



# RANDOLPH CHAMBER of COMMERCE

## Newsletter

**March 2008**  
**Volume 1 '08**

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*Celebrating Over 20 Years of Service to the Business Community*

THE RANDOLPH CHAMBER OF COMMERCE  
*cordially invites you to join us at*



A Testimonial Dinner  
in honor of  
Arnold B. Rosenthal  
as we celebrate his 17+ years  
of dedicated service

*Lombardo's*

Friday, March 28, 2008

*Conference & Function Facility*  
*6 Billings Street, Randolph, MA*

COST \$45.00 per person RSVP by March 22, 2008

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**Chamber members  
save money.**

**Member to Member  
Discount Benefits  
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*To contribute  
to the Newsletter, call  
781-963-6862  
or email  
communications@  
randolphchamberof  
commerce.org.*

## Welcome New Members!

### Shenia M. Dancy Law Firm P.C.

located at 500 North Main Street, Randolph.  
TEL 781-963-3000 and ask for Shenia Dancy.

### Francis Crossing Apartment Homes

located at 6 Francis Dr., Randolph.  
TEL 781-963-5681 and ask for Connie Tavares.

## BECOME AN AMBASSADOR!

*The Chamber needs volunteers to "meet and greet" members and guests at meetings & events.*

*Great way to network!  
Please contact*

*Baffour  
Nkrumah-  
Appiah or*



*Marilyn  
Jackson  
to participate!*



## Calendar of Events

### MARCH 2008

- 3 \*Planning Board meeting re: 43D & 40R Smart Growth Rezoning, Randolph Town Hall, 7:00pm\*
- 10 Selectman's Hearing on 43D & 40R, Randolph Town Hall, 7:00pm
- 18 *Monthly Board meeting*  
\*\*\*\*Paychex Human Resources  
Speaker Series 6:45pm
- 25 RCC Candidates Forum, RHS Lecture Hall 1
- 26 \*\*Business after Hours Networking @ Old Colony Hospice, Harbor One bldg. 1 Credit Union Way, 5:30pm
- 26 Open House at the Randolph Chamber of Commerce's New office, 1 Credit Union Way #210, 5:15pm – 5:45 pm
- 28 **Arnold Rosenthal Testimonial Dinner**, Lombardo's, cocktails 6:00, dinner 7:00pm

### APRIL 2008

- 1 Randolph Town Election
- 2 Executive Board meeting
- 15 *Monthly Board meeting*  
\*\*\*\*Health Services Administrators  
Speaker Series 6:45pm.
- 30 NEW MEMBERS RECEPTION with the Pastry Boutique, The Tea Garden & Candy Bouquet Jonathan Belcher House, 6:30pm-8:00pm

### MAY 2008

- 7 Executive Board meeting
- 20 – *Monthly Board meeting*

### JUNE 2008

- 17 *Monthly Board meeting*

### JULY 2008

- 15 *Monthly Board meeting*
- 30 NEW MEMBERS RECEPTION sat Wong's Restaurant 4:30pm-6:00pm

### NOVEMBER 2008

- (Save the date)
- 20 Holiday Lighting & Stroll

*\*For more information regarding 43D & 40R Smart Growth Rezoning, visit:  
<http://www.massdevelopment.com>.*

## Chamber Minutes Highlights, 2/16/08

**President**, Mary Fernandes called the meeting to order Officers and Board Members Orientation held at The Lantana February 13, 2008.

Draft job description for Directors distributed

**Minutes:** Alexandra Alexopoulos  
The minutes were accepted with changes.



**Treasurer's Report:** Ann Wickles  
Accepted

**Executive VP Report:** Alexandra Alexopoulos  
Randolph Chamber Office moved to suite #210  
Judi Cimildoro hired as administrative assistant  
Assessment of the Chamber's communication tools underway

**Government Affairs:** Barbara Lenahan  
Candidates Forum March 25, 2008 at the RHS at 7:30pm.  
George Berdos, reported the Business and Industrial Commission meeting. Speaker from the Metropolitan Planning Council on 43D program

**Community Affairs:** Vera McPartlan  
Material on the Override the three override questions for Randolph Schools, Fire Department and Police Department distributed

**Testimonial Dinner for Arnie Rosenthal:**  
Gretchen Coleman-Thomas  
Scheduled for March 28 at Lombardo's. Invitations in the mail  
New Mission and Vision Statement was voted in by the Board (see right side of page).

