

Legal update

A publication provided for the friends and clients of QR

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QR OPENS PITTSBURGH OFFICE

By Michael V. Quatrini, Esquire



We are pleased to announce the opening of our newest office at 941 Penn Avenue in the heart of Pittsburgh's Cultural District. The new space is within eyesight of the William S. Morehead Federal Building, where our Social Security Disability and Veterans' disability hearings are held. The office is also two blocks from the Chamber of Commerce Building, where our workers' compensation hearings take place. It is just a short walk to the Allegheny County Courthouse and City-County Building. The street-level location and close proximity to the David L. Lawrence Convention Center provides easy access and convenient parking for QR clients. The interior of the space, designed by our Underwood Center neighbor, Architect Barry W. Morris, incorporates glass and metal into the walls and ceiling and creates a unique contrast to the historical character of our Greensburg and Latrobe offices. Our attorneys are available by appointment to meet clients in the Pittsburgh office. Attorney Michael V. Quatrini works out of the office on Mondays and Fridays. To make an appointment in the Pittsburgh office, please call 724-837-0080 or 412-391-2800.



724-837-0080

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www.qrlegal.com

Greensburg • Latrobe • Pittsburgh

The LEGAL UPDATE is prepared by the staff of QR for its friends and clients. It sets forth general principles and should not be acted upon without specific advice.

Contact us at
news@qrlegal.com

Be sure to visit our website and blog often for the latest legal updates!



www.qrlegal.com



www.qrlegal.blogspot.com





Attorney **David DeRose** teamed with Attorney Michael Stewart to teach classes to 5th graders at the Valley School of Ligonier as part of the Westmoreland Bar Association's civics education program. The Association developed a lesson plan for teaching children about the formation of rules and laws and how they apply in their school, community, state and nation. As part of the lesson, the children actually participate in a mock trial and act as attorneys, judge and jury. The mock trial involves a situation about whether a young babysitter should be held responsible for the family's puppy who escaped her care. Pictured in the photo are Michael Stewart, 5th grader Eli Yaroch, David DeRose and 5th grade instructor Tracy Courtney.

QR recently helped sponsor the Derry Township Wrestling Club Tournament. The firm contributed to the club to defray the cost of purchasing sweatshirts for the first place winners in each weight and age bracket. Zachary and Jacob Taylor, sons of paralegal **Kellie Taylor**, both participated in the tournament.

Attorney **David DeRose** recently participated in a naturalization ceremony hosted by the Westmoreland County Historical Society. Six individuals from Peru, China, India and Russia became U.S. citizens during that ceremony. David made the welcoming address to the new citizens on behalf of the Westmoreland Bar Association.

The 18th Annual Westmoreland County Sports Dinner was held at Ferrante's Lakeview Restaurant in April. Funds raised by this event benefit the Epilepsy Foundation of Western/Central Pennsylvania. The founder of the event, Dr. Louis Catalano, Jr., has spearheaded this event for many years in support of the Foundation. QR was proud to continue to support the event this year.



NEW STATE PROGRAMS AID MOTORISTS

By Brenda Sherbondy, Paralegal



Pennsylvania has joined with other states in the Yellow Dot Program. This program encourages motorists to store their medical information in their glove compartment in case of an automobile crash. Participants are provided with an information sheet to list emergency contacts, medical conditions, recent surgeries, allergies, medications and other data, as well as a yellow sticker to be affixed to their rear window to alert emergency responders to its availability. The program is intended to improve treatment in the important first hour following a crash. For more information and instructions for Yellow Dot go to www.yellowdot.pa.gov.

A second program designed to aid emergency responders is The Emergency Contact Information Program. It allows PA licensed drivers or those with PennDOT-issued IDs to log into a secure database and list two emergency contacts. The information you provide is only available to law enforcement officials for use in case of emergency. For more information or to enroll, visit www.dmv.state.pa.us and then click the Pennsylvania Yellow Dot icon.

DID YOU KNOW?

