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Volume 17 Issue 5

FREE

January 27, 2016

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BODY CHISEL

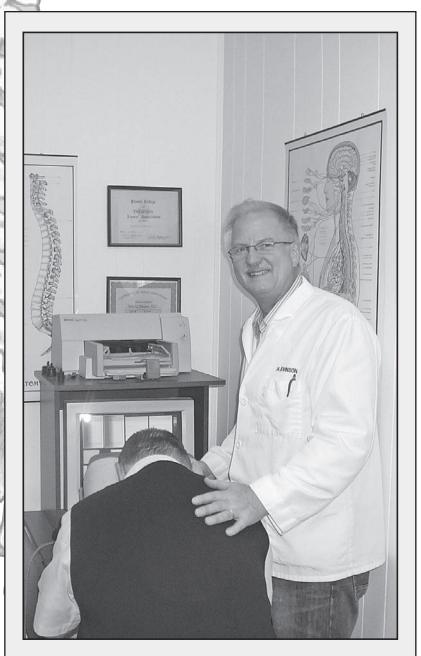
A barbell class that challenges all major muscle groups. This class uses weightroom exercises such as squats, presses, lifts and curls choreographed to inspiring music.

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Beginners beware! This challenging class combines high intensity interval training, strength training with the latest equipment and fresh new techniques to push you out of your comfort zone.

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Breakthrough Treatment Available In Winnebago



Dr. Johnson uses the Sigma Instrument to analyze a patient's spine and pin-point areas of Nerve Impingement Syndrome.

Winnebago, IL - Imagine forty years ago if you were told that lasers would replace scalpels in surgery or that robotic instruments would build cars; you may not have believed it. By the same token, would you believe that chiropractic treatments could be performed using a special hand-held instrument developed by NASA scientists; all while you were sitting in an upright position without any turning or twisting movements?

According to Dr. William Johnson, "This new form of computerized treatment is so gentle and effective, that it amazes even the most skeptical patients. It's called the Sigma Instrument and is the latest, state-of-the-art technology in existence today, and the only one in the Winnebago area."

The Sigma Instrument can safely and gently analyze and treat the spine and other joints to remove the nerve impingement that is often the cause of pains in the low back, neck, shoulder and elsewhere in the body. It also works on a variety of muscular conditions to loosen tight muscles with ease and comfort. Many patients say that it's like getting a mini-massage. Even patients with knee, hip and foot problems such as plantar fasciitis are being helped. It is also covered by most insurance companies including medicare.

Dr. Johnson says that, "The secret to the Sigma Instrument lies in its ability to deliver an extremely precise adjustment." He says that, "Even though traditional forms of adjusting also work, people are drawn to this new technique because of how gentile it is and does not involve any twisting, especially in the neck.

Many people love getting adjusted with traditional manual techniques, all of which are safe and effective. But there are a large number of people who never get to experience the amazing benefits of chiropractic because they are scared to have their spine adjusted in that way," says Dr. Johnson. Now, there is no longer a reason to be weary.

The Sigma Instrument is perfect for anyone who has been thinking about going to a chiropractor, but hasn't yet made that decision. Dr. Johnson wants everyone to be able to experience these same benefits and if you have any of the following conditions, the Sigma Instrument may be the answer you've been looking for...

- Low back pain
- Headaches
- Scoliosis
- Planter Fasciitis
- Sciatic pain
- Carpal Tunnel Syndrome
- TMJ
- Knee or hip pain
- Neck & Shoulder pain
- Arthritis
- Fibromyalgia
- Sports Injuries

Treatment with the Sigma Instrument is consistent, measurable and extremely gentle. Call our office today and mention this article to receive a FREE Sigma Instrument analysis to pin-point your problem areas and to see how the Sigma Instrument can help. Call 815-335-2820 today to reserve your free Sigma Instrument Analysis Scan. This technological marvel can help you return to a healthier lifestyle. You may no longer have to live with a persistent, painful condition. Call us today.

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February 6-7, 2016 from 9 am to 3 pm Forest Hills Lodge/Rockford Speedway

Adult/child 13 up: \$5.00; child 6-12: \$4.00; child under 5: free \$1.00 off admission with this newspaper ad

This year's guide will again be in book format, making it easy to read and handle. The Ro-Ro Expo Guide will include a vendor list, map, schedule of events, entertainment, pictures and news about this year's Expo. Ro-Ro Expo 2016 is March 12 & 13 at All World Machinery.

To advertise call Roger Michalek

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This ad and the RORO Expo book have been approved by the RORO EXPO Committee 2016

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Here are some tax topics to Assisted Living Community Prairie View offers • Individual apartment homes Private patios

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about how new laws might

affect them. However, Con-

gress did manage to make some

There is also the continued

implementation of prior tax

measures, Uncle Sam's increas-

ing efforts to stop tax identity

theft and new tax deadlines,

meaning that most taxpayers

will encounter at least a few

new tax matters in the new

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relatively small tax changes.

There were no major tax law changes in 2015. That's generally good news, meaning taxpayers don't have to worry

In response to the inroads that identity thieves have made into the U.S. tax system, the IRS convened a Security Summit in March 2015 to brainstorm ways to stop the crooks.

the private sector tax industry

Specifically, 20 new pieces of data will be used to validate tax returns in 2016. This information exchange should help validate the authenticity of taxpayers and the entries on tax returns in their names. IRS Commissioner John Koskinen says the added security measures shouldn't be a sea change for filers. However, the new process is likely to slow the IRS' processing of returns, and that could mean some delays in issuing refunds.

