

to the recently completed Niles Police Station at Touhy and Milwaukee. The elevator will discharge onto the level area before the station's front door, pictured above. It will make the building more convenient to those with disabilities who will no longer be required to use a ramp that currently leads to the entrance.

Mosque approved 4-1 by MG Board Krier to lead 8 Conditions may conditions were unnecessari-by burden unnecessari-

INDEX Weekly Vol. 48 No. 27

Commentary

against Wheaton Warrenville Saturday.

For the story, turn to page 11.

Seniora9

In the News

Final Uptown Plan presented to Park Ridge Council, pg. 2

MG Trustee Jim Karp says political career is not over, pg. 10

Notice

The Bugle's offices will be closed Thursday, Nov. 25 and Friday, Nov. 26 in observance of Thanksgiving.

cause MCC to reject agreement

week to fix those problems.

"It has to be corrected," Niles

INACCESSIBLE PAGE 4.

Continues...

special use permit that will allow a new mosque and school addition to be built at the Muslim Education Center (MEC) located at 8601 Menard in Morton Grove was approved by the village board Monday night. 32 conditions were attached to the permit. The final vote was four to one with Trustee Rick Krier opposed.

Representatives of the Muslim Community Center (MCC), which owns the MEC, said that several of the

ly burdensome on the MCC and that their board might week. not approve the project with the village's conditions

attached. If the MCC board rejects the special use permit and, thus, the federally mediated agreement, it could land the village back in court.

Uplifting

"If the MCC board rejects the special use permit that means we're back in court," said Yasir Aleemuddin, the MCC's general counsel.

MCC President Mohammad Kaiseruddin said that the MCC's board is scheduled to meet in about three weeks, on Sunday, Dec. 11 and that the special use permit will either be taken up by the board then, or at a

be called as early as next

Members of the village board expressed frustration that MCC representatives tried to alter the 32 conditions at the board meeting. Among the objectionable conditions were clauses requiring the MCC to end all non-religious activity at the expanded facility by 10 p.m., forbidding occupancy of the prayer hall and the community room in the basement by more than 675 individuals and restricting the MEC School to only kindergarten through eighth grade classes. During hearings of the vil-

Continues..

MOSQUE page 3.

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ritting Morton Grove Trustee Rick Krier will lead the Caucus Party's slate as their mayoral candidate for the April 2005 elections, party leaders announced over the weekend.

Krier was the only Caucus Party candidate to be elected to the village board in the last election. The 2005 slate will also feature Georgianne Brunner, Rita Minx and Roy Kogstad as trustee candidates and Carol Fritzshall as a candidate for the village clerk.

Saying that they expected an uphill fight, Caucus Party officials said that their platform is to

Continues...

KRIER page 4.

Thursday November 25, 2004

THE BUGLE

All types of Windows

Awning & Shutters

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Best Insulated Windows in Chicagoland

News Final Uptown plan presented to city

BY MIKE SANTORO

msantoro@buglenewspapers.com

the Bredemann property, few imagined the day when a plan for a new retail and residential development would be approved. On Monday the city presented its final draft of the redevelopment agreement to the public. The fiftypage document outlined the city's partnership with PRC Partners, and cemented its commitment on a number of issues including financial and traffic planning.

The process was long and involved a lot of back and forth. After seventeen drafts and more than twenty meetings the city feels it has a fair agreement.

"This was a very complex negotiation because of the site, IDOT, the financial issues, and the desires of the community to make this the best plan possible." Mayor Michael Marous said. "We took this into account and the negotiating team feels this is a fair agreement on both sides."

The city hired multiple consultants to check the work and estimates of PRC Partners. City engi-

broke the costs down into four Hations began to purchase improvements, signal and road- "I way, storm water management, and construction costs of residential and retail. After taking into account all these areas, their esti-Partner's submitted estimates.

"Given the level of detail, the 1% difference of our estimate versus PRC's is completely reasonable" Mazir said.

Tim Doren, of KLOA, spoke on the traffic situation and the need to close Meacham at the south end, and the adding of two traffic signals at Summit and Northwest Highway and Summit and Touhy. He also noted that the traffic patterns demanded that left turns from Northwest Highway onto Touhy be prohibited at peak traffic times during the week.

"With the complexity of this area, our goal was to not make things worse." Doren said. "In things better."

The City Manager then

neer Joe Mazir was able to check account the revenues produced the costs estimates and verified from the area and the costs to the they looked correct. His team city, there will be a surplus of 20 million dollars that goes to the

> 'There is tremendous upside to this project." Schuenke said. "We





THE BUGLE

Thursday November 25, 2004

NEWS

Reaching Out

Niles Park District inserts Polish, Spanish registration forms in Winter/Spring brochure

BY ANDREW SCHNEIDER editor@buglenewspapers.com

Dolish and Spanish-speakers will be glad to see a regis-L tration form in their own language when the Niles Park District's Winter/Spring brochure and where it goes," said is distributed on Nov. 29.

The Park District has been working on ways to better serve its patrons whose first language guages." isn't English. They worked with staff at East Maine School District 63 to determine which languages are most spoken in the almost a dozen different languages. The Park District initiative was spear-headed by Board President Jim Hynes and

those, three spoke Polish."

The only material that will be LoVerde said it would be far too individuals," said Hynes. brochure. Park District officials parents went through.'

hope that people who speak those languages will feel more comfortable registering for programs when they know where their money is going.