By Vincent J. Quatrini, Esquire

... that our law firm has the ability to locate an attorney for you, just about anywhere in the United States?

For example, it is not uncommon for us to get calls from clients for problems such as a child charged with underage drinking in Ocean City, Maryland, or a relative now living in Arizona who wants to file for Social Security disability. If circumstances arise that require the services of an attorney in another state, we can help. We are able to refer clients to attorneys in other parts of the country for issues such as a criminal charge, a traffic violation, child custody, divorce or the aftermath of an automobile accident. Our attorneys have developed relationships with other attorneys throughout Pennsylvania and in many other parts of the country.

We mean it when we say, "For all your legal needs, make Quatrini Rafferty your first call."

SSD AND SSI: WHAT'S THE DIFFERENCE?

By Tereasa Rerko, Esquire

Quite often I am asked, "What the difference is between Social Security Disability (SSD) and Supplemental Security Income (SSI)?" Here is a quick overview of these two programs.

SSD is a monthly income benefit for individuals who are disabled. An individual must meet the strict rules set up by the Social Security Administration (SSA) in order to be considered "disabled." Only if an individual meets these rules will they then receive a monthly payment from the SSA. The amount received depends upon their personal earnings history (the income that an individual earned throughout their working life, and up until they ceased working). Based upon that income history, the SSA calculates how much each individual will receive if they meet the disability requirements.

SSI is also a monthly income benefit for individuals who are disabled according to the same "disabled" rules as a person who is approved for SSD. What is different about SSI benefits is the monthly amount an individual receives. Since SSI is a needs-based benefit, you must have a financial need to receive the money in addition to being disabled. SSI benefits may be payable to individuals who have not worked, have worked for a short period of time and/or for a low amount of income, or to a person who worked for an extensive period of time, earning a large income, but has not worked for about 5 years. The SSA considers all of an individual's household income, and uses guidelines to decide if that individual has a "financial need" to receive the money. Every SSI recipient in Pennsylvania receives the same amount each month. This monthly amount changes every year in December when the SSA makes its annual cost-of-living adjustments.

Please remember that both SSD and SSI are programs that pay monthly benefits for a disabled individual if they meet the requirements and guidelines set forth by the SSA. If you think you may be entitled to SSD or SSI benefits, contact our office for an appointment.

DIAL 211 FOR INFORMATION

By Joyce Novotny-Prettiman, Esquire



Residents of southwestern Pennsylvania now have access to information about human services needs by simply dialing 211. This is a free call service that operates 24/7 and provides confidential assistance designed to connect people with the help they need. The service provides access to information about housing, utilities, food and other services available in the community. The

southwest Pennsylvania service connects people in 11 counties - including Allegheny, Fayette, Greene, Indiana, Washington and Westmoreland Counties - with various agencies and non-profits who provide help in their areas. Additional guidance is provided for questions involving utility assistance, rental assistance, food pantries, mental health referral services, shelter locations, transportation, education and legal needs.

The PA 2-1-1 southwest database now has more than 5,000 human service programs. Over 31,000 callers reached out to this resource for assistance by telephone in 2012. In February 2013, a website was launched as part of this same program. You can search by need and county, or by an advanced search which allows the use of search terms, specific agency names and agency locations. The website is located at www.pa211sw.org.

THERE IS MORE TO THE STORY...

You may be interested in a follow-up to our newsletter article *Coverage Tragedies: Prevent This from Happening to You*, published in the Fall 2012 edition. Our client, Nettie Gibson, talks further about her road to recovery after a tragic auto crash in an article published in the Pittsburgh Post Gazette entitled "Monroeville woman finds power to forgive driver who struck her vehicle." We have been inspired by Nettie and want to share her story with our friends and especially with those readers who are in that difficult place where it seems as though life will never get back to normal after an illness or injury strikes. Please visit our website at www.qrlegal.com and click on the Personal Injury practice area block for the link to the full article.

