

# Network News



We're on the Web!  
[www.wbninc.com](http://www.wbninc.com)

**SAVE THE DATE:**

**WBN Calendar of Events**

**Sept. 14, 2010**

September WBN Board Meeting  
Ramada Inn, 401 Holiday Dr.,  
Greentree, PA 15242  
*Chapter Rep Meeting at 6 p.m.,  
followed by board meeting at 7*

**Oct. 7, 2010**

. Fall Networking Event  
A "Do-Si-Do Happening"  
*Hosted by the Monroeville chapter.*  
Edgewood Country Club  
Pittsburgh, PA 15235

**Dec. 2, 2010**

Holiday Breakfast  
"Granting Holiday Wishes"  
*Hosted by the Wexford chapter*  
Treesdale Golf & Country Club  
Gibsonia, PA 15044  
*More details to come.*

**January 28-30, 2011**

WBN Annual Retreat  
Kearns Spirituality Center  
9000 Babcock Blvd.  
Pittsburgh, PA 15101  
*More details to come*

**LEADERSHIP TRAINING:**

## Leadership Training Teaches Members How to Enhance Chapter's Success

Twenty-four members from nine chapters attended WBN's latest in a series of leadership training workshops to help chapter officers and members.

This one took place on July 31<sup>st</sup> at Juniper Village in North Huntingdon.

Representatives from the following chapters participated in the training: Norwin, Indiana, Armstrong Kiski, McMurray, Laurel Highlands, Pittsburgh West, Waterfront, East and Cranberry.

WBN would like to extend thanks to Juniper Village for allowing us use of their facilities, along with East chapter member Bonnie Prisk, community relations director of Juniper Village in Forest Hills, who was kind enough to sponsor the breakfast and act as hostess for the meeting.

Lunch was sponsored by the Pittsburgh Business Times, and featured a presentation of "Smart Reader Strategies."

The training was not only a great day of networking, but also an informative training on WBN and how we all can do something to make



our chapter more successful.

These training workshops are designed for officers, chapter reps and anyone who holds a leadership role in WBN, but have value to any

and all members. If you didn't get the opportunity to attend this training or the one held earlier in the year, look for a WBN Connect when another one is scheduled. It's definitely worth the time.

## CHAPTER CHATTER:

## Chapters to Hold Recruiting Events

Do you know someone who would enjoy the benefits you enjoy in WBN? Maybe they work in a different area or that category is already claimed in your chapter, however they can still become a part of WBN. The best way to introduce them to WBN is by attending a recruitment event with them.

In addition to networking with current WBN members, you can also enjoy informative speakers planned as part of the programs.

A variety of WBN chapters are planning fall recruiting and networking activities in the next month. So grab your best friend, neighbor or colleague and attend one of these together.

Wexford Chapter: Tuesday, August 24<sup>th</sup> 8:00 a.m. – 9:30 a.m. at Atria's, 12980 Perry Highway in Wexford. Attend as a guest and enjoy complementary coffee, fruit and pastries. RSVP to Wendy Glies at 412-325-0550 x-205 or [w.glies@atrias.com](mailto:w.glies@atrias.com)

McMurray Chapter: Sunday, August 29<sup>th</sup> 12:00 p.m. – 4:00 p.m. Calendar Party Luncheon at Rolling Hills Country Club in McMurray. Benefits the Washington Women's Shelter "Bring a Can So They Can" Tickets cost \$20 per person and is open to the public. Contact Sharon Oliver 724-745-8992 or [sharonusw@msn.com](mailto:sharonusw@msn.com)

Murrysville Chapter: Thursday, September 9<sup>th</sup> at 6pm at Looks Salon on 2550 Monroeville Boulevard, Monroeville, PA 15146. Attend as a guest and enjoy complementary refreshments and appetizers. Phone number of salon is 412.349.0222. RSVP to Rose Morozowich at 412-601-1194.

