



January *edition*

The TRADITION Continues!

2020 was a crazy year to say the least! The Marianna's Fundraisers management team evaluated sales reports to create the Fall 2020 menu line up and made some changes. Fans of the Traditional Hoagie (also called the Original) were sad to see it off the list, but good news it is coming back!!!

Starting in January 2021 the Traditional Hoagie will re-join the tasty line up for 14" fundraising hoagies.



JAN 8-10

JUST
HEAT
AND
EAT!

DELGROSSO'S
DG2GO™

TWO
CHOICES
EACH
WEEK!

DG2GO SOUP-ER JANUARY

HOMEMADE
FROM THE
KITCHENS OF
DELGROSSO

Soups

\$6.99
PER
QT

1 BEEF NOODLE

2 CHICKEN CORN
CHOWDER



PRE-ORDER SOUP BY
TUESDAY 01/05 BEFORE 4PM
BY CALLING THE PARK OFFICE
OR ORDERING ONLINE AT DELGROSSOS.COM.

PICK UP ORDER AT THE DG2GO PIZZA SHOP.
PICK UP DAYS (YOUR CHOICE 01/8-01/10)
FRIDAY 4PM - 8PM OR
SATURDAY & SUNDAY 11AM-8PM.

Menu listing/details subject to change. Items available thru sellout.
Not for commercial establishments; for home-use only.

SOUP is returning to the DG2GO Menu for the month of January!! Check out the full menu on-line at: mydelgrossopark.com/food/dg2go-soup-sale



HEAT & EAT

**DELGROSSO'S
HOMEMADE LASAGNA
WITH 2 MEATBALLS
(ROLL & BUTTER)**

**ONLY
\$11.00**



PRE-ORDER/PAY ONLINE • WWW.DG2GOFOOD.COM

**ORDERS DUE BY: MON JAN 25, 2021 BY 5PM
PICK UP DAY: FRI JAN 29, 2021 4:00PM - 6:00PM
HOLIDAY BOWL PARKING LOT - ALTOONA**

DG2GO is teaming up to help our Furry Friends at the Central PA Humane Society.

This drive thru fundraiser is by pre-order only. The meal is a heat and eat meal.

Ordering details at www.DG2GoFood.com

HR CORNER

VISTO AWARD WINNERS



Janice Hartman



Andrew Key



Olivia Vasquez

Congrats to Janice Hartman, Andrew Key and Oliva Vasquez from DelGrosso Foods, Inc. for receiving VISTO Awards.

They exemplified the intent of VISTO – all categories
- by working with two other team members when team was 60% short two days in December.



John Laird

Congrats to John Laird from Marianna's Fundraisers – John filled into various positions and stayed late to help get the job done.

The Major Retirement Planning Mistakes

Why are they made again and again?

Provided by John Battaglia, CPA, AIF

Much is out there about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Aside from these blunders, some classic financial missteps plague retirees.

Calling them "mistakes" may be a bit harsh, as not all of them represent errors in judgment. Yet whether they result from ignorance or fate, we need to be aware of them as we plan for and enter retirement.

Leaving work too early. As Social Security benefits rise about 8% for every year you delay receiving them, waiting a few years to apply for benefits can position you for higher retirement income. Filing for your monthly benefits before you reach Social Security's Full Retirement Age (FRA) can mean comparatively smaller monthly payments. Meanwhile, if you can delay claiming Social Security, that positions you for more significant monthly benefits. ¹

Underestimating medical bills. In its latest estimate of retiree health care costs, the Center for Retirement Research at Boston College says that the average retiree will need at least \$4,300 per year to pay for future health care costs. Medicare will not pay for everything. That \$4,300 represents out-of-pocket costs, which includes dental, vision, and long-term care. ²

Taking the potential for longevity too lightly. Actuaries at the Social Security Administration project that around a third of today's 65-year-olds will live to age 90, with about one in seven living 95 years or longer. The prospect of a 20- or 30-year retirement is not unreasonable, yet there is still a lingering cultural assumption that our retirements might duplicate the relatively brief ones of our parents. ³

Withdrawing too much each year. You may have heard of the "4% rule," a guideline stating that you should take out only about 4% of your retirement savings annually. Many cautious retirees try to abide by it.

So, why do others withdraw 7% or 8% a year? In the first phase of retirement, people tend to live it up; more free time naturally promotes new ventures and adventures and an inclination to live a bit more lavishly.

Ignoring tax efficiency & fees. It can be a good idea to have both taxable and tax-advantaged accounts in retirement. Assuming your retirement will be long, you may want to assign this or that investment to its "preferred domain." What does that mean? It means the taxable or tax-advantaged account that may be most appropriate for it as you pursue a better after-tax return for the whole portfolio.

Many younger investors chase the return. Some retirees, however, find a shortfall when they try to live on portfolio income. In response, they move money into stocks offering significant dividends or high-yield bonds – something you might regret in the long run. Taking retirement income off both the principal and interest of a portfolio may give you a way to reduce ordinary income and income taxes.

