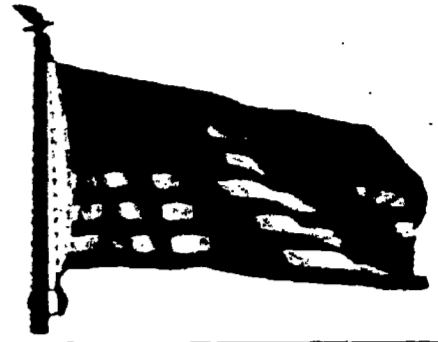


OVER 500 PEOPLE TURNED OUT TO SEE 'STAR WARS: EPISODE III' AT THE PICKWICK MIDNIGHT WEDNESDAY, PAGE 3

THE 'FASTEST SPORT ON EARTH' IS CATCHING ON WITH STUDENTS AT NOTRE DAME. FOR THE STORY, TURN TO PAGE 15



# THE BUGLE



SINCE 1957

May 26, 2005

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*"It has been a pleasure serving the community."*

## Grant resigns from Park Ridge Park Board

Park Ridge Park District Commissioner Josh Grant resigned effective Thursday, May 19, citing the time commitment required by his new position with the Niles Township High Schools.

Grant was elected in the 2003 Consolidated Election along with current Park Board President Marty Maloney and Commissioner Lauren Streff. He had long served as a basketball camp coordinator for the Park District at their Community Center.

The vacant position can be filled by a majority vote of the remaining five commissioners. They can go into closed session to discuss potential candidates for the vacancy, according to Park Ridge Public

Story Continues...

**GRANT RESIGNS** page 5.

## Niles dissolves another TIF District

*Target/Costco TIF dissolved over 10 years ahead of schedule*

BY ANDREW SCHNEIDER  
editor@buglenewspapers.com

The Niles village board was expected to vote to dissolve its second Tax Increment Financing (TIF) District of the year at its Tuesday meeting, the Touhy/Melvina TIF which incorporates both a Target and Costco store.

TIF Districts are development tools used by municipalities to redevelop blighted areas. Property taxes within a TIF are frozen and incremental revenue resulting from increasing property value is used to repay the sponsoring municipality for any infrastructure or other investments.

Niles was planning on dissolving their Touhy/Melvina TIF,

Story Continues...

**TIF DISSOLVED** page 2.



The Touhy/Melvina TIF District, containing a Costco Wholesale store and a Target Store was expected to be retired by the Niles Village Board at their meeting Tuesday night, over ten years ahead of schedule.



## Hook, Line...

Mick Thill, a Morton Grove native and world champion fisherman gives locals some tips at the Morton Grove Moose Lodge last week.

## Morton Grove residents call for tree-cutting moratorium

*Board awaiting tree ordinance*

Residents in attendance at the Morton Grove village board meeting Monday night urged the board to impose an immediate moratorium on tree removal within the village's corporate limits in the wake of what some of those individuals called the clear-cutting of old growth trees on the site of planned Concord Homes townhouse/condo project.

In spite of urgings by several residents, the board opted not to approve a moratorium, waiting instead for Tr. Dan DiMaria and several community volunteers to make a recommendation on a com-

prehensive tree ordinance that would regulate the removal of trees within the village.

"We're already working on it," DiMaria told residents.

That was little comfort to Morton Grove Resident and Friends of the Forest Preserve Member John Thill who believes that the discussion would alert individuals within the village that now might be their last chance to remove a tree.

"How many trees are going to get cut down over this next week?" Thill asked the board.

Story Continues...

**TIMBER** page 7.

NEWS

### Niles Park Board inks 3-year contract with Joe LoVerde

The Niles Park Board approved a three-year contract with Joe LoVerde, the Park District's executive director at their last meeting Tuesday, May 17.

LoVerde's new contract will include a raise of \$5,000 a year for its length, increasing his salary to \$125,000 a year. His last contract started at about \$105,000 and, by its end increased to \$120,000. LoVerde's contract continues to provide for a Park District vehicle but does not provide a cost-of-living increase over its length.

"I enjoy working with the board," said LoVerde. "They offered me the opportunity to stay and I'm glad to be able to do it."

LoVerde has been the Park District director for eight years. He said that, while he's proud of the accomplishments he and the district have achieved in that time, that after this contract expires he will seriously consider retirement.

"Three years will put me at age 60," he said. "I will think very, very seriously about retirement at that time."

Before he was the Park District director, LoVerde worked for his family's company, LoVerde Construction for 25 years.

### Bunker Hill ordinance before Niles Board in June

Both the Plan Commission and the village board are expected to discuss a zoning ordinance that will, to some degree, standardize non-conforming zoning in the Bunker Hill subdivision in Niles next month.

The zoning overlay was proposed after opposition to a homeowner's addition made it clear that the current zoning regulations did not provide a framework for adding on to homes in the subdivision, built in the 1950s on the site of the former Bunker Hill Country Club before the village's zoning regulations were in force.

According to village officials, approximately 70 percent of homes in Bunker Hill have non-conforming backyards.

Village Community Development Director Chuck Ostman said that the Plan Commission was scheduled to discuss the overlay at its meeting, Monday, June 6 at 7:30 p.m. with the potential to report to the village board for their meeting, Tuesday, June 28.

"[The overlay ordinance] is the only thing on the Plan Commission's agenda for June," said Ostman. "So there'll be plenty of time to discuss it."

### TIF Dissolved

which incorporates the Target and Costco retail stores. It was formed in 1993 in order to redevelop a then-vacant ABDick warehouse facility. According to Village Finance Director George Van Geem one of the reasons the property had become difficult to market at the time was environmental contamination.

"It was on the market for two

to three years and there were no takers because of the environmental problems," said Van Geem. "Property tax revenue from the site was actually eroding so the village had to step in."

The village formed a TIF to encompass the property and subsequently made an agreement with Target Corporation to build a store on the Touhy Ave.

frontage. The village contributed \$4.12 million for demolition of the warehouse and for environmental remediation. Target then made a separate agreement with wholesaler Costco.

TIFs can last up to 23 years. Van Geem called this one a success.

"Any TIF that identifies a

problem, takes steps to address it and retires early is a very successful TIF," he said. "We like to close TIF districts early because it means we've done a good job."

The village of Niles has had up to five TIF districts. Earlier this year, they retired the Pointe Plaza TIF, located just west of the Skokie/Niles Village

Crossing Shopping Center. That TIF was retired after only six years at least partially thanks to a Wal-Mart store located within it. There are now only two TIFs left in Niles, one at the Civic Center Plaza at Oakton and Raukegan and another at the Renaissance Condominium development.

(Continued from page 1)

NEWS

### Morton Grove project for Toll Bros. approved

Kogstad, Senensky vote against townhouse project citing affordable housing, other concerns

The Morton Grove village board approved the final plat of subdivision and the planned unit development for the Toll Brothers luxury condo development located at 8710 Ferris and 8701 Lincoln within the Lehigh/Ferris Tax Increment Financing (TIF) District.

The project was approved over the objections of Freshmen Trustees Roy Kogstad and Dale Senensky who believed that Toll Brothers had not fully vetted the environmental issues associated with the site, which was classified as a "Brownfield" by the Illinois Environmental Protection Agency (IEPA).

"I am worried about the environmental contamination on the site," said Senensky. "That's why I'm going to have to vote against the proposal."

Kogstad also objected to the building of what he called a "luxury" housing development when the village is in dire need of additional affordable housing for seniors.

"We are only at 9.5 percent."



Kogstad said. "And every high-rise condo and townhouse development reduces that percentage. We should be looking for more ways to incorporate affordable housing."

Kogstad also said that affordable housing developers shouldn't receive money from the village.

Krier said that while he felt Kogstad's heart was in the right place, the Toll Brothers ship had sailed.

"I think that your heart is in the right place," he said. "But I think we'll be able to have a greater say at the beginning of project and this one is at its end."

Krier also said that affordable housing developments were not feasible without government assistance.

"Generally there is no affordable housing component without state, federal or local funds," Krier said, continuing by praising the Toll Brothers project: "In a TIF where most developers have asked for money, Toll Brothers is funding their project without asking for any money."

### Over 500 turn out for midnight 'Star Wars III'

More than 500 people turned out to see the third installment of "Star Wars," "The Revenge of the Sith" at Park Ridge's historic Pickwick Theatre Wednesday night at midnight, according to Co-owner Dave Loomis.

"We had a good crowd," he said. "We didn't do very much promotion either, so it was extremely good."

