

EQUI STAR, INC. HORSEBACK RIDING CENTER



MAKING A DIFFERENCE
ONE RIDER AT A TIME



Where Everyone
Makes A Difference



SADDLING UP

At the Equi Star Ranch, we aim to positively impact people with disabilities through horseback riding and interaction with our horses. Our ranch is more than just a place to ride – it's a support network for families and a place for riders to relax, learn and have fun.

Amazing moments happen here every day. Abilities are discovered. Memories are made. Smiles are spread.



FOR SMILES

Therapeutic riding lessons are customized to each individual's needs and abilities, providing social, educational and recreational opportunities.

More than 80 riders of varying ages and physical, emotional and cognitive abilities participate in our riding therapy program every year, helping them reach their full potential.

MAKE A DIFFERENCE IN A LIFE TODAY

There are many ways that you can contribute to our mission. We are always looking for volunteers and donors to help us provide the best possible care for our riders. For more information, please contact us at info@equistarinc.org or call us at 800-451-7828.

Do you love horses? Think hands-on with our horses as a horse handler, making the job as safe and pleasant as possible for both the rider and the horse before, during, and after class.

Spreading smiles and cheering on riders. "Audience" provide physical and moral support, serving as an escort from the time the rider arrives until the time they leave.

Horse handlers and saddlewalkers must be at least 14 years of age and physically fit to walk and occasionally lift for up to one hour.

Are you handy? Our busy ranch is always in need of volunteers to help with painting, hay stacking, weeding, planting, mowing, and other efforts to "pretty up" the ranch.

A volunteer set of hands can go a long way. Equi Star hosts a variety of activities and annual events, especially throughout the busy summer months. Have fun and make a positive impact by volunteering to plan, set up and work an event at the ranch.

- Special Olympics
- Ride & Thon
- Spring Gala
- Open House

FUNDRAISING MAKES OUR PROGRAMS POSSIBLE

Donations help subsidize our programs and mission, keeping us moving forward year after year. Through generous hearts, donors make an immeasurable difference in the lives of our disabled participants and their families.

Not only can your donation help to fund current programs and services, it will also provide funding for:

- The expansion of program offerings
- The continued care of our horses
- Feeding livestock

Your gift will help facilitate positive change in the life of a child or adult living with a physical, cognitive or emotional disability. Donations can conveniently be made online via PayPal on our website: www.equistarinc.org

We invite you to join our Fundraising Committee, where we'll always open to new ideas to help raise funds for our non-profit organization.

HOW IS FOR HORSES SUPPORTING A HOPE FOR IT?

Equi Star, Inc. is a 501(c)(3) non-profit organization. We are currently seeking qualified individuals to join our team. For more information, please contact us at info@equistarinc.org or call us at 800-451-7828.

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YOUTH Services

for runaway, homeless and at-risk youth & their families



Family & Children's Service of Niagara

STRENGTHENING NIAGARA
one person, one family at a time since 1895.



SEE
your
future

The philosophy of our Youth Services is that all youth should be treated with respect and offered assistance in acquiring the necessary life skills to become confident, determined and capable individuals. **SEE your future in a new way — Self-Sufficiency, Empowerment and Education.** Sometimes it feels like there's nowhere to turn — we are here for you.

es
ving
ard Together,
Bill & Pamela Gross
incredible teamwork
grain-feeding to
young farmers, and
that's what it's all
about.

wide range

hours

openness
being what

never get more than the
company their passion
and passion. I had
never seen a community
with energy and
passion before to
call it home.

For more information
on our services or
to schedule a
consultation,
call us at 716.285.7125.

camp Home

In Times of Crisis

We're always here!

Casey House is a 24-hour
emergency shelter that provides
the only overnight refuge in
Niagara Falls, NY. We have
24-hour staff and provide
a safe, secure, and healthy
environment for all who
seek refuge.

Please call 716.285.7125
for the nearest shelter address.

Casey House is open
24 hours a day.

Call 716.285.7125
any time.



Casey House
710 Cedar Avenue
Niagara Falls, NY 14201
716.285.7125



Making the LEAP From

Adolescence to Adulthood

These years of life are crucial in helping to make
the transition from adolescence to adulthood
and preparing for the future.

LEAP Transitional Services are available to youth
ages 16-21 to help them make the most of their
years and prepare for the future.

LEAP Transitional Services include:

- Business services
- Educational assistance
- Case Management
- Life Skills Training (LST)
- Social services (SRS) assistance
- Medical assistance
- Skills to help young adults become self-sufficient

LEAP Transitional Services are free of charge. Please
contact us for more information and to schedule
a consultation.

Call us any time: 716.285.7125

Need Additional Assistance?

Casey House provides
many services for youth, such as:

- 24-hour crisis intervention
- Basic Needs
- Educational Services
- Case Management
- Medical Case Management Services
- Referrals for substance
• substance abuse



Do Headaches Interrupt Your Life?



Live Again!

Windsong
Radiology Group

Where patients come first.

Interventional Services

716.929.9484

The SphenoCath[®] Solution for Headaches



Christelle shares a story of her regular headaches since 2009 and the struggles of being a constant pain. "When I come in for the gym/work, I ask to 'sit' down. When I left the office, the pain was completely gone and I have been headache free since that time, just 7 months ago! I would highly recommend Dr. Dana Dunleavy and his procedure!"



Dr. Dana Dunleavy leads the Interventional Services team as a fellowship-trained Interventional Radiologist from Johns Hopkins. In addition, he has achieved a Certificate of Added Qualifications (CAQ) in Interventional Radiology. Windsong Radiology Group maintains accreditation with the American Association for Accreditation of Ambulatory Surgery Facilities to provide patients minimally-invasive procedures in an outpatient setting in collaboration with the area's primary care and specialty physicians.

Windsong
Radiology Group

A diagnostic radiology center of excellence where personalized service, world-class imaging and compassion meet.

For more information or for a consultation call:

716.929.9484
Minimally Invasive Procedure Suite
11 Spencer Drive, Wallkill, NY 12580

windsonginterventional.com

Do You Have Headaches?

Many millions of Americans suffer from episodic and chronic migraines and other headaches. Migraines occur 1% of the adult population. Additionally, physical, social, and stressors, and hormonal changes may result in overall additional suffering world-wide.

Nearly two-thirds of patients who suffer from these painful conditions desire non-pharmaceutical medication for:

- Headache relief
- Side effects
- Cost

Dr. Dana Dunleavy, an independent Director of Windsong Radiology Group, works collaboratively with the primary care and specialty physicians to provide prompt and sustained relief.



New Non-Invasive Treatment:

Sphenopalatine ganglion (SPG) block uses image guidance to deliver sphenopalatine medication delivery. It has shown significant results in the treatment of headaches. The non-invasive procedure is designed to deliver medicine through the nasal turricles directly to the entire SPG apparatus without needles or unwanted side effects. This simple procedure is effective in providing immediate and long-term relief and is indicated for:

- Migraines
- Cluster headaches
- Intractable neurovascular disorders
- Dental pain
- Pregnancy-induced headaches

Contraindications/Precautions:

Next to nothing as a few minutes, the new SphenoCath[®] procedure provides most patients with immediate improvement of headache pain.

Safe and simple, this procedure is a game-changer for anyone who experiences moderate to severe headaches or facial pain.

Benefits of SPG Block:

- Low risk and effective in all patient demographics including pregnancy
- Short duration
- Decreased or elimination of future medications
- Able to be repeated for additional long-term relief
- Sustained relief

Safety and Efficacy:

In many circumstances, patients may experience the following:

- Metallic taste from the tube become during the procedure
- Slight sensation difficulty swallowing during the procedure. Due to SENSORY numbness in the throat. (This is a temporary sensation and will not cause any difficulty swallowing.)
- Temporary dizziness (extremely rare)

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HELP FOR TODAY.

Together, we can help to provide those in need with the resources to implement change for a brighter future. Our goal is to not only meet the basic needs of food, shelter, and clothing, but to transform lives as well.



HELPING PEOPLE FIND THEIR PLACE IN THE WORLD

Compassion in Action Since 1925

Feeding the Hungry
87,000+ Meals Served

Providing Shelter
2,800 Nights of Shelter

Spreading Warmth
7,953 Clothed with Items
from Clothes Closet

COMMUNITY MISSIONS OF NIAGARA FRONTIER, INC.

1570 Buffalo Avenue
Niagara Falls, NY 14303
716.285.3403 | phone
716.285.0616 | fax

www.communitymissions.org

Twitter icon @CMINiagara Facebook icon /CMINiagara



HOPE FOR TOMORROW.

Every Dollar Helps. Your tax-deductible monetary donation is carefully used and deeply appreciated; 87¢ of every dollar goes directly to those we serve.

Donate items such as food, personal care, clothing, baby and household items. See our complete wish list for a detailed list of requested items.

Provide support by joining us at one of our many CMI events, such as the Sweetheart Dinner, Hunger Walk, Duck Race, Penny Drive, Golf Classic and our other annual events.

Another great way to get involved is to host an event of your own, such as a dinner, bake sale, flea market, walk, food drive, sleep-out, penny drive, etc.

Looking to get involved as a group? Your group can help serve meals at our Community Kitchen, paint and clean up a room, or help with food and clothing distribution.



Community Missions is funded by donors, churches, foundations, Niagara County Department of Mental Health, Niagara County Department of Social Services, Niagara County Probation Department/DPCA, NYS Office of Mental Health, NYS Office of Children & Family Services, NYS Division of Criminal Justice Services, Social Security Administration and Medicaid.

Offering 19 human service programs to individuals and families in need, Community Missions is an independent, non-profit, religious agency providing services without regard to race, sex, religion or national origin.



GAINING CLARITY THROUGH SPIRITUAL GUIDANCE

With an Agency Minister on staff who provides pastoral support and coordinates all faith services, Community Missions' chosen role in terms of religion and faith is to express our belief that everyone benefits from spiritual growth.

As a Christian agency, we provide resources, programs, and community linkages without proselytizing, enhancing spiritual growth and wholeness in the faith/spiritual tradition of an individual's choice, providing support as they seek to grow in that tradition.

Faith Services offer opportunities and resources for religious, spiritual, and faith development to those the Mission serves and its staff. These opportunities are developed both internally and in partnership with churches and community ministry groups. Faith Services encourage communication and cooperation among churches, helping religious organizations to meet their own ministry goals through Mission engagement.

CHANGING LIVES IN OUR COMMUNITY

Mental Health Recovery Services provide programs for adults with severe and persistent mental illness, assisting those needing additional support to complete vocational, recreational, social, housing and employment goals to maintain their independence.

CHOICES Mental Health Housing Services provide programs for adults (18+) with severe and persistent mental illness, with the goal of assisting tenants/residents to reach their maximum potential for independent living.



RESOURCES FOR CHANGE. A 63-year-old man with mental illness who "never thought he'd be on his own" completed our job training program and now runs a snack bar.



Crisis and Community Services provide programs to those in need across Niagara County. Programs are funded primarily through donations, grants and the Department of Social Services.

A BETTER, BRIGHTER FUTURE



Programs for local at-risk, troubled, emotionally disturbed, and homeless populations under the age of 21 provide encouragement for youths and their families to achieve family reintegration. Youth Services encourage participants to recognize their full potential and to accept responsibility for their decisions and actions in a professional, nurturing and supportive environment.

INVESTING IN OUR YOUTH. A 19-year-old boy from one of our at-risk homes dreamed of joining the army. By working hard to pass his GED, he enlisted in the army and now proudly serves his country.



24.9% of residents in the city of Niagara Falls live below the poverty line.

- From 2006 to 2014, the demand for crisis housing has increased 160%.
- From 2007 to 2014, the demand for meals has increased 28%, the equivalent to approximately 17,000 meals.
- As Niagara County's largest private provider of basic human needs and varied mental health and recovery services, it is our mission to make a difference in the lives of those that we serve. You can make that difference, too. With your help – we can make a positive impact in our community.

THE NEED IS GROWING

FEEDING THE HUNGRY. She's 85, nearly blind, and finds refuge in our soup kitchen, where she knows that she can enjoy sharing a warm meal with friends.



CITIZEN OF THE YEAR RECIPIENTS

2017 John McConnochie
2016 Kris Sell-Gullefsen
2015 Bruce Denton
2014 Wayne Jensen
2013 Jim Wilcox Sr.
2012 George Elgee, Bob Rehfeld, & Max Mertz
2011 Merrill Sanford
2010 Richard Burns
2009 Richard Knapp
2008 Robert Martin
2007 Linda Thomas
2006 Dr. Bob Urata
2005 Bob Jacobson
2004 Ken Koelsch
2003 PeggyAnn McConnochie
2002 Win Gruening
2001 Dennis Egan
2000 Jerry Harmon
1999 John Sandor
1998 George Davidson
1997 Charlotte Richards
1996 Laraine Derr
1995 Rosemary Hagevig
1994 Jamie Parsons
1993 Beverly Dorsher & Marilyn Freymueller
1992 Ladd Macaulay
1991 Phil Holdsworth
1990 Don Abel
1989 Bruce Bowler
1988 J. Allan MacKinnon
1987 Bob Garrison
1986 Rudy Ripley
1985 Bill Corbus
1984 Felix Toner
1983 Bill Overstreet & Jim Clark
1982 Errol Champion
1981 Fred Eastaugh
1980 Bob DeArmond
1979 Bud Boddy
1978 Bill Flint
1977 Dr. Henry I. Akiyama

PAST LIFETIME SERVICE AWARD RECIPIENTS

Bea Shepard ~ Claudia Kelsey ~ John Sandor
Sandy Williams ~ Marie Darlin ~ Fred G. Baxter
Judge Tom Stewart ~ Curt Shattuck ~ Joe Alter
Lloyd Johnson ~ Dr. Walter Sobeloff ~ Bill Hudson
George Reifenstein ~ Paulette Simpson
Joe Kahklen

BOARD MEMBERS

Richard Burns, President
Juneau Radio Center

Mike Satre, President Elect
Hecla Greens Creek

Eric Eriksen, Past President
AEL&P

Max Mertz, Treasurer
Mertz CPA & Advisor

Bruce Denton, Secretary
Juneau Self Storage

Charlie Williams
Valley Paint Center

Benjamin Brown
JAHC

McHugh Pierre
Goldbelt, Inc.

Erica Simpson-Qureshi
Platinum Real Estate Group

Linda Thomas
Alaskan Brewing Co

Dan Fabrello
Jensen Yorba Lott

Eric Forst
Red Dog Saloon

Wayne Jensen
Jensen Yorba Lott

Cathy Muñoz
Rie Muñoz Gallery

Mike Stedman
Alaska Seaplanes

MANAGEMENT

Craig E. Dahl
Executive Director

Heidi Boucher
Executive Assistant

THANK YOU

Alaska
AIRLINES



Holland America Line
SAVOR THE JOURNEY

JUNEAU RADIO CENTER
MIX • TAKU • KXJ • KJNO • KINY



PRINCESS CRUISES

come back new®

CAPITAL MEMBERS

Alaska
AIRLINES



AVISTA



DIAMOND MEMBERS



Elgee Rehfeld
Alaska's CPA Firm

ALASKAN
BREWING CO.

Hecla
MINING COMPANY

ALASKA
SEAPLANES
FLYING AT A HIGHER STANDARD



Cruise the Night Away



~ ANNUAL DINNER ~ OCTOBER 13, 2018 ~

GREATER
JUNEAU
Chamber of Commerce

THIS EVENING'S CRUISE

Master of Ceremonies
Andy Kline

Buffet Dinner
Baranof Catering

Welcome
Craig Dahl

Outgoing President's Remarks
Richard Burns

Passing the Gavel

Incoming President's Remarks
Mike Satre

Silent Dessert Auction Closes

Dessert Outcry
Jeff Boehm - Auctioneer

Citizen of the Year Award

Lifetime Achievement Award

Outcry Auction
Jeff Boehm - Auctioneer

Silent Auction Closes

**Alaska Airlines
First Class Upgrades**
KC Hostetler

Alaska Airlines Wine Auction Tickets for Two
KC Hostetler

Holland America Cruise & Cash Raffle
Kirby Day

Dance the Night Away
DJ Quelz

Cruise the Night Away

OUTCRY AUCTION ITEMS

Toyota "Orion" 85 quart cooler
Mendenhall Auto Center

Skagway Adventure
Two Round-trip Tickets to Skagway
Provided by Alaska Seaplanes
Luxury Getaway at Chilkoot Trail Outpost
Breakfast and Surf & Turf Dinner
Grizzly Falls Zipline & Dog Sled Discovery Tour
Ground Transportation

"Nine-Mile Drop"
by Coastal Helicopter

Browning 300 Winchester Magnum Lever Action Rifle
Juneau Mercantile & Armory and Jim Wilcox
(Proceeds go to Juneau Chamber's Permanent Endowment Fund)

Lunch for Two with Congressman Young
in Juneau or Washington DC

Five Course Culinary Experience for Eight
A Delicious Five Course Dinner
In the Home of Paulette & Bud Simpson
Wine & Dine by Team Paulette & Laraine Derr

Date Night for Two
Suite for One Night and Breakfast at Baranof Hotel
Salt \$150 Gift Card
Two Tickets for Our Town
at Perseverance Theatre

SPECIAL THANKS

\$50,000 Cocktail Hour
Sponsored By
Princess Cruises

Wine Donors
Odom Corporation
Specialty Imports

Music by Salissa Thole & Luke Weld

Dancing & Music by DJ Quelz

All of Our
Auction Item Sponsors

All of Our
Dessert Bakers

JDHS Dance Team

CAPITAL MEMBERS

Avista
AEL&P
Alaska Airlines
Central Council Tlingit & Haida
Indian Tribes of Alaska

DIAMOND MEMBERS

Alaskan Brewing Co.
Alaska Seaplanes
Elgee Rehfeld
Hecla Mining Company
Robert Green & Company

~ THANKYOU TO OUR ~
~ ANNUAL DINNER COMMITTEE ~

Charlie Williams, Heidi Boucher, Erin Bogert,
Kathy Harris, Dawn Millen, John Blasco, Eric Forst,
Eric Eriksen, Aurora Agee, Richard Burns, Jennifer Adams,
Mary Boyer, Erica Simpson, Craig Dahl



325 South Cascade Drive
Springville, New York 14141

www.aftermathrestorationny.com
aftermathrestoration@verizon.net
Phone: 716.868.7400
Fax: 866.660.1401



WE CARE...

