Out of the INBox Helps Seniors Manage Finances & Paperwork

Jeff and Karen Walker weren’t thinking about starting their own business when they began researching money management options for their mothers. In fact, they worked with both of their mothers, helping them with day to day finances and paperwork for a considerable time before beginning to research other options. They knew that their parents were like so many other seniors who are often drowning in paperwork such as medical bills, insurance forms, offers for financing, bills and more. When they began researching options, they discovered that this type of service is called Daily Money Management and that there is an organization, the American Association of Daily Money Managers, that supports individuals who provide this type of service. Jeff and Karen knew that this was a service they wanted to offer to others who needed assistance.

Helping Others Organize Their Papers and Navigate Their Finances

Karen Walker is enthusiastic when explaining what their Daily Money Management service, Out of the INBox, provides. “We provide a wide range of assistance to people who want help managing their day to day paperwork and financial affairs. Out of the INBox regularly goes to the client’s home to sort mail, file papers, prepare bill payments, balance bank accounts, track medical insurance claims and check on the client’s house. We are dedicated to protecting our client’s personal assets through expert organization of paperwork and oversight of their accounts. Out of the INBox services Lawrence County and parts of Beaver, Butler, Allegheny and Mercer Counties.”

“As far as we know, we are the only business offering daily money management services in this area. The choice then is between using our services or a senior (or their family) doing it themselves. Many seniors insist on doing their own day to day financial affairs. They feel they lose their independence if they hire someone to do it. Nothing could be farther from the truth. A daily money manager doesn’t just take over (beware if they do). We work elbow to elbow with the client, going over papers and bills. Once we establish order, we can efficiently keep their affairs in order with just two hours every week or two. This also makes tax time a breeze. Think of the benefits – no more paper clutter; the bills are up to date (no late fees); more free time for what’s important (grandkids!) and, most importantly, peace of mind.”

Continued on Page 2
“Out of the INBox” Continued from Page 1

Truly Personalized Service & Care

Karen Walker relates the tale of one of their clients who has good reason to be thankful for their personalized attention. “While we are dedicated to protecting our clients’ personal assets, we will always go the extra mile to help them. One client lived in a sprawling Victorian home. She was no longer able to get around easily, so she rarely went into much of the house. Whenever we visited, we checked every room and the basement. One time, after she had overnight guests, we noticed a large blister developing on the ceiling. Apparently the guests hadn’t turned off the faucet completely and there was a leak in the plumbing. We turned off the faucet and, with bucket in hand, we carefully popped the blister and drained it. Not a drop hit the floor.”

Out of the INBox: Not Just for Seniors

While daily money managers like Out of the INBox will help anyone who wants help with their day to day paperwork, the Walkers specialize in seniors because they are a very vulnerable population. According to a Pew study, seniors, particularly higher net worth seniors, are the most trusting population. They can easily be targeted by scammers because most have landlines, making it easy for their phone numbers to be found on the Internet. Also many seniors are isolated and lonely, making them easy marks for cons.

Walker explains, “Out of the INBox provides a layer of protection – another set of eyes looking over the bills and credit card charges for discrepancies. We also educate our clients about the latest scams and how to respond if in doubt about whether something is a scam or not. While we can’t guarantee our clients will not be scammed, we greatly reduce their risk. In 2010, older Americans lost at least $2.9 billion to financial exploitation (MetLife – Elder Financial Abuse Study). Seniors are under attack and we help them fight back. Yes, that makes us proud!”

If you or someone you know is interested in using Out of the INBox’s service, they can call 724-510-6297 or visit www.outoftheinbox.com.

Horsehead to Expand INMETCO Recycling Facility

Pittsburgh, PA - Horsehead Holding Corp. (NASDAQ: ZINC) recently announced that its subsidiary, The International Metals Reclamation Company, LLC (“INMETCO”), plans to expand its recycling facility in Ellwood City, Pennsylvania. Horsehead plans to spend up to $10 million on the expansion project at INMETCO. This investment will allow INMETCO to better meet the increased demand for its recycling services by providing approximately 15% more capacity to process additional specialty steel wastes and batteries. Orders for long lead time items are expected to be placed by the end of March 2015. INMETCO expects to begin to see benefits from the initial phases of the expansion by as early as the first quarter of 2016 with project completion slated for the second half of 2016.