Ross/West View Chapter: Thursday, September 9<sup>th</sup> 7:30 a.m. – 9:00 a.m. at Bob Evans, 7412 McKnight Road, Pittsburgh PA 15237. Speaker will be Melissa McGavick presenting "Is Your Network Working?" Cost is \$10 and will include breakfast. RSVP to Kari Meyer 412-719-4860

Mt. Lebanon Chapter: "Visitors Day" Thursday, September 16<sup>th</sup> 8:30 a.m. at Schafer Interiors and Fine Art Gallery, 320 Castle Shannon Blvd, Mt Lebanon PA. Complementary continental breakfast will be served. RSVP to 412-344-0233

Waterfront Chapter: Thursday, September 16<sup>th</sup> 6:30 p.m. – 8:30 p.m. at Fuddrucker's, 201 W. Waterfront Drive, West Homestead Cost \$10 payable at the door, food will be provided. RSVP to Susy Coughenour 412-398-6074 or [esusyc@yahoo.com](mailto:esusyc@yahoo.com)

Indiana Chapter: Tuesday, September 21<sup>st</sup> 8:00 a.m. – 9:30 a.m. at Cafee Amadeus, 628 Philadelphia Street, Indiana PA. The event is free to attend and refreshments and pastries will be served. RSVP to Donna Wilson at 724-349-9533 x-14

Murrysville Chapter : Thursday, September 23<sup>rd</sup> at 8:30am at Dick's Diner on Rt. 22 in Murrysville, PA. Event is free to attend and refreshments and food will be served. RSVP to Rose Morozowich at 412-601-1194.

Latrobe Central Chapter Tuesday Sept. 28, 7:45am-9:00am at Gino Giannilli's, Thompson St in Latrobe. This event is free to attend and refreshments will be served. RSVP to Joyce McIntire 724-238-9669 or [mcintireins@comcast.net](mailto:mcintireins@comcast.net).

Wexford Chapter: October 20, 2010 5:00 p.m. – 7:00 p.m. at Atria's, 12980 Perry Highway in Wexford. This event will be held as an informal visitor's happy hour. RSVP to Wendy Glies at 412-325-0550 x-205 or [w.glies@atrias.com](mailto:w.glies@atrias.com) or Mary Butterfield at [Mbutterfield@tecbenefits.org](http://Mbutterfield@tecbenefits.org)

Plans are also underway for some additional events later this fall. Mark your calendars now for these recruiting activities by WBN chapters:

Norwin Chapter, Wednesday, October 13<sup>th</sup>, 8:00 a.m. – 9:00 a.m. at the Norwin Chamber of Commerce, 321 Main Street, Irwin PA

Armstrong Kiski Chapter: Monday, October 25<sup>th</sup>

Wexford Chapter (holding a second event October 20<sup>th</sup> 5:00 p.m. – 8:00 p.m.)

### 2010-2011 WBN Board of Directors

**President**  
**Kathleen Schneider**  
*Law Offices of Kathleen D. Schneider*

**Immediate Past President**  
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*McGavick Interactive*

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**Charlotte Kaltenbaugh**  
*Sabika Austrian Crystal Jewelry*

Are you a member of  
our group on  
Facebook?

JOIN OUR GROUP ON  
**facebook**

# WBN Board Spotlight

Welcome to Board Spotlight, a new feature debuting in Network News, WBN's monthly newsletter. Each month, we will spotlight a member (or two) of the WBN Board of Directors. The feature will give our members insight into what it is like to be involved with WBN on the corporate level. In addition, members will learn a little bit about the chosen board member's business with an accompanying article.

**Name:** Rebecca Polachek Wanovich  
**Company/Title:** Pierson and Scott Inc/owner, Ind. Insurance Agent & Dir. Of Marketing



**Hometown:** Pittsburgh, PA  
**Phone:** 412-835-4900  
**E-mail:** [rebecca@piersonandscott.com](mailto:rebecca@piersonandscott.com)  
**Web:** [www.piersonandscott.com](http://www.piersonandscott.com)

## **Board**

**office/committees:** Vice President, past Treasurer, and the following committees: Nominating, Growth, and Strategic Planning

**History/Term:** Member of WBN since 1997

## **Why did you join the board?:**

I believe in networking, not only to build my own business, but to be a "go to girl" to my clients, family and friends. I appreciate the stronger connection that exists when you work with someone you've been referred to rather than when you seek products and services through advertising and phonebook listings. I have been members of other networking organizations, but found a comfortable home within the WBN model. I've been a member of WBN for over a decade and my business has greatly benefited from networking with these fine ladies...it was WAY time to give back in a higher capacity. I want WBN to remain successful and to grow, so that more women will share in our success.