Shelby Rerko Grundy, daughter of Attorney **Tereasa Rerko**, will graduate from Geibel Catholic in May and has been accepted to Mercyhurst University in Erie, PA, where she will study Art Therapy. Both Shelby and her brother Patrick continue to make the Honor Roll at Geibel. They both participated in the school's musical *Les Miserables* in March.

Cassidy Chappell was accepted to the Venango Campus of Clarion University. She will start in the fall of 2013 and intends to major in Medical Imaging. Cassidy is the daughter of paralegal **Rhonda Chappell**.

Scott Yoxall, son of legal secretary, Sandy Yoxall, is a junior member of ARBA, the American Rabbit Breeders Association. He breeds and raises pedigree rabbits. He attended his first rabbit show in September of 2012, and his rabbit, Muffin, won first place. Scott was presented with a ribbon and a trophy for his prize-winning bunny. The breeds he currently raises are Mini Rex and English Lop.



Lydia Herrholtz, daughter of paralegal **Angela Herrholtz**, was named student of the month in October at Ligonier Valley Middle School. One student from each grade received rewards from businesses including Kelly's Foods, Barb's Country Store and Ligonier Valley YMCA.

Adam Quatrini, son of Attorney **Vince Quatrini** and brother of Attorney **Michael Quatrini**, participated in the Gorley Moot Court Competition at Duquesne University School of Law. Adam is a second year student at the Law School.

THE MAWD PROGRAM

By Brian Patrick Bronson, Esquire

We try to take every opportunity to educate our clients about resources available to help improve their quality of life. Health insurance coverage is one of those areas where assistance is needed and may be available.

The Department of Welfare has a program that is not well publicized that may be able to provide insurance to disabled adults at an affordable rate. The program is Medical Assistance for Workers with Disabilities (MAWD). You may qualify for admission into the program if you are between 16 and 64 years of age, disabled under the same guidelines used in evaluating Social Security disability cases, and meet certain income requirements. If you are eligible, you can receive help with expenses such as doctor visits, emergency care, medical equipment, prescriptions, rehabilitation services, and several other services.

To obtain more information about the program or to apply for benefits, call your local Welfare Office or visit www.dpw.state.pa.us and search for "MAWD".

HELP! WHAT ARE MY MEDICARE OPTIONS?

Generally speaking, Medicare is health insurance for people age 65 or older. However, if you have certain disabilities or currently receive Social Security or Railroad Retirement Board disability benefits, you may become eligible for Medicare before you are 65.

When you become eligible for Medicare health coverage, you may be confronted with confusing choices regarding your future health and/or prescription drug plans. However, our firm is ready to help you with those decisions through our partnership with **Transition Assist**.

Transition Assist is a company that assists you in your Medicare choices at no cost to you. Their specialists will help you understand your options and work with you individually to help you determine the best solution for your lifestyle and particular needs.

Transition Assist has helped thousands of individuals understand and adapt to Medicare, and can start working with you up to 6 months before you become eligible for Medicare. Please call our office at 724-837-0080 to get more information on this free service or contact Ted O'Connor of Transition Assist at toconnor@transitionassist.com or 888-434-1144.

QR COMMUNITY PARTNERS



We are pleased to feature this article by Bonnie B. Lewis, Executive Director of the YWCA of Westmoreland County. Bonnie will be retiring this June after 24 years of outstanding service to the YWCA. In this article, Bonnie outlines some of the programs this organization offers to serve our community. If you would like more information on these programs, please call 724-834-9390.

By paying close attention to the community, the YWCA of Westmoreland County has successfully evolved for fifty-four years to provide for the needs of women and girls – and to help the community appreciate its diversity. The organization's resiliency to meet changing needs is one of its most important attributes.

Today, the YWCA focuses most of its efforts on its Bridges to Employment initiatives. Letters tell the story best...

YWCA Adult Literacy Services are critical to helping women and men to gain the basic reading skills necessary to becoming employable. GED classes for women in English and Writing Skills are also important keys to success in the workplace.

