

# PENNSYLVANIA county news



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CCAP is the recognized leader for Pennsylvania county government.

*Founded in 1886, CCAP is an affiliate of the National Association of Counties (NACo).*

To acquire an article idea submittal form for CCAP's *Pennsylvania County News* please email John Buffone at [jbuffone@pacounties.org](mailto:jbuffone@pacounties.org).

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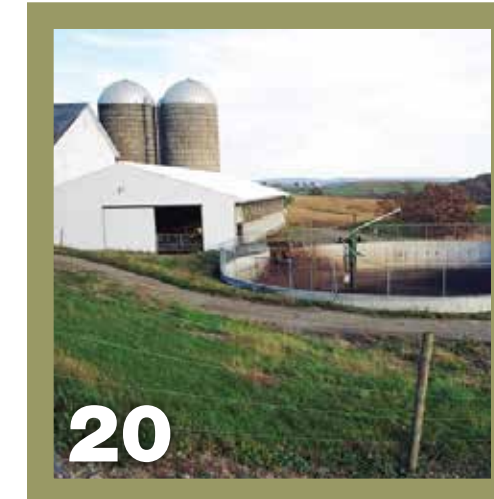
Whether it's providing critical public safety services like 9-1-1 and emergency management, running elections, maintaining county bridges, providing crucial human services, or operating local courts and correctional facilities, counties are responsible for delivering a wide range of essential services. In this issue of County News, we'll look at the different ways counties are making an impact in their communities.

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**JOHN BUFFONE**  
Interim Executive Director  
County Commissioners  
Association of  
Pennsylvania

## Pressure is an Opportunity

As some CCAP members know, I was a sports broadcaster in a former life. About three years into my career, I was really finding my groove. I was doing play-by-play commentating for football, basketball and baseball games on a consistent basis and felt quite comfortable with my routine.

Then, one evening, I got a call from the production team explaining that their hockey commentator came down with a sudden illness, and I would need to replace him. Oh, and the game was in 24 hours.

Now, I always enjoyed watching hockey and I knew the general concepts of the game. But as someone with the grace of a grizzly bear on ice skates, I was far from an expert, much less confident enough to do a live, two-hour broadcast myself.

So, I began to conjure up excuses on why I couldn't call the game. As I was on my third or fourth well-developed justification, it began to hit me that my bowing out would impact more than just myself; it would let down an entire production and broadcast crew. In a desperate time, they trusted me to get the job done. Maybe they didn't trust me to do it well, but they trusted me to step into a frantic situation that needed stabilized.

So instead of coming up with ways to get out of the situation, I spent all night studying the rules of hockey, watching clips of professional hockey commentators and memorizing the rosters.

The next night, I was a nervous wreck as I put my headset on in the press box. But the production team eased my nerves, helped me

"...it was the feeling of pressure and necessity that pushed me past that threshold and opened up new opportunities."

establish my footing and eventually I found my voice on the ice. After the game, I got nods of approval from the team, and it was then I realized that a short period of pressure just made me a better professional.

Before this moment, I was very content with what I was doing. I didn't see the need for expanding my skillset or broadening my experiences. But it was the feeling of pressure and necessity that pushed me past that threshold and opened up new opportunities.

My time as your Interim Executive Director has been a similar

experience. It was a daunting task; one I wasn't sure I could handle. I was very comfortable in my current role, so why rock the boat? But that pressure, once again, has been a blessing.

I have taken crash courses in insurance, finance, policy and even building maintenance. And with the help of a great team, I have become a better professional and we have continued to thrive.

This interim period has also opened my eyes to everything county leaders have on their plates. The act of juggling tasks on a day-to-day basis rivals anything you would see

at Barnum & Bailey Circus. Counties are constantly faced with new and pressurized situation, and they have no choice but to answer the bell each time. However, if we continue to look at the pressure as an opportunity, and not a burden, we'll come out better on the other side. 🍀



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# York County Reports Lower Pollutant Levels from Water Quality Testing

## TEN-YEAR COUNTYWIDE INITIATIVE IS FIRST OF ITS KIND IN THE NATION

**Y**ork County officials announced the county’s water pollutant levels are significantly lower than initially reported by the state, according to data from the county’s 10-year Water Quality Monitoring initiative – the first of its kind in the state and the nation.

“We are the first county in Pennsylvania and the entire nation to undertake this kind of innovative water quality monitoring program,” said York County President Commissioner Julie Wheeler.

“Here in York County, we pride ourselves on the responsible stewardship of our precious land and waterways.”

The county began its Water Quality Monitoring program in 2020, following a 2019 report from the Pa. Department of Environmental Protection (DEP) that claimed York County was the second-highest contributor to key pollutants of nitrogen, phosphorous and sediment entering the Susquehanna River and the Chesapeake Bay. The DEP had used computer-modeling to generate its water quality data, prompting York County to develop a real-time water quality monitoring program.

Through York County’s first-of-its-kind partnership with the U.S. Geological Survey (USGS), the county has been able to capture accurate data from six state-of-the-art water quality monitoring stations along the county’s eastern boundary. The data from 2020 through 2024 indicate that the pollutant levels are lower than what the state DEP had reported – in some cases, exponentially lower.

The monitoring stations capture data from Fishing Creek at Goldsboro and Craley, Codorus Creek, Kreutz Creek and Muddy Creek. The stations capture data round-the-clock and year-round, providing an accurate real-time and long-term picture of the water quality at each station.

The county’s 10-year water monitoring partnership with the USGS is now at its halfway point – providing critical real-time data that can now be used to help measure the county’s ongoing progress at reducing pollutants into the waterways.

“As we work to implement strategies to further protect our waterways, we all benefit when our efforts are directed by sound, robust data,” said Andrew D. Dehoff, executive director of the Susquehanna River Basin Commission. “We applaud York County and the

USGS for developing this innovative, data-first program, which can help inform our pollutant-reduction efforts moving forward. Our hope is that this will be a model for other counties to ensure their efforts are based on the best data available.”

As part of its ongoing efforts to reduce pollutant levels in the Susquehanna River and Chesapeake Bay watershed, York County has engaged community stakeholders, such as the county’s farmers, the York County Conservation District and others, working together to develop solutions.

“York County’s agricultural community understands that we share a common goal to reduce pollutants in our waterways,” said Barron Shaw, president of the York County Farm Bureau. “We have made great strides to help keep our waterways clean, and now with this real-time data at our disposal we can continue that progress by using reliable information to better measure our success.”

While the DEP in 2019 reported York County waterways had 957 million pound of sediment, York County’s real-time data through the USGS show a four-year average of approximately 105.7 million pounds of sediment – meaning the DEP’s computer-generated data reported sediment levels over 900 percent greater than the actual, real-time data through the USGS monitoring stations.

The differences in the nitrogen data were also significant, with DEP’s computer-generated data showing nearly 12 million pounds of nitrogen in York County

waterways while the real-time data developed by the county showed a four-year average of just 7.2 million pounds – or 60 percent of the levels reported by DEP.

Phosphorus levels also were less under the real-time water quality monitoring done by the county and USGS, with the four-year average being 370,064 pounds of phosphorus compared with the DEP’s reported 446,995 pounds – a roughly 17 percent difference.

“We have long suspected that the water pollutant numbers reported by DEP were not accurate, and we now have the data that shows we were correct,” said Wade Gobrecht, director of the York County Planning Commission. “Through this first-of-its-kind collaboration with the USGS, we have real-time data collected over a four-year timeframe, which show unequivocally that our waterways are cleaner than

what had previously been reported. Moving forward, we believe this approach will ensure we are relying on accurate data to help drive our water quality improvement efforts.”

“Our waterways are a precious resource, and we all have a shared responsibility to keep them clean,” Wheeler said. “Here in York County, we’re proving once again that community, collaboration and innovation are the keys to success.”

For more information on York County’s Water Quality Monitoring initiative, visit [yorkcountywqm.org](http://yorkcountywqm.org).



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## Event Highlights Child Safety in the Plain Sect Community

About two years ago, the Snyder County Children and Youth Director, Jennifer Evans noticed that there had been two childhood deaths within the plain sect community, one in Snyder County and one in Union County. This information brought attention to the fact that there was a need for child safety in the plain sect community. Evans worked with Joe Martin - a gentleman within the Amish and Mennonite community - a few local fire companies, and Commissioner Joe Kantz to help spearhead an event that would promote Child Safety in and around the home in the farming community.