"The document indicates how much money the programs cost LoVerde. "We even hope to have bi-lingual employees in the future who can speak the lan-

For now, though, only the registration forms are available in Spanish and Polish.

LoVerde and Hynes were both Park District other than English. surprised to some initial reaction District 63 distributes material in from members of the community, who called to complain about the potential for multi-language registration and the Park District. Many, LoVerde said, simply Executive Director Joe LoVerde. asked why the Park District was "On my block alone four new wasting tax dollars and would families have moved in over the then hang up. Some even said last two years," Hynes said. "Of that people living in the Park District should learn English.

"A lot of those people who reproduced in Polish and Spanish called are probably the children are the registration forms. or grandchildren of foreign-born costly to reproduce the entire "They've forgotten what their

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Niles, Orzeczenie rezyg uczestnictwa w tym p Prosmy o dokładne prz przymujesz trzyke i ob tkore ty ak mejetnia z programaniżającam u tym tub mejerny się i połwi ponasto pełne rycyho k podopieczny tw może ulice Dystrict, jego urzęsnako uje m tub mejernu dzie Ninejszym całkowich r d seckropotopieczny tw dochropotopieczny tw	11 60714 nacji z wszelkich e recrytanie (ogo takze, e powiedziałość prawa skolwychował maje skolwychował maje skolwychował (wiecze wyszerował wszyskich wyszerował w szyskich obarczen w szyskich wyszerował w szyskich wyszerował w szyskich wyszerował w szyskich wyszerował w szyskich wyszerował w szyskich wyszerował w szyskich zerzennem w kolektych stane w kolektych połska stane w kolektych połska	I rezygnuje by zepozna orza zrzeba a doznać w ne ryze transpor ne ryzyko ur obratań, us ie w program zy oraz pra byłaku ucze zy oraz pra zy oraz pra z	Prosimy o prosczytanie sa ze walatkich rozzczeń za ze walatkich rozzczeń usz pe i razyoudan o se du za pe i razyoudan ze du za pe i razyoudan ze du triodzenie uskranego uzz wie o którym mowa Debi j triodzenie uskranego uzz wie o którym mowa Debi j triodzenie całkanego uż skolchenie ostar waszkich no skolchenie oszt waszkich no skolcheni	eć połwel wyniktyce wyniktyce scamocze kich żąde ostrikow w ez względ godzen a względ godzen a względ godzen a względ godzen a wybym ja lu programuje strzeń z ty lępować, L to jest, jeż w, że moj o u dzieln	go tekstu don n w traktice te n datrikadien te n datrikadiene nik wezyte zasernikowa proteksi nek te traktu datrika programma programma nekt med ten tek zeptectern e przywiłeje m kowych parka	Jardnin, sby za go pragormu, go pragormu, snite za skrates koli za skrates koli za skrates koli za skrate koli	adresowaną kopertę zweotr spozmać się, że zepisując al prejemistry zepisując al prejemistry zepisując al internet zakowarzyszącymi oraz dobrowolnie zgadzam sł ub moje neletinie dzastup Po obwieli rosztupi zgadzam sł ub moje neletinie dzastup Po opieczny moji mieć (lub, jeśł w Morenu moje nietetna która moją naszać sej mi lut wmy jak orginalny podpis zkańców, ja I moje dzieci są usieszow lab cośnięte są do wytęcznego użytku Parl	ilų da 2700 m rouma, ilų, sky ork sit ilų

Mosque -

lage's Plan Commission MCC representatives said that no decision had been made on whether or not to operate a high school at the MEC and several MCC members were present at the board meeting to voice their support for a high school.

Kaiseruddin said that he had been keeping the MCC's board aware of the negotiations with the village and that their objections to the clauses had prompted comments from himself and Aleemuddin.

Village trustees all praised the work of the various commissions that dealt with the MCC's petition for a special use in over 30 hours of meetings. All the trustees said that they had not come to their decisions lightly. Dan DiMaria and Steve Blonz both argued that those who called the mosque a "done deal" were misinformed. "I wish I had the number of

some of the people who have told me this was a done deal,' DiMaria said at the meeting. "I would have called them at 1 a.m. or 2 a.m. last night when I was up thinking about it."



(Continued from page 1)

Thursday November 25, 2004

NEWS

naccessibl A special report from The Bugle

Mayor Nick Blase said.

According to Blase, the decision to construct the elevator was made last week when village officials learned that a 64-year-old woman was unable to make it to the top of feet off the ground. the ramp because of its extreme length. The woman, Ginger Lane, Morrissey said that architects were was an employee with the advocacy group Access Living. She often tests ramps with her manual wheelchair.

learned of the involvement of the elevator, but Morrissey said it advocacy groups," said Blase. should definitely be finished with-"Even if [the ramp] can be made to conform we're going to put in an elevator because, for some people, as soon as possible," she said. it may still be difficult to get up the ramp and we want [access to the be fixed so that it complies with building] to be convenient."

Krier_

government through open and Party's incumbents, Mayor Dan unbiased discussion of all issues, Scanlon, Trustee Jim Karp and reestablish fiscal integrity and "compassionate" undertake repair of village problems.

Last week Morton Grove's Action Party announced that its slate would be led by Dan paign," said Krier. "We think

the preliminary stages, but Blase said it would be located on the building's exterior and would discharge onto the level area in before violation of those regulations the building's front entrance 14-

Village Manager Mary Kay currently developing plans for the elevator and that no final determination on either the design or the location had been made. No time-"We made the decision when we frame was set for completion of in the next six months.

