

Chamber Awards Banquet To Be Held April 22

It is time to make your reservations to attend the 2009 Community Awards Banquet that will be held at the William Tell Holiday Inn on April 22, 2009. We are expecting a sold out evening. Already, over 150 have confirmed their attendance.

The recipients represent some of the best and the brightest business people, community leaders and youth. The Awardees include: Community Service – Dr. Ken Nelson, Public Service – Hodgkins Police Department, Business Leader – Linda Yates, Excellence in Business – AIS, AT&T, Premier Construction and True Source Cabinets, Positive Impact – Kathleen Keenan and Louise Kulaga, President’s Award – Steve Palmer, Young Women of the Year – Michelle Meegan, Kathlynn Scheer and Emily Szymczak, and Young Men of the Year – Jimmie Allen, Matthew Glowicki and Kyle Urbashich.

The major sponsors of the event are Community Memorial Foundation – Youth Awards Sponsor, AT&T – Charity Sponsor, Adventist La Grange Memorial Hospital and La Grange Business Association – Success Sponsors, and Community Nurse Association – Hope Sponsor. In addition, we appreciate everyone that is supporting the evening.

It is not too late to become a sponsor. Please contact the Chamber office at 708-387-7550. Besides an advertisement in the program, there are three major levels of sponsorship (each provides complimentary tickets to the Awards Celebration).

We will be sending out additional reminders. Please pass them along to your friends and family. Besides enjoying the delicious dinner and terrific social interaction, you will be treated to a great awards program.

To make reservations or to ask questions, please call 708-387-7550. You may fax reservations to 708-387-7556. Reservations are \$65 each - \$600 for a table of ten.

Chamber Golf Day at Gleneagles – June 22, 2009

Each member of the Chamber was recently sent a sheet on this year’s **WSCCI Golf Outing.** **To be held at the beautiful and manicured Gleneagles course in Lemont, the Chamber outing will be “the place to be” on Monday, June 22.** Like last year, the fundraiser will be a best ball format with a shotgun start.

You are encouraged to become a sponsor of the event. There will be pre- and post-recognition, as well as continual promotion on the golfing day.

There are sponsorships opportunities for the breakfast, on-course refreshments, hole sponsors and contest sponsors. In addition, you might wish to sponsors some of the 36 golf carts, be a prize sponsor, and more.

Please return your sponsorship form. If you need another, let us know (708-387-7550). Sign up for a foursome of golf, too. Who really wants to spend the day in the office when there is beautiful golf weather outside?

Remember, SAVE THE DATE of June 22, 2009, for perfect “Chamber-weather” and a day of business-networking and golf.

Chamber Foundation Promotes Recycling & Local Businesses

Last year, well over 400 community residents dropped off computers and similar electronics at the WSCCI Foundation’s Computer Recycling Drive. This year, on Saturday, May 9, 2009, we expect even more to participate. Recycling is a habit practiced by most of our residents. They know that whatever they can do to not add to the landfill has value for everyone.

Though this seems odd to some, the Foundation of the Chamber does not directly earn money from the items that are dropped off. In fact, if it were not for the support of a major benefactor, the cost for recycling might be as high as \$20,000 to recycle the contents of six filled semi-trailers loaded with pallets that are stacked high with discarded computer items.

Each driver will be asked to make a monetary donation to the Foundation. A great number do and to each of them we truly appreciate their generosity.

To provide first class service, we will have all vehicles queuing up into a single line. **When we initially greet the drivers and passengers, we will be giving out bags of promotion literature and free coupons to everyone.** We are expecting about 500 people this year.

Would you like us to include your information about your business in the “thank you” bags? For only \$150, you may include things like a business brochure, 2-for-1 inducements, money or percentage off coupons, pens, marketing give-aways, or most anything else.

Brand recognition and point of purchase marketing is best if it is a targeted activity. **The Computer Recycling Day would be an exceptional time to ensure that your message was placed in the hands responsible adults.** They will be receptive and in good spirits – a perfect opportunity to accept information.

We are very thankful for the sponsorship support of Lyons Township High School, SIMS Recycling, AT&T, Vulcan Materials Company, Starkey Chemical Process Company, Bannerville USA, Sealed Air Corporation and Horizon Freight. Without all of them, our recycling day would not be possible.

