



**Homewood Area
Chamber of Commerce**
Building Strong Communities Together

Homewood Area Chamber News

*1957 - 2008 Our 52nd Year In Partnership
with Our Business Communities*

Chamber Officers 2009

President

Matt Raiser
Apex Services

President Elect

Martin Mitchell
Mitchell Accounting

Vice President

Debbie Lucia
Citizens Financial Bank

Treasurer

Lee Ann Tai
Great Lakes Bank

Secretary

Joyce Gruberman
Chuck's House of Magic

Directors

Allen Jongsma
Living Springs Community Church

Carlo Gozzi
Park National Bank

Cherie Sons
AAA TravelBrokers Inc.

Collin Alpert
Collin Alpert & Associates

Gail Koehler
Homewood Travel Service/American
Express

Joann Lindholm
Fresh Starts Restaurant & Catering

Melanie Whitfield
Addus Healthcare

Sharon Case
Edward Jones

Steve Nemitz
Fifth Quarter & Press Room Eatery

Tom Tomaszewski
Homewood Disposal

Chamber Staff

Kathy Nussbaum
Director

Brian Nussbaum
Assistant

2023 Ridge Rd, UPPR 4
Homewood, IL 60430
(708) 206-3384 * (708) 206-3605 (F)
Kathy@HomewoodAreaChamber.com

What's ^{been} Happening at the Chamber

Bad Check Restitution Program

On August 6th, a representative from the Cook County State's Attorney's office came and talked to our members. Bob Babich is the district manager for the Bad Check Restitution Program. This program was implemented by State's Attorney Anita Alvarez to help local merchants obtain full restitution without adding to the financial burden of the criminal justice system.

How this Program Works:

1. Make personal contact with the check writer. If you are unsuccessful, send a notice. The check writer has 10 days to respond.
2. If you do not hear from the check writer or receive payment, fill out the Bad Check Crime Report. File the report, keep copies and attach originals of all checks and notification documents.
3. Mail forms to: Cook Country State's Attorney's Bad Check Restitution Program
P.O. Box A3984
Chicago, IL 60690-3984

Upon recovery, 100% of the face value of the check is returned to the merchant. There is no minimum dollar restriction on a bad check. Offenders must complete an educational class at their expense. The program operates at NO COST to Cook County or taxpayers. There are some restrictions associated with this program.

For more information about this program and others visit their website at www.checkprogram.com/cookcountyil or call them at 1-800-365-2960.

A copy of the Bad Check Crime Report is attached to this newsletter.

Business after Hours at Charleston Transitional Facility

On August 25th, several Chamber members visited the CTF of Homewood facility located at 17341 Palmer Boulevard. CTF is an Illinois-based non-for-profit organization dedicated to empowering individuals with developmental disabilities through services and programs that help them reach their potential.

CTF has a vocational program that works with businesses in the community. Individuals participating in the vocational program receive job skill education and assessment, job coaching, and pre-vocational services as needed. Through comprehensive training in specific job competencies and in related skills critical to job success, each individual's employability is maximized. Vocational options include the following:

- In-house subcontract work at the CTF day programs
- Community-based competitive employment
- Supported job placement

If you would like to discuss how CTF can help meet your business needs, please contact Melissa McDaniel at (708) 922-1532x15.

New Members

Reflections Yoga Center
Klaudia Radics
18675 Dixie Highway
Homewood, IL 60430
(224) 616-9618

REDD Driving School
Dan Wilkins
18662 Dixie Highway
Homewood, IL 60430
(708) 798-3400

Upcoming Events

- 9/26 Celebrate the end of summer at Homewood's Fall Festival. Enjoy the live entertainment, hayrides, bonfire and the main feature "The Chili Cook-off competition. The festival hours are 11am - 10pm. The Chamber will be there promoting our members. If you would like to put out promotional materials, please have them to me by Thursday.
- 10/1 Join us for our October Luncheon at Glenwood Oaks Restaurant. Our speakers this month will be the Villages of Homewood, Flossmoor and Glenwood. They will be discussing the TIF districts and economic development. Please R.S.V.P. the Chamber office at 206-3384.
- 10/4 11th Annual Cancer Support Walk for Hope. The starting point will be the Marie Irwin Center. Registration starts at 10:30am, the race will start at noon. For more information call 708/798-9171.
- 10/5 South Suburban Family Shelter will hold a candlelight vigil at Richard D. Irwin Center at 6pm in honor of victims of domestic violence. For more information call 708/794-2140x303.



