

المهندس AlMuhandes

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ALMUHANDES

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From the President's Desk...

Dear All,

Thank you to all delegates and observers who attended the 2015 National Conference in Orlando between October 31 and November 1, for taking the time away from your family and friends to participate in the business and educational meetings of the conference. Thank you Central Florida chapter for your hospitality and the great location for our conference. Everyone recognized the effort that you have done to ensure a great and pleasant conference where everyone enjoyed themselves while participating in the business meetings that went on for two days; as well as the different activities that you had before, during, and after the conference. Congratulations also on your first gala event

As you have read in the Press Release that was sent earlier this month, we elected five members to the Board of Directors for the first time. Congratulations to all board of directors members and thank you for your commitment and support. Thank you also to the new National Executive Board for your continuous support and commitment to the association. The new board includes several new members including, **Hani Almoghrabi**, President; **Nader Abuhassan**, Vice-President; **Gus Nakhoul**, Secretary; **Ammar Qashshu**, Career Committee Chairman; and **Amro Kudssi**, IT Committee Chairman. Welcome aboard!

I would like to recognize the National Executive Board members who served with

me this year and are stepping down after years of service and support of our organization. Thank you

Moussa Issa,

Fatima Ahmad, Maha Alsadi, and Hosam Salman. Stepping down from the National Executive Board opened the door for fresh blood to continue with leading our organization and building new leadership. Your service and support are greatly appreciated and I am looking forward to your continuous support of the different local chapters that you represent to continue to move them in the right direction.

As part of my continuous support of all the chapters, I had the pleasure to attend the 9th Annual Gala Scholarship Event of the Tri-State chapter in New York. Thank you to the leadership in the Tri-State chapter for your hospitality and congratulations on another successful event. What I have seen there is great and I am looking forward to the Tri-State positive contributions on the national level.

Together we can go much further.

Rabih Najib



THIS ISSUE HIGHLIGHTS



***Recognizing the
National President***

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Recognizing Rabih Najib— President NAAEA

Rabih Najib, President of National AAAEA for the last 2 years was recognized by the Association during the Central Florida Chapter Banquet. What can we say about Rabih Najib? We can say many great things about him, but the word that we want you to remember in thinking of Rabih is, "Unparalleled". Since Rabih arrived on the Association's national scene in 2009, he has demonstrated tireless dedication, and has provided superior leadership. He has truly earned his role as a national leader for this great young organization.

Over the years, Rabih has donated immeasurable time, effort and skill on behalf of the Association. He has expended his own financial resources for Association expenses, as well as donating generously to the Scholarship Fund. His leadership, dedication, knowledge, and ethics have helped our Association to grow while maintaining its integrity.

He has done all of this, while being the father of a beautiful family, managing his own young engineering firm, and meeting commitments to his industry and community. His energy, dedication, and skill are extremely rare, both in this Association, and within the engineering industry at large. Rabih is, in a word, "Unparalleled".



Thank you for your Service

Over the years, I have the pleasure working with Maha Alsadi, Fatina Ahmad, Hosam Salman, and Moussa Issa .By the end of this year they will step down after years of service to National AAAEA and their local chapters.

Maha Alsadi attended her first AAAEA meeting in November 2006, joined the second national conference in Michigan in September 2007, and started her national service there.

Maha has served as the first chair of ALMUHANDES immediately after the second national conference. Also, she has served as the co-chair of the national steering committee in addition to national secretary, and currently national IT officer. Maha is serving also as the treasurer for the AAAEA-South Florida



In addition to her time, she invested her financial resources in attending the last 9 national conferences.

Fatina Ahmad is the current national secretary in addition to serving as AAAEA -Chicago secretary. Fatina has attended the last three national conferences. Fatina is very efficient in keeping documents and recording the minutes of the National Executive Board.



Hosam Salman has started his relationship with AAAEA in the summer of 2004. He served on the steering committee in Houston, the president of AAAEA-Houston, and the VP of Houston. Hosam joined the national conference for the first time in 2008 and he has been serving on the national steering committee and then the national executive board since in different capacities. Hosam is the current national career committee chair.



Moussa Issa has served last year as the VP of the NAAAEA and he chaired the national scholarship committee. In addition, Moussa served as the AAAEA-Chicago president for two years and attended many national conferences over the years in addition to serving on different committees.



Thank you Maha, Fatina, Hosam, and Moussa for all your time, leadership, and support of AAAEA. Your support and involvement has contributed to moving our young association forward. I had the pleasure working with each and every one of you in the past, and I am looking forward to continue that in the near future.

Bilal Almasri

AAAEA National Chairman of the Board

AAAEA-National Conference

Now that I am back in California safe and sound, I would like to take a brief moment to thank the AAAEA-Central Florida Chapter and the National Executive Board for a first class 2015 National AAAEA Conference. This conference by far was the “mother of all conferences” in term planning, execution, paying attention to every little detail. By the time we added up the tab we had an awesome conference. The venue, Caribe Royale Orlando, was an excellent choice. The meeting room and the gala room were at the convention center across the street within walking distance. Once you have checked into the hotel, the entire event was literally in one place. A good call by the event planners. Amjad and I came as delegates from California with full anticipation to meet old friends and an open mind to positively contribute to the association and to see it prosper as the sole professional organization that is catered to Arab Engineers, Architects, and IT Professionals in America.

