

# Elk Grove Township

Published October 2017

# A Note from the Supervisor



Michael H. Sweeney, Supervisor

I hope you all had a wonderful summer with your families. At Elk Grove Township we had an incredibly busy summer and are gearing up for an even busier fall and winter.

Our community partnerships are continuing to thrive. We are working with local employers to

connect township residents with amazing job opportunities. Residents, churches and businesses donated over 15,000 items to Our Back to School Blast Off program. Local gardeners provide delicious produce to our food pantry and Meijer has agreed to include Elk Grove Township in their Simply Give program. To all of our generous donors, THANK YOU!

If you are interested in donating to Elk Grove Township to help your neighbors in need please read about our programs in this newsletter and give us a call. We would love to hear from you. If you need information about our services please do not hesitate to contact us. We are always here to help.

Thank you for taking the time to read this newsletter. It is full of important information that can benefit you or maybe someone you know. Have a wonderful Fall! Thank you for allowing me to continue to serve you.

Michael H. Sweeney

## **Connect with us!**





www.ElkGroveTownship.Com

facebook

www.facebook.com/ElkGroveTownship

## Real life, REALLY Good Residents



Our food pantry just couldn't do what we do without the help of volunteers. One of the mainstays in the pantry is Al Chavoen. Al is a 43 year resident of Elk Grove Village and a former project manager at University of Chicago. When Al retired 3 years ago, he was looking for an opportunity to make a difference and give back.

While his wife of 54 years volunteers for Meals on Wheels, Al packs bags for our food pantry. In his free time, Al likes to golf and travel. When asked why he volunteers, Al says, "it's the right thing to do; to help your fellow man." We couldn't agree with you more! We'd like to thank Al for his ongoing commitment. He's a real life, really good resident!

### JOB FAIR HUGE SUCCESS

The Elk Grove Township Job Fair was held at the Sheraton Chicago/Elk Grove Village on August 24, 2017. Nearly 200 job seekers were greeted by eager employers that were looking to fill over 1000 jobs in the local area. Elk Grove Township is constantly seeking partnerships with local businesses, who often advertise their local jobs on our Community

Resource Boards in our main hallway. At any given time, we have 50-70 local and current jobs posted. This is a win-win for both employers seeking a reliable local workforce and for job seekers who desire good jobs close to home. The end goal is helping employers and potential employees connect.





**Top:** Hundreds of local job seekers met with 43 potential employers at the Elk Grove Township Job Fair.

**Left:** Employment Expert Bob Podgorski kicked off the event by teaching job seekers how to "work a job fair" and best utilize their time at the event.

## **Your Elected Officials**

## ASSESSING THE SITUATION By CONNIE CAROSIELLI, C.I.A.O.,

Governor Signs Property Tax Relief Recently signed legislation has finally brought property tax relief to our residents. Here are the changes that might affect your second installment property tax due and payable in 2018:



**Homeowners Exemption goes** from \$7,000 to \$10,000 in EAV

Senior Exemption goes from \$5,000 to \$8,000 in EAV

Senior Freeze income level goes to \$65,000 from \$55,000 total household income

There is a new minimum \$2,000 EAV Deduction for the Senior Freeze, which will help offset increases in Assessed Value.

**Cook County Board of Review Appeals** As this article is being written, we are accepting pre-file Appeals for the Cook County Board of Review. We anticipate being open for appeals with the Board in late September. Since this Newsletter will not be in your home until early October, check the Township website to find out when your window of opportunity will be to file an appeal.

If you have the Senior Freeze Exemption, you do not need to file an Appeal!

For those of you who shared your email address or phone numbers, we will continue to communicate with you as to where we are in the Assessment cycle. If you would like to be contacted just call 847/437-0300 (Ask for the Assessor's office) and leave your information.

#### News from your Highway Commissioner Stormwater Management - How You Can Help (From MWRD Storm Water Management brochure for Cook County available at the Township Office)

Storm water management does not merely apply to flood control. It can also be used to improve water quality and conserve potable water. You can help out by implementing Best Management Practices at your residence. Example BMPs include rain



Highway Commissioner

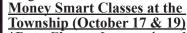
barrels, cisterns, green roofs, rain gardens, permeable paving and natural landscaping. One simple measure is to disconnect your downspouts from the public storm sewer system. The storm water could be stored in rain barrels to be used to water gardens or directly discharged to rain gardens instead of flowing into our sewers. Reduction of storm water flow into our sewers reduces the amount of flow discharged into our waterways and can help to alleviate flood damages from occurring due to overbank flooding.