"We'd like to see it completed

In the meantime, the ramp will the Americans with Disabilities 'the Niles Police had occupied Plans for the elevator are still in Act (ADA) and the Illinois

Clerk Marilyn Sneider would not

run again. But they believed that

their slate was the best to lead

"We look forward to the cam-

Morton Grove in the future.

Environmental Barriers Act, which set guidelines for accessibility. The ramp is currently in because of improper slope, missing grading above the set of stairs, and various smaller problems with the handrails.

(Continued from page 4)

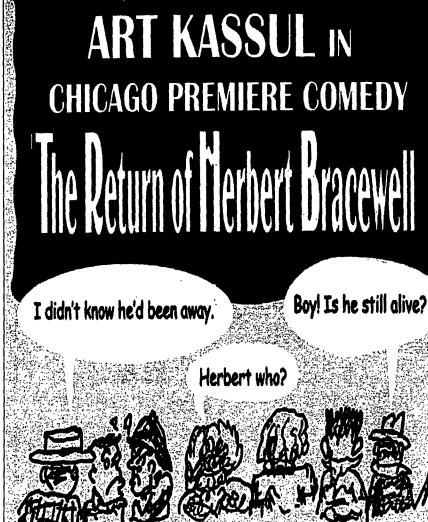
In order to ensure access, until the elevator is constructed, the village is considering installing an intercom at the bottom of the ramp.

"We're looking at options like an intercom," said Morrissey, "so that someone could come down to help a person up if they needed it."

The new police station was completed earlier this year. It replaced a smaller building that since the 1960s.

(Continued from page 1) restore trust in Morton Grove Staackmann and that three of the that the Action Party has put together a formidable slate and we're going to give it our best shot. If elected we will make some changes in the villages."

Krier also said he was proud to be running with the other candidates who, he believed, would make a great addition to the vil-



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Notre Dame A College Preparatory High School for Young Men 7655 W. Dempster St. Niles, IL 60714 847 965 2000 www.ndhsdons.org

BY JEFFREY CARDELLA PUBLIC SERVICE ADVERTISEMENT Special to The Bugle **Edward Jones** Giving Financial Gifts? Know the Rules

As the holidays draw closer, you may be pass through your estate free of the estate tax. spending time looking for the right gifts for (The estate tax is scheduled to be repealed in your loved ones. This year, why not skip the 2010, but this could change. In any case, see hassles and, at the same time, give a gift that your tax adviser before making any substantial can improve the recipients' financial outlook?

Before you gift-wrap those 100 shares of Do the Math Before Giving Stocks Company XYZ stock, however, you'll want to know a few things about making this type of decide how much stock you want to give away. transaction. Both you and your loved one will You'll need to know what you originally paid benefit more from your gift — if you know the for the stock (its cost basis), how long you've rules.

Understanding Gift Taxes

individual, you won't get a tax deduction, but, most of the time, you won't have to pay a gift you've given them. tax, either. However, if you give more than the Gifts for IRAs "annual exclusion amount" (\$11,000 for 2004) to one person (other than your spouse) in a sin- help your intended recipients make progress gle year, you'll have to file a gift tax return. You toward their financial goals. As an alternative, probably still won't need to pay a gift tax; you consider giving your loved ones money to add can give up to \$1 million during your lifetime more shares of stock (or bonds or other investbefore you incur these taxes. And you won't use ments) to an IRA. For 2004, investors can put up any of this amount until your gifts to one up to \$3,000 in a Roth or traditional IRA (or person in one year exceed the annual exclusion \$3,500 if they are 50 or older). If your intended amount. So, for example, if you make a \$15,000 recipients have fully funded their IRAs for gift in 2004, you have used up only \$4,000 of 2004, they can apply your gift for 2005, when vour lifetime limit.

Any amount you use out of your lifetime gift for those 50 or older). tax exclusion counts against the estate tax Happy Holidays... exclusion, which is \$1.5 million for 2004 and 2005. For example, if you use \$200,000 of the can brighten the holidays for those you care limit by making gifts during your lifetime, you most about — and your generosity will be felt have reduced by \$200,000 the amount that can for years to come.

financial gifts.)

Once you know the gift tax rules, you can held the stock and the fair market value of the stock at the date of the gift. Recipients will need When you give a financial gift to another this information to determine capital gains or losses if and when they decide to sell the stock

You don't have to actually give stocks to the IRA contribution limit is \$4,000 (or \$4,500

By giving stocks or other financial gifts, you

المربعة المجتلية المتشرق بتتريب الموجون المتشر المتشرين والمتعاد البتار

JEFFREY Cardella can be reached at Edward Jones, 8141 N. Milwaukee, Niles, 847-470-8953

THE BUGLE



POLICE BLOTTER 2 3 MORTON NILES Bugle Graphic: Locations Approximate

MORTON GROVE

The following items were taken from official reports of the Morton Grove Police Department for the guards told police the other two with an itemized list. Among the week ending November 19, 2004.

Battery theft (6300 Oakton) A 38-year-old Skokie man got more charges then he needed when Morton Grove police charged him with retail theft for allegedly shoplifting a battery pack from the Menards store in the 6300 block of Oakton Thursday morning November 11.

According to police, a security guard at the store watched the man on security camera as he opened a power tool kit and removed the battery. The security guard said the man placed the battery into a similar tool kit and then the store watched the woman place a of their house. paid for that kit. Security said the man pair of women's panties into her paid for the tool but was stopped just purse along with other lingerie items. beyond the registers because of the additional battery. Although the report lists the value of the power tool set at \$134.99 it does list the value of the battery. The man has a court date of January 3, 2004 in Skokie.

