

## Elk Grove Township

Published January 2018

## A Note from the Supervisor



Michael H. Sweeney, Supervisor

I hope your New Year is off to great start! We are looking forward to providing you with great service in 2018. As always, I am completely humbled by the generosity of Elk Grove Township residents and the business community. This newsletter is filled with incredible stories of individuals and companies pitching in to

help their neighbors. The Simply Give Program at Meijer, our Holiday Programs, and the township Cereal Bowl are successful because of you and I cannot thank you enough. If you are interested in working with us to help those in need do not hesitate to contact us.

Please take some time to read and learn about all the services Elk Grove Township provides. If you have questions you can call or email us and we will be happy to help.

Thank you for allowing me to continue to serve you. Regards,

Michael H. Sweeney

## Township staff awarded "Caseworker of the year"





General Assistance Team Pictured above are (L to R) Norm LaBrasca, Lisa Menich, Stephanie Shparago, and Allison Meyer

At November's Annual Township Officials of Illinois Conference held in Springfield, IL, Elk Grove Township Director of General Assistance and Community Outreach, Lisa Menich, was awarded "Caseworker of the Year."

This prestigious award is given out once a year to a caseworker based on level of service provided, going above and beyond serving

clients, improving services to the community, community involvement and impact. Supervisor Mike Sweeney said, "Lisa exudes the Township's motto of 'Empowering People Through Community'." Mary Jo Imperato, president of the Illinois Township Association of General Assistance Caseworkers stated, "While we received many nominations for this year's award, Lisa stood out with her dedication and genuine

enthusiasm for serving the most vulnerable of her community,"
"This award is truly a reflection of the entire General Assistance Team and our goals of increasing levels of assistance and professionalism while serving the residents of Elk Grove Township," stated Lisa Menich.

Meijer Store Director Brian Lach (far Left) welcomes representatives from Dexter Magnetic Technologies, Schiele Group and the Lions Club of Arlington Heights after they presented checks to Twp. Supervisor Mike Sweeney (Center).

## **SIMPLY GIVE PROGRAM MAKES AN ENORMOUS IMPACT**

Meijer held a DOUBLE MATCH day for their Simply Give program in December and 3 local organizations stepped forward with large donations. Because of the double match, Elk Grove Township received over \$34,000 worth of gift cards that can be used by the food pantry to purchase higher cost, better quality protein sources. We are so grateful to Dexter Magnetic Technologies, Schiele Group, and the Lions Club Of Arlington Heights for their support!

Meijer graciously has continued to support the Elk Grove Township Food Pantry through the Simply Give Program. With this program, donors are able to make donations at the checkout counter at our local Meijer store in Rolling Meadows and those funds are given to the food pantry in the form of gift cards used to purchase most needed items. Gift Cards are restricted for food purchases only.

### Township Trustees



Andrea Koshaba



Suellen Satern



Dale Niewiardowski



Bob <mark>Ingraffi</mark>a

#### ASSESSING THE SITUATION-JANUARY 2018 EDITION By CONNIE CAROSIELLI, C.I.A.O.,

My Staff and I hope that you and yours have the happiest and healthiest 2018.





It is our privilege to assist you in navigating the Cook County property tax system. We personally spoke to over 5,000 of you in 2017. Your concerns are of paramount importance to us.

As we begin the new year, there are time frames you should be aware of.

- First installment tax bills will be out by February 1st, due and payable by March 1, 2018. Please remember that you will not see your exemptions until the second installment bill. The first installment is 55% of your previous year's bill.
- Your renewal of Senior and Senior Freeze Exemptions should be in the mail by late January to early February. If you haven't received that renewal by mid February, please come in and we will assist you.
- New Homeowner Exemption forms should be out at the end of February. Usually all Disabled Exemptions Forms are available at the beginning of March.

For those of you that have shared your email addresses and phone numbers, we will communicate with you when we are open for Assessment Appeals, for both the Cook County Assessor's office and the Cook County Board of Review. As ever, when you have questions, please come in and see us or call us at 847/437-0300.