Despite the cold rainy day, the Child Safety promotion event was a success with well over 350 attendees. Following the event, a debriefing was held, during which it was decided to make this a biannual event.



In January of 2025, Martin reached out to Evans to organize the event once again. A planning team was quickly assembled, and the event was scheduled for the first week of March.

The topics for discussion focused on bike safety, smoke alarms and fire safety, safety around livestock, tractor and lawn mower safety, grain bin safety and haybale stacking safety.

During the event, Snyder County's Children & Youth Services handed out safety vests and shoulder harnesses for those who ride bikes along roadways. Commissioner Kantz reached out to Wellspan/Evangelical Hospital requesting donations of battery powered red blinking safety lights to enhance bicycle safety.

Safety presentations were conducted by several organizations including CMSU, Snyder County Conservation District, CSR911, PA Game Commission, Transitions, Penn State Extension and Snyder County Children & Youth Services.

While many are afraid to deal with government agencies, this event continues to build bridges and relationships with the plain sect community and strengthens the bonds between what are often perceived as two different lifestyles. ▽

## CCAP Establishes Committee on Arts, Tourism, and Recreation (ART)

The CCAP Board of Directors has approved the creation of a Committee on Arts, Tourism, and Recreation (ART). Pennsylvania is a commonwealth rich in outdoor recreation, arts, and history. These elements contribute to what makes our counties attractive to both residents and visitors. Regional, state, and national data also demonstrate positive economic and community development outcomes when leaders invest in and promote programs within these areas of focus.

The ART Committee will strive to help county leaders understand best practices, innovative ideas, and strategies to partner for regional impact and sustainable initiatives. A kickoff listening and brainstorming session was hosted in conjunction with the CCAP Spring Conference and had over 50 CCAP members in attendance. The Committee is currently considering four areas of focus: outdoor recreation, historic preservation, downtown revitalization, and arts.

All CCAP members received a survey to provide their ideas and identify any of the areas where they would be interested in serving. For any questions related to the work of the ART Committee, please contact Maureen McGuigan, Lackawanna County and ART Committee Chair, or Todd Snovel, Chief Leadership and Engagement Officer at CCAP, [tsnovel@pacounties.org](mailto:tsnovel@pacounties.org). ▽



# AREA AGENCIES ON AGING

## TRANSFORMING LIVES ACROSS PENNSYLVANIA

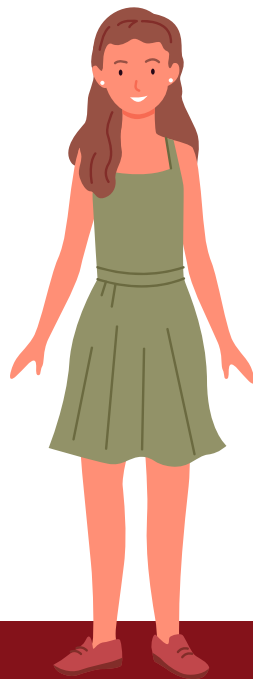
Pennsylvania is home to 3.4 million older adults, ranking fifth in the nation for its people age 60 and over. By 2030, one in three Pennsylvanians will be over the age of 60, making older adults the largest demographic group in the state. This growing and diverse population plays a vital role in Pennsylvania's economy and communities as employees, consumers, caregivers, volunteers, and mentors. However, as people age, many older adults express a strong desire to remain in their homes and communities—a preference shared by 88% of Americans according to a national survey.

To support this aspiration, Pennsylvania's Area Agencies on Aging (AAAs) provide essential services across all 67 counties. These agencies - 33 county-based and 19 nonprofit organizations - serve approximately 548,000 residents annually. Their mission is to empower older adults to maintain independence through home- and community-based care, which is often more cost-effective than institutional care. From providing information and assessing service needs to linking people with resources, AAAs are a lifeline for Pennsylvania's aging population.

### HOW AAAS ARE CHANGING LIVES

#### A SECOND CHANCE AT LOVE

Evelyn, 84, faced profound sorrow after losing her husband, son, and daughter and selling her house. Living alone in an apartment, she reluctantly sought help at her local AAA senior center. Meanwhile, Carl, 88, was grieving the loss of his wife to Alzheimer's disease.



Encouraged by his family to visit a senior center, Carl found himself at Active Aging, Inc., an AAA-affiliated center in Meadville.

What began as an evening of companionship at the senior center Valentine's Day dinner blossomed into love. Now married, Evelyn and Carl's story serves as an inspiration to others at Active Aging, Inc., proving that it's never too late for new beginnings.

#### HELPED ME REMAIN IN MY HOME

Ella Polonski's life changed dramatically after falling down her cement stairs and breaking both arms. Living alone in Reading, she feared she would have to leave her home until she was connected with the Berks County Area Agency on Aging (BCAAA). The AAA provided Ella with wrap-around support: a case manager helped her apply for Medicare; caregivers assisted with daily tasks like showering and cleaning; physical therapists visited regularly; and Meals on Wheels ensured she had nutritious food.

"I don't know what I would have done without the Berks County Area Agency on Aging, the team makes you feel better, and they get results for you," said Ella. Thanks to BCAA's services, Ella continues to live independently in her own home.

#### SAVED MY LIFE

Jim Overly struggled with grief and loneliness after losing his mother. A recommendation led him to Crawford County's Active Aging, Inc., where he nervously went to his local senior center. Spotting a pool table helped ease his nerves, and a friendly game with Krista Greer, the center's Executive Director, marked the start of an impactful journey.

Jim soon became a senior center regular, forming meaningful friendships with fellow senior center members Paula, Ashley, and Patty. "I was lost," Jim said. "That place saved my heart." Today, he frequents the center several times a week, finding solace and connection through its programs.

#### ADVOCATING FOR OLDER ADULTS

Carolyn Capozza first visited Masontown Senior Center three times a week for bingo games and hot meals but

soon became aware of the challenges older adults faced in her community. Inspired by the work of the AAAs, Carolyn joined advocacy groups like the Senior Action Council (SAC) and Fayette Advisory Council on Aging (FACA). Her civic engagement highlights the importance of advocacy in addressing issues faced by older Pennsylvanians.

#### SUPPORTING COMMUNITIES THROUGH AAAS

These stories illustrate just a fraction of the impact AAAs have on Pennsylvania's older adult population. Every day, AAAs help individuals like the Smiths, Ella, and Jim maintain their independence and quality of life through vital services and community support. Funding remains a challenge for AAAs which is why continued investments are crucial to meet growing needs and ensure that older Pennsylvanians receive the care and support they deserve.

We are all aging and want to be able to age with dignity and independence. We look forward to a future where aging is not a challenge to be feared but a journey to be embraced. Please reach out to your local Area Agency on Aging if you have questions. 🍷

# Revitalization THROUGH COLLABORATION

By **Vicky J. Botjer**, Wayne County CFO

In 2012, Wayne County was in the midst of a battle around fracking in the Delaware River Basin. Property owners and residents were divided on the issue, and during the 2011 campaign season, the commissioners heard mixed opinions on how to move the county forward. After discussion with community partners such as Wayne Economic Development Corporation,



Vicky J. Botjer

the Wayne Pike Workforce Alliance, an initiative called Wayne Tomorrow! (WT!) was born. This initiative was created to advance the directives in the comprehensive plan and to bring residents, business and community representatives together at the table to provide strategic and supported direction. Ideas, thoughts and projects are vetted

to provide a collaborative, systematic approach to development based on shared vision and strategic action.

During the first years of the initiative, the county was faced with the old adage of the chicken and the egg... We had projects with no funding and grant applications were often unsuccessful without supporting plans and match dollars. Without a formal community development structure, the commissioners began to advance the WT! project by creating and funding a community development appropriation in the budget, that could be used to support studies, match dollars for priorities and invest in both economic and community development projects that could support, sustain and advance Wayne County.

The backbone of the WT! project came from the investment in a community development study funded by the Appalachian Regional Commission, which outlined the role the county, economic development, chamber, workforce agency, schools, community non-profits and community foundation can play when working together. The collaboration allows any of these organizations to reach out to each other and work together and quickly write grants, provide letters of support, share resources and advance projects.