Saturday, October 31, 2015 was the 1st day at the conference. In the morning sessions, various colleagues from different committees presented their annual reports. The discussions were lively, positive and professional to say the least. Everyone was engaged and exchanging ideas that helped move the discussion forward. At the conference we celebrated the past year successes and drew lessons from mistakes and learned how best to avoid them in the future. The afternoon session included a workshop on Sustainability and the Election Committee reminded everyone of the ground rules in the national bylaws pertaining to elections and opened the floor for nominations for the scheduled election of the Board of Director members on the following day. In the evening, all the Delegates and the guests walked to a jam packed Gala Room, a sold out event. The Central Florida team hard work really showed up in the layout of the room, the



AAAEA-National Conference

choice of menu, and the excellent planning of the program. The Gala kick off started with a brief welcome by the President of the Central Florida Chapter, our colleague Jamal Hassouneh, and was followed by a Dabkeh performance from a Palestinian Folkloric dance group from East Jerusalem "Firquet Zaatari". The keynote speakers were Ms. Noranne Downs, Secretary - FDOT, District 5 and Frank O'Dea, Director of Transportation Development- FDOT, District 5. Another milestone at the Gala night was the heavy presence of student engineers who participated in huge numbers. That night, the AAAEA name became the ticket to internship to some of these students. Ms. Downs extended an open invitation to them to visit FDOT, District 5 and get introduced to the various departments potentially securing an internship with the State. The grand finale of that night was the recognition of our colleague Rabih Najib, our National Executive Board President, for his dedicated service to the association over the years especially during his tenure as a president of National Executive Board in the past 2 years. Rabih from the first day I met him was the calm composed positive individual, always reaching out to others bringing people together. He always put the interest of the association first. The well-deserved recognition was presented to Rabih by the founder of the association, our colleague Bilal Masri.



Sunday, November 1, 2015 was the last day of the conference and it went by very fast. It started with a workshop about the Association Website and the various improvements that were accomplished this past year by our colleague Amr Kudssi. It was followed by a seminar on Leadership and the closing was a transparent election of Board of Director members and confirming the election results of the new AAAEA National Executive Board. With a bit of sadness for parting with friends from different states, I am looking forward for next year's conference in a new city, hopefully a new chapter, meeting new friends and hopefully the participation of old colleagues from established chapters who could not make it this year for one reason or another. Until that time I bid your farewell.

Gus Nakhoul

AAAEA- California

AAAEA-Central Florida News

First Annual Dinner Banquet

When Saturday October 31st, 2015

Where : Caribe Royal—Orlando

It was a great pleasure for the Central Florida Chapter to host the 2015 National Conference for the Arab American Association of Engineers and Architects (AAAEA) held in October at the Caribe Royale Resort in Orlando, Florida. This well attended event was both productive and informative, and provided our fellow Delegates from across the country a chance to enjoy the beautiful Florida weather. It was also a special occasion for the Central Florida Chapter. We held our 1st gala during the conference with the theme *"Connecting with the Future."* The gala was held on October 31, 2015, and was attended by national conference Delegates and their guests, as well as engineers and architects from the state of Florida. In addition, more than 55 engineering students from several Florida universities were in attendance.

The gala was kicked off with a reception filled with networking opportunities among Delegates, students and key note speakers. The reception was followed by entertainment, a formal program and dinner. Ms. Leila Jammal Nodarse, P.E., who served as the evening's Master of Ceremonies, welcomed everyone and then introduced Mr. Jamal A. Hassouneh, P.E., President of AAEA-CFL Chapter. Jamal delivered the opening remarks by highlighting the mission, vision, goals and objectives of the organization and emphasized the importance of the role the students play in the organization since they are the leaders of the future. The gala's program also included keynote speakers from the Florida Department of Transportation (FDOT), FDOT District Five Secretary, Noranne Downs, P.E., and Mr. Frank O'Dea, FDOT District Five Director of Transportation Development. Secretary Downs presented the status of several projects including the future expansions of Phase II (south and north) and Phase III of the SunRail (Central FL Commuter Rail) project. Secretary Downs also provided updates for the Wekiva Park-



AAAEA-Central Florida News

way SR 429 project in central Florida and other major highway projects in the central Florida area. Mr. Frank O'Dea talked about FDOT's \$2.3 billion dollar I-4 Ultimate project. This Public Private Partnership (P3) project, currently the largest project in the history of the state of Florida, began early this year and anticipated to be completed in 6 years. Mr. O'Dea also spoke about FDOT's "Beyond the Ultimate" which is the expansion of the I-4 Ultimate project to the west end of District Five all the way to Highway US 27 located at the Polk County Line in District One. Following these two presentations, the program ended with an award ceremony, pictures, and special mention of event sponsors and those who contributed to the overall success of the evening.