UPCOMING EVENTS

September 23rd
Business After Hours
Edward Jones/Sharon Case
5:00pm - 7:00pm
18735 Dixie Highway
Homewood, IL
(798-9066)

Appetizers & Refreshments
(Wine) catered by Fresh
Starts Restaurant & Wine
Shop

October 1st
Chamber Lunch
Glenwood Oaks Restaurant
106 N. Main Street
Glenwood, IL
(758-4400)

Speakers: The Villages of
Homewood & Flossmoor

Topic: TIF's and Economic
Development

*Interested in placing an
ad with our electronic
newsletter?*

Full Page Ad \$15.00
1/2 Page Ad \$10.00

**Contact the Chamber
office for more details.**



BAD CHECK CRIME REPORT

COOK COUNTY STATE'S ATTORNEY

ANITA ALVAREZ

01/06/09

Bad Check Program Address:
P.O. Box A3984
Chicago, IL 60690-3984

Bad Check Program Contact:
(800) 365-2960 - Merchant Hotline
(800) 368-5199 - Check Writer Hotline
(Please refer check writer to the "check writer" hotline)

For more information: www.checkprogram.com/cookcountyl

Step
1

Confirm Eligibility

The following types of checks are ineligible for the program:

*Two-party checks	*Partially re-paid checks	*Fraudulent or stamped lost/stolen/forged
*Payroll, credit card or rent checks	*Post/pre dated or altered checks	*Checks you agreed to hold before depositing
*Checks passed outside of your county	*Checks which are repayment of loan or civil contract agreement	

Step
2

Victim Information

Victim/Merchant Name: _____

Contact Name: _____ **Title:** _____

Victim Contact Information: **Email:** _____
(Required)

Phone:(_____) _____ **Fax:**(_____) _____

• **Email and/or fax are required for acknowledgement receipt of check and/or Program communication**

Address: _____ **City:** _____ **State:** _____ **Zip Code:** _____

Step
3

Check Writer Information

Check Writer's Name: _____

Address: _____ **Apt:** _____

City: _____ **State:** _____ **Zip Code:** _____

Home Phone:(_____) _____ **Other Phone:**(_____) _____

Driver's License # / Other ID #: _____

State: _____ **Date of Birth:** _____/_____/_____

Other ID: (if applicable) _____

Courtesy notice must be sent to recover the bad check(s) in question. If no attempt has been made, the check is not eligible for prosecution. (See courtesy notice on back.)

Step
4

Check Information

<u>Ck. No.</u>	<u>Date Passed</u>	<u>\$ Amount</u>	<u>Name of person accepting check</u> <small>(if no longer employed please list manager)</small>	<u>Can person ID check writer?</u>
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Address where check was accepted (if different than above in Step 2: _____) (Required)

City: _____ **State:** _____ **Zip Code:** _____

Step
5

Victim Verification

Sign & date

- I will not accept direct payment from the check writer after filing this report with the Program. Please refer check writer to (800) 368-5199.
- I understand that the check writer has the option to dispute this claim in writing with the Bad Check Program.
- If this crime report is not completely filled out it may prevent or delay this case from moving forward for prosecution review.
- I attest that I have sent notice to the check writer and after 10 days it remains unpaid.
- I have reviewed the filing instructions, I hereby affirm and attest under penalty of perjury, that all information provided on this crime report is true to the best of my knowledge.

X _____

Signature of Person Filing (Required)
Print Name of Person Filing
Date Filed

Additional crime reports are available at: www.checkprogram.com/cookcountyl

Staple original or bank-generated substitute check here

Sample "Courtesy Notice"

Date

Dear Check Writer:

You are hereby notified that a check numbered _____ in the face amount of \$ _____, issued by you on _____ drawn upon _____ bank, and payable to _____, has been dishonored. You have 10 days from receipt of this notice to tender payment of the full amount of such check plus a transaction fee of \$ _____, the total amount due being \$ _____.

