaboration make GOAL Magazine possible are also committed to giving back to our communities by hosting community action events to spark discussion that leads to awareness and change.

Lead Sponsor:



View Last Year's  
Symposium Video



Learn more at [www.go2goalus.com/2019-goal-symposium](http://www.go2goalus.com/2019-goal-symposium)

# Join us for GOAL Magazine's Annual Community Awareness Symposium

on Wednesday, November 6th in the Fred Rogers Center at St. Vincent College. GOAL Magazine is dedicated to educating and bringing awareness to issues facing our communities. Past symposium topics have included the drug epidemic and bullying. The event is free and open to the public.

**GOAL**  
MAGAZINE

Presents Our  
3rd Annual

## Community Symposium:

**STOP**  
  
**HUMAN**  
**TRAFFICKING**

Doors will open at 5:30 p.m.

During this time, we will have multiple resource tables available full of information to assist in bringing awareness to help

stop human trafficking.

Cookies and refreshments will also be available at this time. The symposium will begin promptly at 6:00 p.m.

We have a great line up of speakers to discuss all aspects of human trafficking in Pennsylvania.

The event will be emceed by Pennsylvania State Trooper, Stephen Limani.

### Human trafficking in numbers

- » 51% of identified victims of trafficking are women, 28% children and 21% men
- » 72% people exploited in the sex industry are women
- » 63% of identified traffickers were men and 37% women
- » 43% of victims are trafficked domestically within national borders
- » Many of these victims are tricked into slavery by being promised a better life, lured with fake jobs, or forced by being kidnapped, beaten or raped. These victims stay because of blackmail, threats and abuse.
- » Approximately 16 million people are forced to work in the private sector in such jobs as domestic work, construction, agriculture, or in restaurants and hotels.
- » Approximately 4.8 million victims of human trafficking are forced into sex work.
- » Approximately 19.5 million are split up between forced marriages and human slavery.
- » Since 2007, there have been 3,994 calls to the Human Trafficking Hotline in Pennsylvania, with 1,046 total cases of actual human trafficking. In 2017 alone, Pennsylvania was the seventh highest rate of human trafficking in the country.
- » Human trafficking includes the sale of sex for romantic partners trafficking their significant other(s), parents trafficking children often for drugs or money.
- » The top venue for sex trafficking in the state of Pennsylvania is "illicit massage and spa business" with 44 cases in 2017.

Statistic Sources:

[www.antislavery.org/slavery-today/human-trafficking/](http://www.antislavery.org/slavery-today/human-trafficking/)  
[www.ilo.org](http://www.ilo.org) [www.blackburncenter.org/](http://www.blackburncenter.org/)

**If you have any suspicion of any form of human trafficking, please call the National Human Trafficking Hotline at 1-(888)373-7888.**

### What comes to your mind when you hear the words "Human Trafficking?"

You may think that it only happens in other countries or not in our community. That is not the case. This multi-billion-dollar criminal industry denies freedom to more than 40.3 million people around the world. What is even more devastating is the fact that human trafficking does not discriminate based upon age, race or gender, or what city, county, state or country victims live in. Human trafficking can happen to anyone, anywhere.

### What is Human Trafficking?

Human trafficking involves recruitment, harboring and/or the transporting of people into a situation where they are exploited through the use of violence, deception and coercion; they are forced to work against their will. Simply stated, trafficking is the process of enslaving people where they are put into a situation with no way out.

**Please join us for this important evening, so YOU can be informed.**

### About the emcee:

Pennsylvania State Trooper Stephen Limani is a public information officer for Troop A of the state police. Limani graduated from Penn State University with a bachelor's degree in Criminal Justice and enlisted in the Pennsylvania State Police Academy. Before becoming a public information officer he worked on drug investigations and accident reconstructions, in addition to being a field training officer. Limani started the Westmoreland County Shop with a Cop program in 2009. The charity has grown to provide 300 children with a \$150 shopping trip each Christmas season.





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Proudly Presents the 3rd Annual

**September 7th, 2019**  
**6:00 p.m. – 11:00 p.m.**  
**Greensburg Country Club**

**\$125 per person includes:**

Red Carpet Reception with  
Hors D'oeuvres and Champagne Punch  
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Several Forms of Live Entertainment throughout  
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Learn More About This Event At:  
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*...no sit down program style event here... THIS IS A PARTY!*

All net proceeds  
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*About the charity...*

Our Clubhouse provides free emotional and social support to those touched by cancer in western Pennsylvania. Those living with cancer at any age, as well as the family and friends who care for them, are welcome to join Our Clubhouse and receive free support.

**OURCLUBHOUSE.ORG**

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