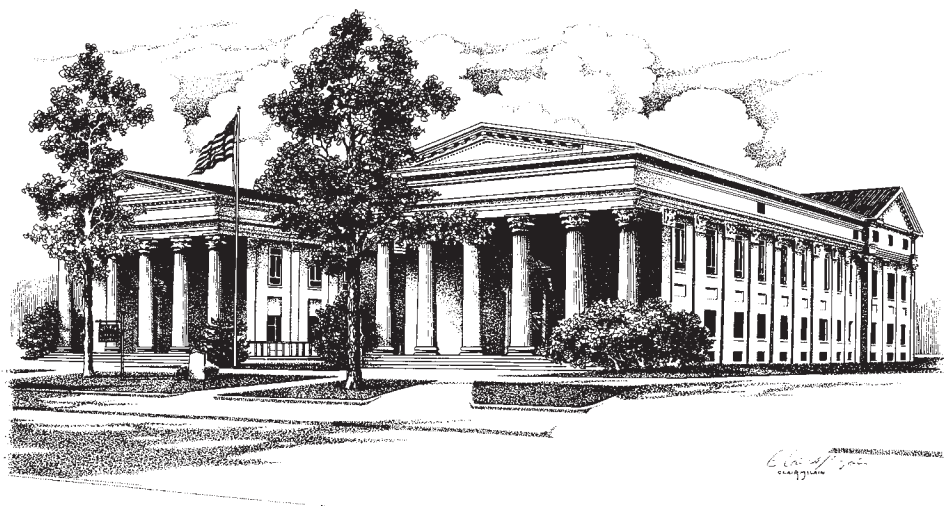


Erie County Legal Journal

March 20, 2020

Vol. 103 No. 12



103 ERIE

Covid-19 Update – March 20, 2020

The Erie County Bar Association team has been monitoring the evolving health threat posed by the Covid-19 pandemic and the responses and recommendations from federal, state and local government leaders and health officials.

Effective immediately:

Committee, Division and Section Meetings: Meetings, if not cancelled, **will be held by conference call from March 17 to April 1, 2020.** ECBA staff liaisons will circulate the conference telephone call-in number and passcode prior to the meetings.

Continuing Legal Education Seminars: All CLE seminars are cancelled until April 1, 2020. ECBA members will receive a full refund of their registration fees. **This includes Bridge the Gap on March 25th.**

PBI Groupcasts and Video Replays: PBI has canceled all of its live and groupcast seminars until mid-April. The Erie County Bar Association has cancelled all video replay seminars that were to be hosted in our building.

PACLE Board Extension of April 30 Reporting Period: The PACLE Board advises that attorneys who need an extension to obtain their required CLE credits by April 30 to email a request for an extension to pacleb@pacle.org. The PACLE Board also has issued the following statement: The CLE Board is continuing to monitor the impact of the coronavirus on the public, the legal profession and the CLE landscape. We understand and appreciate your concerns about whether special measures are needed. As of now, the CLE Board has not modified any of the CLE Rules, Regulations or practices. Should the Board determine a need to take action with regard to CLE requirements, any changes will be announced on our website and/or in another direct manner.

Admittance to and use of the ECBA facility: The ECBA office is limited to staff and key leadership until April 1, 2020. Lawyer referrals will be handled by phone only until April 1, 2020.

**All business is being conducted via internet, telephone and email.
Please call 814/459-3111 with any questions or email jskresge@eriebar.com.**

As the Covid-19 event is ever-changing, please visit www.eriebar.com to view the latest information for our members, as well as updates on scheduled ECBA events.

Erie County Bar Association Calendar of Events and Seminars

MONDAY, MARCH 23, 2020

ECBA Board of Directors Meeting
Noon

The Will J. Schaaf & Mary B. Schaaf Education Center
or conference call option

WEDNESDAY, MARCH 25, 2020

ECBA Live Seminar
Bridge the Gap

The Will J. Schaaf & Mary B. Schaaf Education Center
1:00 p.m. - 3:00 p.m.

Free for newly admitted attorneys
\$188 (ECBA members)
\$240 (non-members)
4 hours ethics

WEDNESDAY, MARCH 25, 2020

Young Lawyers' Division Happy Hour
1:00 p.m. - 3:00 p.m.