About Horsehead

Horsehead Holding Corp. (“Horsehead”) (Nasdaq: ZINC) is the parent company of Horsehead Corporation, a leading U.S. producer of specialty zinc and zinc-based products and a leading recycler of electric arc furnace dust; INMETCO, a leading recycler of metals-bearing wastes and a leading processor of nickel-cadmium (NiCad) batteries in North America; and Zochem Inc., a zinc oxide producer located in Brampton, Ontario. Horsehead, headquartered in Pittsburgh, Pa., employs approximately 700 people and has seven facilities throughout the U.S. and Canada. Visit www.horsehead.net for more information.

For more information regarding the INMETCO expansion, you can contact Ali Alavi, Vice President of Horsehead Holding Corporation, at 724-773-2212.
Nominations Sought for 2015 ATHENA Leadership Awards®

Third annual event honors exceptional individuals who advance the cause of women in leadership.

Nominations for honorees of the third annual Lawrence-Mercer ATHENA International Leadership Award® and the ATHENA Young Professional Leadership Award® are being accepted by the Community Foundation of Western PA and Eastern OH. Nominations are due by March 24th.

ATHENA Leadership Awards honor those individuals who:
* have achieved excellence in her/his business, profession or community service,
* have served the community in a meaningful way and
* have assisted women in their attainment of professional goals and leadership skills.

The ATHENA Awards will be presented on April 21, 2015 at Park Inn by Radisson in West Middlesex.

Nomination forms are available at www.lawrencemercerathena.com.

About the ATHENA International Leadership Award: The first ATHENA Leadership Award® was presented in 1982 in Lansing, Michigan. Since then, the program has grown to include presentations to more than 6,500 individuals in 500 communities in the United States as well as in Canada, China, Russia and the United Kingdom. The ATHENA Leadership Award takes the form of a hand-cast bronze sculpture symbolizing the strength, courage and wisdom of the recipient. The ATHENA Young Professional Leadership Award is a diamond shape with the ATHENA Leadership Tenets engraved on the face.

The Lawrence-Mercer County region believes in the values underlying ATHENA International’s philosophy of incorporating the talent and expertise of women into the leadership of our businesses, our communities and our government. The spirit of the ATHENA Leadership Award® Program is captured in a quotation from Plato, “What is honored in a country will be cultivated there.” By honoring exceptional leaders, others will be encouraged to excel. The ATHENA Leadership Award® Program is sponsored locally by the Women’s Fund of the Community Foundation.

You Are Cordially Invited to the

Ribbon Cutting Ceremony for the Grand Re-Opening of

THE GYM at Ellport!

Saturday, April 18
Ribbon Cutting at 10:00 am
Facility Tour & Refreshments Following
At the Lawrence County Economic Development Corporation (LCEDC), the Board of Directors and John DiMuccio have long recognized the importance of connecting with our local businesses to retain local jobs and support local expansion. We are not alone. Surveys of U.S. economic development organizations indicate that business retention is the primary activity used to grow local economies. According to Blane, Canada, Ltd, “Up to 80% of all new jobs in small towns come from existing business expansion.” Along with small communities throughout the country, we have learned that attracting new jobs is not the best solution to our economic problems nor the best use of our resources. The competition for such projects is fierce, costs per job attracted are high and chances of success are limited at best.

Resources are better invested in supporting the expansion of local companies such as the Ellwood Group, and the local businesses that support our large industrial businesses. These companies provide family sustaining jobs that enable residents to purchase homes, buy goods and services, and pay taxes. The multiplier effect of these actions is the key to sustaining and expanding our local economy.

The LCEDC is the Commonwealth of Pennsylvania’s lead local certified economic development organization and is entrusted with performing business interviews. LCEDC has employed a structured and quantified Business Call Program since 1998; our Business Outreach Specialists conduct interviews with 100+ local businesses each year. During the last decade and through the present, Mr. John DiMuccio, the former Business Administrator for the City of New Castle, has operated LCEDC’s Business Call Program.