2 Jeans stolen (6800 Dempster) A 37-year-old Chicago woman was charged with shoplifting five pairs of jeans from the Marshall's store in the 6800 block of Dempster Tuesday evening November 16. According to police, a security guard at the store watched the woman enter the store along with two other women carrying large flat bags. The security guard along with another guard at the store watched as the woman removed five pairs of jeans from the display rack and carried them to different sec- cern what was missing until

remove the security tags and place the and fishing gear were missing. items into her bag and walk out of the According to the report, the man store before they stopped her. The called the police on November 11 women purchased items and then left. items stolen from the locker were a The five pairs of jeans were valued at \$500 trolling motor, a Woodstrem \$100.

3 warrant (7200 Dempster) Morton Grove police arrested a man on an outstanding warrant after they found him waiting in a car outside the was stolen from in front of the own-Loehman's store in the 7200 block of ers home in the 7100 block of Church Dempster Thursday afternoon November 11. Police were led to the November 14. The 43-year-old man after questioning a 22-year-old owner of the car told police someone Elmwood Park woman regarding a stole her car sometime after 11 p.m. retail theft charge at the store.

In that incident, security guards at at that time and parked the car in front The items were valued at \$120.

4 Storage locker burglarized (6400 Lincoln)

A plastic latch on a storage locker located on the ground floor of a condominium building in the 6400 block of Lincoln Ave. was just not enough to keep someone from removing nearly \$4,000 in tools from the lock-

According to police, the 61-yearold owner of the locker called police Wednesday October 27 after she discovered the plastic latch on the locker had been cut and a number of items from the locker were scattered on the floor near her car. The woman told police her 38-year-old son, who lives at the same address was unable distion of the store. The guards told November 9. The woman told police

police they watched the woman her son discovered numerous tools fishing tackle box with tackle valued Man arrested on outstanding at \$200, and a \$1,200 DeWalt 18 volt self leveling laser kit.

5 A green 1993 Tovota Carr A green 1993 Toyota Carry sometime overnight Sunday because her husband had come home

NILES

The following items were taken from official reports of the Niles Police Department for the week ending November 22, 2004.

6 High Speed Chase (9000 Milwaukee)

A 23-year-old Glenview man led police on a high speed chase in the westbound lanes of Howard St. near Milwaukee Ave. in the early morning hours of Saturday November 20.

According to police, a Nines police officer on patrol saw a cargo van traveling at 100 m.p.h. southeast on Milwaukee Ave. swerving from center lane to curb.

Police said the van struck the rear to elude the police officer trying to produced no drugs, curb the car.

Police said the driver of the van lost control at Sibley and Elmore and jumped the curb and drove onto the west parkway lawn hitting a stop sign and a tree. The car stopped in a row bushes in the east parkway lawn at 120 Sibley.

At this point police said the man started to run from the scene, but police were able to capture the man and handcuff him.

Police said the man smelled of alcohol and the man admitted to drinking at a friend's house. The man refused field sobriety tests.

Besides a DUI arrest the man was charged with aggravated fleeing of the police, speeding, driving with a suspended license, and a number of other traffic violations. He appears in court December 7,2004 in Room 107 in Skokie at 1:30 p.m.

Power wrenches recovered 7 Power wre (Golf Mill)

A 26-year-old Streamwood man was arrested for shoplifting Thursday evening November 18 after a store security guard at the Sears store in Golf Mill watched the man on a surveillance camera place eight impact drills under his clothing and attempt to leave the store. An air impact drill is about the size of an electric hand drill.

Security allowed the man to pass the cash registers before arresting him. The eight drill were valued at \$1,289.92

Lockers burglarized.

(9210 N. Milwaukee Ave.) 8 Two visitors to a health club at

9210 N. Milwaukee told police someone burglarized their lockers Friday night November 19. In both cases the thief took cash, credit cards, and identifications. Police said both victims said the combination locks were still intact.

Stocking stuffer (220 Golf Mill)

9 A 61-year-old Chicago woman was stopped by security guards at the J.C. Penny store in Golf Mill watched the woman remove a pair of nylon stockings from a display rack and then take them into a fitting room and attempt to leave the store wearing the stockings.

Police recover homemade hash

10 pipe (7700 Dempster) Nines police found a hash pipe in the glove compartment of a car driven by a 16-year-old Park Ridge youth early Sunday morning November 21.

According to police the youth was driving 50 m.p.h. in a 35 m.p.h. zone in the 7600 block of Dempster when police stopped him. The police officer said the youth looked very nervous. The police officer said he issued the youth a written warning for speeding and then told the youth he was free to leave. According to the report the police officer then asked the youth for permission to search the car and found a a hash pipe made from a plastic soft drink bottle and aluminum foil. A further search of of a black Honda Civic and continued the car with the help of a search dog

The following items were taken from official reports of the Park Ridge Police for the week ending November13-18, 2004.

Burglary (1700 Church) A home in the 1700 block of 11 Church was burglarized sometime over the weekend of October 15-18. The owners of the home discovered the rear door forced open and an undisclosed amount of cash missing, but did not report the burglary to the police until a month later.

Burglary (600 N. Goodwin) A home in the 600 block of N. 12 Goodwin was burglarized sometime between Saturday November 13 and Monday November 15 after someone forced open a basement door.