Aftermath provides emergency on-site care packages when you need it the most. We provide:

- A free night in a local hotel
- Toiletries and basic personal necessities
- Baby and child care items
- A flashlight
- Post-fire or flood safe building access items, such as booties, masks and gloves

...and our on-going reassurance that you and your family can get through a very emotional and difficult time with Aftermath's help, every step of the way.

Certified, licensed, insured and bonded

888 accredited, A+ rated company
Licensed general contractor in Buffalo and all suburbs
Licensed inclined and vertical lift installer
ICRC certified for fire and smoke restoration
ICRC certified for water mitigation
EPA certified for lead abatement
Amdecon certified for biohazard cleanup
ASCR certified for cleaning and restoration

Preferred Vendor for over 60 Insurance Companies, Including:



Certifications & Accreditations:



Support Staff

Joshua Cave
General Manager
716.572.2456

Tim Burse
Project Manager
716.444.6612

William Burse
Account Manager
716.578.4403

Mary Bolo
Customer Care Specialist
716.868.7400

A Selection of Our Most Valued Customers:



Aftermath Restoration Inc.

Seek Shelter from the Storm



<h4>Damage Mitigation</h4> <ul style="list-style-type: none"> • Water damage • Fire damage • Mold remediation • Ice & snow removal • Biohazard remediation 	<h4>Emergency Enclosures</h4> <ul style="list-style-type: none"> • 24 hour tree removal and crane service • Tarping and boarding up windows and doors • We specialize in understanding and directing insurance policy use 	<h4>Accessibility Design</h4> <ul style="list-style-type: none"> • We specialize in accessibility design for solving handicap access challenges in your home • Vertical lifts • Stair lifts • Ramps and doors • Bathroom accessibility 	<h4>Customer Care</h4> <ul style="list-style-type: none"> • 24-hour emergency response team • Guaranteed customer satisfaction • We pride ourselves on attention to detail • Our specialists conduct negotiations with insurance companies on your behalf • We ensure all of your property is brought to pre-loss condition

Damage Mitigation

- Our goal is to first help you meet your immediate needs.
- You want someone experienced to inspect, estimate and assist in restoring your property.
- Certified Microbial Remediation Supervisors on site.

TIPS from us

LOOKING OUT FOR YOU...

Remember, in these situations the insurance adjuster is representing your insurance company. Aftermath Restoration will negotiate and look out for your best interests.

When it comes to handling water disasters, Aftermath's first-hand experience is virtually unsurpassed. Our services include sealing off areas to water extraction, dehumidifying, furniture and equipment removal, reconditioning, storage and structural corrosion prevention. Whether it's water damage from a leaking pipe under the bath, to a fully fledged flood, you'll find Aftermath's services fast, efficient and first-class professional.

Aftermath handles all aspects of fire damage ranging from single room incidents such as kitchens, through to whole house, offices, hotels and other commercial building fires.

We use the latest techniques and equipment to remove smoke, soot and chemicals, which decontaminates and restores facilities and equipment. Our fire damage restoration services include deodorization, structure cleaning, air quality checks, HVAC system cleaning and more.

When handling mold in your home or business, you should rely on professionals that are both technically qualified and caring. Critical to a successful job, Aftermath provides expert knowledge of the mold remediation process.

When mitigating ice and snow damage, we consult with you as an insurance-conscious contractor, not just a roofer.

Aftermath Restoration provides **bio-hazard cleaning and remediation** services, specializing in crime scene, trauma and hantavirus decontamination. We provide our clientele with professional, highly trained and compassionate bio-hazard technicians who specialize in addressing the most severe bio-hazardous situations.

Emergency Enclosures

- 24 hour tree removal and crane service.
- We specialize in understanding and directing insurance policy use.

TIPS from us

WHAT TO EXPECT WORKING WITH US...

When you have severe damage to your home, you want someone experienced to inspect, estimate and assist in restoring your property. Our goal is to first help you meet your immediate needs. Then to get your home repaired and returned to normal.

Aftermath has more than 30 years combined experience in the restoration repair business. We are certified through the Institute of Inspection Cleaning and Restoration (IICRC) as well as the Association of Specialists in Cleaning and Restoration. (ASCR)

Aftermath has a **24-hour a day Emergency Response Team**, waiting to assist your every need. When it's necessary to clean, restore, repair or even replace parts of your home, our first priority is to do whatever it takes to make your home livable and to make you comfortable once again. That's why we guarantee a call within **30 minutes** of notification as well as an on-site response time within **2-4 hours**.

The Aftermath team will write estimates, collect the quotes, negotiate with your insurance company and manage the reconstruction efforts.

"You guys are really great to work with and are always focused on providing the "Best Possible Customer Service" to Allstate's Customers. Whenever an issue arose, your response was "What do we need to do?" not, "that's not our fault" or "we didn't know anything about it." You were always ready to do whatever it took to not only please the customer but remedy the situation."

—Allstate Fire Adjuster



Accessibility Design

- We are a Licensed Inclined and Vertical Lift Installer.
- Experienced in constructing temporary or permanent ADA compliant ramp solutions for your home or business.

TIPS from us

ACCESSIBILITY: WHAT WE CAN DO FOR YOU...

Aftermath Restoration offers handicap remodeling for clients with disabilities and seniors who wish to remain living independently in their long-cherished homes.

Vertical platform wheelchair lift is an economical and space saving method of enabling a wheelchair or scooter passenger to avoid a transfer at a stair.

Stair lifts are an economical and efficient method of providing access for a wheelchair bound individual to every floor level in your home.

Whether you are looking to solve a **temporary accessibility** issue or need a **permanent ramp** solution, we are prepared to help you achieve your goal. Aftermath Restoration specializes in combining expert design with affordable services.

Contact Aftermath Restoration to discuss adding wood and metal **wheelchair and scooter ramps** for homes and threshold or modular aluminum ramps for entrance and transition areas.

An **accessible bathroom** with successful design and installation requires knowledge of how the bathroom is to be used, required clearances, ADA guidelines, and integration of plumbing and electrical equipment. Whether you need handicap showers, grab bars for bathrooms, easy transfer toilets, or an accessible shower or bath tub, Aftermath Restoration is ready with answers to solve your accessibility challenges.

"...My husband became ill and was placed into a wheelchair. We enlisted the help of People Inc, a non-for-profit organization that helped get the necessary grant money to modify our home. Aftermath Restoration was selected to complete the project and they created a schedule that met all of our needs."

Aftermath got to work on the lift and porch modifications, then they widened the doorways inside the house. My husband can now move freely throughout the home and get to the restroom and kitchen without assistance. I would like to personally thank both Aftermath Restoration and People Inc for their professionalism, attention to detail and above all the quality of life you have restored back to my husband and I..."

— Pamela Flippen

Customer Care

- Don't automatically choose the company that built your house.
- Our competitive pricing includes a very attractive 3-year warranty.
- Ask questions. If there is anything that you'd like more information on, call us anytime.

TIPS from us

WORKING WITH YOUR CONSTRUCTION CONTRACTOR...

We undertake maintenance and preservation, new construction, remodeling and renovation projects for:

- Single family homes
- Multi-family dwellings
- Townhouses
- Condominium associations
- Apartment complexes
- Restaurants
- Churches
- Schools
- Office buildings & more...

Aftermath is a great choice when you're looking for new cabinets in your kitchen, bathrooms or anywhere else in your home. Homeowners far and wide have discovered the Aftermath advantage when it's time to remodel, build or redecorate their homes. We can install and/or custom build something just for you.

Aftermath also installs hardwood floors providing warmth and beauty to your home. Easy to care for hardwood floors add value to your home and are environmentally safe, natural, durable stylish enhancements. Consider finishing the room with a newly stained baseboard and shoe molding or decorative crown molding for the homeowner that craves the most out of their room.

Aftermath is also here to help you with your outdoor needs whether that includes roofing, siding, windows, doors or even constructing an addition, garage or shed. We offer very competitive pricing on all of these projects and they come with our 3-year warranty.



ear

Manning & Napier Benefits helps organizations better **control** their health care **costs**, while helping individuals make **better decisions** –

*We are your **Trusted Benefits Advisor***

Call us today at **866-588-2566** to see what we can do for you.

© 2009 MANNING & NAPIER BENEFITS, LLC



suddenly your direction is so clear



Manning & Napier Benefits helps organizations better control their health care costs while enabling individuals to make better benefit decisions.

We help you select and implement: Health, Pharmacy, Dental, Life/AD&D, STD/LTD, Actuarial Services, FSA, HRA, HSA.

We also deliver to you "Best in class" Web-based Benefits Technology and Total Compensation Statements.

Manning & Napier Benefits is different... *We are the only Benefit Advisor that methodically drives down your long-term cost trend while simultaneously meeting the competing needs of senior management, human resources and your employees.*

Health & Welfare Benefits Advisory Services • Benefits Service Platform

Our results are proven and immediate.

In 30 minutes see how your organization can start realizing the benefits of working with Manning & Napier Benefits. **Call us today at 866-588-2566.**

Let's meet

Predictable results that help control your costs
Our unique approach leverages national expertise with local service, delivers cutting edge technology with no IT investment from you, and applies a disciplined, rigorous process that delivers consistent, predictable results.

Risk Management • Wellness & Disease Management • And much more

HARRIS HILL NURSING FACILITY

2699 Wehrle Drive

Williamsville, New York 14221

(716) 631-3700 | Fax (716) 631-5083

www.McGUIREGROUP.com

MY COMFORT...
MY COMMUNITY... MY CHOICE...



ADMISSIONS

Prior to admission, our trained professionals will meet with the patient and/or family to complete a pre-admission assessment form.

This information will assist our clinical team in determining if the services we provide are appropriate to meet your needs.

Once admission is confirmed, we will work closely with your Physician and/or the hospital Discharge Planner to coordinate a seamless arrival.

The McGuire Group and its facilities do not discriminate in the admission, retention and care given to patients/residents in terms of race, creed, color, national origin, gender, marital status, sexual preferences, handicap, blindness, disability or sponsor.

HARRIS HILL NURSING FACILITY



IT'S ABOUT CHOICE...

At Harris Hill Nursing and Rehabilitation Facility, we understand that life is full of choices...and changes too. While we can't always change our situation, it is nice to know that we still have choices when it comes to quality services for long-term and short-term needs.

At The McGuire Group facilities, we want you to know that **YOU HAVE A CHOICE** in the decision and direction of your future and your care.

Our knowledgeable Admissions Coordinators will be happy to meet with you regarding your personal needs and concerns and advise you on the appropriate level of care. Welcome to The McGuire Group.

Jim McGuire
President/CEO

LONG-TERM CARE

Choosing to admit a loved one to a long-term care facility is an emotional and life-changing decision. At The McGuire Group, we understand the difficult choices you are facing, and through guidance and support, we will help you take the next step.

Our philosophy encompasses caring for the whole individual by providing an environment that contributes to the resident's well-being and the family's peace of mind.

Our highly trained nurses and certified nursing assistants provide 24-hour care and monitoring for your loved one.

ALONG WITH OUR STANDARD AMENITIES, RESIDENTS BENEFIT FROM:

- An enhanced staff-to-patient ratio
- Comprehensive therapy programs
- Clean, restraint-free environments
- Dietician-directed nutrition plans served in restaurant-style settings
- Dedicated Memory Care Unit with dementia-specific-trained staff

COMPLEX MEDICAL SERVICES INCLUDE:

Alzheimer's Care	Oxygen Therapy	Stroke Rehabilitation
Cardiac Care	Pain Management	Tracheostomy Care
Diabetes Management	Parkinson's Care	Vision Service
IV Treatment	Pulmonary Therapy	Wound Care



POST-HOSPITAL REHABILITATION

Our experience in the Subacute arena spans more than a decade. Each year, thousands of patients receive the high quality, uncompromising care that has earned us our reputation for excellence.

YOUR CARE WILL BE PROVIDED BY:

Physicians, Registered Nurses, Medical Specialists and Rehab Personnel, who specialize in physical medicine, rehabilitation and complex medical conditions.

TOP-OF-THE-LINE THERAPY SERVICE:

Our Rehabilitation programs utilize a variety of tools including: recumbent bikes, treadmills, weight lifting equipment, parallel bars, pulley systems, electric stimulation equipment, whirlpool baths, ultrasound and CPM machines. A full-scale ADL (Activities of Daily Living) Suite also features modules for specialized training in kitchen, bedroom, bathroom and laundry settings. These environments allow patients to learn techniques that will help them be successful and self-sufficient upon returning home.

OUT-PATIENT THERAPY SERVICES:

Harris Hill's Rehabilitation Center offers outpatient rehabilitation services for continued healing after discharge. This specialized care allows patients to continue the recovery process while safely adjusting to life at home.

SPECIALIZED PROGRAMS:

- ALZHEIMER'S CARE WITH DEDICATED MEMORY CARE UNIT & SPECIALLY TRAINED STAFF
- CARDIAC CARE
- NEUROLOGIC REHABILITATION
- OCCUPATIONAL THERAPY
- ORTHOPEDIC REHABILITATION
- PHYSICAL THERAPY
- POST-SURGICAL MANAGEMENT
- PULMONARY REHABILITATION
- RESPITE/SHORT-TERM CARE
- SPEECH THERAPY
- VITALSTIM (SWALLOWING) THERAPY
- WOUND CARE

AMENITIES

- State-of-the-art rehabilitation suite
- Servery-style dining facilities with customized meal options and fresh food prepared on an as-ordered basis
- Deluxe bedroom suites
- Company owned pharmacy
- Non-denominational chapel
- Full range of daily recreational activities
- Park-like facility grounds
- Facility pets



AFFILIATIONS

- NYSHFA (New York State Health Facilities Association)
- AHCA (American Health Care Association)
- Alzheimer's Association of WNY
- Amherst Chamber of Commerce

LOCATIONS

Autumn View

4650 Southwestern Boulevard
Hamburg, NY 14075
(716) 648-2450

Garden Gate

2365 Union Road
Cheektowaga, NY 14227

Harris Hill

2699 Wehrle Drive
Williamsville, NY 14221
(716) 632-3700

Northgate

7264 Nash Road
North Tonawanda, NY 14120
(716) 694-7700

Seneca

2987 Seneca Street
West Seneca, NY 14224
(716) 828-0500

*My Loved One....
My Peace of Mind... My Choice...*



**THE
MCGUIRE
GROUP**

www.MCGUIREGROUP.com

It's about
Choice...

WELCOME

**THE
McGUIRE
GROUP**



At The McGuire Group health care facilities, we understand that life is full of choices... and changes too. While we can't always change our situation, it is nice to know that we still have choices when it comes to quality services for long and short-term needs.

Chances are, if you are exploring care at one of our facilities, there has been an element of choice in your life that has been taken away. This can be due to age, illness, accident or another life-altering situation.

At The McGuire Group facilities, we want you to know that **YOU DO HAVE A CHOICE** in the decision and direction of your future and your care.

OUR SERVICES

• 24-Hour Skilled Nursing Care with Complex Medical Services including:

Alzheimer's Care	Oxygen Therapy	Stroke Rehabilitation
Cardiac Care	Pain Management	Tracheostomy Care
Diabetes Management	Parkinson's Care	Vision Service
Dialysis / Peritoneal	Pulmonary Therapy	Wound Care
IV Treatment		



• Post-Hospital Rehabilitation including:

Orthopedic Rehab	Subacute Rehab
Wound Care	Pulmonary Rehab
Cardiac Care	VitalStim Therapy
Neurologic Rehab	Outpatient Services

• Specialized Memory Care for Alzheimer's and dementia

Dedicated Memory Care Unit
24-Hour Skilled Nursing Care
Dementia-Specific trained staff
Art, Music, Massage, Pet Therapies
On-Site Support Groups



AMENITIES

Restaurant-style servery dining with fresh food prepared on-order
Deluxe Suites
In-House Pharmacy
Recreational Activities
Non-Denominational Chapel
Park-Like Courtyards

• Short-Term/Respite Care

24-Hour Skilled Nursing Care
Hotel-Style rooms equipped with a TV, DVD player and telephone
Respite Care allows caregivers to take some time to focus on themselves. Whether it be vacationing with family, tending to business or recuperating from an illness or surgery.



Our History

For more than 35 years, the staff at The McGuire Group health care facilities has been providing unparalleled nursing, rehabilitative and dementia care to individuals within our communities.

Today, The McGuire Group facilities encompass more than 1,200 residents and patients and employ approximately 2,000 health care professionals in Western New York and on Long Island.

We look forward to serving you.

"Our employees, by their very nature, are caring, compassionate people. Their commitment to excellence is what set us apart and makes our facilities great places to work and live."

- Jim McGuire, President/CEO

ADMISSIONS

Prior to admission, our trained professionals will meet with the patient and/or family to complete the necessary forms. These forms include:

**P.R.I. FORM
ADMISSIONS FORM**

TOGETHER, these forms help our clinical team determine the type and level of care that will best suit your needs.

AFTER the forms are reviewed, you will be contacted based on availability. Whether you are being admitted to our facility from your home or from the hospital, our staff will work closely with your Physician and/or the hospital Discharge Planner to coordinate your arrival.



My Loved One...
My Memories... My Choice...

MEMORY
CARE
SERVICES

Welcome...

For more than 30 years, The McGuire Group has been caring for individuals with Alzheimer's disease and dementia. We have been lauded for our continued commitment to researching technologies and funding initiatives that assist in treating our residents and supporting their family members.

In the early 1990s, we participated in the development of services for those with memory loss through the opening of our specialized Memory Care Centers at Harris Hill Nursing Facility in Williamsville and Northgate Health Care Facility in North Tonawanda. Our safe, secured units incorporate the latest research and design enhancements to meet the needs of our residents. Thank you for your interest in our facilities. Welcome to The McGuire

Specialized Memory Care

Our programming goals focus on providing emotional and therapeutic care to maintain the existing strengths and abilities of each person. Special importance is placed on recognizing individuality and contributing to a resident's sense of self-worth.

OUR SERVICES INCLUDE:

- **Dementia-Specific Trained Staff** - the employees on our Memory Care Units are seasoned professionals who possess extensive experience in caring for those with memory impairments. All staff receive intensive dementia-specific training followed by educational updates throughout the year.
- **Specialized Programs** include in-house daily activities and therapeutic programs such as: Occupational Therapy, Physical Therapy, Massage Therapy, Music Therapy, Recreational Activities and Therapeutic Tasks.
- **Small group interaction** and a variety of "therapeutic tasks," encourage participation and self-expression.
- **Architectural details** such as secured entrances/exits, visual cues and enclosed park-like courtyards ensure our residents' safety and independence.
- **Family Support Groups** are held regularly.