#### CLERK'S CORNER

Happy New Year! I hope 2018 is a year filled with new hopes, joys and beginnings.



George Busse Township Clerk

#### **2018 Cook County Vehicle Stickers**

For Township residents living in unincorporated areas, Cook County Vehicle Sticker notices will be sent out in late May. As a services to our residents, the Township makes the

vehicle stickers available for purchase in its Arlington Heights Road offices. The Cook County Wheel Tax Ordinance is the law that requires the purchase of the sticker for any vehicle registered in unincorporated Cook County. Elk Grove Township does not set the price for the stickers and does not receive any compensation from Cook County for providing the service. The stickers need to be purchased and on the vehicle by July 1st or the owner can be ticketed. Also, there is a late fee for stickers purchased after the July 1st deadline. The sticker price for a standard passenger vehicle is \$80 but the price increases with the size/weight of the vehicle.

#### 2018 Annual Town Meeting - April 10th

I encourage you to attend this year's Annual Town Meeting as the Supervisor will be providing an update on the consolidation and upgrading of Township property and facilities. The Township is selling its Youth Services building in Mount Prospect, its current Town Hall in Arlington Heights, and is swapping its property at 711 Chelmsford Lane in Elk Grove Village for the current Elk Grove Village Public Works Building on Landmeier Road in Elk Grove Village. The consolidation plan is being pursued by the Township Board in order to improve efficiency, reduce expenses and put property back on the Villages' tax rolls. This is an update that should be of interest to every Township resident.

The Township Annual Town Meeting is always held on the second Tuesday of April at 7:00 p.m. at the Township Hall at 2400 S. Arlington Heights Road, Arlington Heights. This year the second Tuesday falls on April 10th. Anyone can attend the meeting, but only Township residents who were registered to vote no less than 28 days prior to the meeting can vote on items. The Township Board will adopt the agenda for the Town Meeting not less 15 days prior to the event. However, a group of 15 or more Electors may request that an item be placed on the agenda for consideration. The request must be received by the Township Clerk not later than March 1st and must be relevant to the powers granted to the Electors under the Township Code. The Electors powers are numerous and diverse (see Township Code 60 ILS 1/30-10(b)). I hope to see you on April 10th!



Art Niewiardowski

#### **News from your Highway** Commissioner

#### **Highway Department Prepared for** Winter Weather

The Elk Grove Township Highway Department is ready for the winter season. In order to get the best possible price for road salt this year the highway

Highway Commissioner department has entered in a joint purchasing agreement with Cook County. The added buying power includes not only Cook County, but also includes many other various municipalities and township highway departments and has enabled our township to acquire bulk treated road salt at a substantial cost reduction. Also, if an unforeseen winter causes extremely high salt usage Elk Grove Township will be able to acquire any

additional salt directly from any of Cook County's stockpiled inventories thereby reducing the possibility of any shortages. This will ensure our township roads will be safely treated from any winter-related road conditions which may occur.





## **Super Sudsy Support** Needed!

People often ask about the best way to help support the needs of the community through the food pantry. Right now, our greatest need is laundry soap. Many of our clients are subsisting on SNAP (food stamps/LINK) benefits. While these funds are important in feeding those who are in need, those funds DO NOT cover everyday health and hygiene items. Think about the way you keep yourself clean and healthy each day and you'll realize how important these items are for our well-being. Clean clothes and clean bodies keep people healthy and boost self- esteem while poor hygiene can lead to everything from minor illness to serious disease. Please consider donating some laundry soap to the food pantry!

## Our local high schools are Grrrrrreat!

On October 6, 2017 the Elk Grove High School and the Rolling Meadows High School football teams squared off on the field, but throughout the week, their students were busy collecting boxes of cereal.