You are encouraged to become a bag or major sponsor of the WSCCI Foundation's Computer Recycling Drive on May 9, 2009. Ask about becoming a Banner Sponsor, too. With your assistance, you will be helping to save part of the environment, as well as supporting the WSCCI Foundation – and doing something good for your business. For information, call Donna Hutchinson at 708-387-7550 or email her at donna@wscci.org.

SBA Applauds Stimulus Bill, Planning Underway For Broadest, Quickest Small Business Impact

WASHINGTON – The American Recovery and Reinvestment Act contains a package of loan fee reductions, higher guarantees, new SBA programs, secondary market incentives, and enhancements to current SBA programs that will help unlock credit markets and begin economic recovery for the nation's small business sector.

“The tax incentives and credit stimulus elements of the Recovery Act will truly help small business owners affected by the credit crunch, and will provide financing opportunities to help them create new jobs in their communities,” said Acting SBA Administrator Darryl K. Hairston.

“There's a lot to digest in the legislation, and SBA has established teams to tackle a wide variety of policy decisions, system modifications, regulatory changes, legal requirements, and new program launches authorized by the President and Congress,” said Hairston.

The bill provides \$730 million to SBA and makes changes to the agency's lending and investment programs so that they can reach more small businesses that need help. The funding includes:

- \$375 million for temporary fee reductions or eliminations on SBA loans and increased SBA guaranteed shares, up to 90 percent for certain loans
- \$255 million for a new loan program to help small businesses meet existing debt payments
- \$30 million for expanding SBA's Microloan program, enough to finance up to \$50 million in new lending and \$24 million in technical assistance grants to microlenders
- \$20 million for technology systems to streamline SBA's lending and oversight processes
- \$15 million for expanding SBA's Surety Bond Guarantee program
- \$25 million for staffing up to meet demands for new programs
- \$10 million for the Office of Inspector General

The bill also authorizes refinancing for certain SBA loans so borrowers can expand their businesses on favorable terms, and expands leverage capability for Small Business Investment Companies.

“We are going to be part of the solution, and this bill gives us specific tools to make it easier and less expensive for small businesses to get loans, give lenders new incentives to make more loans, and help restore healthy SBA secondary markets to boost liquidity,” Hairston said, noting also that more details on implementation will be coming over the next few weeks.

The stimulus bill takes a comprehensive approach and attacks several problems facing small businesses at once by reducing fees, guaranteeing a greater share of certain loans, expanding capacity in the Microloan

program, providing new loans to help small businesses keep their doors open through economic hardship, as well as new mechanisms to help unfreeze the secondary markets for SBA-backed loans.

Declines in SBA lending volume last year, which are continuing in FY 2009, reflect problems in the broader credit markets, and present hurdles to small businesses that are seeking credit in the current economy. The financial crisis has created a variety of conditions that impact small businesses, including a lack of liquidity in the banking system, a reluctance of many lenders to extend new loans, tightened credit standards, weaker finances at small businesses, and uncertainty about taking on new debt on the part of many entrepreneurs.

The Recovery Act addresses small businesses' lending problems, and addresses key investment and contracting issues. The bill helps Small Business Investment Companies better leverage investment capital to reach more small companies. The bill also increases the current contract limit for SBA's Surety Bond Guarantee program, which will help small businesses compete for contracts.

90 Percent Guarantee

The bill allows SBA to raise its loan guarantee from the current levels to as much as 90 percent for some loans. At present, SBA can guarantee loans up to 85 percent on loans up to \$150,000, and up to 75 percent on loans greater than \$150,000. The 50 percent guarantee on SBA Express loans would remain unchanged. Increasing the SBA guarantee percentage will encourage lenders to extend more capital to small businesses by increasing the share covered by an SBA guarantee.

Business Stabilization Loans

The bill creates a new SBA loan program to provide deferred-payment loans of up to \$35,000 to viable small businesses that need the money to make payments on an existing, qualifying loan for up to six months. These loans will be 100 percent guaranteed by SBA. Repayment would not have to begin until 12 months after the loan is fully disbursed. The bill provides \$255 million for this new program. These loans will help ensure that small businesses have time to re-focus their business plans in order to succeed in the long run.