The Will J. Schaaf & Mary B. Schaaf Education Center

THURSDAY, MARCH 26, 2020

Lawyer Referral & Information Service Task Force
8:30 a.m.

Held by conference call

THURSDAY, MARCH 26, 2020

Defense Bar Meeting
Noon

Held by conference call

FRIDAY, MARCH 27, 2020

Bankruptcy Section Meeting
Noon

Held by conference call

MONDAY, MARCH 23, 2020

Workers' Compensation Section Meeting
Noon

Held by conference call

THURSDAY, APRIL 2, 2020

Mock Trial Wrap-up Meeting
4:00 p.m.

Held by conference call

TUESDAY, APRIL 7, 2020

ECBA Live Lunch-n-Learn Seminar
Clearing the Haze:

Medical Marijuana in the Workplace

The Will J. Schaaf & Mary B. Schaaf Education Center
11:45 a.m. - Registration/Lunch

12:15 p.m. - 1:15 p.m. - Seminar

\$47 (ECBA members/their non-attorney staff)

\$60 (non-members)

1 hour substantive

TUESDAY, APRIL 7, 2020

In-House Counsel Leadership Meeting
Noon

ECBA Headquarters

WEDNESDAY, APRIL 8, 2020

Young Lawyers Division Luncheon with Judge Agresti

The Will J. Schaaf & Mary B. Schaaf Education Center

\$10/ECBA member

FRIDAY, APRIL 10, 2020

Good Friday Holiday

ECBA Office Closed

Erie County Courthouse Closed



Erie County Bar Association



@eriepabar

To view PBI seminars visit the events calendar on the ECBA website

<https://www.eriebar.com/public-calendar>

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Erie County Legal Journal

*Reporting Decisions of the Courts of Erie County
The Sixth Judicial District of Pennsylvania*

Managing Editor: Megan E. Anthony

PLEASE NOTE: NOTICES MUST BE RECEIVED AT THE ERIE COUNTY BAR ASSOCIATION OFFICE BY 3:00 P.M. THE FRIDAY PRECEDING THE DATE OF PUBLICATION.

All legal notices must be submitted in typewritten form and are published exactly as submitted by the advertiser. The Erie County Bar Association will not assume any responsibility to edit, make spelling corrections, eliminate errors in grammar or make any changes in content.

The *Erie County Legal Journal* makes no representation as to the quality of services offered by an advertiser in this publication. Advertisements in the *Erie County Legal Journal* do not constitute endorsements by the Erie County Bar Association of the parties placing the advertisements or of any product or service being advertised.

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ERIE COUNTY LEGAL JOURNAL is published every Friday for \$57.00 per year (\$1.50 single issues/\$5.00 special issues, i.e. Seated Tax Sales). Owned and published by the Erie County Bar Association (Copyright 2020©) 429 West 6th St., Erie, PA 16507 (814/459-3111). POSTMASTER: Send address changes to THE ERIE COUNTY LEGAL JOURNAL, 429 West 6th St., Erie, PA 16507-1215.

ARE YOU AN ATTORNEY LOOKING FOR SOMETHING NEW?

Williams & Jordan is looking for an experienced associate attorney to join the team. Information is available at Eriebusinesslaw.com/hiring.

Mar. 20

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Mar. 20



MARK YOUR CALENDAR!
ERIE COUNTY BAR ASSOCIATION

LAW DAY 2020

RESCHEDULED FOR
THURSDAY, SEPTEMBER 24th
BAYFRONT CONVENTION CENTER

CHANGE OF NAME NOTICE

In the Court of Common Pleas of Erie County, Pennsylvania 10720-20 Notice is hereby given that a Petition was filed in the above named court requesting an Order to change the name of Alyssa Marie Hetrick to Alyssa Marie Gilson.

The Court has fixed the 13th day of April, 2020 at 3:00 p.m. in Court Room G, Room 222, of the Erie County Court House, 140 West 6th Street, Erie, Pennsylvania 16501 as the time and place for the Hearing on said Petition, when and where all interested parties may appear and show cause, if any they have, why the prayer of the Petitioner should not be granted.