This wasn't for some extraordinary breakfast event, but to benefit the Elk Grove Township Food Pantry. This is the second year that our remarkable high school community has put forth enormous efforts to raise awareness of hunger issues and to



Congratulations to Elk Grove High School, this year's winner of the Elk Grove Township Cereal Bowl Traveling Trophy.

do something about it! The schools competed for the coveted "CEREAL BOWL" trophy, but the real winners are local residents in need that receive the boxes of cereal when they use the Elk Grove Township Food Pantry. A total of 1,852 boxes of cereal were collected by both schools. Thanks to all the students.

teachers, staff, and families that participated. Your donations make a difference!

## IMPORTANT Energy Bill Assistance: LIHEAP

(Low Income Home Energy Assistance Program)

Elk Grove Township continues to participate in programs to help low income households with their energy bills. Currently available programs include:

Direct Vendor Payment (DVP)/Reconnection Assistance (RA) DVP/RA designed to assist income-eligible households with energy services, in the form of a one-time benefit payment to the utility companies that is applied directly to the household's energy bills. The amount of the payment is determined by income, household size, and fuel type. RA is used to prevent or reconnect disconnected households.

Please call our General Assistance office. We will be happy to pre-screen you, set up your appointment, and give you a list of documents necessary for application.

(847)437-0300

\*\*\*Please note, in order to give you our full attention we cannot accept walk-ins.



Are you struggling to put food on the table?

Are you choosing food over medication, your electric bill, or other necessities? Please consider visiting the Elk Grove Township Food Pantry. We are happy to provide a few bags of groceries to Elk Grove Township residents once per calendar month. Pantry visitors receive basic staples like canned goods, rice, pasta, peanut butter, cereal, meat etc. Please bring a driver's license or State ID, along with a current utility bill to EVERY visit.

Pantry hours: Monday, Tuesday, and Thursday from 9:00am- 3:45pm.

## Gas Bill Relief

The Nicor Gas Sharing Program may be available to those that are over income for LIHEAP.



The program offers a one-time annual grant, with no requirement to be paid back, to qualified residential customers who meet the required income guidelines. Nicor Sharing Program is funded through direct

contributions from Nicor Gas' customers and employees. If you're approved for a Sharing Grant, the Salvation Army will make payments to Nicor Gas on your behalf. Customers can receive a Sharing Grant of up to \$450 and special programs are designed for veterans and customers in crisis situations.

Call our General Assistance office for more information. 847-437-0300



### GREATER CHICAGO FOOD DEPOSITORY

Elk Grove Township Food Pantry is proud to announce that we are now partnering with the Greater Chicago Food Depository. This means access to higher quality, healthier foods for our pantry users, as well as a greater quantity given at each visit. We are excited to be able to include a selection of fresh fruits and vegetables as they become available.



### We're here to Help!

Are you behind in your rent and have a 5-day notice?
Are your electric or gas bills slated for disconnection?
Are you looking for resources or information about services and helping organizations in the area?
We can help! Our staff is here to assist you with financial resources, food pantry, or information and referral services. Just call us at 847-437-0300 and ask to speak to someone in General Assistance!

## Elk Grove Township Employment Support Center

## Local People. Local Jobs.

#### What they're saying about us

"The job board is a great thing that really helps people find jobs!"

"...(The services provided) were a real life saver!"

#### Free Services Available:

- · Employment/Career Counseling
- · Helpful Careering Materials
- · Job Search Books and Reference Loan Materials
- Computers (for job search)
- · Limited Work/Table Space
- Periodic Career Seminars and Workshops
- · Network Meetings and Job Fairs

Hours of Operation: Tuesday & Thursday 9:00am-1:00pm

Contact us: (Phone) 224-222-0935 jobhelp@elkgrovetownship.com

## **FREE CAREER SEMINAR!**

Join us as we continue our career seminar series with five exceptional seminars that will help you move your career search into high gear. Our presenter is Bob Podgorski, Director of the Elk Grove Township Employment Support Center. He will help you use the tools most helpful to your job finding campaign, including provide you skills in interviewing and networking and help you to become highly competitive in a job market filled with competitors. Be sure to sign up and tell your friends to join us!