Loomis said last week that Pickwick patrons are used to the Theatre as a second- or third-run venue and that they were probably unaware that it was the most

recent "Star Wars" playing. Patrons to the Pickwick were probably better off than others who tried to see the movie in a theater chain, since there were short lines and the Pickwick, with a capacity of about 1400 seats, still had a few open when the movie began.

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General (847) 586-1900 ext. 7  
Production (847) 586-1900 ext. 8  
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Business Development (847) 586-1900 ext. 10

Chicago Office  
1340 Lee Street  
Chicago, IL 60610  
Phone: (847) 586-1900  
Fax: (847) 586-1911  
e-mail: news@buglenewspapers.com  
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NEWS

### Niles VFW to observe Memorial Day May 30

On Memorial Day, Monday, May 30, 2005, at 10:00 a.m., members of the Niles VFW Post #7712, will conduct a ceremony at the Veteran's Memorial Waterfall located at the southeast corner of Touhy and Milwaukee Avenue in memory of those Niles residents who served our country.

Village officials will be present for the ceremony and cordially invite the general public to attend.

Niles Veterans celebrate Memorial Day with a special ceremony at the fountain each year. Notable individuals from throughout the village come to the function.

The Bugle and its staff would like to applaud all of the village's veterans and honor them this memorial day. Your sacrifices are appreciated by all of us at the newspaper.



### None injured in Niles accident

A Pace official (left) looks over the scene of an accident at the Milwaukee Avenue and Howard Street involving a Pace bus and two cars Tuesday afternoon, May 17. A Niles Police Officer (right) inspects the damage to the car while the car's driver waits behind the wheel to file her report. No one was reported injured. (Photo by Allen Kaleta)

## Shermer Park will be conveyed to Chicago Jewish Federation

Niles Parks, Federation working on conditions for transfer

BY ANDREW SCHNEIDER  
editor@buglenewspapers.com

The Niles Park Board has tentatively agreed with the Jewish Federation of Metropolitan Chicago to transfer Shermer Park to them based on what Park Director Joe LoVerde called "adequate" evidence that there were burials on the site, which neighbors a Jewish Cemetery.

"There is a possibility that there are remains on the site," he said.

The Park District decided to sell Shermer Park last year and use the proceeds to fund improvements in other parks. The Park, located between Hamilton Drive and Wright Terrace on Shermer Road was considered mostly unusable for the Park District because it's only about a 50 feet wide but over 200 feet deep. It's also too close to residential property for programming.

After deciding to sell it, the Jewish Federation approached the Park District, saying they had evidence that the site had been used

for burials, like the neighboring Kehilath Jacob Anshe Drohiczen Cemetery, originally owned by the Congregation Keheleth Jacob, founded in 1890 by Russian immigrants.

Among the evidence the Federation presented to the Park Board were plats of survey, minutes from Federation Board meetings and evidence of headstones on the site, some of them were reported by The Bugle.

"There's no clear indication that 'X' marks the spot, there are graves here," LoVerde said. "But the evidence was persuasive."

The Federation's evidence was presented to the Park Board in executive session last Tuesday and was convincing enough for them to agree to transfer the property to the Federation, with some conditions.

"The Federation is going to have to cover closing fees and the plat of survey," said LoVerde. "We have to be sure that the site will not be used for more burials either."

Among other conditions would be an agreement regarding land-

scaping and maintenance, notification if there will be any special services and some measure of consideration for the neighboring homeowners, some of whom may have built their fences into the Shermer Park property over the years.

"There's going to have to be some consideration for the neighbors," LoVerde said.

The covenant for the property is expected to be agreed upon within 30 days. If it is, the Park Board will be able to vote to convey the property at the June meeting.

"The Federation was very professional with their presentation and demonstrated a genuine concern which we respected throughout the process," LoVerde said.

As to the future of the Park, which was acquired by the Park District in the 1970s, LoVerde said the Federation intends to extend an existing chain link fence on the neighboring cemetery in order to insure that no one walks over gravesites, an action that is disrespectful according to some Jewish traditions.

NEWS

### Late May, June set for Maryhill construction



Maryhill Cemetery, above, is set for a million dollars in improvements for drainage and water retention.

Maryhill Cemetery, in unincorporated Niles, will begin a million dollar water retention project this year.

Maryhill Cemetery is owned and operated by the Catholic Cemeteries of Chicago. It has been part of the Niles community since 1957 and, according to officials at the Catholic Cemeteries, will be for hundreds of years to come. They said that this commitment to the future requires that additional development of existing cemetery land takes place as needed.

Although ninety percent of Maryhill Cemetery is within unincorporated Cook County, the remainder is in the Village of Niles. After meetings with the village of Niles, the Metropolitan Water Reclamation District of Greater Chicago and Cook County, permits were issued for future development.

Even though a minor portion of

Maryhill lies within Niles, cemetery officials said that they had agreed to the more demanding requirements of Niles in lieu of those of the County.

The master development plan for the cemetery also includes the million-plus dollar water retention project. Approximately 50,000 cubic yards of fill will be removed to construct additional storm water storage to an existing basin, in combination with the excavation of another basin along Cumberland Avenue. The project is set to begin in late May or early June of this year.

The Catholic Cemeteries would like to thank the Village of Niles, the Metropolitan Water Reclamation District and Cook County for their input and guidance in this project. Also we wish to thank our neighbors for their patience during construction.

### Grant Resigns

Relations Manager Renic Schreiber. The board is expected to consider it at their next meeting Thursday, June 2.

Schreiber said that Grant had been contemplating the possibility of stepping down for "a little while." The pressures of his dual responsibilities as a school teacher at Lake Forest High School and as the school's head varsity basketball coach have made the Park District post difficult to fill.

Grant is leaving Lake Forest next year and joining the faculty at Niles West High School in Skokie. He will be the School's new head boy's basketball coach.

Grant could not be reached for comment. In a letter read aloud at last Thursday's Park Board meeting, Grant wrote that the experi-

ence on the board was invaluable.

"It has been a pleasure serving the community," Grant wrote, "trying to bring in new ideas and improvements to change the Park District. I appreciate the people I have met and would like to thank them for their support. I want you to know that I do this with sadness since I believe this new board will be aggressive in making positive changes to the Park District."

Grant continued, "I believe it will be best for the board to name a new commissioner who can devote the time necessary to do the job properly."

Anyone interested in filling the position can contact the Park District at (847) 692-5127. The Park Ridge Park District includes all of Park Ridge and part of Niles.

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# COMMENTARY

## Letters to the Editor

### LoVerde lost, but so did Niles residents

Dear Editor,

As many of you know, there was an election in Niles last month. For far too many years, our village trustees ran unopposed, that would not be the case this year. Joe LoVerde was one of those candidates who worked very hard to have his name placed on the ballot. Joe is the candidate I endorsed for many reasons, he's honest, loyal, unselfish and more dedicated to this village and its people than some of you even realize.

I felt the need to write this letter because I was very disappointed with some of the tactics that were used during this election. I have resided in Niles for twenty-eight years and I myself have been involved in this community volunteering my time to the schools, churches and the various organizations that help children, seniors and the less fortunate. I've been involved since the first year we moved here. Niles is a community that I have a lot of passion for. Joe LoVerde has that same passion for this town and its people. He has a great family and is very devoted to them. He is a man who speaks from the heart. There are no hidden agendas. He is a team player and his first priority is Niles and everyone who lives here. It's not hard to check out all of his accomplishments, there are many.

My letter is not directed at Mayor Blase. I have supported the mayor for as long as I have lived here. I have been involved in many elections. My anger, disappointment and frustration is with a couple of the village trustees. They took credit for accomplishments they had nothing to do with as well

as twisting the words and statements of Joe LoVerde. They even used scare tactics which sadly worked on a lot of our seniors. I was actually present at several functions where these false statements were made and I was shocked, thinking "politicians play dirty in other places, but not in Niles, this can't be happening in our great community," but I was and it did.

I kept thinking, if the present trustees did so much for this town, why the need to twist other candidates statements or use scare tactics to gain votes, couldn't they just run on their reputations? I guess not, obviously, they were running scared.

I have to wonder how many residents really checked out all of the candidates and their accomplishments. Was it important to you to find out if statements made were true or false, or did you simply vote for a candidate because someone else asked you to? I was at the polls that day for twelve hours, some voters thought that Joe was running for mayor, others thought he was going to charge residents for the free bus service (a statement that was never made) and I can honestly tell you, residents did believe the rumors and false statements and for that reason, Joe LoVerde did lose. But in my opinion, it was the residents who lost that day.