### MISSION STATEMENT

The mission of the Randolph Chamber of Commerce is to promote, enhance and strengthen the business interests of its members and to maintain and unify a sound and healthy business district and climate while contributing to the well being of the Randolph Community.

### VISION STATEMENT

The Randolph Chamber of Commerce is the premier business organization that serves the business community where business and local government work together to foster and create a healthy business climate that contributes to the quality of life for the residents of Randolph.

## Installation Dinner – Chamber Welcomes New Officers and Directors

New Officers and Directors were installed at the Randolph Chamber of Commerce dinner held at the Holiday Inn, Randolph, on Jan. 15.

Mary Fernandes, incoming President, welcomed the guests and introduced nominating committee chair, Marilyn Jackson, Director of Development & Marketing for Old Colony Hospice. Ms. Jackson thanked her committee members Janis Wentzell, Auto Craft and Baffour Nkrumah-Appiah, Harbor One, and then called up Sen. Brian Joyce to conduct the installation.

Senator Joyce updated the audience on recent action taken by his office with regard to the safety, public schools, finance, and economic development and community outreach—five areas that his office will continue to focus. "There are significant challenges facing Randolph, and significant opportunities. The town's proximity to Boston, its affordable residential/commercial real estate, and its diverse and vibrant population are strengths upon which together we can build a better Randolph," Senator Joyce stated.

The following Officers were installed: President, Mary Fernandes, The Tea Garden, Inc.; Executive Vice President, Alexandra Alexopoulos, Randolph Automotive Servicecenter, Inc.; Secretary, Vernell Rivers Fisher, Pastry Boutique; Treasurer, Ann Wickles, En Pointe Dance Academy. Vice Presidents: Nancy Haggerty, A Child's Place School, Barbara Lenahan, York Properties; Janis Wentzell, Auto Craft, Inc.; Vera McPartlan; Randolph PTO; Vik Shah, Minuteman Press; Directors, Lesly Freed, PartyWriter.com; Susan Epstein, L.E. Creations;

Jay Peabody, Candy Bouquet; Donna Maguire, Randolph Savings Bank; Marian Green-Robinson, Eastern Bank; and Gretchen Coleman Thomas, Weddings and Special Events by Gretchen.

President Fernandes thanked the membership for their confidence in electing her as RCOC President. Ms. Fernandes thanked the outgoing Officers and Board and presented each of them with a certificate of appreciation for their leadership and support to the Chamber and the Randolph Business Community: Roger Kahan, Roger A. Kahan, CPA; Cheryl Hayes, Cedar Hill Health Care Center; Gary Abrams, A Jewelers Workshop; Northa Keene, Keene Consulting Agency; and Jeannette Travaline, Randolph Savings Bank. President Fernandes welcomed the new Officers and Directors and pledged to work with them in making the Randolph Chamber of Commerce a premier business organization. Ms. Fernandes stated "our first order of business will be to adopt the new mission: to promote, enhance and strengthen the business interests of its members, and to maintain and unify a sound and healthy business district and climate while contributing to the well being of the Randolph Community". We will build upon our successes and expand our new initiatives such as the New Members Reception and Ambassadors' program. Community participation will remain an important component and we will collaborate with civil leaders, government officials and public educators in working to build a wonderful Randolph community. The major focus for the year will include opening the Chamber Office,

### 2008 OFFICERS WITH SENATOR BRIAN A. JOYCE



top left to right: Brian A. Joyce, Nancy Haggerty, Vernell Fisher, Ann Wickles, Janis Wentzell, Vik Shah, Vera McFarlan; bottom left to right: Barbara Lenahan, Mary Fernandes, Alexandra Alexopoulos

increasing revenue, expanding communication efforts (including the website), establishing new partnerships, and identifying and providing access to additional business resources.

Recognition was also given to a number of Member companies for their continued support in the growth and development of the Chamber. Those Companies included, A Storage Solution, The Holiday Inn, Quincy Tele-messaging, and Unishippers. Special recognition was given to Amie Rosenthal for his 17+ years of service as Executive Director of the Randolph Chamber and all were invited to attend a special event for Mr. Rosenthal to be held in March.

The evening concluded with dessert & networking among the members and guests.