THE
MCGUIRE
GROUP

FLIP FOR ADDITIONAL INFORMATION & LOCATIONS

Comparing Memory Care Alternatives

The more information you have regarding the Memory Care services that are available, the easier it is for you to make an educated decision regarding the most appropriate level of care for your loved one. **BELOW IS A LIST OF SERVICES OFFERED AT THE MCGUIRE GROUP FACILITIES:**



- ◆ Secure Interior Environments.
- ◆ 24-hour Licensed Nursing Staff (to monitor health and medication administration).
- ◆ Average Staff to Resident Ratio (Day Shift) = 1:4
- ◆ There is no forced discharge when the level of care changes and/or when private funds are depleted.
- ◆ Certified Nursing Assistants provide assistance with activities of daily living.
- ◆ There are no added costs for any additional services required.
- ◆ We offer in-house daily activities and therapeutic programs such as: Occupational Therapy, Physical Therapy, Massage Therapy, Music Therapy, Recreational Activities and Therapeutic Tasks.
- ◆ Staff at all levels receive continuing education on caring for individuals with memory impairments.
- ◆ Our company-owned pharmacy ensures that resident will have the medications they are prescribed when they need them.

Admissions

Prior to admission, our trained professionals will meet with the individual and/or family to complete a pre-admission assessment form. This information will assist our clinical team in determining if the services we provide are appropriate to meet your needs. Once admission is confirmed, we will work closely with your Physician and/or the hospital Discharge Planner to coordinate a seamless arrival.

Locations

MEMORY CARE CENTER at Harris Hill

2699 Wehrle Drive, Williamsville, NY 14221 (716) 632-3700

MEMORY CARE CENTER at Northgate

7264 Nash Road, North Tonawanda, NY 14120 (716) 694-7700

www.McGUIREGROUP.com

The McGuire Group and its facilities do not discriminate in the admission, retention or care given to patients/residents in terms of race, creed, color, national origin, gender, marital status, sexual preferences, handicap, blindness, disability or sponsor.

REDUCE
PAIN AND
STIFFNESS!

When:

Tuesdays 12-1 p.m.

Starting: June 10th

Ending: July 29th

Where:

Harris Hill

Nursing Facility

2699 Wehrle Dr.

Lancaster

Register:

Call 632-3700

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with *Saxon Birdsong* - President, BWFA &
Gary Belsky - Award-winning author

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*This event is sponsored by
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JOIN US ON

Wednesday, November 3, 2010
from 7:00 – 9:00 p.m.

*Parsons Auditorium
at the Applied Physics Laboratory
Laurel, MD 20723*



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WEDNESDAY, NOVEMBER 3, 2010

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Name: _____

Address: _____

City, State, Zip: _____

Daytime Telephone: _____

E-mail Address: _____

Number of Attendees: _____

Additional Attendees' Names: _____



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Navigating Your Retirement Landscape

Saxon Birdsong - President, BWFA

Keith Bellows - Vice President, National Geographic Society
Editor in Chief, National Geographic Traveler Magazine

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BWFA's president, **Saxon Birdsong**, will share his strategies for navigating this new and complicated landscape. Our guest speaker, **Keith Bellows**, will complement the program with his presentation, *Around the World in 60 Minutes - the 50 Greatest Places to Visit*.

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JOIN US

Thursday, May 12, 2011
from 7:00 – 9:00 p.m.

*Parsons Auditorium
at the Applied Physics Laboratory
Laurel, MD 20723*

To make your reservation today, visit
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Baltimore-Washington Financial Advisors

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This event is sponsored by the APL Federal Credit Union.

NAVIGATING YOUR RETIREMENT LANDSCAPE

THURSDAY, MAY 12, 2011

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or register at **www.bwfa.com/seminar**.

Name: _____

Address: _____

City, State, Zip: _____

Daytime Telephone: _____

E-mail Address: _____

Number of Attendees: _____

Additional Attendees' Names: _____



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ATTENTION!

A roll of US dollar bills, likely \$20 bills, is the central focus. A stethoscope is draped over the roll, with its chest piece resting on the bottom left. The background is a dark, textured surface.

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A hand holding a gas pump nozzle, viewed through a circular opening in a red surface. The nozzle is yellow and black, and the hand is wearing a red sleeve. The background shows a red gas pump station.

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AUTUMN VIEW

HEALTH CARE FACILITY



FUNCTIONAL CAPACITY EVALUATIONS ARE HERE!

AUTUMN VIEW

HEALTH CARE FACILITY

4650 Southwestern Boulevard
Hamburg, New York 14075

The McGuire Rehabilitation Center at Autumnview presents a state-of-the-science system for comprehensive functional testing for assessment of physical capabilities. We offer objective evidence based assessments to assist in case resolution.

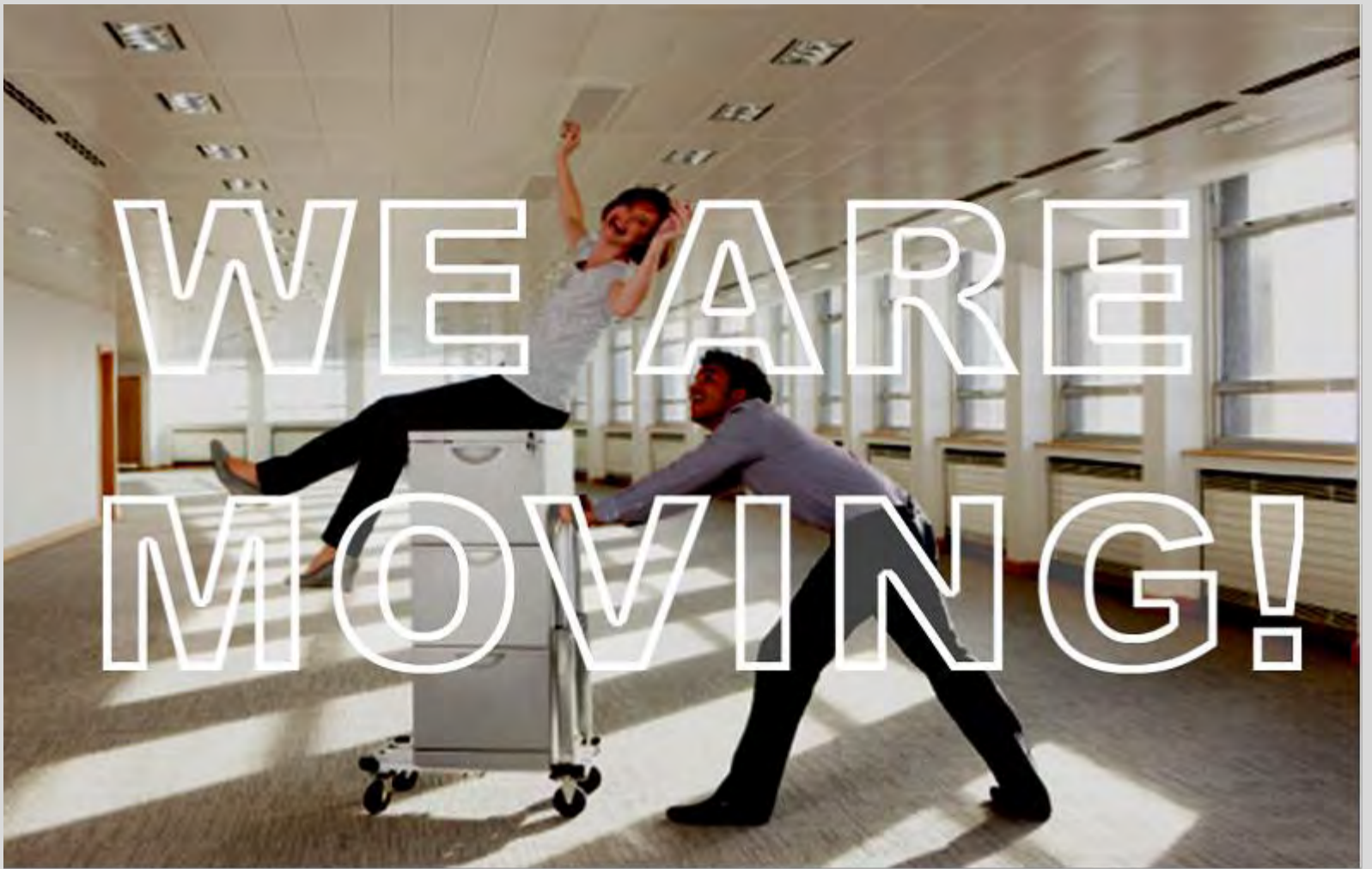
This cutting edge technology allows us to offer broad physical evaluation and rehab services including:

- Baseline Strength Measurements
- Functional Capacity Evaluations
- Functional Progress Analysis
- Impairment Ratings
- Industrial Rehabilitation
- Isolated Joint Therapy
- Orthopaedic Evaluation & Rehab
- Performance Evaluation & Training
- Post Offer of Employment Testing
- Work / Task Simulation
- Work Conditioning / Hardening
- Validity Testing for Workers' Comp.

The McGuire Rehabilitation Center can perform standard or custom physical tests that assist you in justifying treatment, and assist patients in getting back to where they want to be.

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Wilson Benefit Management Associates, Inc.
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- Flexible Spending Accounts
- 401K and Retirement Savings Plan Resources
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- Employee Outreach Programs
- COBRA
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Training and Development Programs

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- Motivational Programs
- Special Projects

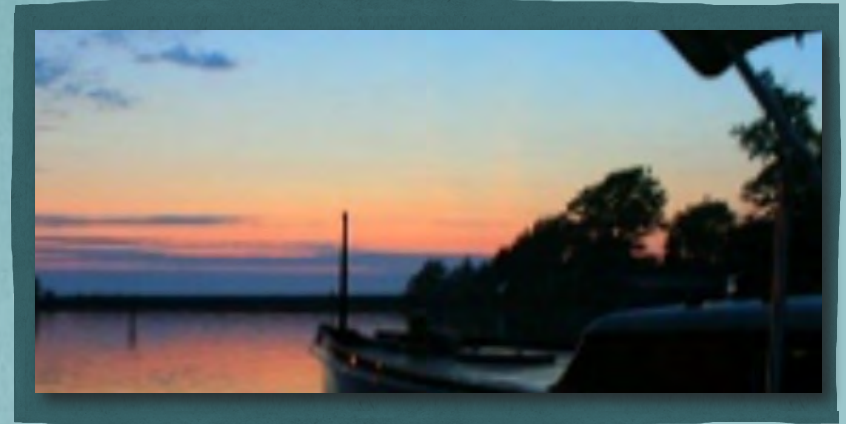
Sunset Bay Marina
6 O'Connell Island
Wilson, NY 14172
(716) 751-6466

Sunset Bay M A R I N A



LOCATION

Sunset Bay Marina is located on an 18 acre privately owned island in the town of Wilson, NY. Port Dalhousie, Welland, and Niagara on the Lake are all within 15 miles by water, and Toronto only 35 Miles to the north. A short 20 minute drive will find many shopping malls, casinos, and the world famous Niagara Falls within your reach. If you are in the mood for a leisurely stroll, the quaint town of Wilson offers perfect assortment of small town wares, as well as a fully stocked grocery store. Visit www.wilsononthelake.com to plan your trip.



Located on the southern shore of Lake Ontario, **Sunset Bay Marina** is proud to be acclaimed as one of Western New York's best kept secrets by our boating residents and guests.

Sunset Bay Marina
6 O'Connell Island
Wilson, NY 14172
(716) 751-6466



MARINA SERVICES

The wonderful customers at **Sunset Bay Marina** are by far our greatest asset. We have a community where we are all willing to lend a helping hand dockside and where you will always find a warm smile during the summer.

Sunset Bay Marina is continually improving the **grounds and facilities** available to our customers. Each year, we add to our **floral gardens** and **rock beds** for your strolling pleasure. On the southwest corner of the marina, you will find a luxurious, heated, **in-ground pool** nestled within a glade of magnificent oak trees, and fragrant evergreens and azaleas. Relax and enjoy a sunset swim!

All of your **dockage** needs are met by **50 floating docks** which encompass 2 sides of the island. The majority of our **160 slips** are equipped with dockside water and power. Larger slips are also available up to 50', accommodating double 30 amps where needed. About 100 of our slips are accessible by "drive-up", where you can park within a feet feet of your boat. Each of these slips has it's own shaded, landscaped seating area large enough for a picnic table and a grill.

Feel free to link up any time with your laptop or smart phone - **WI-FI Service** is available in the main office.

Dry storage is available both inside and outside, with facilities offering either bulk floor space or stacker type storage.

Haul-out and launching are done at your convenience by our well trained staff who are equipped with a 30 ton travel lift. Weather permitting.

ISLAND AMENITIES

The **Sunset Bar and Grill**, located right on the premises, is open for business May through October. Stop by for a burger or salad as a quick mid-day snack, or enjoy an evening out with dinner, drinks, and live entertainment (Wednesday and Sunday).

Island Yacht Club, established in 1948, makes their home here with us on O'Connell Island. They offer reciprocal docking, a variety of family oriented activities, as well as a club house for simple relaxation.

Tom at **Swan's Marine Sales** features a new line of Doral power boats and specializes in new C&C and Tartan sail boats. With a showroom in Canada, the newest stock here is changing regularly. Enjoy a Sunday afternoon wandering the boat yard to see the latest in Tom's fleet of new and brokered boats for sale.

Wilson Boat Works is a full-service boat repair facility and ship store located on the island. For nearly five years, they have specialized in boat repairs, such as engine and hull repairs. They also offer fiberglass gel coating, painting, and maintenance services.



At Manguso Development, Commercial Real Estate Has Finally Evolved...

We realize the decisions that you make regarding your business are not only financial, but also are often times deeply personal. Real estate is not simply about an office, or a location; it's about obtaining and maintaining a balance between your business goals, financial objectives and life decisions.



With over 55 years of combined experience, our team of industry professionals is prepared to help you with every facet of planning and decision making. Whether you are seeking to expand your already successful business, or begin with a new venture, we will guide you to find the right answers and implement the right strategy.

Leveraging our experience
in the commercial real estate

market with industry proven excellence in architecture, engineering, property management and financial planning, we will ensure that the decisions that you make are well informed.

We are committed to providing a true client-centric real estate experience. We believe that ethics, integrity, reliability and quality of service are key while focusing on clear honest client communication. Manguso Development strives to deliver a unique client-centric experience.



What It Means to Us...

We begin each project with a joint vision and a clearly defined, disciplined process which will bring goals to fruition and guarantee successful ongoing operation.

[turn-key]

[turn-kee]

- noun

1. a person who has charge of the keys

- adjective

2. Also, turn-key . of, pertaining to, or resulting from an arrangement under which a private contractor designs and constructs a project, building, etc., for sale when completely ready for occupancy or operation: *turn-key housing, turnkey contract.*

4050 Ridge Lea Road | Suite B | Amherst, New York 14228
O: 716.650.7727 | F: 716.837.5734
www.MangusoDevelopment.com





What It Means to Us...

Our mission and focus revolves completely around each customer's specific goals and objectives. Our expert advice and experience is offered to each customer as if they were our only customer...big or small.

[client-centric]

[klahy-uhnt - sen-trik]

- adjective

1. Placing the customer at the center of a company's marketing effort, focusing on customers rather than sales

Manguso Development Services...

Development

Ground-Up, Revisioning / Best Use, Feasibility and Constructability, Analysis, Portfolio, Residential

Construction Services

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Property Management

Portfolio, Third Party, Receivership, Real Estate Owned, Maintenance Management, Consulting, Educating, Expert Witness Services, Energy Contracting

Facilities Management

Portfolio, Third Party, Maintenance Management, Contract Analysis, Source Services

Asset Management

Portfolio, Third Party, Feasibility Analysis, Tax Analysis, Valuation, Investment Analysis, Outsource Analysis

Distressed Asset Services

Third Party, Residential, Re-visioning / Best Use, Raising Services, Disposition Services

Real Estate Brokerage

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Financial Services

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Visit Us On the Web...



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TRADITIONAL

VS.

TRANSPARENT

Theirs **Decisions are Developer-Driven** and Not Made with the End User in Mind.
VS.

Ours Our Signature Process and Team Approach Gives **Clients a Seat at the Table.**

Theirs Project Finance **Details are Kept Secret.**
VS.

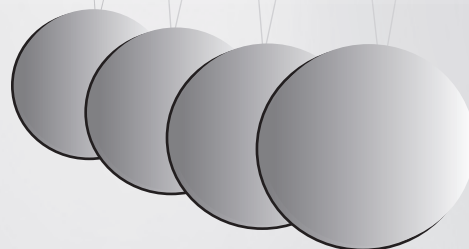
Ours We Offer **Completely Transparent Financial Modeling.** All Development Decisions are Defined with Short-Term and Long-Term Cost Considerations.

Theirs Most Developers Offer **Little or No Equity Opportunities.**
VS.

Ours Ownership Should Not Drive a Real Estate Solution.
We Offer 0 - 100% Ownership in a Project and Building.

Theirs Considerations in Building Design **Do Not Focus on Long-Term Flexibility.**
VS.

Ours Our Signature Process **Plans Specifically for Options** Toward Expansion, Retraction and Minimizing the Associated Expenses.





OMNI PAIN & WELLNESS CENTER

McGuire
Development Co

*Pioneer of the TRANSPARENT Process
(716) 829-1900*

PARTNERS ~

The Omni Pain & Wellness Center was born from a partnership between McGuire Development Company, Dr. Loubert Suddaby and Dr. Kristen Robillard. This state-of-the-art medical professional building is located at 4855 Camp Road in Hamburg. Site work began on the project in August of 2007, with the first tenants making their initial transition into the facility in January of 2008.

BUILDING SPECIFICATIONS ~

The \$5 million, Class A facility boasts 30,000 square feet of space. The building is home to Dr. Robillard's Lakeshore Primary Care Associates, Dr. Suddaby's Omni Pain & Wellness Center, the Catholic Health System Blood Lab, Buffalo Rehab Physical Therapy and Windsong Radiology as well as satellite offices for other disciplines including an OB/GYN, cardiologist, gastroenterologist, chiropractor, massage therapist and others.