The Central Florida Chapter looks forward to being an integral part of implementing the AAAEA's mission and vision to empower future engineers and to provide the right tools to help them achieve their professional goals. It is our responsibility as veterans of the field to serve as leaders and mentors so that they may learn from our experiences and take advantage of opportunities we can afford.

Jamal A. Hassouneh, P.E.
President of AAAEA Central Florida
Chapter



AAAEA-California News

SoCal Section Election

On behalf of the SoCal Section of California, it is with great honor that I inform you that the following engineers have been elected to serve on the Executive Board for 2 terms beginning January 1, 2016 and ending December 31, 2017. It's also with great heartfelt thanks to the current Board for making and contributing to the 2016 success (Adam Chamaa, Rick Hijazi, and Haitham Aranki). I'd also like to extend my gratitude to the Board of Trustees (Dina El-Tawansy, Gus Nakhoul, and Amjad Obeid).

2016-2017 SoCal Executive Board

President	Adel Hagekhalil, P.E., BCEE Assistant Director Board Certified Environmental Engineer LA Sanitation, City of Los Angeles	
Vice President	Ahmad Faqih, EIT Project Field Engineer Falcon Engineering Services, Inc.	
Treasurer	Haitham Aranki General Manager Aranki Spring Manufacturing	
Secretary	Gus Nakhoul, P.E. Investment Advisor Representa- tive Financial Advisor Transamerica	

Congratulations to the new Executive Board.

Best,

Janeen Obeid, EIT
President of the Board

AAAEA-California News

AAAEA-CA 7th Annual Dinner Gala

Dear Members & Friends,

We would like to cordially invite you to the AAAEA-CA's 7th Annual Dinner Gala. Every year, AAAEA-CA holds an annual dinner gala. We have the privilege of possessing a tradition within our organization of being honored by having industry leaders act as our keynote speakers and this year is no different; we will have the honor of presenting Mr. Roger Johnson, Deputy Executive Director of LAWA (Los Angeles World Airport), as our keynote speaker.

We are also excited to inform you that Ramy Youssef, one of the funniest Arab comedians will be performing at the event.

We will be presenting scholarships to deserving students within our community studying IT, Architecture, and Engineering. Since our establishment, we have, with the help of sponsors and members, given out over 40 scholarship awards totaling over \$40,000.

We look forward to seeing you at our event. For more information, please see our attached flyer.

<http://aaaaea.org/sc/>
<https://www.facebook.com/aaaaea-ca>

Sincerely,
 Janeen Obeid, EIT
 President of the Board



AAAEA

Arab American Association of
Engineers & Architects - California

Annual Networking Dinner



Presenting our Keynote
Speaker

Mr. Roger Johnson
Deputy Executive Director
Los Angeles World Airport
(LAWA)

Saturday, December 5th

6:30PM - 11:00PM

The Center at Sycamore Plaza

5000 Clark Avenue

Lakewood, Ca 90712

Scholarship Awards will be presented

Program Includes: Networking,
Dinner, DJ, Entertainment & Raffle

Tickets: \$75 each, For reservation: info@amcaerusa.net or call Monica at 562-498-0808.
 Checks: Payable to AAAEA-CA 2892 Bellflower Blvd. Ste. #474, Long Beach, CA 90815

Levels of Sponsorship

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As a not-for-profit, non-religious, non-political organization, our goals are to further the careers of our members through networking opportunities, technical seminars, scholarships, and educational opportunities. Since its inception, the AAAEA-CA has relied heavily on sponsors like you to continue to hold the events that we do and provide our students with scholarships. Since 2010, the AAAEA-CA has awarded 46 scholarships totaling over \$41,000 to high school, undergraduate, and graduate students pursuing degrees in engineering, architecture, or information technology. For the first time ever, the AAAEA-CA will be able to offer scholarships at both our May and November events, thanks to generous contributions from sponsors like you. Through your support, we can continue this legacy of excellence.

AAAEA-Ohio News

Hello,

We would like to thank all of you who joined us in the First Social/Networking Event that was held yesterday. We had 20 guests in that meeting. Per the discussion we had yesterday we created a website for AAAEA-Ohio that provides more information about the association and history of AAAEA. The link for this website is : <https://sites.google.com/site/aaaeaohio/> . We would like to invite those who did not attend the last meeting to join us in our next meeting, which will be held in December; time, location and agenda for that meeting will be provided in November. Below are some pictures taken during our last meeting.

Best regards

AAAEA-OHIO Board



AAAEA-Arizona News

Several engineers and architects joined together in Phoenix on October 24th for their first meeting. The purpose of the meeting was to get community members aware of the AAEA organization and see if there would be interest in starting an official chapter here in Phoenix. Marwan Tamimi led the meeting and explained the organization and their goals and succeeded. Bilal Almasri from NAAAEA conferenced in to talk in more detail about the roots of the organization and how it got started. Bilal also answered several questions that the members had regarding events, sponsorship, purpose, etc. It was decided at the meeting that there was enough interest and that Phoenix could benefit from an organization like this. The action items that came out of the meeting was to recruit others and hopefully have a lot more members present at the official Kick-off meeting in January. From there, the group will elect a board and will file as an official organization. Everyone is excited to be part of the group and to create a meaningful and beneficial chapter in Phoenix.