## What is a Tort? (And why would I limit it?)

*2 important questions about your car insurance*

As you decide which liability coverage you want under your Pennsylvania Auto Policy, you will be asked whether you want to elect "limited tort" or "full tort." This article is intended to explain what those two terms mean in plain English, and the implications of choosing one over the other.

The choices:

**Limited Tort:** Limits your right to sue for pain and suffering, except in cases of serious injury. This "limited-tort" option qualifies you for a reduction in your premium.

**Full Tort:** Does not limit your right to sue. This "full-tort" option is not eligible for a reduced premium.

## QUESTIONS & ANSWERS

### **If I choose the "limited-tort" option, what am I giving up?**

You are giving up the right to sue for non-economic damages, more commonly known as "pain and suffering," except in cases of serious injury. The law defines serious injury as death, serious impairment of body function or permanent, serious disfigurement. If your injury is determined to be serious, you will keep your right to sue for non-economic damages even if you have elected limited tort. This selection will be effective whether you are going after the responsible driver's insurance company or if you are filing the claim with your own, under an uninsured or underinsured motorist claim.



### **Apart from serious injury, are there any other exceptions if I choose limited tort?**

Even if you've elected limited tort, you can still sue for pain and suffering under certain circumstances. Common examples are when the responsible driver is convicted of or accepts Accelerated Rehabilitative Disposition for driving under the influence of alcohol or a controlled substance, or if the responsible driver's vehicle is registered in another state.

### **If I choose limited tort, can I still sue for my economic damages, such as unpaid medical bills, unreimbursed lost wages or other out-of-pocket expenses?**

Yes. You can still sue to recover these damages.

### **If I choose limited tort, can someone else still sue me?**

Yes. Your selection of limited tort applies to your ability to sue others under your policy. Should you be at

# Answers to Your Car Insurance Questions

fault in an accident, the insured parties can seek recovery from you for any economic damages. Their ability to sue you for non-economic damages is determined by whether they elected the limited-tort or full-tort option on their own policy.

## What do I get in return for choosing limited tort?

You could receive a reduction in premium for choosing limited tort. Beginning in 2004, you could receive up to a 40% reduction in premium for bodily injury, first-party benefits and uninsured and underinsured motorist coverage.

## Do these savings apply to other parts of my auto coverage?

No. The premium for other coverage under your personal automobile policy such as comprehensive and collision are not affected by your tort selection.

## How do I know what I should do?

Making such a personal decision about your options is yours---and yours alone under the law. As your professional independent agent, we can help explain these tort options and your policy coverage choices. Our agency's job is to help provide you with information on these choices so that you can make informed decisions.

You can depend on us as your independent agency for expert guidance in protecting your insurance interests. Our independence means we can bring you an array of choices because we are not tied to just one insurance company. Our professionalism means we bring the highest standards of service in helping you to evaluate the highest quality of coverage options. Our independence and professionalism means that our service to you is as individual as you are. Together, we will help you to find a balance between affordability and quality coverage.

*Article submitted by Rebecca Wanovich of Pierson & Scott Inc.*

**Next Month's Spotlight: New President Kathleen Schneider**

## WBN CONNECT:

# Get Involved: Join a WBN Committee

**WBN Needs You!**  
Women's Business Network has been able to accomplish many great things in the last 21 years because its members step up to be a part of something great. Now the opportunity is yours to take WBN to the next level.

A list of committee opportunities was sent to you in a WBN Connect. Hopefully you browsed through them and found one that suits you. E-mail [Rebecca Wanovich](mailto:Rebecca@piersonandscott.com) [Rebecca@piersonandscott.com](mailto:Rebecca@piersonandscott.com) with your choices.

Why would you want to be on a committee? It's good for your business that's why. Here's some other reasons:

- You'll get to network with other talented women like yourself.
- You'll have a more visible position within WBN.
- It looks good on your resume.
- Some committees like to meet over food – yum.
- You'll learn new skills you can use in your business.

## SPEAKERS NEEDED

Would you like the opportunity to speak at the Annual Retreat?