Burglary (100 Brickton) A home in the 100 block of Brickton was burglarized Wednesday afternoon November 17 after a thief entered through a basement window.

14 Car burglary (600 Oriole) A \$150 CD player and at 1 A \$150 CD player and at least \$130 in CDs were taken from an unlocked 1991 Ford Probe parked in the 600 block of Oriole overnight Saturday November 13.

Van burglary 15 Van Durgiai y (500 S. Lincoln)

A 1996 Dodge Caravan was burglarized while in the owner's driveway in the 500 block of S. Lincoln Ave. sometime overnight November 15. The owner reported CDs and cash missing. The van was not locked. Van burglary

16 (1300 S. Brophy) A cellular telephone and an undis-

closed amount of money were taken from a 2001 Dodge Caravan parked in the 1300 block of S. Brophy overnight Friday November 12. The van was not locked.

17 Van burglary (Brophy and Higgins)

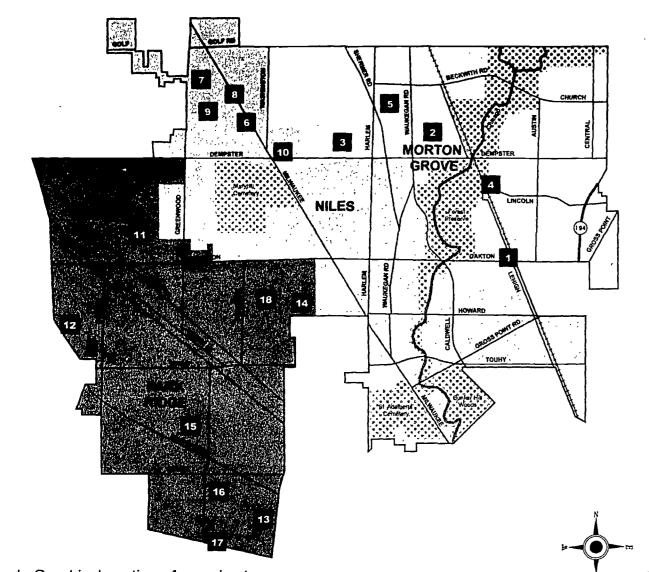
Tools valued at \$1,000 were stolen from a van parked in the street near Brophy and Higgins Monday afternoon November 15. Police said someone entered the van by breaking a side vent window.

18 Vandalism (600 N. Washington)

Vandals smashed the rear window of a 1991 Toyota Previa while it was parked in the street overnight Friday November 12.

SUMMANI OF CIM
Morton Grove
DUI-5
Theft-1
Possession of marijuana-2
Niles
Theft -8
DUI-2
Possession of Drug Paraphern

Park Ridge Burglary -7 Vandalism-3 Theft-1 Arrests Non resident-6 Park Ridge residents-3



SUMMARY OF CRIME:

nalia -2

THE BUGLE



sell Buy or You bonds? may overpay

ren't bonds strictly for ninnies? Isn't a bond investor Somebody whose backup at the municipal and corporate-bond investment strategy probably involves a cash box and a Serta mattress?

That sort of macho derision, which

was so popular during the stock mania In the report on muni-bond pricing, the of the 1990s, has withered away. Today, bonds have been discovered by a new crowd, who realize that bonds should no longer be treated like punch lines.

One reason for this newfound popu- in the world of equities. larity is obvious. Many investors now consider the erratic stock market as trustworthy as an ex-spouse. But there's something else going on. The baby boomers have begun their long march toward oblivion, but before they reach that final milestone they will make a long pit stop at retirement. And it's during retirement when investors discover that bonds are as irresistible as a bowl of M&Ms.

With this growing interest in the \$25 trillion bond market, Wall Street regulators have apparently concluded that bond investors should no longer be treated like fools. That's right, fools.

Unfortunately, it's ridiculously easy to trick bondholders, because so many of them are mystified by even the most fundamental fixed-income basics. A report this fall on corporate bonds by the NASD, which is a securities industry regulator, noted that 60 percent of investors don't even understand that when interest rates rise, bond prices drop. Wow.

The researchers looked specifically markets, but the same overpricing phenomenon can be found with other types of bonds.

economists estimated that individuals paid double the trading costs of institutional bond traders. This might not sound too egregious unless you realize its customers. The firms were Charles that the reality is completely different

BUSINESS

If you've ever traded individual stocks, you can appreciate how strange this is. After all, anytime you buy or sell a stock, you know exactly what the commission will be. Commission rates are available on your brokerage firm's Web site, in its printed materials, and you can always call and ask.

Brokerage firms, however, don't publish bond commission rates. And actually, many bond transactions don't trigger commissions anyway. A brokerage firm typically makes its money through what's called markups and markdowns.

bond, it's usually been sitting in its own inventory. The firm sells you the bond at a higher price than it paid. Reasonable markups are considered fair compensation for the brokerage firm for holding a bond. Unfortunately, there are few legal limits on how high these markups can be. Individual bond investors face

another problem.

When you ask your brokerage firm to sell a bond for you, it's only natural to assume it's going to find the best price.

But maybe you shouldn't be so trusting. This summer, the NASD fined eight securities firms for failing to obtain a fair bond price for a few of Schwab, Edward Jones, First Trust, Merrill Lynch, Morgan Stanley, Prudential, UBS and Wachovia.