Julene Valle, Niles

### Electorate will not tolerate 'business as usual'

Dear Editor,

On the evening of May 9, 2005 the Village of Morton Grove passed a milestone. For the first time in almost three decades, the control of village government was transferred to the hands of a differ-

ent political party as the result of a hard-fought and sometimes contentious election campaign. But now the candidate's signs are down, the speeches are over and the business of governing is a reality.

If there is one lesson to be taken from the recent election campaign, it is that the citizens of Morton Grove have, loudly and clearly, voted for change.

The victorious new Mayor, Clerk and Trustees have many issues facing them now as elected officials that demand real-world solutions, not political puffery.

What will they do about the waste collection contract and their promise to lower the cost? How will they balance the fiscal needs of running the government against granting relief to financially overburdened and over-taxed homeowners? Where will they begin to make village government more open and accessible to its citizens?

When will we see movement on affordable senior housing and the Dempster street corridor?

The issues of Groot; the gas sales tax; the fast-food sales tax surcharge; attempted government seizure of private property in TIF districts; alleged conflicts of interest by public servants; affordable senior housing and equal enforcement of village laws and ordinances are all matters that the new Krier administration must address substantively. Half-measures and cosmetic political white-wash will not be tolerated by an electorate that demands real answers and real solutions.

The Krier administration has an unprecedented opportunity to change the direction, attitude and perception of Morton Grove, not only now, but for years to come. It is an opportunity that is brimming with possibilities but fraught with challenges. It would be well to note that the Chinese character for "opportunity" is the same character used for "danger". Let us all hope that the political rhetoric of the past few months can be quick-

## The Maine Course

Bob Dudyzy  
Maine Town Supervisor



## The Recycling Dilemma

It was lunchtime in the lounge and the topic de jour was recycling products the garbage man will not touch. I just set up a program with Dayna and E.E. J. where many unusual materials will be taken care of on June 11th at the Town Hall parking lot. I was excited about this program and was about to tell everyone when grievances surfaced.

It seemed that Bill had old tires stacked up in his shed and six car batteries from his old vehicles tucked away in a corner. As he waited for advice on how to get rid of this stuff, the lunch gang collectively looked up from their sandwiches.

Bill struck a hot spot because complaints poured out like winning coins from a slot machine. "My problem is aerosol cans," said Dee. "They have chemicals and I never use up the whole can so there are a lot of them on my shelf."

Liz said, "My dad saves everything. His garage makes a junkyard look like a five-star hotel. In one cabinet, he has small jars of solvents that have no labels and I'm afraid that if you open one, we'll have to call the Illinois EPA."

Kiki was in a predicament because she once read the warning on a battery and didn't know what to do. She told Dee, "In 1989 I read that warning and it scared me. I have not thrown away a battery since and my garage is filling up."

Diane said her son, Howie, painted her house but left the partial paint cans on the porch and she can't get rid of them.

I walked to the vending machine to get a pack of trail mix and before I could interrupt, the discussion took a turn towards consumer desperation. Everyone had materials they wished to dispose of but nobody was interested in this problem.

### Recycling 1950's style

Tom was in his normal lunchtime position on the couch and when he cleared his throat and sat up, everyone turned and listened. Tom was a township history buff who had been around for a long time and when Maine Township trivia needed clarification, he was the "Go To" guy. He was generally accurate but he had his own way of giving up the facts.

He started, "I'm taken back to my youth when life was easier. There were many peddlers who trekked through our town and sold hardware, fresh produce, gave services or col-

Story Continues...  
MAINE COURSE page 14.

ly translated into the positive and substantive change demanded by a newly energized electorate that will not accept or tolerate "business as usual".

Patrick C. Kansoer Sr.,  
Morton Grove

# HAVE YOU HEARD

COMMUNITY ANNOUNCEMENTS

## National Head of the American Legion visits Morton Grove Post

Thomas P. Cadmus, national commander of the American Legion visited the Morton Grove American Legion Post #134 last week, his only stop in Illinois.

Joe Hedrick, Post liaison to the village said that Cadmus was very pleased by his visit to the Post, citing a warm reception and the attendance of Mayor Rick Krier.

"He was very happy with the special attention he received from the village," Hedrick told the village board Monday night.

Former Morton Grove Mayor and WWII Veteran Dan Scanlon was also in attendance.

In order to thank the new village board for their attention to the post, Hedrick presented members with a "post pin" at Monday's meeting. The pin is worn by members of the post.



## Community Highlights

**OUR 14TH ANNUAL FAMILY FUN-PEST 2005**  
Our Lady of Roman Parish, Niles, will host its 14th Annual Family Fun-Fest 2005 on the parish grounds, Greenwood and Normal Avenues, beginning June 22-26, 2005.  
The following entertainment will be on our main stage the evenings of the fest:  
7 p.m. Wed. Jun 22: Incognitos  
7 p.m. Thu. Jun 23: Reunion Jazz Orchestra  
8 p.m. Fri. Jun 24: Workn' Class  
8 p.m. Sat. Jun 25: The Chauffeurs  
5:30 p.m. Sun. Jun 26: Downtown Sound

### Rummage Sale at PRCC June 4

Is your dining room whining for some new furniture? Is your closet crying out for more clothes? Is your manle screaming for another knick-knack? Then you are in luck because Park Ridge Community Church Youth Group is having its annual Rummage Sale on Saturday, June 4 from 9-3 p.m. at 100 S. Courtland Ave.  
The entire church will be filled with great items that your house will be sure to appreciate. There will be furniture, antiques, books, clothes, sporting equipment, toys, and much much more! Mark your calendars and plan to be there because all proceeds will go to support the youth ministry fund at Park Ridge Community Church (PRCC). The youth ministry fund provides funding for mission trips, youth activities, and community outreach programs at PRCC.

### Morton Grove Park District June Calendar of Events

June 4th	Orville Pool Open
June 8th	Ice Cream Social at Sherman Park
June 10th	School's Out Party at Orville Pool
June 11th	Harriet Pool Opens
June 14th	Concert in Harriet Park
June 16th	Park Board of Commissioners Meeting
June 17th	Concert in Harriet Park
June 20th	Concert in Sherman Park

For more information on any of the events listed on this calendar, please contact the Morton Grove Park District at 847-966-7900 or go to our website at [www.mortongroveparkdistrict.com](http://www.mortongroveparkdistrict.com)

## Edward Jones Investment Rep hosts 'Investing Basics' seminar

Marc F. Grote, the Niles Edward Jones investment representative, will be hosting a free seminar titled, "Investing Basics," at 7-8:00 PM Wed. 6/7, 6/14, & 6/21 at 7627 N. Milwaukee Avenue. Some of the subjects Grote will be covering include:

- Examining your financial situation
- Understanding investment basics
- Controlling your taxes

- Identifying your risk tolerance
- Managing your risk

deposit, taxable and non-taxable bonds, stocks and mutual funds.

The largest firm in the nation in terms of branch offices, Edward Jones currently has more than 9,000 offices in the U.S. and, through its affiliates, in Canada and the United Kingdom.

For more information, or to reserve a seat, call Grote at 847-663-1650.

Edward Jones, the only major financial-services firm advising individual investors exclusively, currently serves more than 6 million clients.

The firm offers its clients a variety of investments, including certificates of

The Edward Jones interactive Web site is located at [www.edwardjones.com](http://www.edwardjones.com).



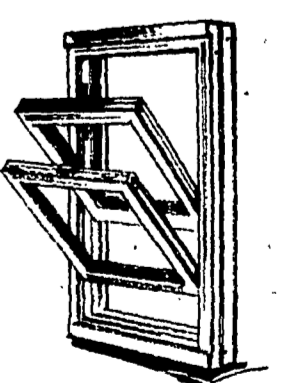
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\*APY indicated Annual Percentage Yield. Minimum Balance to earn APY is \$250.00. Balances below \$250.00 are subject to a \$2.00 monthly service charge. Service charge may affect APY and earnings on the account. \$10.00 service charge if closed within the first six months. Rates may change after account is opened.



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# BUSINESS

## EVERYBODY'S BUSINESS



**BY JEFFREY CARDELLA**  
Special to The Bugle

**Edward Jones**  
Discuss Finances Before Wedding and After Honeymoon

It's almost June, a popular month for weddings. If you're planning to marry next month, you've got a lot of things to think about: guests, flowers, the honeymoon, etc. However, there's one factor you won't want to overlook: *how you will handle finances* as a couple. It may not be as much fun to talk about as, say, the food at your reception. But as your marriage progresses, it will be far more important.