2. New tax deadlines Mark your calendar.

The way the days fall in April 2016 means that the usual midmonth tax-filing deadline is a bit later. In 2016, the Washington, D.C., holiday Emancipation Day is celebrated on April 15. Federal law mandates that holiday in the nation's capital also applies to offices there, and that pushes the usual due date for annual 1040 filings to

Taxpayers in Maine and Massachusetts will get one more day -- until April 19 -- to file their federal returns because offices there will be closed on the 18th for Patriots' Day, the holiday in those states that commemorates the first battles in the Revolutionary War.

3. Obamacare tax

prepared to pay the price at tax-filing time as a result of the Affordable Care Act.

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Amanda Symons

Linda Symons

stay on top of in 2016.

1. Targeting of identity thieves

Seven months later, the agency, state tax officials and announced a series of steps to stem tax ID theft and related refund fraud, including the sharing of more taxpayer filing

Monday, April 18.

penalties, credits

Have health insurance or be

The price keeps going up. The individual responsibility payment penalty for not having minimal essential medical

coverage is based each month on the number of uninsured members of your family and your household income. An uninsured household of 3 or more during the 2015 tax year could face a maximum penalty of \$975. The maximum penalty for the 2016 tax year skyrockets to \$2,085.

There is a bit of good news on the Obamacare coverage front. The Supreme Court ruled in June 2015 that the federal premium tax credit is available to eligible taxpayers, regardless of whether they bought their coverage on the federal exchange or through state marketplaces. This government subsidy is available to eligible insurance exchange policy buyers to help them pay for part of their required coverage.

4. Same-sex state tax filing

In a historic ruling for same-sex couples, the U.S. Supreme Court in June 2015 approved same-sex marriage. No state can ban same-sex marriage, and states must recognize legal ceremonies performed else-

On the tax front, that means gay and lesbian married couples now can file joint tax returns on the state level, just as they already were required to do with their federal taxes.

This should simplify tax tasks same-sex couples, since state tax departments tend to use the federal filing as the basis for state returns. Samesex couples also should check with their state tax departments about possibly amending prior-year returns that the partners had to file as single state taxpayers before the Supreme Court's ruling.

5. Harder to hide international money

Good tax havens are getting harder to find. The Foreign Account Tax Compliance Act, or FATCA, was enacted in 2010 after reports that foreign banks were encouraging U.S. taxpayers to hide assets abroad.

FATCA requires foreign financial firms to report account data for their U.S. account owners or face stiff penalties.

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LOVES PARK POLICE BEAT

LOVES PARK — The following arrests are on file at the Loves Park Police Station. Readers are reminded that suspects are considered innocent until proven guilty in a court Jan. 6

Jan. 5

6333 N. Second St. – Jonathan C. Olson, 25, and Monique J.L. Hagaman, 25, both of Rockford, both charged with Endangering the Life/Health of a Child, Possession of Cannabis – Less Than 30 Grams, and Possession of Drug Equipment Forest Hills Road/Harlem Road – Michael P. McCarthy, 47, of Harvard, charged with on an Outstanding Warrant Driving With a Suspended/

Revoked Driver's License E. Riverside Blvd./Walker Ave. – Clair A. Langley, 39, of

Rockford, charged with Operating a Vehicle With Registration Suspended for No Insurance, and Operating an Uninsured

900 E. Riverside Blvd. – Kelli A. Beasley, 23, of Rockford, charged with Driving With a Suspended/Revoked Driver's License

E. Riverside Blvd./Wilson Ave. – Angelo Arroy, 22, of Rockford, charged with Driving With a Suspended/Revoked Driver's License, Operating an Uninsured Vehicle, and Registration Violation. Also arrested, Simei Morales, 19, of Rockford, Jan. 8

1975 Harlem Road – Drakkar C. Anderson, 22, of Rockford, **Outstanding Warrant**

Material Ave./E. Riverside Dandridge, 31, of Rockford, with Blvd. - Marie B.C. Fereria, 19, of Belvidere, charged with Driving With a Suspended/ Revoked Driver's License and Failure to Reduce Speed

5737 Whispering Way -Kevin W. Powless, 52, of Loves Park, charged with DUI and Illegal Transport of Alcohol

Jensen Dr./E. Blvd. – Brandon A. Dussault, 22, of Poplar Grove, charged with Driving With a Suspended/Revoked Driver's License, Speeding, and Operating an Uninsured Vehicle

Suspended/Revoked Driver's License

charged with Driving With a Suspended/Revoked Driver's License, Other Equipment Violations, Operating an Uninsured Vehicle, and an Outstanding Warrant

Forest Hills Road/Nimtz Road – Chad E. Lopez, 25, of Rockford, charged with Driving With a Suspended/Revoked Driver's License, Improper Lane Usage, and Failure to Sig-

Jan. 10

1770 West Lane Road - Lauren M. Hernandez, 33, of Rockford, charged with Driving With East Dr./Grand Blvd. - Scott a Suspended/Revoked Driver's A. Trego, 56, of Loves Park, License, Improper Lane Usage, charged with Driving With a Attempted Flee to Elude Police, Resisting/Obstructing Police. Also charged, Richard 5100 East Dr. - Dennis D. A. Hernandez, 45, of Rockford, Uninsured Vehicle.