The East Chapter is soliciting speakers for WBN's Annual Retreat in January. Speakers are scheduled for 45 minute sessions, and the theme "DREAM, VISION, ACTION."

The deadline is Sept. 1 to submit a proposal. Speakers will be announced in October. Anyone interested can send proposal to Sandy Thomas at [sandythomasgolf@msn.com](mailto:sandythomasgolf@msn.com).

## WBN Chapter Representatives & Meetings

**Allegheny Valley -  
Maryanne Barnes**  
412-781-3171  
UPMC Lighthouse Point at  
Chapel Harbor, Fox Chapel -  
1st & 3rd Tuesday at 8AM

**Armstrong/Kiski -  
Brenda DeMeno**  
724-339-5310  
Books & Beans Cafe, 156  
Market St., Leechburg - 2nd  
and 4th Monday at 8:15AM

**Beaver - Judy Bixler**  
724-843-2398  
Cafe Kolache, 402 Third  
Street, Beaver - 2nd & 4th  
Tuesday at 8:30AM

**Cranberry - Stephanie  
Miller**  
724-679-8650  
Cranberry Community  
United Presb. Church - 1st &  
3rd Thursday at 7:30AM

**Crider's Corner - Lindsay  
Hellman**  
412-600-7361  
Mary Kay Training Center,  
300 Thompson Ave., Ste.  
322, Cranberry Twp. - 2nd  
& 4th Fridays at 12 Noon

**East - Jean Ellen Flohr**  
412-860-8711  
Drew's Restaurant, Forest  
Hills - 1st & 3rd Tuesday at  
8:00AM

**Indiana - Donna Wilson**  
724-349-9533, ext. 14  
Cafe Amadeus, Indiana -  
1st & 3rd Tuesday at  
8:00AM

**Latrobe Central - Faye  
Fike**  
724-539-3525  
Gino Giannilli's - 2nd & 4th  
Tuesdays at 7:45AM

**Laurel Highlands -  
Donna Wirth**  
724-238-6291  
Craftique Cafe, 770 E.  
Pittsburgh St., Greensburg -  
2nd & 4th Thursday 8:30AM

**McMurray - Coral Stengel**  
412-833-3600 x276  
Panera Bread, Trinity Point  
Plaza, Washington PA - 2nd  
& 4th Wednesday at 8:30AM

**Monroeville - Anna Johns**  
724-325-2288 x13018  
Panera Bread (Wilkins Twp)  
- 2nd & 4th Wednesday at  
8:15AM

*WBN Chapter  
Representatives &  
Meetings*

**Mt. Lebanon - Ellen  
Diamond**

412-260-8766  
Crowne Plaza Hotel, Fort  
Couch Road - 2nd and 4th  
Tuesday at 8:30AM

**Murrysville - Katrina  
Burkett**

412-856-5250  
Dick's Diner - 2nd & 4th  
Thursdays at 8:30AM

**North Hills - Karen Myers**

412-398-6737  
Atria's, Route 8 in Gibsonia -  
2nd & 4th Friday at 12:30PM

**Norwin - Deb Viacelli  
Carver/Jackie Freuchtel**

724-864-2074/412-527-8488  
Chamber of Commerce, 321  
Main Street, Irwin PA - 2nd  
& 4th Wednesday 8AM

**Pittsburgh West -  
Marlene Holmes-Dunn**

412-706-7055  
The Radisson Hotel-  
Greentree - 2nd & 4th  
Wednesday at 8AM

**Robinson - Denise Carr**

412-490-2204  
Giant Eagle Market District,  
Robinson - 2<sup>nd</sup> & 4<sup>th</sup>  
Tuesdays at 7:30 AM

**Ross - Kari Geyer**

412-719-4860  
Bob Evans, McKnight Rd. -  
2<sup>nd</sup> & 4<sup>th</sup> Thursdays 7:30 AM

**Seven Fields - Loretta  
Sowa/Mary Ann Nudi Budge**

724-772-3633/724-935-2221  
Sunrise Assisted Living,  
Adams Ridge - 1st & 3rd  
Thursday at 8:15 AM

**South Hills - Rebecca  
Wanovich/Kim Spierto**

412-835-4900/412-831-7876  
Kings, McMurray Rd - 1<sup>st</sup> &  
3<sup>rd</sup> Thursday at 8AM