It is illegal to dump paint, oil, or any hazardous material into a street inlet as these materials will also pollute the waterway to which the storm sewer eventually discharges. Residents living near waterways should take extra care to remove debris on their property which could wind up in the waterway. Yard waste should be properly disposed of and not dumped into or along the banks of creeks or streams. Branches, bushes and other debris cause blockages at culverts and bridges which can cause flood damages for you and your neighbors. If you see anyone dumping garbage or any debris into awaterway, please call the MWRD at 1-800-332-DUMP.

Contact the Township at 847-437-0300 to report any storm water issues.



I hope everyone had an enjoyable and safe summer. For Chicago, our summer weather was rather pleasant. I hope this doesn't mean we are in for a rough winter!



\*Date Change I wrote about Money Smart in our last Newsletter, but we have since revised the dates. Please refer to page 5 of this Newsletter for the details

about this very educational program that is being brought to you by the Mount Prospect State Bank and Elk Grove Township. Space is limited so please call today and make your reservations to attend.

The programs are a series of classes that will be held in Spanish and in English and will cover basic financial topics such as choosing and maintaining a check book, how to obtain and use loans effectively, and the basics of building and repairing credit. "Bank On It" will be the first class. This class will explain the major types of insured financial institutions, the primary reasons for using a bank, describe the steps involved in opening a bank account, and several others. Participants will receive a take home guide that provides a summary of information provided in the class.

**Resident Services** The Clerk's office provides a variety of services including Notary of the Public, Hunting and Fishing Licenses, Handicap Placards, Freedom of Information Act Requests and Cook County Vehicle Stickers.

Give a call if we can be of help at 847-437-0300.

**Township Board Meetings** 

George Busse

Township Clerk

Residents are invited to attend the Township Regular and Special Board meetings. The Regular Board meetings are held on the fourth Monday of every month at the Township Hall at 2400 S. Arlington Heights Road, Arlington Height, ÎL. You can also view the meetings on line. The meetings are being videotaped and a link posted on the Township web page at www.elkgrovetownship.com or at the Township's YouTube channel http://www.elkgrovetownship.on-the-web. tv We will be videotaping the meetings through December of this year. At that time, the Township Board will evaluate the viewership to see if there has been enough interest to warrant the continuation of the videotaping.





Andrea Koshaba Trustee



Suellen Satern Trustee





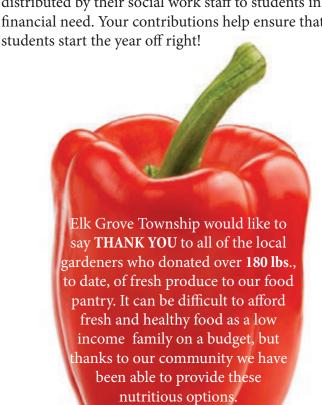
Bob Ingraffia Trustee



# BACK TO SCHOOL BLAST OFF DONATIONS WERE OUT OF THIS WORLD!

A HUGE THANK YOU to all the local residents, churches, and businesses that contributed to our Back to School Blast

Off program. We collected over 15,000 items this year which included backpacks, glue sticks, pencils, notebooks, crayons, and everything needed to help young students succeed this school year! All items collected are given directly to our local school district, CCSD59, and are distributed by their social work staff to students in financial need. Your contributions help ensure that





# THANK YOU!

# meijer Simply Give...

### Your \$10 donation helps a neighbor make ends meet.

Elk Grove Township Food Pantry works hard to ensure that local residents in need of food are getting assistance. Through the generosity of our community, donations are up, but unfortunately, so is our usage. This means that we sometimes run out of essential items and must purchase them.

Meijer has generously offered to assist us, but we need your help! When you shop at Meijer during their fall campaign, you may choose to donate to the Simply Give program. 100% of your donation is given to Elk Grove Township to purchase food for the pantry. Most often, Elk Grove Township uses these funds to purchase protein sources, but the program is flexible enough that we can choose whatever we

> need most. These funds are vital to the success of the pantry!



Please consider donating to Simply Give the next time you visit Meijer.