Continued on page 5
John meets personally with businesses of all sizes throughout the county. Over the years he has built solid relationships with local business owners, plant managers and human resource managers. They trust his knowledge of the local community as well as his relationships with local, regional, state and federal government officials to assist them in preventing and alleviating business challenges that impede growth and profitability.

Examples of companies that we have met with included the Ellwood Group, EzeFlow and MedArt. MedArt’s President, Jeff Pierce notes, “The importance of meeting with John DiMuccio and Linda Nitch has allowed MedArt to plan on a significant expansion and the possibility of creating 50 new jobs in Lawrence County. John DiMuccio has been diligent in visiting our company over the years and has made it a point to offer us workforce training grants as well as explaining the opportunities of expanding in the County. My brother and I are appreciative of the LCEDC’s efforts to help MedArt expand in Lawrence County.” A discussion with the members of the Ellwood Group executive team provided insight into the $80 million project that is underway at the North American Forge Masters facility in downtown New Castle. We alerted the company team that the project was eligible for Enterprise Zone Tax Credits of $500,000 and assisted them with their application. In meeting with the new owners of EzeFlow (Flowline), we offered a single point of contact regarding public financing programs, workforce training grants, and building expansion permitting. These activities retained the 80+ jobs at the facility and have introduced new opportunities for the managers to consider.

John has four broad activities connected with his Business Outreach activities. They are:

- Collecting data on both the company as well as the industry
- Analyzing and tracking the data through a web based system for business retention, Executive Pulse Business Intelligence System, which is the most widely used database for business retention and expansion in North America.
- Assisting the company in solving a variety of problems e.g. workforce skills, financing projects, researching new technology, and/or land development that may cause them to close, move, or expand elsewhere.
- Looking for opportunities to grow the businesses locally by connecting them with such partners as West Central Job Partnership, Steel Valley Authority – Strategic Early Warning System, Northwest Regional Planning and Catalyst Connection.

If you want to learn more about the LCEDC’s services, or want John to call on your non-retail business, please call us at 724-658-1848. We have information on sites and facilities, financial programs, workforce and much more. Business retention is relevant to every person in our community. LCEDC’s successful business retention program will result in a stronger community for all of us.

Did you know that the Ellwood City Area Chamber of Commerce Newsletter is distributed in print and electronically to several hundred subscribers every month?

Call 724-758-5501 for the 2015 newsletter advertising rates. They are the best bargain in town!
Kimpel’s Jewelers Offers In-Store, Custom Design Program for Truly Unique Jewelry You Can Call Your Own

Kimpel’s Jewelers has been offering personalized customer service, value and quality jewelry and gift items at their 528 Lawrence Avenue location since the 1930’s, but they’ve recently added a new feature that will be sure to garner attention from jewelry lovers who want a special piece that can’t be found anywhere else. Their jewelry design software lets anyone become a jewelry designer with just a few clicks of a computer mouse.

Easy-To-Use, 3D Design Software Makes Customizing a Snap

Lisa Fox, owner of Kimpel’s Jewelers and the store’s Graduate Gemologist, explains, “We’ve always offered individualized service and great value to our customers, but this program takes it a step farther. Now, a man can design a one-of-a-kind ring for his fiancée or you can create a new piece of jewelry using the stones from a piece that’s been handed down in the family. Many women have an engagement ring or wedding band set that they would like to have redesigned because their taste in jewelry has changed over time. Now they can design exactly what they want and get a beautiful, new ring or rings in just a few weeks.”

“We’ve had quite a few people come in and try out our new jewelry designer software and they are all amazed at how simple it is to use and they’re always impressed with the results. If you’ve ever dreamed of designing your own jewelry, Kimpel’s Jewelers can give you that opportunity. Working with us, you can turn jewelry you like into jewelry you love. There are thousands of design options using the 3D design software and you have creative control over everything, including the stone size, shape and color, the type of metal used, the embellishments and more. We’ve also been having some fun with it ourselves. We recently posted a picture of a floral ring we designed in-house and have had several people contact us to see how they could get their own version of it.”

