



clientTALK

SPRING 2008



*KRD Partners
Back row,
L-R: Chris
Cameron, Jon
Segal, and Allen
Kutchins. Front
row, L-R: David
Diamond and
Bruce Robbins.*

WELCOME to the spring issue of *clientTALK*. Instead of our usual client profile, you will find a Special Feature that begins on page 1 and continues on page 2. Children's Oncology Services, Inc., has been raising funds to help children and adolescents with cancer and leukemia for over thirty years. The nonprofit organization funds the One Step At A Time programs, which includes summer and winter camps. These programs give hope to not only the children, but their families too. It is said that "cancer can steal the body, but it can't take the soul. The soul only grows stronger."

On page three, contributing editor Sonya Olds Som gives us an eye-opening article on a controversial rule proposed by the Department of Homeland Security. The article discusses the consequences employers face for hiring unauthorized workers. Take time to read this informative story. It may save you from paying fines and/or penalties.

On the same page, learn how to keep the number of your unemployment insurance claims filed by former employees to a minimum. Also, find out more about the option of a life settlement. Until next time,

Chris, Jon, Allen, David & Bruce

CHILDREN'S ONCOLOGY SERVICES, INC. HONORS ALLEN AND GENIE KUTCHINS FOR TWENTY YEARS OF SUPPORT AND SERVICE

One hundred years from now...it will not matter what your bank account was, the sort of house you lived in, or the kind of car you drove. But the world may be different because you were important in the life of a child.

When their ten-year-old daughter, Becky, died of Hodgkin's Lymphoma, Genie and Allen Kutchins decided to donate the money given by friends and relatives in her name to the One Step At A Time programs, funded by Children's Oncology Services, Inc.

You see, the summer before she passed away, Becky spent a week at One Step At A Time summer camp. One of her pediatric oncologists and a founder of the camp, Dr. Edward Baum, told Genie and Allen about this special place on beautiful Geneva Lake in Williams Bay, Wisconsin, where children with cancer and leukemia can spend a week or two of carefree fun with other kids going through treatment. Becky wanted more than anything to go away to camp, according to her parents.

"Camp gave our Becky a chance to play and have fun despite her illness," says Genie. "It was a great experience for her—it was her first time away from home and she loved it."

That was July 1986. In the fall of that year, Becky underwent a bone marrow transplant and lived for eight months. She passed away on May 5, 1987.

A year later, Genie and Allen started the Rebecca Kutchins Fund supporting the One Step At A Time programs. This June will mark the twentieth Annual Cocktail Party hosted by the Kutchins family to raise funds in Becky's memory. During the past twenty years, approximately a half million dollars has been raised for summer camp and other One Step programs.



Allen and Genie Kutchins run the bank at a "Casino Night" benefit that raised close to \$100,000 for the One Step At A Time programs.

(Continued on page 2.)

Rebecca Kutchins Fund (Continued from page 1)

Amy, 34, and Emily, 27, are both enormously proud of their parents. "Many families who suffer a similar tragedy fall apart. But our parents turned their grief into something productive. They moved on and made Becky's legacy a wonderful thing."

Amy and Emily have always been involved with the annual fundraiser. "Even before we knew how to cook, we helped get the house cleaned up and moved chairs into the backyard," they say.

Each year, the party gets bigger and better. On average, 300 people are welcomed to the Kutchins' home in Glenview, where the tables are filled to overflowing with dozens of hors d'oeuvres and pastries. Emily, who has a culinary arts degree and owns a B&B in upstate New York, arrives a week before the party to shop and cook. She also runs the kitchen the night of the party. Amy, who lives in Manhattan and has two small children, helps with the cooking and setup.

"The girls never miss a party," their mom says proudly. She adds, "Many other family members and friends contribute food and baked goods to the festive table. We could not pull off this event without all their love and support."

"The fundraiser is amazing," agrees Al Kromer, who serves as Vice President on the COSI Board of Directors. "A bowl is set on the table in the Kutchins' front hall and as guests arrive, they drop cash and checks into it. All the money collected from the party goes to summer camp and other One Step At A Time programs."

"Pediatric cancer often places an enormous financial burden on a family," explains Genie. "That's why the fees for our camps and programs are set at just a fraction of the actual cost and are often waived entirely. Our generous donors help us keep our promise never to turn away a child."

