



P.O. Box 84
Dyer, Indiana 46311
(219) 865-1045

Chamber@townofdyer.com
www.townofdyer.com

OFFICERS

SUZY LABARGE
PRESIDENT
Citizens Financial Bank

DENISE WILES
VICE-PRESIDENT
The Shopper
708-271-8970

RICK EBERLY
SECRETARY
Town of Dyer
865-6108

JERRY MILLER
Treasurer
Centier Bank
865-3100

DIRECTORS

MARILYN AMBOS
State Line Pizza
865-2922

MIKE CRONIN
Peoples Bank
322-2530

MIKE EVANICH
First National Bank
322-5964

GREG GORDON
American Savings Bank
836-5870

JUDY HEIN
Hoosier Sports
322-6600

MICHELE NIELSEN
Providence Bank
365-7878

KATIE SARROS
Highpoint Partners, LLC
322-1315

CAROLYN SELIGMAN
First Midwest Bank
853-3123

LINDSAY GROVE
EXECUTIVE SECRETARY

OCTOBER NEWSLETTER



OCTOBER General Membership Meeting

When: Thursday, October 6th

Where: White Rhino
101 Joliet Street, #900 Dyer

Time: *Networking 5:30 pm Dinner: 6:00 pm*

Bring your business cards! Bring any brochures or flyers you may have for the table.

Menu: Choice of chicken piccata, surf and turf pasta, pizza margherita or sirloin steak

Cost: \$15.00

Reservations MUST be made by Tuesday, October 4th, by noon! Call in your reservation at 865-1045 or email at chamber@dyerchamberofcommerce.com

SPACE IS LIMITED RESERVE YOUR SEAT ASAP!!

Speaker: Denise Wiles, The Shopper

Topic: Fall In Love With Your Business networking event.

A Message From Your President....

Our October 6th monthly meeting will be at White Rhino at 6 p.m. It's an after hours networking meeting that will be very casual. It's an opportunity to meet new contacts in a casual environment.

Tuesday, October 25th, will be the "Fall in Love with your Business" networking event. Dyer, Schererville, St. John and Lansing Chambers will be participating. There will be vendor tables, family-style lunch and an opportunity to "speed" network with numerous new faces. There is limited vendor space so make sure you register/pay as soon as possible to reserve your space. Please contact Denise Wiles at 708-271-8970 to reserve your space/lunch.

We are in the last quarter of the year and we all know how fast time flies. However there is still time to spotlight your business in the Chamber newsletter, host an afterhours networking event and/or sponsor our upcoming Halloween event, Tree Lighting Ceremony and Breakfast with Santa. The Chamber is a great way to promote your business and our newsletters and e-blasts are free with your membership so make the most of your money and send Lindsay your business advertisement or article today.

See you at the October networking event.

Suzy

Welcome New Member

Michael Sena's Pro-Fit

Michael Sena
101 Joliet Street, Dyer, IN 46311
219-707-6113

We are a wellness center, specializing in "group" team training using professional personal trainers.

This October Jerry Miller
will have reached his 40th
anniversary with Centier
Bank.
Congratulations Jerry!

General Membership Meetings

October 25 th	Networking Event
November 3 rd	Lunch
December 1 st	Lunch

Its My Party Balloon Classes

October 8: Pumpkin Hats

October 15: Spider FUN

October 22: Spooky and Scary.

Classes are open to children of all ages. They are held at the store and the cost for balloon materials is \$10.00 per child.

Balloon is a form of art. We teach the basics, The rest is up to you! Be inspired at It's My Party!

We will also be hosting two classes for adults:

Monday, October 17: Balloon Basics and

Monday, October 24: Balloon Columns.

Learn how to do simple decorating for your next activity. Cost is \$30.00 and class is held from 6pm until 8pm.

Also, did you know It's My Party rents helium tanks? Or if you want to keep a tank at your home or office, you can buy them from us and have them refilled by us. Tanks are portable and easy to use. \$49.50 is the cost of helium for a tank which will do about 100 latex balloons. Chamber members save \$5.00.