All career seminars to be held at: Elk Grove Township-Town Hall (use south entrance) 2400 S. Arlington Heights Road 10:30am to 12:00 Noon February 13 – "Will I LOVE My Next Job?" Making a mistake in accepting the wrong offer, or the wrong job - in the wrong company can only lead to disaster. In fact, it will probably lead you to the need to find employment all over again when things just don't work out. We'll give you some excellent pointers that will help you identify the right job at the right company, so you will love your next job!

April 3 – "Gigging – The Art of Steady Temping." We know that the job market is riddled with temporary, contract and part-time work. Many of us job seekers will need to accept a temporary assignment every-so-often, just to keep bread on the table and the bills paid. Some job seekers will even find a liking for this work and want to stay in the growing GIG economy. Learn the nuances, the pros and cons of this fast-growing trend in employment.

Please call or Email your registration to: 224-222-0935 or Jobhelp@Elkgrovetownship.com

## WINTER / SPRING 2018 JOB FAIR MARCH 28TH!

Follow us on Facebook for further details

# We are most grateful to those of you that donated to our holiday programs this year. You are the reason that so many of our residents in need celebrated the holidays with joy and hope.

This year, through the generosity of our donors, we received donations to provide for nearly 150 children in the township. Gift cards were provided to the families, allowing the parents to shop for their children and ensuring that the children got exactly what they wanted/needed. Here are some of the words of thanks that we received from the families:

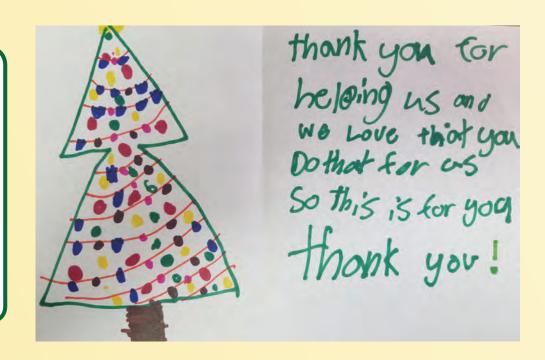


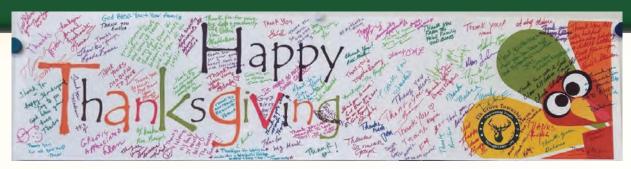
"Thank you so much for your giving spirit and kindness this holiday season. Your generosity is going towards a very special little girl who has been put through so many difficult changes in our lives but always has a smile and loving words. I can't thank you enough for helping me show her how special she is, how loved she is, and how beautiful the holiday spirit can be!"

"I am so grateful for the generous gift--- to be able to provide a Christmas for my child."

"Thank you for the gift cards. I am excited to purchase a toy for my child. I appreciate your help in providing for my family...and your help with making my son smile on Christmas day!"

"Thank you for being my saving grace, as I panicked at the fact of (my son) not having a Christmas because life has hit us hard in the past year. From the bottom of my heart, thanks you for making Christmas special for me and my family."







Once again, our residents and local businesses generously donated over 150 food baskets for the Thanksgiving Holiday. Our clients were thrilled with the items provided and expressed their gratitude by signing the banner that hangs in our hallway (and is shown above).







## **White Christmas Thank you!**

So many of you rallied around this program, that we are overwhelmed by your generosity!

This time of year the need for personal essential items increases, especially for our food pantry users.

Unfortunately, they cannot use their federal food stamps (SNAP money) to purchase essentials like soap, toothpaste, toilet paper, Kleenex, deodorant, etc. These necessities are a part of our daily lives, yet expensive to purchase. Residents, churches, schools and businesses alike gathered large donations to this program and we are so very grateful!