Mar. 20

CHANGE OF NAME NOTICE

In the Court of Common Pleas of Erie County, Pennsylvania 11012-2015 Notice is hereby given that a Petition was filed in the above named court requesting an Order to change the name of Timothy Allen Horton Senior to Yahweh Yahweh Yahweh. The Court has fixed the 27th day of March, 2020 at 10:30 a.m. in Court Room C, Room 213, of the Erie County Court House, 140 West 6th Street, Erie, Pennsylvania 16501 as the time and place for the Hearing on said Petition, when and where all interested parties may appear and show cause, if any they have, why the prayer of the Petitioner should not be granted.

Mar. 20

CHANGE OF NAME NOTICE

In the Court of Common Pleas of Erie County, Pennsylvania 10692-20 Notice is hereby given that a Petition of Charles David Eaton Kaluza, aka Charles Davis Eaton Kaluza, aka David C. Eaton, aka David Charles Eaton was filed in the above named court requesting an Order to change the name of Charles David Eaton Kaluza, aka Charles Davis Eaton Kaluza, aka David C. Eaton, aka David Charles Eaton to Charles David Eaton.

The Court has fixed the 16th day of April, 2020 at 9:30 a.m. in Court Room G, Room 222, of the Erie

County Court House, 140 West Sixth Street, Erie, Pennsylvania 16501 as the time and place for the Hearing on said Petition, when and where all interested parties may appear and show cause, if any they have, why the prayer of the Petitioner should not be granted.

Mar. 20

CHANGE OF NAME NOTICE

In the Court of Common Pleas of Erie County, Pennsylvania 10700-20 Notice is hereby given that a Petition was filed in the above named court requesting an Order to change the name of Cynthia Glackin Schiller to Cynthia Teresa Glackin Schiller. The Court has fixed the 1st day of May, 2020 at 2:45 p.m. in Court Room G, Room 222, of the Erie County Court House, 140 West 6th Street, Erie, Pennsylvania 16501 as the time and place for the Hearing on said Petition, when and where all interested parties may appear and show cause, if any they have, why the prayer of the Petitioner should not be granted.

Mar. 20

DISSOLUTION NOTICE

Notice is hereby given that QRS Realty Corp, a Pennsylvania corporation with a registered office at 100 State Street, Suite 700, Erie, Pennsylvania, 16507, has passed a resolution to voluntarily dissolve the corporation pursuant to Section 1975 of the Pennsylvania Business Corporation Law of 1988, as amended, and the corporation is now engaged in the process of winding up of its affairs. Any claims should be sent to c/o John J. Mehler, Esquire, 100 State Street, Suite 700, Erie, Pennsylvania 16507.

Mar. 20

FICTITIOUS NAME NOTICE

Pursuant to Act 295 of December 16, 1982 notice is hereby given of the intention to file with the Secretary of the Commonwealth of Pennsylvania a "Certificate of Carrying On or Conducting Business under an Assumed or Fictitious Name." Said Certificate contains the following information:

FICTITIOUS NAME NOTICE

1. Fictitious name: Pulakos Chocolates
2. Principal business address: 2530 Parade Street, Erie, Pennsylvania 16503
3. Name/address of registrant: MRN Products, LLC, 2530 Parade Street, Erie, Pennsylvania 16503
4. The fictitious name registration was filed with the Department of State on February 20, 2020

Mar. 20

ORGANIZATION NOTICE

A Certificate of Organization for TNT Medical of PA, LLC, a Domestic Limited Liability Company has been filed with the Department of State, Corporation Bureau.

Richard E. Filippi, Esquire
504 State Street, Suite 200
Erie, PA 16501

Mar. 20

LEGAL NOTICE

IN THE COURT OF COMMON PLEAS OF ERIE COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW
NO. 13341-19

MARQUETTE SAVINGS BANK,
Plaintiff

v.