Microloans

The bill expands SBA's Microloan program, which provides small loans (up to \$35,000) paired with technical assistance to start-up, newly established or growing small businesses. The bill provides funding to increase loans from SBA to participating Microlenders by \$50 million through September 30, 2010, and adds \$24 million in grants to provide technical assistance to borrowers. Historically, these loans reach low-income individuals, women and minorities in both rural and urban areas. Expanding this program through the stimulus bill will help ensure these entrepreneurs are not left behind in the credit crunch.

Refinancing

The bill also gives SBA the power to use the 504 Certified Development Company program to refinance existing loans for fixed assets, providing fresh support for small business expansion. This change will help business owners expand their current development projects and create jobs in their communities.

Secondary Market Expansion

The bill authorizes SBA to establish a secondary market for pools of "first lien" loans under the 504 program. These "first lien" loans from commercial lenders currently have no SBA guarantee. The bill authorizes SBA to deploy federal guarantees for pools of these first lien loans, so that they can be sold to investors in a secondary market. Providing liquidity for these first mortgages will help encourage lenders to continue participating in SBA's 504 loan program, which provides a key source of capital for community development and other projects.

The bill also empowers SBA to set up a Secondary Market Lending Authority that would make direct loans to broker-dealers that participate in the secondary market for SBA-guaranteed 7(a) loans. These broker-dealers would use the funds to purchase SBA-backed loans from commercial lenders, assemble them into pools and sell them to investors in the secondary loan market. This program may help address some of the

issues facing the secondary market for SBA loans and may ultimately help SBA lenders make new loans to borrowers.

Investment Program

The bill helps SBA-licensed Small Business Investment Companies (SBICs) and families of SBIC funds better leverage the capital they use to invest in small businesses. The bill sets maximum levels of funding the agency can provide to these companies at up to three times the private capital raised by those companies, or \$150 million, whichever is less. It also raises the percentage any one SBIC can invest in a single small business to 10 percent of total capital, and raises from 20 percent to 25 percent the percentage of any licensee's dollar investments that must be made in "smaller" businesses.

Surety Bonds

The bill also raises the maximum contract amount that can be covered by an SBA guaranteed surety bond from \$2 million to \$5 million, and, under certain circumstances, for contracts amounting to \$10 million, and provides additional funds to cover the costs of expanding this program. Small businesses need surety bonds in order to bid on and obtain many federal and other contracts. SBA guarantees surety bonds to small businesses that private surety companies would not otherwise be able to extend.

For general SBA information, call 800-827-5722, or go to answerdesk@SBA.gov. Locally, call 312-353-4528, or log on to www.sba.gov/localresources/district/il/index.html

2009 American Recovery and Reinvestment Act Website Link

State Representative Jim Durkin is concerned that all residents of Illinois know how the dollars from Washington will be used in Illinois. He encourages all of us to repeatedly go to www.Recovery.Illinois.gov website. The Federal Government site is www.Recovery.com.

The Illinois website home page has more than one link. There is a link entitled "Recovery Programs" that will contain the most useful information on how the federal stimulus package will benefit legislative districts and the state overall.

There will also be links and additional information for areas such as Independent Living, Environment and Energy, Healthcare, Infrastructure, etc. The website is not totally complete and not all programs have been listed. Soon, all of them will be a part of the site and each link will be updated frequently.

If you wish to share your thoughts with State Representative Jim Durkin, 82nd District, please call 708-352-7700, or send a note to his district office at 6404 W. Joliet Road, Suite 203, Countryside, Illinois 60525. His Springfield number is 217-782-0494.

WSCCI WELCOME NEW CHAMBER MEMBERS

MyMD Concierge Healthcare

Where can you go to have personalized family care? To MyMD Concierge Healthcare - of course. They provide you and your family with such concierge/executive level services as: no waiting for appointment, 24 hours and 7 day a week access, and home visits as needed. **You may call your doctors at any time of any day – and be assured that you will find your doctor “is in” and at your service.**

Call 630-887-2900 or go to their website (www.mymdhealth.com). They are located at 460 Quail Ridge Drive, Westmont, IL 60559. **At MyMD Concierge Healthcare, you will appreciate what a doctor visit should be – a first-class experience.**

Zarzycki Manor Chapels, Ltd.