Unless this amount is paid in full within the time specified above, we may turn over the dishonored check and all other available information relative to this incident to the State's Attorney's Office for potential criminal prosecution.

Closing,

Your name/address

Transaction Fee

The fees authorized pursuant to Illinois Compiled Statutes Section 720 ILCS 5/17-1b(h) to defray the costs and expenses incurred by a victim of a dishonored check.

The amount of the transaction fee must not exceed: \$25 if the face amount of the check or draft does not exceed \$100; \$30 if the face amount of the check or draft is greater than \$100 but does not exceed \$250; \$35 if the face amount of the check or draft is greater than \$250 but does not exceed \$500; \$40 if the face amount of the check or draft is greater than \$500 but does not exceed \$1,000; and \$50 if the face amount of the check or draft is greater than \$1,000.

Bad Check Program Information

As a victim of a bad check you may file this report with the Cook County State's Attorney, provided there is sufficient information, and that the check meets all eligibility guidelines. The Cook County State's Attorney's Office will seek full restitution for victims whenever possible; however, please keep in mind that the Bad Check Restitution Program can make no recovery guarantees. By submitting the check to the program you surrender control of the check to criminal process and forego the opportunity to pursue civil debt collections at the same time.

Check writers are encouraged to make payments in full. Should a partial payment be received, the payment will be allocated between the victim and the Bad Check Program. "Restitution" refers to the face value of all checks listed on this report.

A check will be deemed ineligible and returned to you to pursue a civil remedy, if a filed check is later determined to be:

- A stop payment check where the issuer acted in good faith and with reasonable cause in stopping payment,
- A check issued by someone not competent or of legal age,
- A check dishonored due to bank error or failure to notify the check writer of bank adjustment of a check,
- A check issued to pay an obligation arising from an illegal transaction.

What to do after my crime report is filed with the Program

- Please **do not** accept direct payments from check writers. Should the check writer contact you to make payment, refer them to the Check Writer Hotline at (800) 368-5199.
- You may contact Merchant Care for case updates at (800) 365-2960 at anytime.
- Please allow a minimum of 90 days to pursue restitution.
- If the check writer does not comply with the Program, the case may be reviewed for possible criminal prosecution.
- If we are unable to recover restitution and/or the check is not "eligible" for prosecution, you may request the check(s) be returned to pursue a civil remedy.

Filing Instructions

1. Fill out Report Completely.
2. Attach checks and all supporting documents such as CERTIFIED MAIL RETURN RECEIPT OR UNDELIVERED LETTER, COPY OF "COURTESY NOTICE," ETC.
3. Mail Bad Check Crime Report and all other correspondence to:
Cook County Bad Check Restitution Program
P.O. Box A3984, Chicago, IL 60690-3984
4. Once a report has been filed: ALL restitution payments must be coordinated by the State's Attorney's Office. Should the check writer contact you to make payment, direct them to the Bad Check Restitution Program at (800) 368-5199.
DO NOT ACCEPT PAYMENT DIRECTLY FROM CHECK WRITER.

SIGN UP TODAY

The Southland's

LARGEST

Speed Networking Event!

Thursday, October 8th

4:30pm to 7:30pm

Orland Park Civic Center located at 14750 S Ravinia Ave in Orland Park

**Over TEN local & regional Chambers of Commerce
working together to plan one night of high speed networking!**

4:30pm – Networking ■ 5pm-6:30pm – Speed Networking ■ 6:30pm – 7:30pm – MORE Networking

I HAVE THE NEED FOR SPEED NETWORKING!

Representative Name: _____

Company Name: _____

_____ \$8 for Member _____ \$15 for Non-Members _____ \$10 at the Door

NUMBER ATTENDING _____ TOTAL: \$ _____

Fax this completed registration form to your chamber of commerce at _____.
For more information contact your chamber office at _____.