

#### **ISSUE HIGHLIGHTS**

Taking Care of Business . . . . . . . Page 2

- Five Tips for Catching (and correcting)
  Errors in Your Business Writing
- Recruiting the Best Managers

Safety Management . . . . . . . Pages 3-4

- Interviewing Witnesses to an Accident—Part 2
- Cell Phone Use While Driving = Potential Liability
- Checklist for Cell Phone Use While Driving
- Proper Safety Precautions Reduce the Risk of Injury
- TPI Safety Tips

Marketing Tip . . . . . . . . . . . Page 5

 Communication Tips to "Click" with Your Client

Shrewder Computing..... Page 5

- Align Technology with Business

TPI Action ..... Page 6

- Revised TPI Booklet Comparing Artificial Turf to Natural Grass is in the Final Stages of Production
- There's Something Different About "Turf News"

Spotlight on Member Benefits . . . . Page 6

# On-Line Registration for 2008 TPI Summer Convention Available Now!!!!!

Members are now able to register for this year's TPI Summer Convention and future TPI events on-line. The security "firewall" provides secure on-line registration. Visit <a href="https://www.TurfGrassSod.org">www.TurfGrassSod.org</a> and select "Summer Convention Registration" in the "Events" box on the right side.

If you have any questions, contact TPI office at 800/405-8873 or 847/649-5555.

Vote: For permission to reproduce and distribtite any part of the Business Management newsletter, contact the publication's Editor Bob O'Quinn at 847/649-5555 or roquinn@TurfGrassSod.org

# **BUSINESS MANAGEMENT**

**Turfgrass Producers International** 

Roundtable Forum - July 30

### Members to Discuss Leading Issues & Concerns

For several years, TPI has helped bring informal discussions between friends and neighbors into its meetings with the Roundtable Forums. For members attending the 2008 TPI Summer Convention in Calgary, the topics selected for this session promise to be every bit as informative and innovative as previous years' sessions.

Lunch will be provided for pre-registered attendees at 12:45 pm Wednesday, July 30 while TPI members share their concerns and ideas with each other about the following issues:

- SAWS Water Review
- Irrigation & Water
- Turf Issues Outside U.S.
- Turf Farm Technology
- Transporting Sod
- TPI Website
- DNA Fingerprinting
- · Artificial Turf
- Licensed Grasses
- Member Benefits
- Office Operations
- The Lawn Institute
- Turf News
- Woman in Turfgrass

- · Hiring a Sales Person
- NTEP
- Ask the Experts

Each of the topic tables will be hosted by a TPI Board member, research scientist or staff person who will encourage an open exchange of ideas and involvement by all participants. They will also be responsible for taking notes about information, suggestions and potential program ideas to share with the Board of Trustees for consideration and possible action.

Through the Roundtable Forum topic tables, individual members have numerous opportunities to share their insights and experiences, as well as ask questions and raise concerns. Because of the free-flowing nature of the event, moving between the various topic tables is also encouraged.

A complimentary buffet lunch will be offered for all participants so the discussions can begin right away and continue uninterupted. Please remember that if you plan to participate in the Roundtable Forum, be sure to indicate so on your registration form in order to help the planners order sufficient food and beverages.

## Need an Additional TPI Membership Directory?

Currently, there are copies of the 2007-08 TPI Membership Directory left over from the initial distribution. Because of a limited supply of this overrun, one free copy of the Directory will be available to members on a first come, first served basis.

If you would like to have an additional copy, contact Membership & Marketing Manager Susan Hall at <a href="mailto:shall@TurfGrassSod.org">shall@TurfGrassSod.org</a> or by calling the TPI office.

#### Membership Renewal Notices Mailed May 1, 2008

Renewal notices for your TPI membership were mailed the first week of May. If you have not received your TPI membership renewal notice, contact TPI right away so you'll be included in the contact listings on the TPI website and in the TPI Membership Directory.

The information you return to TPI will be the information that current and potential customers find on the TPI website; it is also the same information published in the TPI Membership Directory.

# **Taking Care of Business**

By Brent Sampson Tel: 888/672-6657 www.tonybassconsulting.com

### Five Tips for Catching (and Correcting) Errors in Your Business Writing

Recently, an on-line blog debate sparked over "What is your worse fear?" While the blog was filled with valuable information, the majority of the responses and feedback focused on whether the proper word was "worse" or "worst." English majors came out of the woodwork to plead their case, camps divided and flame wars began. Sure, the article garnered a lot of attention, but perhaps not the best kind for the author. Readers were not divided on the subject matter; they were divided on whether or not the writer was proficient in the English language.