ANTHONY D. FARBO,
Defendant

ANTHONY D. FARBO, SHOULD TAKE NOTICE that Marquette Savings Bank has filed to schedule a Sheriff Sale, on June 19, 2020 at 10:00 a.m. with the Sheriff of Erie County Pennsylvania, located at 140 West 6th Street, Erie, PA 16501 concerning the property commonly known as 511 Lighthouse Street, Erie, Pennsylvania and bearing Erie County Tax Index No. (14) 1044-242.

NOTICE

If you wish to defend, you must enter a written appearance personally or by attorney and file your defenses or objections in writing with the court. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the court without further notice for the relief requested by the Plaintiff. You may

lose money or property or other rights important to you.
 YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE

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Lawyers Referral & Information Service
 P.O. Box 1792
 Erie, PA 16507
 (814) 459-4411

MARSH SCHAAF, LLP
 By /s/ Eugene C. Sundberg, Jr.
 Eugene C. Sundberg, Jr., Esquire
 Attorneys for Plaintiff
 300 State Street, Suite 300
 Erie, Pennsylvania 16507
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**AUDIT LIST
NOTICE BY
KENNETH J. GAMBLE**

**Clerk of Records
Register of Wills and Ex-Officio Clerk of
the Orphans' Court Division, of the
Court of Common Pleas of Erie County, Pennsylvania**

The following Executors, Administrators, Guardians and Trustees have filed their Accounts in the Office of the Clerk of Records, Register of Wills and Orphans' Court Division and the same will be presented to the Orphans' Court of Erie County at the Court House, City of Erie, on **Wednesday, March 11, 2020** and confirmed Nisi.

April 22, 2020 is the last day on which Objections may be filed to any of these accounts.

Accounts in proper form and to which no Objections are filed will be audited and confirmed absolutely. A time will be fixed for auditing and taking of testimony where necessary in all other accounts.

<u>2020</u>	<u>ESTATE</u>	<u>ACCOUNTANT</u>	<u>ATTORNEY</u>
79	Ann M. Thomas..... a/k/a Ann N. Thomas	Grant M. Yochim,..... Administrator D.B.N.C.T.A.	Grant M. Yochim, Esq.
80	Jaime Montero Robles.....	James A. Montero, George H. Montero, Co-Executors	Darlene M. Vlahos, Esq.
81	David D. Kranking..... a/k/a David Douglas Kranking	Jeffrey Kranking,..... Jessica Kranking, n/b/m Jessica Strother, Co-Administrators C.T.A	Melissa L. Larese, Esq.

KENNETH J. GAMBLE
Clerk of Records
Register of Wills &
Orphans' Court Division

Mar. 20, 27



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ESTATE NOTICES

Notice is hereby given that in the estates of the decedents set forth below the Register of Wills has granted letters, testamentary or of administration, to the persons named. All persons having claims or demands against said estates are requested to make known the same and all persons indebted to said estates are requested to make payment without delay to the executors or their attorneys named below.

FIRST PUBLICATION**BENSINK, DAVID S., a/k/a DAVID BENSINK, deceased**

Late of the City of Erie, County of Erie

Administratrix: Barbara J. Welton, Esquire, 2530 Village Common Drive, Suite B, Erie, PA 16506

Attorney: Barbara J. Welton, Esquire, 2530 Village Common Drive, Suite B, Erie, PA 16506

CAMPBELL, ROBERT W., a/k/a ROBERT WILLIAM CAMPBELL, deceased

Late of the City of Erie, Erie County, Commonwealth of Pennsylvania

Executrix: Sandra G. Miller, c/o Knox Law Firm, 120 W. 10th St., Erie, PA 16501

Attorney: Christine Hall McClure, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West 10th Street, Erie, PA 16501

EASLY, LEONA M., a/k/a LEONAMAE EASLY, deceased

Late of the City of Erie, County of Erie, Commonwealth of Pennsylvania

Executrix: Elizabeth A. Easly, c/o John J. Shimek, III, Esquire, Sterrett Mott Breski & Shimek, 345 West 6th Street, Erie, PA 16507

Attorney: John J. Shimek, III, Esquire, Sterrett Mott Breski & Shimek, 345 West 6th Street, Erie, PA 16507

HESS, DONALD H., deceased

Late of Millcreek Township, County of Erie and Commonwealth of Pennsylvania

Executrix: Deborah A. Hess, c/o MacDonald Illig Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459