Lina Bearat

Steering committee

AAAEA—Arizona

Next Meeting
Saturday 01/16/2016 at noon
Mark your Calendars

More information to follow soon

For more info. Email : bmasri@gmail.com



AAAEA-Capital Area News

Member's Appreciation Dinner Party

When Saturday December 5 , 2015

Where : Best Western Plus Hotel—Baltimore, MD

AAAEA - Capital Area members: \$10 with pre-registration and payment
Non-member: \$30 with pre-registration and payment

No tickets at the door!

Deadline to register is November 27, 2015

Use the "Register Now!" button below to reserve your seat!

Questions: ec@aaaeadc.com

Please bring your spouse and friends to enjoy an evening with members of our association and their families.

Looking forward to seeing you on December 5 at 6 PM.

Register Now!



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AAAEA-Capital Area News

2015 Executive Board Elections

Dear AAAEA Friend,

It is our great pleasure to inform you of our upcoming annual election event of the new Executive Committee of our organization. The election is for the following positions: President, Vice President, Treasurer, Secretary, and a Public Relation officer. [Click here](#) to see the duties and responsibilities of each position.

The Election Committee currently consists of: Walid Halboni, Chairman, Khalil Zaied; Saed Rahwanji and Khaled Masri.

At this time, the committee is accepting nominations. Any paid full member for 2015 can nominate any paid full member for any of the above-mentioned positions. Nominees for the President and Vice-President positions need to satisfy the requirements in our by-laws and its amendments and as stated below in this email.

If you would like to nominate yourself or anyone else, please complete the [nomination form](#) and email it to election@aaaeadc.com. The nominee will also need to provide a bio of himself/herself to the election committee. Please note that one nomination form is required for each nomination. The same form cannot be used for multiple nominations.



All nomination forms and biographies must be emailed to the Election Committee using the election@aaaeadc.com email address by November 27, 2015.

Election/voting ballots will be emailed to everyone shortly after November 27. Keep in mind that the Election meeting is scheduled for December 12, 2015.

Below is a section from our By-Laws, and its amendments, related to qualifications' requirements:

ARTICLE IX - ELECTIONS AND QUALIFICATIONS OF CANDIDATES FOR OFFICES

Section 1. Qualifications

A. Any candidate or nominee for any office shall be a **Regular Full Member** practicing in or retired from his/her special field of engineering, architecture, or information technology with good moral character and have been **a member in good standing for at least one year**.

B. A nominee for the Office of **President or Vice President** shall also have served this Association for at least **one year in the capacity of an Officer or a Committee Chairperson**.

[Nomination Form](#)

AAAEA-Illinois News

Project Pipeline

This summer, the Illinois Chapter of the National Organization of Minority Architects (I-NOMA) hosted their 4th annual Project Pipeline day-camp, a camp aimed to expose Chicago 6th-8th grade students to the architectural, engineering, and design professions. The program was held August 20th to August 23rd at the new Logan Center on the University of Chicago campus. Students participated in architecture and design activities including model building and sketching workshops. This year's theme was "Social Good through Design," and to that end, students worked on activities relating to community spaces and urban planning. Students also had the opportunity to tour the campus with University of Chicago campus architects and sketch famed buildings such as the Robie house.

With 70+ registered middle school students and 30+ volunteer mentors, the camp was a HUGE success! Be sure to check out a quick recap of this year's project which was featured on [WGN Channel 9 News](#)! Both Arab American Family Services and AAAEA worked to make this camp accessible to students from local schools including Aqsa and Universal. As a result, students from these schools were able to participate in the camp and learn design basics in a diverse environment. A special thank you to the Khaled and Noha E. Taha Foundation for their generous financial sponsorship of this project. We look forward to similar activities to continue to promote engineering and design professions among the youth.



AAAEA –Business Directory



The National Arab American Association of Engineers & Architects is working on publishing its First Business Directory.

If you would like to be included in our first Business Directory, email us the following by September 30, 2015:

- Business Name
- Business Address (Street, City, State, Zip Code)
- Business Website
- Business Telephone
- Description of Your Business
- Business Category
- Your contact information
- Business Logo in High resolution Image Format

The directory will be published by the end of the year.

Cost: FREE to AAAEA members. \$50 for non-members.

Email National Career Committee : career.center@naaaea.org

AlMuhandes Upcoming Deadlines

ARTICLES DEADLINE DATE	PUBLICATION DATE
Thursday, December 24, 2015	Tuesday, December 29, 2015
Thursday, January 21, 2016	Tuesday, January 26, 2016
Thursday, February 18, 2016	Tuesday, January 23, 2016

AAAEA Online EIT/FE Review Course

Are you planning to take the EIT Exam?

AAAEA-Chicago offers online EIT/FE Preparation Videos.

The videos were previously recorded at the Illinois Institute of Technology (IIT) campus. The lectures taught by highly knowledgeable professionals and experts in their fields. These classes are designed to help you prepare for the EIT/FE Exam and concentrate on in depth reviews and problem solving of each of the topics listed below.

The videos are streamed online and can be accessed from any computer with an internet connection. Study, learn, and review at your own pace around your own schedule.