In paying fines and restitution totaling \$610,000, the firms neither admitted nor denied the charges, which is a standard Wall Street ploy. Some of the bond transactions were lulus. Merrill Lynch, for instance, paid an investor \$5,237.50 for his municipal bonds and sold them for \$5,350. This would have been an unremarkable trade except for what happened later in the same day. By golly, somebody unloaded the bonds for \$10,054. The next day, somebody else snatched up these bonds for an even higher price. The NASD later determined that the fair When a brokerage firm offers you a market value of the original owner's bonds was \$9,737.50. Somebody at Merrill Lynch sure goofed.

How do you avoid price gouging or incompetence? Cheer up. More ways exist to protect yourself than ever before. You'll just have to wait till next week to find out.

Lynn O'Shaughnessy is the author of "The Retirement Bible" and "The Investing Bible." She can be reached

LynnOShaughnessy@cox.net. Visit Copley News Service at www.copleynews.com.

Getting your credit report is easy and will soon be free

(NUI) -

credit report is easy and, I thanks to Uncle Sam, it soon will be free.

good idea, especially before applying for a loan or other credit, to know where you stand by checking your credit report (which details how well you pay ny HSBC - North America, proyour loans, bills and credit card purchases).

Under legislation passed by ing and credit management.

\$300 OFF \$20.00 OFF

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rules, consumers can request a TransUnion - are establishing a states, the District of Columbia, btaining a copy of your free copy of their credit report centralized source for accepting Puerto Rico and all U.S. territories every 12 months.

Once you obtain your credit report, visit yourcreditcounts.com That's welcome news since it's a for tips on how to read and understand it - and on how to improve vour credit standing, if necessary.

This Web site, sponsored by leading financial services compavides new tools and other valuable information about borrowing, sav-

Congress in December 2003 and The three major national credit new Federal Trade Commission bureaus - Equifax, Experian and 1, 2005; and the remaining 14 find.

consumer requests for the free reports. That source will include a dedicated Web site, a toll-free telephone number and a postal address.

The free credit report program rolls out across the country beginning Dec. 1, 2004, when con- an auto loan, check your credit sumers in 13 Western states can and line up financing with your start requesting their reports. bank or credit union before you Residents of 12 Midwestern states start shopping. This will allow will become eligible on March 1, you sufficient time to review the 2005: 11 Southern states on June report and correct any errors you

on Sept. 1, 2005.

It's a good idea to time a request for your credit report well before you apply for a major loan, advises HSBC. Check your credit at least three to six months before applying for a home mortgage; for



Recent survey

(NUI) -

pay

On a \$150,000 home mortgage, a difference of just two percentage points can mean a savings of more than \$70,000 in interest over 30 years. Yet a new survey by HSBC indicates that seven in 10 consumers don't know their credit score. And nearly half don't know what makes up their credit score. HSBC offers these six tips that could lead to a higher credit score.

To help close the knowledge gap, HSBC launched its "Your Credit Counts" financial-education program for a second consecutive year.

HSBC's "Your Credit Counts" Web site (www.yourcredit counts.com) offers a variety of resources to help consumers test their credit knowledge, better understand their credit report and assist them in managing their credit. HSBC also has enlisted Tony

"Your Credit Counts" campaign.

"Many people say they don't know where to begin to learn about credit." said Rashad. "For them, education is the ultimate tool in helping make good financial decisions, and that's what www.yourcredit counts.com provides to anyone, anytime."

"Not only does the program help consumers understand credit, it can help them correct or improve their credit rating - and that gives them more and better financial options," added

Olmos. Through December 31, 2004, visitors to www.yourcredit counts.com can register for a sweepstakes to win a \$25,000 grand prize as well as monthly prizes that include laptop computer. personal digital assistants and MP3 digital-; music players.

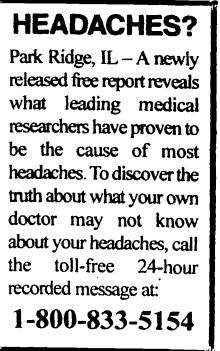
Thursday November 25, 2004

shows need for credit education

Tust how critical is a good credit score? It is a key factor in deter-J mining whether you qualify for a home loan and the interest rate you'll

Make your credit payments prompt-

Award-winning actress Phylicia Rashad and Emmy-winning actor Edward James Olmos to assist the



COMMENTARY THE BU

Thursday November 25, 2004

THE BUGLE

In Service to the Community

Editorial Board

Publisher **Richard Masterson** Editor Andrew Schneider **Production Manager Rory Scott**



Do you find **Thanksgiving dinner** stressful or relaxing ?



"It's relaxing. I spend it with my family. This year I'm invited out." Anthony Scarlati-Niles

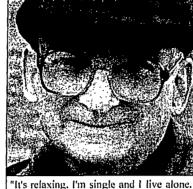
IN MORE STORES! (That's called "creating a retail critical mass". When that critical mass happens in subatomic physics, the result is a very big BOOM, but not of the pleasant kind.)

Another undesirable fact or condition is that our Uptown DOESN'T LOOK CUTE, LIKE ARLINGTON HEIGHTS. That is, there are no central "empty nester" condos to house people who will "activate" the renewed central business district by walking around buying things or eating out, thus drawing other local residents to do the same, and so on. So, what's the solution? MAKE PARK RIDGE LOOK CUTE, LIKE ARLINGTON HEIGHTS! 67' high, bulky 5-storey buildings, right up to the street line because that's what activates retail.