Thank you for your donations!

## **Snow Angels Update-**

Thanks to all that donated snow pants, boots, and coats to the Snow Angels Drive to benefit the students in need at District 59 schools. Together, we collected nearly 800 items! Your donated items are a welcome source of warmth during these frigid winter months!





High cost of prescriptions got you down?

Coast to Coast is a FREE program sponsored by Elk Grove Township and it's SIMPLE to use!

Here's how:Cut out the card below.

Bring your prescription, along with the **Coast to Coast** card to the pharmacy of your choice. Ask the pharmacist to run your prescription through your current insurance and compare it to the cost using the Coast to Coast card (Your ID# is your phone number!) Choose to use whichever program costs you less——

It's really that simple!

#### Coast2CoastRx

## Free Discount Prescription Card

- · Save up to 75% on prescriptions
- · Individuals or families can use
- 60,000 participating pharmacies
- Use immediately with no paperwork to fill out
- No health restrictions Everyone is accepted
- · No fee ever charged for the card
- Save on brand and generic drugs
- · Covers drugs not covered in health plans
- · Covers many pet prescriptions

Save on your family's dental, vision, veterinary, hearing, diabetic equipment/supplies, lab and imaging services – all non-insurance discounted benefits – call 1-800-931-8872 or go to www.coast2coastrx.com for more information on all benefits and to print out a card, search for a provider and see frequently asked questions.

#### Coast2CoastRx

**Elk Grove Township** 



Bin#: 008878 Group#: ELKTWP2

ID Number:

ID Number can be any random 10-digit #, please add 01, 02, etc. for dependents after 10-digit #. HIPAA Compliant.

#### Processor NetCard Systems/RxWest

Pharmacy Only Help Desk: 1-888-886-5822
To Cardholder: If you have any problems processing your prescription please call 1-800-931-8872 while at the pharmacy Coverage: Individual & Family · PBM is WellDyneRx

THIS PLAN IS NOT INSURANCE

### **Special Bus Trips for Seniors**

The Elk Grove Township Transportation department offers door-to-door service to senior citizens (over 55) and disabled residents (over 18).

The Township buses can take you to your favorite local places to do your grocery shopping and to the beauty/barber shop, pharmacy, fitness center, as well as to your doctor, dentist, optometrist or dialysis appointments, to name a few places to which we travel. Why not call us to learn more about the places we travel on a regular basis or to reserve your spot on the bus for one of these upcoming Special Bus Trips?

Thursday February 15
Panera Bread
Elk Grove Village

Thursday March 15
Spring Shopping at Yorktown Mall
Lombard

\*\* = Everyone must register for the Events
at the Elk Grove Village Library
(847-439-0447), which are scheduled from 11:30 – 1:00.

Our service is available Monday through Friday from 9:30 AM to 3:00 PM.

Reservations are required to be made at least one day in advance by calling the *Township office at 847-437-0300*.

Anyone that answers the phone can assist you.

We hope to welcome you onto one of our buses in the near future.

## Save the Date!



Senior Celebration Day

## Save the Date! Monday, April 23, 2018

10 a.m. to 2 p.m.

This FREE EVENT will be held at the Forest View Educational Center 2121 S. Goebbert Road, Arlington Heights, IL

Free Health Screenings + Informative Exhibitors
New Entertainment • Interactive Demonstrations and Activities
Free Prize Drawings

Admission ticket is required for entry. Tickets will be available in February at your local senior centers, Elk Grove and Wheeling Township offices, park districts within District 214 boundaries, District 214 Community Education or on the day of the event at the door.

# The Youth and Family Services Department From the Parenting Toolbox Instilling Empathy

One common admonition from all of the world's great religions is a variation of "treat others as you would have them treat you." Oh, if we could only live up to this prescription.

