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## Older adults are eligible to apply for tax refund

By [John Sonderegger](#)

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John Sonderegger

— Local author **Richard "Dick" Sacks** held a book discussion and signing event for his book "The XII Commandments for Small Business: A Practical Guide to Beating the Odds" Wednesday night at the Spencer Road branch of the St. Charles City-County Library.

For more than 20 years, Sacks has been helping entrepreneurs overcome the odds they face in making their small businesses successful. Sacks bases "The Twelve Commandments" on his experience as a consultant and lecturer on small business.

The Twelve Commandments serve as the "rules of the road," guiding readers through the obstacles that small business owners face. Sacks is president of The Sacks Group Inc., a St. Charles-based consulting firm devoted to developing small business. Before founding his firm in 1985, Sacks worked for two decades in public accounting and private industry, holding positions that ranged from internal auditor to chief financial officer. The book (\$19.95) was published by Jefalt Press. Copies are available at [www.twelvecommandments.biz](http://www.twelvecommandments.biz) or by calling 636-949-9949.