Continued on page 7

Before and After Photos of Jewelry Redesigns Using Kimpel’s Jewelry Designer Software

![Before and After Photos of Jewelry Redesigns Using Kimpel’s Jewelry Designer Software](image-url)
Continued from page 6

The Future of Jewelry Design

While jewelry craftsmen have been around for centuries, custom designed jewelry has traditionally been an option only for the wealthiest. The new 3D software at Kimpel’s puts one-of-a-kind jewelry within reach for everyone. The computer aided design software lets anyone create jewelry rather than simply shopping for it. Once an individual has completed their design, Kimpel’s Jewelers will precision craft the jewelry from the computer file, creating a unique piece of jewelry that is truly “you.” You can take a basic ring or pendant style, add side gemstones, add scrolls and stones underneath, make the band wider or narrower, add engraved details or trim and more. The rendering software will give you a 360° rendering so that you can see your new jewelry from every angle. You can also choose from a wide array of metals, including various shades of gold, platinum, palladium and sterling silver. Want to mix rose gold with white gold? No problem! It’s the most advanced and intuitive method of designing jewelry available today and it’s sure to become the trend of the future.

This innovative new jewelry design system is only available at select jewelers. If you would like to try your hand at jewelry design, stop by Kimpel’s at 528 Lawrence Avenue in Ellwood City and ask for a free, no-obligation demonstration. You’ll quickly find that it is addictively fun to create your own stunning rings, earrings, pendants and more. Store hours are Mondays, Tuesdays, Wednesdays & Fridays from 9:00 to 5:00; Thursdays from 9:00 to 7:00 and Saturdays from 9:00 to 3:00.

Lisa concludes, “We always strive to give our customers the latest designs and a complete line of jewelry options. With the jewelry design software, the options are limited only by their creativity. If you have a vision in mind, we can help you create it.”
EnCompass Point® Provides Teens With
A Safe After-School Haven

EnCompass Point is a non-profit after school program offered Monday – Friday to teens ages 12 to 16 and it’s coming to Ellwood City. The program will offer teenagers a safe place be while parents are still at work. EnCompass Point has signed a lease with *The Time’s Square* (Walnut Ridge Elementary School) for the 2015-2016 school year.

Chamber of Commerce Director Caroline Golmic explains, "It is crucial to focus on this age group because it is a time when kids are becoming teenagers and deciding the direction they will take in school, in choosing friends, and in developing hobbies. For some teenagers, this will be a great opportunity to feel supported and encouraged on their way to becoming healthy adults. I truly feel this will be a light for our community!"

In support of EnCompass Point, Caroline and her husband Scott will be running the Pittsburgh Half Marathon (13.1 miles) on May 3, 2015. Funds raised will be used to launch the EnCompass Point program in Ellwood City.

To support Caroline & Scott and help EnCompass Point, you can visit her Crowdrise page and click “Donate.” The address is: https://www.crowdrise.com/encompasspoint/fundraiser/carolinegolmic. Or you can send a check, made payable to EnCompass Point, Inc., to Caroline Golmic at 300 Pershing Street, Ellwood City, PA 16117. Please write “Caroline Golmic-Marathon” in the memo line.

EnCompass Point will be looking for members of the community to volunteer their time and skills once the school year has begun. If you are interested in learning more, contact Caroline at carolineg@encompasspoint.org.

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**Want to keep current on what’s happening with the Chamber?**

- Learn more at [www.EllwoodChamber.org](http://www.EllwoodChamber.org)!
- Or visit our [Facebook](https://www.facebook.com/ellwoodchamber) page!
- Or check out our [Community Calendar](#)!
- If you have an event you’d like featured on any of the above websites, just email us the information at info@ellwoodchamber.org.
Jennifer’s Closet Features Handcrafted Items and Upscale Hand-Me-Downs

Six months ago, Jennifer’s Closet opened its doors at 526 Lawrence Avenue, Ellwood City, PA. It’s a prime location nestled between Kimpel’s Jewelers and the EC Community Plaza and owner Jennifer Leech says that she’s had plenty of window shoppers stop in to check out her establishment. She’s happy that many of them return to shop. Jennifer’s Closet is an eclectic boutique carrying local, handcrafted gift items, jewelry and décor as well as gently used consignment items.