President Mary Fernandes & Sen. Brian A Joyce



*"There are significant challenges facing Randolph, and significant opportunities. The town's proximity to Boston its affordable residential and commercial real estate and its diverse and vibrant population are strengths upon which together we can build a better Randolph." Senator Joyce*

### 2008 NEWLY INSTALLED BOARD OF DIRECTORS



Top-left to right: Donna Maguire, Gretchen Coleman Thomas, Susan Epstein, Jay Peabody Bottom left to right: Lesly Freed, Marie Salamone, Marian Green-Robinson

## New Officers & Directors Orientation Session

On February 13, 2008, at The Lantana, first Time officers and Board Members were invited to attend a special orientation session, led by President Mary Fernandes and Executive Vice President Alexandra Alexopoulos. The goal of this session was to educate new members on the Chamber and the roles and responsibilities of being an officer. The agenda and materials covered the following: Chamber of Commerce bi-laws, programs and services, roles and responsibilities of Board members, Committees, meeting schedule, budget, goals and objectives, and transition of duties from past members to the new elected group. We thank The Lantana for hosting this meeting.

## Chamber of Commerce Candidates Forum, 3/25/08, 7:30 pm

You are cordially invited to attend a **CANDIDATE'S FORUM** sponsored by the Randolph Chamber.

Candidates for contested offices in Randolph (other than town meeting members) will answer your questions. Since this question is so important, we will also have discussions about the proposed Override Question.

The forum, featuring LIVE coverage by Randolph Community Television

(Randolph's channel 10) will be held on Tuesday, March 25 in Lecture Hall One of the Randolph Junior/Senior High School on Memorial Parkway.

The program will begin at 7:30 pm sharp. For those watching the forum from home, just call the telephone number on your screen and offer your question for the candidates. Candidates will address the audience and the cable

viewers. After the speaking portion, a question and answer period will follow.

Cable viewers will be able to call the forum directly and offer their questions for candidates. Just call the telephone number shown on your television screen during the program.

After the forum, all participants will be available to mingle and talk with the audience over refreshments.

### Town of Randolph Ballot

OFFICE	INCUMBENT*	ADDRESS
<b>SELECTMAN (3 YRS)</b>		<b>VOTE FOR NO THAN TWO</b>
WILLIAM ALEXOPOULOS*		9 OLIVER ST.
RICHARD W. WELLS*		6 WILLIAM FLOOD DR.
ANDREW L. AZER		44 RAECHEL RD.
PAUL K. FERNANDES		7 OLD FARM RD.
JUDITH S. GANGEL		18 HARRIS ST.
MARK S. KITTREDGE		246 SOUTH MAIN ST.
<b>TREASURER/COLLECTOR (3 YRS)</b>		<b>VOTE FOR NO THAN ONE</b>
D. LORETTA OWENS		12 OVERLOOK RD.
<b>ASSESSOR (3 YRS)</b>		<b>VOTE FOR NO THAN ONE</b>
RICHARD BROWN, JR.*		32 CHESTNUT WEST
<b>SCHOOL COMMITTEE (3 YRS)</b>		<b>VOTE FOR NO THAN TWO</b>
PAUL J. MEONI*		16 PINE RD.
MARYBETH E. NEAREN*		193 UNION ST.
<b>SCHOOL COMMITTEE (1 YR)</b>		<b>VOTE FOR NO THAN ONE</b>
RONALD T. DiGUILIO		6 FRANKLIN SQ.
JAMES J. FALLON, JR.		30 FITZGERALD ST.
SHARON E. SWAIN		59 LAFAYETTE ST.
<b>BOARD OF HEALTH (3 YRS)</b>		<b>VOTE FOR NO THAN ONE</b>
DAVID E. KAPLAN*		12 BARBARA RD.
<b>DEPT. OF PUBLIC WORKS (3 YRS)</b>		<b>VOTE FOR NO THAN TWO</b>
RICHARD A. BREWER, JR.*		691 NORTH ST.
JOSEPH A. McELROY*		34 SHORT ST.
<b>TRUSTEE, STETSON SCH.FUND (3 YRS)</b>		<b>VOTE FOR NO THAN ONE</b>
HENRY M. COOKE, IV*		721 SOUTH MAIN ST.
<b>TRUSTEE, STETSON SCH.FUND (1 YR)</b>		<b>VOTE FOR NO THAN ONE</b>
JAMES W. BUIEL		631 NORTH ST.
IRA E. GREENE		63 FOWLER ST.
<b>PLANNING BOARD (5 YRS)</b>		<b>VOTE FOR NO THAN ONE</b>
DONALD R. LALIBERTE*		10 NORFOLK RD.
GEORGE L. BERDOS		43 ROEL ST.