Attorneys: MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459

HUSTON, ALICE C., a/k/a ALICE HUSTON, deceased

Late of Conneaut Township, Erie County, Albion, PA

Executor: Robert J. Jeffery, c/o 33 East Main Street, North East, Pennsylvania 16428

Attorney: Robert J. Jeffery, Esq., Knox McLaughlin Gornall & Sennett, P.C., 33 East Main Street, North East, Pennsylvania 16428

KRAHE, LISA M., deceased

Late of the Township of Summit, County of Erie, Commonwealth of Pennsylvania

Executrix: Nadine E. Kinstler, c/o Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506

Attorney: Melissa L. Larese, Esq., Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506

LASHER, JAMES E., a/k/a JAMES EDWARD LASHER, a/k/a JAMES LASHER, deceased

Late of the Borough of Girard, County of Erie, Commonwealth of Pennsylvania

Executrix: Kellee D. Heidt, 5222 Deerfield Drive, Fairview, Pennsylvania 16415

Attorney: Grant M. Yochim, Esq., 24 Main St. E., P.O. Box 87, Girard, PA 16417

LETTO, JOHN P., a/k/a JACK LETTO, deceased

Late of the City of Erie, County of Erie, and State of Pennsylvania

Administratrix: Judy A. Ager
Attorney: Gregory A. Karle, Esq., Dailey, Karle & Villella, 731 French Street, Erie, PA 16501

McDONNELL, JEANETTE J., deceased

Late of the Township of Millcreek, County of Erie, Pennsylvania

Executrix: Gretchen Bach, c/o Paul J. Carney, Jr., Esq., 224 Maple Avenue, Corry, PA 16407

Attorney: Paul J. Carney, Jr., Esq., 224 Maple Avenue, Corry, PA 16407

OGDEN, PETER A., deceased

Late of the Township of Lawrence Park, County of Erie and Commonwealth of Pennsylvania

Administratrix: Jennifer M. Ogden, PO Box 147, West Wardsboro, VT 05360

Attorneys: MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, Pennsylvania 16507-1459

PRISCARO, AGNES RUZA, a/k/a AGNES R. PRISCARO, deceased

Late of the City of Erie, County of Erie and Commonwealth of Pennsylvania

Executor: Jerry S. Priscaro, P.O. Box 984, 921 East Avenue, Erie, PA 16512-0984

Attorney: None

**REDMOND, MARJORIE R.,
a/k/a MARJORIE REDMOND,
a/k/a MARJORIE R. CLAYPOOL
REDMOND,
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania
Executor: Terry E. Redmond, c/o John J. Shimek, III, Esquire, Sterrett Mott Breski & Shimek, 345 West 6th Street, Erie, PA 16507
Attorney: John J. Shimek, III, Esquire, Sterrett Mott Breski & Shimek, 345 West 6th Street, Erie, PA 16507

**SCHWAB, IRENE K.,
deceased**

Late of Millcreek Township
Executor: Stephen E. Krivonak, III, c/o 246 West 10th Street, Erie, PA 16501
Attorney: Evan E. Adair, Esq., 246 West 10th Street, Erie, PA 16501

**TRIPLETT, JAMES MARSHALL,
deceased**

Late of the City of Erie, County of Erie, Commonwealth of Pennsylvania
Executrix: Kristina Triplett, c/o Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506
Attorney: Melissa L. Larese, Esq., Quinn, Buseck, Leemhuis, Toohey & Kroto, Inc., 2222 West Grandview Blvd., Erie, PA 16506

**WATSON, JOYCE A., a/k/a
JOYCE ANN WATSON, a/k/a
JOYCE WATSON,
deceased**

Late of the City of Erie, Commonwealth of Pennsylvania
Executrix: Judith A. Watson, c/o Vendetti & Vendetti, 3820 Liberty Street, Erie, Pennsylvania 16509
Attorney: James J. Bruno, Esquire, Vendetti & Vendetti, 3820 Liberty Street, Erie, PA 16509

