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# POLISH-AMERICAN ENGINEERS ASSOCIATION

FOUNDED



IN 1934

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All members and friends of Polish-American Engineers Association are cordially invited to attend our meeting.

- DATE:** Friday, January 18th, 2013
- TIME:** 7:30 p.m.
- PLACE:** Copernicus Center  
Kings Hall  
5216 W. Lawrence Avenue  
Chicago, Illinois
- SPEAKER:** Zbigniew Karas,  
Victor Karas  
Jake Weisser  
US Financial. Inc..
- TOPIC:** Financial planning in the Fiscal Cliff Era
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## Zbigniew Karas

President  
US Financial LTD

Zbigniew Karas graduated from Politechnika Warszawska in 1973 with an MS in Aviation Engineering with emphasis on design of air frame structures. After graduating, he served as the Head of the Aircraft Technology Department with the *Polish Aeroklub*, also serving as a technical expert for the Polish Ministry of Communication's GKBWL (Główna Komisja Badania Wypadków Lotniczych).

More recently, Zbigniew spends his time managing US Financial LTD, his company of twenty years. US Financial LTD specializes in accounting and financial advice—as well as mortgage, real estate, and insurance brokerage. Zbigniew appears on a twice-weekly radio program entitled “Magazyn Kieszen,” broadcast on WNVR 1030 AM and WPNA 1490 AM.



## Victor Karas

Vice President  
US Financial LTD

Victor graduated from Tulane University in New Orleans, Louisiana with a BA in Economics and a BSM in Finance. Additionally, he holds a Master in Finance degree from Tulane's A.B. Freeman School of Business, where he specialized in energy market finance at the Tulane Energy Institute.

With five years of experience in taxation at US Financial LTD in Des Plaines, IL, Victor became affiliated with HD Vest Financial Services in 2011 to offer full service brokerage\* and investment advisory services\* to his clients. HD Vest is the largest accountant-based broker/dealer in the US.

*\*Securities offered through H.D. Vest Investment Services<sup>SM</sup>, Member SIPC  
Advisory services offered through H.D. Vest Advisory Services<sup>SM</sup>  
6333 State Highway 161, Fourth Floor, Irving, Texas 75038 (972) 870-6000  
US Financial LTD is not a registered broker/dealer or independent investment advisory firm.*



**Jake Weisser**  
Vice President  
US Financial LTD

Jake Weisser graduated from Marquette University in 2004 with a BA in Communications. From 2005-2008, Jake was a marketing planner and media buyer for Allstate Insurance, launching new products such as “Your Choice Auto” and “Your Choice Home” .

In 2009, Jake joined US Financial LTD to start their Insurance Brokerage division. He is a licensed insurance producer with a specialization in Life Insurance and Retirement Funding.

## **Abstract**

As we face continuous challenges to our financial well being i.e. Financial Cliff and Debt ceiling we need to be prepared to cope with these continuous threats. Zbigniew, Victor and Jake will provide guidance and suggest several options needed to help professionals plan their financial future.

## **Administration Updates**

**Nominating Committee** consisting of Danuta Szymulanska, Ewa Berak, Joanna Jacobs and Mirek Noyszewski will provide a slate of candidates for the next two year term. Update will be provided during January meeting Audit Committee headed by Mr. Stanley Witczak will review our financial performance and report during the January 2013 meeting.

Friday November 30<sup>th</sup>. **Polonia Night with Polish American Engineers Association** & Polish American Chamber of Commerce **at Chopin Theatre** provided an opportunity to enjoy a great musical event “Pirates of Penzaence”. The event was dedicated to PAEA members and friends. Over 50 members and friends attended complimentary reception and the play.

On Sunday December 9th PAEA hosted our **Christmas Party** at Gala Banquets. Event took place at Gala Banquets located at 5639 N. Milwaukee. Close to 90 members enjoyed the festivities. Special thanks to Mrs. Grazyna Czyszczon and Mr. Rene Pietrzyk for coordinating our celebration.

Mrs. Sofia Hofkin is organizing a **tour of Argonne National Lab**. Tentatively visit is scheduled for Jan 26th. Based on projected participation (# of participants) to be determined on Jan 18th it may be pushed back into February. Tour would start at 9AM. It will be limited to the first 40 individuals. Preference will be given to members and their spouses or significant others. More details will be provided during the meeting.

**2013 MEMBERSHIP DUES.** Please note that the dues schedule for 2013 did not change. Dues are \$50 per year, senior citizens and students \$25 per year. We strongly encourage you to pay your dues in January or, if not possible, in February. 2013 membership cards will be provided to all those who paid their dues. Questions? You may inquire at the meeting or send an email to: [paea.info@gmail.com](mailto:paea.info@gmail.com)

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