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*"You must go to O'Donnell's and order their zucchini sticks appetizer! They are the best!"*

*Lesly Freed, Chamber's "unofficial" food critic*

## NETWORK, NETWORK, NETWORK

### Next Business After Hours Networking Event—on March 26

**Old Colony Hospice** will host a Randolph Chamber of Commerce Business After Hours at their office: One Credit Union Way, Randolph - 4<sup>th</sup> Floor (of the Harbor One Credit Union building) on Wednesday, March 26 at 5:30 - 7:00 pm

Promote your business through networking - Bring plenty of business cards. This 'After Hours' is FREE of charge of Randolph Chamber members and ALL community businesses. Join us for scrumptious appetizers and beverages!

Register with Marilyn Jackson, of Old Colony Hospice: 781.341.4146 x313 [ormjackson@oldcolonyhospice.com](mailto:ormjackson@oldcolonyhospice.com)

The Chamber is also using this date as an opportunity for the community to visit the Randolph Chamber of Commerce office, which in the same building:

The HarborOne Credit Union Building - on the 2<sup>nd</sup> Floor. Stop by for a peek and view the latest changes and upgrades on your way to the 'After Hours' at Old Colony Hospice.

## Networking Events Highlights

### Business After Hours Jan. 23, 5:30–7:30 PM

Urvhp rgwVtxduh << FkhvpxwZ hwwUdqgrsk

The Randolph Chamber of Commerce January "Business After Hours" event on Wed, Jan. 23 from 5:30-7:30 was another success, at Rosemont Square Apartment Community, located at 99 Chestnut West, hosted the event. Attending members were treated to delectable appetizers and were also able to tour Rosemont Square's newly renovated model apartment. "Extreme Make-over" renovations to the apartments include: fashion two-tone painted walls with an accent wall, upgraded lighting, custom designed kitchen with German manufactured, European style cabinets, stainless steel appliances and much more.

Very impressive improvements, which bring much needed luxury apartment living to Randolph.



It was a cozy setting, for the new members to speak a little about themselves and their business and to talk with the officers and directors in their new model apartment. Thank you Kate Krammes from Rosemont for organizing this!

### New Member Reception, Jan. 30, 4:00–5:30 PM

**O'Donnell's RESTAURANT**, 1048 N. Main St., Randolph

On January 30<sup>th</sup>, O'Donnell's Restaurant & Pub hosted a New Member's Reception for our newest members.

The afternoon provided a nice opportunity, in a cozy setting, for the new members to speak a little about themselves and their business and to talk with the officers and directors in attendance.

The hostess, Debbie O'Donnell, gave a little background of how her business started and their progress over the years. A wonderful sampling of various dishes the restaurant offers was also on the agenda.

The next New Member Reception will be held on July 30<sup>th</sup> at Wong's Restaurant from 4:30 pm–6:00 pm.

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1/4 pg	\$25	\$125	\$225
1/2 pg	\$45	\$225	\$395
Full pg	\$75	\$345	\$515

**Open House at Chamber Office**  
**March 26**

Come one, come all! Lots have been going on. We now have a new office, in the same building, but better. Come visit the Randolph Chamber of Commerce office at The HarborOne Credit Union Building - on the 2<sup>nd</sup> Floor. Stop by for a peek and view the latest changes and upgrades on your way to the After Hours event at Old Colony Hospice on the 26th, also in the HarborOne building.

**Networking with Local Businesses**  
**February 9, 10 - 12 Noon**


**ACE HARDWARE**  
 25 Conklin Dr., Randolph

Saturday, February 9th, at Rocky's Ace Hardware, was the setting for a morning of networking with local businesses and also became an opportunity to speak with some customers that were in store shopping that morning to simply thank them for keeping their business in Randolph. The response from the public was dynamic.

They were happy to hear the business community thanking them for their loyalty and provided some insight into what determines where they shop. We look forward to more of these events and the insight they provide.

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**The Randolph Chamber**  
**Speaker Series**

The Randolph Chamber is proud to bring you a new program titled the Speaker Series. It is our wish to bring to our membership, speakers who are experts in their respective fields, to our monthly board meetings with mini seminar type information that will help you, our membership, enhance your business. Whether it be of the support, informative or retail nature, providing this information to you is in the foreground of our agenda.