SECOND PUBLICATION

**CARDMAN, SUELLEN I., a/k/a
SUELLEN CARDMAN,
deceased**

Late of the Township of Girard, County of Erie, Commonwealth of Pennsylvania
Executor: James S. Cardman, II, 1985 Lohrer Road, Fairview, Pennsylvania 16415
Attorney: Grant M. Yochim, Esq., 24 Main St. E., P.O. Box 87, Girard, PA 16417

**CLANCY, RITA M., a/k/a
RITA MARGARET CLANCY,
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania
Executor: E. Scutella, c/o MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459
Attorney: Thomas J. Buseck, Esquire, MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700, Erie, PA 16507-1459

**COLEMAN, GEORGE, a/k/a
GEORGE P. COLEMAN, a/k/a
GEORGE PHILLIP COLEMAN,
deceased**

Late of the Township of Millcreek, Commonwealth of Pennsylvania
Executrix: Ann M. Coleman, c/o Vendetti & Vendetti, 3820 Liberty Street, Erie, Pennsylvania 16509
Attorney: Richard A. Vendetti, Esquire, Vendetti & Vendetti, 3820 Liberty Street, Erie, PA 16509

**CONLEY, RUBY M., a/k/a
RUBY MAE CONLEY,
deceased**

Late of North East Borough, Erie County, North East, PA
Co-Executors: Laura Houser and Deborah Cihon, c/o 33 East Main Street, North East, Pennsylvania 16428
Attorney: Robert J. Jeffery, Esq., Knox McLaughlin Gornall & Sennett, P.C., 33 East Main Street, North East, Pennsylvania 16428

**GLASS, DOWNIA N.,
deceased**

Late of Summit Township, Erie County, PA
Administratrix CTA: Darlene A. Nerich, c/o Jeffrey D. Scibetta, Esq., 120 West Tenth Street, Erie, PA 16501
Attorney: Jeffrey D. Scibetta, Esq., Knox McLaughlin Gornall & Sennett, P.C., 120 West Tenth Street, Erie, PA 16501

**IABONI, MARY ANN, a/k/a
MARY A. IABONI,
deceased**

Late of the City of Erie, Commonwealth of Pennsylvania
Executor: Gary P. Iaboni c/o Vendetti & Vendetti, 3820 Liberty Street, Erie, Pennsylvania 16509
Attorney: Richard A. Vendetti, Esquire, Vendetti & Vendetti, 3820 Liberty Street, Erie, PA 16509

**IRWIN, FLORENCE COBURN,
a/k/a FLORENCE L. IRWIN, a/k/a
FLORENCE L. COBURN IRWIN,
a/k/a FLORENCE IRWIN,
deceased**

Late of the Township of Fairview, County of Erie and Commonwealth of Pennsylvania
Administrator: Gregory L. Coburn, c/o Vlahos Law Firm, P.C., 3305 Pittsburgh Avenue, Erie, PA 16508
Attorney: Darlene M. Vlahos, Esq., Vlahos Law Firm, P.C., 3305 Pittsburgh Avenue, Erie, PA 16508

**KOHLER, MARY DIANE, a/k/a
MARY D. KOHLER, a/k/a
MARY KOHLER,
deceased**

Late of the City of Erie, County of Erie and Commonwealth of Pennsylvania
Executrix: Kimberly Marie Hess, c/o 504 State Street, Suite 300, Erie, PA 16501
Attorney: Alan Natalie, Esquire, 504 State Street, Suite 300, Erie, PA 16501

**LAUER, DOUGLAS W.,
deceased**

Late of the City of Erie, Commonwealth of Pennsylvania
Administrator: Aaron M. Lauer, c/o Joseph B. Spero, Esquire, 3213 West 26th Street, Erie, Pennsylvania 16506
Attorney: Joseph B. Spero, Esquire, 3213 West 26th Street, Erie, Pennsylvania 16506

**LYNN, RICHARD M.,
deceased**

Late of the Township of Millcreek, County of Erie and Commonwealth of Pennsylvania
Executrix: Janet K. Blakeslee
Attorney: James H. Richardson, Esquire, ELDERKIN LAW FIRM, 456 West 6th Street, Erie, PA 16507