The EIT (or FE) Exam is offered six times a year . Registration for the EIT exam is done through NCEES. Please refer to ncees.org for exam dates and registration methods.

Video Topics:	Instructor
Mechanics of Materials I	Dr. Khudeira, PE, SE
Mechanics of Materials II	Dr. Khudeira, PE, SE
Mathematics I	Dr. Shuaibi
Mathematics II	Dr. Shuaibi
Thermodynamics	Mr. Ashraf Al Hayek
Probability & Statistics	Dr. Shuaibi
Chemistry	Dr. Aheda Saber
Statics	Mr. Grainawi, PE, SE
Engineering Economics	Mr. Bou-Saab, PE
Computer Science &	Mr. Baha Al-Abed
Electrical Engineering	Dr. Elqaq, PE
Dynamics- I	Dr. Mahamid, PE
Dynamics- II	Dr. Mahamid, PE
Fluid Mech.	Dr. Mahmoud Issa, PE

Price:

Members: \$100

Non-Members: \$200

For More Information Email: education@aaaea.org

National AAAEA - Identity Brochure 2015



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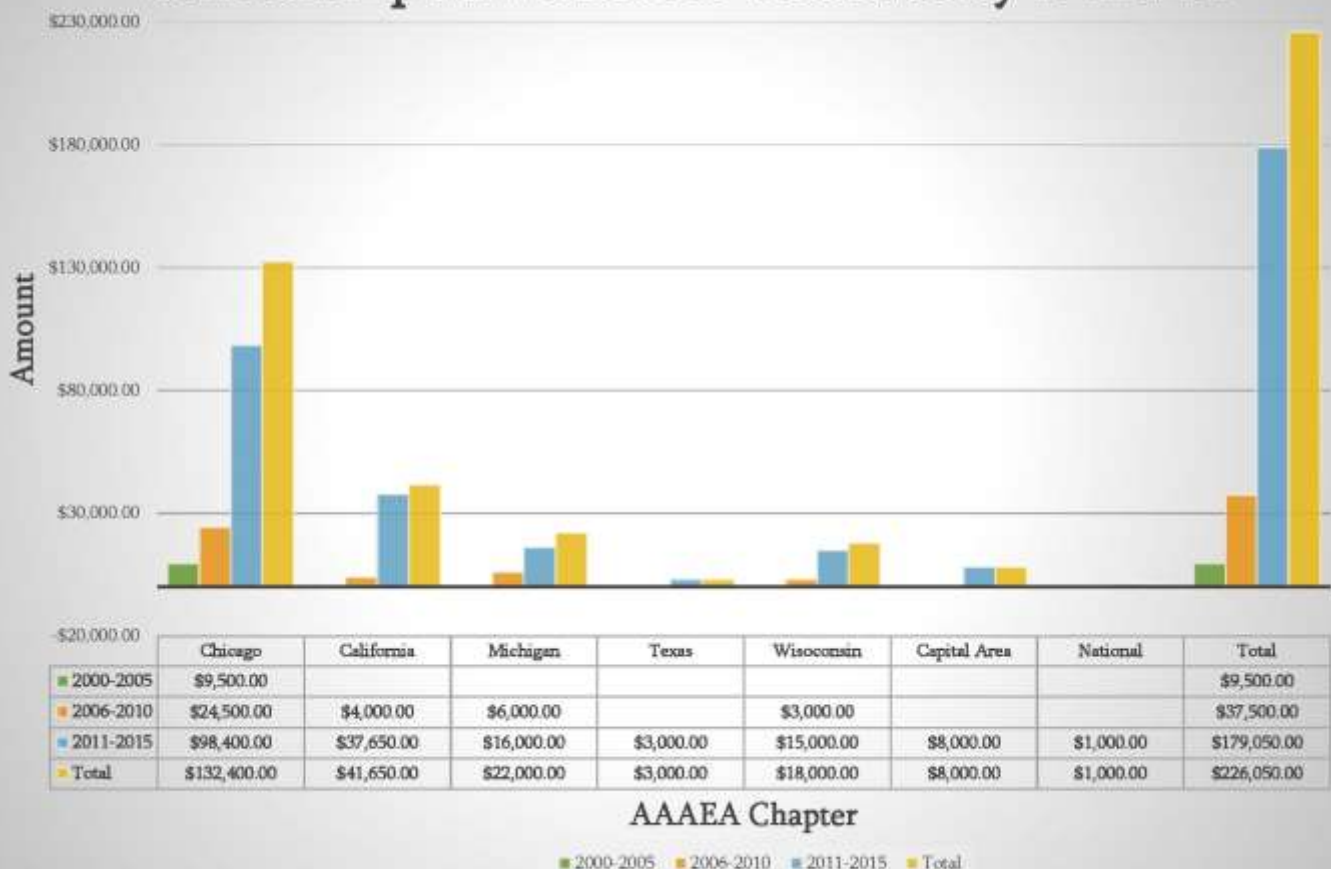
- ◆ Send your advertisement to AlMuhandes@naaaea.org
- ◆ Include your name, address, email and phone number.
- ◆ Please be aware that we reserve the right to refuse any advertisement
- ◆ If we create your Ad, it will be extra \$100 per page.
- ◆ Payment is due at the time of advertisement.
- ◆ AlMuhandes is published on the last Tuesday of every month. Deadlines are on Thursdays prior to the last Tuesday.
- ◆ AlMuhandes is posted monthly at the National AAAEA website and emailed to over 2000 members & Friends.