Since 2020 the county has directly secured \$8.3 million dollars in federal, state and philanthropic funding and we have assisted our WT! partners in securing well over \$12 million for various priority projects. The commissioners also pledged over 67% of American Rescue Plan funding to be used as match dollars for economic and community development projects. Priority investments have included agricultural innovation and food system expansion, Recovery-To-Work Ecosystems including workforce support, broadband expansion, recreation development, business incubation and technology park infrastructure, and programs to support working families.

As Chief Clerk and currently CFO at Wayne County, my time has been split between financial management and stewardship of the county investment priorities. As the county has moved from strategic planning to implementation in many of our priority project areas, the role of stewardship has expanded to grant and project management. After 21 years of working full-time at the county, I have been afforded the opportunity to refocus my attention and efforts as a Grant and Project Management Consultant. It's an exciting time here in Wayne County. The commissioners and WT! team have been able to use minimal county general fund dollars to leverage our federal, state, regional and local partnerships to create a robust, energetic and thriving community. Stay tuned... 🍷

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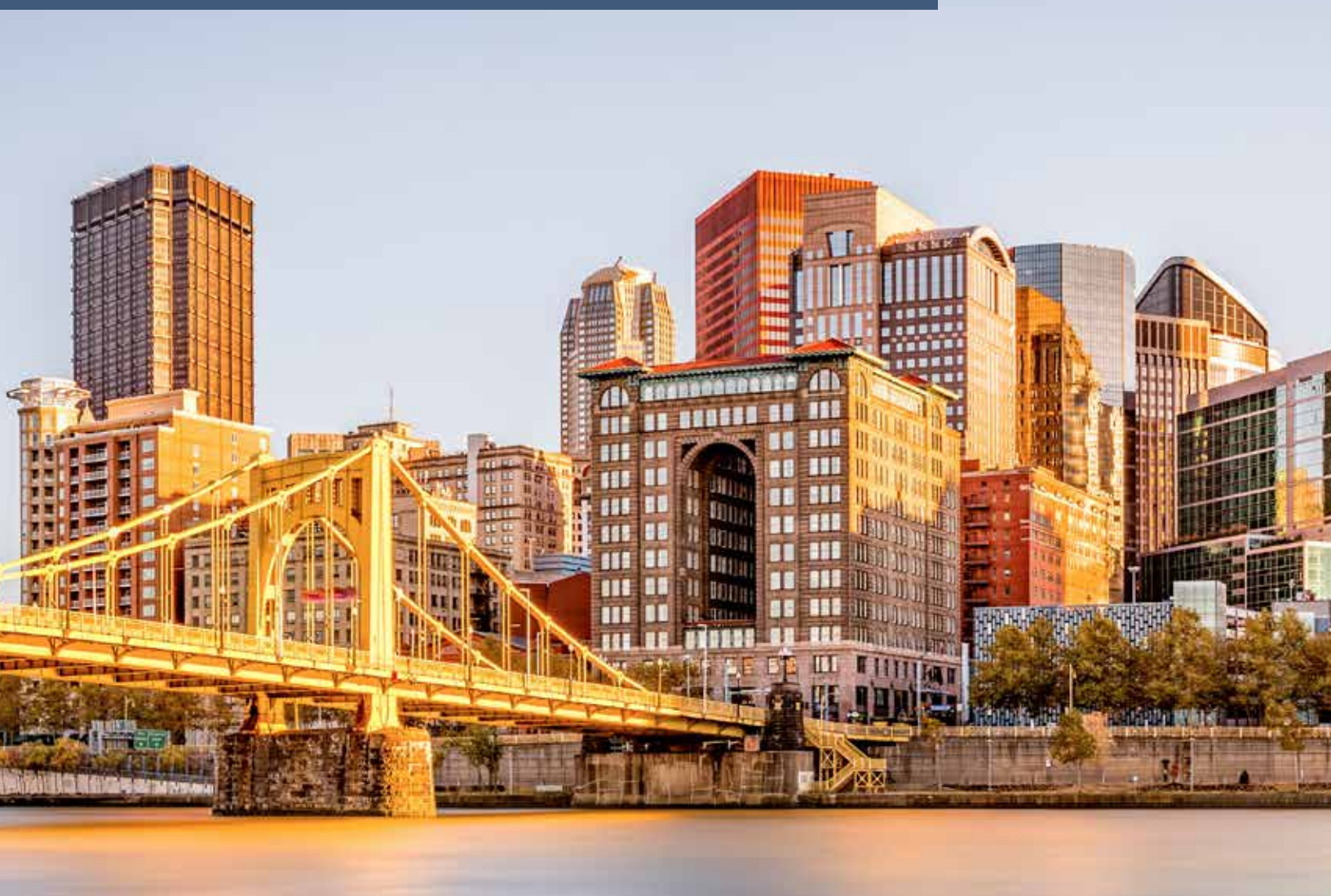
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# THE ROLES OF PENNSYLVANIA'S Conservation Districts

By Douglas W. Chew and Robert Cronauer

Imagine going out to your favorite recreational lake for an afternoon of fishing or boating, only to find that the water was too shallow or murky for either of those activities. That's what has been happening in a Westmoreland County Park at Mammoth Lake.



Figure 1. Drone images of Mammoth Lake in 2003 and 2020. Note the formation of the large sediment peninsula in the 2020 photos. Photos taken from the Westmoreland County tax map system.

Did you know that Pennsylvania's Conservation Districts are part of the solution to these and other problems that communities face?

The word "conservation" evokes many meanings for people. For some, they think of protecting endangered species; others may think of recycling or reducing waste; and others still may think of renewable energies. Pennsylvania's conservation districts work in those areas and many more, touching nearly every community in our counties.

Pennsylvania's current conservation district model got its start in the 1930's, when farming practices and years of drought severely degraded the land, resulting in massive dust storms and devastation. The US Congress made soil and water conservation a national priority in 1935 by encouraging states to form local conservation districts; in 1937, federal law went further by encouraging communities to protect natural resources at the local level.

Pennsylvania passed

its Conservation District Law in 1945, authorizing counties to form local districts. Today, 66 of the 67 counties in Pennsylvania have a conservation district; only Philadelphia does not.

Conservation districts are designated as local government units. These districts are typically governed by a board of directors that includes farmers, public officials, and community members. This structure ensures decisions are made at the local level by those who understand the unique needs of their communities. Districts work in partnership with federal and state agencies, private companies and organizations, and individuals. In Westmoreland County's Conservation District, the unpaid Board has 9 members (<https://westmorelandconservation.org/about-wcd/westmoreland-conservation-district-directors/>) that include farmers, a forester, a former DEP director, a builder, a civil engineer, a horticulturalist, and many skillsets. In addition to the 9 directors, 17 associate members lend their expertise (<https://westmorelandconservation.org/associate-directors-2/>). Each meeting has an average of 12 directors and associate directors in attendance.



## SOIL AND WATER CONSERVATION

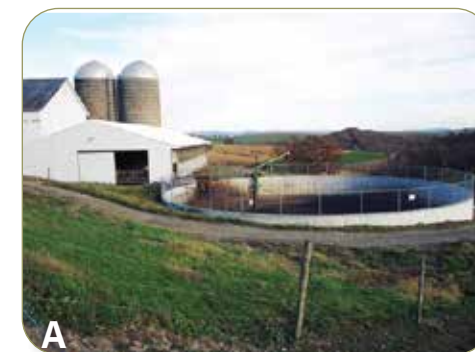
One of the primary missions of conservation districts in Pennsylvania is to protect soil and water resources. They implement programs that combat soil erosion, encourage no-till farming practices, promote the use of cover crops, and provide technical assistance for streambank stabilization. Through these efforts, conservation districts help keep sediment out of waterways, which improves aquatic habitats and helps municipalities meet regulatory requirements for clean water.

Districts also oversee erosion and sedimentation (E&S) control for construction projects. Developers are required to submit plans to manage stormwater runoff and minimize soil displacement. Conservation districts review these plans, conduct site inspections, and ensure compliance with Pennsylvania's Chapter 102 regulations. This work is essential in preventing sediment pollution, which can clog streams, disrupt aquatic ecosystems, and increase flooding risks. Erosion in the Sewickley Creek Watershed is what led to the loss of recreation at Mammoth Lake.

