

October 2024



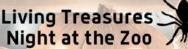
Ø Medicare Planning/Health

to the chamber

- Ø Retirement Planning
- 🗭 Income Planning
- ∠
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 Legacy Planning







Stocking Stuffer Ticket

Food Drive

Cover Feature Denise Kintigh Insurance Services

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A Message from Deanna

October 2024

It's the season of pumpkin spice and everything nice! I think we are all ready for some sweater weather and a cozy campfire perfect for making s'mores. The Laurel Highlands is the perfect backdrop for fall activities with the trees in full fall bloom.

If you haven't had a chance to go camping this year, fall is a great time to visit one of our many **MLCC** campground members. They all have many fun Fall and Halloween activities planned for all ages.

If you are looking for pumpkins, gourds, and more, then look no further than our **MLCC members**! Decorating for fall has never been easier with all the varieties of pumpkins, mums, fresh flowers, haybales, cornstalks, and indoor & outdoor décor. Also, be on the lookout for area festivals this fall with lots of arts & crafts from local artisans.

Now let's talk fall food treats! S'mores are my absolute favorite. Enjoying family time around the fire making s'mores is a staple at my house. When visiting festivals, we like to get candy or caramel apples, dumplings, pumpkin gobs, cider, and kettle corn. It's also a good time to stock up on maple syrup for all those pancakes and waffles we'll be making this winter. Our **MLCC members** make many of these treats fresh daily and sell them locally all year round so you will never have to wait for fall to roll around to enjoy them. Check out our **Membership Directory** for information and **website** for all our members.

Fall is here, but the Christmas holidays are just around the corner and that means it's time to start promoting the **MLCC Annual Stocking Stuffer ticket**! Every year we gather amazing prizes from our membership and raffle them off on an amazing ticket for you to include in any stocking or present. Follow the **MLCC** on **Facebook** for more information on when and where these tickets will be available.

In closing, I wanted to give a special thank you to Stef, the **MLCC** Board, and members who made the Ladies Day Bash at the end of September another successful event!

Happy Fall and Happy Halloween, Deanna Richter MLCC President LHTC Broadband





Deanna Richter MLCC President



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MLCC MEMBER HIGHLIGHT



Guiding you toward a brighter future, from life insurance to medicare planning and EVERYTHING in between!

Meet Denise Kintigh:

"I've been in the insurance industry for over 10 years. My professional title is 'retirement specialist', but that's only the tip of the iceberg. My primary specialty is working with seniors who are either retired or are on the verge of doing so. The main focus of those particular folks is Medicare and their wealth transition. What that means in the simplest of terms is I help them find the right Medicare plan while also guiding them on where to move their 401k, 403b etc. Of course seniors aren't my only focus as I offer individual healthcare, life insurance, and a variety of supplemental coverages! When it comes to using my services, the most important thing to consider is that I'm an independent agent, and there's never a fee for my services. What does that mean? That means the only thing I'm loyal to is my clients, not any particular company. I have access to virtually any insurance company there is, meaning I can, I have, and I will do what's best for you at all times. I feel my impact of my current and future clients is simple, I work to ensure you're satisfied, and I'm always just a phone call away. No hour long holds, no automated system, just a direct line right to me! I look forward to working with you and seeing you in the community."

Until we meet, Denise

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- Injury Cases

I was injured at work and I think I have a workers' compensation claim against my employer. Are there certain ways that my claim could be denied or rejected?



Bradley A. King, Esq. King Legal Group, LLC 724-836-1500

- A workers' compensation insurance carrier of an employer could reject or deny a claim for a number of reasons:
- The injury did not occur during regular work activities
- You did not notify your employer promptly •
- Paperwork was not filed within the specified time
- You did not see a doctor approved by your employer and its insurer
- A pre-existing injury or condition is involved
- · The injury resulted from non-work-related behavior such as horseplay or an altercation
- You are unable to explain how the injury happened .
- Your employer disputes the claim

A

However, even if your claim is denied, you have recourse to obtain workers' compensation benefits under the law but you will need to hire an experienced workers' compensation attorney to fight for your rights.

Please Email Your Questions to bking@kinglg.com



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FORT LIGONIER DAYS OCTOBER 11, 12, & 13 WITCHES MARKET - LIGONIER OCTOBER 20

GREENSBURG NIGHT MARKET OCTOBER 24

> SAND HILL BERRIES OCTOBER 26 & 27

LIGONIER HOLIDAY MARKET NOVEMBER 2



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OCTOBER 25, 2024 6:00 - 8:30 @ KECKSBURG FIRE DEPT SOCIAL HALL / 5128 Water Street Mt. Pleasant 15666

PRIZES FOR BEST DECORATED SPACE PIZZA , HOT DOGS HALLOWEEN GAMES AND RAFFLE BASKETS

WE ARE SEEKING HELP FROM LOCAL BUSINESSES, ORGANIZATIONS AND THE COMMUNITY TO PARTICPATE WITH DECORATING A 10X10 SPACE IN THE HALL PLEASE CONTACT the Ladies Auxiliary @ Kecksburg.Ladies.Auxiliary@gmail.com

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WHEN: Thursday, November 7

ETERANS



If you are a veteran, please join us as we celebrate and honor you and all veterans for their service and sacrifice.

724-593-9200 | info@champion.org

★ HONORING ALL WHO SERVED

with Dr. Tim Murphy @ 10:00 am (lunch will follow) WHERE: Christian Family & Children's Center 1076 King's Way | Donegal

ROGRAM

CHAMPION CHRISTIAN SCHOC Academic excellence within a nurturing and distinctly Christian atmosphere

Community Visit Day Thursday, November 21 4:00 pm - 7:00 pm

+ Kindergarten Readiness Seminar @ 6:00 pm

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FRIDAY, NOVEMBER 1 6:00-8:00 PM





BLOOD DRIVE

WHERE: Christian Family & Children's Center 1076 King's Way || Donegal

WHEN: Wednesday, November 6 12:30 pm - 5:30 pm

You can sign up online at: redcrossblood.org (use code ChampionCS) OR call us at: 724-593-9200



Operation Christmas Child Event

Christian Family & Children's Center Friday, October 25 @ 10:00 am

Joins us as we hear from a full circle OCC speaker - someone who received a shoebox as a child and will share how that shoebox impacted their life. <u>72</u>4-593-9200 | info@champion.org



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Winning number taken from the PA Daily 3-digit Lottery Number Drawn at 7pm on Friday, January 10th, 2025





Denise Kintigh



MLCC - \$500 Cash

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Happy Halloween

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