Joan came twice a week to the YWCA to meet with her reading tutor. Both tutor and student were determined to succeed, and the YWCA staff members were their cheerleaders. So when Joan got sick and had to have surgery, the staff passed around a Get Well card and each wrote short notes to Joan. Joan called as soon as she received the card to share her joy. She wanted to be sure that we all knew that she was able to read all of the messages in the card!

The **YWCA's Technology Programs** work to improve the job readiness skills for job seekers and helps employees to improve their chances for advancement by improving their computer skills.

A letter arrived from Sherry. "Recently I applied for a job where I was required to take a computer "skills" test in Excel. I hope you can imagine how thrilled I was to see the task. There is no way I would have done so well without coming to the YWCA. My sincere gratitude for giving me the confidence and knowledge to help me to re-enter the workforce."

The **YWCA's PA WORKWEAR Program** provides free interview outfits, training clothing and an employment wardrobe that enables women to look appropriate in the workplace without the burden of clothing costs that are often beyond participants' budgets.

"Dear YWCA staff members, Recently I came to you through the PA WORKWEAR program. I just want to say thank you so much for treating me with dignity and respect as I have a difficult time asking for help. I have friends who are hardworking single mothers. I will send them your way."

And just a few more of the many other YWCA services:

YWCA Daycare Programs *"It makes it easier for me to leave my child for the day while I go to work when I know that he is looking forward to having fun every day."*

YWCA TechGYRLS Program encourages girls in math, science and robotics technology...*"I stood at the competition table, mind racing until I saw my instructor give me an encouraging smile. This is what she does. She teaches us to love robots and work as a team. But most importantly, she taught me to be proud of myself."*

English as a Second Language classes *"The world becomes lovely because of people like you. You and your team never give up on people like me from another country."*

How do you nurture a dream? How do you reach a goal? How does what seems impossible become possible? At the YWCA, the organization strives to help every woman realize her own success.

Duquesne University School of Law recently created a course for law students entitled *Lawyering Skills*. The goal is to teach students the skills they will need to practice law, including starting their own law practice, interviewing clients and charging fees. Attorney **Vince Quatrini** was selected to be one of the first course instructors for this unique program.

QR Attorney **Michael Quatrini** was recently appointed as an attorney advisor for the Workers' Compensation Automation and Integration System, the forthcoming state-wide, online litigation system designed by the Pennsylvania Bureau of Workers' Compensation.



In May, QR Attorney **Brian Bronson** will be one of the featured speakers at the annual

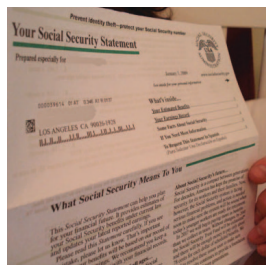
National Organization of Social Security Claimants' Representatives (NOSSCR) conference in Washington, D.C. Brian's presentation will focus on the basics of Short-Term and Long-Term disability eligibility and how these payments interact with Social Security disability, workers' compensation, personal injury and other disability-based benefits.

QR Attorneys **James Horchak** and **Michael Quatrini** are presenters at a May seminar sponsored by the Westmoreland Bar Association. Jim's portion of the presentation involves legal issues associated with unemployment compensation claims and Michael's discussion covers an overview of Veterans Disability benefits.

QR Attorney **Michael Quatrini** has been selected to serve as a faculty member for the statewide legal education seminar from the Pennsylvania Bar Institute entitled "Advanced Issues in Social Security Disability."

HOW TO RECEIVE YOUR ANNUAL SS STATEMENTS

By Kellie Taylor, Paralegal



The Social Security Administration has stopped mailing out annual personal earnings and benefit statements.

You can now review your Social Security Statement online at www.ssa.gov. Your Statement has important Social Security information, and if applicable, estimates of your future benefits.

If you are working, we encourage you to check your Statement yearly to make sure your earnings record is correct. The Statement also will help in planning your financial future.