**NELSON, JACK C., JR., a/k/a
JACK C. NELSON,
deceased**

Late of the City of Corry, County of Erie, and State of Pennsylvania
Administratrix: Nicole Nelson, c/o Justin L. Magill, Esq., 821 State Street, Erie, PA 16501
Attorney: Justin L. Magill, Esquire, 821 State Street, Erie, PA 16501

**ORTON, EDWARD, a/k/a
MARK EDWARD ORTON,
deceased**

Late of North East Borough, Erie County, North East, PA
Executrix: Kris L. Turiczek, c/o 33 East Main Street, North East, Pennsylvania 16428
Attorney: Robert J. Jeffery, Esq., Knox McLaughlin Gornall & Sennett, P.C., 33 East Main Street, North East, Pennsylvania 16428

**SHAFFSTALL, ELTON R.,
a/k/a ELTON RICHARD
SHAFFSTALL, a/k/a
E. RICHARD SHAFFSTALL,
a/k/a RICHARD SHAFFSTALL,
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania
Executrix: Charlene L. Myers, 4011 Calico Drive, Erie, PA 16506
Attorney: Valerie H. Kuntz, Esq., 24 Main St. E., P.O. Box 87, Girard, PA 16417

**SISAK, MARY LOU, a/k/a
MARY L. SISAK,
deceased**

Late of the Township of Millcreek, County of Erie, Commonwealth of Pennsylvania
Executrix: James M. Sisak, 5318 Windward Dr., Erie, PA 16505
Attorney: None

**STEBNISKY, MARY BARBARA,
a/k/a M. BARBARA STEBNISKY,
a/k/a BARBARA M. STEBNISKY,
deceased**

Late of the Borough of Albion, County of Erie, Commonwealth of Pennsylvania
Executrix: Linda Marie Hites, 11142 Cross Station Road, Girard, PA 16417
Attorney: Valerie H. Kuntz, Esq., 24 Main St. E., P.O. Box 87, Girard, PA 16417

**WNEK, THOMAS J., a/k/a
THOMAS WNEK,
deceased**

Late of the Township of Girard, County of Erie and Commonwealth of Pennsylvania
Executrix: Renee A. Wnek, c/o Vlahos Law Firm, P.C., 3305 Pittsburgh Avenue, Erie, PA 16508
Attorney: Darlene M. Vlahos, Esq., Vlahos Law Firm, P.C., 3305 Pittsburgh Avenue, Erie, PA 16508

THIRD PUBLICATION

**CZARNECKI, MARY A., a/k/a
MARY ALICE CZARNECKI,
a/k/a MARY CZARNECKI,
deceased**

Late of Greene Township, County of Erie and Commonwealth of Pennsylvania
Administrator: Paul W. Czarniecki, Jr.
Attorney: Thomas J. Minarcik, Esquire, ELDERKIN LAW FIRM, 456 West 6th Street, Erie, PA 16507

**ELIAS, DEBRA ANN,
deceased**

Late of Union Township, Erie County, Pennsylvania
Executrix: Annette L. Bloom, c/o Andrew G. Rothery, Atty., Rosen Louik & Perry, P.C., The Frick Building, Suite 200, 437 Grant Street, Pittsburgh, PA 15219
Attorney: Andrew G. Rothery, Esquire, Rosen Louik & Perry, P.C., The Frick Building, Suite 200, 437 Grant Street, Pittsburgh, PA 15219

**GABBARD, JESSE R., a/k/a
JESSE GABBARD,
deceased**

Late of the City of Erie, Commonwealth of Pennsylvania
Executrix: Sue Fox, c/o Vendetti & Vendetti, 3820 Liberty Street, Erie, Pennsylvania 16509
Attorney: James J. Bruno, Esquire, Vendetti & Vendetti, 3820 Liberty Street, Erie, PA 16509

**HUSHON, PAUL D., a/k/a
PAUL DONALD HUSHON,
deceased**

Late of the Township of Washington, County of Erie, Commonwealth of Pennsylvania
Executor: Paul D. Hushon II, c/o Herman & Herman, PO Box 455, 114 High Street, Waterford, PA 16441
Attorney: Rebecca A. Herman, Esq., Herman & Herman, PO Box 455, 114 High Street, Waterford, PA 16441