Resisting/Obstructing

1500 E. Riverside Blvd. -Brian L. Sain, 30, of Rockford, charged with Possession of Cannabis – Less Than 30 Grams and Traffic Sign Viola-

1922 Plateau Ave. – Michelle C. Starr, 41, of Loves Park charged with Driving With a Suspended/Revoked Driver's License, Traffic Accident – No Injury, Operating an Uninsured Vehicle, and Failure to Reduce

Jan. 11

5300 N. Second St. - Juan Angel Moreno, 26, of Whitewater, Wis., charged with DUI DUI With a BAC Over .08. Improper Lane Usage, No Driver's License, and Operating an

Stateline area gas prices continue to stay low

retail gasoline prices in Rockford have fallen 5.2 cents per gallon in the past week, averaging \$1.81/g last Sunday, according to GasBuddy's daily survey of 139 gas outlets in Rockford. This compares with the national average that has fallen 6.5 cents per gallon in the last week to \$1.90/g, according to gasoline price website GasBuddy.com.

11.5 cents per gallon from last week's \$2.12/g.

7.4 cents per gallon from last week's \$1.83/g.

Milwaukee - \$1.78/g, down ago. 9.8 cents per gallon from last week's \$1.88/g.

prices in Rockford during the allowing gasoline prices in past week, prices last week- virtually the entire U.S. to end were 7.5 cents per gallon continue plummeting," said Areas nearby Rockford and lower than the same day one Patrick DeHaan, GasBuddy their current gas price climate: year ago and are 16.3 cents senior petroleum analyst.

Chicago - \$2.00/g, down per gallon lower than a month ago. The national average has decreased 10.0 cents per gal-Madison - \$1.76/g, down lon during the last month and stands 15.9 cents per gallon lower than this day one year

"The continued and unprecedented plunge in the price Including the change in gas of crude oil has continued,

"From West Coast to East Coast, the decline has hit virtually everyone - and amazingly, we saw a gas price war yesterday in Houghton Lake, Michigan, where for a brief period of time GasBuddy confirmed stations selling at just 47 cents a gallon- prices unheard of in this century.

"While the 99-cent per gallon barrier was breached there due to competition willing to lose money, the downward trend taking place across the country will continue, with the national average likely to fall into the \$1.70's soon as motorists continue to enjoy falling fuel prices," DeHaan said.

Rockford man sentenced for 2011 fatal crash

ROCKFORD — Winnebago County State's Attorney Joe and his wife Darlene Young, Bruscato announces that on Jan. 13, 2016, Brett Alexander, 25, was sentenced to 180 days in jail, 48 months of probation and 480 hours of community service by the Honorable Judge Brendan Maher.

Alexander pled guilty to Aggravated Driving Under the Influence of Drugs Involving Death in October of 2015.

On Oct. 2, 2011 Winnebago County Sheriff's Deputies were dispatched to the area of 6900 S. Main Street for a traffic crash with injuries.

Brett Alexander was driving a Volkswagen south, when he swerved into the northbound lane into oncoming traffic and hit another vehicle head-on.

The driver, Ronald Young. a passenger were both killed. An Illinois State Police Crime Lab test showed the presence of THC metabolite in Alexander's urine at the time of the crash.

Aggravated Driving Under the Influence of Drugs Involving Death is a Class 2 Felony with a special sentencing range of 6-28 years in the Illinois Dept. of Corrections. The charge is probationable only with a finding that extraordinary circumstances exist requiring probation. The state had recommended a sentence of 25 years in the Illinois Dept. of Corrections. Pursuant to Illinois State Statute, truth in sentencing applies.

Deadline nears to enroll for health insurance in state marketplace

cials were here Monday to urge those without health insurance to sign up for coverage before Health Department. the deadline for open enrollment under the federal Affordable Care Act passes Jan. 15. Illinoisans who don't purchase insurance could face fines of

An estimated 10.5 million Americans remain be able to buy a plan for \$75 a month or less eredillinois.gov.

ROCKFORD — Federal and state health offi- a month after tax credits, officials said during a news conference at the Winnebago County

The average Illinois consumer who is covered under the ACA could save \$1,030 a year for a plan with similar benefits by shopping through the state's marketplace, Get Covered Illinois.

You can obtain free enrollment assistance uninsured. Half of Illinois' uninsured should at 866-311-1119 or shop online at www.getcov-

MILY OWN

Publication Date: Feb. 25, 2016

Deadline: February 12, 2016

Published in the Post-Journal, Rockford Journal, Belvidere Daily Republican, Herald, Tempo, Gazette Beloit Shopper & **Independent Register, McHenry Co. News**

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To participate, please contact: RHONDA MARSHALL Tel: 815-239-1028 Rmarshall@rvpublishing.com



Convicted felon arrested after search of home

ROCKFORD — On Wednesday, Jan. 13, at approximately a felon 11 p.m., members of the Rockford Police Dept. M-3 Streets a street gang member Team executed a narcotics Violation of firearm search warrant at 606 Miriam identification card act

William D. Peyton Jr. and a 19-year-old female were located inside the residence. During the search of the residence, officers recovered a handgun and illegal narcotics.

