

*Avoiding Holiday Stress*



*Jumpstart Your 2021 Resolutions*

*Protecting Your Skin During Cold Weather*

*Spotlight: Youn Kim at WNY Medical*

**FREE**  
**Dec 2020**



*Happy Holidays!* 

**HEALTH, WEALTH, HAPPINESS  
& SPIRIT**

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## OUR MISSION

Your Health, Wealth, Happiness and Spirit explores the power of overall wellness. We look to push past the boundaries of physical health and explore the aspects of mental health, financial health, and health of the spirit. Our goal is to bring you information and guidance that you can use to live a happy, healthy, and spirited life. We find tips and tricks for the short term as well as more expansive information for the long term. The ever-expanding technology, knowledge, and evolution of the health field, there is a growing supply data to take from. With HWHS we find the information for you and put it all in one place. Every month we bring you new articles on a wide range of topics so you can live a more fulfilled and whole life.

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# A Note From the Editor

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Hello Readers!

The major holiday season is upon us and it is not going to be like we are used to. Modifying our usual ways to celebrate and be with family will be the essential part of this holiday season. Being safe and taking precautions should be top priority, so we can enjoy family time with peace of mind. We will have to adjust our celebrations and how we get in tune with the spirit of the season.

We know that it may be hard to find happiness without our usual ways. We also know that there is hope and there are ways to find joy and tap into that holiday feeling.

This issue is going to be filled with a little extra love this month. After the last 11 months, I know we all could use it. And look for our January issue for our readers “Good Things from 2020.” You can write to us at [submit@yourhwhs.com](mailto:submit@yourhwhs.com) or give us a call at 716-362-7849 to tell us your good things from 2020. We know you have to have them.

My good things from 2020 are small, yet still brought me joy. I got to spend a lot of time with my cat AJ and snuggle him so much more, I re-dedicated myself to becoming healthier and stronger, I discovered new things to enjoy and occupy my time, and most importantly, I became Executive Editor of this magazine. I am very proud to be your editor and I hope that I am making you proud in return. Please write to me and tell me your positive things that happened this year.

Sincerely,



Melissa Rothman  
Executive-Editor



**Pics by me!**

# National Handwashing Week: Dec 6-12

By: Lauren Trautwein



Teach your kids about proper handwashing techniques!\*

National Handwashing Awareness Week is December 6-12, and it has never been as important as this year. With not only the usual cold and flu season, but a national pandemic, washing your hands is one simple way to keep you and your loved ones safe. This event seeks to bring attention to the importance of washing one's hands.

Not only can it keep you safe, it can keep everyone around you safe by limiting contamination. Germs can live on your hand for 3 hours and the number of germs on your fingertips doubles as soon as you touch a toilet. Henry the Hand, the friendly mascot of National Handwashing Awareness Week, wants to remind you of the 5 Steps of Handwashing and the Four Principles of Hand Awareness. In order to insure you are keeping your hands as clean as possible, you should follow these 5 steps:

## Wet Your Hands

Wetting your hands can help the soap lather and reach the entire surface of your hands

## Lather

Making sure the soap foams and bubble ensures that it is properly coating your hands

## Scrub

This doesn't just mean rubbing your hands together... you should be going between your fingers and under your fingernails, and even up to your wrist to make sure you are thoroughly cleaning your hands

## Rinse

Make sure to once again scrub as you rinse off the soap

## Dry

Remember, you can spread 1,000 times more germs with damp hands than dry hands

Henry also reminds us of the Four Principles of Hand Awareness. These tell us not to cough into our hands, not to sneeze into our hands, to avoid touching our face, and to wash our hands when they are dirty or before eating. While these may seem like obvious suggestions, it is important to be conscious of these principles. Did you know on average people touch their face 16 times an hour? Especially in a global pandemic, this is a big issue. Touching your face- or your mask- in public should be avoided to the best of your ability. Doing so could transfer any germs that your mask is protecting you from onto your hands. If you do accidentally touch your face or your mask, make sure to wash or sanitize your hands before continuing your day. Remember, always wash your hands before putting on or taking off your mask!