The Center also hosts specialized programs and services designed to treat and prevent pain. Until now, patients requiring comparable services under one roof would need to travel to Brooklyn, N.Y. or other regions across the country.

CONTINUED
ON BACK

4855 CAMP ROAD
HAMBURG, NEW YORK

**EXPAND
DEVELOP
PROSPER**





OMNI PAIN & WELLNESS CENTER BUILDING FACTS ~

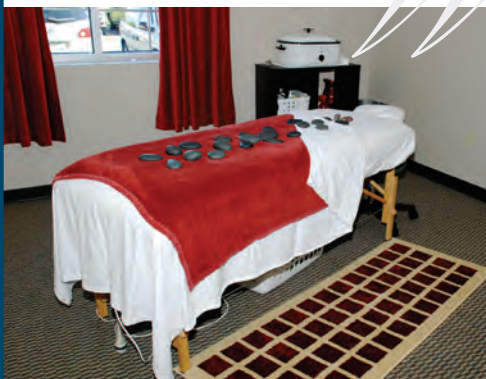
- The building is made up of approximately 1,500 cubic yards of concrete.
- More than 200,000 square feet of drywall was installed.
- The exterior is comprised of approximately 2,500 split blocks and 24,000 quick bricks.
- The project was completed in six months from ground breaking to first tenant occupancy and one year from ground breaking to total project completion.

ROOM FOR EXPANSION ~

Phase II of the Camp Road site is now leasing. Features include space for a 28,575 square-foot office or medical building on three acres. This high traffic location is close to the NYS Thruway and its campus setting is in the Hamburg overlay district.



Wellness





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A JOINT VENTURE PARTNERSHIP ~

McGuire Development Company and Dr. Michael K. Landi of the Brain and Spine Center are joint venture partners in the development of this state-of-the-art medical professional building, located at 400 International Drive in Amherst.

Site work began on the project on November 1, 2006, with the Brain and Spine Center making its initial transition into the facility on November 1, 2007.

BUILDING SPECIFICATIONS ~

The Class A facility boasts 43,000 square feet of space. The building features a dramatic glass and brick exterior and a two story entrance highlighted by a structural steel, ceramic tile and glass staircase.

Dr. Michael Landi and the professionals at the Brain and Spine Center anchor approximately one-half of the building while Catholic Health leases the remaining space on the first floor.

CONTINUED ON
BACK



400 INTERNATIONAL DRIVE
AMHERST, NEW YORK

WEHRLE

professional center



*A Crossroads Location for
PEDIATRIC EXCELLENCE*

McGuireDevelopment Co

Pioneer of the TRANSPARENT Process

PROJECT SCOPE

The Pediatric Center of Excellence is the **FIRST OF ITS KIND** in Western New York and will feature a multi-disciplinary approach to care, offering a full spectrum of superior services. This **ONE-STOP COMPREHENSIVE APPROACH** to care will create a convenient and fruitful experience for both the patient and tenant. This premier Center has been designed to meet the growing pediatric demands of residents in the **DENSELY POPULATED SUBURBS** of Amherst/Williamsville, Cheektowaga, Lancaster and Clarence. The **CENTER OF EXCELLENCE** will consist of four buildings with Williamsville Pediatric Center occupying more than half of the 20,000 square foot, Phase I building. When completed, the entire complex will total more than 60,000 square feet.

ANCHOR TENANT HIGHLIGHTS



WILLIAMSVILLE PEDIATRIC CENTER will anchor 20,000 square feet of space in a state-of-the-art **PEDIATRIC CENTER OF EXCELLENCE** located at the Wehrle Corporate Center on Wehrle Drive in Williamsville.

Williamsville Pediatric Center is one of **LARGEST PEDIATRIC GROUPS** in the area with five partners and seven board certified pediatricians specializing in pediatric care, nutrition counseling and lactation services. The progressive, vibrant practice has a current patient load of 10,000 with expectations for impending future growth topping 15,000.

BENEFITS AT A GLANCE

- ◆ First of its Kind in a Unique Crossroads Location Catering to: **Amherst/Williamsville, Cheektowaga, Lancaster and Clarence.**
- ◆ **Campus Style Setting** Creates a One-Stop Shop for Pediatric Services.
- ◆ **Lancaster IDA Approved** for Property and Sales Tax Abatement.
- ◆ **Convenient Access** from New York State Thruway, Kensington Expressway, Route 5, Route 78.
- ◆ **DOT Traffic Count:** 13,900 vehicles per day.
- ◆ **Central Location:** Surrounded by a Plethora of Services, Retail and Restaurants.



FLOOR & PLANS, PROJECT VISUALS



Location, Location, Location.

VIBRANCY

GROWTH

One of Wehrle Professional Center's **MOST VALUABLE ASSETS** is its location. Centered in a growth hub, this ideal crossroads location is convenient for residents in Amherst/Williamsville, Cheektowaga, Lancaster and Clarence.

Additionally, its close proximity to the New York State Thruway, Kensington Expressway, Route 5 and Route 78 make it easily accessible for patients in the outlying suburbs as well as Downtown Buffalo and Rochester.

A Desirable Location for a Pediatric-Based Service Provider...

AMHERST/WILLIAMSVILLE

Population Growth Trends

2007	2000	1990
123,500	122,000	116,000

Child Population

Under 5 yrs. of age	6,900
5 to 9 yrs.	6,896
10 to 14 yrs.	6,832
15 to 19 yrs.	10,666

Total 31,294

Schools

8 Elementary, 5 Middle, 4 High

CHEEKTOWAGA (Town only)

Population Growth Trends

2007	2000	1990
90,251	94,019	99,314

Child Population

Under 5 yrs. of age	4,270
5 to 9 yrs.	5,002
10 to 14 yrs.	5,174
15 to 19 yrs.	5,050

Total 19,496

Schools

2 Elementary, 1 Middle, 1 High

LANCASTER (excluding the Village)

Population Growth Trends

2007	2000	1990
39,000	39,000	32,000

Child Population

Under 5 yrs. of age	2,554
5 to 9 yrs.	2,780
10 to 14 yrs.	2,939
15 to 19 yrs.	2,318

Total 10,591

Schools

6 Elementary, 1 Middle, 1 High

CLARENCE (excluding Clarence Ctr.)

Population Growth Trends

2007	2000	1990
28,000	26,000	20,000

Child Population

Under 5 yrs. of age	1,638
5 to 9 yrs.	2,187
10 to 14 yrs.	2,185
15 to 19 yrs.	1,848

Total 7,858

Schools

4 Elementary, 1 Middle, 1 High

Total Population: 280,751
Total School Enrollment: 27,525

Figures are rounded
Sources: Census.gov; District websites

EXPERIENCE

THE TEAM at McGuire Development Company has nearly 60 years of combined experience and has leased, restructured and/or managed more than 16 million square feet of space.

Our Medical Office Portfolio Includes:

- ◆ Brain & Spine Center in Amherst
- ◆ Omni Pain & Wellness Center in Hamburg
- ◆ Lakeshore Family Medicine in Derby
- ◆ Management of more than 700,000 square feet of skilled nursing, rehabilitation, senior apartment and pharmacy space in New York and Michigan.

WE GUARANTEE a TRANSPARENT, open business process coupled with the involvement of executive-level staff in every facet of a project, enhancing its scope from conception to completion.

We look forward to working with you.

"Our Level of trust and comfort with the professionals at McGuire Development Company is what ultimately guided us to pursue our professional vision for a state-of-the-art pediatric center.

Their open communication on project costs, building designs and return on investment gave us the realistic expectations we needed to make sound business decisions.

We could not have found a better level of customer service or a better company to develop our Pediatric Center of Excellence."

- Dr. Rebecca Molnar
Williamsville Pediatrics

"Working with McGuire Development Company on the development and construction of a new medical center has been a rewarding and positive experience.

Their honest, up front policies on costs, scheduling and innovative building designs allowed me to maximize the facility's potential, taking it far beyond what I had originally imagined. Most importantly, their team-based approach assured me that executives were involved in every facet of the development process.

I enthusiastically recommend McGuire Development Company and praise them for their refreshing, open and trustworthy business standards."

- Dr. Michael Landi
Brain and Spine Center



Please feel free to contact any of the references listed below.

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Williamsville Pediatrics
(716) 631-3510

Dr. Michael Landi

President/CEO
Brain and Spine Medical Services
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Dr. Kristen Robillard

Primary Care Physician
Lakeshore Primary Care Associates
(716) 646-1084

Dr. Loubert Suddaby

Neurosurgeon
Omni Pain and Wellness Center
(716) 677-1980

Charles Dowdell

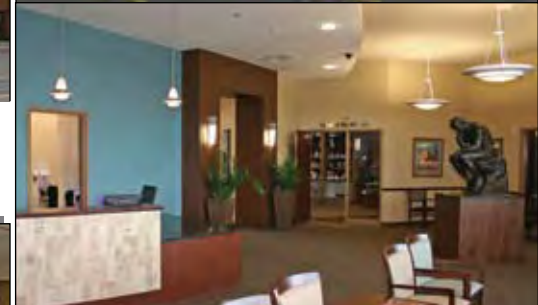
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Deanna Schiller

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(716) 631-2500, ext.*2204





By Robert Carpenter
President

Getting To Know You

In one of our first discussions, Sax Birdsong mentioned to me that his success came from "listening to what the clients want and need, and then developing services that assist in that process."

He made it clear that the client-first approach is in BWFA's DNA. My role is to ensure that it stays that way.

That's why, in the past two months, I have met and talked with more than 250 of our clients. Over and over in these meetings, I have received the warmest words of encouragement from all.

Everyone has made it a point to tell me that I have joined a phenomenal organization.

I agree with their assessment. In the nearly 25 years I've been in the

financial services industry, I've never seen a team of professionals that cares more about their clients. We approach every client as if he or she is our most important relationship. I feel honored to now lead this great organization.

BWFA's services are built upon three foundational pillars: Financial Planning, Investment Management and Tax Planning. They form a comprehensive approach that makes it easier for clients to coordinate management of all their financial and estate needs.

We employ a team of professionals in multiple disciplines to ensure that all reasonable strategies are considered before making financial recommendations. Providing top-quality advice and conservative solutions has been our hallmark over the past 25 years, and it's served our clients well, even through the toughest times.

I want you to know that I consider my leadership position at BWFA to be an opportunity of a lifetime, and I look forward to guiding the finest financial firm in the area into the future. BWFA will grow and will evolve, but it will always be committed to listening to the client, developing appropriate solutions, and delivering phenomenal customer service. We have both a **fiduciary duty** to work on behalf our clients' best interest and a **personal commitment** to see our clients succeed with all of their financial goals.

Our goal at BWFA is not to be the biggest financial firm, but to be the best wealth advisor in our area. Through in-depth discussions and planning, we strive to understand each of your goals and to build the best strategy for meeting your financial needs. In doing so, we customize a unique solution that is most beneficial for you.

As a result, our firm has grown almost exclusively through referrals of satisfied clients. Our clients tend to share their BWFA experience with family, friends, and co-workers so they, too, can receive sound financial guidance to help improve the quality of their lives.

I want to thank everyone for welcoming me to BWFA, and I look forward to serving you for a long time to come.

Robert Carpenter

Robert Carpenter
President



Tax Services



By Bob Cassel, EA



Supreme Court earlier this year.¹

This is the first time that investment income has been taxed to directly support health care spending. Given its wide scope, it's important to understand who will be affected, and by how much. (The analysis in this article is based on information from Ed Slott's "IRA Advisor," August 2012 issue.)

Who Will Be Affected?

The tax is aimed at single taxpayers with income above \$200,000 and married taxpayers with income above \$250,000. The 3.8% tax is assessed on the lesser of (1) net investment income or (2) the amount of Modified Adjusted Gross Income (MAGI) that exceeds the taxpayer's applicable threshold. The following table is an example of the 3.8% tax for two different married taxpayers.

Line Number		Married Taxpayers in 2013	
		Example 1	Example 2
1	Net investment income ¹	20,000	52,000
2	Modified Adjusted Gross Income (MAGI)	300,000	300,000
3	MAGI Threshold	-250,000	-250,000
4	MAGI income above threshold	50,000	50,000
5	Net investment income (from Line 1)	20,000	52,000
6	Lesser of lines 4 or 5	20,000	50,000
7	3.8% tax	760	1,900

New Tax in 2013 Affects Investment Income

Beginning in 2013, there will be a new 3.8% tax on investment income that exceeds certain limits. The tax came about to provide revenue for the 2010 Patient Protection and Affordable Care Act, which was upheld by the US

What Actions Might Trigger the Tax?

A number of fairly common financial transactions could affect a taxpayer's income sufficiently to make them subject to the new tax. These include:

1. Sale of real estate, especially the sale of your principal residence if any of the proceeds are taxable
2. Sale of stocks or other investments that have appreciated in value
3. Dividend income
4. Conversions (2013 and later) to Roth IRAs
5. Taxable distributions from retirement accounts (examples: 401(k), 403(b), IRA) are not subject to the tax but may push other net investment income into the new tax's range.

What Can Be Done to Decrease MAGI?

Some planning in 2012 is necessary.

1. Defer more salary into 401(k) and 403(b) accounts.
2. Make deductible contributions to Traditional IRAs or SEP-IRAs by business owners.
3. Do Roth conversions in 2012 because qualifying distributions from Roth IRAs DO NOT increase MAGI.
4. Make lifetime gifts in 2012. The combined limit (estate and lifetime gifts) is as high as \$5.12 million and investment income from the gifts will be taxable to other persons or organizations.

It's also worth noting that trusts and estates get hit hard by the tax. Because the tax brackets for trusts and estates rise much more rapidly than for individuals, it is possible that estates and trusts which earn (and do not distribute) more than \$12,000 of investment income will be assessed the 3.8% tax.

Your BWFA advisor is prepared to help plan for the increased taxes. Please call your advisor to make an appointment.

¹There will also be a new 0.9% tax on W2 and self-employment income that exceeds \$200,000 (single) or \$250,000 (married). However, this article concerns only the 3.8% tax on net investment income because this tax represents more tax planning opportunities.

²Net investment income is defined as interest, dividends, capital gains (long and short term), annuities (but not in IRAs or company plans), royalty income, passive rental income, other passive activity income. It DOES NOT include wages and self-employment income, business income from a trade or business (including interest and dividend income on the business' account), excluded gains (from the sale of a principal residence), municipal bond interest, proceeds from life insurance policies, veteran's benefits, social security benefits, and gains on the sale of an active interest in a partnership or S Corporation.

Baltimore-Washington Financial Advisors

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The Architect

OF MODERN MANAGEMENT...

“When I was a student at the College of William & Mary, one of the gentlemen whose teachings we followed in the business school was Peter Drucker. twenty-five years ago, when I thought about forming this company, his advice offered a structure for my goals and objectives. Drucker posed the following three questions that any credible and successful business person should be able to answer...”

-SAXON BIRDSONG, BWFA FOUNDER

Our History

Baltimore-Washington Financial Advisors, Inc. was founded in 1986 and is headquartered in Columbia, Maryland. It is among the largest and oldest Fee-Only financial advisory firms in the Baltimore-Washington metropolitan area. Throughout its history, BWFA's focus has been on providing its clients with exceptional comprehensive financial services including retirement & estate planning, investment management & tax services. In the early years, Saxon Birdsong provided investment management expertise, Bob Cassel served as our tax specialist and Kevin Condon focused on financial planning. BWFA's motto became "putting the pieces together" for clients – highlighting the unique partnership among three experts.

Over the years, several new financial experts have joined the BWFA team. Rob Williams first became BWFA's Portfolio Manager and now acts as Chief Investment Strategist. Bob Ray, Chris Kelly, and Mark Stinson provide quality financial advice while serving as Portfolio Managers and Financial Advisors. Mark also serves as Director of Planning, providing expert retirement and estate services. Bob Cassel continues as our tax specialist and Director of Tax Services.

Today Rob Carpenter acts as President and CEO of BWFA and continues the firm's focus on providing clients with top-quality services that meet their financial needs. Rob has a strong professional background and has worked in the financial services industry for over 23 years. He has held a wide variety of senior-level management positions at some of the country's top wealth management, investment, and private banking firms. His comprehensive experience, along with his dedication to serving client needs, equips him well to successfully lead BWFA into the future.

Our firm is recognized as among the top firms in the industry with recent honors and appearances in *Worth*, *Forbes*, and *Fortune* magazines. BWFA experts are quoted in the *Wall Street Journal*, *New York Times*, *BusinessWeek*, *Washington Post*, *Baltimore Sun*, *Investment News*, and many other local, regional and national publications.





Our Philosophy

Fee **FO** Only

FEE-ONLY, PERIOD

We are strictly Fee-Only, meaning you pay no commissions, trailers, or hidden fees to us. Our clients come first always, and we are free from the conflicts of interest that are common among other firms.

ADVICE LEADS THE WAY

BWFA clients receive comprehensive, coordinated financial advice which may include tax, investment management, and all facets of financial planning. Through a close personal relationship with an experienced advisor we can help you:

- ~ Plan for a predictable and secure retirement
- ~ Plan for a smooth transfer of your estate with minimum tax consequences
- ~ Manage your investments to provide the growth and/or income your family requires
- ~ Avoid unexpected taxes

RELAX, WE'RE ON THE JOB

Let us help you bring order to your affairs, achieve your goals and relax in retirement. We offer investment management clients the opportunity to:

- ~ Avoid costly investment pitfalls
- ~ Evaluate alternative approaches to lowering investment risk and improving return
- ~ Reduce excessive fees
- ~ Reduce taxes and other costs of excessive trading

HONEST FEES FOR HONEST WORK

At the end of our initial meeting, we will present you with options on how we can assist you and what it will cost. You may be offered flat or percentage rates, or a mixture depending on the engagement. We do not charge for initial consultations. Fees for Financial Plans generally range from \$1,000-\$4,000 for a comprehensive pre-retirement, retirement, or estate plan. Investment management fees average 1% for our clients annually depending on the size of their accounts. We quote fees up front so there are no surprises.

A TEAM OF SPECIALISTS LED BY YOUR ADVISOR

At BWFA, you work with a dedicated Advisor who is supported by a cadre of experienced professionals. We take time to become comfortable with each other, carefully analyzing the intricate financial affairs unique to your family. You get solid, no-nonsense counsel from experienced people you will come to know well. We have dedicated investment management, planning, and tax resources in-house and will bring in legal, accounting, and other experts as necessary.