In fact, financial troubles are often cited as one of the leading causes of divorce. And, as you go through life, you'll find that you can't prevent every type of financial woe, such as a job loss, an unexpected medical bill, and so on. But there's a lot you can control — if you work together.

**Before the Wedding: Open the Books**

Before you get married, you should already know your partner's temperament, likes and favorite activities. But do you know how much money he or she makes? How about debt? How large are his or her debt payments each month? What amount of savings will your future spouse bring into the marriage?

It may feel strange to talk about these issues before you "tie the knot." But it will be a valuable conversation. Try to conduct it when you both have plenty of time and aren't stressed out over wedding plans or other issues. And don't keep any secrets: Bring out all sources of income, debts, savings and investments — everything you both will bring into the marriage. Once you're married, neither of you should be surprised at what the other owns or owes.

**After the Wedding: Chart Your Course**

Early in your marriage, you'll want to make some

long-lasting financial decisions. Here are two to consider:

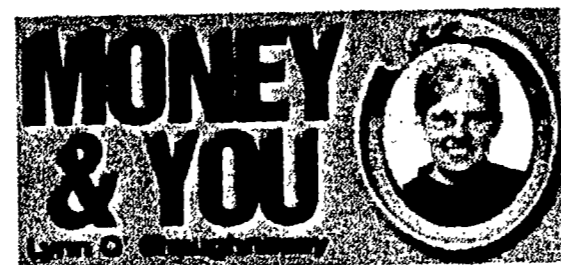
- Checking accounts** — Should you maintain a joint checking account, two separate accounts or a joint account plus individual accounts? There's really no one right answer for everyone. You might want to use a joint checkbook to pay the mortgage, utilities, car payment and other major expenses that you incur together, while keeping individual accounts to pay for personal expenses or purchases. However, if you do keep a joint account, you should both agree on what it's to be used for, and how much you will each contribute to it.
- Investment goals** — Talk about those goals for which you'll want to invest, such as a house or a specific retirement lifestyle. If you have children, you may want to save for college. In any case, once you know what you're saving for, you'll be able to establish appropriate investment strategies, possibly with the help of a financial professional. Keep in mind that you and your spouse may have different tendencies — that is, you might favor aggressive investments, while your spouse may be more conservative. You'll need to reach some common ground if you're going to invest in a way that will satisfy both of you.

**Communication Is Key**

Ultimately, the biggest factor behind your financial success as a couple isn't how much you make or how smartly you invest or how cleverly you manage your money — it's how well you communicate. If you're always on the same page, your story will be much more likely a happy ending.

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

## Retirement? Sock it away early



Over the years, studies have thoroughly researched and exhaustively footnoted what most of us already know. Americans typically don't start seriously thinking about saving for retirement until they near their own midcentury mark.

After snoozing for decades, our middle-aged Rip Van Winkles suddenly awake with a jolt to see the financial equivalent of a fully loaded pallet of cinder blocks heading right toward them. That often gets their attention.

What can happen next is the really ugly part.

The savings slackers may ultimately find themselves pulling the equivalent of a college all-nighter for the rest of their working lives in an attempt to financially prepare for the day when the paychecks stop.

If you're still young, there is a simple way to avoid this unpleasantness. Save early and get it over with. And then, if you want, you can slack off. In fact, if you invest early and then stop altogether, chances are you'll be financially better off than your friends, who may ultimately work themselves into a full-blown money panic.

Of course, the best strategy is to save early and contribute regularly to retirement accounts, such as 401(k)s and Individual Retirement Accounts, and continue that habit for decades.

But for those who find that too onerous, the early-bird approach can work. If you're skeptical, here's an example of what I'm talking about:

Suppose a 25-year-old decides to save \$5,000 a year for retirement for 10 years. After saving nearly \$100 a week for a decade for a total of \$50,000, our investor calls it quits.

She doesn't dump any more cash into the account, but she does not withdraw any, either. Left alone, the portfolio, if it generated an annual 10 percent return, would mushroom to \$1.4 million by the time she hits 65 years of age.

Not bad for just 10 years of sacrifice.

Now let's examine the fiscal fate of someone who doesn't roll out of bed until the age of 35. Our Gen X-er starts saving \$5,000 a year, but admirably this guy stays committed for longer.

Instead of feeding the retirement kitty for 10 years and bailing, he maintains the routine for

30 years. After three decades, our earnest saver will have chipped in \$150,000. At this point, you're probably thinking that this guy started later, but certainly finished stronger than the 25-year old.

Of course, if that were true, it would make this column less interesting. Actually, the portfolio of our more energetic saver, assuming the same rate of return, would ultimately grow to \$820,000. That ending balance is 40 percent less than the portfolio of the woman who bailed early.

Things start resembling the crash scenes captured in driver's ed movies when you look at the fallout from baby boomer procrastination.

If boomers waited until age 45 to launch their retirement-savings assault, they'd have to save \$24,000 a year for two decades to catch up with the efficient 25-year-old.

But that's not as bad as the savings fortitude that somebody who began saving at age 55 would need. He'd have to save \$87,000 a year for a decade to amass \$1.4 million. How many people can find a spare \$87,000 in their household budget?

The reason why it's better to save early can be summed up with two words: compound interest. So marvelous is its financial force that legend has it that Albert Einstein once called compound interest the most powerful force in the universe.

Thanks to compounding, the returns on your savings are consistently plowed back, making the principal bigger and thereby producing a snowball effect on the portfolio. Essentially, there's a logarithmic expansion that takes place.

Without getting into the math, compounding lets a portfolio grow just as a seedling would. If a seedling grows 10 percent, it adds barely an ounce of weight. But years later, as a giant oak, 10 percent growth may yield a ton of new wood.

Compounding can be hard to appreciate because people tend to think in terms of linear growth (2, 3, 4, 5), not the geometric kind produced by compounding (2, 4, 8, 16). That is, we expect to see \$100 grow by \$10 annually over 10 years to produce a \$100 gain. In contrast, compounding, using a 10 percent annualized return that is reinvested, produces a \$159 gain over 10 years.

If you don't have decades to sit on the sidelines and watch compounding do its thing, you may need to adjust your investment strategy.

# SENIORS

## Niles Senior Center closed Memorial Day, still busy on other days with fishing, spelling bee

Niles Senior News

For more information, call 847 588-8420.

**MONTHLY GET ACQUAINTED MEETING 10AM - 11:00AM**

Meet with the staff, learn what the Center offers in the way of classes, programs, and outings. Meets the third Thursday of every month. The summer schedule of remaining meetings is as follows: June 16th, July 21st, and August 18th. Please register in advance by calling (847) 588-8420.

**MEN'S CLUB SPRING BBQ**, Friday, June 17th, 11:00AM - 2:00PM

It's BBQ time at the Center and tickets are going fast! Lunch, served at 11:30AM, features burgers and brats fresh off the grill, Baked beans, German potato salad and ice cream for dessert. Then we'll go "Down Memory Lane" with Young at Heart. \$10. Reserved Seating.

**ATTENTION, ALL NILES SENIOR SPELLERS! IT'S REGIONAL SPELLING BEE TIME!**

Anyone who loves to spell is invited to join this fun filled competition, Thursday, July 14th at 10:30am. The top two winners of our Local Spelling Bee will represent the Niles Senior Center at the Regional Spelling Bee at Maine Township, Tues., August 2nd at 10:00am. All seniors invited! Prizes!

ed to join this fun filled competition, Thursday, July 14th at 10:30am. The top two winners of our Local Spelling Bee will represent the Niles Senior Center at the Regional Spelling Bee at Maine Township, Tues., August 2nd at 10:00am. All seniors invited! Prizes!

**MOONLIGHTERS AT THE METROPOLIS FOR FOREVER PLAID**, Sunday, June 26th

Join us for this entertaining Sunday afternoon. First we'll enjoy a fabulous lunch at the Wellington in Arlington Heights. Entrée choice of Pork Chops, London Broil, or Shrimp Alfredo. Then it's off to the Metropolis Theater to see Forever Plaid, a musical comedy about a 50's singing group that suffers a tragic accident on their way to their first gig and their miraculous return to earth 25 years later for a chance to fulfill their dreams of success. Check-in at the Senior Center is at 12:00 (noon); we should return by 5:30PM. Cost: \$50.