The point is, a wrong word devalued the whole article and as a result, discredited the writer. Don't make the same mistake.

Below are five tips you can employ to drastically decrease the chance of mistakes finding their way into your business writing, whether it be an e-mail, letter, proposal, website or newsletter.

#### 1. Utilize an Editor

The most frequent writing mistakes such as misspellings or incorrect use of punctuation are minor; other common errors include incorrect word usage (their, they're, there; worse, worst, your, you're, etc.). Regardless, they carry the implication that either the writer is less than professional or maybe the recipients really aren't important enough for him or her to spend more time checking over what was written before sending it.

A professional editor is adept at noticing and correcting these kinds of mistakes. If your professional writing will be seen by many—a website or an e-mailed newsletter—do not make the mistake of relying solely upon a computerized spell-checker. The computer cannot tell the different usage between "worse" and "worst" as both are properly spelled. Everyone needs one or more human editors.

## 2. Get a Second, Preferably a Third Set of Eyes

Since you are overly familiar with your own work, you are much more likely to miss obvious mistakes because your mind already knows what it is supposed to see, rather than what it actually reads. Even if you do not wish to pay a professional editor or proofreader, anyone who reviews your writing will find mistakes you invariably miss. When others read your work, they don't have any preconceived notions about your writing. At the same time, human behavior will often motivate them to find fault; use that to your advantage. In addition to finding mistakes, other people may offer helpful suggestions to make your business writing stronger.

So, where do you find a good editor/ proofreader? Try asking your staff members if anyone is interested, perhaps for an extra bonus. If you have a staff member who is an avid reader of novels, he or she might just be the person you're looking for.

#### 3. Set it Aside Until Later

How long do you wait after writing to begin editing? Many writers edit their work as they write it. Not only does this slow down the creative process, it increases the chance that your mind will ignore blatant errors in deference to your intentions. Once your brain thinks a paragraph is free from errors, it tends to overlook any new errors that are introduced during the rewriting process.

Put your writing away for several hours, days or weeks (depending on your deadlines) and revisit it later. After some time away from your work, you will be more likely to read the words as they appear on the page, not as you envisioned them in your mind. The mind is error-free, the page is not.

#### 4. Read Your Material Backward

Fortunately, you are only familiar with your writing in one direction—forward. Reading your material backward makes it seem entirely different and fools your mind into ignoring the intention and only concentrating on the reality. Furthermore, your critical view of the writing at its most technical level will not be corrupted by the flowing exposition you have massaged into sparkling prose.

When you read your manuscript backward, it becomes a collection of words without contextual meaning. The brain has nothing to focus upon other than the words themselves and mistakes literally jump off the

page screaming to be corrected.

#### 5. Read Your Material Out Loud

When you read words aloud, your brain must slow down and concentrate on the material. For instance, how fast can you read the following sentence? *The quick brown fox jumped over the lazy dogs.* Now, how fast can you read it out loud? It takes at least twice as long to read out loud, and those precious milliseconds sometimes make all the difference between a typo that is missed and one that is caught and corrected.

As a popular Internet posting informed us in 2003, "it deosn't mttaer in waht oredr the ltteers in a wrod are, the olny iprmoetnt tihng is taht the frist and lsat ltteer be in the rghit pelae. The rset can be a toatl mses and you can sitll raed it withuot any porbelm. Tihs is beuseae the huamn mnid deos not raed ervey lteter by istlef, but the wrod as a wlohe. But try raednig tihs out luod"... and see how far you get.

An extra bonus for reading your material out loud is that you may discover stumbling blocks like awkward sentence structures and choppy dialogue. Strong business writing is not only dependent on error-free prose; it must be crisp and clear.

As a writer, what is your worst fear? Is it publishing something littered with mistakes? Don't make good writing bad or bad writing worse by failing to catch errors before publication. Your writing career, your business and your readers will thank you for reaffirming the image they have of you.