Peyton is a convicted felon and was subsequently charged with the following:

Unlawful use of a weapon by Unlawful use of a weapon by

Possession of a controlled substance with intent to deliver

within 1,000 feet of a church Carolyn Coleman is the listed owner of the property located at 606 Miriam Ave.

The charges against Peyton are merely accusations and he is presumed innocent, unless he is proven guilty in a court of law.

For information on advertising information call: Maxine 815-654-4850 The Journal Roger 815-654-4850 The Herald Rhonda 815-239-1028 The Gazette Rhonda 815-234-4821 Tempo

MACHESNEY PARK POLICE BEAT

following arrests are on file at Outstanding Warrant the Machesney Park Police Station. Readers are reminded that **Jan. 7** suspects are considered innocourt of law.

Jan. 5

I-90/West Lane Road – Carlie B. Austin, 23, of Belvidere, charged with Failure to Reduce Speed and Right of Way Viola-

630 Roosevelt Road – Cletis M. McCurry, 21, of Rockford, Possession of Cannabis – Less Than 30 Grams, and Possession of Drug Equipment

6491 N. Second St. – Caley

MACHESNEY PARK — The J. Brown, 18, of Loves Park, A. Wussow, 32, of Rockford,

961 Minns Dr. – Jose R. Gar- **Jan. 10** cent until proven guilty in a cia, 26, of Chicago, charged with Disorderly Conduct

> N. Second St./Maple – Steven M. Erb, 66, of Loves Park, charged with Operating an Uninsured Vehicle N. Second St./Maple – Shel-

by M. Vierck, 19, of Loves Park, charged with Improper

charged with Delivery of Can- N. Richards, 25, of Loves Park, Theft, Traffic Signal Violanabis - Less Than 30 Grams, charged with Violating an tion, Speeding, Driving With Order of Protection

Jan. 8

charged with Assault

Jessica L. Lenderman, 30, of Loves Park, charged with Retail Theft, Obstructing Justice, and an Outstanding Warrant

1770 West Lane Road - Richard A. Hernandez, 45, no town listed, charged with Retail Theft and Obstructing Justice. Also charged, Lauren M. Hernandez, 33, of Rockford, charged with 1302 Roosevelt Road - Kayla Traffic Sign Violation, Retail a Suspended/Revoked Driver's License, Attempted Flee to Elude Police, and Endangering 8304 N. Second St. - Levi the Life/Health of a Child

Rockford Police advise residents to be cautious of solicitors

ROCKFORD — City of itor before further engagement. Rockford officials are advising residents to use caution when responding to door-to-door solicitors.

The City of Rockford Solicitors and Peddlers Ordinance requires any person engaged in commercial home merchandising activities within the City of Rockford to obtain a solicitation license. For more information about the ordinance, visit http://www.rockfordil.gov/.../ business-licenses/solicitorsped....

city-issued permit from a solic- leave the premises.

Authorized solicitors are bound by a code of conduct which mandates them to leave immediately at the request of the resident and not display threatening or vulgar language, behaviors, or force. Please see Code Sections 24-1 through

24-52 at http://bit.ly/1Pytf3B

for a complete list of require-

ments. To obtain a solicitation permit, contact the legal department at (779) 348-7154. Please call the Rockford Police Residents are under no obli- Department at (815) 966-2900 gation to allow entry into their to report an unauthorized solichome and should request the itor or call 911 if a solicitor is required identification and being aggressive or will not

Call 815-654-4850 to place your Classified Ad!



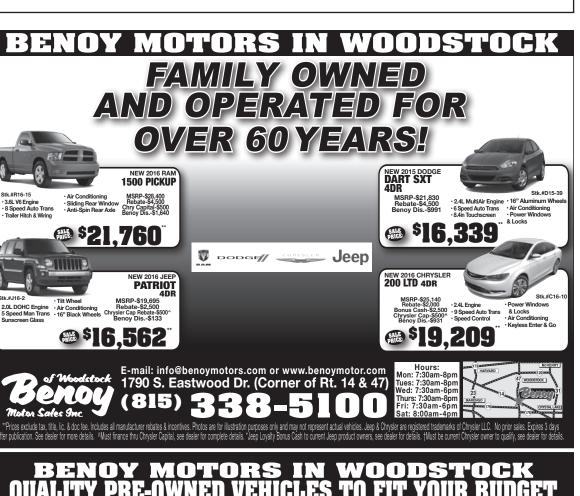
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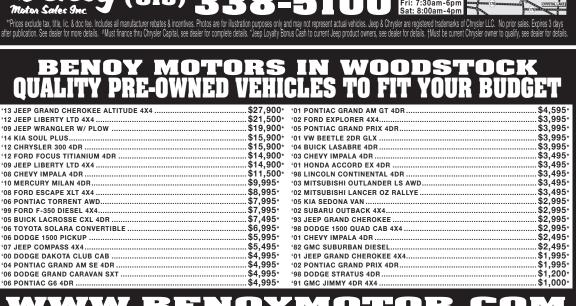




Rollover downtown

The Rockford Fire Dept. responded to a rollover accident in the intersection of E. State Street and Madison on Thursday morning, Jan. 14.