A. Streambank stabilization dramatically slows further erosion.

B. No-till planting of soybeans.

C. Stormwater holding pond, which empties slowly in the hours after the storm.



## NUTRIENT MANAGEMENT AND AGRICULTURE

Given Pennsylvania's robust agricultural economy, the relationship between farming and conservation is a central focus of district work. Conservation districts administer the state's Nutrient Management Program, which ensures that large-scale livestock operations use scientifically sound methods to manage manure and other nutrients. This is vital in protecting water quality in local streams and major watersheds, including the Chesapeake Bay and Delaware River basins, but also the Ohio River basin, where most of Westmoreland County sits.

District staff work directly with farmers to develop conservation plans that reduce nutrient runoff, enhance soil health, and improve yields. Programs like the Agricultural Conservation Assistance Program (ACAP) provide financial and technical support for projects like manure storage facilities, vegetative buffers, and fencing to keep livestock out of streams. These initiatives not only help protect the environment but also support the long-term viability of Pennsylvania's farms.

A. Manure pit to prevent manure runoff into drinking water.

B. Cows grazing.

C. Creek buffering to prevent water contamination of watersheds by manure.

Continued on page 22



## WATERSHED PROTECTION

Districts are involved in watershed-wide efforts throughout the state. Many have developed or partnered in local watershed associations to restore impaired streams, monitor water quality, and engage citizens in conservation work. These efforts often include tree planting, streambank fencing, riparian buffer installation, and wetland restoration. Each of these projects contributes to improving water quality, reducing flooding, and increasing habitat for wildlife. Westmoreland Conservation District is an integral partner in the restoration of Mammoth Lake.

- A. Streambank stabilization to prevent further changes in the stream's path, which could endanger property.
- B. Tree planting to improve stream quality and decrease runoff.
- C. Monitoring of Sewickley Creek.



## URBAN AND COMMUNITY ENGAGEMENT

While traditionally focused on rural areas, conservation districts have also expanded their reach into Pennsylvania's cities and towns. They support green infrastructure projects such as rain gardens, permeable pavement installations, and stormwater basin retrofits. These strategies help manage urban runoff, reduce localized flooding, and recharge groundwater supplies.

Many districts also support a West Nile Virus prevention program, which monitors the county for mosquitoes, testing captured mosquitoes for the virus and educating the community on the ways to prevent mosquitoes from reproducing.

Districts also play a key role in environmental education. Many host workshops for teachers, students, municipal officials, and residents on topics ranging from soil health to stormwater management. Programs like Envirothon, an academic competition for high school students, engage youth in natural resource issues and foster the next generation of conservation leaders. Additionally, districts often collaborate with local schools, scout groups, and civic organizations to deliver hands-on conservation education.

- A. Westmoreland Conservation District hosts Envirothon annually.
- B. Westmoreland Conservation District staff setting mosquito traps.
- C. Engineers' Workshop held regularly to update engineers.



## ECONOMIC AND COMMUNITY BENEFITS

The economic impact of conservation districts is multi-faceted. By helping farmers improve productivity while protecting natural resources, districts contribute to the resilience of Pennsylvania's \$132 billion agricultural sector. Their work also prevents costly environmental damage, which can reduce the burden on taxpayers and municipal governments.

Moreover, conservation projects often lead to improved property values, recreational opportunities, and aesthetic enhancements in communities. Restored streams, healthy forests, and vibrant open spaces contribute to quality of life and make towns more attractive places to live and work.

Districts also bring in significant funding from state and federal sources, which they use to implement on-the-ground projects. These investments create local jobs, support contractors and suppliers, and stimulate economic activity in rural and underserved areas. Westmoreland County provided a grant of \$711,900 in 2025 for the operation of the District.

- A. Installation of permeable parking lots decreases stormwater runoff, adds value to property, and generates jobs for contractors and suppliers.
- B. Dirt, Gravel, and Low Volume Road grants improve transportation for county residents.
- C. Acid Mine Drainage projects decrease contaminants in our watershed.

## CHALLENGES AND FUTURE DIRECTIONS

Despite their many successes, conservation districts face challenges. Funding is often uncertain, and districts must navigate a complex web of grants and reimbursements to sustain operations. Staff recruitment and retention can also be difficult, especially in rural areas where salaries don't compete with the private sector.

Nevertheless, the future of conservation districts in Pennsylvania remains promising. Growing public awareness of climate change, water quality, and land use issues has underscored the need for local conservation leadership. Districts are well-positioned to respond, thanks to their deep community ties, technical expertise, and flexible programming.

Emerging areas of focus include regenerative agriculture and ecosystem services. Districts are beginning to explore carbon sequestration strategies, flood mitigation planning, and collaborative conservation models that involve multiple stakeholders. By adapting to new challenges, while staying rooted in community engagement, Pennsylvania's conservation districts will continue to play an indispensable role in protecting the state's natural resources.

For over 75 years, conservation districts have been a cornerstone of environmental stewardship in

Pennsylvania. Their work—often behind the scenes—safeguards the state's soils, water, farms, and communities. One of the most powerful aspects of conservation districts is their ability to build trust and long-term relationships within their communities. They bring together farmers, engineers, educators, and everyday citizens to implement practical, science-based solutions to complex environmental problems. Their staff often live in the areas they serve, understand the local culture, and are uniquely positioned to engage residents not just as clients, but as neighbors. As pressures on the land and water continue to grow, the importance of conservation districts will only increase. In the delicate balance between growth and preservation, Pennsylvania's conservation districts are not just participants—they are leaders.

**Douglas W. Chew** is the Vice-Chair of the Board of Commissioners of Westmoreland County and Board Director for the Westmoreland Conservation District.

**Robert Cronauer** is the Executive Director of the Westmoreland Conservation District.

Figure 1 photos are from the county tax map online system. All other photos are taken by Mark Jackson of the Westmoreland Conservation District and made available for public use.

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THE VOICE OF PENNSYLVANIA COUNTIES

# A Call to Counties and Gen-Z:

## BUILD A BRIDGE AND MEET HALFWAY

By Rebekah Hayner, CCAP Media Assistant

**B**efore taking an intern position at the County Commissioners Association of Pennsylvania (CCAP), I could not tell you one thing about county government. I could tell you what county I live in and the surrounding ones, but that is just because I pass the county signs on the roads when I go in and out of town. Given the fact that I was going into my senior year of college pursuing a degree in Politics and International Relations with a concentration in American politics, you would think I would know at least a little more than the average person my age. Unfortunately, this was not the case. I knew little to nothing about how county government worked or what they do on a day-to-day basis. After working with CCAP for a year, I can confidently say that county government is a crucial pillar in the governmental realm.

When we talk about government and voting, most think of presidential elections. But the local elections that run throughout the four years between presidential elections are just as critical. These elections decide municipal and county officials, judges and

magisterial district judges. All of these aforementioned positions help shape our everyday lives. They do not get all the glam and the glory like federal and state officials do, but it's safe to say they are just as important. The work they do, while sometimes overlooked, impacts everyone in our communities. County government has the most direct effect a governmental institution can have on its constituents. If this work is so important then why does it go unnoticed?

We, as a younger generation, have become passionate about participating in the democratic process. Unfortunately, we have only subscribed to being a part of only one aspect of the process. The presidential election is immensely important, but so is every other election. Government, whether federal, state or local, affects our lives every day. Just because local government isn't plastered over national networks or trending on social media doesn't make it any less important. The changes that we so passionately want to see happen can be made by our local and county officials. We can create change by being involved in our

local community and government. We should be going to the town halls, we should be attending commissioners meetings, we should be educating ourselves on what county government does and we should be talking with our commissioners about the issues that matter to us. These officials are hard at work and are here to serve us. Why should we limit our passion for change to one election when the most direct impact a governmental institution can have is placed within a county.

In my time working at CCAP, I have learned so much about what county government is and what it does. The elections that everyone gets so amped up about are run by county officials, not the State. Crucial programs that individuals rely on every day are run by the county. This experience has taught me how important local and county government is to the life that I live and opened my eyes to there being so much more to government than just state and federal officials. Every aspect of government plays a role in our lives, and we must continue to be involved with these processes. It is great that our generation is so passionate about politics and the

government but so far, it's only to a specific degree. What would happen if we voted in every election? What if we put the passion to use by being involved with hands-on interactions with the systems that we either want changed or that help us every day?