#### Recruiting the Best Managers

One HR manager said she asks every applicant's references if they are happy in their position, or if they were considering leaving their company. She stated that they have picked up quality supervisors and managers with this method. These references are usually from the same industry and your applicant has probably already said great things about them. Try it and reap the rewards.

Copyright by Bob Losyk, Innovative Training Solutions, a Greensboro, NC.

# **Safety Management**

#### Interviewing Witnesses to an Accident—Part 2

Editor's note: This is the second in a two-part series of articles on how to interview witnesses during an accident investigation. For Part 1, see the April-May 2008 issue of "Safety Management."

Successfully interviewing a witness to an accident depends in large part on your listening skills and on your understanding of "body language." Bill Cook of Human Resource Associates in Manassas, VA has the following tips.

Your listening skills: With two ears and one mouth, the message is already out there. Talking should be an 80/20 process. Eighty percent of the talking should be by the person you are interviewing and 20 percent by you.

- Be curious. It will help you to listen properly.
- Be interested—not interesting!
- Listen to the emotions beyond the words. Do they indicate that the individual feels strongly about some issue?
- Practice spans of silence to create opportunities for the witness to continue and expand on the subject.

### Your body language: AVOID:

- · A tilted head. This indicates a lack of trust.
- Crossed legs and arms at the same time. This implies a defensive attitude and a closed mind.
- Slouching and/or looking around. This indicates a lack of interest or respect.

#### STRIVE FOR:

- · Being attentive.
- · Direct eye contact. This is reassuring.
- Occasionally opening your hands toward the interviewee. This may help calm the person.
- Mirroring the person's body language. This helps to establish good rapport.

**Interviewee's body language:** People speak with body language, so it's important to learn to read the language. Know that a person's body language may contradict what he or she is saying.

**NERVOUSNESS**—Signs of nervousness on some questions and not on others may indicate evasiveness. Generally, though, it means only that the individual is nervous overall or ill at ease. Your first thought should be to help the person feel more at ease by striving for what we just mentioned. Signs of nervousness may include:

- Foot tapping.
- Rubbing the nose or lips with the back of the hand.
- · Hand wringing.
- Fiddling with objects.
- · Avoiding eye contact.

**EVASIVENESS**—This may occur in the following ways either because the person is trying to evade the question or does not know the answer:

- Avoiding eye contact.
- Talking around the question and/or including a lot of jargon to confuse you.
- Fidgeting, playing with his or her hair, or playing with an implement such as a pen.

- · Stiffness of the body and legs.
- · Fiddling with the hands.

**Remember:** Effectively interviewing a witness takes practice. Developing the skills discussed in this article and in Part 1 of this series will, over time, help you get to the root cause of an accident so you can take actions to prevent recurrence.

#### Cell Phone Use While Driving = Potential Liability

Cell phones have become an increasingly important communication tool. It's likely that you, your salespeople and your other drivers use cell phones while on the road. Yet the use of a cell phone while driving presents major safety risks—as well as accompanying liability for employers. Here are a few facts:

- A number of states and some local jurisdictions within the United States have banned cell phone use while driving. If you do business within the U.S., visit this website for further information: http://www.iihs.org/laws/cellphonelaws.aspx.
- While "hands-free" cell phones are often mentioned as a solution to the problem, studies have shown that users of hands-free cell phones are still at increased risk of an accident due to being distracted by the phone conversation they are having.
- One study showed that the reaction time of a 20-year-old driver using a cell phone is as slow as that of a 70-year-old driver who is not using a cell phone. That slow response time means a driver might not be able to quickly react to any number of potential hazards, ranging from a child suddenly darting into the road to a vehicle unexpectedly changing lanes. Add to that the increased attention needed when hauling a load of turfgrass sod, and it's not difficult to see how talking on a cell phone could result in an accident.

Many employers have been sued for fatalities or other serious injuries that have occurred while an employee driver was using a cell phone. A few examples:

- A 15-year-old girl was run over and killed by a busy attorney talking on her cell phone while driving. The attorney, who claimed she thought she hit a deer, heard about the incident on the local news the next day and turned herself in to the police. The parents of the teenager filed a \$30 million lawsuit against the lawyer's firm. The lawyer pleaded guilty to felony hit-and-run and subsequently entered a work release program.
- A jury ordered a company to pay \$21 million in connection with a 78-year-old woman whose vehicle was struck by that of a company salesman who was talking on his cell phone. The woman was severely injured and later died. The employer's insurer wound up paying \$16 million on behalf of the company and \$100,000 on behalf of the salesman.
- The state of Hawaii agreed to pay \$1.5 million as its share of liability for an accident in which a state employee using her cell phone while driving struck a tourist walking across the highway. The tourist sustained permanent brain damage.