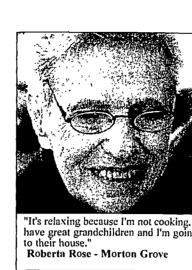
Green space? Green space? We don't need no steenkin' green space. We got all the green space we need in the "Commons", east of the Library, and in Hinkley Park. (Never mind that NO ONE would ever sit in the Commons, or that Hinkley Park is a park in name only - it's really Hinkley Recreation Area; necessary, but noisy, and NOT a park.) TA2 is a Potemkin Village. Our

Potemkin Village - for the next 50 years. Where's Catherine the Great? Maybe she's not dead. Maybe she is

Chuck@ParkRidgeBugle.com



I'm still waiting for an invitation." George Guendling- Niles



TA2: A Potemkin Village?

Back in the 1780s, when we were just in the threes of becoming a working country, Catherine the Great was the monarch of Russia, having deposed her estranged husband, Peter the Great. She decided to take a tour of her Russia, and one courtier, Gregori Potemkin, in order to curry her favor, built a series of villages in her path that consisted of nothing but pretty fronts on termite-ridden huts and shacks. Thus is the origin of the term "Potemkin village", which has come to mean "an impressive facade or show designed to hide an undesirable fact or condition".

Well, guess what. Even after all these years, Gregori Potemkin IS NOT DEAD! He's alive and well, and he's trying to pass off the Target Area 2 (TA2) portion of Uptown Redevelopment (UR) to the people of Park Ridge as an impressive village.

The Park Ridge Community Fund

needs your support. The Community

Fund was part of the United Way until

suburban and Chicago merged. Our

collected moneey would have to go to

Chicago for distribution. The

Community Fund board of directors

decided to be independent and dis-

burse the collected funds locally as

needed. Please tell your employers to

send your contributions to the Park

Ridge Community Fund, where local

people will grant the money locally.

Letters

Dear Editor.

isn't a single person. He's more a hydra, a multi-headed beast whose visages look suspiciously like: our City Manager, Tim Schuenke, and his staff and consultants; our (Acting) Mayor, Mike MaRous; the principals of PRC Partners, the folks who will make the most money from TA2; and, of course, last, but not least, our Park Ridge City Council.

Our (composite) Potemkin is creating a village called TA2 for his monarchs, the people of Park Ridge, to see. Oh. the physical characteristics of TA2 won't be shoddy or termite-ridden (not for THAT amount of money), but the arguments for getting it built in the first place are.

TA2 is "an impressive facade or show designed to hide an undesirable fact or condition". TA2 is a wild throw of spaghetti (I'd use another word, but this is a family newspaper.) against the wall to see what sticks. And the reason to throw the spaghetti at all is as phony as the show.

The undesirable fact or condition is us. that our Uptown has a lot of empty The Gregori Potemkin in our case stores. So, what's the solution? PUT

Community | Think of those less Fund needs fortunate than you your support

Dear Editor,

The elections are behind us. The trick or treaters have their fill of candy and even the clocks are changed. Thanksgiving, Christmas, New Years, Hanukah, will be here shortly as you start buying your turkeys and other things as you decide what family and friends you will have over, take time to think about the people in your village that need the winter jacket, boots or gloves.

These people have a roof over their head, but nowhere to go. They are too young to go to the township to get their meal or they don't have the transportation.

These people may be your neighbors or live in the same town as you. So, as you enjoy your holidays think of the people who are less fortunate than you.

M.S., Niles (name withheld by request)



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"An All Singing All Dancing Gospel Musical! Sing Hallelujah! is a nonstop, high-powered celebration" -The New York Times

Opening October 1, 2004



John Skomasa, Community Fund board member

THE BUGLE

Maine Township Seniors

The following are some of the new classes, events, and activities available through MaineStreamers, the social senior organization of Maine Township. For further information on free membership or any of these events, call 1-847-297-2510.

GRANDPARENTING PROGRAM

"Financial Gifts and Allowances"



Tuesday, November 30 10 a.m. to 11 a.m. Presenter: Linda Waycie

No Cost - Registration Required Have you wondered at what age a child should have an allowance and how much they should have? Should a child have a bank account? How can we help teach our grandchildren about money? Light refreshments will be served This event is a collaboration with the Children's Home and Aid Society.



SENIOR

For more details on the programs listed below and/or to find out about our other programs and activities - events, trips, or classes -

please check the November & December Naturally Active Program Guides or call the Niles Senior Center at 847/588-8420

NILES SENIOR CENTER CLOSED Thanksgiving Holidays: Thurs., Nov. 25th & Fri. Nov. 26th Christmas Eve Day: Friday, December 24th New Year's Eve Day: Friday,

December 31st CHRISTMAS EVE DAY CELE-**BRATION LUNCHEON**

Park Ridge Seniors

SENIOR

CENTER BOWLING The Park Ridge Senior Center has a very active group of people who bowl at River Rand Bowl in Des Plaines Thursday afternoons at 12:30pm. You don't have to be an expert or even have any bowling experience to enjoy bowling. Why not try your hand at the game??? Drop in on Thursday and talk to Connie Palka who is in charge of the group or you can call away? Cooking too much trouble? If so, please join us for our 2nd annual Christmas Luncheon Celebration. This year our holiday meal is planned for Christmas Eve Day, Friday, December 24th, at noon. Doors will open at 11:30am and we'll celebrate until FREE but we are requesting food or monetary donations to the Niles Family Services' Food Pantry. Reservation are required by Friday, December 17th. Reservation Deadline: Friday, Dec. 17th. MEN'S CLUB HOLIDAY PARTY SPECTACULAR, Friday,

December 3rd, \$22. Join us at the White Eagle, 6845

847-692-3597 for more informa-

WRITER'S WORKSHOP

twice a month at 11:00am on new ideas are always appreciated. Mondays. This is just the place to hone your writing talent. Oftentimes the result of this workshop is an article in the Center's are no requirements, just come. For the next meeting, call the center at 847-692-3507.