Yes, there is a broad generalization that Generation Z (born between 1997 and 2012) is not fully involved with and/or educated about the democratic and governmental processes, but Gen Z should want a seat at the table. The younger generations want to be genuinely heard, but we need to take the proper steps to secure our place in the conversation. Gen Z may not have the many years of experience that most of our leaders have, but they do come with fresh perspectives, excitement, hope and passion. The work that is being done will have a lasting impact, and that impact falls on the younger generations the most. Gen Z is now graduating from college, joining the workforce, buying or renting homes, etc. We are active participants in society and should be a part of the discussions that impact our lives today and in the future.

So, what can be done to help get Gen Z involved? County

governments could begin by meeting younger generations halfway when it comes to communicating. Social media is the primary source that younger generations utilize to get their news. Upping the social media presence of your county is crucial to getting the next generation involved and aware of what is happening in your community. Bringing in or consulting younger communication and media professionals could be a good first step.

Another thing county governments could do is search for young professionals that can be a conduit to other young residents. To a Gen Z'er, it can appear that there is an astounding age gap between us and the government, which can make it seem like conversations about government are not meant to include younger people. By having a Gen Z person at the table, you not only get a different perspective, but also a person that communicates with other young people and can broaden the voices in the overall conversation.

Both Gen Z and county governments need to build a bridge and meet each other in the middle. Gen Z, I am calling on you to start getting

"County government has the most direct effect a governmental institution can have on its constituents."



Rebekah Hayner

involved and educate yourself on what is happening within your local government. County governments, I am calling on you to start listening to what Gen Z has to say and understand the value of generational partnerships. Change can only happen when we are working together. 🍷



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# Community Collaboration Drives Addiction Recovery Efforts



## Across Armstrong, Indiana, and Clarion Counties

By Kami Anderson and Michael Krafick

**A**rmstrong, Indiana, and Clarion Counties, PA – In the ongoing fight against substance use disorders (SUDs), the Armstrong-Indiana-Clarion Drug and Alcohol Commission (AICDAC) is proving that strong community partnerships can transform lives and bridge critical service gaps. As the Single County Authority for the tri-county area, AICDAC has worked diligently to build strategic collaborations that are delivering real, lasting impact across health-care, corrections, and underserved rural communities.

### HEALTHCARE COLLABORATION: BRIDGING BEHAVIORAL AND PHYSICAL HEALTH

In 2012, AICDAC spearheaded the formation of a Healthcare Consortium uniting the region's three hospitals—Indiana Regional Medical Center, Armstrong Center

for Medicine & Health, and Clarion Hospital—with three outpatient SUD treatment providers: The Open Door, ARC Manor, and Cenclear. This initiative has yielded multiple groundbreaking programs that integrate behavioral and physical health services.

One of the earliest outcomes was the **Nurse Navigator and Recovery Specialist Outreach Program**, launched in 2013. This initiative placed registered nurses within outpatient treatment centers to coordinate care between primary care providers, mental health professionals, emergency services, and drug and alcohol treatment providers. The result is a comprehensive "Health Home" model that ensures patients receive holistic, coordinated care throughout their recovery journey.

Building on that success, 2015 saw the launch of the **Addiction Recovery Mobile Outreach Team (ARMOT)** arm handoff program

embedded in local hospitals. Staffed by AICDAC case managers and Certified Recovery Specialists, ARMOT identifies individuals in emergency rooms or inpatient units who may be struggling with addiction and connects them directly with treatment services. Peer-based support continues throughout the recovery process, extending help not just to patients, but to their families as well.

To further enhance immediate access to services, AICDAC and the County Crisis program established a **24/7 Warmline** for individuals seeking treatment and recovery support services. Staffed by trained professionals who take after-hour shifts, this service provides rapid screening, treatment referrals, and recovery support—often in real-time and over the phone. If a referral cannot be made via phone, the caller is given an appointment time for the next business day for a level of care as-

essment. The Commission keeps open appointments twice each day for callers and/or walk-ins.

### TAKING TREATMENT ON THE ROAD: MOBILE CLINIC REACHES RURAL RESIDENTS

Recognizing the transportation challenges in rural parts of Indiana County, AICDAC partnered with Indiana Regional Medical Center in 2024 to launch a **mobile clinic** dedicated to treating individuals with opioid use disorder (OUD). Co-funded by IRMC and opioid settlement dollars, the clinic is equipped with a physician, nurse, social worker, and AICDAC case management and recovery staff.

This mobile unit delivers Medication-Assisted Treatment (MAT), behavioral health screenings, and wraparound support services directly to the community. AICDAC Case Managers help patients address broader social determinants of health needs—such as housing, food, or transportation—further reducing barriers to sustained recovery. AICDAC Certified Recovery Specialists provide recovery support and assistance with harm reduction needs.

### RECOVERY AND REENTRY: INNOVATIVE JAIL PROGRAMS ADDRESS INCARCERATED POPULATIONS

AICDAC's commitment extends into the criminal justice system as well. In 2015, Armstrong County Jail became the first in the region to launch a jail-based MAT program with Vivitrol. Since then,



the program has expanded significantly: buprenorphine tablets were added in 2018, followed by long-acting injections in 2021, and most recently, methadone in 2024. Indiana County Jail has mirrored this approach, with Clarion County now working toward implementing a similar MAT plan.

In 2023, a new layer of support was added through the **Certified Recovery Specialist (CRS) Reentry Coordinator Program**. Designed to assist inmates preparing for release, the program provides peer-led support and logistical planning to ensure continuity of care upon reentry. From completing Medical Assistance applications, arranging ongoing treatment to securing proof of identification, housing, transportation, and job training, CRS coordinators play a vital role in reducing recidivism and encouraging long-term recovery.

### HARM REDUCTION PROGRAMS

AICDAC actively implements the following harm reduction initiatives to mitigate the risks associated with substance use:

**NALOXONE DISTRIBUTION**  
AICDAC provides naloxone kits to reverse opioid overdoses and offers training on overdose pre-

vention. In 2024, AICDAC distributed more than 6,000 Naloxone Kits in Armstrong, Indiana, and Clarion Counties.

### FENTANYL AND XYLAZINE DRUG TESTING STRIPS

To detect the presence of fentanyl or Xylazine in substances, AICDAC distributes drug testing strips, helping individuals make informed decisions and reduce the harms associated with substance use.

### EDUCATIONAL OUTREACH

Certified Recovery Specialists (CRS) from AICDAC offer harm reduction training sessions for individuals and community organizations, enhancing awareness and preparedness.

The Armstrong-Indiana-Clarion Drug and Alcohol Commission (AICDAC) has expanded its harm reduction initiatives by installing Narcan (naloxone) indoor and outdoor vending machines across Armstrong, Indiana, and Clarion Counties. These machines provide free, 24/7 access to life-saving overdose reversal medication and other harm reduction supplies. AICDAC has also provided wall mount overdose emergency kits to various locations.



## OUTDOOR VENDING MACHINE LOCATIONS

### INDIANA COUNTY

Indiana Regional Medical Center (IRMC)

A vending machine is located at the entrance of the Bork Emergency Center on the IRMC campus in Indiana, PA.

Indiana Regional Medical Center (IRMC) at Chestnut Ridge

25 Colony Blvd  
Blairsville, PA 15717  
Located near the main entrance

Mahoning Medical Center  
100 Neal Ave.

Marion Center, PA 15759  
Located near the main entrance

### CLARION COUNTY

Clarion Office  
825 East Main St  
Clarion, PA 16214  
Located near the main entrance

Primary Health Network  
30 Pinnacle Dr.

Clarion, PA 16214  
Located near the main entrance

### ARMSTRONG COUNTY

Armstrong Center for Medicine & Health (ACMH)  
1 Nolte Drive  
Kittanning, PA 16201  
Located outside the Emergency Department

Recovery Capital  
281 North McKean St.,  
Kittanning, PA 16201

Located near the main entrance  
Each vending machine is stocked with:

**Narcan nasal spray:**  
Two 4 mg doses per kit.

**Fentanyl test strips:**  
To detect the presence of fentanyl in substances.

**Xylazine test strips:**  
To detect the presence of xylazine in substances.

**Educational materials:**  
Instructions on recognizing and responding to opioid overdoses.

## INDOOR VENDING MACHINE LOCATIONS

Indoor Vending Machines hold 40 Naloxone Kits and/or drug testing strips and are located at various locations throughout Armstrong, Indiana, and Clarion Counties.