Together, we can help fight local hunger.

to match the size of your generosity, it your mailbox"

"If I got you a Church of the Holy Spirit thank you card Elk Grove Baptist Church Queen of the Rosary Lutheran Church of the Cross Friends of Elk Grove Library wouldn't fit in Lutheran Church of Martha & Mary The Living & Giving Garden of Elk Grove Prince of Peace United Methodist Church

Metro Prep High School **Grand Prairie Transit** School District 59 Living Hope Church **Dayton Superior Corp** Elk Grove Village Lions Club

Special thanks to the following organizations for their ongoing support and donations:

> Otti Wings Handy Man 007 Packages 4 Patriots Gardi & Haught, LTD The Moorings

# IMPORTANT Energy Bill Assistance: LIHEAP (Low Income Home Energy Assistance Program)

This past year, Elk Grove Township began to participate in new programs to help low income households with their energy bills. LIHEAP includes:

#### Direct Vendor Payment (DVP)/Reconnection Assistance (RA)

DVP/RA is 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.

#### Furnace Assistance

Furnace Assistance is designed to restore the home's heating system back to a safe and effective operation. Assistance is only available to approved households that have or are eligible to receive a LIHEAP benefit and whose heating sytems are not operational or have been red-tagged by their utility company. The services are free of charge for income qualifying households. Renters are not eligible to apply. Program begins October 1st.

## Eligibility period is as follows:

#### October 1st

Households with a senior member age 60+, households with a person receiving disability benfits. **Furnace Assistance begins.** 

#### **November 1st**

Households with one or more disconnected utilities (or disconnect notice), or households with children age 5 and under.

#### **December 1st**

All eligible households

You may call to schedule an appointment for application ONE WEEK prior to your qualifying date. To do so, call 847-437-0300 and speak to our General Assistance office where we will be happy to pre-screen you, set up your appointment, and give you a list of documents necessary for application.

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

### Gas Bill Relief

The Nicor Gas Sharing Program may be available to those 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 made possible through direct contributions from

Nicor Gas' customers and employees. If you're approved for a Sharing Grant, payments will be made 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

Free Weatherization Offering for Nicor Gas Sharing Customers- Customers who are enrolled in the Sharing Program may be eligible for a free home assessment and free weatherization service through the Nicor Gas energySMART program. This offering includes a free home energy assessment, the installation of free energy-saving products, and free installation of weatherization upgrades including air sealing and insulation products. Improving the air sealing and insulation in your home improves comfort, reduces drafts and may lower your energy use and cost.

### 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!

63°

65°

68°

10:30pm-7:30am 7:30am-8:30am

8:30am-10:30pm

Effective September 15th – June 1st
If your landlord is not providing these minimum temperatures and you live in unincorporated
Cook County, you should call:

Cook County Department of Building and Zoning 312-603-0530

Or call your local Village Department of Building and Zoning



# **Upcoming Event!**

November 14: 10:30am-2pm "The Purpose Driven Job Search"

#### Location:

Elk Grove Township (Town Hall) 2400 S. Arlington Heights Rd Arlington Heights, IL 60005

Please email your registration to: Jobhelp@elkgrovetownship.com

## Elk Grove Township Employment Support Center

# Local People. Local Jobs.

#### 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

## **Money \$mart**

Time: 7:00pm – 8:00pm Place: Elk Grove Township

> 2400 S Arlington Heights Rd Arlington Heights, IL 60005

Date: Tuesday, October 17th (in English)

Thursday, October 19th (in Spanish)

(Registration is required by October 13th as there is limited seating)

email: rsvp@gsb.com

(indicate name, how many people, English or Spanish)

Phone: 847-729-1900

In conjunction with Elk Grove Township, Glenview State Bank and Mount Prospect State Bank (a branch of Glenview State Bank) are pleased to offer a complimentary financial education program. The program, created by the FDIC, is an award-winning financial education curriculum designed to help consumers understand basic financial services, develop money-management skills and learn how to use banking services effectively. The first program will focus on an Introduction to Banking Services.

#### CCSD59 ASSISTANT SUPERINTENDENT VICKIE NISSEN RECEIVES MONARCH AWARD IN 2017

The Illinois Association of School Business
Officials (ASBO) Board has awarded Vickie Nissen, District 59

Assistant Superintendent for Business Services/Chief School Business Official, the prestigious Monarch Award.

Business Official, the prestigious Monarch Award.

In addition to receiving an award, statewide trade news and media recognition, \$1,000 will be presented in Nissen's name to CCSD59 partner Elk Grove Township Youth and Family Services Department, for their continued collaboration in improving the lives and well-being of District 59 children and their families.

"I feel extreme, extreme gratitude in being nominated for this award," she said. "I also feel very unworthy knowing all of great things that my colleagues do for their districts and communities." Thank you for thinking of us Vickie and for the \$1,000 donation!