**CELEBRATE BASTILLE DAY AT THE CENTER**, Thursday, July 14, 12 Noon - 2:00PM

Celebrate with a Cabaret featuring Claudia Hommel, best known for her cabaret concerts featuring French and American Songs about Paris. Lunch will be served prior to the performance. Open to Non-residents Cost \$10

**NILES SENIOR CENTER RED HATTER LUNCHEONS** (must be a Red Hatter)

For more information about the Red Hatters, how to become a member, and/or information about outings, contact Kelly (847 588-8420)

Wednesday, June 15th - Amici Ristorante \$16.50

Tuesday, July 12th - Mystic Blue Cruise (Navy Pier) \$36.50

**HOOKEE ON FISHING - FISHING PROGRAM**

Join us for one or all of our 2005 outings! If you don't have equipment, we've got some you can use. Maps and directions to all outings are available at the Senior Center Office. Newcomers are always welcome! With the exception of the Bangs Lake Tournament, all outings meet at the outing site at 8:00 AM and end at 2:00 PM ;

cost for outings \$12 each includes morning snack and beverage, lunch, bait and prizes. Call MaryAnn for more information 847 588-8420

**Big Bear/ Little Bear**, Friday, June 24th - lunch TBA

**Hollows in Cary, IL** - Friday, July 22nd - lunch brought in from Culvers

**Bangs Lake Tour**, Saturday, August 6th, \$15, check-in 7:30AM

**NO BAIT - Italian Beef lunch**

**Big Bear/Little Bear**, Friday, September 16th - Lunch Sub Sandwich

**MEN'S and WOMEN'S 2005 GOLF LEAGUES**

Interested in Golf? Consider joining one of the Niles Senior Center Leagues. Men's golf includes two leagues (A 9-hole league played monthly at Tam and an 18-Hole league played each month at a different venue). The Women's Golf League plays twice a month on Tam's 9-hole course. New members are always welcome. For more information, stop by the Center or call 847 588-8420

## Learn 'Duplicate' Bridge, AARP driving program

Morton Grove Senior News

**INTRODUCTION TO "DUPLICATE BRIDGE"**

In this 10-week class, Morton Grove Senior Center Bridge Instructor, John Krelle will prepare Bridge students for the world of "duplicate bridge." Come and learn when to be aggressive, when to be defensive and everything in between. Classes will be held on Thursdays from 9:30 to 11:30 a.m. starting June 2 in the Senior Center. The class fee is \$48 for Senior Center Members and \$56 for non-members. Please register in person at the Senior Center.

**AARP MATURE DRIVING PROGRAM**

AARP's "Mature Driving Program" formerly known as "55 Alive" is an eight-hour two-day course for older motorists. It

focuses on the physical changes that accompany aging and on ways drivers can compensate for these changes in improving their driving skills. Additionally, drivers will find that by completing this course they can receive a discount on a portion of their automobile insurance. Courses are now offered monthly in Morton Grove with the next course times from 9 a.m. to 1 p.m. on Saturdays, June 4 and 11 at the Morton Grove Senior Center; and from 12 noon to 4 p.m. on Tuesday, July 12 and Thursday, July 14 in the Prairie View Community Center. The cost of the course is \$10. Call the Morton Grove Senior Hot Line at 847/470-5223 to sign up.

**"UNDERSTANDING YOUR PROPERTY TAX ASSESSMENT"**

Nancy McCready from Cook County Assessor James Houlihan's Office will be at the Morton Grove Senior Center at 1:30 p.m. on Monday, June 6 to

explain home property taxes. Learn about senior freezes and other senior exemptions that are too rarely utilized by seniors. Homeowners who bring in a copy of their last property tax bill or their 14-digit index number, will be able to examine their property tax history one-on-one with Ms. McCready. All Assessment forms and applications will be available on this day. Please register for this free lecture by calling the Morton Grove Senior Hot Line at 847/470-5223.

**MARY'S READERS BOOK CLUB**

Love to read? Love to talk? Join Mary Korita as she leads, "Mary's Readers" at their next monthly meeting at 12 noon on Wednesday, June 8 in the Morton Grove Senior Center as they discuss their book for June. The cost is set at only \$6.50 for Senior Center Members and \$8 for non-members.

Story Continues...  
**MG SENIORS** page 12.

## Father's Day luncheon with MaineStreamers

Niles Senior News

The Maine Township MaineStreamers program offers a variety of opportunities for residents 55 and older. All residents

and property owners are invited to apply for free membership. Most activities take place at Maine Town Hall located at 1700 Ballard Rd. in Park Ridge. Members pay individually for whichever activities they want to participate in.

Story Continues...  
**MT SENIORS** page 12.

**NEW GOVERNMENT PROGRAM PROTECTS SENIORS**

A nationally recognized senior organization's Home Equity Information Center Promotes the widespread availability of home equity conversion plans.

New federally insured programs provide home equity money tax free.

A special report, "Let Your Home Pay You" explains how you can now turn your home equity into a **lifetime monthly income**. You retain title to your home and there is **no income qualification**. But you must be at least **62 and five** in your home.

You cannot be turned down because of your credit history and **Social Security is Not affected**.

For your **free special report** and information about how much **monthly income** you may qualify for. **ACT NOW!** Listen to our **RECORDED MESSAGE**.

**CALL TOLL-FREE 24 HRS "SPECIAL REPORT HOTLINE" 877-280-5222 NOW!**

**Frank DiMaria**  
Phone: 847.983.8115  
Fax: 847.983.8116  
frankdimaria@comcast.net

SENIORS

MT Seniors

For more information on the following or other activities, contact the MaineStreamers at 1-847-297-2510 or visit us at www.Maintown.com.

FATHER'S DAY LUNCHEON Tuesday, June 14 Doors Open: 11:00 a.m. Lunch served: 12:00 noon Casa Royale, 783 Lee St. in Des Plaines Cost: \$13.00 members/\$14.00 guests + \$1.00 fish

Today's luncheon will feature The "FOUR BETTYS" - an a cappella quartet singing a variety of songs for your listening pleasure. They were named Female Quartet Champions. Each gentleman will receive a "special gift" in his honor.

Prior to the performance, you will enjoy a lunch featuring a Signature Salad,

Chicken Wellington, Vegetable, Potato and Lemon Sorbet for dessert.

MEN'S GROUP Tuesday, June 21 11:30 a.m. to 1:30 p.m. Cost \$3.00 includes lunch Karen Kruse will present "Stories of Wrigleyville's Engine 78" - hear about some of Chicago's most fiery tragedies and the brave men who battled them. Lunch will be served.

COMPUTER WORKSHOP "e-Bay Selling 101" Tuesday, June 21 3:00 p.m. to 5:00 p.m. Cost: \$10.00 - Registration Required Presenter: Lee Huber Would you like to clear some of your

clutter and make extra money selling it on e-Bay? Here is a workshop to learn the basics of e-Bay selling. Learn to open an account, set pricing and more.

Day Trips The following Day Trips are currently on sale. In order to sign up for a Day Trip you must first sign up to be a member and then a reservation form will be sent to you. To become a member call the MaineStreamers at 1-847-297-2510 and ask for an application. All Day Trips departs from the State of Illinois Building, 9511 Harrison St. in Des Plaines.

"A MIDSUMMER ADVENTURE" TRIP Rantoul, Illinois Friday, July 8 8:00 a.m. to 6:00 p.m.

Trip Rate 2 \$43.00 members/\$48.00 guests Let's take an adventure to downstate Illinois where we will start our tour at the largest Aerospace Museum in the state. See several aircraft that were instrumental in aviation history.

Hardy's Reindeer Ranch will be our next stop...carved out of the cornfields you will be thrilled to see a herd of Alaskan Reindeer. A guided hayride will give you a glimpse of 100-year-old barns and more. We will enjoy a lunch with "entertainment" that features a Chuck wagon BBQ of Smoked Beef Brisket BBQ Sandwich, Ranch Beans, Sweet and Sour Vinegar Cole Slaw, Potato Chips and Cookies and Brownies for Dessert. So if you feel adventuresome you won't want to miss this terrific day outing.

(Continued from page 1)

MG Seniors

members for the entire year (12 meetings). Please register in person at the Morton Grove Senior Center and learn of the book titles for June and July.

"FALL PREVENTION" LECTURE

Those who may be afraid or falling or who are unsteady on their feet will benefit from this free lecture starting at 1:30 p.m. on Wednesday, June 8 in the Morton Grove Senior Center. Physical and Occupational Therapists from Evanston Northwestern Healthcare will discuss factors that contribute to falls; what can be done to reduce the risk of falling; and exercise to improve balance. Please register by calling the Morton Grove Senior Hot Line at 847/470-5223.