#### Checklist for Cell Phone Use While Driving

✓ Review all laws concerning cell phone use while driving to determine where it is legally prohibited. Make sure you know whether

By Barbara Mulhern Safety Advisor/Consultant 608/848-3758 or <u>bamu100@aol.com</u>

- those laws also pertain to hands-free cell phone usage. *Note:* Some U.S. states also prohibit text messaging, or have other specific rules regarding issues such as the age of the driver.
- ✓ Ask your insurance company for its recommendations. Insurers are increasingly looking at their own exposure—not just that of their clients—as the number of lawsuits resulting from cell phone use while driving continues to grow.
- ✓ Review the tasks your drivers are required to perform. Determine whether it is necessary for them to be using a cell phone while enroute to a customer or other location. *Note:* If you believe it is necessary, ask yourself whether they could first pull off to the side of the road or could make the call just before leaving.
- ✓ Strongly consider banning cell phone use while driving except when in an emergency. An emergency means needing to call for emergency help but being unable to first pull off to the side of the road.
- ✓ Train your drivers in the dangers of using a cell phone while driving. Also let your employees know that they may be personally liable if an accident occurs while they are using a cell phone when driving.
- ✓ Weigh all of the pros and cons of permitting the use of cell phones while driving. Is it worth the potential risk? Does your company have "deep enough pockets" that it could withstand a multi-million lawsuit? *Note:* Know that plaintiffs' lawyers will generally go after the "deep pocket," which is usually the company the employee works for.
- Review your current company policies. Know that having company rules prohibiting cell phone use while driving may not be enough to completely shield you should an employee be involved in an accident where someone is seriously injured or killed. However, not having any applicable policies in writing can greatly increase your exposure. It also sends an unclear message to employees.
- ✓ Follow your own company rules. If you decide to prohibit cell phone use while driving except in an emergency, follow that rule yourself—whether you are at work, on your way to and from work, or are driving during your "off" time.

#### Proper Safety Precautions Reduce the Risk of Injury

This month (June) is National Safety Month, and the Outdoor Power Equipment Institute (OPEI) has issued a number of safety tips. Although the tips are aimed at consumers who use mowers and similar equipment, they are also applicable to turfgrass sod producers.

OPEI cites statistics from a recent *Consumer Reports* poll (reported on in the May 2008 issue of the magazine). According to the poll, 79 percent of respondents said they rarely or never use hearing protection when operating a mower, 44 percent said they had damaged their mower by running over a sprinkler head or other object, 28 percent said they listen to music while mowing, 24 percent said they had been injured while mowing, and 12 percent said they drink beer while mowing.

Do any of these issues apply to you or your employees who operate sod harvesters or other potentially hazardous power equipment? Among OPEI's safety tips (before even turning on the equipment) are

#### these.

- Know how to operate the equipment. Read the operator's manual before using any power equipment. Know where the controls are and what they do. Follow safety instructions.
- Handle gas carefully. Fill up before you start the job and when the engine is cold.
- Dress properly. Wear sturdy footwear, long pants and close-fitting clothes.
- Clear the area. Remove stones, sticks and other objects from the area so they won't become airborne and strike someone. Also, make sure people and animals are out of the way.
- Wear eye protection. This will help prevent injury from projectiles.
- Wear hearing protection. Hearing protection will prevent potentially damaging sounds from reaching your ears without eliminating the sounds you need to hear.
- Don't let music distract you.
- Always start up power equipment outdoors.
- Do not use alcohol or controlled substances. Also, avoid medicines that impair judgment when operating outdoor power equipment.

Answers to Turfgrass Sod Producers' Safety Q&A No. 2 *Editor's note:* The following are the correct answers to our second Safety Q&A in the April-May 2008 issue of *Safety Management*.

When training your workers in emergency response, it's a good idea to:

c) Provide employees with the names and contact information for all staff members who have been trained in first aid and CPR (cardiopulmonary resuscitation).

#### Safety signage should be provided:

d) Wherever a hazard or potential hazard exists.