AAAEA COMMUNITY IMPACT

Scholarship Program

AAAEA Has contributed more than
\$226,000
in Scholarships Nationwide to Arab American
Students between 2000-2015

Scholarships Awarded to Students by AAAEA



SUPPORT AAAEA

Support AAAEA by shopping on Amazon

If you already shop on Amazon, we invite you to use smile.amazon.com and choose "Arab Americans Association for Engineers & Architects" as your charity of choice. The shopping experience is identical to Amazon.com with the added benefit that the AmazonSmile Foundation will donate **0.5%** of the price of eligible purchases to AAAEA once selected as the charity of choice. Below are the steps to do that:



1- Visit smile.amazon.com

The entire shopping experience is the same and most products available on amazon.com are available at AmazonSmile

2- Sign in and choose your charity

The screen will look slightly different depending on whether you're already signed into Amazon. If you're already signed in, simply search for "Arab Americans Association for Engineers & Architects", and then proceed to step 3

You can also click on the following link to search for charitable organizations:

http://smile.amazon.com/gp/charity/change.html/ref=smi_se_abtpo_change_cycsc

If you're not signed in, enter your regular Amazon email address and password. Then do the above step, and then proceed to step 3.

3- Select "Arab American Association For Engineers & Architects" in Chicago, IL

4- Start shopping, and share with your friends and relatives!

Once you've selected your charity everything else functions the same. Shop for your favorite products. Most products are eligible on Amazon Smile—if not, you'll be notified. You can checkout normally as well. No extra cost is passed onto you—Amazon will donate 0.5% of your purchase to AAAEA!

METLIFE



National Arab American Association of Engineers and Architects Association Discount Program

MetLife's Disability Insurance Association Discount Program offers you an opportunity to receive high-quality coverage at discounted rates.

The program offers:

- 10% premium discount with gender-distinct rates¹ and full underwriting.
- Noncancelable and Guaranteed Renewable coverage available. This means MetLife cannot cancel your coverage or increase your premium before age 65 or 67, or five policy years if later, as long as your premiums are paid on time.²
- Opportunity to customize coverage with optional riders,³ such as:
 - > **Your Occupation Rider** – If a total disability prevents you from performing the material and substantial duties of your regular occupation, you could receive your full benefit even if you are able to work in another occupation.
 - > **Residual Disability Rider** – You can receive a partial disability benefit, under certain conditions, if a partial disability causes you to lose a portion of your earnings (as specified in the rider).
 - > **Catastrophic Disability Rider** – Provides an additional monthly benefit if your condition meets the criteria of a catastrophic disability as set forth in the rider.⁴
 - > **Guaranteed Insurability Benefit** – Allows you to increase your coverage as your income increases over time, without any medical underwriting at the time of increase. Financial underwriting is required to determine eligibility for an increase in coverage.
 - > **Life Event Rider** – Allows you to apply for a one-time increase in coverage following a qualifying life event such as a promotion from your employer; increase in the number of family members; or graduation from an accredited post-secondary educational institution.⁵
 - > **Cost of Living Adjustment Rider** – Helps your benefits keep pace with inflation when a disability lasts more than one year.

For more information, contact :

Hussam Zayyad CFP®, MBA CERTIFIED FINANCIAL PLANNER™ practitioner Financial Services Representative

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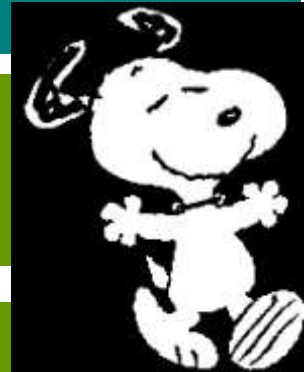
hzayyad@metlife.com

Website: www.HussamZayyad.com

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- Pay off a mortgage
- Pay for funeral and estate settlement costs
- Provide for a child's college education
- Create a financial legacy for the next generation
- Help transition a business

Being able to protect your loved ones, even after your death, is one reason so many people turn to life insurance. The comfort this assurance gives can be immeasurable.