THE BAZAAR WORKSHOP After a successful bazaar in September, the workshop is begin-

Alone at Christmas time? Family far Milwaukee Ave, Niles, for this annual holiday event. Check-in begins at 10:30am, with programming starting at 11:00am. Lunch features a family style feast with beef, chicken, and fish, plus delicious side dishes Entertainment will feature the Frank Martello Orchestra. There is limited 2:00pm. This holiday celebration is space so don't wait until the last minute to purchase your ticket. You must register in advance; seating reservation requests must be submitted no later than Wednesday, Nov. 24th. If space is available, non-residents may purchase a ticket beginning Monday, Nov. 22nd. The cost is \$22 and includes lunch, table rafile, door prizes, and entertainment. CASH bar available.

ning work for the 2005 bazaar sales. This group is always looking for people to join them on The Writer's Workshop meets Fridays at 10:00am. New people, The Park Ridge Senior Center is open seven days a week. Monday through Friday, 9:00am to 5:00pm and Saturday and Sunday, 1:00pm newsletter, The Spectator. There to 5:00pm. The office is closed on weekends. So this gives everyone enough time to get as involved as desired in the many activities available at the Center. Come visit the Center at 100 S. Western.



Thursday November 25, 2004



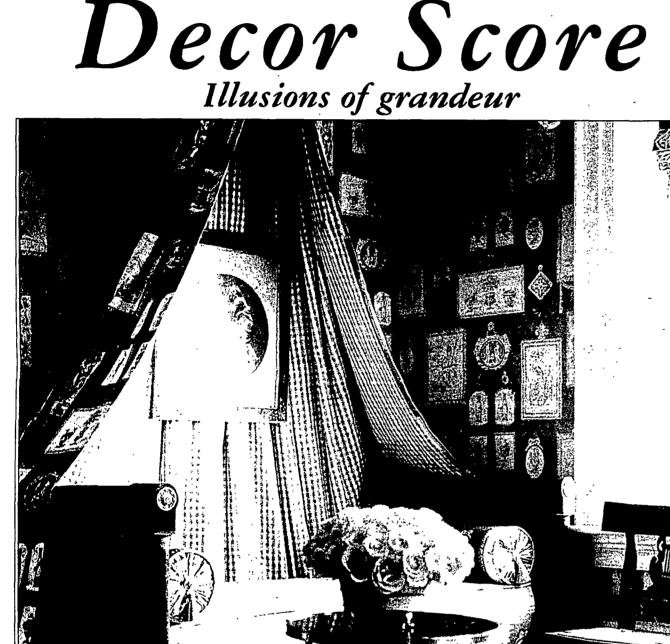
BY ROSE BENNETT GILBERT Copley News Service

: My husband is a Napoleon buff. He loves everything about the Empire Period. I thought it might be fun to do up his study in Empire pieces, but need help finding the right things, like wallpapers and fabrics. I've already located a campaign-style desk, which has a matching day bed. I've put a hold on the desk, but what about the day bed? A: Grab it! You could have a grand, historical time turning out his entire office in Empire style, thanks to manufacturers such as Stroheim & Romann, who made the Neoclassical wall coverings and fabrics in the photo we show here.

It's going on three centuries since "little" Napoleon made such a big impact on European history AND design history, alike. Never mind that the Empire Style was derived from the warlike Romans and largely based on military symbols and traditions, like fistsful of arrows and folding furniture that could be taken on campaigns. We still appreciate its straightforward designs, rich materials, and handsomely masculine good looks.

You might borrow the elegant neoclassic attitude of this bedroom, with its canopied directoire bed, clever interplay of fabrics and wallpaper patterns, and posh touches like the wallmounted picture over the bed and crystal chandelier sparkling over all. It would make a den fit for an emperor, indeed (if you don't mind giving your husband such illusions of grandeur!).

For a closer look at the fabrics and wallpapers, click



www.stroheim.com. Q: We are starved for space. Both of us are in grad school, living in a fourth-floor walk-up with one tiny bedroom. We're outta here in a year, at worst, but in the meantime my husband and I are willing to devote a weekend to a fix-up - if we only knew what to do. Can you help? A: How about a dozen you-can-do-it smart tips from one of the foremost design companies in the country, Greenbaum Interiors of Paterson, N.J. (www.greenbauminteriors.com) A source of creative design advice for more than half a century, Greenbaum's designers have laid out this 12-point plan for maximizing space in small quarters: 1. Decide the room's main purpose and use only furnishings that serve it. 2. Look for multiuse furniture, such as a sofa table that flips up for dining, ottomans that open for storage, a coffee table with drawers and shelves. 3. Choose accessories carefully. They don't take up much actual room but add immeasurably to the room's per-

sonality. 4. Use furniture in scale to the size of the room, for example, a love seat instead of a three-seater sofa in a small living room.

5. Match the color of large furniture to the color of the wall. You can make the sofa virtually disappear this way. 6. Use only a few colors and patterns in the same room. They "weigh" heavily on the eye.

7. Take advantage of vertical space, say, with an armoire or tall chest. 8. Use enough lighting. Dim rooms are dull.

9. Light colors make space look larger, but if you prefer dark walls, paint