It is planned to take place a minimum of 4 times a year at our monthly board meetings beginning at 6:45pm, after the officers and board meets a 6:00pm. The speakers will last 45 minutes with a question and answer series at the end. It will be necessary to RSVP, to determine the room size needed.

Speakers from the following organizations have already been scheduled:

**March 18—6:45 PM**

**Paychex Human Resources**

**April 15 -6:45 PM**

**Health Services Administrators**

You are encouraged to call the chamber office with any suggestions of a speaker you would like to hear. We look forward to seeing you all there.



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## FYI—News & Upcoming Events from our Members



### Lapel's Dry Cleaning Store

will be accepting donations of clothing to benefit the Boys and Girls Clubs throughout the month of MAY.

Cleaning out your closets in preparation for Spring? Why not help someone in need too! Save your donations for Lapel's Dry cleaning store's annual collection of clothing. Save those gently worn clothes and bring them to Lapel's in May!

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### Stepping Out for



### Memorial Walk

Randolph Chamber members are "Stepping Out for Old Colony Hospice" as sponsors, raffle prize donors and as walk teams for the upcoming 10th Stepping Out for Hospice Memorial Walk. Organizations include: HarborOne Credit Union, Randolph Savings Bank, Bank of Canton, The Event Connection, and South Shore Savings Bank. Be a sponsor, form a walk team, join us!

The Walk takes place on Sun., April 27, 2008. More than 1,500 participants are expected to walk a 2-mile or 4-mile route at the Irish Cultural Centre in Canton. Help Old Colony Hospice,

your community hospice, raise \$140,000 Fundraising supports our non-profit organizations high quality programs and services for the patients and families in our care. Registration begins at 11am, the walk starts at noon. We'll have subs, hot dogs, chowder, snacks, a DJ, kids activities – something for everyone. Awards will be given to top fundraisers & for team spirit. Free registration & fundraising web-pages on-line at [www.firstgiving.com/och](http://www.firstgiving.com/och), visit [www.oldcolonyhospice.org](http://www.oldcolonyhospice.org) or

**call Linda Werman at  
(781) 341-4147.**

### LATEST PROMOTIONS! CONGRATULATIONS!

**Timothy C. King** has been named Senior Vice President and Chief Financial Officer at Randolph Savings Bank.

**Maria Pimentel** has been promoted to Branch Manager of Randolph Savings Bank's Pleasant St. Stoughton office.



### Boston Higashi School

The Boston Higashi School located at 800 North Main Street, Randolph, invites you all to the following events:

- ... Sunday April 13, we will have the **21st Annual Celebration** of the Boston Higashi School at Natick High School's auditorium. It is a grand performance of our students in music, jazz and gymnastics.
- ... Friday, May 16, we will host an **Open House** at the Boston Higashi School between 10am and noon. Visitors, prospective parents and school teachers are all welcome.

For more details, call the Boston Higashi School at **781-961-0800**.

### Thank you

#### WELLS Landscaping

for your donation of furniture to the Chamber's new office.



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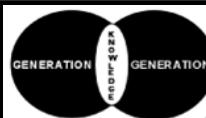
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## Member to Member Program

**The Member to Member Discount Benefits listed below are available only to current members (unless otherwise mentioned).**

***Do You Have a valuable discount You can offer fellow chamber members?***

10% discount on long-term care insurance for members, employees, and their families—Roger A. Kahan, CPA ,781-963-RAK-1

25% discount on all express packages, ground and freight shipments. Unishippers, Leo Lake -774-265-1116

20% off dry cleaning for all active Chamber members. Elaine Ricci, Lapels Dry Cleaning—781-963-1800

25% discount on tax returns or first year of accounting or consulting services (excluding securities business). Roger A. Kahan, CPA 781.963.RAK-1

10% discount on all stock merchandise and in house repair work. Gary Abrams, A Jeweler's Workshop, 324 N Main St. ,781-966-6663

10% discount (maximum \$50 per order) Scott Roberts, ZIPPRINT Centers, Inc. 217 N Main St. 781-963-2250

10% discount on local residential or commercial moving assignments. Marie Salamone, On The Move Enterprises, Inc., 322 N Main St. #7, Randolph. 781-963-5298