Zarzycki Manor Chapels, Ltd. is a family owned and operated funeral home. They have been providing professional services to Chicago-area and Suburban families for four generations. **When there is a loss, the Zarzycki family will be there to meet everyone’s needs in a very individualized, distinctive and affordable way.**

Located in a beautiful and spacious building at 8999 South Archer Avenue, Willow Springs, 60480, the staff will assist in funeral home needs, cremation, preplanning and all funeral-prearrangement needs. Call Charmaine, Claudette or Andrea Zarzycki at 708-839-8999, visit their website at www.zarzyckimanchapels.com, or email them at staff@zarzyckimanchapels.com. Let Zarzycki Manor Chapels, Ltd. assist in celebrating life.

Klassic Home Building & Remodeling, Inc.

Klassic Home Building and Remodeling now has an expanded design center that allows you to turn your remodeling ideas into reality. Their design center, newly opened at 6880 River Road, Unit 10, Hodgkins, offers you a quality selection of cabinets, countertops, flooring, tile and more to help you create your ideal space. **Klassic will work closely with you, stay within your budget, and keep you apprised through your design and remodeling project.**

John and Mike Price are certified laminate and wood flooring installers, as well as experts at installing ceramic tile floors and back splashes. Located at 11340 73rd Place, Burr Ridge, 60527, they will gladly come to your home or office. Call them at 630-662-0500, email them at jprice@klassicinc.com, or visit their website at www.klassicinc.com.

Innovate Direct Marketing

Claudia Royston is the owner of Innovative Direct Marketing. Her firm is a consulting organization that specializes in direct marketing with a strong emphasis on data

management and analysis, strategic planning and campaign implementation. **In today's highly competitive marketing environment, your message about your product or service may become lost without a well designed implementation plan.**

Located at 4208 Gilbert Avenue, Western Springs, 60558, Claudia welcomes your inquiries. Call her at 708-784-9580, email her at croyston@ameritech.net, or visit her website at www.innovatedm.com. **Remember, when you are reconsidering your marketing strategy and looking for new ways to rise above others, contact Innovate Direct Marketing.**

Partyscapes Catering

When you are trying to impress your clients or celebrate a business milestone, want to have a party at you home, or are considering looking for a professional to take care of any type of occasion, call on Partyscapes to meet all of your catering needs. Ginny Schoditsch is a very creative caterer that customizes your menu with delicious offerings. No matter if it is for a social occasion or business activity, you will be assured that all of your gourmet foods will be beautifully arranged and served in an artful manner.

Partyscapes will supply the flowers, greenery, and specialty linens. All you have to do is greet your guests and enjoy your activity. They do all of the work and will always leave the preparation and serving areas in spotless condition. Call Partyscapes Catering at 708-712-0023, email them at info@partyscapescatering.com, or visit their website at www.partyscapescatering.com. A call to Ginny will put the fun back in family celebrations.

[For those that want to know the name of the caterer at the Business After Hours that was held at Comcast, it was Partyscapes Catering.]

Lorelei Group

Consumers have few tools to rely on when determining the quality, concerns, and values of your business. This is true for homeowners, too. One of the best indicators is how your landscaping looks.

The Lorelei Group, a design/build landscape firm, offers distinguished designs for households. Originally started as Prairie Path Pavers, they have over 12 years of quality service behind them. They never charge for consultations.

Call them for a complete landscape overhaul with design and installation, or for renovations, backyard retreats, full perennial gardens, and maintenance-free plantings. Their phone number is 708-579-6690 [Ask for Susan or Erinn], and website is www.loreleigroup.com. Their mailing address is 500 E. Cossitt, La Grange, 60525.

Remember; the front of your building always makes a first impression!

Francesca's Bellezza

Every time you go out to eat – no matter if it is for breakfast, lunch or dinner – you should always expect to have a meal as good as the last time you ate at the restaurant or food establishment. This is especially pertinent to Chef Scott Harris, operator of the new Francesca's Bellezza at 75 South La Grange Road, La Grange, 60525.