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Rockton School District hires

Local News

We Kill IIII

Page 6 - January 27, 2016 / The Shopper

Wrap it up?! Are you kidding me! It took me 20 years to get here

amusing that I still love awards shows even though I don't really watch TV or go out to the movies much. The point is, I love glam, I love movies (I get to them in my own time), I love stories, and mainly, I love inspiration. That glorious reminder to believe in your dreams is the heart and soul of

The fabulous gowns are appealing, but a really endearing acceptance speech makes it worth my viewing time. And awards shows are indeed time consuming. I want to see it all play out in real time and see the winners as it happens; that means putting up with frequent commercial interruptions.

Since we don't watch regular TV, we don't see commercials unless we're at the workout place so a lot of ads are interesting to me. I didn't know you could buy a sponge with makeup already on it. But I did know I'm worth it.



The Golden Globes this year didn't wow me with the speeches. There were a few that earned my respect or touched me, but for the most part, I was rooting them on to be able to GIVE their acceptance speech. Let the winners have their moment in the

When I am the producer/writer/director of the show, I will get rid of the presenters' stupid belabored banter that rarely is truly funny (Eva Longaria and America Ferrara excepted. Their lines were bazinga!) and let the acceptance speeches have some importance. Allow each award winner to have a full minute to onds, the orchestra music can make their way on to our play swell, and the recipient can get the "wrap it up" message flashing

This is the winners' night, and they should be allowed a moment I adore so I will tune in to Superto catch their breath and utter a few heartfelt (and even prewritten is okay) thanks. The award winners barely make it to the microphone, and they are being ushered off the stage.

That is rude and disrespectful. Award shows today don't have the notorious acceptance speeches of yesteryear that go on and on because the winners are told to end it as soon as they open their mouths. A happy medium is sure

We'll see how it goes down at the Oscars. I am confident it will

My Prince Charming and I watched the Golden Globes with pen and paper jotting down what we want to add to our Watch List. Movies and television shows that

say their gratitude. After 60 sec- we find intriguing will eventually

We like good drama, fascinating history, and a belly laugh. There are certain actresses/actors store or Big Box or whatever it's called because I'm a fan of America Ferrara from Ugly Betty. We might take a peek at Telenovela too. And anything that Aaron Sorkin writes I will watch.

All in all, award shows have enough power over me that I will continue to tune in. It is ironic that an environment showcasing the talents of writers doesn't have better writers for the betweenawards schtick. I say lose the schtick. Ricky Gervais did get with regular emails of inspiration some laughs out of me and for at www.kellyepperson.com.

I'd like to thank the Hollywood Foreign Press for throwing the party, and no matter what, giving us memorable moments. To the actors, actresses, writers, directors, and producers, thank you.

Keep on doing what you do. Keep on believing. In doing so, you bring us along with you. For that, we are grateful. (And that took less than 15 seconds to say.)

Kelly Epperson Simmons thanks her husband, her family, friends, readers, joy tribe, and anyone who has ever made her smile, laugh, think or dream big. Invite/write/share info@kellyepperson.com. Join the joy tribe

Facebook faux pas

community and in being such has developed certain (often unwritten) rules that its users follow. While some rules are easy to understand and abide by, certain Facey situations leave me unsure of what Face-behavior protocol is called for in response to my scrolling.

Posting photos is a FB mainstay. But what do you do when a person posts a photo that is clearly sideways or, worse yet, upside-down? The inverted problem is multiplied 1080 if the post is a video. The person posting must be aware their image is not aligned with the rest of the world – unless they are standing on their head, which I suppose is a possibility.

If a sideways-posted photo looks particularly interesting, I pull it to my desktop and rotate it myself so it is in its full upright (normal) position. But, even if I like the photo, I don't hit the like button because that would be like promoting bad

Here's the thing: rotating a photo on Facebook is not only feasible, it's as easy as pressing, well, the rotate button. It's as simple as that. Sigh.

Next in popularity to photo postings are birthday greetings. Each day Facebook tells us who among our friends is experiencing a 24-hour b-day celebration. As a FB friend or acquaintance it is our duty to come up with a unique and heartfelt birthday wish for each of our 537 friends. Some days this means coming up with more than one unique and heartfelt message because no two birthday greetings should ever be the same.

When I'm having a noncreative unbirthday-wishing sort of day, I beat myself up for the blasé and boring greeting of, "Happy birthday, insert name here." Surely the person notes my lack of sincerity and enthusiasm. On those days, I am a birthday greeting failure and do a headstand and look at myself upside-down in the mirror with shame.

Another birthday conundrum occurs when it is your big day. You receive dozens or perhaps hundreds of birthday hellos, wishes, hallelujahs and other assorted salutations. What to do? Do you thank each greet-



Jill **Pertler**

er personally by responding to their message with a message of your own? If you choose this route, you are saddled to your Facey account for a hefty portion of the day, and that doesn't feel like a happy birthday in my world. Instead do you simply like each of the greetings individually, or do you take it one step further and wait until the day after your day and send one generic thank you message to the entire group of greeters? I don't know the correct answer. I'm just posing the question because it's weighed heavy on my mind for some time. Sharing the agony lessens it, some-

Finally (you knew it was coming) let's talk politics. Everyone else is. It's okay to have opinions and it's even okay to post about them because I can scroll through rather quickly, or block repeat offenders if I choose.

Trouble (for me) is that not every posting is factual. There are numerous "news" websites that post satire. Satire is not the truth. It uses exaggeration, irony and sarcasm to create humor. There wouldn't be a problem with this, if people understood that not everything on the Internet is true (it's not?) nor is it meant to be.