Example of Monthly Premiums Guaranteed for 20 Years

Age	Male			Female		
	\$250,000	\$500,000	\$1,000,000	\$250,000	\$500,000	\$1,000,000
30	\$14.31	\$22.41	\$38.61	\$12.74	\$19.26	\$32.31
35	\$14.76	\$23.31	\$40.41	\$13.19	\$20.16	\$34.11
40	\$19.71	\$33.21	\$58.41	\$16.79	\$27.36	\$46.71
45	\$30.29	\$54.36	\$102.51	\$24.44	\$42.66	\$78.21
50	\$44.01	\$81.81	\$154.71	\$33.66	\$61.11	\$113.31
55	\$69.21	\$132.21	\$256.41	\$52.34	\$98.46	\$183.51
60	\$127.26	\$248.31	\$455.31	\$86.54	\$166.86	\$295.11

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AlMuhandes Notes

- ⇒ National AAAEA (NAAAAEA) is the publishing organization of AlMuhandes; NAAAAEA is a non-profit organization working to help its members as well as the community as a whole.
- ⇒ AlMuhandes is downloadable and FREE through direct email to all AAAEA members & friends, and available on the NAAAAEA Web site; any content in the AlMuhandes newsletters is used for informative or educational purposes only.
- ⇒ AlMuhandes is published on the last Tuesday of every month.
- ⇒ All news and articles must be e-mailed to almuhandes@naaaea.org by the Thursday prior to the publishing day.
- ⇒ All chapters must update their e-mail list in order to ensure the distribution of AlMuhandes to all their members.
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 5. We reserve the right not to publish any material sent.
- ⇒ **Any questions, concerns or feedback regarding AlMuhandes should be emailed to almuhandes@naaaea.org**

AAAEA Outreach News

100 Arab Americans Who Care Event

Keeping up with our AAAEA culture and as part of our mission, I had the honor to be approached by the Center for Arab American Philanthropy (CAAP) which is a program of Arab Community Center for Economic and Social Services, the Largest Arab Organization in the US; to assist and attend their exciting event in Chicago on Saturday November 14, 2015.

The event is called "100 Arab Americans Who Care", and it is a very unique concept. At the event, guests pooled their money to make an impact on a cause that matters to them. Each attendee nominated a local nonprofit organization of their choice, and then 3 were randomly picked for the attendees to vote on at the event. At the end, everyone voted for 1 organization to receive a grant.



CAAP hosts this event locally in Michigan and Ohio, and everyone has a lot of fun and feels great that their \$100 ticket turned into a large grant to a community organization.

Bilal Almasri

AAAEA National Chairman of the Board

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AAAEA Sustainability

On November 1, 2015, the AAAEA National Conference was held in Orlando, Florida. I was invited to this event as an observer to learn more about the organization and further contribute to our chapters. One of the challenges we face as an organization is sustainability. AAAEA has faced this challenge since its establishment in 1996. The core concern is how to keep the organization successful and active for future generations. As a current student member in the Illinois Institute of Technology (IIT) Chapter and a part of the AAAEA Illinois Chapter, I participated in a sustainability workshop along with the previous IIT Chapter Presidents Hedaia Ahmad and Rami Asfahani. During this workshop, we discussed the importance of having a student chapter in each state. The workshop was very interactive in that each student shared their experience as a member of the student chapter.



Additionally, delegates and observers from different chapters asked questions concerning chapter activities and ways in which they can participate and in return, improve their own chapters. Having a student chapter in each state is one of the solutions to keep the organization sustainable. This is the best way to expose the organization to younger generations and vice versa. Chapter exposure to students at an earlier stage in their educational career will develop their skills in order to produce ideal future Chapter leaders and professionals.

We must invest in the younger generations and attract them to the professional organization through constant support and perks they receive as student members. Students have an opportunity to apply for the annual scholarship which is offered from the local chapter and the national chapter. Students receive the full benefits of the organization members and are allowed to attend each event at a discounted rate. Another great benefit for the students is networking with professionals during their educational stage. AAAEA is a great resource for those who join. It will help each of them to excel in their career faster. Finally, AAAEA took initiative this year to engage young professionals to attend the National Conference to get them involved with important decisions regarding the future of AAAEA.

Are you on Target for Retirement ?

We all have taken vacations and long trips. We spend days and weeks preparing, budgeting, making reservations etc.. We make time, to prepare for these memorable events.

Being in the Financial Services for that past 15 years helping individuals and businesses to plan for a sound retirement, I am always baffled by the responses I get from people when you ask them when was the last time they looked at their 401k, IRA statements? With our dynamic and ever changing economy when was the last time have you fine-tuned and rebalanced your portfolio? The excuse is "I have been very busy, or I have a birthday party to attend, or I don't have time".

For a week or two vacation we spend weeks of preparation but for the "Mother of all Vacations" our retirement "we ain't got time" go figure!!!. For a short trip we got accustomed to punch in our destination in the GPS before taking off, how about the trip of life, our retirement have we punched in our final destination to a sound and good life style when we are ready to exist the work force? Are we on target to cross the finish line? or are we going to run out of gas and fell short of our goals?

In 2011, the first wave of baby boomers (people born between 1946 and 1964) reached the "government assigned retirement age of 65" and from that point on and for the following 18 years they will continue to do so. With all the medical and technological advancements, we are expected to live longer into our 80's. Have we accumulated enough wealth to sustain us for minimum of 20 years? We do medical check-up on annual basis to see how healthy and fit we are. When was the last time we had a financial check-up to verify how healthy is our financial well-being? Many questions remain unanswered and should be urgently addressed.

Stop!!! Take time off!!! and do the most essential event of all your daily and living activities. Do an "EKG" on your finances and make sure you are on target for a healthy prosperous retirement.