The newest restaurant in La Grange joins seventeen other Francesca restaurants. States Harris, "Every timer a guest walks in the door, I want them to have the same great experience. **Consistency in food and service is the essence of my business. We offer an exciting dining experience at a good price.**"

A Francesca Bellezza's, there are always three types of fish, homemade sauces and imported Italian pasta, a long list of affordable wines, and daily specials on food and refreshments. Their menu, which changes every two weeks, is deep and guaranteed to please all appetites. Lunch is from 11:30 until 4 and dinner from 4 until 9 (later on weekends). Reservations are highly recommended (708-579-3500). For more information, go to www.miafrancesca.com.

Willow Insurance Services, Inc.

Guy Vorsanger, owner of Willow Insurance Services, Inc., has been in business for over 25 years. In that time he has witnessed his business grow into a full-service insurance agency serving the needs of about 1500 individuals and families. In addition, he meets the needs of over 325 businesses – with special programs for child-care centers and auto repair shops. **Besides covering your assets, Willow Insurance Services provides coverage for worker's compensation, liability and umbrella requirements, business buy-sell life insurance, and pensions and profit sharing plans.**

Being an independent insurance agency ensures that he and his staff will always be working for you. They will see to it that when you have a loss, they will provide you with the follow-through that is needed, and that you receive fair, prompt payment of claims. They are caring, professional and conscientious people: the kind of you people you can depend on.

Te learn more or have specific questions answered, contact Guy and his staff at 708-354-7900, or visit his website at www.willowinsure.com. His office address is 913 Hillgrove Avenue, La Grange, 60525. **Don't forget to ask for a quote on group and individual health policies, too.**

Café 36

“Let’s meet at Café 36 for lunch or dinner.” That, and “how good their food is” are constant refrains from all over La Grange. **Owned and managed by Terry and Carol Gilmer, Café 36 is artfully appointed and easily accessible at 22 Calendar Court. Lots of parking is just down the street on the large Village-owned lot.**

Café 36 is known as a contemporary and American bistro. As such, they provide fine dining in a casual atmosphere. They feature fresh seafood, tender steaks, and delicious chops. If you want something a bit lighter, try their artful sandwiches and memorable salads. **Café 36 is a terrific place to hold meetings or mid-sized gatherings, charity functions, seminars and parties, as they have a section of the restaurant that can be reserved by you and your party (seats 75).**

If you have been dining there in the past – it is even better. If it is your first time – you are in for a tasty experience. Call ahead for reservations (708-354-5722), if possible, or just stop by. If you have kids, they will enjoy ordering off the children’s menu.

LubePro’s

All the professional mechanics agree that routine oil changes, fresh oil filters, and constant lubrication will keep a vehicle running for darned near forever. **At LubePro’s, they are fast and they, too, are very professional. They have been serving the community since 1986.**

Mathew Olson is the owner/operator of LubePro’s. All of his technicians are highly trained. **From the moment they greet you to the time they wish you a “good day” you will be assured that your car or truck is receiving the attention you expect.**

Located at 5501 South Gilbert in La Grange, you will find the newly redecorated and upgraded facility easy to drive in to and exit from. States Mathew, “We are looking forward to being even more of an asset to the communities in the area. **Just so we can “hi” to our fellow WSCCI Chamber members, we will discount an oil change by \$10 if our customer identifies him or her self as a member of the chamber.**”

For more information, call Mathew at LubePro’s (773-301-4262) or drop him a note at msochicago@yahoo.com. Their website is www.lubepros.com.

Lyons Dedicates New Municipal Center

On March 13 and 14, the Village of Lyons celebrated the opening of their \$14 million municipal center. The building was designed to serve all functions of Village

administrations, the police department, recreation needs and the requirements of a forward focused community.

Mayor Visk, trustees, Village Clerk Gary Benedik, Manager Roy Witherow, Board of Trustees, and staff welcomed dignitaries and community members to their new facility. Self guided and formalized tours were undertaken on both days. It was apparent that much effort went into the design of the building.

Just north of the new Municipal Complex, located at 4200 Lawndale Avenue will be a village park and the newest Culver's restaurant in the chain. Congratulations to everyone involved with the new complex.

Estate, Estoppel & Exigence. Everyone Needs An Attorney!

Let's keep it simple ... effective January 1, 2009 automobile titles may designate a beneficiary to whom ownership of the vehicle shall pass in the event of the owner's death, other wise known as a title transfer on death. Use of this method to designate a beneficiary and to transfer title of an automobile upon the owner's death can simplify the administration of an estate.