Mark Your Calendar

October 6	Membership Meeting - Dinner White Rhino 5:30 pm Networking
October 14	Board of Directors Meeting Dyer Town Hall - 8 am
October 27	Promo Meeting - Town Hall (Upcoming events are discussed, everyone welcome)

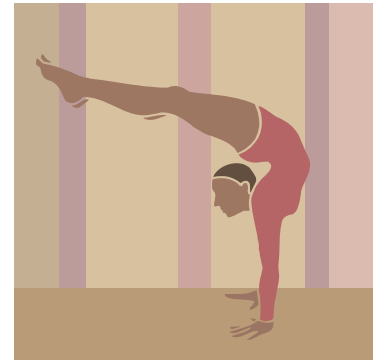
Event Dates for 2011

Halloween Fair	October 22 nd
Networking Event	October 25 th
Holiday Lighting	November 26 th
Breakfast with Santa	December 3 rd
Dinner/Dance	January 21 st , 2012

Horizon Bank

Free Checking, No Strings

Receive \$150 free when you open a new checking account
"Like" Horizon Bank on Facebook for a chance to win a free
Ipad
Winner will be announced Friday, November 4th on Horizon
Bank's blog - blog.accesshorizon.com



Patti's All American Gymnastics had a wonderful time at their event to break the World Handstand Contest (which they did). They want to thank It's My Party, Typer's Tender, and Fun Flatables for their help with this event! Companies helping companies is a great thing!!

FALL IN LOVE WITH YOUR BUSINESS

networking event & business expo

TUESDAY

OCTOBER 25TH, 2011
10:00AM – 2:00PM

10:00 - 11:30	Vendor Tables
11:30 - 12:00	Lunch
12:00 - 12:45	Networking at Tables
12:45 - 1:00	Door Prizes
1:00 - 2:00	Vendor Tables

**COST IS \$15 WITH RESERVATIONS,
PAYMENT AT THE DOOR IS \$20**

The Patrician Banquet Center
410 E. Highway 30 • Schererville, IN

Remember to bring your business cards

LIMITED VENDOR TABLE SPACE AVAILABLE

Yes, I want to attend

(Must RSVP by Friday, October 14, 2011 to Denise Wiles, 708-271-8970, Dyer Chamber of Commerce One Town Square/P.O. Box 84, Dyer, IN 46311)

Yes, I want to participate

(Must RSVP by Saturday, October 7, 2011)

\$65.00 (8 Foot Skirted Table)

\$75.00 (8 Foot Skirted Table with Electricity)

\$40.00 (4 Foot Skirted Table)

FALL IN LOVE WITH YOUR BUSINESS

networking event & business expo



*Prices will increase \$20.00 after October 7, 2011 – One lunch included in vendor table cost

Business: _____

Contact Name: _____

Phone: _____ **Email:** _____

Amount Enclosed: _____ **Check#:** _____

Visa or Mastercard #: _____ **EXP.:** _____

Chamber you are registering under: _____

Dyer Chamber of Commerce Halloween Fun Fair



Come and join in the fun by sponsoring one of our Fun Fair games! Bring your staff dressed in logo wear to promote your business to the community!

There are still sponsorships available and they are FREE!

Games & Decorations will be supplied by the Chamber. Prizes can be supplied too, but if you would rather continue to promote your business, feel free to bring your own!

Dyer Town Hall
Saturday October 22nd
1:00pm – 2:00pm

Call or email to reserve your booth

Michele Nielsen 219-961-8026 mnielsen@providencebank.com

or

Carolyn Seligman 219-853-3123 carolyn.seligman@firstmidwest.com



“Time for a CHANGE”

Summer is over and we all need to make some changes; come join us for an evening of fun, and change

- Experience a “NEW” look with our Professional Make up Artist from TiGi Cosmetics
- Summer is hard on our skin, allow our experts to analyze your skin and give recommendation
- Hair Color Experts will give you the “New Fall” ideas for your hair
- Allow our Massage Therapist to work out all the stress from Neck & Shoulders

\$25 Ticket which will include all of the above experiences and will go toward your Retail purchases

Raffle Prizes, Make up Lesson Give away, Gift Certificate Special

Intrigue
SALON & DAY SPA

October 7 2011

2-8pm Must book a time slot



Gineris and Assoc.
 Timothy M. Shaw
 Investment Advisor Representative
 2005 Hart Street
 Dyer, IN 46311
 219-864-4800
 tshaw@ginerisltd.com



All about IRAs



An individual retirement arrangement (IRA) is a personal retirement savings plan that offers specific tax benefits. In fact, IRAs are one of the most powerful retirement savings tools available to you. Even if you're contributing to a 401(k) or other plan at work, you should also consider investing in an IRA.