Allen Joins the COSI Board

In 1989, Allen was invited by Dr. Baum to serve on the COSI Board of Directors. He initially served on the Investment Committee and later became Treasurer. Asked why he agreed to join the board, Al simply says: "It was just something I wanted to do."

For Allen, there is always more to do. In addition to COSI, he is a chaperone on the annual American Dream Flite trip to Disney World in Florida and he supports La Rabida Children's Hospital.

The woman who knows him best (the couple has been married for 35 years) says: "Allen always sees a need and rushes to fill it."

Fellow board member Sander Berman has known Al since 1968. They belonged to the same synagogue. And when Becky got sick, it was Sander who turned out to be a match for the type of

blood she needed. Today, Sander has the same dedication to the One Step At A Time programs as his friend. "Al has been overwhelmingly gracious in offering his time, effort and dedication to raising money for the COSI organization," he says.

"Allen is one of our most dedicated volunteers," comments COSI's Executive Director Jacob Drescher. "He brings a wonderful enthusiasm for what we do to everyone he meets. We are very fortunate to have Allen and Genie supporting our organization."

Pat Redman, staff registrar for the One Step programs, describes Al as a man who is dedicated and has a big heart. "There is very little that he won't do—most of the time you don't have to ask him, but if you do ask, the answer is always yes." Pat points out that Allen was one of the major players in the fundraising effort to build a modern new lodge at camp in 2004. The facility, which replaced old, rustic cabins, now serves about 80 campers and staff.

On Monday, October 6, Children's Oncology Services, Inc., will hold a dinner dance at the Chicago Hilton to honor Allen and Genie's twenty years of service to the organization and to celebrate Allen's 60th birthday.

AMBASSADOR OF GOODWILL

Genie Kutchins has two business cards. One has the KRD logo on it and reads: Ambassador of Goodwill. The other has the COSI logo on it and says: Corresponding Secretary. At KRD's offices in Schaumburg, she occupies three cubicles that are filled with One Step At A Time camp pledge cards, stationary, labels, camp brochures, folders and contribution envelopes. She is a busy lady, sometimes working every day on camp affairs. Her one day off is Wednesday. That is the day she plays mah jongg!

Officially, Genie maintains the organization's data base, with the assistance of three other volunteers—Shirley Stewart, Jeannie Robbins and Mary Renner. It is a daunting job, keeping the names and addresses of donors up to date. She also sends out thank-you letters to contributors and pledge cards to those on her list. She is proud of her job and laughs when she thinks about the people who mistakenly think she merely "hangs out" at her husband's office!

During the past 20 years, Genie has given a great deal of her time to the One Step At A Time programs. After all, summer camp is where Becky found hope and courage during her brave fight against cancer. Today, Genie and Allen get great pleasure knowing their family's efforts make it possible for other children with special problems to attend camp. Perhaps these children too will find camp a place to celebrate life. ■



A Family Affair. Emily Kutchins (far right) takes time out from running the kitchen to pose for a picture with her sister, Amy, and her husband Josh and their two children, Rachael & Joey.

Employers Beware: No Match—No Win!

DHS Steps Up Enforcement for Hiring Undocumented Workers

The Department of Homeland Security (DHS) has proposed a controversial rule regarding unauthorized workers. Even



though the rule is not yet officially in effect, it still may expose U.S. employers to significant penalties and the abrupt loss of workers.

The rule sets forth certain steps for employers to follow when they receive a so-called “no-match” notification from the Social Security Administration. A no-match means that an employee’s name and Social Security number do not match official records.

DHS has stated that employers who properly follow the rule will avoid liability for violations. Furthermore, these employers will not risk the cost and penalties from claims of employment discrimination.


The rule requires employers to attempt resolution of any no-matches by taking certain actions within 90 days of receiving notification. If the no-match cannot be resolved in that time, the employer is then required to terminate the worker in question. Not terminating the employee would cause the employer to risk a government determination that he or she had knowingly employed an unauthorized worker. However, terminating a worker before taking all proper steps may subject an employer to a discrimination charge.

DHS currently is acting as if the rule is already in effect. In recent months, DHS has stepped up worksite enforcement, including worksite raids and lengthy investigations. In February 2008, DHS announced that the fines for knowingly hiring undocumented workers will increase and that there will be more criminal prosecutions against employer offenders.

For a first offense, an employer will be fined between \$375 and \$3,200; for a second offense, fines range between \$3,200 and \$5,500. For any subsequent offense, the fine could go as high as \$16,000, per unauthorized alien.