Locations include the SCA's Case Management offices, treatment centers, county jails, and other human service agencies.

## OVERDOSE EMERGENCY KIT LOCATIONS

Wall Mount Cabinets (Overdose Emergency Kits) – AICDAC has partnered with organizations in Armstrong, Indiana, and Clarion Counties to provide Wall Mount Cabinets (Overdose Emergency Kits) to ensure Naloxone is on-hand in the event of an overdose. AICDAC has provided 228 Wall Mount Cabinets (Overdose Emergency Kits) to 100 different locations in the 3-County area, locations include schools, univer-

sities, hotels, jails, apartment buildings, treatment centers, recovery houses, and other local businesses. All of the schools in Armstrong, Indiana, and Clarion County have installed overdose emergency kits in their buildings.



## EMS INTERVENTION AND LEAVE-BEHIND KITS

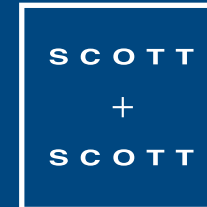
In collaboration with local Emergency Medical Services (EMS), AICDAC has initiated programs where EMS personnel distribute "leave-behind" kits at overdose scenes. These kits include naloxone, fentanyl and xylazine drug testing strips, and information on treatment and recovery resources, aiming to provide immediate support and encourage individuals to seek help. EMS providers can leave behind a Naloxone Kit with an overdose survivor and/or their family as well as connect them to the 24/7 Warmline for support and referral to treatment on-demand.

The Armstrong-Indiana-Clarion Drug and Alcohol Commission (AICDAC) serves as the Single County Authority (SCA) for Armstrong, Indiana, and Clarion Counties in Pennsylvania. They offer a comprehensive range of services, including prevention, intervention, treatment, case management, recovery support, and harm reduction programs. 🍷

### CONTACT INFORMATION

For assistance or more information:

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# Penn State Extension Tackles Farm Stress

By Jill Varner and Amber Otis

## THE NEED FOR FARM STRESS RESOURCES

It is well-documented nationally that mental health challenges and suicide rates in rural communities have steadily increased. Indeed, a 2021 study commissioned by the American Farm Bureau Federation sheds light on significant concerns impacting farmers. According to the report,

- 54% reported being concerned about financial issues,
- 53% feared losing their farm, and
- 46% reported feeling uncertain about the sustainability of their farm.

Unfortunately, Pennsylvania farming communities are not immune to these statistics and share similar challenges to their national counterparts. These challenges stem from various agriculture-related stressors, including financial instability, long working hours, high injury rates, and uncertainty due to changing markets and weather conditions. Combined with additional stressors such as fluctuating commodity prices, unanticipated accidents, injuries, or illnesses, and family discord may cause significant mental burdens. At times, that burden can feel overwhelming and, sometimes, insurmountable. Farmers pride themselves on being independent, so it can be daunting to admit when help is needed. However, addressing these issues

is critical for farmers' well-being, the viability of their farm operation, and the agricultural industry's sustainability during tumultuous times. To effectively offer strategies for coping with losses and mental health, our farm stress team has established vital collaborations with interested stakeholders and organizations. These collaborations provide opportunities to raise awareness for anyone working alongside farm families to recognize signs of mental health distress and offer support.

## FARM STRESS TEAM COLLABORATIONS AND INITIATIVES

One highlighted collaborative project was the Farm and Ranch Stress Assistance (FRSAN) Network initiative that allowed the team to partner with extension units through the University of Delaware and Vermont to create a 7-part Mending Our Fences podcast series, which reached a national audience. This initiative allowed our team the opportunity to expand beyond our state borders and served as a reminder that there are significant similarities in the stressors that farm families face regardless of their location.

Building on this success, the team secured \$12,000 in FRSAN funding for the 2025 PA AgForum held in Centre County resulting in rever-

berations throughout the state. The forum brought together stakeholders from mental health, financial literacy, land use/access, health insurance, succession planning, and workforce development to focus on farmers' health, well-being, and vitality. Using the Strategic Doing™ process, participants collaborated to identify goals and develop actionable plans to address these challenges.

To meet the continuous needs of our communities, our farm stress team offers free quarterly public webinars. Survey results from these quarterly Communicating with Farmers Under Stress webinars revealed that 98 respondents gained a deeper understanding of mental health challenges, with 99% reporting increased knowledge across various mental health topics (n=11). Furthermore, 91% of the respondents gained confidence in addressing stress-related issues, such as recognizing stress symptoms, understanding suicide warning signs, and knowing where to seek help. A 3-month survey revealed that 78% of participants (17) had identified and communicated with someone showing signs of stress, while 100% felt better equipped to offer support and refer farmers to appropriate resources. Based on these successes, our team will continue to offer these quarterly public webinars to educate individuals while ex-



panding to private training opportunities. Several organizations have received private staff training within their respective counties including Horizon Farm Credit, GrowMark, ACAP/Conservation Districts, Joint Council of Extension Professionals (JCEP), Starting and Beginning Farmers, PA Agronomic Education, and the Center for Dairy Excellence.

Another communication outlet is our team's Farm Stress Real Talk podcast series, comprised of 23 episodes. The series has amassed 600 downloads, reaching 38 states and 12 countries. Looking ahead, plans are underway to develop additional episodes for the podcast series, further expanding the program's reach through diversification of topics, interviews, and unique angles to address agricultural stressors.

Overall, team members have conducted 42 statewide guest presentations, reaching over 1,580 attendees in high-profile events,

such as the Pennsylvania Senate Rural and Agriculture Affairs Committee testimony and state legislative meetings, ensuring that mental health in farming remained a priority on the state's agenda. Collectively, the efforts of the Farm Stress Team have provided education, resources, and a platform for dialogue; the team has helped reduce mental health stigma, empowering farmers in Pennsylvania and beyond to seek help and take steps toward improving their well-being.

Another exciting future collaboration focusing on the idea of ambiguous loss was offered through a regional workshop in April 2025. Extension educators from the University of Minnesota conducted a train-the-trainer workshop to extension agencies from four other states, with five educators from Penn State Extension in attendance. These educators will provide training to additional extension personnel on how to address

components of ambiguous loss in their everyday communications with farm families.

## HOW YOU CAN HELP YOUR COUNTY

While our team is encouraged by our impact and outreach to date, we realize that our programs, resources, and methods will need to be constantly evolving as we move forward. To that end, we are continuously seeking collaborative partnerships with all organizations, agencies, and individuals involved in agricultural communities to provide connections to invaluable lifesaving resources and approaches. If you are aware of individuals, agencies, or organizations in your county who would be interested in working with our farm stress team or would like resources and more information, please contact Jill Varner, juv373@psu.edu or Ginger Fenton gdc3@psu.edu. 🍷

# PA Counties Explore the Power of AI at CCAP's Inaugural AI Summit



County leaders from across Pennsylvania came together in April for the first-ever CCAP Artificial Intelligence (AI) Summit, a two-day event that offered a deep dive into how AI is transforming the landscape of local government. Hosted at the County Commissioners Association of Pennsylvania (CCAP), the Summit was part of the NACo AI Regional Forum Series, which is traveling nationwide to spotlight the role of AI in public service.

The event brought together county officials, technology leaders, and national experts for hands-on sessions, real-world case studies, and thoughtful conversations about the future of AI in county government. With more than 100 attendees from nearly every corner of the state, and even a few out of state, the energy in the room was electric; and the message was clear: AI isn't the future; it's already here.

From automating routine administrative tasks to improving data analysis and resident services, AI is quickly proving to be a valuable tool in the county government toolkit. Counties are already seeing how AI can help improve response times, streamline processes, modernize legacy systems, and even enhance cybersecurity. For rural and urban counties alike, AI offers new ways to do more with less, without compromising delivery or safety.