What types of IRAs are available?

There are two major types of IRAs: traditional IRAs and Roth IRAs. Both allow you to make annual contributions of up to \$5,000 in 2010 and 2011. Generally, you must have at least as much taxable compensation as the amount of your IRA contribution. But if you are married filing jointly, your spouse can also contribute to an IRA, even if he or she does not have taxable compensation. The law also allows taxpayers age 50 and older to make additional "catch-up" contributions. These folks can put up to \$8,000 in their IRAs in 2010 and 2011.

Both traditional and Roth IRAs feature tax-sheltered growth of earnings. And both give you a wide range of investment choices. However, there are important differences between these two types of IRAs. You must understand these differences before you can choose the type of IRA that's best for you.

Traditional IRAs

Practically anyone can open and contribute to a traditional IRA. The only requirements are that you must have taxable compensation and be under age 70½. You can contribute the maximum allowed each year as long as your taxable compensation for the year is at least that amount. If your taxable compensation for the year is below the maximum contribution allowed, you can contribute only up to the amount you earned.

Your contributions to a traditional IRA may be tax deductible on your federal income tax return. This is important because tax-deductible (pretax) contributions lower your taxable income for the year, saving you money in taxes. If neither you nor your spouse is covered by a 401(k) or other

employer-sponsored plan, you can generally deduct the full amount of your annual contribution. If one of you is covered by such a plan, your ability to deduct your contributions depends on your annual income (modified adjusted gross income, or MAGI) and your income tax filing status. You may qualify for a full deduction, a partial deduction, or no deduction at all.

What happens when you start taking money from your traditional IRA? Any portion of a distribution that represents deductible contributions is subject to income tax because those contributions were not taxed when you made them. Any portion that represents investment earnings is also subject to income tax because those earnings were not previously taxed either. Only the portion that represents nondeductible, after-tax contributions (if any) is not subject to income tax. In addition to income tax, you may have to pay a 10% early withdrawal penalty if you're under age 59½, unless you meet one of the exceptions.

Traditional IRAs--Tax Year 2011

Individuals Covered by an Employer Plan		
Filing status	Deduction is limited if MAGI between:	No deduction if MAGI over:
Single/Head of household	\$56,000 - \$68,000	\$68,000
Married joint*	\$90,000 - \$110,000	\$110,000
Married separate	\$0 - \$10,000	\$10,000

* If you're not covered by an employer plan, but your spouse is, your deduction is limited if your MAGI is \$169,000 to \$179,000, and eliminated if your MAGI exceeds \$179,000.

If you wish to defer taxes, you can leave your funds in the traditional IRA, but only until April 1 of the year following the year you reach age 70½. That's when



you have to take your first required minimum distribution from the IRA. After that, you must take a distribution by the end of every calendar year until your funds are exhausted or you die. The annual distribution amounts are based on a standard life expectancy table. You can always withdraw more than you're required to in any year. However, if you withdraw less, you'll be hit with a 50% penalty on the difference between the required minimum and the amount you actually withdrew.

Roth IRAs

Not everyone can set up a Roth IRA. Even if you can, you may not qualify to take full advantage of it. The first requirement is that you must have taxable compensation. If your taxable compensation is at least \$5,000 in 2011 (and 2010), you may be able to contribute the full amount. But it gets more complicated. Your ability to contribute to a Roth IRA in any year depends on your MAGI and your income tax filing status. Your allowable contribution may be less than the maximum possible, or nothing at all.