While hand sanitizer has really come to the forefront of the hygiene discussion in recent months, it is important to remember that hand washing and hand sanitizer have different roles in keeping us safe. If your hands are visibly soiled, or you have the option of washing your hands, opt for washing your hands. It's gentler on your skin and can clear away any dirt or grime. Hand sanitizer is great as an on-the-go option: after grocery shopping, pumping gas, or before eating if there is no sink available. Remember, just like with washing your hands, it is important to scrub your hands until they are dry for hand sanitizer to be effective.

Remember to visit [HenrytheHand.com](http://HenrytheHand.com) to learn more about National Handwashing Awareness Week!

\*The Henry The Hand image and name are not owned or copyrighted by Your HWHS

# Five Tips For Investing in Stocks

By: Oliver Hibbard

Everyone has difficulty at first understanding the stock market. Taking the first leap into the investment world can be a bit intimidating. However, once you know what kind of stock you want to invest in; and know how to evaluate if a stock is worth investing in, the whole process seems rather elementary. The process of investing may seem simple but you must always keep in mind the risks you take with every investment. Here are five simple tips to better navigate the stock market.



## #1: Make a Plan

When deciding which stock to invest in you must first make a plan of how you want to invest. First, you must decide what company industry you want to invest in. Choose an industry that you already have an interest in or a general knowledge of. Second, you must ask yourself what your investment goals are and factor in the amount of risk you want to take to achieve that goal. Finally, determine the amount you want to invest based on the return over time.

## #2: Trust Your Gut

When choosing a stock to invest in do not be afraid to invest in a business who supplies something that is popular or trendy for that month. Remember to factor in what social pressures or political movements are going on that month and how it will affect the stock market. For example many companies that provide delivery services, offer outdoor sporting goods, and materials for home improvements have been doing especially well in the stock market since the pandemic started. While looking at what the public is interested in at the moment is a fruitful endeavor, you should also talk to your family members and friends to find out what they consider to be trending at that moment.

## #3: Visualization

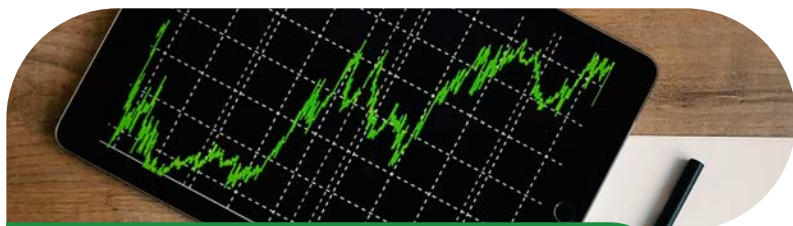
Visual aids can help even the most hopeless investors pick the best stock to invest in. Trying to evaluate the rows of data for a stock market site can always be difficult, especially if you are a novice to the investing world. Making a graph is easy, but picking which type of graph can be difficult. When looking at a company's liquidity level compared to its liabilities we would use a tree map graph. This type of graph gives the viewer a clear view of how much assets would remain if they paid off their liabilities. When we want to look at a company's stock price trajectory, we would use a simple line graph. Having these visual aids will drastically improve your investment skills as well as develop a better understanding of how a business operates by isolating each aspect of a company.

## #4: Ratios

Every expert investment analyst will use formulas with every stock they evaluate to ensure that their predictions from the data are correct. One example of these formulas is the acid test ratio; this ratio shows how a company's trajectory to success is going and if they will have enough assets to cover the accumulation of liabilities. If it has less than 1 it means the stock does not have enough assets to pay off their liabilities. This ratio is helpful for buy and hold investors. The formula is cash + marketable securities + accounts



receivable divided by current liabilities. Another ratio is the working capital ratio, this shows the company's abilities to pay off their current liabilities and or debt within a year. This is helpful for investment analysts, to determine if a company must maximize their assets to pay their liabilities or eventually go out of business. If the company scores less than 1 it may indicate that the company does not have enough assets to cover their liabilities. However if the company scores above a 1, that is not necessarily good either because that score indicates that the company doesn't invest their assets very well and therefore may not be a worthy investment. This ratio is helpful for a day trader investor who is looking for a quick buck. The formula is current assets divided by current liabilities. The last ratio that is vital to calculating a stock's success is the price to book ratio or the p/b ratio. This ratio shows what the market predicts the future cash flow of this company will be divided by the book value of the company, which is determined by the stock's assets subtracted by intangible assets and other liabilities. If the stock scores one or under then that means that the stock is undervalued, but if the stock scores a 3 then the stock is overvalued.