"LET'S DO LUNCH"

Come visit the "Lunch Bunch" any Monday through Friday at the Morton Grove Senior Center, 6140 Dempster Street. Reservations are required and can be made by calling the "Lunch Bunch" at 847/967-6876. Lunch is served at 11:45 a.m. but the Center opens at 9 a.m. where many come in for bingo, cards, camaraderie, crafts, games, health screenings, quiet reading, seminars and just plain fun. The following list of special events appear on the "Lunch Bunch" calendar: "Carnival Day" of games on Wednesday, June 8. The menu will be Oriental Beef with Broccoli. Fathers Day "Watermelon Festival" on Thursday, June 16 on the Patio. Lunch will be Beef Pot Roast with Potatoes. Hot dogs and hamburgers will be grilled at the "Barbecue and Ice Cream Social" on the Patio on Wednesday, June 22. The cost is a \$2.75 to \$3 donation and the menu includes a hot entree, potatoes or rice, and vegetable; or a sandwich, soup and

salad at the deli bar. For more information about the menu or transportation call the Morton Grove "Lunch Bunch."

BLOOD PRESSURE SCREENING

Periodic blood pressure measurement is helpful in determining if health is threatened by high blood pressure (hypertension). Hypertension is a contributor toward strokes, heart disease and kidney failure. Unfortunately, hypertension usually has no symptoms so a person can feel great and not know they have it. Free screenings are offered from 9 to 11 a.m. on Tuesday, June 14 in the Morton Grove Senior Center.

MORTON GROVE ADVISORY COMMISSION ON AGING

The Morton Grove Advisory Commission on Aging will hold its next monthly meeting at 1 p.m. on Tuesday, June 14 in the Morton Grove Senior Center. The Commission provides an arena for discussion and planning of services and programs to benefit Morton Grove's senior citizen population. All interested residents are welcome to attend.

WOMEN'S ONLY POKER

The first meeting for Women's Poker in the Morton Grove Senior Center will commence at 1:30 p.m. on Wednesday, June 15. This meeting will be to discuss the most convenient time and day of the week for ongoing meetings of the Club as well as set up some guidelines and discuss policies. Please note that this day and time is not the permanent day and time. If interested, please sign up at the Senior Center or call Morton Grove Senior Activities Coordinator, Cathlyn Williams at 847/663-6127.

ODYSSEY LUXURY CRUISE On Lake Michigan Indulge in lavish food while cruising Lake Michigan on Wednesday,

June 22. Enjoy a delicious three-course seated meal served by the exceptional Odyssey Luxury Cruise Ship staff. There will be live musical entertainment as Morton Grove travelers sail along Chicago's breathtaking skyline. After the cruise there will be time to visit the shops on Navy Pier. The bus leaves the Morton Grove Senior Center at 9:45 a.m. and returns at 4 p.m. The cost for this magnificent trip is \$61 for Senior Center Members and \$71.50 for non-members. This trip is filling up fast so please register in person at the Senior Center today.

"SOCIAL SECURITY SUBSIDY PROGRAM" APPLICATION SEMINAR

A representative from the Social Security Administration will be at the Morton Grove Senior Center to explain how seniors can purchase a new 2006 Medicare Drug Prescription Discount Card. This new Social Security subsidy will help pay for medications, save time, and save money. Due to the importance of this topic, there will be TWO sessions about the new "Subsidy Program," although seniors do not have to attend them both. The time will be 1:30 p.m. on Monday, June 27 and Wednesday, July 20. Please register for either of these sessions at the Senior Center Reception Desk or by calling the Morton Grove Senior Hot Line at 847/470-5223.

"WWII MEMORIAL" SLIDE SHOW PRESENTATION

Historian, Donna Horwitz will be at the Morton Grove Senior Center to lead a wonderful and thought-provoking slide presentation of the new WWII Memorial in Washington DC at 1:30 p.m. on Wednesday, July 6. The fee for this program is 50 cents per person. The World War II Memorial honors the 16 million individuals who served in the armed forces of the U.S., the more than 400,000 who died, and all who supported

the war effort from home. Symbolic of the defining event of the 20th Century, the Memorial is a monument to the spirit, sacrifice, and commitment of the American people. The Second World War is the only 20th Century event commemorated on the National Mall's central axis. Please register for this program at the Reception Desk of the Senior Center or call the Morton Grove Senior Hot Line at 847/470-5223 for more information.

COMPUTER CLASSES AT THE MORTON GROVE SENIOR CENTER

Learn the basics about computers including Windows navigation and simple computer concepts at this three-week "Getting Started With Computers" course from 12:30 to 2 p.m. on Fridays starting July 8. The fee is \$32 for Senior Center Members and \$37 for non-members and is taught by the Center's instructor, R.J. Bruno. Please register in person at the Senior Center. An "Internet" class will help students develop the tools needed to overcome frustrations about the INTERNET!! This three-week series meets from 2:15 to 3:45 p.m. on Fridays starting July 8. The cost is \$32 for Senior Center Members and \$37 for non-members. Please register in person at the Senior Center.

"CITY OF ANGELS" MUSICAL COMEDY

"City of Angels" is the rarest of musical comedies, one that is not only loaded with music and written in the contemporary jazz idiom, but also filled with sidesplitting comedy, which Morton Grove senior citizens will enjoy on Wednesday, July 13. The show is produced by "One Theatre Company" at the Athenaeum Theatre in Chicago and will include a 50's style dinner at Ed Debevic's. The bus will depart from the Morton Grove Senior

Center at 8:30 a.m. and return at 3 p.m. The cost is \$61 for Senior Center Members and \$70 for non-members. Please register in person at the Senior Center.

For more information about senior services and activities, call the Morton Grove Senior Hot Line at 847/470-5223. Membership in the Morton Grove Senior Center provides the benefits: six issues of the Seniors in Morton Grove newsletter; three issues of the Travelin' Times newsletter; free Diabetes Screening; free passage on the Seniortran (for residents); free Computer usage in the Senior Center Library; 15% discount on trips and classes; an annual members-only party; and a photo i.d. card. Membership registrations are accepted any weekday morning at the Senior Center, 6140 Dempster Street. The membership fee is \$15 for an individual resident; \$25 for a resident married couple; \$25 for an individual non-resident; and \$40 for a non-resident married couple.

(Continued from page 1)

SENIOR CITIZENS

Shampoo & Set ... \$5.00 Haircut ... \$5.00 Everyday Except Sunday Sr. Men's Clipper Styling ... \$3.00 & Up Men's Reg. Hair Styling ... \$5.00 & Up

IN HOME HAIR CARE MANICURE & PEDICURE TOGETHER \$16.00 & UP

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SENIORS

AGING LIFESTYLES Walkers take life in stride

BY JOE VOLZ Copley News Service

Indianapolis was alive in a sea of runners and walkers on a sunny morning a few weeks ago. There were more than 30,000 of us running in the nation's largest mini-marathon (13 miles) or walking in a 13-mile or 3-mile race (5 kilometers).

At 70, I was one of the 5K walkers.

It could have been a lifesaver. The experts at AARP say that vigorous walking is good for the hearts and blood pressure of us senior citizens.

Well, whatever the health benefits are, walking is a lot of fun, particularly if you like crowds. We were rounded up like cattle in "corrals" awaiting our turns. However, once we started, it was like walking on a New York

street during rush hour - but friendlier.

Now, I did not disillusion myself for a minute that I was going to join all those 30-somethings in the road race. I had run my last distance race half a century ago. In fact, this would be the first race I had entered since I competed in the Boston Marathon in 1955. I have not exactly been a fitness model since then.

A number of septuagenarians did enter the 13-mile run. Most were slender and had been running nonstop for years. I did not fit either category.

But there are many options in life between doing too much and too little.

Walking seemed a good middle ground for me.

Why a walking race?

Well, although it was billed as "a race," it was not a race in the

traditional sense. We could walk as fast or as slowly as we wished. I had been meandering on the streets and tow paths of Maryland for the last few months at a leisurely pace of about 20 minutes per mile, so figured I could pick it up a bit.

My goals were simple enough. Walk 15-minute miles. Don't pull a muscle. Don't walk so fast that I was gasping for breath. And don't finish last.

I accomplished all of them. Next year, I want to step up to the 13-mile walk.