Tax Year 2011		
Filing status	Contribution is limited if MAGI between:	No contribution if MAGI over:
Single/Head of household	\$107,000 - \$122,000	\$122,000
Married joint	\$169,000 - \$179,000	\$179,000
Married separate	\$0 - \$10,000	\$10,000

Your contributions to a Roth IRA are not tax deductible. You can invest only after-tax dollars in a Roth IRA. The good news is that, if you meet certain conditions, your withdrawals from a Roth IRA will be completely free from federal income tax, including both contributions and investment earnings. To be eligible for these qualifying distributions, you must meet a five-year holding period requirement. In addition, one of the following must apply:

- You have reached age 59½ by the time of the withdrawal
- The withdrawal is made because of disability

- The withdrawal is made to pay first-time homebuyer expenses (\$10,000 lifetime limit from all IRAs)
- The withdrawal is made by your beneficiary or estate after your death

Qualified distributions will also avoid the 10% early withdrawal penalty. This ability to withdraw your funds with no taxes or penalty is a key strength of the Roth IRA. And remember, even nonqualified distributions will be taxed (and possibly penalized) only on the investment earnings portion of the distribution, and then only to the extent that your distribution exceeds the total amount of all contributions that you have made.

Another advantage of the Roth IRA is that there are no required distributions after age 70½ or at any time during your life. You can put off taking distributions until you really need the income. Or, you can leave the entire balance to your beneficiary without ever taking a single distribution. Also, as long as you have taxable compensation and qualify, you can keep contributing to a Roth IRA after age 70½.

Choose the right IRA for you

Assuming you qualify to use both, which type of IRA is best for you? Sometimes the choice is easy. The Roth IRA will probably be a more effective tool if you don't qualify for tax-deductible contributions to a traditional IRA. However, if you can deduct your traditional IRA contributions, the choice is more difficult. Most professionals believe that a Roth IRA will still give you more bang for your dollars in the long run, but it depends on your personal goals and circumstances. The Roth IRA may very well make more sense if you want to minimize taxes during retirement and preserve assets for your beneficiaries. But a traditional deductible IRA may be a better tool if you want to lower your yearly tax bill while you're still working (and probably in a higher tax bracket than you'll be in after you retire). A financial professional or tax advisor can help you pick the right type of IRA for you.

Note: You can have both a traditional IRA and a Roth IRA, but your total annual contribution to all of the IRAs that you own cannot be more than \$5,000 (\$6,000 if you're age 50 or older).

Securities and Advisory Services offered through:
 World Equity Group, Inc.
 1650 N. Arlington Heights Rd., Suite 100
 Arlington Heights, IL 60004
 847-342-1700
www.worldequitygroup.com
 Member FINRA/SIPC

New Business Opening in Dyer, Indiana
Grand Opening October 15th, 2011

Husband and wife fitness couple Michael & Tina Sena are opening up a new wellness and fitness facility called;



Located at 101 Joliet in the Dyer Plaza across from the hospital, it will be a 4,000 sq.ft. Facility that will offer the Industry's latest cutting edge wellness programming for men, women and children 10 yrs. old and up.

It is a group/TEAM training system that guarantees results! Health & fitness assessments; Body Transformation plans; Complete meal plan and nutritional guidance; Fun body weight movements for all ages; Heart Rate monitor training at every session for safety and to ensure lasting results.

Corporate wellness and Children's programs are their specialty in addition to motivating individuals to their best health ever!

Michael & Tina have over 40 years' experience and have owned and operated two Chicago based fitness facilities. They have also created the **"Traveling Trainer"**™ fitness system; wrote the first family fitness book, **"Lean Mom, Fit Family"**™, and are the creators of **"Changing the Course for Kids wellness program"**™. Michael has been voted "Top 100 Trainers in America" twice and "Best Chicago Trainer". Together they have helped thousands of individuals and families lead happy, healthy lives! They now bring their proven systems to Dyer, Indiana.

Special Pre-sale rates start October 10th thru the 31st

Call to set up an appointment for a complimentary Body-Transformation plan
PRO-FITRESULTS.COM / 219.322.2660

Are You Interested in Learning About What's Involved in Building a New Home?

FREE Home Building Seminar

to be held at

G&K Development 9421 Joliet Street St. John, IN 46373

SATURDAY

OCTOBER 15, 2011

9:00 A.M. - 10:00 A.M.

FREE CONTINENTAL BREAKFAST AT 8:30 A.M.