## #5: Keep in Mind

When investing in stock, it is very important to realize how much you are risking and there is no such thing as a fool proof investment. If you are worried about your first investment, you should do a mock investment where you do all the necessary steps and research for investing in a stock but never actually buying anything. This will help you understand what kind of investor you are and take away some of the anxiety of making a bad first investment. When you eventually make that first investment and it does not go as planned please do not be discouraged, a part of investing is learning from your mistakes. Remember patience is a virtue in the world of business and investments. The legendary Warren Buffet once said "The stock market is designed to transfer money from the active to the patient."



# Jumpstart Your 2021 Resolutions

By: Sarah Khan



Getting a Jump Start on New Year's! 2020 was a year like no other. Whether you were sanitizing your groceries or anxiously following election statistics, this year was certainly harder than most. But we don't have to let the problems of 2020 dampen our mood for 2021.

Here are some ways to get a jump start on your New Year's Resolutions!

## 1. Write Down Your Goals

It's easier to keep track of your accomplishments by writing down and sorting both your short-term and long-term goals. Set benchmarks for what you want to accomplish by when. Do your research before January 1st. Decide what is feasible for your schedule. Just getting organized is a great way to start off 2021!



## 2. Treat Yourself With Tools

Motivate yourself to stick to your goals by buying what you want/need. Want to become more active? Get an activity tracker or smartwatch. Want to drink more water? Buy that cool insulated water bottle that also tracks your water consumption. Positive reinforcement is an effective tool for promoting healthy behavior, so treating yourself could be the key to success!

## 3. Enlist Your Friends

It can be easy to lose track or lose sight of your goals if you're the only person managing them. Enlist your friends in your journey to better yourself. You could be helping both of you while having fun doing so!



Beginning your New Year's resolutions may seem intimidating at first, but these steps can easily get you on your way to become a better you. Don't let a hard year ruin your future, bounce back from 2020 by getting a head start on your New Year's resolutions today!





# 2021 Goal Worksheet

**MY GOAL IS**

**GOAL TIMELINE**

**THREE STEPS TO REACHING GOAL**

**TWO THINGS TO HELP ME REACH IT**

**I WILL KNOW I REACHED IT WHEN**

# Protect & Prioritize Your Skin this Season

By: Ayesha Khan

As winter approaches, cold temperatures and air allow our skin to get dry and irritated. It's essential to keep your skin hydrated throughout the winter months. Here are 10 effective ways to protect your skin during the winter season this year!

## Moisturize Daily

Moisturizing your skin is key, since the moisture in our skin evaporates faster in winter months skin gets dry easily. It may be helpful to get a moisturizer that's on the heavier side but still not harmful for your skin. Look for natural ingredients like shea butter and oils, specifically coconut, almond, argan. These create a smooth and healthy result on your skin.

## Use Sunscreen

Even though it isn't summer, the sun's UV (ultraviolet) rays are still very powerful. You're still at risk for sunburn despite it being cold out. UV rays reflect off snow and water, increasing the likeliness of sunburn. It's important to cover any exposed skin with sunscreen of at least 30 SPF to protect against the winter sun.

## Stay Hydrated

The holiday season brings lots of opportunities for drinking hot chocolate and other sweet drinks, but it's also crucial to drink lots of water to keep your skin hydrated and fresh.

## Cover Up!

Cover up your body with appropriate clothing according to the weather. Bundle up, wear layers, and make sure your skin is completely covered from the wind and cold.

## Avoid Hot Showers

It might be best to skip the hot showers and opt for warm ones instead. Taking hot showers can dehydrate and irritate your skin, stripping your skin of important oils that are good for it.