Although most of the 30,000 ran - more women than men, by the way - there were 3,400 of us in the 5K walk. When the klaxon went off, the runners led by fleet-footed world class Kenyan athletes dashed off running five-minute miles and leading the ribbon of bouncing humanity stretching for more than a mile.

We walkers waited a half an hour or so for our start.

My legs were tight the first mile even though I had warmed up doing stretches before the start - an essential. But I was not gasping although I would have had trouble whistling the Happy Wanderer. I passed a few people but not an 80-year-old man in a red running outfit who managed to stay ahead of me during most of the race.

Everyone was in a good mood. You didn't have to be a winner in this race even though a tiny transmitter the size of a quarter placed on our running shoes tracked our times.

Attempting to jack up my time, I ran the last 200 yards. My lane was next to the lanes of the real runners completing their 13 miles. By then, the slower runners were running next to me. I kept up with them for a

good 50 yards and finished my race in 46 minutes.

Now, there are statistics and there are statistics. If you gauge how I finished in my age group, I did well. I was seventh. However, there were only about a dozen or so my age in the walking race. If you judged me against everyone one else in the 5K, I was 2,000th, in the bottom half.

But who cares about statistics? Right? It's the fun of it.

For information about the 2006 mini-marathon, click on www.500festival.com or phone (800) 638-4296.

E-mail Joe Volz at jvolz2003@adelphia.net, or write to 2528 Five Shillings Road, Frederick, MD 21701.

Copley News Service Visit Copley News Service at www.copleynews.com.

Advertisement for The Park at Golf Mill featuring a photo of a man and woman dining. Text: "Now I'm sure I did the right thing." "If someone said five years ago that I was going to live in a retirement community, I would've said you're crazy. The Park has opened up avenues of interest for me, and I've become part of the family. I go to current events, arts and crafts classes, and my favorite activity is music appreciation. The food is delicious and nutritious, and guess what? I'm eating properly! I think it's one of the best places in the city." Letter written by Charles M. - resident. Call for details about our Spring Special! www.horizonbay.com A HORIZON BAY SENIOR COMMUNITY 5391 N. MILWAUKEE AVE. CHICAGO, IL. (773) 631-0574

"Now I'm sure I did the right thing."

"If someone said five years ago that I was going to live in a retirement community, I would've said you're crazy. The Park has opened up avenues of interest for me, and I've become part of the family. I go to current events, arts and crafts classes, and my favorite activity is music appreciation. The food is delicious and nutritious, and guess what? I'm eating properly! I think it's one of the best places in the city."

Letter written by Charles M. - resident

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NEWS

# Mosquito Season Returns

### Public Health reminds residents to protect themselves from illness

As temperatures climb upwards and the public spends more time outdoors, the Cook County Department of Public Health is reminding residents that once again, mosquitoes will not only be an annoying part of the landscape, but possibly a disease-carrying one, as well. Spring is the time to start thinking about protection from—and prevention of—mosquito-borne disease.

"We can't be certain that West Nile virus will affect us the way it did in 2002 when many people got sick," said CCDPH Chief Operating Officer, Stephen A. Martin, Jr., Ph.D., M.P.H. "But we operate with the assumption that it may be back and we need to prepare the

public to take proper precautions."

WNV is transmitted through the bite of a mosquito that has picked up the virus by feeding on an infected bird; human illness occurs when a person is bitten by an infected mosquito. Most people infected with WNV have no symptoms of illness and never become ill.

But some may become ill 3-15 days following a bite. Symptoms can include fever, headache and body aches. People over the age of 50 and those with chronic diseases such as heart disease or cancer may be more at-risk for meningitis or encephalitis, two life-threatening diseases. But, people of any age can contract West Nile illness. In 2002, WNV

sickened 884 people statewide and caused 64 deaths, 38 of them in Chicago and suburban Cook County. In the summers of 2003 and 2004 a total of 28 people fell ill in suburban Cook County, with two deaths reported. CCDPH urges everyone to make sure they are properly protected:

Apply mosquito repellent containing 20-35% DEET primarily to clothing. Concentrations of 10% or less are indicated for children. Use sparingly on exposed skin. This year, in addition to DEET, the CDC is recommending products containing picaridin and lemon eucalyptus. Both have proven to be effective mosquito repellents. Always follow the directions on the container.

- Limit time outdoors when mosquito activity is heaviest (dusk through dawn)
- Keep skin covered if outdoors between dusk and dawn. Wear long-sleeved shirts, pants and socks.
- Be sure screens in homes are intact and tight fitting to prevent entry of insects.
- Keep gutters around home cleared of debris and in good repair.
- Eliminate any containers that may hold water from around the outside of the home. Water that is allowed to stagnate for three or four days becomes a breeding ground for mosquitoes.

"Whether WNV is a serious threat this summer remains to be seen. Mosquito activity is closely tied to rainfall and tem-

peratures. A rainy spring and a hot dry summer can be the catalyst for heavy mosquito breeding," said Dr. Martin. In 2002, suburban Cook County experienced a wet spring and higher than normal summer temperatures. The public plays an important role in monitoring WNV in their communities by reporting dead birds to their local health departments. Dead birds in an area may mean that the virus is circulating between the birds and the mosquitoes in that region.

CCDPH is encouraging the public to call 708-492-2650 if a dead crow or blue jay is found on residential property. Or, residents may download a dead bird reporting form at: [cook-countypublichealth.org](http://cook-countypublichealth.org).

## Maine Course

lected materials."

Vicki was amazed and interrupted "Gee Mister Tom, I've never met anyone who remembered covered wagons".

Dave snorted with laughter and others smirked at this disruption. Tom smiled patiently and told Vicki that his memories go back to the 1950's not 1850's. As she looked at him unbelievably, he continued. "I remember the traveling street grocer who, on hot summer days, would holler out "WATER-MELOOOOOOOON". This verbal advertising echoing through the neighborhood inspired thoughts of juicy and refreshingly cool slices of watermelon. The louder he sang, the more was guaranteed a brisk sale of watermelons from the back of his wagon. He also sold fruits and vegetables to those

who had no home gardening skills. Monika listened to this yarn in open mouth disbelief.

### Scrap Solutions

Tom continued, "When it came to recycling, there was a "Ragman" who drove his horse drawn wagon through the alleys and collected old clothing and other materials. We liked to see him because of the horse. We would feed the horse carrots or apples as the driver conducted his business."

"Metal was special because when it came to this scrap, the neighborhood had its own Bermuda Triangle. A stove or icebox placed on the curb or alley was gone quicker than a Popsicle on a hot day," he added.

Tom paused for a moment and refilled his coffee cup. Even though I wanted to say some-

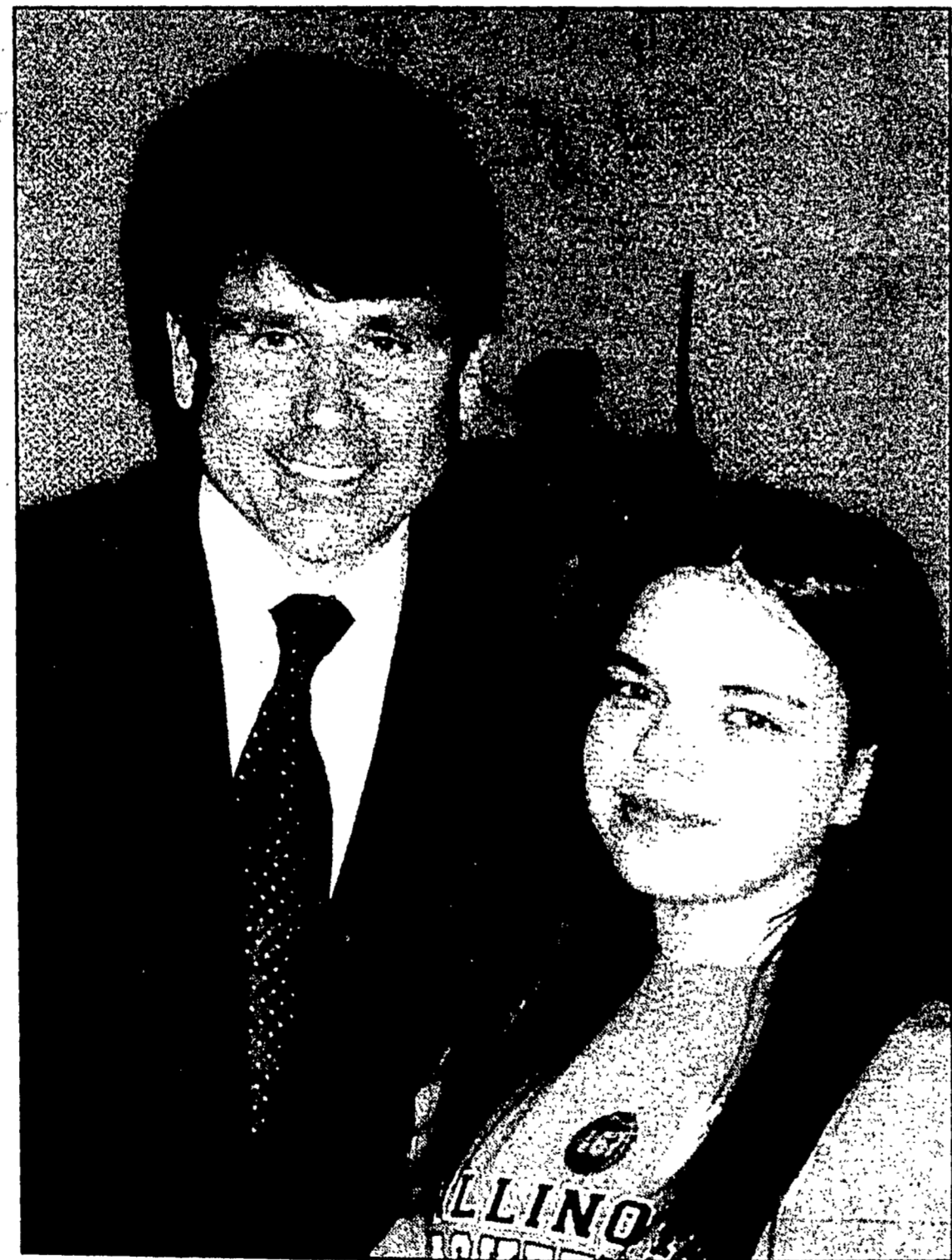
(Continued from page 1)