Today, one of the biggest challenges we are seeing with school children is the extent to which they are treating each other poorly, often in mean-spirited, hurtful ways. Add to this the phenomenon of social media on phones and computers, and the avenues for inflicting hurt have exploded exponentially.

Children, of course, are always in a learning process, and it often takes time acquire important values and skills. But, it is up to ALL of us to do their teaching. So, what do we do?

- 1) Talk with your children about empathy, about trying to understand the views or feelings of "the other." Tell them that you expect this from them.
- 2) Hold them accountable if they violate this expectation.
- 3) Since children learn most from what they see, demonstrate this value daily.
- 4) Support your child's school in promoting and enforcing this expectation in the school culture.

As you speak with your children, recall the example provided by Atticus Finch in To Kill A Mockingbird: "If you just learn a single trick, Scout, you'll get along a lot better with all kinds of folks. You never really understand a person until you consider things from his point of view . . . until you climb inside his skin and walk around in it."

May it be so. Our children need this wisdom, and they need it imparted by us.

For more information, or for counseling services, call 847-981-0373.



Credit 101-Post-Holiday Credit Tip:

After you are done shopping, take a few minutes to save those receipts that might otherwise end up crumpled at the bottom of a purse, pocket or get accidentally thrown away. Then, periodically compare the receipts to your credit card statements and online account histories, watching for odd charges that could indicate your account has been compromised.

When folks get their credit card information misused, it usually doesn't show up as a \$10,000 item. It usually shows up, as say, a \$5.13 item because hackers are automated. They are going to hit a million cards at a time.

When many purchases are made in a short period of time, small fraudulent charges can fly under the radar. The sooner you spot fraud, the easier it will be to resolve.

If you see a \$5.13 discrepancy on your card statement, and you didn't keep your receipts, you are going to scratch your head and think, "Gee, I was in that mall for a long time. I wonder if I might have done that." So, save all your receipts and actually check your accounts against them.

For further information about how to check your credit score or how to correct errors on your credit report, please call our General Assistance Office. We will put you in contact with our credit professional who will be happy to guide you through the process.

Call 847-437-0300







 We recycle TVs and monitors. (recycling fees apply for TV/monitors only)

145 S. Weiler Rd. | Arlington Heights, IL

elain**recyclina**.com 847-741-4100

When you mention EGT NEWSLETTER, you will receive \$5 OFF the recycling fee of each TV/monitor brought in to anyone of our four locations.

### To Advertise in this Publication



Kelli Strain

Phone: 630-232-9677 x146 Email: kstrain@strath.com

Can't afford to see a doctor? No health insurance or stuck with a big deductible?

### Access to Care has the answer!

Since 1988, Access to Care has been helping individuals who are UNINSURED or HAVE HEALTH INSURANCE WITH HIGH DEDUCTIBLES, who live in suburban Cook County,

Doctor Office Visits - \$5 Lab Tests and X-Rays - \$5



Prescription Medication - \$15 - \$30 - \$40





(708) 531-0680

Eligibility is income based: under \$35,000 for a family size of one or under \$71,000 for a family size of four. Access to Care is a not-for-profit program supported by grants.



## **WHAT OUR ADVERTISERS ARE SAYING!**



Our goal at Trapp Financial is to educate and empower our local community by assisting individuals with their finances; advertising in the Elk Grove Township newsletter has benefited us greatly by getting our services in front of the people who we aim to help. Due to our ad, we have had numerous consultations scheduled and a couple of us have even been recognized outside of the office by other local businesses!

### Real life, REALLY Good Residents

Since 2003, Community Character Coalition of Elk Grove has continuously partnered with community groups to provide support, resources, activities and leadership to spread the practice of good character values in our schools, government (local and township), police and fire departments, park district, library, and many community organizations, agencies and businesses. Members meet monthly to plan events and strategize ways to continue to teach and support good

character in our community.