## Protect Your Lips

Prevent chapped lips by using a moisturizing lip balm throughout your day. Also, avoid licking your lips as it might lead to damage.

***Gentle unscented products are the way to go!***

The winter season brings lots of fun fragrances and smells, but you should avoid picking products that contain fragrance, harsh chemicals, alcohol, aldroxy acid, or retinoids. Gentle and unscented lotions and creams are best for your skin and can prevent against breakouts.

## Keep Home Warm but Don't Over-do it

Yes, cuddling up next to the fireplace is nice in the wintertime, but it is important to not get too close to the heat. Heaters can dehydrate your skin.

## Use a Humidifier

A humidifier helps to infuse and increase moisture in the air. This can help with dry skin and cracked lips, helping to keep skin and hair moist.

## Protect Your Hands

Wear mittens and gloves when you go outside to prevent dryness. After washing your hands, moisturize to keep the skin feeling smooth and hydrated.







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When it comes to well-established professionals, look no further than our own board certified dermatologist, Youn Kim! Kim is one of few dermatology-certified nurse practitioners in the United States. She attended undergraduate school at the University of California at Los Angeles. She finalized her education at Nova Southeastern University in Florida. She speaks several languages, including English, Spanish, Chinese, Korean, and Japanese.

Now with a bit of a background on Kim, let's find out how she can help you! Kim specializes in the following specialties and procedures:

- *Acne and blackhead maintenance*
- *Rosacea treatment and maintenance*
- *Growth freezing and removal*
- *Cyst removal*
- *Mole observation and removal*
- *Full body skin cancer exam*
- *Anti-aging treatment care*

If you have any further questions or concerns about your skin conditions, do not hesitate to reach out to our group of professionals. Call our office at (716) 825-0334 for more information.

# Reducing Stress During the Holidays

By: Kari Seep



It's true that the year 2020 has come and turned the world as we know it upside-down. As we approach the holiday season, there are many stressors that need to be addressed in order to find and maintain holiday cheer. Even if you are someone who handles stress well, the holidays come with certain elements that are beyond your control. So, why not mentally prepare yourself?

There are many common stressors around the holidays, which include getting together with extended family members, giving gifts, and traveling. This year, there is additional stress given that we will be celebrating our holidays in the middle of a pandemic. This means not everyone will be able to get together for the large holiday festivities that many look forward to all year long. So how do we handle these stressors? Communication will be a key factor in minimizing stress this year. Everyone's life has changed in some way, shape, or form. No one can know what those changes are unless you tell them. Many people have lost their jobs this year due to mandatory social distancing and new sanitation requirements that companies were unable to uphold. That means people might not be in a position to give gifts like they used to. If this issue applies to you or a loved one, *talk about it!* Set a budget for your gift exchange even with no spare budget! Home-made gifts or cards are wonderful options, especially if people are unable to travel and get together. Sending some home-made love is like sending a piece of yourself to be there with them when you yourself cannot be.

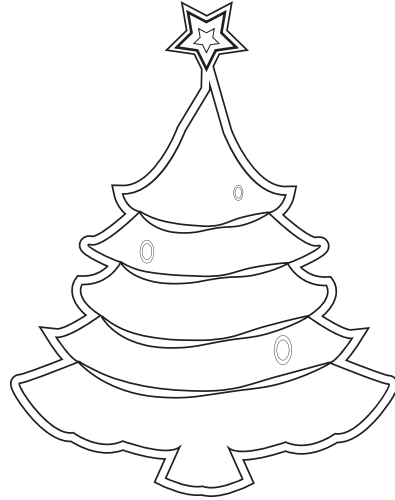


Communication can also help relieve stress for extended family members who will not be traveling back for the holidays. Just because they won't be able to travel doesn't mean that you can't still spend the holidays together! Technology has been our saving grace throughout this pandemic, and technology has the means to save our socially-distanced holidays! Make time to Facetime or call your high-risk family members and friends who are unable to leave their homes to celebrate with you. Ask if they are comfortable with receiving food or gifts dropped off to their door. The holidays are about showing people that we love them and celebrating the end of the year with our family and friends. What better way to do so than to talk with them and accommodate their needs as we would if they were able to celebrate the holidays with us traditionally.