But, many good and trusting FB souls don't know that - or choose to look past that - and post and repost and like and comment on satire as though it were the truth. And I cringe a little bit again and wonder why I'm even scrolling – again.

And then I am embarrassed again. But this time for myself and the things I choose do and the time I waste scrolling and wondering if the plural of faux pas shouldn't be faux pases. But it isn't. Trust me. I looked it up on the Internet.

Jill Pertler is an award-winning syndicated columnist, published playwright and author. Don't miss a slice; follow the Slices of Life page on Facebook.



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To date, Woodbridge has never defaulted! With over 35 years of experience in offering financial opportunities, their hard-earned reputation for reliability and service is second to none. They provide valued clients with a steady stream of superior financial products. Woodbridge, its predecessor and affiliate entities, and principals have completed more than \$1.5 billion in financial transactions.

Woodbridge realizes the higher yield potential of First Position Commercial Mortgage Notes because of their extensive experience with commercial loans, first mortgages, and real estate acquisitions. They maintain a highly successful lending model built on years of handling large-scale commercial mortgages.

Woodbridge's clients understand that in today's uncertain environment, they offer safer alternatives to help them reach their financial goals. For private lenders seeking to earn higher fixed annual yields with the assurance that their **funds are secured by commercial real estate**, Woodbridge has the solution.

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First Position Commercial Mortgage Note Opportunity

Picture a unique lending opportunity with higher yields that is Simpler, Safer, and more Secured. That is exactly what First Position Commercial Mortgage Notes (FPCM) can achieve.

Woodbridge funds 1-year bridge loans to commercial property owners. Each bridge loan is secured by a valuable hard asset – the subject property itself. Each property holds a low loan-to-value (LTV) ratio. That means the property that secures these First Position Commercial Mortgage Notes are worth more than the loans themselves at closing.

The Advantages of FPCMs

As a private lender, you are recorded on title and acquire a first lien position on these notes. Lenders are paid immediate monthly interest payments at a fixed annual yield of five percent (5%) for 1 year.

Woodbridge is so confident in these notes that Woodbridge partners with you by lending their own funds and holding a second lien position behind your first lien position. Woodbridge contractually obligates itself by Promissory Notes and Loan Agreements to pay the monthly interest payments and return the principal at the end of the term.

Short Term, Dynamic Growth in a Secured Product

- ➤ Short Term of 1 Year.
- Fixed Annual Yields of 5%.
- Immediate Monthly Payments.
- > Secured by Commercial Real Estate.
- ➤ Recorded First Lien Position.
- > Woodbridge is Your Partner.

How does Woodbridge protect private lenders?

Assessment: Woodbridge thoroughly evaluates each property by conducting a comprehensive appraisal to confirm market value, and a title search is performed to make sure that lenders receive a first lien position.

Backing: As your partner and the second position lien holder, Woodbridge is obligated to make interest payments to lenders, regardless of the status of the underlying loan.

Collateral: With loan-to-value ratios of 60% or less, the property's equity is your collateral.

Woodbridge* Offers Lenders Peace of Mind

- ▶ 35 Years of Unsurpassed Experience & Reliability.
- ▶ Over \$1.5 Billion in Financial Transactions Completed.
- **▶** Woodbridge Has Never Defaulted!
- ▶ Proven Ability to Find Attractive Financial Opportunities.
- Performance and Stability.

FPCM Property Example

Northborough Drive - Houston, Texas



Appraised Value: \$4,000,000 First Lien Position: \$1,350,000 Second Lien*: \$150,000

Loan-to-Value: 34%

Term: 12 months

Lender Price: \$50,000

Interest Rate: 5%
Monthly Interest: \$208.33

*Woodbridge holds the second lien position on all properties.

Choose the opportunity that's right for you.

As a private lender, Woodbridge will provide you with available lending opportunities on a daily basis. These feature an array of properties nationwide that may range from \$50,000 to \$5,000,000. Select the one that works best for you and helps you achieve your financial goals.

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6:00 pm Keynote speaker and noted author, Jeanie Burke, RD

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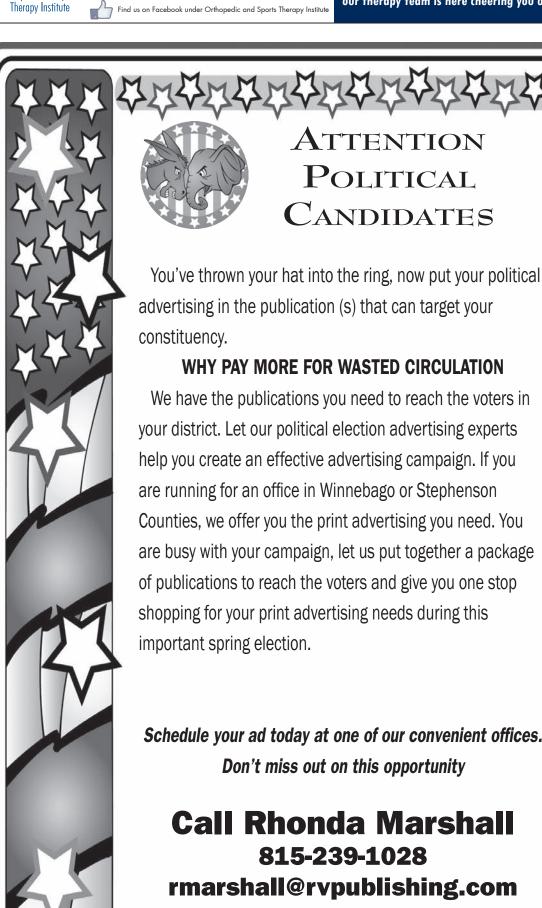