Our Core Services

1 RETIREMENT & ESTATE PLANNING

Retirement and Estate planning is the center of our ongoing relationship with our clients. We don't sell anything here except our advice. What's more, compensation for the services we provide comes solely from our clients. We participate in no contests, commissions, or bonuses.

Most professionals on our staff are either CERTIFIED FINANCIAL PLANNER™ practitioners or in the process of obtaining the CFP® certification. As such, they abide by a written and enforced Code of Ethics and must complete annual continuing education in financial planning curriculum for recertification. Besides the CFP® certification, our staff includes CPAs, and MBAs in finance and accounting. BWFA's professionals have a significant depth of experience. Collectively we've been providing financial advice for over 200 years.

In every client contact we are careful to review all the financial areas before making any recommendations. The brief form you are sent prior to our first session includes questions on the health of your financial vital signs of insurance, investments, pensions, estate planning matters, taxes, income and cash flow. Together we discuss all your concerns and only then propose both an approach to solving them and an estimate of the fee we will charge to do it. No hidden agenda, no undisclosed conflicts of interest.

Comprehensive retirement and estate planning is a careful, precise process. Our experts help bring clarity to your goals, and identify issues, problems, and solutions that give you confidence in your ability to meet your goals throughout your lifetime. We use the latest and most sophisticated forecasting techniques available, and provide year by year financial benchmarks to measure and evaluate your progress. Using our techniques and annual plan review meetings, we are able to make mid-course corrections to make sure you stay on target with where you want to be. The payoff is peace of mind and family harmony.

We judge our success by your comfort, security, and financial independence.

2 TAX PLANNING & PREPARATION

Each year our clients have the opportunity to meet with their BWFA advisor to do tax planning. Few people like the idea of turning over their hard-earned money to the government. As advisors, we stay on top of new tax legislation and are always looking for ways to reduce our clients' tax burden. Tax planning and preparation goes well beyond the yearly income tax returns that must be filed. We are also concerned about our clients' estate and gift tax planning, and avoidance of the various penalties that may apply to retirement plan distributions. A nice feature of offering income tax preparation to our financial planning and investment advisory clients is that we are better prepared to give tax-wise advice.

There are many situations during a person's lifetime that can generate unusually large federal and state income tax liabilities. These include: selling one's home, exercising employee stock options, receiving bonuses, and selling appreciated securities, among others. Because we have a good view of our clients' entire financial picture, we are able to plan for these events in ways that reduce the tax burden and increase the after-tax return for our clients.

The key word here is planning.

Without a solid financial plan, individuals will likely pay more taxes than would otherwise be necessary. By looking into our clients' future, anticipating the events that generate larger tax liabilities, and properly planning for these events, we increase the overall wealth that our clients retain. After all, the amount you earn is not quite as important as the amount you keep after the taxes are paid!

3 INVESTMENT MANAGEMENT

At BWFA, we tailor and manage investment portfolios that best suit our clients' needs. Generally, these needs fall into three rather simple categories: growth investments for our younger clients, conservative growth and income investments for our clients who are nearing retirement, and income producing investments for our clients who are in retirement and need income from investments to support their lifestyles.

We select investments that are appropriate, monitor their ability to meet our growth and/or income objectives, and make changes when appropriate. The following pages will provide more detail about our approach and our investment models.

BWFA'S INVESTMENT MANAGEMENT PROCESS

INVESTMENT STRATEGY

Our aim is to create diversified client portfolios that earn favorable investment returns while controlling volatility and risk according to the parameters of each client's chosen investment model. We work to achieve strong performance over multiple market cycles, relying on a proven investment process. We adhere to an investment philosophy that values both vision and discipline. We do not believe that long-term goals can be met by chasing short-term results. Instead, we focus on the larger picture while still being mindful of the details.

WE START BY GETTING TO KNOW OUR CLIENTS

BWFA's advisors evaluate a client's financial goals, financial situation, income needs, tax circumstances, and investment risk tolerance. Based on these factors, we design, construct, and implement an investment portfolio appropriate to the client's specific needs and goals. The portfolio we construct for the client conforms to the BWFA investment model chosen by the client in consultation with his/her BWFA portfolio manager.

TWO INVESTMENT APPROACHES OFFERED

SEPARATELY MANAGED ACCOUNTS – For clients with managed accounts in excess of \$500,000, BWFA recommends model portfolios that include the use of individual stocks as well as some selected mutual funds that target specific portions of the investment model. By investing primarily in individual securities, clients receive a customized portfolio with the following benefits:

Lower costs due to the avoidance of the additional fees associated with investing in collective investment funds

Consideration of tax planning issues

Complete control over what is bought and sold, which provides:

The ability to accommodate special investment requests

The ability to minimize/eliminate the redundancy that can occur when using collective investments

Transparency - *Clients know the exact securities held in their portfolios.*

Allocation around existing concentrated positions, thus better managing risk - *A portfolio manager can avoid purchasing, for example, energy securities for a client that works for a gasoline company and already has significant investment exposure in that sector.*

WEALTH ACCUMULATION PLATFORM – This approach is designed for clients who have not accumulated sufficient wealth to invest in a diversified way using individual securities. BWFA generally recommends this approach for clients investing up to \$500,000. Our wealth accumulation platform uses model portfolios that are primarily invested in collective investments such as index funds, actively managed mutual funds, and exchange-traded funds.

Regardless of which approach is right for you, you'll receive the attentive, customized service that is fundamental to our culture.

Aggressive Growth

OBJECTIVES

The BWFA Aggressive Growth model seeks to provide clients with maximum capital appreciation. Generating income is not a goal of this model. Clients who choose this model should expect significant fluctuation in portfolio value. This model is designed to suit investors who are able to tolerate high volatility – generally those who are young and have strong financial resources and an investment horizon of longer than ten years. Portfolios invested according to this model may have large short-term gains and losses, but also offer potential for long-term rates of return higher than those of BWFA's more conservative investment models.

INVESTMENT DETAILS:

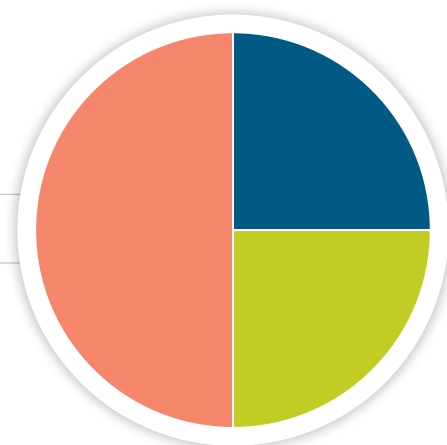
The heavy emphasis on growth in this model orients the portfolio to stocks of companies experiencing high earnings growth, strong revenue growth, and a sustainable competitive advantage. Investments primarily consist of small and mid-capitalization equities, large-capitalization equities experiencing strong growth, and stocks of companies with special situations that provide the potential for considerable short-term returns. A significant portion of portfolio assets is allocated toward international equities. The international equities we seek represent companies with business activities outside the United States in economies with strong growth and political stability. We avoid using income-producing investments in this model.

MODEL ASSET ALLOCATION:

AGGRESSIVE GROWTH EQUITIES **50%**

LONG-TERM GROWTH EQUITIES **25%**

INTERNATIONAL EQUITIES **25%**



INVESTMENT PROCESS:

BWFA uses a highly disciplined process utilizing both quantitative and qualitative factors to identify attractively valued equity securities. Our process considers companies with strong fundamentals, sound corporate governance practices, and superior earnings, revenue, and margin expansion relative to their competitors.

Tax-Exempt Income

OBJECTIVES

The BWFA Tax-Exempt Income model seeks to provide tax-free income to individuals who have a high level of federal taxable income and who need income and/or capital preservation.

INVESTMENT DETAILS:

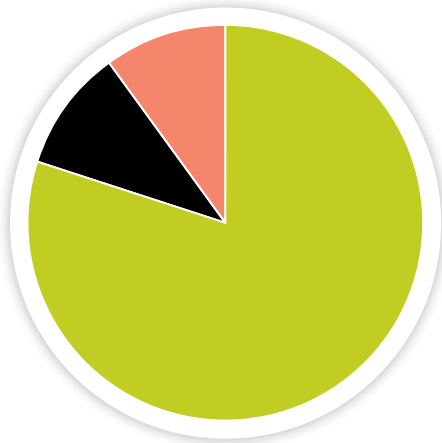
Portfolios following this model invest primarily in state-issued general obligation bonds and highly-rated state revenue bonds.

MODEL ASSET ALLOCATION:

MONEY MARKET **10%**

GROWTH & INCOME EQUITIES **10%**

TAX-EXEMPT INCOME SECURITIES **80%**



INVESTMENT PROCESS:

BWFA uses a highly disciplined process utilizing both quantitative and qualitative factors to identify sound state and municipal debt securities with favorable rates of return. Our process considers only debt issues from state and local municipalities with stable economies, sound governance practices, and a track record of expanding the tax base.

Capital Preservation

OBJECTIVES

The BWFA Capital Preservation model seeks to preserve capital and avoid the price volatility of stocks. This model is, however, subject to bond price fluctuations.

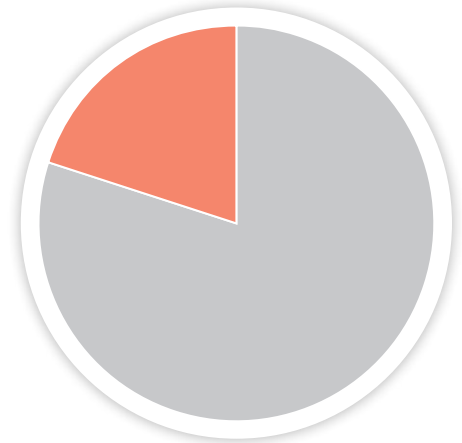
INVESTMENT DETAILS:

Portfolios following this model invest primarily in high-quality, short-duration debt securities such as money market mutual funds, short-term bond funds, certificates of deposits (CDs), US Treasury securities, and investment-grade corporate bonds with maturities of no longer than five years.

MODEL ASSET ALLOCATION:

MONEY MARKET **20%**

INCOME SECURITIES **80%**



INVESTMENT PROCESS:

BWFA uses a highly disciplined process utilizing both quantitative and qualitative factors to identify attractively valued debt securities. Our process only considers companies and institutions with superior fundamentals, sound governance practices, and a track record for creating and maintaining a durable, sustainable competitive advantage.



BWFA TEAM

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- RICHARD NGUYEN | *Wealth Management Assistant* | rnguyen@bwfa.com
- MICHAEL MATHEWS | *Director of Business Services* | mmathews@bwfa.com

EXPECTATIONS

Relax knowing that experienced professionals are looking after your investments every day so you can focus on things that are important to you. Have confidence that you have a customized retirement plan that is updated every year and adjusted for your changing circumstances.

Minimize unnecessary taxes and other expenses with the assistance of an integrated team of financial experts.

GET UNBIASED ADVICE ON MAJOR FINANCIAL DECISIONS.

Take comfort in having a secure estate plan that will provide for your loved ones and support causes that are important to you.

Benefit from clear, straightforward, friendly advice and explanations that make complicated financial matters simpler.



I like what I hear, what's next?

- Step 1:** Call **888-461-3900** to set up a free initial consultation.
- Step 2:** Fill out our initial consultation form and bring it along with all recent account statements, tax returns and any other documents you wish to discuss. We send a "fact finder" to each new planning client. We'll get everything else we need then.
- Step 3:** Visit our office in Columbia, meet some of our experts, see a sample plan, and get a good preview of what it is like to be a BWFA client.
- Step 4:** Sign a service agreement and you're a new BWFA client.

We'll be with you every step of the way to make it easy and smooth. Our operations expert can even get on the phone and help transfer your old accounts to BWFA.



Our Mission

AT BWFA IS TO PROVIDE SUPERIOR FINANCIAL ADVICE
AND DELIVER A HIGH-QUALITY CLIENT EXPERIENCE.

Understanding our clients' needs and goals is a top priority at BWFA.
We achieve this through consistent, two-way communication with every client.

We don't believe in a one-size-fits-all approach; every client is unique,
and we are prepared to adjust our strategies when new situations arise in our clients' lives.

As an independent advisory firm, we put our allegiance to our clients first.

We have no commitments to investment companies, insurance companies, or management firms
that encroach on our fiduciary responsibility to our clients. Without hidden incentives or financial ties,
our expert staff members are free to singularly focus on what we do best: personally deliver objective financial advice
to individuals, families, and organizations.

At every level, BWFA's service meets the highest standard for honesty, confidentiality, and integrity.

These principles have motivated us since the company's inception more than 25 years ago,
and they continue to provide the foundation for all that we do today.

Our commitment to our clients is paramount.

I would personally like to thank you for taking a closer look at our firm
and would love the opportunity to work for you.



Robert Carpenter

ROBERT CARPENTER

President & CEO



BWFA, INC.

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WILSON News

Autumn 2008 | Volume 3 | Number 1

BUILDING NEW RELATIONSHIPS

This newsletter is different.
It is not about my industry or my company:
IT IS ABOUT YOU.

It includes a directory of my client's businesses and contacts for your review.



I will post this, and all editions of the Wilson BMA, Inc. newsletter, on my website at www.wilsonbma.com.

I encourage all of my clients to take the time to review this newsletter, learn more about one another, and consider each other for your future business and personal needs. I have worked with all of you for some time, and I value your professionalism, courtesy and service to me.

I honestly support and recommend each business in this listing for their integrity and quality of workmanship. Please take advantage of this opportunity to work together, and feel free to contact me with any questions you have.

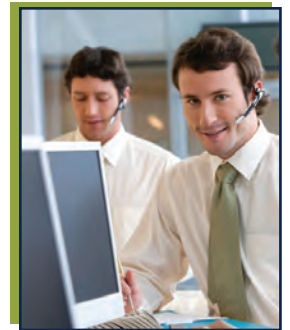
I wish each of you prosperity and success today and always.



Christine Vetere-Wilson,
President

FEATURED

Client



Tele-Dynamics sells, installs and services telephone, data and communication systems for small and mid-sized companies. We are a single source for all of your communications needs.

Tele-Dynamics is an aggregate of industry skilled individuals who have come together to assist our clients in understanding the correlation within Voice, Data and Video worlds. We offer insight in the value of its integration, and prepare a solution that will enable you to take advantage of today's business world applications and those ahead in the rapidly changing future.

Tele-Dynamics is able to leverage the extensive knowledge of our collateral core competencies and, by working as a single information source, provide a comprehensive traditional telephony and emerging IT solution to satisfy any growing business. **Tele-Dynamics** offers leading edge products that will expand our ability to provide a solution that will fit all your companies' needs in the voice and data converged marketplace.

Tele-Dynamics is a combination of expert sales, engineering, proven methodologies, and specialized product offerings to deliver high quality solutions, exceptional value, and outstanding customer service. In addition, we provide network and security devices for our customers, offering services such as monitoring, alert notification, reporting and management for your communication devices. We have the facilities and experienced staff to work with you to deliver the highest levels of customer satisfaction while reducing your implementation time and capital expenditures. If you do not have an in house data team **Tele-Dynamics** can provide Voice & Data technical staff to help augment any projects in the works. This helps reduce the need to over hire and absorb additional employee overhead. We can provide the strategy and framework to help you achieve economic success by viewing your business from a comprehensive communications perspective and not just a traditional telecommunications viewpoint.

continued on back page

Continued from Cover

FEATURED

Client

SERVICE OFFERINGS:

- ❖ Multi-Site VOIP Platforms
- ❖ Call Center Applications
- ❖ System Documentation and Assessment
- ❖ Project Management
- ❖ Systems Design & RFP Process
- ❖ Strategic Planning & Disaster Recovery
- ❖ Auditing & Bill Reconciliation
- ❖ Telecommunications Reporting
- ❖ Voice & Data NOC Service
- ❖ AVAYA Certified Business Partner
- ❖ VPN Set up & Design
- ❖ Installation & Service
- ❖ Network Analysis
- ❖ Voice & Data Cabling
- ❖ LAN/WAN Design
- ❖ Assessment & Analysis
- ❖ Wireless Applications



SYSTEMS DOCUMENTATION AND ASSESSMENT:

Document all current system components including quality, make, model, and its revision. Determine its present role, capability and to provide cost effective solutions to migrate older equipment and current Network services to provide cost effective solutions to migrate older equipment to more current and efficient components.

PROJECT MANAGEMENT:

Proper planning & continuous monitoring of changing conditions ensure a timely conclusion to even the most complex of projects. A comprehensive knowledge of the task at hand make each component play in the overall process becoming a critical success in the factors of project management. **Tele-Dynamics** staff of seasoned communications professionals use proven methodologies to structure project plans & manage them through completion so that any implementation causes minimal service interruption.

NETWORK ANALYSIS:

Today's competitive market has created financial opportunities for saving in your day to day business. The integration of both network services and systems hardware can greatly decrease the amount you spend, per year for communication services. The efficient use of new Long Distance services, Digital circuits, Line supervision, etc...can be an effective way to reduce monthly expenses while actually improving functionality. We will review your current networking methods, evaluate alternatives, and recommend best of breed services to both optimize and enhance the way you do business.

VOICE DATA CABLING:

Tele-Dynamics can provide for all of you interior & exterior Voice/Data Cabling needs, including fiber. (All NYC Union Licensed).

continued in next column

STRATEGIC PLANNING & DISASTER RECOVERY:

Often **Tele-Dynamics** sees that clients need the extra step, meaning disaster recovery. We will strategically plan; design, and implement a solution that will best protect our clients' voice and data infrastructure from power surges, fires and any other natural disasters.

VPN SETUP & DESIGN:

Tele-Dynamics has experience in building both network and CPE based VPN's from manufacturers such as Cisco, 3com & Adtran. Our engineers are knowledgeable in IPSec, MPLS, Authentication (IKE, RADIUS, RSA, SHA-1, MD5 Hashing, and Certificate Authority) and DES to triple DES encryption and QOS assurance (DIFFSERV, MPLS, WFQ, Policy Routing).

INSURANCE INFORMATION — YOU NEED —

Disability Insurance can replace a portion of income when an employee is unable to work because of illness or injury.

In many states, employers are required to provide state mandated short term disability insurance for the first 26 weeks of a disability, after a 7 day elimination period. For example, in the state of New York, NY DBL pays a minimal weekly stipend to a disabled employee and the cost to the employer is affordable, and a necessary expense of doing business.