Please RSVP by 10-12-11 219-365-6846

or email: rck@gk-development.com

Learn the steps of building a new home:

- Picking a lot, finding a builder
- What are subcontractors?
- Process, financing, much more

Advantages of Building in Indiana

- Indiana Property Tax Caps
- Lower Sales Tax
- Lower State Income Tax

We will give you the Who, What, Where, When, Why and How of building a new home in a 1 hour **FREE** presentation

Presentations By G&K Development & American Savings Bank

SPONSORED BY

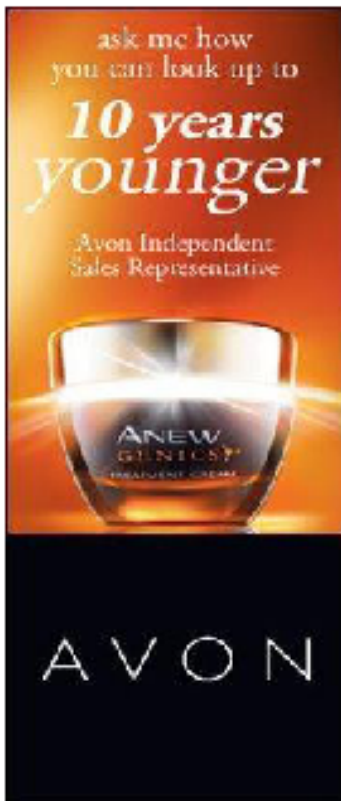
G&K
Development





Cindy Mohrbach
 PH# 219-614-5040
 Email: cindysavonstore@gmail.com

Heard the latest buzz??



Some women never seem to age...maybe it's in their genes.

Now ANY woman can look up to ten years younger* with ANEW Genics & our patented YouthGen™ Technology. Inspired by the discovery that everyone has a Youth Gene, our Genics formula is designed to stimulate your Youth Gene's activity,** which slows down with age.

Now you can undo up to 10 years from the look of your skin.* In 4 weeks – improves the appearance of discolorations by up to 100%.*** Dramatically reduces the look of wrinkles.*

Use in the evening, after cleanser, in place of your night cream. 1 oz. net wt.

*Based on a consumer perception study of women 45-59.

**Based on testing in skin cells.

***Based on a dermatologist assessment of mottled pigmentation in a clinical study of subjects aged 45-59.

Join Avon during the month of October 2011 for **ONLY \$10** and receive an **"Ultimate Business Pack" FREE!!**

Offer valid with Cindy Mohrbach only!

SAVE \$5 OFF Any Anew Genics purchase!
 Exp: Oct. 24, 2011

Offer valid with Cindy Mohrbach only!

****FREE SAMPLES available upon request!!**



cindysavonstore.com
 Free shipping on orders of \$30.00 or more!! OR
 choose Representative Delivery!



**Christmas Elves needed to help for the holidays!
 Contact me for details on how you can earn \$\$ for Christmas!!**

The \$150 annual dues brings you many opportunities to network with other businesses and potential new customers during our monthly general meetings or community events. We also advertise during the year which alone would cost you more than \$150. By renewing your membership dues, you will continue to be listed on our web site, your business will be listed in our 2012 tri-fold directory which is mailed to over 6000 households in Dyer AND you will receive all the other benefits of membership! Thank You!!!

INVOICE
2012 MEMBERSHIP DUES
Dyer Chamber of Commerce
P.O. Box 84
Dyer, IN 46311

Dyer Chamber of Commerce 2012 Membership Dues - \$150.00

PLEASE PRINT, COMPLETE FORM AND RETURN, ALONG WITH
YOUR PAYMENT, BY January 13th, 2012

Company Name _____

Principal Contact Person _____

Address _____

Mailing Address (if different from above) _____

Phone Number _____ Fax Number _____

E-mail Address (please indicate if you do not want this viewable by the public) _____

Website Address (this will be used as a link to your website from the chamber website)

Business Classification _____

VISA, MASTERCARD OR DISCOVER IS ACCEPTED!!!!!!!!!!!!!!

If paying by credit card please fill out the information below:

Credit Card # _____ Exp Date _____ Zip Code _____

PLEASE tell us about your business: (this will be used in the monthly newsletter for a business spotlight section and to describe your business on our website) You can use the reverse side if needed.

OFFICE USE: Date Received: _____ Check #: _____