Contact a qualified attorney to assist you in completing a comprehensive estate plan for your specific needs; or if the administration of a family member or friend's estate is your responsibility. **The time to take care of details is before the legality of those details matter.**

If you are considering home additions or major remodeling ...why not execute a contract in lieu of signing a contractor's proposal. A qualified attorney can draft a contract document addressing your specific project. Starting with a contract that defines the expectations of both parties can help in keeping a project on track.

The Chamber has some terrific attorneys that are specialists in the various aspects of law and legal documents. We recommend you call this article's author, Lesa Moskowitz at Rosenthal Moskowitz LLC at Rosenthal.Moskowitz@gmail.com or 708/288-7821, or call the Law Offices of Anne Chestney Mudd, at 708-246-8739 or visit www.annemudd.com, Frank E. Van Vlierbergen at 708-352-9195, Wilson and Wilson at 708-482-7090 or visit www.lagrangelaw.com, Aronberg Goldgehn Davis & Garmisa at 312-755-3188 or visit www.addglaw.com, Bernard T. Martin, Jr. at 708-579-1610, Brian Stephenson at 312-804-4783 or visit www.bstephensonlaw.com, Seyfarth Shaw at 312-460-5802 or visit www.seyfarth.com, or contact Total Environmental Solutions at 630-620-9100 or visit wwwl.tespc.com

Choosing a Behavioral Health Therapist

Don't hesitate to ask questions when contacting a therapist. You are choosing a professional to help with important, sensitive issues. You may need to speak with several to find one you feel comfortable with. Therapists have different personalities, methods, beliefs about human nature, and problem solving strategies. Request a brief introductory meeting to get a feel for the therapist's style.

Here are some points to consider; Does the therapist have a state license? Is he or she a professional, experienced, seems warm and non-judgmental and accepting, and is respectful and supportive person? **Effective therapy is the result of authentic relationships and constructive dialogue.**

In addition, **a therapist should allow you to adequately explain your problems without prejudging, and should support medication management by a physician if needed.** Does the therapist have a variety of clinical strategies and when one is used, will it address your concerns with specific approaches appropriate for you?

Lastly, a therapist should provide clear information about your client rights, confidentiality, and fees, and will always maintain professional boundaries.

In addition to the therapist's skills and professionalism, the relationship between you and the therapist is what makes counseling successful. **Take the time to find a therapist who is a good match for you.**

The Chamber has two therapists that are members. One is Donna Marie Desai, LCPC, Psychotherapist and Community Mental Health Educator, Desai Guidance and Counseling. Westchester, IL. Her number is 708-344-7712 and email address is donnadesai@yahoo.com. Your first 30-minute session is free.

Another counseling organization is Village Christian Counseling Service, 4475 Wolf Road, Western Springs, 60558. Their number is 708-246-8695 and their email address is info@villagechristiancounseling.com.

Zarzycki Manor Chapels, Ltd.

Lunch & Learn Series Continues with Estate Planning Workshop

WILLOW SPRINGS, IL- March 20, 2009 - Zarzycki Manor Chapels, Ltd. will continue its Lunch & Learn series on **Saturday, April 18, 2009** at 11 a.m. at their Willow Springs location. The workshop will feature two, expert speakers on Estate Planning Principles: Corey Rybka, Attorney at Law, and Peter Kopsaftis, CEO of Global Capital.

The presentation will offer a review of the use of wills and trusts, and the need to coordinate insurance and retirement assets with the rest of an estate plan. As well, the use of living trusts, power of attorney for health and property, living wills and avoiding probate will be part of the presentation. Time will be allowed for questions and answers. After the one-hour long presentation, a light lunch will be served. The workshop benefits those of all ages.



"The purpose of our Lunch & Learn series is to provide an opportunity for attendees to learn about a theme or product from a variety of industries, while enjoying lunch with other community members," said owner Claudette Zarzycki. "We welcome members of the community to attend this free event to become more informed on a very important topic."

This is a free event, however reservations are required. For more information or to reserve a seat, please contact Claudette Zarzycki at 708.839.8999. Reservations must be made no later than Monday, April 13, 2009.

Donna – a calendar of events would go at the end.

Thanks,

bob