#### When designating safety trainers, be sure to:

a) Encourage trainers to do whatever they can to get trainees involved.



#### TPI Safety TIPS

- Have corrective action plans in place.
- Strictly enforce all safety policies and rules.
- Implement consequences for safety violations.
- Stress "good housekeeping" to reduce slip and trip injuries.
- Keep records of all safety meetings.
- Have employees sign safety meeting attendance logs.
- Conduct regular "walk-throughs" of your property to identify hazards.
- Ask your insurer to accompany you on these walk-throughs.
- Consider incentives (small gift cards, baseball caps, etc.) for safe behaviors.
- Teach employees safe lifting and bending practices.
- Share with workers the costs of serious injury accidents.
- Talk with employees about injuries in "human" terms.

Think Safety!

# **Marketing Tip**

By Dianna Booher, CEO Booher Consultants www.booher.com

### Communication Tips to "Click" with Your Client

Prospects size you up personally while making their buying decision. "Are you credible?" "Competent?" "Interested in their situation?" The following tips will help you avoid the blank stare of disengagement.

### 1) Consider Your Demeanor—Don't Confuse *Boring* for *Sincere*.

Wanting to shed the huckster image of 40 or 50 years ago, some sales professionals have gone to the other extreme, removing all animation, inflection and energy from their delivery style in an effort to portray their sincerity. Instead of sincere, the result is lackluster and boring image.

Don't let a passionless demeanor destroy your prospect's confidence in your offering. If you're not passionate about your proposal, neither will your buyers be. Never confuse genuine enthusiasm for lack of professionalism. Just watch the delivery styles of world leaders.

### 2) Distinguish Between Agreeing and nderstanding.

Agreeing and understanding have similar "symptoms"—smiling, nodding head, supportive statements. Make sure your buyer knows you're communicating your understanding, as opposed to agreement with a viewpoint or issue. Not recognizing this difference can lead to opposite conclusions and big disappointments and misunderstandings.

### 3) Use a Positioning Structure Rather Than a Pitch.

A positioning presentation focuses on how your organization and your product or service differs from others—how it uniquely meets the buyer's needs or situation, focusing on targeted areas of interest where your unique core strength meets the buyer's criteria, and then compares that strength to what the competitor offers.

Canned and formula presentations primarily make a product pitch, telling all about your organization and summarizing one or a few key products or services.

### 4) Never Just "Walk Through" Your Proposal—Give a Guided Tour.

Carefully select which parts of your proposal to present orally, then refer buyers to a specific page only after you make your key point about that page. Otherwise, your pro-

posal will compete with you for attention—while you're still on page two, your buyers will be on page eight, checking out the pricing section.

#### 5) Ask What Your Buyer Knows, Rather Than Tell What You Know.

"What do you know about my operation, our services and products?" gets the buyer involved, allowing him to give his perceptions. Then, you can fill in the gaps, clarifying and correcting, if necessary, giving information to the buyer who is in a more receptive mood than if you had done all of the talking.

#### 6) Tell Failure Stories.

There is power in telling case histories of product failures with clients who did not follow through with your recommended care and maintenance procedures. It underscores your concern for product quality, even after it's sold and delivered to the customers; it helps the current prospect not repeat the same mistakes. Telling about failures of other product users adds credibility to your success stories but do not include names of other clients.

### 7) Present Statistics and Facts Experientially.

People digest numbers with great difficulty; however, pie charts and bar graphs help. Randomly survey your buyers by asking them a few relevant questions; then equate their responses to the overall group of buyers. Are they typical; if so, how? Sharing the results of supporting statistics lends credibility to what you say.

### 8) Prefer Understatement to Overstatement.

It's always more effective to let your prospect "add to" what you've promised, rather than "discount it" because it seems too good to be believable. Present the range of results you have achieved and can document. Generally, it is better to promise only the minimum gains. If the minimum gains are worthwhile to them, maximum gains will be the "extra" that makes them long-term fans.

So to avoid that same blank look of disengagement in a buyer's eye, keep these communication keys in mind. You'll be clicking with your customers in no time.

# **Shrewder Computing**

Align Technology with Business

Businesses should embrace technology but not lose sight of the fact it needs to fit in with an overall strategy. Two recent articles in *eWeek* magazine (see eSources) reinforce my thoughts.