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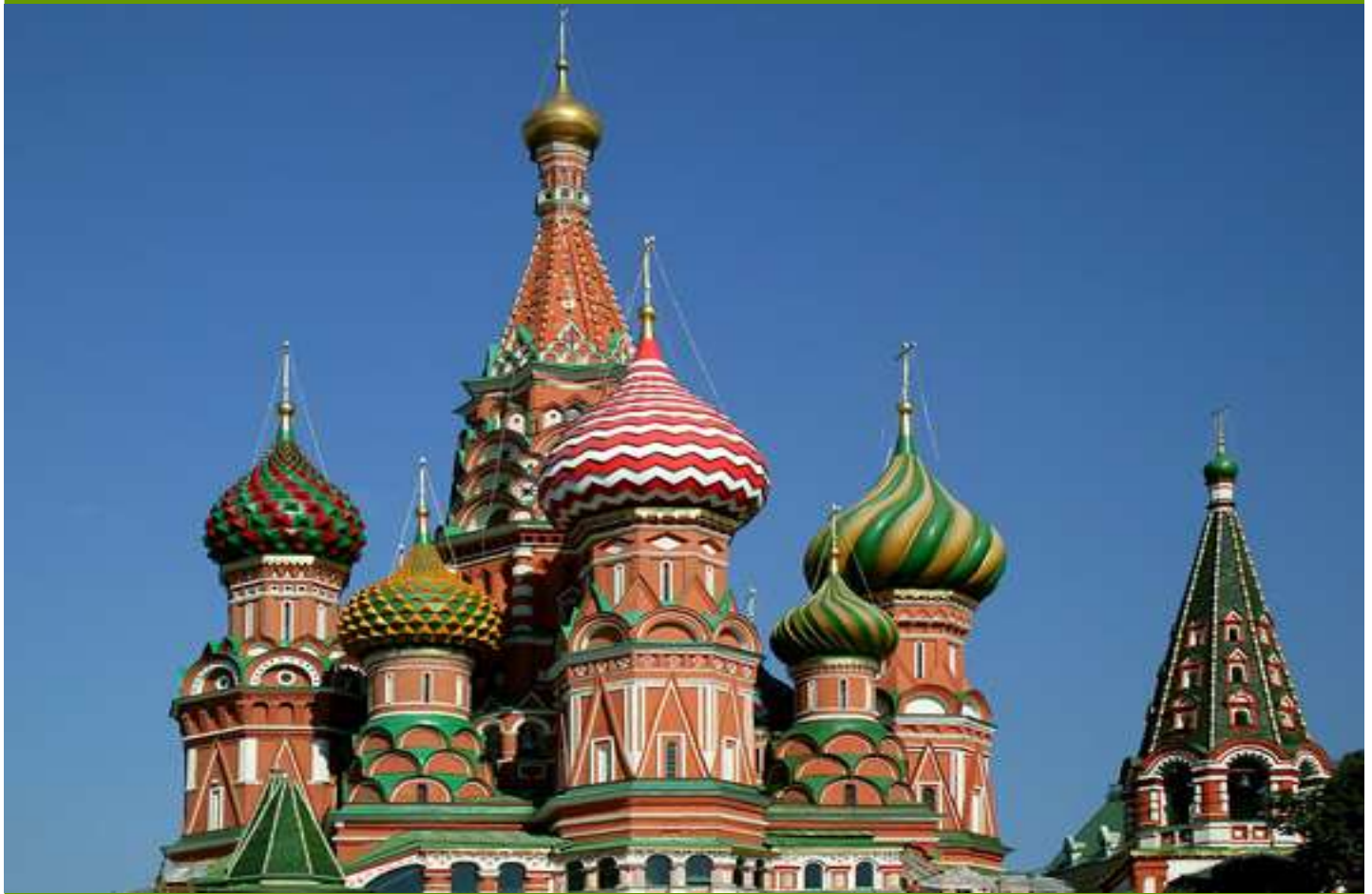
AAAEA is going to North Carolina, and Arizona

You can help by providing
contact information of engineers
who may be relatives,
colleagues, or friends.

Forward to **Mr. Bilal Almasri**
National Outreach Committee
Chairman

Outreach@naaaea.org

Picture of the Month



St Basil's Cathedral, Moscow

This garish, candy coloured cathedral is in fact Moscow's most visited tourist attraction. The famous landmark, shaped to resemble the flame of a bonfire rising into the sky, is located just outside the Kremlin gates and marks the geometric centre of the city. Built between 1554 and 1560, the cathedral was erected during the reign of Ivan IV (Ivan the Terrible). Little is known about the building's architect Postnik Yakovlev, but he was clearly a fan of onion domes, sharp spikes and polygonal towers.

AAAEA Mission Statement

AAAEA is a professional Arab American association dedicated to help, strengthen, empower and inspire its members for excellence. AAAEA promotes and advocates the Arab American Engineers, Architects and Computer Science professionals in North America, by providing career and educational enhancement programs, technical exchange, fellowship, and community service. AAAEA is a non-profit, non-political and non-religious Professional Association. Membership is open to corporations, academic, professional institutions, and qualified individuals.