Avoiding market risk. Equity investment does invite risk, but the reward may be worth it. In contrast, many fixed-rate investments offer comparatively small yields these days.

Retiring with heavier debts. It is hard to preserve (or accumulate) wealth when you are handing portions of it to creditors.

Putting college costs before retirement costs. There is no "financial aid" program for retirement. There are no "retirement loans." Your children have their whole financial lives ahead of them. Try to refrain from touching your home equity or your IRA to pay for their education expenses.

Retiring with no plan or investment strategy. An unplanned retirement may bring terrible financial surprises; the absence of a strategy can leave people prone to market timing and day trading.

These are some of the classic retirement planning mistakes. Why not plan to avoid them? Take a little time to review and refine your retirement strategy in the company of the financial professional you know and trust.

**John Battaglia, CPA, AIF may be reached at 814-862-9675 or john@sb-wa.com.
www.sb-wa.com**

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Citations.

1 - forbes.com/sites/bobcarlson/2019/01/25/5-ways-to-maximize-social-security-benefits [1/25/19]
2 - fool.com/retirement/2019/12/11/4-steps-to-making-sure-youre-ready-to-retire.aspx [12/11/2019]
3 - ssa.gov/planners/lifeexpectancy.html [12/11/2019]

HR News Continued

2021 Employee Handbooks

The 2021 Employee Handbooks are posted on Ultipro making them accessible to each employee at any time. To find the Handbook, log into Ultipro, go to "Myself" tab. Click on "Company Info". Select the Handbook of the Company where you are employed. If you need assistance accessing the electronic version of the Handbook please contact Human Resources. Reminder: It is your responsibility to review the handbook, read each policy and seek out additional information from your manager or Human Resources if you have any questions.



LOVE WHAT YOU DO

Your Career Health and Happiness

Happy people—those who [experience](#)¹ positive emotions most of the time—are healthier, show more resilience, and live longer. Similar benefits occur in the workplace as well. Research has [shown](#)¹ that happy employees earn more money, are better performers, and are more helpful than their unhappy counterparts.

According to Psychologist Sonja Lyubomirsky, 50% of your happiness is genetically predetermined, 40% relates to your outlook, and a mere 10% is due to your unique life circumstances. While you may not be able to change your genetics, your outlook and life circumstances are adaptable.

Here are some strategies to boost your happiness at work:

Invest in personal development

Pursue additional certifications, continuing education, or job roles that will help you further develop your skills. Personal development often leads to new opportunities and options that can have a positive impact on your happiness.

Use your strengths

Find new ways to use your unique skills and strengths every day. Research has shown that using your strengths can boost your happiness.

Express gratitude

Say 'thank you' often to make sure your peers and colleagues know you appreciate them. Kindness is contagious and can improve office culture dramatically.

Rest and recharge

Take periodic breaks throughout the day and get enough sleep at night to ensure you are functioning at your best. When you are well-rested, you are a better communicator and problem-solver.

Surround yourself with happy people

Having happy friends and family members [appears](#)² to be an even better predictor of happiness than the amount of money you earn.



1. <http://drsonja.net/wp-content/themes/drsonja/papers/BL2008.pdf>

2. <https://cpl.catalogue.library.ns.ca/Record/881839/Cite>

5th Generation Debut



The DelGrosso Family is proud to announce the newest 5th Generation Family Member.

Say Hello to Ava Anderson Crider.

She arrived on Thur. December 17th, 2020 weighing in at 7lbs 8oz.

She is daughter of Steve & Amy Crider.

She is the granddaughter of Park President Carl and his wife Nancee.

She is the great-granddaughter of Mary Ann (DelGrosso) Crider and her husband Carl Sr.

Congratulations to Steve, Amy and big sister Leah on their new bundle of joy!

Old Photo Album

Did you know that January 4th is National Spaghetti Day???

Here is a Throwback photo to our founder Fred to celebrate!



QUOTE OF THE MONTH:

"Every day is a new beginning, take a deep breath, smile and start again."

January: *National Soup Month*

BIRTHDAYS:

DelGrosso Foods

Sean Albright
Tyler Fortney
Richard Kensinger
Ian McFarland
Paul Morrison, Jr
Mark Kopp
Todd Walters
Chad Fortney
Bryan McMullen
Lisa Pier
Allen Deffibaugh

DelGrosso's Park

Brenda Black
Benjamin Wright
Amy Mearkle
Jesse Stringer

DG2Go

N/A

Marianna Foods

Paul Vaughn, Sr.
Robert Jones
Judy Dent
James Tomchick
Cecilia Caporuscio
Joy Poorman
Shirley Graffius

SPECIAL DATES:

2nd

National Personal Trainer Awareness Day

4th

National Spaghetti Day

18th

Martin Luther King Jr Day

21st

National Hugging Day

24th

National Peanut Butter Day

28th

National Have Fun At Work Day