The most important thing to remember as the holidays approach us is to treat ourselves and others with kindness. If something is causing you stress, talk about it with your safe and supportive friends or family members. Anticipating potential stress and addressing it with those who are involved will help us enjoy the holidays even if we aren't celebrating them the way we want to or have been for years. Positivity and communication can go a long way in this day and age no matter what your holiday stressor may be, remember, talk about it!



# Activity Corner



## November's Solution

G J L Y Q F T X N S R Y A S L D K P Z O  
 K L P L D J J G S J O Y D L J I O U L E  
 Q M B W E P V O U C V E D U J C R M Q N  
 P A Y O N U X L O R P L R F F X C P T V  
 X S L T I M F D I U S I S K R L H K M T  
 F H I O M P E E C N E A Z N I G A I B G  
 H E M E G K C N I C M B R A V A R N G R A  
 L D A C N I U E L H G A I H L T D P U A  
 E P F X I N A L E Y C I N T S H S A Y T E  
 A O H S V P S E D L V D G W F E K T N E  
 F T A A I I Y C D E O E T B W R F C I F  
 P A I C G E R T E A T M U W K I L H P U L  
 I T P E S Z R I R V E N T E W N A D S L  
 L O O C K P E O H E J I D R U G N E I K  
 E E C I N V B N I S L P A I W E N S R W  
 G S U P A Y N D K M Z S Y P X Z E Q C Y  
 X P N S H B A A I I L N U M O E L U N V  
 Y G R F T D R Y N O V U Z M X E R A Q P  
 E A O Z Z B C C G Y C S J E I R F S H Q  
 H B C X J K Q B O N F I R E S B I H L U

H J P H Q C Z O M B Y J F G W  
 L C U E P A A Z N A W K O F E  
 J I B W T L H N A L K V V U G  
 R D N U C Z O G D V L V O M T  
 A J O D A S Q D I L S X P Q J  
 T L Q R U K H T U E E L T U Y  
 S R A S N L S G C R L G E G L  
 J B B T J A E E I W O S S W K  
 H I L O K O M V V L Z E U E G  
 C J E M C E Y E L L R V V T J  
 Z T D Y Y G S R N I E E I G I  
 Y F I H H X F F F T S S T E W  
 M H E B A E J E W R I A S O B  
 K H R J E R L J A K L M E Z M  
 R H D R L G O E Z Y K T F T O  
 C G T K S J Y N P J Q S G T V  
 J D U Z C W H U E C X I L M Z  
 W T D Y E S M D Y M O R U C N  
 K I F N J K Y Q X N T H L K E  
 Z B Z W H V J S Q J A C E V A

**Merry, Happy, Jolly, & Joyous**

TREE	DREIDEL	MENORAH
ORNAMENT	ELVES	CANDLE
CHRISTMAS EVE	STAR	KWANZAA
LATKE	FIRE	NEW YEARS EVE
FESTIVUS	RUDOLPH	SLEIGH



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# Staying Active This Winter

By: John Kolarik

For many people working out is difficult. It is hard to find time, motivation, and even how to start.

Winter is here and with that are the holidays, family gatherings, and tons of food! So let's challenge ourselves this winter with a few goals and 10 week workout plan.

Firstly no soda, let's instead replace that with water and lots of it. For those that are reading this thinking "water has no taste" try putting a lemon in to help spruce things up.

Next while on the topic of water, let's up that intake and shoot for a new goal. Water is super important to our bodies. We should take our weight and divide that by 2.2. Then multiply that number by 40. Lastly divide the sum by 28.3. That number will equal the ounces you should drink everyday.

Thirdly let's work on portion control this holiday season. Our families are probably cooking up some of our favorites that we have been waiting all year for, but let's work on taking less on our plate and not eating with our eyes first. Instead, take a smaller plate so you don't feel the need to have to fill a bigger one.

Lastly we know this food is good and might not be the "best" for our bodies, but let's do our best to burn off some of those meals. Here is a 10 week workout plan. Start with just doing everything twice, three days a week. When you feel like that has become easier, work your way up to three reps, five days a week.

