

When life happens to you, don't go it alone.

Call QUATRINI RAFFERTY GALLOWAY for The Legal Checkup™, our unique approach to your lifetime legal needs.

<i>Life Event</i>	<i>Your Legal Checkup</i>
BIRTH / ADOPTION	<input type="checkbox"/> Prepare a will <input type="checkbox"/> Appoint a guardian <input type="checkbox"/> Gifts to minors <input type="checkbox"/> Placing assets in trust <input type="checkbox"/> Changing beneficiaries, insurance policies, annuities, pensions, etc.
MARRIAGE	<input type="checkbox"/> Revise deed(s) to all real estate <input type="checkbox"/> Revise will <input type="checkbox"/> Change/add married name on documents, bank accounts, charge accounts, etc. <input type="checkbox"/> Name change and/or adoption of stepchildren <input type="checkbox"/> Power of attorney <input type="checkbox"/> Change beneficiaries on insurance <input type="checkbox"/> Create a living will <input type="checkbox"/> Prepare a prenuptial agreement
PURCHASE OF REAL ESTATE	<input type="checkbox"/> Preparation or review of agreement of sale <input type="checkbox"/> Local municipal regulations <input type="checkbox"/> Financing <input type="checkbox"/> Tax consequences <input type="checkbox"/> Title search <input type="checkbox"/> Representation at closing
SUBSTANTIAL CHANGE IN ASSETS	<input type="checkbox"/> INCREASE: gifts, tax planning, estate planning, credit rating repair, size of estate <input type="checkbox"/> DECREASE: negotiate with creditors, bankruptcy, modify support, unemployment benefits, administrative benefits

RELOCATION TO ANOTHER RESIDENCE	<input type="checkbox"/> Lease or real estate purchase <input type="checkbox"/> Change driver's license and registration <input type="checkbox"/> Register business/professional licenses <input type="checkbox"/> Update voter registration information <input type="checkbox"/> Review will
CRIMINAL CHARGES	<input type="checkbox"/> Contact attorney immediately <input type="checkbox"/> Possible insurance coverage <input type="checkbox"/> Protect driving license <input type="checkbox"/> Protect professional license
VICTIM OF CRIME	<input type="checkbox"/> File civil suit <input type="checkbox"/> Make crime victim compensation claim
SERIOUS INJURY OR ILLNESS	<input type="checkbox"/> Health insurance benefits <input type="checkbox"/> Examine limits of liability insurance <input type="checkbox"/> File social security disability or SSI claim <input type="checkbox"/> File long-term disability claim <input type="checkbox"/> Estate planning
PURCHASE OR LEASE OF AUTOMOBILE	<input type="checkbox"/> Full tort coverage <input type="checkbox"/> Underinsurance/uninsurance coverage <input type="checkbox"/> Stacking of UIM/UM benefits <input type="checkbox"/> Loss of income benefits
AUTOMOBILE OR OTHER ACCIDENT	<input type="checkbox"/> Obtain necessary medical care <input type="checkbox"/> Take photographs <input type="checkbox"/> Identify witnesses <input type="checkbox"/> No contact with other parties or their insurance companies
INJURED WHILE WORKING	<input type="checkbox"/> Notify employer immediately <input type="checkbox"/> File workers' compensation claim <input type="checkbox"/> File social security disability claim <input type="checkbox"/> Protect health insurance benefits
DIVORCE	<input type="checkbox"/> Revise will <input type="checkbox"/> Revise deed(s) to all real estate <input type="checkbox"/> Change title on motor vehicles <input type="checkbox"/> Change beneficiaries in will, pensions, insurance policies, annuities, etc. <input type="checkbox"/> File for resumption of prior name

BUSINESS STATUS CHANGES	<input type="checkbox"/> Form or dissolve: partnership, corporation, fictitious name <input type="checkbox"/> Obtain professional licenses <input type="checkbox"/> Secure federal and sales tax i.d. numbers <input type="checkbox"/> Examine zoning requirements <input type="checkbox"/> Consult tax attorney and accountant
DEATH OF SPOUSE / FAMILY MEMBER	<input type="checkbox"/> Probate <input type="checkbox"/> Review estate plan <input type="checkbox"/> Revise will and power of attorney <input type="checkbox"/> Change beneficiaries in will, pension, insurance policies, annuities, etc. <input type="checkbox"/> Consider gifts to children
HOME ALTERATIONS	<input type="checkbox"/> Municipal regulations <input type="checkbox"/> Zoning <input type="checkbox"/> Permits <input type="checkbox"/> Liens
FINANCES	<input type="checkbox"/> Taxes <input type="checkbox"/> Income management <input type="checkbox"/> Reassessment
AGING PARENTS	<input type="checkbox"/> Conversation with parents about long-term care <input type="checkbox"/> Long-term care insurance <input type="checkbox"/> Long-term care facility <input type="checkbox"/> Review wills/power of attorney <input type="checkbox"/> Consider transfer of real estate <input type="checkbox"/> Create or review estate plan
RETIREMENT	<input type="checkbox"/> Dissolution or transfer of business <input type="checkbox"/> Pension options <input type="checkbox"/> Social Security retirement options <input type="checkbox"/> Estate planning <input type="checkbox"/> Review power of attorney <input type="checkbox"/> Review will
ESTATE PLANNING	<input type="checkbox"/> Review will <input type="checkbox"/> Create or locate living will <input type="checkbox"/> Examine power of attorney <input type="checkbox"/> Examine all other legal documents <input type="checkbox"/> Gather all financial and personal data <input type="checkbox"/> Create complete plan for all assets <input type="checkbox"/> Examine lifetime gifts to children <input type="checkbox"/> Guardianship for minor children

Our Attorneys



Vincent J. Quatrini, Jr. is a founding partner of the firm. He concentrates his practice in the area of **workers' compensation** and the representation of injured workers exclusively.



Dennis B. Rafferty is a founding partner of the firm and concentrates his practice in the areas of **civil and criminal litigation and school law**.



Richard H. Galloway is a founding partner of the firm. He concentrates his practice in the areas of **personal injury and criminal litigation**.



A. Tereasa Rerko is a partner at the firm and concentrates her practice in the areas of **workers' compensation and social security disability**, exclusively representing injured workers and disabled claimants.



Ronald J. Fonner is a partner at the firm and concentrates his practice in the area of **workers' compensation**, exclusively representing injured workers.



Barbara J. Artuso is an associate at the firm and concentrates her practice in the area of **social security disability**, specifically the representation of disabled claimants.



David S. DeRose is an associate at the firm and concentrates his practice in the areas of **family law, estate planning, real estate, and zoning**.



Joyce Novotny-Prettiman is an associate at the firm and concentrates her practice in the areas of **personal injury and school law**.



James A. Horchak is an associate at the firm and concentrates his practice in the areas of **wills, trusts, estates, probate, taxation and business incorporation**. He is also a Certified Public Accountant.



Peter J. Gough is an associate at the firm and concentrates his practice in the area of **workers' compensation**, exclusively representing injured workers.



Brian Patrick Bronson is an associate of the firm and concentrates his practice in the areas of **long term disability, ERISA, criminal litigation, and social security disability**.



The Legal Checkup™

*Lifetime Legal Care—
Preserving and protecting your quality of life.*

Life is a journey of dreams and challenges.

We are here to help you face the challenges and changes in your life.

In today's world, you need a relationship with legal advisors you can trust.

You need QUATRINI RAFFERTY GALLOWAY.



550 E. PITTSBURGH STREET
GREENSBURG, PA 15601
(724) 837-0080
www.qrglaw.com



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