Additional Short Term Disability may be purchased through the employer, but paid for by the employee, to make up for lost income that state mandated disability does not cover. The usual percentage of income covered by a supplemental disability policy is 60%, but can be higher if additional coverage is purchased. If the employee pays the premium for this policy, through a payroll deduction, the benefit will not be taxed, in the event an employee needs to apply for coverage. This helps the benefit to go further in covering living expenses during a period of disability.

If a Long Term Disability Policy was purchased, an employee may apply for the LTD benefits, once Short Term Disability is exhausted (usually 26 weeks from the date of disability.) LTD insurance is generally offered through an employer group for benefits of 60% of gross pay or higher. We advise, as with supplemental STD, that the employee pay for the entire LTD premium as a payroll deduction. LTD premium is generally affordable, and, if the employee has paid the premium, in the event an employee applies for benefits, the benefits will not be taxed.

After health coverage, Disability Insurance might be the most important benefit an employer can offer to employees. In these difficult economic times, a disability could financially damage an employee if they were unable to work and pay living expenses.

If you would like to consider offering your employees a variety of disability policies, contact us today so that we can help you find the programs to best fit the needs of your company and employees.





PARTNERS WITH YOU

Rely on your resources and partner with the right advisor: **Wilson Benefit Management Associates, Inc.** is here to provide you with tools, resources, service and professional direction in selecting, implementing and servicing your employee benefits program objectives and strategies. We are committed to achievement of your goals throughout the years, everyday, and look forward to **partnering with you** to maximize your success in business.

CORPORATE SERVICES

Employee Benefits Management

- ◆ Medical Plans, including PPO, HMO, Traditional Plans, Catastrophic Coverage & Retiree Medical Programs
- ◆ Health Savings Accounts
- ◆ Self Insurance and Minimum Premium Plans
- ◆ Section 125 Plans
- ◆ Dental Programs
- ◆ Disability Insurance
- ◆ Corporate Life Insurance
- ◆ Long Term Care Insurance
- ◆ Employee Assistance Program
- ◆ Advocate and Concierge Services
- ◆ Worksite and Voluntary Benefits
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WILSONNews

Spring 2007 | Volume 2 | Number 1

SPRING 2007 IS ALREADY HERE. ENJOY THE RENEWED VIBRANCY AND ACTIVITY OF THE SEASON.

Our Spring 2007 newsletter explores the objectives and strategies of employers across the nation, as reported in the 2006 MetLife Employee Benefits Benchmarking Report, and discusses ways to identify your company's objectives, how to achieve those objectives, and how Wilson Benefit Management Associates can help.

Christine Vetere-Wilson,
President

Most Important Benefits Objectives

ALL EMPLOYERS	
Control Costs	53%
Retain Employees	52%
Increase Productivity	38%
Increase Job Satisfaction	38%
Attract Employees	27%
Reduce HR Administrative Costs	21%
Help Employees with Benefits Decisions	14%
Address Employees' Diverse Needs	12%
Help Employees with Financial Decisions	10%

Source: 2005 MetLife Study of Employee Benefits Trends
Copyright 2006 Metropolitan Life Insurance Company, New York
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MetLife All Employers

Employee Benefits Objectives

The following chart outlines the Employer Objectives for Employee Benefits, based on interviews conducted by MetLife with over 1,500 employer groups. This chart is based on overall employer feedback, across groups with 2 - 25,000+ employees.

IT IS NOT SURPRISING that the number one goal of all employer groups was to control costs, since healthcare costs continue to escalate more quickly than profits. However, when looking deeper into the survey, what is somewhat surprising is that the number one goal cited by both employers with 2-49 employees, and 500-999 employees was to retain employees.

As important as it is to control costs, which came in second for both employer size bands, these employers believe that retaining talent is most important to their business success and that employee benefits are a tremendous factor in employee retention.

These employers are probably right. In a similar employee survey, 31% of all employees surveyed cited benefits as an important reason why they chose their employer.

How do employers balance employee retention and cost control?

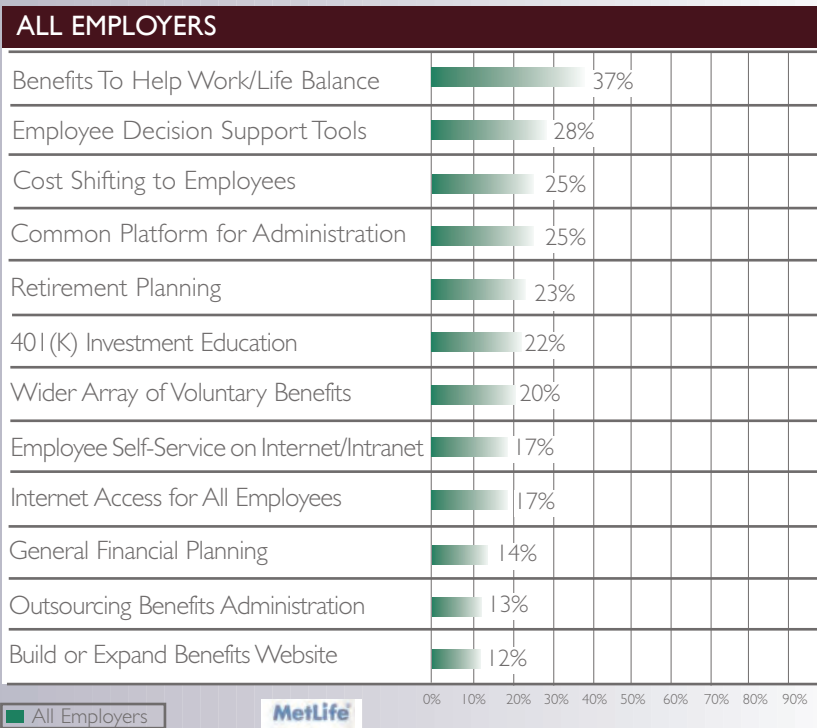
Employers need to seek more creative ways to balance these two extremely important objectives. *Some ideas to explore:*



Ask for employee feedback:

Conduct a survey, with the help of Wilson Benefit Management Associates, to understand what benefits are most important to your employees and why. Do not assume you know that answer, you might be surprised at what you discover. The graph below shows some of the common strategies that employers have implemented to meet the needs of their employees and their HR departments.

Most Important Benefits Strategies



Source: 2005 MetLife Study of Employee Benefits Trends | Copyright 2006 Metropolitan Life Insurance Company, New York L06057WW6(exp0507)MLIC-LD

Offer more choice:

Offer multiple product options, at varying costs to employees, so that the employee can choose the plan that best meets their needs. Additional administration is next to none, and the value to employees is strong. Plus, if you are asking employees to contribute to the premium for coverage, it makes sense to let them spend their dollars wisely. Generally, you can offer up to three product options from one medical carrier. Plus, IRS Section 125, pre-tax contributions and Health Savings Account Programs will help both you as the employer, and the employee save significantly on FICA taxes.

Offer more than just medical benefits:

The days of the \$5 co-payment are long gone. It is acceptable to offer higher co-pay, cost share and even high deductible health plans with an HSA component. These plans will all save money for you, but how will you ensure employees do not feel you are taking away from their benefit package? It is affordable to offer a basic life insurance program for all employees, giving them the option to purchase additional insurance

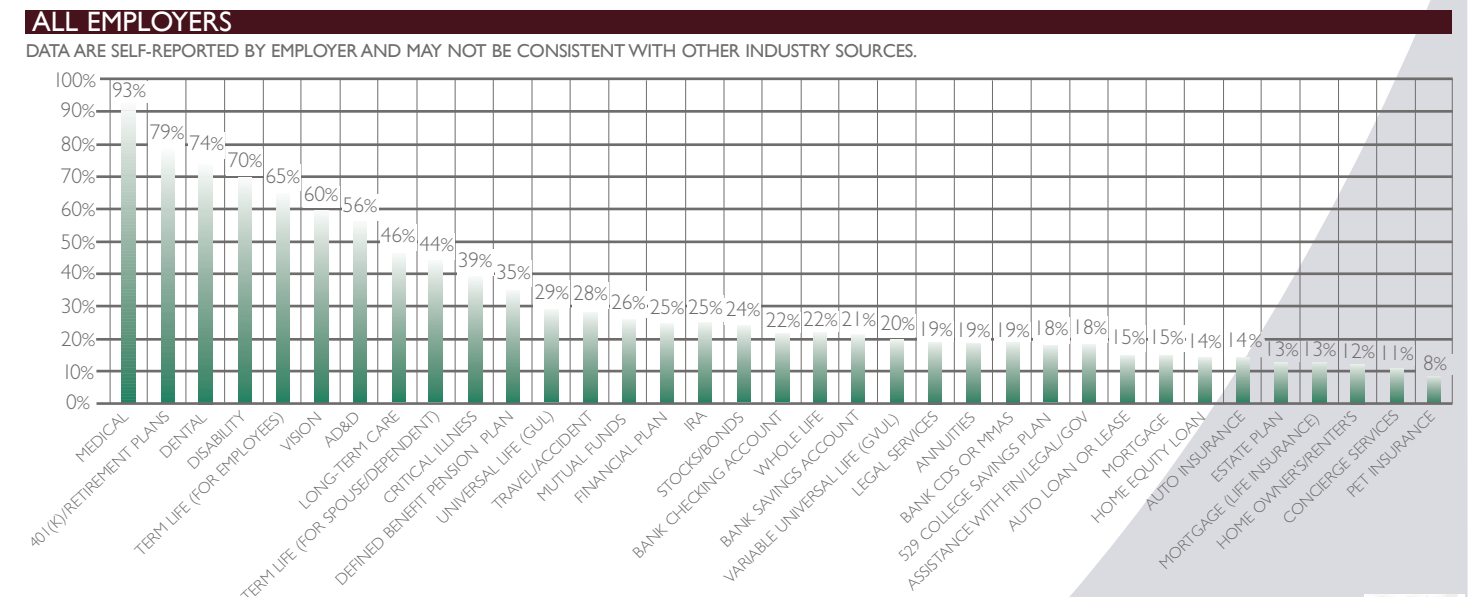
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if needed. Long Term Disability is an important benefit that employees will value greatly, especially in the event of an unfortunate incident leading to disability. Plus there are dental, and other supplemental benefits that employees will welcome having the option to choose. This enables your employees to choose the right benefits for their needs, enriching the benefit program you offer.

Review the graph below for ideas of the benefits that employers offer, with employee contributions, as part of the employee benefits package.

Employers Offering Each Benefit



Source: 2005 MetLife Study of Employee Benefits Trends | Copyright 2006 Metropolitan Life Insurance Company, New York L06057WW6(exp0507)MLIC-LD

Pick the right carriers:



Do you know who the providers are that your people use? You will need to in order to select the right carriers to offer. Generally, your incumbent carrier can provide a list of the most highly utilized providers. Or, you can include this question in your employee survey.

An integral part of the review process will be to determine that the network match and access is right for your people. While we cannot satisfy 100% of the employees, we can benchmark to satisfy 85%, or more.

What is the **service capability** of the carrier? Is there

online access to service, education, and information for both employees and your HR department? What does the carrier's **service and communication model** look like for both the employee and employer? Who are **your resources**? What are the **consequences** of poor service?

All of these questions need to be asked of every carrier that you are considering, so that there is a mutual understanding and expectation of service to be delivered to each member by the insurer.



YOUR PARTNER FOR A HEALTHY WORKPLACE!

Rely on your resources and partner with the right advisor: **Wilson Benefit Management Associates, Inc.** is here to provide you with the tools, resources, service and professional direction necessary to Introduce an Employee Wellness Program. We look forward to **partnering with you** to maximize your success in business and at introducing workplace wellness into the lives of your employees!



SEE INSIDE FOR DETAILS!

CORPORATE SERVICES

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We look forward to working with you.

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Visit us at www.wilsonbma.com
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WILSONNews

Summer 2007 | Volume 2 | Number 2

**IT'S SUMMERTIME
AND THE LIVING
IS EASY,
or so the song goes.**



Take this time to enjoy your work and enjoy your life by spending time with friends and family and taking care of yourself.

This issue of **WILSONNews** will focus on the benefits of introducing wellness into your life and the lives of your employees.

You will improve your workplace environment, production, reduce absenteeism, and studies show, reduce the cost of employee benefits over the long term.

Christine Vetere-Wilson,
President

What's On the **MINDS** of Your Employees?

The April 13, 2007 issue of *The Washington Times* reported that a survey conducted by the National Business Group on Health cited workers of large sized employers as viewing their **health plan the most important part of their benefit package**. Additionally, a survey of 3,000 consumers, conducted by Phil Lempert, food industry analyst, found that four of five consumers are more concerned about health, nutrition and fitness than they were a year ago. In fact, 95% of consumers are concerned about nutrition. People are aware of the need for good health and maintenance and look to their employer to help them maintain their good health and coverage to ensure they can afford to stay healthy.

Introducing a Wellness Program in the Workplace

Wellness Programs have become common in the workplace to help promote good health, and improve employee morale. Awareness of good health habits like not smoking, managing stress and eating healthy are prevalent in society and media, but need to be reinforced in our daily tasks to have the most effect on the masses.

A Wellness Program is comprised of many different initiatives set up by management to assist employees in preventing diseases, promoting good health and, most importantly, making healthy lifestyle decisions. Traditional elements include employer sponsored events onsite like smoking cessation seminars, weight management classes, flu shot administration, and health screenings, like vision, blood pressure, cholesterol, etc. Some insurers will offer these programs on behalf of employers, and will support the wellness seminar with free information for employees.

The most effective wellness programs evaluate the employee population and identify common concerns that need to be addressed through educational information or seminars.



CONSIDER THESE QUESTIONS:

Is there a higher than normal stress level in the workplace? Are there concerns about employee stability? Are their security concerns?

Felix Nater, President of Nater Associates, Inc., a Security Management firm in Nassau County says, "In this time of uncertainty in our country, we show business executives how to protect themselves and their people against the worry of workplace violence and workplace security so they can spend their valuable time on their business and production."

Are your employees grouped in socioeconomic, job type or cultural classes with specific health concerns, like lower back pain, asthma, heart disease, breast cancer, etc?

Most insurers offer disease management programs to help educate employees on these specific illnesses and can provide resources for you to reach out to your people.

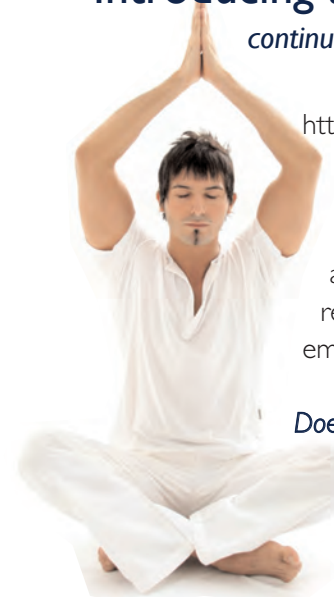
Do you have a large smoking population?

There are many programs available, even through New York State, to help people stop smoking. This site

continued on page 3, left column,

Introducing a Wellness Program

continued from page 2, bottom right



<http://www.nysmokefree.com/> provides free tools to help smokers quit. Promoting these free programs in the workplace, as well as having strict smoking restrictions, can help to motivate employees to quit.

Does your health plan offer a standard wellness program, including gym reimbursements and wellness discounts?

Most health plans offer a vast variety of discount programs for wellness, including gym discounts, vitamin discounts, alternative medicine programs and more to all size groups. Contact Wilson Benefit Management to discuss what your plan offers.

It is not difficult to create a Wellness Program for your office.

All it takes is a little bit of planning, communicating and a lot of commitment on your part and on the part of your employees to dedicate yourselves to the ongoing effort of leading healthier lifestyles. This achievable goal will result in long-term business results and savings for your organization, and, most important, long-term lifestyle improvements and good health for you and your employees. Call Wilson

Benefit Management Associates, Inc. today to work on a program together and introduce more wellness information and programs in your office today. We have the resources, the knowledge and commitment to start you and your organization on the journey to a healthy lifestyle.

BEGIN NOW!

What can YOU DO in your office TODAY?

Can you survey people and ask what is most important to them in their healthy lifestyle?

Can you post information on smoking cessation from the NYSSMOKEFREE.COM site?

Can you begin a walking campaign, offering incentives, like a ½ day off in the summer for the most improved walker from each department?

Can you offer Weight Watchers meetings onsite, during lunch hour, or after hours, at employees' expense?

Can you offer incentives for the Biggest Loser (most weight lost) like a ½ day off in the summer, or during the holidays, keeping the momentum going throughout the year?

Can you designate a healthy snack day, where everyone brings a healthy snack for their department each week?

Can you distribute information on breast cancer awareness, Lyme disease and other common illnesses in our area? Your health plan or local hospital will have pamphlets available on these and other topics.

Can you hold an open forum, meeting or benefit fair at a time of the year other than open enrollment, for employees to ask your insurance carriers questions about their benefits, including wellness and other issues?

WHAT OTHER IDEAS CAN WE THINK OF TOGETHER?





PARTNERS WITH YOU

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WILSONNews

Winter 2007 | Volume 2 | Number 4

THE FUTURE OF HEALTH CARE IN THE USA Platforms and Positions

The 2008 Election Year has started early and one of the most robust debates focuses on the future of health care in the United States. This will undoubtedly prove to be a focal point of the presidential election, as every American, whether business owner, employee, stock holder, patient, or all of the above, will be touched by health care quality and costs.



We will examine the current climate of health care

in the United States today, and briefly overview the proposed policies of each of the leading Democrat and Republican candidates, in alphabetical order by party. Wilson BMA, Inc. invites your opinion and input, and we trust you will take this issue seriously in the 2008 Presidential Election. Our futures depend on it.

Christine

Christine Vetere-Wilson,
President

CURRENT CLIMATE

What does our health care system currently offer? There is a constant focus on the negative, including high costs of insurance, the number of uninsured and the cost of accessing care. There is no doubt that these are all looming problems to be solved, but let's remember that the innovation in medical care has enabled Americans to live longer lives than ever before, in spite of our issues of obesity, chronic diabetes, smoking and more. While other countries with national health care have patients that wait on lists for access to care and surgery, we have access to premier facilities for diseases like cancer that we can now recover from.