The Summit included keynote speakers from the National Association of Counties (NACo), peer presentations from counties already piloting AI tools, and facilitated workshops on building safe and ethical AI strategies. Attend-

ees heard directly from experts about practical, low-barrier ways to start incorporating AI into daily operations, no Ph.D. required.

Heather Hiester, CCAP's Director of Technology Programs and Partnerships, reflected on the momentum generated by the event:

"We're excited to help Pennsylvania counties embrace AI and train their staff to effectively and safely use this as a tool to improve efficiencies. This summit was about more than just technology. It was about empowering our counties to lead with confidence in a rapidly changing world."

One major theme from the summit was the need to pair AI adoption with thoughtful training, clear governance, and ethical safeguards. County leaders expressed a strong interest in using AI transparently and responsibly, with a focus on building trust with the communities they serve.

Given the overwhelmingly positive response to the event, CCAP is already exploring follow-up opportunities, including additional regional sessions, virtual training, and the development of best-practice resources tailored for county government.

The success of the AI Summit marked a turning point. Counties across Pennsylvania are not just curious about AI. They are ready to take the lead in using it to create smarter, more efficient, and more responsive local governments. CCAP is proud to be a partner in that journey and remains committed to supporting counties every step of the way. 🍷

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# Human Services Leaders Gather in Wayne County for Summer Showcase

By Tom Stark, Executive Director, PACHSA



Human services leaders from across Pennsylvania gather in Wayne County.



**WAYNE COUNTY, PA**  
NORTHERN POCONO MOUNTAINS

Class 6 County

Location: Northeastern Pennsylvania

County Seat: Honesdale

Population: 51,404 Residents

County human services leaders from across Pennsylvania gathered in Wayne County for PACHSA's Annual Summer Showcase, a two-day interactive event focused on sharing how counties deliver critical services to their residents.

This was the sixth Summer Showcase held by PACHSA. Each year, a different county hosts the event to highlight its own human service programs. The purpose of the showcase is to give human services leaders an opportunity to step outside of their own systems and see how others organize and deliver services. By seeing these systems in action, attendees can take useful ideas back to their own communities.

The showcase kicked off with a welcome from Wayne County's Board of Commissioners who provided an overview of the county and emphasized the role of local partnerships in delivering services across a rural area. "We recognize human services as a very important part of our community" said Commissioner Brian Smith during his remarks. This welcome was followed by staff from the county's Drug & Alcohol and Behavioral/Developmental Programs departments who spoke about their work. They provided insights into their operations and shared examples of what's working and where they continue to face challenges.

## About Wayne County Human Services

The primary mission of the Human Services Agency is to serve the needs of Wayne County residents, promote independence and contribute to the quality of life in our community. This county-sponsored agency is a rural resource which coordinates efforts and encourages cooperation among all Wayne County human services agencies.

The Office of Human Services acts as a liaison with the Wayne County Board of Commissioners and human service agencies, oversees the administration of all County human service agencies, acts as a coordinative unit for all County contract human service agencies, and facilitates the access of citizens to service coordination.

The group relied on Wayne County's transportation system for the remainder of the day to travel to a series of tour locations. With no public transit or ride-share options, the county maintains a fleet of 36 vehicles to help qualified residents reach services across the county. Together, these vehicles log about one million miles a year with each driver averaging 1,500 miles each month. This system is a key part of how the county connects people to the human services programs highlighted throughout the showcase.

The first tour stop for the group was the future location of a female sober living home, a planned facility that will provide recovery support in a residential setting. Though still under development, the site reflects a growing focus on long-term support for women in recovery.

Lunch took place at Wayne County's Earl J. Simons Senior Center where participants dined with the county's older adult population. Staff explained how the center supports seniors through meals, activities, and outreach. Wayne County's dietary department prepares over 8,000 meals each month at its Honesdale location, serving five senior centers spread across the county and residents who receive home-delivered meals. The visit showed how the county works to keep older adults connected and supported.

In the afternoon, the group toured Wayne County's Hand House, which serves children and youth involved in the child welfare system. Staff explained how the location provides a home-like setting for children, youth and their



The Hand House provides a home-like setting for children, youth and families to receive visitation, parenting and independent living services.

families to receive visitation, parenting and independent living services. Next, attendees visited the county's psychiatric rehabilitation and transitional living programs. Both are located within blocks of one another and offer mental health support in a community-based setting. Staff spoke about the importance of helping individuals build skills and move towards independence.

The day concluded with a visit to two more locations: the county's new walk-in crisis and stabilization center, currently under construction, and the county's food pantry distribution center. Both stops highlighted how the county responds to immediate needs, including mental health crisis and food insecurity.



Participants dine with seniors for lunch at the Earl J. Simons Senior Center in Wayne County. The center offers daily meals and support programs for older adults.



Currently under construction, Wayne County's walk-in Crisis/Stabilization Center will provide immediate mental health care services including medication management and short-term residential support.

Continued on page 41

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The Wayne County Food Pantry Program is sponsored through county government. It is operated with a Pantry Board comprised of private citizens and by the lead agency, Wayne County Human Services. The program has five sites located in strategic areas of the county to serve residents.



Community space in Wayne County's Transitional Living Apartments. The TLA provides supervised, independent living arraignments for individuals requiring additional support to transition to independent living.

On the second day, attendees heard presentations from Luzerne, Centre, and Bradford Counties. Each county shared how they organize their human services systems and discussed new initiatives and current challenges across human services categories. These presentations gave participants time to compare approaches and share ideas in a small group setting.

This year marked the sixth showcase, with past events hosted in Centre, Tioga, Erie, Lehigh, and Butler Counties. PACHSA has developed a simple yet effective format for this event because it's grounded in real-world examples. Rather than sit through abstract policy discussions, participants are able to see buildings, meet frontline staff, and hear candid feedback from local leaders.

"The Summer Showcase is a hands-on view of local service provision, every year we walk away with something practical we can apply in our home counties" said John DiMattio, Erie County Human Services Director and PACHSA President. "It's a great opportunity to get new ideas, talk through the details with the staff and see how others approach the same problems we all face."

This year, Wayne County offered a clear example of how a rural county provides services for people of all ages. From seniors to children, from recovery to crisis response, the programs on display gave attendees a full picture of how one county meets complex needs with limited resources.

As human services evolve in response to changing needs and budgets, gatherings like the Summer Showcase help keep counties connected and give them a fresh perspective on how to enhance the services they offer at home. 🍷



### About PACHSA

The Pennsylvania Association of County Human Services Administrators (PACHSA), an affiliate of the County Commissioners Association of Pennsylvania (CCAP), is a statewide, nonprofit association representing the needs of human services administrators, directors, and their counterparts across Pennsylvania. PACHSA serves to educate and advocate for the effective, efficient, and coordinated delivery of human services at the county level.

# Defend the Defenders

## THE FIGHT TO PROTECT VETERANS FROM EXPLOITATION IN THE BENEFITS SYSTEM

Submitted By The Pennsylvania State Association of County Directors of Veterans Affairs

**Free, accredited help exists for veterans but a rising number of unaccredited profiteers and legislation like the PLUS Act (H.R. 1656) threatens to undermine decades of ethical support.**

### A COMMENTARY BY THE PSACDVA EXECUTIVE BOARD

Each time a U.S. service member takes the oath to “support and defend the Constitution of the United States,” they pledge more than words they commit their lives to protecting our freedom, democracy, and national values. When their service ends, we are obligated to protect them in return.

For many veterans, that protection comes in the form of benefits administered by the Department of Veterans Affairs (VA) disability compensation, health care, housing assistance, and education benefits. But navigating the VA system can be complex, and while **free, accredited help** is available through County Veterans Service Officers (CVSOs), a growing number of **unaccredited, for-profit actors** are inserting themselves into the process—with harmful consequences.

Even more concerning, legislation like the **PLUS Act (H.R. 1656)** threatens to legalize this exploitation, undercutting the very systems designed to serve and protect our veterans.

### ACCREDITED VETERANS SERVICE OFFICERS: LOCAL, TRUSTED, AND FREE

Across the country, **County Veterans Service Officers (CVSOs)** work quietly but powerfully in the background connecting veterans and their families to the benefits they’ve earned. These professionals are **accredited by the VA or a recognized Veterans Service Organization**, ensuring they meet strict standards of training, ethics, and performance.