Elk Grove Township will once again serve as a drop-off location for Toys for Tots. This program, founded in 1947, is run by the United States Marine Corps Reserve and distributes toys to children whose parents cannot afford to buy them gifts for Christmas.

A drop box for NEW, UNWRAPPED TOYS will be located in our main hallway from November 1st – December 2nd.

## DONORS NEEDED!!!

As we enter the season of giving, we are grateful to all of you that have donated throughout the year and would like to extend the invitation, not only to our current donors, but to those who have thought about giving but weren't sure how. The holidays are the perfect time to show your care for the community you live in. We have quite a few ways for you to give and truly make a difference in a neighbor's life.

Please consider one or all of the programs listed.

With the Snow Angels Drive, it's as simple as cleaning out your kids' closet in search of gently used winter wear, or consider the purchase of a new pair of boots for a child in need. The White Christmas Drive is easy, just pick up an extra toothbrush or roll of toilet paper to share with those in need. If you'd like to participate in the Thanksgiving Basket Program, please register ahead so that we can count on your donation and choose a family to receive the bounty of your generosity. Operation Christmas is the biggest donation of the season, but has a HUGE impact for a family that cannot afford to put gifts under the tree (please register ahead). We are grateful for every donation, no matter the size. The caring people of Elk Grove Township continue to surprise us with their generosity and care for the people of this community.

May you truly find meaning and joy in the season ahead.

## **Donor Registration for Thanksgiving Baskets and/or Operation Christmas**



Number of children you would like to sponsor for OPERATION CHRISTMAS\_\_\_\_\_\_ By submitting this donor registration for the "Operation Christmas" Program you agree: (please read and initial each statement)

\_\_\_\_ My family/organization will provide gift cards in the amount of \$50 for each child sponsored

\_\_ I will return gift cards to Elk Grove Township by November 27, 2017

You will receive a letter of confirmation no later than November 13, 2017.

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Number of	of THANKSGIVING	<b>BASKETS VOU V</b>	would like to provide
number c	DITTHANKSGIVING	BASKE IS YOU !	would like to provide

By submitting this donor registration for the Thanksgiving Basket Program, you agree: (please read and initial each statement)

My family/organization will provide gift cards for (\$10-\$25) each basket sponsored

\_\_\_\_ I will provide a Thanksgiving Basket (suggested content list to be provided by the township)

I will deliver basket of NON-PERISHABLE items to Elk Grove Township no later than

November 9, 2017 at 3:30pm. (Township closed Friday Nov. 10th in observance of Veteran's Day)

You will receive a letter of confirmation, along with information about suggested basket contents no later than October 27, 2017. Basket contents requested will also be posted on our website under General Assistance.

Please complete for one or both programs and return to the General Assistance office before October 20, 2017 at 3:30pm: I Clip and Mail to Elk Grove Township General Assistance Office, 2400 S. Arlington Heights Rd., Arlington Heights, IL 60005

Donor Name(s) \_\_\_\_\_\_\_

Donor Address Street

Apartment number

City and zip

Phone number \_\_\_\_\_

Alternate Phone

Donors, please provide 2 phone numbers

Email Address



#### **OPERATION CHRISTMAS**

Participating donors are asked to provide \$50 gift cards to local retailers for each child sponsored.

We give those cards to families in need.

Gift cards are a gift that gives twice! First, they afford the parents the joy of purchasing desired items for their children. Second, the children get exactly what they want since parents know what their children need and what they whisper in Santa's ear.

Recipients will send receipts for their purchased items back to the township for review so you can be assured that your donation was used appropriately.

In order to have them ready for distribution in time for the holiday, donations will be due back to our offices by November 27, 2017.

To register as a donor, please fill out the registration form and return it no later than October 31, 2017.



#### THANKSGIVING BASKETS

Once again, we are seeking donors who wish to provide a Thanksgiving meal to someone in need.

Recipients are low income clients that often use our food pantry. Donors will receive a letter of confirmation in the mail, along with suggested items for a traditional holiday meal. Note: Only non-perishable items-No frozen foods can be accepted.

After you shop, just put all the items in a basket (laundry basket, cardboard box, be creative!) and deliver it to the township office no later than November 9, 2017 at 3:30pm.

Please remember to include a \$10-\$25 gift card to a local grocer to be used for their main course (i.e. turkey, turkey breast, ham, etc.)

Please consider putting together a basket or two, as a family, neighborhood, community or church group. Your generosity is the reason many will give thanks!