“We offer an opportunity for local crafters to showcase their items in an upscale, boutique-like setting. They can reach a lot of potential buyers they might not otherwise discover by displaying their work here. We want to cater to our local customers and give them something unusual and make shopping as easy as possible for them. That’s one reason why we recently began posting special items on our Facebook page each week. Shoppers can make the purchase online and we’ll ship it to them for a nominal fee, or they can pick it up here at the store.”

“I moved here with my family from San Diego, California in 2010 and love this town. I want to see Ellwood City prosper and thrive again, and I’m proud to be contributing to the revival of our town. While some people will say we are a thrift store, we are much more than that. We have thrift store prices, but the atmosphere and the quality of our offerings is much more like you would find in a boutique.”

Stretching Dollars with Style

When asked why she chose a thrift store, Jennifer explained, “I raised four children on a budget and I know how hard it can be to make your dollars stretch. Fortunately, I began shopping at thrift and consignment stores when I was kid – I love the thrill of hunting for and finding that one unique piece that I can fall in love with. Over the years I’ve developed an eye for color and style and I enjoy being able to share that with others while saving them money. And now my daughter works with me at Jennifer’s Closet as well, so we’re carrying the tradition into the next generation.”

Jennifer’s Closet’s low prices and constantly changing inventory of everything from hand-crafted totes and purses to beautiful jackets and shoes keep shoppers coming back for more. If they don’t find something they “have to have” on one visit, they are very likely to find something they love then next time. The extensive inventory and high quality of the handmade jewelry and other accessories are features Jennifer Leech is understandably proud of. You can visit Jennifer’s Closet Tuesday through Saturday between 10:00 am and 5:00 pm. For more information, call 724-698-8013 or visit the Jennifer’s Closet Facebook page.
April 25 10 a.m. to 2 p.m. Ewing Park

Don’t Miss This FREE Event Featuring:

- A Special Presentation by KDKA Weatherman: Dennis Bowman
- Wild World of Animals
- Horse-Drawn Trolley Rides
- More Than 30 Exhibitors/Vendors/Activities
- Entertainment by Local Musicians
- Community Craft Project

Thanks To: Nalco, Main Event Sponsor; Inmetco, Giveaway & Refreshment Sponsor; ESB Bank; EG&G; Air Physical Therapy; Carla’s Diner; Slippery Rock Presbyterian Church; Ellwood City Municipal Women’s Club; and Wurtemberg United Methodist Church.
**“SPRING” INTO A SAFE SUMMER!**

A Day of Fun & Safety for the Whole Family!

Saturday, May 9
10:00 am to 2:00 pm
Ellwood City Community Plaza & Beaver Ave. Parking Lot

- Liberty Mutual Bicycle Safety Checks & Safe Biking Demonstration—Bring Your Bike!
- Wear the “Fatal Vision” Goggles and Try to Pass A Field Sobriety Test Given by the Ellwood City Police Department
- Watch the EC Volunteer Fire Department Use Their Hydraulic Rescue Tools at a Mock Accident Scene
- Meet K-9 Officer Jozek of the Ellwood City Police Department

Sponsored by:

[Logos: Liberty Mutual Insurance, Ellwood City Area Chamber of Commerce]
Employee Appreciation Luncheon

Thursday, April 23, 2015
11:30 am to 1:00 pm
Connoquenessing Country Club
Sponsored in part by Ellwood City Forge
Featuring A Fashion Show by
A Bella Boutique
$25 per person

Menu

Stir Fry & Salad Bar Buffet featuring
Stir Fry Chicken & Steak
Fresh Mixed Vegetables, Tossed Salad & Toppings
French Fries, Rolls & Butter
Fresh Fruits & Assorted Desserts Bar

Registration Form:

Company Name: ________________________________

Number attending: _____ Contact: ___________________________

Payment: Check _____ Cash _____ Credit Card _____ Please invoice______

Name on credit card: __________________ Card # __________________ Exp. Date: _____

Return registration to the Ellwood City Area Chamber of Commerce, 314 Fifth Street, Ellwood City, Pa 16117 or fax to: 724-758-2143. You may also email to info@ellwoodchamber.org.