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Asparagus Tart

- sheet frozen puff pastry, thawed cups Jarlsberg cheese, shredded

- pound asparagus tablespoon olive oil tablespoon fresh thyme leaves salt and pepper

Heat oven to 400 F. Prepare baking sheet with

parchment paper. Roll out puff pastry into 16-by-10-inch rectangle, trimming uneven edges. Place on baking sheet. With knife, lightly score pastry dough 1 inch from edges to mark rectangle. Using fork, pierce dough inside markings at 1/2-inch intervals. Bake until golden, about 15 minutes.

Remove pastry shell from oven and sprinkle with shredded cheese. Trim asparagus spears to fit crosswise inside pastry shell. Arrange in single layer over cheese, alternating ends and tips. Brush with oil, sprinkle thyme leaves and season with salt and pepper. Bake until spears are tender, about 20 minutes.

Tomato Gratin

- medium ripe tomatoes
- 1/4 cup balsamic vinegar
- cup extra-virgin olive oil garlic cloves, sliced
- sprigs fresh thyme (or 4 basil leaves, chopped)
- salt and pepper, to taste
 2 ounces toasted pine (pignoli) nuts
 1/2 pound (8 ounces) grated Jarlsberg cheese

Heat oven to 350 F.

Cut tomatoes in half.

In bowl, whisk together vinegar, olive oil, garlic, thyme, salt and pepper; gently mix in tomatoes. Transfer to ovenproof dish, turning tomatoes cut side up before baking 15 minutes.

When tomatoes are cool enough, remove skins before returning to baking dish. Sprinkle tomatoes with nuts and cheese. Return to oven and bake about 10 minutes, or until cheese turns golden and bubbly.

Serve as bruschetta on sliced, toasted Italian bread or as a side dish to fish and meat.



his holiday season don't let a main dish hog all the glory. Instead let guests feast on a festive spread of small plates and sides. Snack-size portions of a wide range of delicious dishes are the perfect solution for entertaining.

A large, heavy meal can leave guests feeling lethargic. Keep your party lively with lighter bites that guests can nibble on throughout the night. Another advantage of a small plate menu is that guests will appreciate the chance to sample many flavors without fear of over-indulging.

Get your party planning started with these tips:

- Keep dishes simple and put the focus on quality ingredients, such as naturally lactose and gluten free Jarlsberg cheese. Best known for the classic wedge available in original and smoked flavors, Jarlsberg cheese offers a mild, mellow, nutty and delicious taste that is perfect for any cheese board and pairing with meats of your choice.
- Give traditional vegetable sides a special boost to make them party perfect. Basic asparagus gets a fresh twist with this Asparagus Tart, which blends savory Jarlsberg brand cheese and a pastry for a pretty presentation you can cut into squares
- Plan your menu with the clock in mind. Choose foods that will taste great for the duration of your party without drying out or loosing flavor, such as this Tomato Gratin.
- Keep cold dishes chilled by setting the serving bowl inside a larger bowl filled with ice (add some flair by tinting the ice or adding decorative accents).
- Use burners to keep the heat on warm dishes, or simply rotate in fresh batches periodically.

Give your holiday entertaining an extra boost this year with Jarlsberg Cheese's Great Holiday Giveaway, which runs through Dec. 31 and offers prizes for holiday entertaining, including a DSLR camera as the grand prize and weekly charcuterie party kits. Learn more and enter (once per day) at Facebook.com/Jarlsbergusa, and find more holiday entertaining recipes at jarlsberg.com.



Sensational Platters

Platters featuring savory finger foods are a flavorful and easy solution for holiday entertaining. Simply assemble ingredients, such as those listed below, on a large wooden or slate board and serve. Get creative by adding fig spreads, fresh fruit or other nibbles you enjoy, and don't forget the toothpicks and napkins. Be sure to take the cheese out of the refrigerator at least an hour before serving to ensure that it is room temperature to bring out the ideal flavor. Never serve cheese cold.

- Wedge or cubed Jarlsberg cheese
- Assortment of whole grain crackers and crusty bread slices
- Italian Genoa salami, coppa or your favorite charcuterie meats
- Assorted olives, nuts and dried or fresh fruits



Cheesy Mashed Potatoes

- 4 large baking potatoes, peeled and cut
- cup Jarlsberg cheese
- cup milk container sour cream
- 1/2 cup butter
 - teaspoon salt
- 1 teaspoon ground black pepper

Heat oven to 350 F.

Place potatoes in large pot of salted water and bring to a boil. Reduce heat to medium-low, cover and simmer until tender. Drain and bring potatoes to food processor.

In food processor, add cheese, milk, sour cream, butter, salt and pepper. Process all ingredients with potatoes until smooth. Pour

mixture into baking pan and cover with tin foil. Bake 30 minutes. Uncover potatoes during last 10 minutes to

allow browning.