If you need to request a paper statement, you can do this online or you can call your local Social Security office.

"TEN TIPS FOR YARD SALE PREP"

By Melaine Falbo, Legal Secretary



Make your yard sale fun and fruitful with this easy guide.

1. A group sale is better than selling alone.
2. Get ready the night before so you don't have to rush around on the day of the sale.
3. Plan and organize your sale layout.
4. Price things carefully.
5. Label things clearly.
6. Be friendly and talk to the people that arrive.
7. Be willing to bargain.
8. Don't use a cash box. Keep the money with you and remember to get change before the sale.
9. Play background music and serve free lemonade or iced tea.
10. Think like a customer!

HOW TO RECYCLE ELECTRONICS

By Ellen Keefe, Westmoreland Cleanways

Westmoreland Cleanways was previously featured as a Community Partner in our newsletter. Since there have recently been changes in the law in Pennsylvania with regard to recycling of electronic devices, we turned to Ellen Keefe, the Executive Director of Westmoreland Cleanways, and she has been kind enough to provide us with the following guidelines. Attorney **Michael Quatrini** of QR currently serves in the office of treasurer on the Board of Directors for this organization.



The Covered Devices Recycling Act (CDRA), which went into effect in January of 2013, bans computers, monitors, computer peripherals (anything that attaches to a computer) and TVs from disposal in Pennsylvania's landfills. The CDRA dictates that these items can only be recycled by electronics demanufacturers that meet stringent industry standards and that are registered with the PA Department of Environmental Protection.








In addition, all consumers, and all businesses with less than 50 employees, must be able to recycle these covered devices at no cost. Large businesses must still recycle their e-scrap, but can be charged for the service. Qualifying e-scrap demanufacturers receive funding from the major electronics manufacturers (Samsung, Toshiba, HP, etc.) to cover the cost of recycling the material turned in by consumers and small businesses. This is a true application of "extended producer responsibility," the concept that manufacturers - not the consumer and not the government - should be responsible for the cost of disposing of their products in the most environmentally safe manner.

Various e-scrap disposal options are available to consumers in Westmoreland County, and it is expected that additional options will become available as demand dictates. Complete information can be found by calling Westmoreland Cleanways at 724-836-4129 or at www.westmorelandcleanways.org.

In addition to the electronic devices specified in the CDRA, most recycling programs accept a full range of electronics (described as "anything with a cord") and can be recycled at no cost.

GUIDE TO RECYCLING UNDER THE CDRA

Covered Devices (which cannot be disposed of in landfills)

- | | |
|--|--|
|  CPUs/Towers |  Printers |
|  Laptops |  Copiers (<i>desktop and stand-alone</i>) |
|  Computer monitors-CRT and LED/LCD |  TVs |
|  Peripherals (<i>mice, keyboards, speakers</i>) | |

Non-covered Devices (but still usually FREE to recycle):

- | | |
|--|---|
|  Answering Machines |  Stereos/tape/CD players |
|  Telephone systems |  Microwaves |
|  Camcorders |  VCR/DVD players |
|  Cell phones |  Medical equipment |
|  Cameras |  Rechargeable batteries |
|  Docking Stations |  Toner/ink cartridges |
|  Electric typewriters |  Testing equipment |
|  Pagers |  Fax/copy machines/duplicators |
|  Radios |  Gaming consoles/controllers |
|  Remote Controls | |

Keep as a reference guide.



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Meet the staff of *QuatriniRafferty*

Personal Injury Department



Every day the attorneys and staff of the personal injury department at Quatrini Rafferty help people who are struggling after suffering an injury that is caused by someone else's carelessness. We see the devastation caused by drunk or distracted drivers and we guide the victims and their families through the legal red tape that can be overwhelming. Our personal injury department assists people who have been seriously injured in:

- automobile collisions
- motorcycle crashes
- slip and fall injuries
- dog bite incidents

All of these types of cases are handled on a contingent fee basis which means that there is no legal fee charged unless we are able to make a recovery for our clients.