## 10 WEEK PLAN

### Monday

- 20 squats
- 15 second plank
- 25 crunches
- 35 jumping jacks
- 15 lunges
- 25 sec. wall sit
- 10 sit ups
- 10 butt kicks
- 5 push ups

### Tuesday

- 10 squats
- 30 sec. plank
- 25 crunches
- 10 jumping jacks
- 25 lunges
- 45 sec. wall sit
- 35 sit ups
- 20 butt kicks
- 10 push ups

### Wednesday

- 35 squats
- 40 sec. plank
- 30 crunches
- 50 jumping jacks
- 25 lunges
- 35 sec. wall sit
- 30 sit ups
- 25 butt kicks
- 10 push ups

### Thursday

- 35 squats
- 30 sec. plank
- 20 crunches
- 25 jumping jacks
- 15 lunges
- 60 sec. wall sit
- 55 sit ups
- 35 butt kicks
- 20 push ups

### Friday

- 25 squats
- 60 sec. plank
- 30 crunches
- 55 jumping jacks
- 60 lunges
- 45 sec. wall sit
- 40 sit ups
- 50 butt kicks
- 30 push ups



# RECIPE OF THE MONTH

## French Onion Soup Casserole



### Ingredients

- 1/4 cup unsalted butter
- 5 medium Vidalia onions, thinly sliced (about 3 lb.)
- 2 teaspoons kosher salt
- 1/2 teaspoon black pepper
- 3 thyme sprigs
- 2 flat-leaf parsley sprigs
- 2 bay leaves
- 1 (16-oz.) baguette, thinly sliced
- 1/3 cup all-purpose flour
- 3 cups reduced-sodium beef broth
- 1/2 cup sherry
- 8 ounces Gruyère cheese, shredded (about 2 cups)
- 1 teaspoon fresh thyme leaves

### Directions

#### Step 1

Melt butter in a Dutch oven over medium-low; add onions, salt, pepper, thyme and parsley sprigs, and bay leaves; cook, stirring often, until onions are golden brown, about 1 hour.

#### Step 2

Meanwhile, preheat oven to 350°F. Arrange baguette slices in a single layer on a baking sheet. Bake in preheated oven until lightly toasted, 12 minutes. Then Set aside.

#### Step 3

Remove and discard thyme and parsley sprigs and bay leaves from onion mixture. Add flour, and cook, stirring constantly, 2 minutes. Add broth and sherry; bring to a boil over high. Boil, stirring constantly, until slightly thickened, 2 to 3 minutes.

#### Step 4

Layer half of the toasted baguette slices in a 13 by 9 inch baking dish. Spoon onion mixture evenly over bread. Top evenly with remaining baguette slices. Sprinkle with cheese; cover with aluminum foil. Bake in preheated oven 30 minutes. Increase heat to broil. Remove foil; broil until cheese is bubbly, about 3 minutes. Sprinkle with thyme leaves.

**“REWARDING”**

**“PROFESSIONAL”**

**“WELL-PREPARED”**

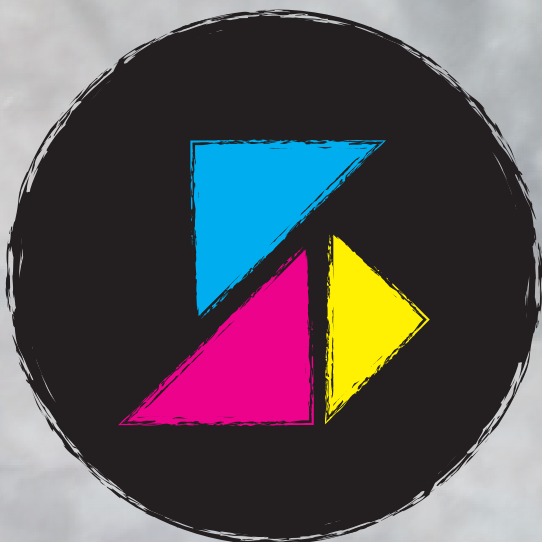
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