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Amish made, light oak furniture including, Entertainment center; 3 section desk, file drawers & shelves; small writing desk; 2 bar stools; Desk chair; Bench; Leather swivel office chair; British shelves; small writing desk; 2 bar stools; Desk chair; Bench; Leather swivel office chair; British colonial by Stanley cherry finish dining room table with 2 leaves, 6 chairs; Coffee table; Buffet & lamp stand; Round wrought iron/wood table w/4 wrought iron chairs, end table & butlers tray table; Finished wicker love seat; Glass top rattan table w/4 chairs; Ethan Allan sofa & drop leaf end table; Colonial lamp table; Wing chair & ottoman; 5 piece med. oak bedroom set includes, queen bed, dresser, 2 night stands, armoire; Blue upholstered chair; Antique trunk; Antique oak china cabinet; Antique hall tree; 1 queen bed; Wurlitzer console piano w/bench; Holmes & Edwards silverware set; Old washstand; Yellow parsons table; Storage seat; Magazine rack; Plant stand; Large framed wall mirror; Buffet lamps; Table lamps; Lg. wall tapestry; Framed prints; 56"x39" rug; Portable singer sewing machine; Adcom stereo system; Sony 40" flat screen TV; Mitsubishi 1080HD 50" projection TV; DVD & CD player; Yamaha stereo receiver; Old wooden sleds; Noritake dishes; Misc. glassware & kitchen items; Sm. lockbox; Paper shredder; Patio chairs; Saw horses; Red Waterloo tool chest; Saw table; Fluorescent lights; Ladders; Bench grinder; Bench vise; Garden tools; Misc. garage items; Assorted hand & power tools; Oak armoire with 2 matching nightstands w/ iron hardware by Lexington; Nightstands; Stone & carved wood entry table; Iron & Terra Cotta mirror; Shadow box replica 1873 Winchester Indian gun w/ Peace Pipe; Barn wood frame; Indian Chief portrait; Barn wood frame 40"; Round coffee table with glass top; Wall art framed print by B Sikes signed & numbered; Stone floor lamp; 2 crystal lamps with crystal identification marks; Old Sikes signed & numbered; Stone floor lamp; 2 crystal lamps with crystal identification marks; Old fire extinguisher by Elkhart Brass Mfg, Elkhart, Indiana; Leather pot; L- shaped glass desk; Antique lamp; Crystal & sterling tray; Other various knick knacks & decorative items Stiga PING PONG table and other items not listed.

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Service, Inc., Pecatonica, IL, 815-239-1436, hacksauction.com Saturday, Feb. 13 - Public Auction LeMar/Florence- 9 a.m. 10786 Fowler Rd., Rochelle IL. (Watch for Bearrows Auction Signs at Flagg Rd. and Rt. 251, north edge of Rochelle. Personal property, Collectibles, Antiques. Amish made, light oak furniture, entertainment center, three-section desk, file drawers and shelves. Dvd, Cd player, Yamaha Stereo Receiver, wooden sleds, Noritake dishes, miscellaneous glassware. Bearrows Real Estate & Auction. (815) 739-9150.

Saturday, Feb. 20 - Public Auction Stephen Chapman Estate - 10 a.m. 7348 East Il. Rt. 38, Ashton, IL. (From Rochelle go west on Rt. 38, approximately 6.5 miles. Or east of Ashton on Rt. 38, approximately 4 miles). Farm equipment, Tractors, Combine, heads, Grain Truck and Head Carts. Case-IH 7140 AWD, Ford 2000 gas loader tractor with Ford loader. Machinery, Pick-up Trailers, Fork Lift and Motor Grader. Bearrows Real Estate & Auction Service. (815) 739-9150.

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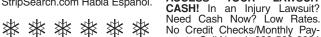
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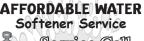
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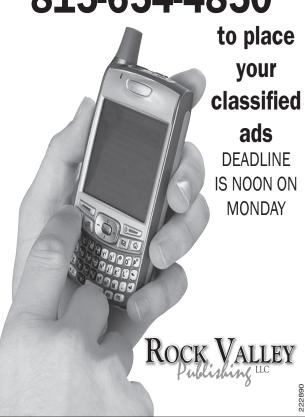
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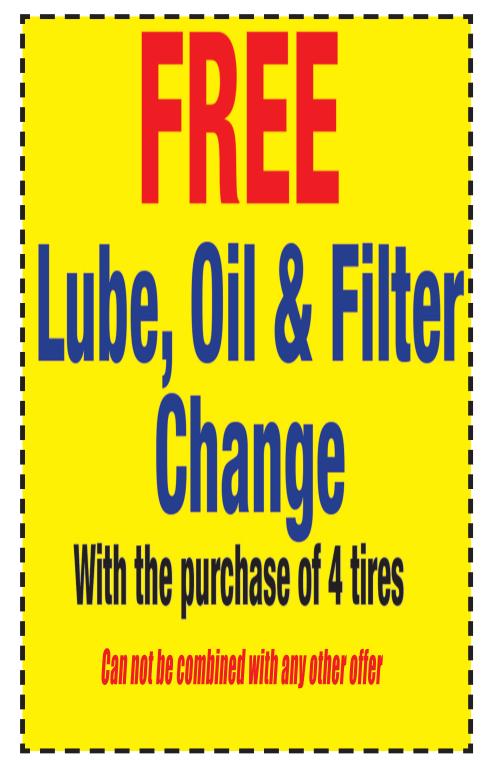
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