However, there is still an urgent need to do more in this country. It is hard for not only low income,

but also middle income families to afford health care. The introduction of the High Deductible Plan/Health Savings Account has lowered premiums, but, in many cases, employers have not passed this savings along by funding deductibles, so access to care is strained. Plus, after the high deductible is met, the costs of extensive care are still tremendous and pressuring premiums upward. The current H S A model might be nothing more than a band aid, unless there are additional programs supporting the model, along with reform of the entire system.

Read on for an overview of the leading candidates' position on health care reform in the United States of America.



THE LEADING PRESIDENTIAL CONTENDERS' POSITIONS

THE DEMOCRATS

Hillary Rodham Clinton



Hillary made her mark as first lady by voicing her position and attempting to attack the health care crisis when Bill was President. Now, health care in America is one of her leading platforms. She has sketched a plan that will cost \$110 billion per year; most paid for by recapturing money spent to pay expenses for uninsured, phasing out overpayment to HMOs for Medicare, purchasing leverage for prescription drugs, modernize and computerize current health care delivery system, and remove Bush income tax rate cuts and exemptions for people earning over \$250,000 annually.

Highlights of the Clinton American Health Choices Plan include:

- ◀ Universal health coverage mandate for all individuals
- ◀ Encourage employer sponsored model, requiring employers either provide coverage for employees, or contribute to a government run "insurance pool"
- ◀ Small business tax subsidy to pay for medical insurance
- ◀ Guaranteed issue rules, regardless of health conditions, for all insurers
- ◀ Regulate rates through some form of community rating, similar to small group NY (pure community rating) and NJ rating system (modified community rating), and minimum loss ratios. Insurers must pay a specific percentage of premium dollars in claims, and insurers may not have large fluctuations in rates based on a group's average age, gender, or occupation.
- ◀ Expand federal programs like the current government employee health insurance program, Federal Employee Health Benefits (FEHB) to all Americans, and expand Child Health Plus and Medicaid.
- ◀ Individual tax credits and access to more government health care programs.
- ◀ Focus on standardizing computerized medical record keeping and claims processing to reduce overhead.
- ◀ Emphasis on preventive medicine and more treatment options for patients.
- ◀ Government sponsored prescription drug purchasing initiatives, to drive down pharmacy costs.
- ◀ Quality physician certification programs and overhaul physician reimbursement system, including increase to Medicare reimbursement rates to doctors.
- ◀ Invest \$300 million to expand nursing school enrollment and mentoring programs.
- ◀ Enact more smoking bans through state and local government.
- ◀ Regulate long term care insurance.

Barack Obama



Senator Obama plans to establish a new public insurance program that falls between employer paid insurance and CHIP/Medicaid. The cost of \$50 billion to \$65 billion annually would be paid by repeal of the Bush tax cuts to those earning over \$250,000 per year.

Highlights of the Obama plan include:

- ◀ A public insurance program designed similar to the Federal Employee Benefits Program (FEPB).
- ◀ National Health Insurance Exchange: A Connector for consumers to shop amongst private health plans.
- ◀ Mandate employers to share the cost of insuring employees.
- ◀ Requirement for every child to have health coverage, but not every individual.
- ◀ Expand CHIP and Medicaid eligibility.
- ◀ Encourage state level reform.
- ◀ Computerize health care administration.
- ◀ Import safe prescription drugs and encourage use of generics.
- ◀ Emphasize preventive medicine.
- ◀ Pledge an open and competitive process.

Fred Thompson



Former Senator Fred Thompson is in the early stages of developing his health care proposal, and as of now, has communicated his position supporting a free market system.

Highlights of the Thompson plan include:

- ◀ Affordable and accessible health care that is portable from job to job and state to state.
- ◀ Does NOT support mandated enrollment.
- ◀ Supports a consumer driven, free market system, focused on prevention, chronic disease management and personal accountability.
- ◀ Proponent of Medicare reform and adjustment of Medicare prescription drug program.



WHAT'S THE SOLUTION?

It is difficult to choose one solution. Perhaps, the solution combines elements of each position, along with some innovative thinking and funding programs. Maybe government should step in to supplement research and development costs for expensive treatments and drugs, help to finance large equipment purchases for providers and facilities, and monitor prescription drug costs and reasons for escalated pricing. Or perhaps the government needs to consider sponsorship of streamlined, electronic processes, standardized for all carriers and providers, to minimize administrative costs impact on premium? Should insurance carrier mergers and

acquisitions be examined with more scrutiny and do we need more competition in the free market to support price stabilization? How do we incent the young and healthy to invest in health insurance, the least costly people to insure? Would enrollment in mass drive costs down?

Clearly, all of the candidates have something to say on the issue of health care, and each make strong points for reform. Now, if we could just get both sides of our government talking and sharing ideas, and brainstorming new plans, imagine the innovation? The candidate who suggests this process has our support.



WORKING FOR YOU

The focus at Wilson Benefit Management Associates, Inc. is to value every member and employee of our clients everyday, not just during the annual renewal. We are constantly striving to communicate, educate and serve our customers in all areas of employee benefits, communication and education. Our company is easy to do business with, removing bureaucracy from benefits for our clients.

From cost effective benefit programs, strategic positioning and implementation, to comprehensive employee communication, education and training, Wilson Benefit Management Associates, Inc. is your resource for your employee benefits and communication needs.

CORPORATE SERVICES

Employee Benefits Management

- ◆ Medical Plans, including PPO, HMO, Traditional Plans, Catastrophic Coverage & Retiree Medical Programs
- ◆ Health Savings Accounts
- ◆ Self Insurance and Minimum Premium Plans
- ◆ Section 125 Plans
- ◆ Dental Programs
- ◆ Disability Insurance
- ◆ Corporate Life Insurance
- ◆ Long Term Care Insurance
- ◆ Employee Assistance Program
- ◆ Advocate and Concierge Services
- ◆ Worksite and Voluntary Benefits
- ◆ Flexible Spending Accounts
- ◆ 401K and Retirement Savings Plan Resources
- ◆ Employee Contribution Policy and Payroll Deduction Strategy
- ◆ Request for Proposal and Quote Projects
- ◆ Open Enrollment Communications and Presentations
- ◆ Employee Outreach Programs
- ◆ COBRA
- ◆ Ongoing Service, Reporting & Evaluation

Human Resource Consulting and Administration

Training and Development Programs

- ◆ Management
- ◆ Sales and Marketing
- ◆ Motivational Programs
- ◆ Special Projects

We look forward to working with you.



Winter 2006 | Volume 1 | Number 1

Newsletter — DEBUT —

WELCOME to the first seasonal issue of the Wilson Benefit Management Associates, Inc. newsletter. We are excited to continue to grow and better serve our clients in 2007. This newsletter marks the first in a series of proactive communication to our customers, designed to provide information you need to make your job easier.

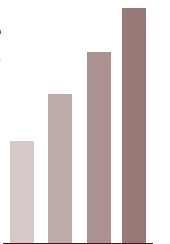
As we approach the holidays, this time of the year becomes both personally and professionally busy. It is a time to set goals for the coming year, and re-evaluate achievements of the year passed.

We wish you a healthy, happy, and prosperous 2007, and we look forward to helping you reach your business goals in the coming year.

Christine Vetere-Wilson,
President

The RISING Cost of Health Care:

*Short Term Fixes,
Long Term Concerns*



As health care costs continue to rise in the Tri-state area, employers are searching for ways to stabilize costs while maintaining a strong benefit package for their employees.

The first question clients ask is, "Why are costs escalating at double digit rates?"

First, the good news:

Downstate New York and New Jersey health insurance rates have begun to stabilize to single digit increases in 2007, especially for in-network, higher co-pay plans. Policies with low co-payments and rich out of network benefits (PPO and POS) continue to see double digit increases, due to higher utilization of these plans.

Now, the reasons we have endured these increases year after year:

CONTINUED ON PAGE 2

The Rising Cost of Health Care:

HERE IS A SNAPSHOT OF WHY HEALTH CARE PREMIUMS ARE SO HIGH:

New York and New Jersey State Mandates:

While the mandated benefits are designed to give the consumer more access to care, the benefits actually increase costs as much as 5-10%. Benefits in New York, like, infertility coverage, unlimited chiropractic visits, mental health coverage, and in New Jersey, like, extension of dependent age, all protect the consumer while adding to the cost of benefits.

Escalating Prescription Drug Costs:

The prescription drug portion of a health plan has been consistently rising at 30-40% per year, contributing significantly to increased premiums. That is why many carriers have introduced pre-certification programs, mail order mandates, and generic education. However, new and innovative drugs, designed to improve the health and lifestyle of consumers, continue to be introduced and marketed. As a result, costs continue to rise.

Advances in Medicine

New life-saving technology, research and advancements in health care are impossible to put a price tag on when they touch us personally, but they are costly and are reflected in health care costs. The cost of doing business in the Greater New York area, where some of the best hospitals and doctors in the world can be accessed, also contributes to higher premiums.

An Aging and Obese Population

Americans are living longer and getting heavier: two factors that lead to increased costs. Increased life span is positive progress to pay for. Obesity is not. More health care companies have introduced wellness programs to help people live healthier lifestyles, avoiding detrimental and costly diseases like diabetes, heart disease, and many other ailments. Other wellness programs, including smoking cessation programs, asthma management programs, and alternative medicine discount programs, are all available as a standard part of the benefit package with many carriers today.

THE NEXT QUESTION IS:

"What can we do to stabilize costs? I cannot afford to pay more for health care benefits."



HERE ARE SOME IDEAS TO CONSIDER WHEN EVALUATING EMPLOYEE BENEFITS. OF COURSE, WE WILL WORK WITH YOU TO STRATEGIZE THE BEST SOLUTION FOR YOUR COMPANY.

Do not be afraid to offer options and ask your people to contribute to their benefits.

Most carriers will offer a full menu of plans and services for you to choose from, even if you are a small employer. Consider offering a low cost plan, and base your contributions on that plan's premium. If people wish to buy up to another plan, they can pay the difference.

Add a deductible to your prescription plan.

Adding a \$100 annual deductible to your prescription plan, and increasing co-payments at all tiers can save as much as 3%-5%.

Consider in network plans with split co-pays and deductibles as an option.

Split co-pay plans, where the primary doctor and specialist have different co-pay levels, along with a hospital deductible of \$500 to \$1000 can save you in excess of 10% on your premiums, while still offering comprehensive benefits to your people. Employees also become more aware of the benefits they are using and the value associated with those benefits, making more educated health care decisions.

Consider a High Deductible Health Plan / HSA as an option.

High Deductible Health Plans with a Health Savings Account attached offer some of the lowest premiums available in the marketplace. The HDHP/HSA combination couples catastrophic coverage with the ability to save pre-tax dollars for medical expenses. Many large employers are offering HDHPs/HSAs as an option to their employees. Given the choice, an

employee can decide if they are willing to pay less every paycheck and take the risk of a high deductible. Plus, the Health Savings Account carries over year after year and is owned by the employee. This form of consumerism is currently supported by legislation as one solution to the health care crisis, providing for the establishment and growth of HSA plans.

While this option is not right for every employee, it is a good option to consider in your menu of benefits. Contact us for the intricate details of the HDHP/HSA option.

Offer a term life insurance policy, long term disability, basic dental plan or AFLAC type of plans as an enhancement to the benefit package.

Life, LTD and Dental are all very affordable extras that complete an Employee Benefit package. If you are saving on your health care expenses and offering more choice, it is logical to offer benefits like these to balance the change and offer a more complete package.

Offer Wellness Programs and Educational materials to make your employees more aware of good health and prevention.

Take advantage of the literature and programs carriers offer. Contact our office to receive educational materials for distribution, or to plan and strategize a wellness event at your office.

Always, without exception, evaluate all carriers at every renewal.



As your health care advisor, it is our commitment to contact you in advance of your renewal to discuss your current plan, renewal and market options. You should always understand the available plans and benefits from other carriers, every year, prior to renewing your current plans.

Remember, you can change your health care carrier in any given month, based on changes in the market, your business goals or your personal needs. However, the annual renewal period is a good measure to re-evaluate the marketplace and be sure your current carriers and benefit offerings are meeting your expectations and goals.

Many changes take place with each carrier every year, and we are committed to presenting all of the information you need timely and strategically.

We are committed to being involved in your business throughout the year, so you can certainly count on us to work through a strategic renewal plan with you every year.

Hostess Information:



Being a Hostess is a fun and easy way to get great discounts on catalog items while also having exclusive access to specialty items not for sale on the general website or catalog. These special items are ONLY for hostesses of Unique Elegance and are at deep, deep discounts! All this on top of your hostess coupon, and remember EVERY hostess receives a FREE gift !

Unique Elegance

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www.unique-elegance.com
susan@unique-elegance.com
716.712.7251



Unique Elegance

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2013



A. 17" Heart Toggle Necklace w/ Turquoise Beads
 .925 Sterling silver toggle necklace w/ 25mm heart & 3mm turquoise beads. 33554 \$55.95

B. Heart Link Message Bracelet
 7.5" .925 Sterling silver cut out heart link toggle bracelet. Bracelet has a 22mm polished heart center embossed w/ black enamel "love" messages. The toggle closure is an arrow and heart. 23229 \$41.95

C. Heart Ring w/ Cultured Freshwater Pearl
 .925 Sterling Silver 2mm band, cut out heart & 4mm pearl. Whole sizes 4-9. 82487 \$24.95

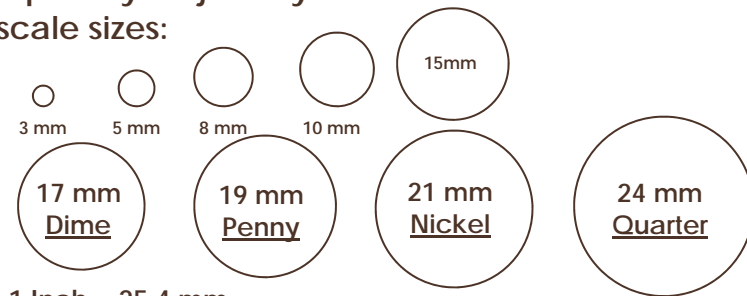
D. 8mm Turquoise Bead Long Wire Earrings
 .928 Sterling silver. They hang approx. 35mm. 65083 \$17.95

E. 9"+1" Extension Rhodium Plated Cut Out Heart Anklet
 Rhodium plated .925 Sterling silver anklet with 3 polished cut out hearts. Center heart measures 8mmx7mm and other two hearts measure 7mmx6mm. 9063 \$27.95

F. Large Oxidized Round Turquoise Cuff Bracelet
 Oxidized .925 Sterling silver & turquoise cuff bracelet. 64 round turquoise stones. 22892 \$179.95

G. Turquoise Open Band Style Ring
 13.2mm round turquoise stone with cut out band design. Available in whole sizes 6-9. .925 Sterling silver. 83049 \$29.95

This may help size your jewelry. These are approx. to scale sizes:



1 Inch = 25.4 mm

What Is Gold Filled Jewelry? Gold filled jewelry is made up of gold tubing, which is then filled with brass. This gives the item the look and feel of gold jewelry, at a much more affordable price. Gold filled jewelry has about 100 times more gold than gold-plated jewelry, so the gold surface will never flake, peel, or wear off.

14/20 gold fill means that the gold tubing consists of 14 karat gold, and that the karat gold tubing makes up 5 percent (1/20) of the total metal weight. 12/20 gold filled jewelry uses 12 karat gold for the tubing.

Sterling Silver is by far the most popular silver alloy in the world for jewelry. Sterling silver (also called .925 silver) is an alloy consisting of 92.5 percent fine silver and 7.5 percent other metals (usually copper). Jewelry manufacturers use sterling silver because of its strength and durability — fine silver alone is too soft and too easily damaged to be used as jewelry.

What is Rhodium Plating? Rhodium plating is a covering is put on jewelry to keep from scratching and tarnishing.

Some of the Gem Stones Found in This Catalog:

Black Onyx a member of the chalcedony family, is a gemstone made up of tiny microscopic crystals. Most black onyx on the market today is treated to give it its dark black color.

Citrine is known for its stylish yellow to brownish color, it is a member of the quartz family, and has a large crystalline structure.

Garnet is most commonly a deep red to purplish red gemstone with a cubic crystal structure.

Jade is most commonly associated with the color green, but can come in a number of other colors as well. Jade is closely linked to Asian culture, history, and tradition, and is sometimes referred to as the "stone of heaven."

Lapis is an opaque gemstone often featuring a deep midnight blue to violet-blue color. It frequently contains gold colored pyrite flecks sprinkled through the gem, making each piece of lapis beautiful and unique.

Turquoise is found in only a few places on earth, and the world's largest turquoise producing region is the southwest United States. Turquoise is prized for its attractive color — most often an intense medium blue or a greenish blue — and its ancient heritage.