Local activities include the Carnival of Character, Celebration of Character, Youth Recognition, Elk Grove Fallen Soldier Memorial Scholarship, Kids Club After School Program, Junior Leader Training, Pack the Pantry, Toys for Tots, Feed my Starving Children, Halloween Fest, and more!



If you are an Elk Grove resident or local businessperson, please consider lending your enthusiasm and expertise to this organization. For more information or to become a part of this amazing group, visit ccceg.org

#### THANK YOU for the ongoing support of our generous donors:

Prince of Peace Church "Smiles by Smoron" Juliette Low School Atrium Corporate Center Porte Brown LLC Grand Prairie Transit P Educational Organization Turkish American Society St. Paul Lutheran Church TJ Maxx and Marshall's Stores

**Encore of Arlington Heights** 

Lawton Royalty Group Inc Meijer First Baptist Church AWANA Elk Grove Village Lions Club Wings "Verizon" Lutheran Church of Martha and Mary Lawton Royalty Group Inc.

Living Hope church Elk Grove Park District

Pro Swim Academy

Kuehne & Nagel

Elk Grove Village Farmer's Market

Hearn Com

FedEx Trade Network Cardiovascular Associates

Jr. Tag Group Elk Grove Library

**CBRE** 

District 59 Retirees

**Apple Vacations** 

Elk Grove Baptist Church

Elk Grove Township Democrats

**AFSCME** 



#### **CANOPY**

**Building Maintenance** & Snow Plow Services

Spring will be upon us before we know it. Call us for a quote!

Specializing in Brickwork, Tuckpointing, all types of concrete, Masonry, Caulking and Waterproofing.

#### Serving all the Areas this Newsletter Reaches!

We Serve both residential and commercial properties. We have been providing quality work for more than 30 years. We are rated A+ with the BBB, complaint free. Feel free to check out our website at www.canopyent.com Canopy also advertises through Dex Media. We provide Snow and Ice

Management services to commercial and Industrial properties only.

OUR MISSION: To give our customers the highest quality workmanship for the best value possible.

Office (847) 934-7578

Dave Cell (847) 875-2162

## **Connect with us!**





www.ElkGroveTownship.Com

facebook

www.facebook.com/ElkGroveTownship

## Elk Grove Township



This newsletter is published by Elk Grove Township 2400 S. Arlington Heights Road Arlington Heights, Illinois 60005 Visit our website: www.elkgrovetownship.com

**ECRWSS** PRESORTED STANDARD U.S. POSTAGE PAID Palatine, IL Permit No. #7054

## Schedule your FREE confidential consultation today

Whether you are new to utilizing professional financial services, or if you would simply like a thorough second opinion on how your portfolio is being managed, we invite you to contact our office to schedule your no pressure, no obligation appointment.

#### Life Happens... Let Us Help!

- Retirement planning
  - What are my retirement investment options?
  - How much should I save?
  - Will my money last through retirement?
  - What should I consider before claiming Social Security?
- Managing finances after marriage
- Planning to purchase a home
- Paying for school
  - o How much should I save?
  - o What are my college savings options?
  - o When should I start planning?
  - o Can I qualify for financial aid?
- Creating a household budget
- 401(k) plan choices when changing jobs
- **Getting divorced** 
  - O What happens to my assets?



- Tax Planning
  - o How do I find opportunities to save on
  - How can I manage taxes with estate planning & gifting?
  - How will estate and inheritance taxes affect my loved ones when I am gone?
- **Eldercare concerns** 
  - o How does Medicare work?
  - o How do I care for aging parents?
  - O What should I look for in a care facility?
- Managing a job layoff
- Reducing & managing debt, including student loans
- Planning for the unexpected
  - What estate planning documents should I
  - Should I have life insurance?
  - o How do I create a legacy for my children?

Contact our office to schedule an appointment today!

(630) 467-1121

www.trappfinancial.com



550 E. Devon Avenue, Suite 190 • Itasca, IL 60143 Securities offered through LPL Financial, member FINRA/SIPC.

## **Elk Grove Township Information**

**Phone**