**VAN NESS, SHARON R.,
deceased**

Late of 3005 Ash Street, Erie,
PA 16504
Administratrix: Torre L. Gray,
1325 Winano Avenue, Apt. 6,
Morgantown, WV 26505
Attorney: Jason E. Matzus,
Esquire, Matzus Law LLC,
310 Grant Street, Suite 3210,
Pittsburgh, PA 15219

**YEANEY, DAVID D.,
deceased**

Late of the Township of Elk Creek,
County of Erie, Pennsylvania
Executrix: Sarah Fasano, c/o
535 W. Arlington Rd., Erie, PA
16509-2266
Attorney: Scott E. Miller, Esquire,
535 W. Arlington Rd., Erie, PA
16509-2266

**YOHE, JULIA G., a/k/a
JULIE YOHE,
deceased**

Late of North East Borough, Erie
County, North East, PA
Executors: Donald E. Yohe and
Timothy A. Yohe, c/o 33 East Main
Street, North East, Pennsylvania
16428
Attorney: Robert J. Jeffery, Esq.,
Knox McLaughlin Gornall &
Sennett, P.C., 33 East Main Street,
North East, Pennsylvania 16428

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POLICY BREAK DOWN: DISABILITY INSURANCE



When you hear “insurance”, what do you think of? Most would immediately think of the coverages that may be required, such as auto and home or malpractice insurance. Next may be the different types of coverages you get through your employer, which may include a life insurance policy or health insurance. While all those coverages are important, there is one other insurance solution that can make all the difference for you and your loved ones, should the unexpected occur: **Disability Insurance**.

So, what exactly is disability insurance?

Disability insurance helps to protect your income should you develop a disability, whether an injury or illness, that prevents you from working for a period of time. The money that is disbursed on a monthly basis from this policy can go toward paying bills and/or daily living expenses that may be difficult to manage without a steady income for the duration of your disability.

Everyone needs disability insurance.

Disabilities are not specific to just one age group.

- The Social Security Administration asserts that it paid out approximately \$10.5 billion to 8.5 million disabled workers in 2018. This averages out to \$1,234.00 per month for each disabled worker.¹
- Workers out of work with a disability and their dependents account for 13% of the total Social Security benefits paid out.¹

- Over one in four of today's 20-year-olds will become disabled before age 67.¹

What information is considered when applying for a Disability Insurance Policy?

As with any type of insurance, there are aspects of a person's life that will impact their policy. These factors include age, occupation, gender, smoker status, location and preexisting health conditions. USI Affinity can review the application process with you.

“Ok, so what should I look for in a policy?” Let's break it down:

A feature you will want to look for is called “own occupation.” The plan should be designed to pay benefits if you are totally disabled and the incapacity has left you completely and continuously unable to perform the substantial and material duties of your regular job. Therefore, benefits are payable even if you can perform a job other than your own.

Benefit Amount

Just as with Life Insurance, benefit amounts vary based on the needs of the individual. As aforementioned, coverage does not replace 100% of the insured's income. However, many insurance policies do pay a high percentage of that lost income, generally 60% but could be as high as 70%.

Benefit Timeframe

Each policy and carrier will have different stipulations on how long your benefits are payable. However, this is an important component to pay attention to when reviewing your policy. How long you are able to keep your policy active will depend on your age at the time the policy is put into force.

Waiting Period

More often than not, there may be waiting period otherwise known as an “elimination period”. This is the period of time after the policy is approved that the insured must wait before their benefits become active.

As a member of the Erie County Bar Association, Group Long-Term Disability Insurance solutions are available through the PBA Insurance Program to help you continue saving for your retirement and protect your assets. Contact USI Affinity to learn about your options for Disability insurance, online <https://www.mybarinsurance.com/pba/> or call 800-327-1550.

References:

1. Fact Sheet. Social Security Administration, 2019. Retrieved January 10, 2020 from <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>.

CHANGES IN CONTACT INFORMATION OF ECBA MEMBERS

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ATTENTION ALL ATTORNEYS

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