**Waterfront - Susy  
Coughenour**

412-398-6074  
Fuddrucker's Restaurant, - 1<sup>st</sup>  
& 3<sup>rd</sup> Thursday at 7PM

**Wexford - Suzanne  
Venneri**

412-264-6386  
Atrias's Restaurant, 12980  
Perry Highway, Wexford -  
2nd & 4th Tuesday at 8AM

**Zelienople/Harmony -  
Nicole Gordon**

724-452-8900  
The Kaufman House - 2nd &  
4th Friday 8:30AM

## A Message from Your President



Well it certainly has been a busy first month! Our new Vice President, Rebecca Wanovich, jumped in with both feet to get our Committees re-focused and re-energized. We appreciate all those who have been serving on committees this past year, and look forward to working with our new Committee Chairs and members.

All Committees are welcoming new members. If you are interested in serving on a committee, please check out the Committee List on our website [www.wbninc.com](http://www.wbninc.com) and contact Rebecca

Wanovich via e-mail at [Rebecca@piersonandscott.com](mailto:Rebecca@piersonandscott.com) to sign up!

Our Committees are the foundation of WBN and we need you to get involved. It's a great way to network! Thanks to Rebecca for her excellent efforts.

Also, I want you to know that our billing and website issues should soon be in the past. I know many of you have been frustrated with this system and I have been promised by Tara Lang and Melissa McGavick that our new website will be in place by mid to end of September. Please bear with us as we

install our new software (Wild Apricot) and wish us luck! I recognize that this issue must be addressed and it is our priority.

I hope to see you at our Fall Networking Event, October 7<sup>th</sup> at the Edgewood Country Club. See the website for additional information. My advice for summer remains the same - take a breath, take a dip and relax. Your business will be the better for it!

*Kathleen Schneider*  
WBN President 2010-11

### WBN EVENTS:

## Do You Do-Si-Do?

You do now. You are invited to a Do-Si-Do Happening for an evening of networking, fun and food, compliments of the Monroeville chapter and this is a fall networking event you don't want to miss. The activities here - I mean go - down on Thursday, Oct. 7<sup>th</sup> at from 5:30 to 8:30 p.m. at the Edgewood Country Club, located at 100 Churchill Rd. in Pittsburgh, PA.

Tickets are \$25 for members and \$35 for guests for early registration by Sept. 23<sup>rd</sup>, and \$30 for members and \$40 for guests after that date.

Payment can be sent to:  
**Anna Johns**  
**Monroeville Chapter**  
**4515 William Penn Highway**  
**Monroeville, PA 15146**

Not only is the event a great way to network with your fellow WBN members, but there are a number of ways you can

make it "work" for you and your business.

- **Vendor Tables** - Expose your business to other WBN members by sponsoring a vendor table. They are just \$25. Sign up early because first come, first serve.
- **Advertise** - Advertise your business by donating an item to be raffled off as part of the Chinese auction. Due by Sept. 23<sup>rd</sup>.
- **Make a Difference** - Give back by donating an item to the Women's Shelter, WBN's Service Project this year.



For more information, contact Anna Johns of the Monroeville chapter at 412-389-6828. Check out the next edition of Network News for more details on the event.



# BE WARY OF SCAMS

With Debra E. Novotny  
District Manager, Social Security Administration  
Greensburg, Pennsylvania Office

## Scams can damage your credit score, pocketbook

These days, everyone needs to be cautious of scams – Internet, mail, and even phone scams – which can damage your credit score and pocketbook.

Any time someone asks for your personal information, you should be wary. Particularly cruel are swindles that target Social Security beneficiaries.

Recently, Social Security became aware of a scam targeting beneficiaries in the Southern California area. Scammers telephoned beneficiaries to tell them they were due a “stimulus payment.” The scammer offered to deposit the payment to each beneficiary’s account once the personal and bank account information was provided. The scammer then contacted Social Security by telephone to request the benefits be deposited into a new account—the scammer’s account, to steal the payments. In a similar version of this criminal ploy, the scammer calls the beneficiary to “confirm” the beneficiary’s personal and financial information.

As a rule of thumb, Social Security will *not* call you for your personal information such as your Social Security number or banking information. If someone contacts you and asks for this kind of information, do not give it.