thing, there was no interrupting Tom. He had to finish in his own way but he did have the answer to everyone's dilemma.

"The Township is holding its first ever Home Hazardous recycling program in the Maine parking lot. On June 11th our residents will have a day to rid themselves of all kinds of stuff. This is a special program where we will have specialists to take all types of hazardous materials. Old oil, aerosols, paint, tires, batteries, electronic stuff, computers, cell phones and more."

Once again Tom delivered the right information. This program will be one more successful effort that makes our township a great place to live.

Any further questions on the June 11th Hazardous Waste Pickup Day will be answered at the Town Hall at 847-297-2510.



# SPORTS

## 'Fastest Game on Two Feet' Catching On at Notre Dame



Above, Notre Dame's Jason Mugniani (23) collides with Taft player Wednesday, May 4. At right, Notre Dame's A.J. Renold (3) heads upfield against Taft. (Photos by Allen Kaleta)

BY JEFF BORGARDT  
[jborgardt@buglenewspapers.com](mailto:jborgardt@buglenewspapers.com)

When Tom Gizynski graduated from Notre Dame High School in 1997, there were only about a dozen high school lacrosse teams in Illinois.

Now, that number is 50 and Gizynski is the coach of the Notre Dame squad.

Notre Dame first fielded a lacrosse club three years ago with 24 players. The following year, the numbers of participants increased to 30 and this year 44 players joined up for lacrosse.

Dubbed 'the fastest game on two feet' Gizynski says lacrosse's fast pace is one of the reasons why it is growing in popularity.

The game is especially popular with hockey, soccer and football players.

Though the spring Notre Dame lacrosse players rest in the shadow of the prolific Notre Dame baseball program, lacrosse is catching on fast.

This year, Notre Dame fielded junior varsity and freshman/sophomore teams. The JV tallied a 7-3 record and the

freshman/sophomore team couldn't make it into the win column with an 0-7 record.

Gizynski said the lack of victories can be accounted for since it is the first time Notre Dame has played a freshman/sophomore team.



Lacrosse is officially characterized as a club rather than a sport at Notre Dame. The club competes under the auspices of a lacrosse association and is not sponsored by the IHSA.

Gizynski, also the soccer coach, hopes to field a varsity team two years from now. He played on his college lacrosse team after graduating Notre

Story Continues...  
STICKS page 16.

## Professional Guide

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## St. Juliana Student Reporter Interviews Gov. Blagojevich

Jackie Boratyn, a seventh grader at St. Juliana School, interviewed Governor Rod Blagojevich for an article that she was writing for the Juliana Journal. During their discussion the governor remarked, "It is evident that the students at St. Juliana are enthusiastic about learning." After responding to several questions submitted by sixth, seventh, and eighth graders, he concluded the interview by offering St. Juliana's students some advice. "Remember with a good education, there is no limit to what you can achieve."

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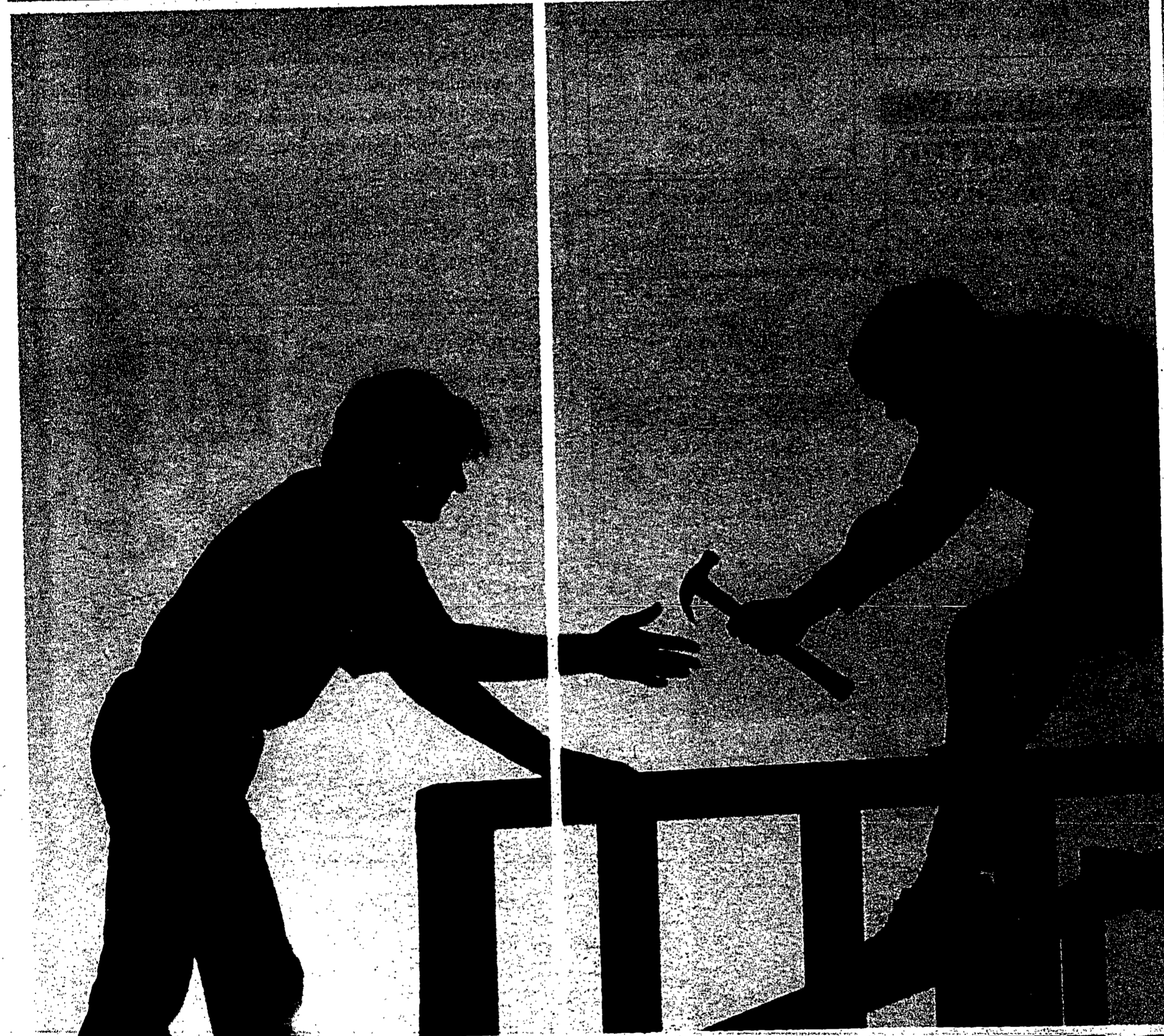








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