A. Rhodium Plated Flower Earrings
Rhodium plated sterling silver post back earrings with 51mm cut out flower drop. The center of the flower is a 2.25mm clear CZ. The earrings hang approximately 58mm. **65355 \$48.49**



C. Plated Brass 36mm Fashion Cuff
36mm plated brass graduated hammered fashion cuff bracelet. **W2053 \$31.95**

B. 18"+2" Rhodium Plated Flower Necklace
Rhodium plated .925 Sterling silver necklace with 51mm cut out flower. The center of the flower is a 2.25mm clear CZ. This necklace has a lobster clasp closure. **33590 \$44.95**



D. Marcasite Ring with Cut Out Leaf Design
Sterling silver and Marcasite ornate ring with cut out leaf design. Ring measures 32mm across the top design area and tapers down to a 2mm band. This ring is available in whole sizes 6-9. **83044 \$42.95**



E. Cultured Freshwater Pearl & Lapis Earrings
.925 Sterling silver French wire earrings with round and pear shape lapis and 6mm cultured freshwater pearl drops. Lapis will vary in size. **64986 \$20.95**



F. 16.5"+2" Blue Jade Drop Necklace
16.5" + 2" extension sterling silver necklace with 20mm pear shape faceted blue jade drop. Lobster clasp closure. **33627 \$36.49**



A. Oxidized Ring with Tri- Tone Bands
Oxidized ring with two each .925 Sterling silver, 14 karat yellow gold plated and rose gold plated sterling silver movable bands. Band is 13mm wide. Available in whole sizes 6-10. **82922 \$72.95**



B. Oxidized Multistone Ring
Oxidized .925 Sterling silver ring with coil, 5mm garnet and 7mm x 5mm turquoise. Design area measures 18.5mm. Whole sizes 6-8. **82916 \$44.95**



C. 6"+2" Ext. Leather & Multi-Stone Bracelet
6" + 2" ext. .925 Sterling silver & leather bracelet w/5mm garnet, 7mm x 5mm oval turquoise & oxidized coil. **23035 \$59.49**



D. Wrap Around Garnet Ring
Wrap around .925 Sterling silver ring with marquis shape garnets. Available in whole sizes 6-9. **82777 \$44.95**



E. 7.5"+1.5" Tri Tone Multi-Strand Bracelet
7.5" + 1.5" extension triple strand chain bracelet. The strands include .925 Sterling silver round link, copper oval link and gunmetal finish sterling silver textured links. Matching necklace & earrings available online. **33595-7 \$72.95**



A

B

D

C

E

A. Gold Tone Pear Fashion Earrings w/ Glass Beads

Graduated double gold tone pear shape fashion French wire earrings with faceted topaz bead drops. Pear drops measure 31mm x 47mm and 25mm x 38mm. The faceted glass beads are varying shades of topaz and measure 5mm and 6mm x 10mm. The earrings hang approximately 62mm. **W1216 \$14.49**

B. 7.5"+1" 10 Strand Multibead Fashion Bracelet

7.5" + 1" extension 10 strand ribbon and cord beaded gold tone fashion bracelet. The beads include 7mm x 10.5mm faceted carnelian, 3mm - 4mm cultured freshwater pearls and 4mm crystals. This fashion bracelet contains nickel free and lead free base metal. **W2148 \$31.75**

C. 16"+2" Suede & Two Tone Crystal Fashion Necklace

16" +2" extension brown suede necklace with 39mm matte finish silver tone and gold tone pendant. The pendant is approximately 39mm and has 3 topaz crystals. The lobster clasp closure and extender chain are gold tone. This fashion necklace contains nickel free and lead free base metal. **W3164 \$20.95**

D. Silver Plated Brass Multi-Stone Ring

Silver plated brass triple band fashion ring. Each band has a different stone. Stones include 7mm x 9mm white jade, 6mm blue lace agate and 8mm smoky glass. This ring is available in whole sizes 5-10. **W8047 \$24.95**

E. Jasper and Amethyst Drop Earrings

.925 Sterling silver French wire earrings with 15mm amethyst and 10mm x 13.5mm ocean jasper beads. The earrings hang approx. 47mm. **65089 \$17.95**

A. 21" Silver and Copper Disc Necklace

21" .925 Sterling silver necklace with cut out floral design discs. There are two 16mm silver discs, two 25mm copper discs and one 37.4mm silver disc. This necklace has a lobster clasp closure. **33581 \$77.95**

B. Silver and Copper Disc Earrings

Floral cut out design disc drop French wire earrings. The .925 sterling silver disc measures 16mm and the copper disc is 25mm. Hang approx. 56mm. **65307 \$33.95**

C. Silver Ring with Hammered Copper

.925 Sterling silver and hammered copper ring. The hammered copper measures approximately 9mm x 14mm. Available in whole sizes 6-9. **83238 \$45.95**

D. Two Tone Pear Shape Earrings

.925 Sterling silver and copper double pear shape French wire earrings. The earrings measure 24mm x 46mm. **65311 \$41.95**

E. Triple Band Sterling Silver and Bronze Ring

Sterling silver, bronze and yellow bronze wave design triple band ring. Available in whole sizes 5-10. **83081 \$29.95**

F. Citrine and Shell Ring

Polished .925 sterling silver shell and citrine flower ring. The flower measures approx. 26mm with yellow lip shell, black lip shell and white shell petals. The flower center is a 5mm citrine. The band is approx. 3.5mm wide. Available in whole sizes 6-9. **83188 \$88.95**

G. 7.5"+1" Two Tone Shell Bracelet

7.5" + 1" extension .925 sterling silver bracelet with copper discs, silver plated brass discs and black lip shell coins. The silver plated brass discs and copper discs are approx. 10mm. The black lip shell coins are approx. (Matching necklace & earrings pg. 8.) 15mm. **33663-7 \$36.49**

H. Oxidized Wave Edge Design Tourmaline Ring

Oxidized .925 Sterling silver ring with green and pink tourmaline stones. The band has wave edge and ranges from 11mm to 14mm in width. This ring is available in whole sizes 6-9. **82890 \$66.95**

I. 8" Two Tone Multi Design Link Toggle Bracelet

8" .925 Sterling silver and 12/20 gold filled multi design link toggle bracelet. The links have textured, lined and open designs. The geometric links measure from 13mm - 19.5mm wide. The bracelet also includes two 16mm red agate stones. **23215 \$89.95**

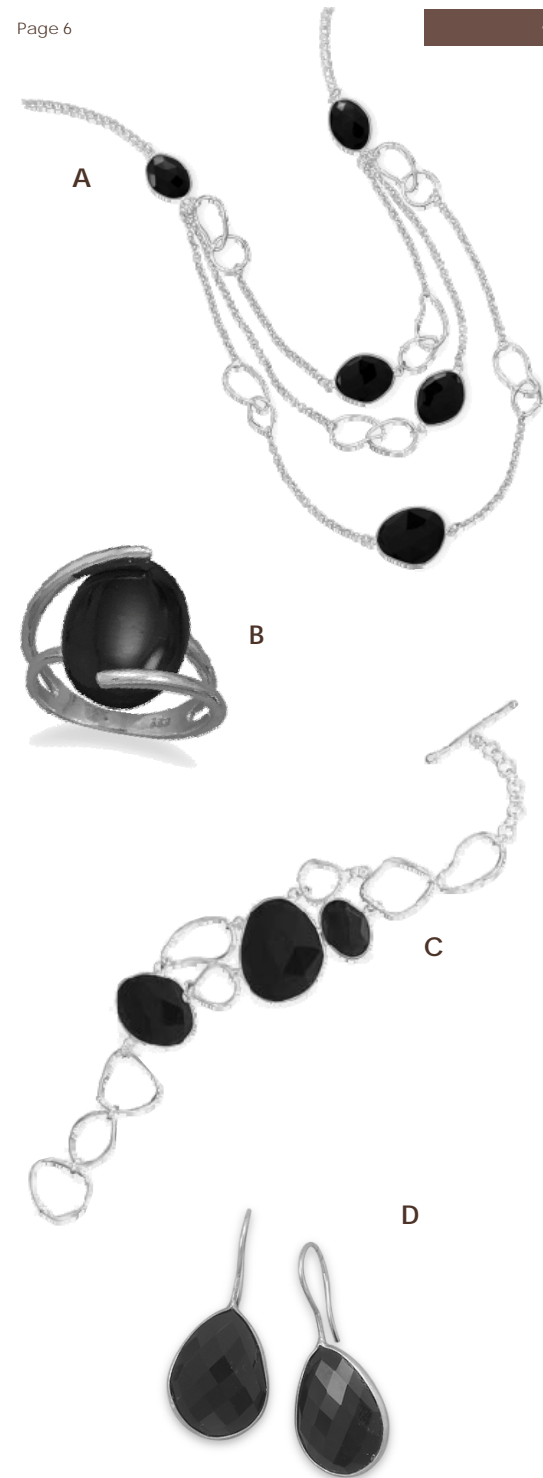


H

I



- A. Bronze Weave Design Ring**
Polished and textured bronze weave design ring. Band graduates from 7.3mm - 15mm. Avail. in whole sizes 6-10 **83121 \$14.49**
- B. 14/20 Gold Filled Green Jade Earrings**
Gold filled French wire earrings with 10mm faceted green jade bead. **65023 \$16.49**
- C. Bronze Oval Link Bangle**
Bronze hammered open link design bangle bracelet. Bracelet is 16mm wide. **23185 \$29.95**
- D. Oxidized Bronze Circle Design Earrings**
Oxidized bronze circle design French wire earrings. The circles are various sizes and textures. The earrings measure 21mm x 40mm. **65324 \$17.95**
- E. Bronze & CZ Ring**
Bronze wave design ring w/ CZ accents. Band graduates from 7.5mm - 30mm. CZ accents are approx. 1.7mm. Avail. in whole sizes 6-10. **83122 \$20.95**
- F. 14/20 Gold Filled Green Jasper and Jade Bracelet**
7" + 1" extension 14/20 gold filled bracelet w/ 20mm green jasper and 10mm faceted jade. The ext. chain has a 10mm faceted jade bead. Lobster clasp closure. (Matching necklace pg 9.) **33442-7 \$36.49**
- G. 12/20 Gold Filled Green Agate Earrings**
Gold filled French wire earrings with two textured 12/20 gold filled links and 7mm green agate beads. Earrings hang approx. 38mm. **65485 \$31.95**



A. Graduated Triple Strand Black Onyx Necklace

Graduated .925 Sterling silver necklace with triple strand front design. The necklace has freeform large open links, and freeform black onyx stones. The strands are 18", 20", and 24" in length. The flat faceted black onyx stones measure approx. 14mm x 17.5mm, 17.5mm x 20mm and 20.5mm x 24mm. Lobster clasp closure.

33630 \$109.95

B. Wrapped Black Onyx Ring

.925 Sterling silver wrapped 18mm x 14mm oval black onyx ring. Available in whole sizes 6-9. **82833 \$41.95**

C. 7.25" Freeform Black Onyx Toggle Bracelet

.925 Sterling silver freeform link toggle bracelet with three freeform black onyx stones. Stones are approximately 11mm x 14.5mm, 16.5mm x 20.5mm, and 20.5mm x 24.5mm.

23217 \$77.95

D. Faceted Black Onyx Earrings

.925 Sterling silver faceted pear shape black onyx wire earrings. The black onyx measures 14.7mm x 19mm. Hang approx. 36mm.

65335 \$29.95



A. Pink Shell Adjustable Fashion Ring

30mm round pink shell adjustable fashion ring. This fashion ring contains nickel free and lead free base metal. **W8041 \$7.95**

B. 16" Necklace with Rectangle Roman Glass Slide

16" wire necklace with a 9.5mm x 12mm rectangle roman glass slide. This necklace has a lobster clasp closure. **LE1088 \$42.95**

C. Purple Cat's Eye Ring

23mm x 13.5mm purples glass cat's eye & .925 sterling silver ring. This ring is available in whole sizes 6-10. **82911 \$55.95**

D. Blue Topaz Ring with Wavy Band Design

.925 Sterling silver thin wavy band design ring with two pear shape 7.5x5mm blue topaz. This ring is available in whole sizes 5-9. **82893 \$29.95**

E. Oval Blue Topaz French Wire Earrings Polished .925 sterling silver French wire earrings with 11mm x 8mm oval blue topaz drop. **63591 \$36.49**

F. 16"+1"+1" Infinity Necklace

.925 Sterling silver necklace with a polished 6mm x 20mm infinity design drop. This necklace has a lobster clasp closure. **33626 \$31.95**

G. Silver Plated Shell & Cultured Freshwater Pearl Fashion Earrings

Silver plated fashion French wire earrings with a dyed pink 6mm cultured freshwater pearls and dyed 8mm x 14mm pink shell. Earrings hang approx. 42mm. These fashion earrings contain nickel free and lead free base metal. **W1267 \$11.95**

F. Pink Shell Fashion Bangle Bracelet

8" 5mm pink inlay shell fashion bangle bracelet. This item contains nickel free and lead free base metal. **W2005 \$7.95**



A. 8mm Black Onyx Bead Long Wire Earrings

.925 Sterling silver long wire earrings with an 8mm black onyx bead. The earrings will hang approximately 35mm. 65081 \$17.95

B. 18" Organza Necklace w/ Black Onyx Pendant

18" double strand black organza necklace with an oxidized sterling silver and 3mm black onyx pendant. This necklace has a lobster clasp closure. 33513 \$55.95

C. Oxidized Three Row Ring w/ Black Onyx

Oxidized sterling silver three row ring with ornate design and black onyx. Each band measures 5mm and the black onyx stones are 3mm. This ring is available in whole sizes 6-9. 83025 \$42.95

D. 7"+1" Multi-Strand Glass Bead & Shell Bracelet

7" + 1" extension .925 sterling silver bracelet with 5 strands of blue glass beads and a 30mm x 20mm shell bead. Bracelet has a lobster clasp closure. 33377-7 \$29.95

E. 16"+3" Glass and Shell Bead Necklace

16" + 3" extension .925 sterling silver necklace with twisted blue glass bead strands on one side of the necklace, and 1 strand of 10mm black glass beads with 30mm x 20mm shell beads on the other side. Necklace has a shell bead drop and lobster clasp closure. 33377-16 \$55.95

F. Blue & Black Glass Bead Drop Earrings

Sterling silver pear shape French wire earrings with blue glass seed beads and 10mm black faceted glass bead. 64929 \$14.49

G. Rhodium Plated Black and Clear CZ Knot Ring

The band is approx.. 3mm and the knot design is approx. 9mm x 16mm. This ring is avail. in whole sizes 5-9. 83077 \$41.95



A. 15.5" Leather Necklace with Dichroic Glass Drop

15.5" leather cord necklace with 2mm x 16mm turquoise, 12.5mm .925 Sterling silver Bali bead and 50mm Dichroic glass drop. This necklace has a magnetic closure. (not avail. online) LE1126 \$64.95

B. Oxidized Ancient Roman Glass Ring with Heart Design

3.3mm wide band features ancient Roman glass measuring 8.5mm in diameter. Color of Roman glass will vary. *Comes with Certificate of Authenticity. Available in sizes 6-9. 82398 \$55.95



C. 17" Round Ancient Roman Glass with Rope/ Bead Edge Necklace

Sterling silver pendant measures 23mm in diameter and features 11mm ancient Roman glass center. Pendant hangs on 1mm wide snake chain with lobster clasp. Color of Roman glass will vary. *Comes with Certificate of Authenticity. 32503 \$89.49

D. Oxidized Roman Glass Earrings

Oxidized .925 Sterling silver large circle drop French wire earrings with Ancient Roman Glass. The earrings measure approximately 27mm x 57mm and the Ancient Roman Glass is 11mm. *Comes with Certificate of Authenticity. 65110 \$129.95





C

A. 16+1" Two-Tone Shell Necklace

.925 sterling silver necklace with copper beads, silver plated brass discs and black lip shell coins. The silver plated brass discs and copper discs are approx. 10mm. The copper beads are 6.5mm and the black lip shell coins are approx. 15mm. This necklace has a lobster clasp closure. Matching bracelet pg. 12. **33633-16 \$59.95**

B. Two Tone Disc & Shell Earrings

.925 Sterling silver French wire earrings with copper discs, silver plated brass discs & shell. Discs are 10mm, and the black lip shell coins are 15mm. These earrings hang approx. 65mm. **65526 \$20.95**

C. Faceted Labradorite Stackable Ring

.925 Sterling silver faceted 7mm x 9mm oval labradorite stackable ring. Ring is avail. in whole sizes 6-9. **83218 \$23.95**

D. Labradorite Chain Drop Earrings

.925 Sterling Silver. French wire earrings with pear shape labradorite drop, approx. 10mm x 11mm. Hang approx. 64mm. **65460 \$24.95**

E. 16"+2" Labradorite Necklace

.925 Sterling Silver. Approx. size of the stone will be 10.5mm x 13mm. **33634-16 \$27.95**

F. 7"+1" Labradorite Bracelet

.925 Sterling Silver. Approx. size of the stone will be 10.5mm x 13mm. **33634-7 \$24.95**

G. 8" .925 Sterling Silver Bracelet

w/ 8 faceted oval rough-cut sapphires w/ a leaf & vine design around each stone. Sapphires measure 13.5mm x 8mm. **23000 \$96.49**

H. Oval Rough-Cut Sapphire Ring

.925 Sterling silver ring w/ a leaf & vine design around an oval faceted rough-cut sapphire. Sapphire measures 13.5mm x 8mm. Ring is avail. in whole sizes 5-9. **82842 \$36.49**

I. Oval Rough-Cut Sapphire Earrings

.925 Sterling silver French wire drop earrings w/ leaf & vine design around oval faceted rough-cut sapphires. Sapphires measure 13.5mm x 8mm. **64724 \$41.95**



A. 6" + 2" 14/20 Gold Filled Green

Jasper and Jade Necklace

w/ 20mm green jasper and 10mm faceted jade. The extension chain has a 10mm faceted jade bead. Necklace has a lobster clasp closure. Matching bracelet & earrings pg. 5. **33442-16 \$59.95**

B. 8mm Picture Jasper Bead Long Wire Earrings

.925 Sterling silver w/ an 8mm picture jasper bead. Earrings will hang approx. 35mm. **65084 \$17.95**

C. Labradorite, Mother of Pearl, Moonstone and Smoky Quartz Stackable Bangle

.925 Sterling silver 1.5mm polished stackable bangle bracelet Pear shape smoky quartz is approx. 9mm x 13mm. The oval rainbow moonstone measures 11.5mm x 15mm, & the pear shape rainbow moonstone measures 9mm x 13mm. The oval labradorite is approx. 14mm x 13mm. **23223 \$69.95**

D. Amethyst, Citrine & Smoky Quartz Ring

Textured .925 sterling silver ring with multi-size oval stones. The faceted amethyst is approx. 8mm x 10.5mm, the citrine is 8.5mm x 10mm and the smoky quartz is 11mm x 13mm. The band is approx. 3mm. This ring is avail. in whole sizes 6-9. **83210 \$53.95**

E. Tiger's Eye, Quartz and Citrine Stackable Bangle

.925 Sterling silver 1.5mm textured. The three citrine stones measure 8mm - 9mm. The five smoky quartz stones measure approx. 11.5mm. Tiger's eye stones are approx. 9mm & 13.5mm. **23222 \$109.95**

F. Freeform Amethyst and Labradorite Earrings

.925 Sterling silver. French wire earrings. Amethyst is approx. 10mm x 11mm and the labradorite is approx. 13.5mm x 17mm. Due to the freeform design, size and shape of the stones will vary. Earrings hang approx. 50mm. **65463 \$36.49**

G. 21" Multistone Necklace

21" sterling silver chain necklace w/ freeform faceted black onyx, amethyst, blue chalcedony, green onyx, and labradorite with a lobster clasp closure. **33637 \$44.95**

H. Amethyst Chain Drop Earrings

.925 Sterling silver French wire earrings w/ pear shape amethyst drop. The amethyst is approx. 10mm x 11mm. The earrings hang approx. 64mm. **65462 \$24.95**