You should never provide your Social Security number or other personal information over the telephone unless you initiated the contact, or are confident of the person to whom you are speaking. If in doubt, do not release

information without first verifying the validity of the call by contacting the local Social Security office or Social Security’s toll-free number at 1-800-772-1213 (TTY 1-800-325-0778).

Another way to protect yourself is to keep your Social Security card and other important documents locked away in a safe place. Do not give personal information to just anyone. Also, check your Social Security earnings record. You can request a *Social Security Statement* online at [www.socialsecurity.gov/statement](http://www.socialsecurity.gov/statement).

When you receive your

*Statement* in the mail, you can verify the accuracy of the reported earnings and request correction if necessary.

If you’ve fallen victim to fraud or identity theft, be sure to file a report with the local police or the police department where the identity theft took place, and keep a copy of the police report as proof of the crime.

Information on how to prevent scams and protect yourself can be found at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

You can also read Social Security’s publication, *Identify Theft and Your Social*

*Security Number*, available online at

[www.socialsecurity.gov/pubs/10064.html](http://www.socialsecurity.gov/pubs/10064.html) and *Your Social Security Number and Card*, available at [www.socialsecurity.gov/pubs/10002.html](http://www.socialsecurity.gov/pubs/10002.html).

Be alert when dealing with people who want your personal information, such as your bank account number, date of birth, and Social Security number. By using a little caution, you can protect yourself from scams.

Learn more about Social Security at [www.socialsecurity.gov](http://www.socialsecurity.gov).

## Social Security Q&A

**Q:** I can’t find my Social Security card. How can I get a new one?

**A:** First, consider whether you really need a new card. You need to apply for a replacement Social Security card only if you don’t know your Social Security number or, if you need to show your card to a new employer. If you decide that you do need a card, you can replace it for free in three easy steps.

**Step 1:** Complete an *Application For a Social Security Card* (Form SS-5)

**Step 2:** Show us documents proving your identity and U.S. citizenship or immigration status.

**Step 3:** Take your completed application and original documents to your local Social Security office or your local Social Security Card Center. You’ll receive your replacement card in about 10 to 15 days.

You can find all the information you need, including what documents we will need to review, at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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*E-mail for submission guidelines.*

**Next Newsletter  
 Deadline:  
 September 14, 2010**

**WBN MISSION STATEMENT:**

The WBN mission is to encourage and facilitate the growth, performance and integrity of professional women by creating opportunities to foster relationships through a creative exchange of referrals.

**KUDOS:**

**WBN  
 Members in  
 the Spotlight**



Amelia Williams

**Amelia Williams Featured in Northside Chronicle**

Kudos to **Amelia Williams** of the **Norwin Chapter** and owner of **Jewelry Art by Amelia**, on her recent media interview that appeared in the Northside Chronicle.

Amelia, who is also Coordinator of the "Ring of Hope" Campaign, a benefit which was held on Aug. 17, 2010 at the Bistro Soul Restaurant that promoted awareness on domestic violence, was featured in the publication for her "Ring of Hope" designs. You can read the article by going to [http://www.thenorthsidechronicle.com/Ring\\_of\\_Hope](http://www.thenorthsidechronicle.com/Ring_of_Hope).

*Have something you'd like to spotlight in the Kudos section? Don't keep it to yourself. Send your award, accolade or news into The Newsletter Editor at [wordgirl1030@yahoo.com](mailto:wordgirl1030@yahoo.com) and be sure to include your chapter!*

**STAFF:**

**WBN Welcomes New Board Services Coordinator**



*The Women's Business Network is proud to announce that Susy Coughenour has been selected to be WBN's new Board Service Coordinator. The hiring was approved at the August board meeting.*

*Susy, a member of the Waterfront chapter, is a jewelry designer and owner of Beadazzled by Susy.*

**Want to Spread the Word About Your Business?**

*Advertise in Network News*

Starting at just \$15 for one month, your business card sized ad could be in Network News.



*Just pay for the ad on [www.wbninc.com](http://www.wbninc.com) and e-mail your business card to the Newsletter editor at [wordgirl1030@yahoo.com](mailto:wordgirl1030@yahoo.com) or mail to 637 Buckingham Dr., Greensburg PA 15601*