One article referred to research showing that smaller businesses spend a higher percentage of their IT budgets on security than do larger companies (5%-10% versus 3%-4%) and are probably getting a much lower return on investment because those expenditures tend to be for "reacting to crises at the expense of strategic investment."

The other article mentions that technology investments should be used to accelerate a sound business strategy or to cut costs, but that businesses of all sizes can lose sight of those goals in pursuit of technology for technology's sake without factoring in the true cost of acquisition, maintenance and disposal.

Before you buy a lot of stuff or spend a lot of money, you need a clear vision of what you're trying to accomplish, including who you're trying to serve (e.g., employees, customers, partners). Then, determine where technology can help and which technologies are best suited to your specific business situation and overall strategy before you decide to buy. Only people familiar with your business can help you make these determinations.

Before making any major purchase, Consider following these steps:

- Define what you're trying to do with your business and how the technology can help.
- Research and get feedback directly from others who have used the technology (and don't rely too much on salespeople or materials).
- 3. If you choose to use an outside advisor, make sure that he or she understands your day-to-day operations before making any final business recommendations. Source:

  www.uschamber.com

### **TPI Action**

### Revised TPI Booklet Comparing Artificial Turf to Natural Grass Benefits is Available Now!

The original TPI booklet Facts About Artificial Turf and Natural Grass has been revised as an even more powerful marketing tool by former Turf News Editor Wendell Mathews, Ph.D. The publication's new title is Natural Grass and Artificial Turf: Separating Myths and Facts. The revised booklet has been expanded to include more images (many in color), sidebars and additional information, as well as other changes suggested by the Artificial Turf Working Group members. It begins with a "Preface" that reflects the content's credible informational balance between natural grass and artificial turf, setting the scene of what the reader will experience throughout the booklet, hopefully enticing him or her to begin questioning all previous perceptions they might have about artificial turf.

As primary editor of this revision, Wendell significantly increased its effectiveness through some reorganizing of information, as well as additional facts and what he called "zingers" to help drive home important points. Copies of the revised booklet, along with a form to order more copies, will be sent to all TPI members for their use in combatting the continued influx of artificial turf.

#### There's Something Different About Turf News

Beginning with the May/June edition of *Turf News*, TPI member readers saw the magazine's fresher, more modern look. It begins with the front cover's crisper, sharper *Turf News* logo and a few other up-front "tweaks" and continues through with more subtle changes incorporated to help visually separate the themed features from other articles and columns. We hope you enjoy these latest refinements.

To receive additional information on any of these items, contact the TPI Office at Tel: 800/405-8873 or 847/649-5555 Fax: 847/649-5678, or e-mail: <a href="mailto:info@TurfGrassSod.org">info@TurfGrassSod.org</a> Website: <a href="http://www.TurfGrassSod.org">http://www.TurfGrassSod.org</a>

#### Spotlight on Member Benefits

TPI Classified Ads Produce Results

As the word spreads, more members are discovering the value of using TPI's "Classified Ads" section in *Turf News* to sell their used turfgrass sod farm equipment, farm operations and even fill farm manager positions. The Classified Ads section is also a great place to find the position, farm or equipment you're looking for. It's quite common for those placing a Classified Ad to contact the TPI office to pull the ad from the magazine because they sold it so quickly through the TPI website, which is also accessible to the public.

As a reminder, here is how it works. Classified ads are placed on the TPI website within a week of being received; however, a longer lead time is required to be published in Turf News.

Your ad must be received in writing at least 30 days prior to the publication's issue date. The rate for posting a classified ad in *Turf News* and on the TPI website is \$150 per vertical inch (approximately 50 words) for TPI Members, and \$225 per vertical inch for non-members.

To submit a classified ad, go to the TPI website www.TurfGrassSod.org and select the tab "Classified Ads" and download the Classified Ad Commitment form. Fill out the form and send it to TPI at Fax: 847/649-5678.

If you have any questions, contact Veronica Iwanski at 847/649-5555 or <a href="mailto:viwanski@TurfGrassSod.org">viwanski@TurfGrassSod.org</a>

### **Business Management**

### **Turfgrass Producers International**

2 East Main St., East Dundee, IL 60118 e-mail: info@TurfGrassSod.org FIRST CLASS MAIL U.S.POSTAGE

PAID

Dundee, IL 60118 Permit No.2590