20% discount on accounting and tax service. Alan B. Gladstone, CPA, 59 Stevens Terrace, Randolph. 781-963-0307

10% discount on half or full hour massage, stress reduction therapy. Paula Duvelson, New Life Counseling & Wellness Center 324 N Main St., Randolph, 781-986-4800

15% discount. Larry Anzuoni, Jr., Beantown Trolley - Gray Line, Brush Hill Tours, 435 High St., Randolph 781-986-6100. Call for limitations

10% discount on parts & labor. Janis & Walter Wentzell, Auto Craft, Inc., 685 North St., Randolph 781-863-1446

2 years free monthly service charge; Bank of Canton Business checking account: - first order of standard checks free. Offer good at 67 N Main St., Randolph branch. Jeanne M. Roche, , 781-963-4600

4% commission rate, credit of \$500 for listing with Alda plus \$500 credit for sale by Alda. Alda Donnelly, Realtor, Kierman Real Estate 781-986-4171, 781-249-9559

1 free ad, with purchase of 2 ads, to any new account. Suburban Shopper, 780 Washington St., Canton, 781-821-2590

10% discount on letterheads, envelopes, business cards, forms, newsletters, business cards, flyers, memo pads, carbonless forms, B&W & color copies. Vik Shah, Minuteman Press, 23 Memorial Pkwy, Randolph, 781-961-3660

Free business checking; up to 500 transactions; \$50 off first order of checks. See Arlene Bradley, Randolph Savings Bank, 129 North Main Randolph, 781-963-2100

20% discount for lodging (guest rooms) & food in Zack's Restaurant. Holiday Inn-Randolph, 374 N. Main St., Randolph, 781-961-1000 x229

2 for 1 LazerTag Games. 5% Off Birthday Parties. Stephen Taylor, LazerZone, 21 Condiin Drive 781-961-3300

Complimentary financial needs analysis, Louis DePietro, Primerica, 400 N Main St., Randolph, 781-961-5220

### How YOU and YOUR BUSINESS can participate in the Member-to-Member Discount Program\*

Businesses participating in this program offer special discounts only to other Chamber members. It is a Member-to-Member benefit that is going to save you money!

Please fill out the form *below* and mail, fax or email us a brief description of the products being offered, the regular price and the discount. Since space is limited, the committee may edit or shorten the details, as needed.

Each month (as long as you're a member or we stop offering member-to-member discounts) your business discount will be listed until you cancel the benefit.

If you would like to print a longer announcement of your offer, we will be happy to include it for an assessed advertising charge.

### RCoC Member to Member Discount Program

#### Participant's Form

#### *Mail, fax or email form to the following:*

Address Randolph Chamber of Commerce  
P.O. Box 941, Randolph, MA 20368  
Fax (781) 963-5252  
Email [communications@randolphchamberofcommerce.org](mailto:communications@randolphchamberofcommerce.org)

Member Name

Company

Address

City, State, Zip Code

Contact Name *(if different from above)*

Telephone Fax

Email

Product Description *(brief)*

Regular Price

Discount Description *(brief)*

End date of offer *(mo/year) if applicable*

Date Submitted

Name (authorized person)

*Signature*

*Date received by Chamber*

*by:*

**RCOC NEWSLETTER**

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## **“Tax Tips and Facts”** by Roger A. Kahan, CPA

### **THE RULE OF 72**

The Rule of 72 is a saving rule of thumb that says your savings will double, approximately, in the number of years you determine by doing the following.

Start with the number 72.

Divide by the interest rate you earn on your deposits. For example, if the interest rate you receive on your deposits is 7.2 percent, you should double your money in about 10 years:



1. **Start with the number 72.**
2. **Divide by 7.2 to get a result of 10.**
3. **Your savings should double in 10 years.**

Keep in mind that the Rule of 72 does not include taxes or inflation. Also, the rule assumes that you compound your interest yearly at a fixed rate of return over a long period of time. If you compound more frequently, you could save more or double your money sooner.

Roger A. Kahan is a Certified Public Accountant, Business Advisor and Wealth Care Professional serving the tax and financial needs of individuals and small to medium sized businesses almost anywhere in the U.S.

**Remember; “It’s not what you make that counts, it’s what you keep.”**

### **ROGER A. KAHAN, CPA**

*Wealth Care Professional  
Tax, and Business Advisor*

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