# Snow Angels

## Snow Pants and Boots Prive



Students in our community are in need of warm winter wear so they can participate in recess when there is snow on the ground!

What: Please donate new or gently used children's snow pants and boots (all clean, warm winter wear accepted)

### When: November 1 to November 30 Where:

#### **Drop Boxes located at:**

- All District 59 schools
- District 59 Administration building
- Christus Victor Lutheran Church
- Elk Grove Park District (Hattendorf & Pavillion)
- Elk Grove Township
- Frisbie Senior Center
- Parkway Banks (Elmhurst Rd in Mt. Prospect & Meacham Rd in Elk Grove)
- Prince of Peace United Methodist Church
- Shinnyo-en Chicago Temple
- St Julian Eymard



This time of year, need 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. Our food pantry does the best we can to provide these items to our users, but we need your help. Please consider donating to our "White Christmas" Drive! You can also take up a collection in your neighborhood, school, or church!

Donations accepted Monday-Friday 9am-4pm. Thank you in advance, for your generosity!



Items most needed: **Toothpaste** Deodorant

**Laundry Detergent** Dishwashing soap

**Toilet Paper Paper Towels**  Razors Shampoo **Body Wash** 

Baggies/Foil/Plastic wrap

**Toothbrushes** 

**Shaving cream** 



#### From the Parenting Toolbox

From the Youth and Family Services Department

"My husband has a temper, and I'm worried about being safe in my own home." Therapists in the Youth and Family Services Department hear this message from time to time. Sadly, domestic violence is around us, and is often hidden behind closed doors. Its secrecy is born of genuine fear, shame, guilt, and low self-esteem.

What is our response to a statement such as this? Of course, we want to support this person's feelings and dignity, as they often feel ashamed, or have come to believe they are to blame. We also convey, clearly, that "safety trumps all other issues and you need to think of the physical and emotional safety of yourself and your kids." We are also very fortunate in that we have community resources to recommend for beginning the process of ensuring safety, engaging legal advocacy (when necessary), and healing.

As many of you know, Elk Grove Township supports many worthy and important Not-for-Profit organizations (23 altogether). Among them are two that specifically support families experiencing domestic violence. These are, Life Span and Wings.

Life Span provides legal assistance, court advocacy and counseling for victims of domestic violence and sexual violence. They can assist with orders of protection, divorce and child custody, visitation, and other issues. They also provide individual and group counseling for adults and children. Services are FREE, and legal staff speak English, Spanish, Polish and Arabic. For more information, call (847) 824-0382.

Another community organization that assists families experiencing domestic violence is Wings. They offer emergency residential housing (safe shelter) and counseling. They also have a presence at local hospitals, offer trainings, and seek to "provide housing, integration services and advocacy to end violence." For more information, call (847) 221-5680.

October is Domestic Violence Awareness Month. If you, a friend, or relative are concerned about safety within your homes, take the step to reach out to these wonderful community resources that help Elk Grove Township residents. Truly, things can get better! For more information about the Youth and Family Services Department, call 847-981-0373.





# Fun Facts about Elk Grove Township:



- **1.)** You can take adult and children's books from our FREE Library.
- **2.)** We offer a Community Resource Board in our main hallway—everything from jobs to events to health info.
- **3.)** Every year we teach over 3,000 kids on our bike safety course.
- **4.)** There are 93,000 residents in Elk Grove Township.
- **5.)** You can call to schedule an appointment to get your passport at our office. **Call: 847-437-0300**

## **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 to. 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?

October 24th	Tuesday	<b>Ikea Shopping</b>
November 14th	Tuesday	Panera Lunch
November 28th	Tuesday	Woodfield Shopping
December 7th	Thursday	Yorktown Shopping
December 14th	Thursday	Elk Grove Village Library**

\*\* = 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.



#### **IMPORTANT:**

Affordable Care Act Information Open Enrollment for 2018 runs November 1 – December 15, 2017 Coverage begins January 1, 2018



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!

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



To find out if you qualify, call (708) 531-0680

www.accesstocare.org

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.





### 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



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# Mappy Malloweem



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Dave Cell (847) 875-2162







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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!

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

- Managing a job layoff
- Reducing & managing debt, including student loans
- **Eldercare concerns** 
  - O How does Medicare work?
  - How do I care for aging parents?
  - What should I look for in a care facility?
- Planning for the unexpected
  - What estate planning documents should I
  - Should I have life insurance?
  - How do I create a legacy for my children?
- 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?

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



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