Their assistance is personal and local. They sit down with veterans face-to-face, guide them through applications and appeals, and offer long-term support all **free of charge**.

CVSOs understand not just the federal system, but state and local resources too. They are trusted allies in the transition from military to civilian life and play a crucial role in ensuring benefits are delivered efficiently, accurately, and with care.

### A PROFITABLE PROBLEM: THE RISE OF UNACCREDITED “CLAIM HELPERS”

Unfortunately, a rising number of **unaccredited individuals and companies** have begun targeting veterans with promises of easier or faster access to benefits for a price. Operating under names like “VA claims consultants” or “benefits coaches,” these for-profit actors charge **upfront fees or take a percentage of veterans’ monthly payments**, often for years.

These practices are not just unethical they are **often illegal**. Federal law prohibits unaccredited individuals from charging for help with filing VA claims. Yet without strict enforcement or public awareness, these actors thrive, misleading veterans and putting their benefits at risk.

### THE PLUS ACT (H.R. 1656): A DANGEROUS SHIFT

Now, legislation is being proposed that would make the situation even worse. The **PLUS Act (Promoting Legal and Useful Support for Veterans Act)** introduced as H.R. 1656 would open the door to **unaccredited individuals and businesses legally assisting with VA claims**, effectively stripping away the protective barriers veterans currently have.

On its surface, the bill claims to expand access. But it would actually:

- Allow untrained, unvetted individuals to handle sensitive benefits claims.
- Normalize charging fees for services that are legally required to be free.
- Undermine the authority of accredited CVSOs and Veterans Service Organizations.
- And increase the risk of fraud, delays, and permanent harm to veterans' benefits.

Veterans don’t need “more options.” They need **safe, ethical, and accountable support**—not a marketplace of exploitation.

*Continued on page 45*

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## THE ECONOMIC POWER OF VA BENEFITS

Beyond the human cost, there's a practical one. VA benefits represent a **major economic engine** for local communities. Monthly disability payments, health care reimbursements, housing grants, and educational stipends circulate directly into the economy supporting small businesses, school systems, landlords, and health providers.

In some counties, VA spending equals or exceeds the contributions of major employers. It helps keep families stable, creates jobs, and reduces homelessness and poverty.

Ensuring that these benefits are **accessed accurately and on time**, without middlemen skimming profits, is an investment in veterans and in the vitality of our towns, counties, and states.

## VETERANS: STEWARDS OF THE CONSTITUTION

Every freedom Americans enjoy from voting and free speech to religious liberty and peaceful protest has been defended by those in uniform. Veterans are not only protectors of national security, they served as the guardians of our constitutional rights.

Their legacy demands more than words of thanks. It demands **systems that treat them with honor and dignity**, and laws that protect them from being taken advantage of during some of the most vulnerable moments of their lives.

## CONCLUSION: CHOOSE INTEGRITY OVER PROFIT

The U.S. benefits system exists to repay a debt a moral and social contract to care for those who served. Accredited CVSOs are the frontline of that system. They operate not for personal gain, but for public service.

We must resist efforts, like the PLUS Act, that would replace trust with profit, and professionalism with predation.

If we are to honor the oath veterans took to protect our freedoms, we must stand against exploitation and stand **with** the systems that serve them best. That begins by supporting accredited services, spreading awareness, and speaking out against policies that put profit over patriotism. ▾

The Pennsylvania State Association of County Directors of Veterans Affairs (PSACDVA) is a professional organization codified in PA law and membership is comprised of CDVAs and staff]





# Federally Insured Brokered CDs

## A UNIQUE OPPORTUNITY FOR PUBLIC FIXED INCOME PORTFOLIOS

In today's uncertain market, opportunities to enhance returns while maintaining lower risk levels are increasingly rare. One often-overlooked option is FDIC Brokered Certificates of Deposit (CDs) — federally insured investments that, under the right conditions, can offer a compelling alternative to traditional government or corporate bonds. For public pension plans and county investment managers tasked with balancing performance, safety, and fiduciary responsibility, these CDs may represent a practical and prudent solution.

### THE VALUE PROPOSITION: INSURANCE AND YIELD

At their core, FDIC Brokered CDs are simple instruments. Issued by banks, they carry explicit federal insurance through the Federal Deposit Insurance Corporation (FDIC) — the same protection afforded to traditional bank CDs. However, unlike traditional CDs, Brokered CDs trade in secondary markets, behave like bonds, and can be structured with various maturities and pricing flexibility.

What makes them especially attractive to institutional investors is their exceptional risk-return profile within the Fixed Income space. When federally insured securities yield nearly the same — or more — than their unsecured corporate counterparts, the opportunity is significant. Investors can access returns that rival investment-grade credit while reducing exposure to issuer default risk, thanks to full FDIC backing.

### HISTORICAL OPPORTUNITIES TO ADD VALUE WITH FEDERAL INSURANCE

The appeal of FDIC Brokered CDs isn't theoretical. Over the past 15 years, there have been repeated periods where market conditions created clear, actionable opportunities for investors.

In 2011, Brokered CDs were yielding more than a full percentage point above equivalent U.S. Treasuries — and in many cases, they outperformed similarly rated corporate bonds. These opportunities often arise from technical bond market factors and tend to coincide with broader market volatility. Additional periods where this environment returned were in December 2018, June 2020, and again in March 2023, reinforcing the value of having these instruments available within a flexible investment policy.

The key takeaway: FDIC Brokered CDs tend to offer their greatest value during times of higher volatility, when more traditional instruments may be mispriced or offer less yield for more risk.

### INSURANCE ADVANTAGE FOR PUBLIC PENSION PLANS

For county governments managing defined benefit or defined contribution pension plans, FDIC Brokered CDs carry an additional benefit: expanded FDIC coverage through "pass-through" insurance.

Under standard FDIC rules, insurance coverage is capped at \$250,000 per depositor, per bank. However,

**Pass-Through Insurance Calculation:**

The formula to determine the insurance level is:

$$\frac{\$250,000}{\text{Largest beneficiary's (\%) share of plan asset}}$$

For example, if the largest beneficiary of a fund's stake is 1% of the plan's total assets, then the FDIC insurance coverage for bank X would be calculated as follows:

$$\frac{\$250,000}{1\%} = \$25,000,000$$

qualified pension plans are eligible for significantly greater protection based on the plan's internal beneficiary structure. Specifically, the FDIC applies a "look-through" formula where coverage is based on the net present value of the largest beneficiary of the fund (see sample below). This often results in multi-million dollar protection per issuer — a significant safety net for large public plans.

### A STRATEGIC FIT FOR CONSERVATIVE INVESTORS

With U.S. Treasuries and Agency bonds making up roughly 45% of the Bloomberg U.S. Aggregate Bond Index, many public portfolios are heavily weighted toward government debt. However, yields on these instruments can lag significantly during periods of economic uncertainty or low interest rates.

Brokered CDs provide a way to maintain the same, or even better, credit profile while enhancing yield, especially at the short end of the yield curve (1–5 years). For example, recent market environments have seen brokered CD yields match or exceed those of corporate bonds — but with a layer of federal insurance that corporates do not offer.

### FINAL THOUGHTS

Public fiduciaries — including county commissioners, treasurers, controllers, chief clerks and pension board members — may be well-served by exploring this option as part of a diversified, risk-aware investment policy. In a market where higher yields often come with higher risks, FDIC Brokered CDs stand out as a rare exception — offering the potential for attractive returns without compromising safety.

In the current environment (May), where interest rates remain volatile and credit quality is under greater scrutiny, CS McKee has recently added a nearly 5% allocation to this strategy as yield spreads versus Treasuries have widened. Our approach has focused on high-quality industrial banks, which tend to issue frequently, in larger sizes, and at higher yields to attract institutional demand. 📌

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To learn more about how CS McKee has implemented this strategy during past periods of market dislocation — or to discuss how it might fit within your portfolio — please contact Shane Nickolich at [snickolich@csmkckee.com](mailto:snickolich@csmkckee.com) or 412-880-6082, or visit [csmkckee.com](http://csmkckee.com).

*Disclaimer: Nothing in this brochure/article represents a recommendation to buy or sell any particular security. Investors should consult their own investment adviser to determine whether a particular investment or strategy is appropriate for their specific situation.*

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