Furthermore, even if DHS determines that an employer lacked knowledge of its employee’s unauthorized status and no penalties are imposed, there are consequences. The employer could abruptly lose all of those workers, if they were working in the United States illegally. That could result in a dramatic impact on operations.

Based on these business risks, it is important that


employers develop a comprehensive approach to address these issues from both a legal and practical perspective. 

This article was contributed by Sonya Olds Som, a partner in the firm of Laner, Muchin, Dombrow, Becker, Levin and Tominberg, Ltd. She can be reached at 312.467.9800.

Exploring the Option of a Life Settlement

Do you want to learn how to unlock the cash potential of your life insurance policy? Are you at least 70 years of age and is the face value of your policy over \$250,000?

Many seniors have life insurance policies that are no longer needed for the purpose they were originally intended. Whether your premium payments are becoming a burden, your financial protection needs have changed, or your policy is on the verge of lapsing, a life settlement may be a viable exit strategy. It is also an option if you have an under performing or unwanted life insurance policy.


From a buyer’s perspective, life settlements are a growing investment that have historically provided attractive average annualized rates of return for investors. For more information on either buying or selling a life insurance policy, please contact our office. 

Control Unemployment Insurance Claims

Keeping the number of unemployment insurance claims filed by former employees to a minimum can provide a significant payroll tax savings. So how do you achieve and maintain a favorable experience rating? One key is to hire only those employees whom you really need and who are qualified for the job. Also, monitor all unemployment claims made against your account and be prepared to contest any claims you believe to be improper.



The more employees who collect benefits, the higher your tax rate. The fewer claims paid, the lower your tax rate. As of January 1, the unemployment tax rates range from a low of 0.8% to 7.2%, depending upon your experience rating. Most employers who became liable for the payment of contributions on or after January 1, 2006, will pay at the entry rate of 3.4%. The taxable wage base in 2008 is \$12,000.

Keep in mind that former employees who are fired for misconduct or quit for personal reasons are not eligible for unemployment. Failing to challenge these claimants may result in higher experience ratings as well as higher unemployment taxes. 

QUICKBOOKS TRAINING WEBINARS

Thursday, July 31, 2008—9 AM

A one hour webinar demonstrating how to create custom reports in QuickBooks and showing you how to use the reports center.

Cost: \$49.

To register, email Rich at rkane@krdcpas.com.

Thursday, August 28, 2008—9 AM

Spend an hour learning how to use credit cards in QuickBooks for both collecting money and paying bills.

Cost: \$49.

To register, contact Rich at rkane@krdcpas.com.

Thursday, Sept. 25, 2008—9 AM

Spend a half hour with us discussing the set up and functionality of the sales tax feature in QuickBooks.

Special \$25 fee.

To register, contact Rich at rkane@krdcpas.com.

Mark your calendar for 2008 events

Organization	Date	Event
<u>La Rabida Children's Hospital</u>	July 17	Lace & Pearls Lawn Fête
	July 20	Cruisin on a Sunday Afternoon VI aboard the Mystic Blue at Navy Pier
	August 4	19th Annual Golf Classic sponsored by the Business Council of La Rabida Haborside International Golf Course
<u>Children's Oncology Services, Inc.</u>	Sept. 19	Big Top Ball sponsored by the Friends of La Rabida—Four Seasons Hotel
	June 28	The Jeffrey A. Schwebel Foundation Player Invitational Golf Outing
	July 6	Celebrate the Children— <i>One Step At A Time</i> Summer Camp Open House
	July 8	Wine Dinner Benefit for <i>One Step At A Time</i> Summer Camp—Vivere Restaurant
	July 14	Chicago Baseball Cancer Charities Golf Outing
	July 14	Wilmette Optimist Childhood Cancer Classic Golf Outing
	August 28	Swingin' for the Kids Golf Outing
	September 11	Toque—An Evening with Chicago's Culinary Masters
	October 6	'Dinner Dance' honoring Allen & Genie Kutchins for 20 years of service Chicago Hilton Hotel
	October 12	COSI team participates in the Chicago Marathon

Note: These are some of the charities that are supported by our firm. Please join us at one or more of these upcoming events. For specific information, please check our website (www.krdcpas.com) where you will find hyperlinks to each charity's website. For more information, feel free to contact the organization or venue directly.

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