

LAWRENCEWOOD
SHOPPING CENTER
OAKTON AND WAUKEGAN
NILES, ILLINOIS
3 DAYS ONLY

SALE DATES:
THURS., FRI., SAT.
JANUARY 20-30-31
STORE HOURS:
MON.-FRI. 9:30 A.M.-9:00 P.M.
SAT. 9:30 A.M.-5:30 P.M.
SUN. 11:00 A.M.-5:00 P.M.

CIGARETTES
BY THE CARTON ALL BRANDS

Reg. &
Filters
\$403

100's
\$413

TAX
INC.

Niles Public Library
5980 Oakton
Niles, Illinois 60648

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THURSDAY
FRIDAY
SATURDAY

Jupiter
DISCOUNT STORE



MISSES'
PRINT
SHIRTS

Our Reg. 4.96

3.88

3 Days Only!

MEN'S
SPORT
SHIRTS

Our Reg. 4.44

2.88

3 Days Only!

•Permanent press
•Polyester/cotton
•Solids and prints

Fun Our Deli - -
ARMOUR STAR
BOLOGNA 79¢ L.B.
SLICED HAM

\$1.23
1/2 LB.

32-FL OZ
LISTERINE
ANTISEPTIC

Discount Priced!

99¢

Economy-size anti-septic mouthwash kills germs by millions on contact.

NO-IRON
BED SHEETS

Irregulars

1.37¢

Twin or
Full size

Cotton/polyester in flat or fitted styles. White, colors and prints.

PRE-WASHED JEANS

Great Values!

Men's faded blue jeans
with belt bottoms. Save!

6.44

Ea

Our Reg. 2.96

•No-iron polyester
•Short sleeve styling
•Select misses' sizes

2.28

Ea

3 Days Only!

•Take your choice
•1 or 2 qt. pots
•28¢ Ea. For 88¢
•Fillets of herring
•Slightly smoked

3.40

3/4-OZ. SNACKS

Our Reg. 4.88

•12x14" cotton
•Stripe patterns

7.80

Ea

Our Reg. 3/1.18

•12x14" cotton
•Stripe patterns

7.80

Ea

Our Reg. 1.97

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Niles Township Historical movie



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Shown above from the left are Township Auditor Ed Kaufman, a resident of Niles, Mr. Calef, Skokie

resident and by marriage, member of two prominent Township families, Irene (Kiehn) Harms; Supervisor Charles N. Anderson of Morton Grove; Mayor Julie C. Bode of Morton Grove and Commission Chairman Dr. Harold J. Feder of Skokie, also a member of the Township Board of Auditors. According to Dr. Feder, the new movie will be made available to every civic, fraternal and religious group in Niles Township.

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Representatives of the Internal Revenue Service will participate in the program, explaining the 1040 tax form and the most common types of deductions and itemization procedures.

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North High School, 9800 Lawler, Skokie.

Mikva said that he is sponsoring the workshop as a result of constituent reaction to a tax reform newsletter he sent in November.

"The response was overwhelming — and a suggestion frequently written to me was that taxpayers would benefit from tax counseling and additional assistance in preparing their income

tax returns. That is the goal of this workshop," Mikva said. "We hope to inform taxpayers, especially those at the middle-income level, about tax benefits that may be available to them of which they are not aware."

"I am delighted that the IRS is cooperating in this special program, in addition to their regular programs of taxpayer assistance," the Congressman added. He is a member of the House Ways and Means Committee, which formulates tax policy.

Following an opening presentation by Congressman Mikva, two IRS tax specialists will discuss the 1040 form, deductions and itemizations. A general question-and-answer session will follow.

Legal Notice

Notice is hereby given that nominating petitions for membership on the Board of Education of Maine Township High School District 207, Cook County, Illinois, for members to be elected at the annual election on April 10, 1976, will be received by Harold Markworth, Secretary of the Board of Education. Petitions will be accepted by the Secretary at the Ralph J. Frost Administration Center, 1131 South Dee Road, Park Ridge, Illinois, from February 25, 1976 through March 19, 1976, between the hours of 8:00 a.m. and 4:00 p.m. The office will not be open on Saturdays and Sundays. Nominating petition forms may be obtained at the Secretary's office.

Every candidate must file a Statement of Economic Interests with the County Clerk. Nominating petitions are not valid without a receipt from the County Clerk showing that the candidate has filed a Statement of Economic Interests. Such receipt shall be filed with the Secretary of the Board of Education not later than the last day to file nominating petitions.

By order of the Board of Education of Maine Township High School District 207.

Dated this January 26, 1976
Leonard R. Grazian
President
Harold Markworth
Secretary



FOR YOU...
for HIM:

our young-minded hair style,
our young minded hair color.



SHAMPOO-IN HAIRCOLORING

Our smooth page boy combined with soft, flowing side curls... truly feminine loveliness. And we add even more loveliness with the soft, natural looking color of Miss Roux, the creme haircoloring that covers gray, brightens dull hair, and conditions as it colors! Come see us: let us show you how we capture your young-minded outlook!

LOOK OF HAIR
8747 Milwaukee Ave.
Niles 967-9133

Senior Citizens' NEWS AND VIEWS

NEWS FOR ALL NILES SENIORS FROM THE TRIDENT SENIOR CENTER — 8050 Oakton st., 692-4197

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A speaker from the Cook County Assessors Office will be at the Senior Center to talk about how your taxes are determined and the Homestead Exemption. With property taxes coming due it is a good idea to come and hear this informative speaker.

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A new speakers committee is being formed at the Senior Center. This committee will work on selecting and planning speakers for the Center. Now's the time to join this committee, so you can be involved in it from the start. Call the Center at 692-4197 if you are interested in working on this committee.

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For more information call Shirley Spears, 647-8222, Ext. 539.

Off the NILES POLICE BLO

The Bugle, Thursday, February 5, 1976

Page 5

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Police said the four youths reportedly admitted to burglaries occurring between Dec. 27 and Jan. 7 on Harlem, Oconee and Neva ave. and Waukegan rd. in Niles and "may be involved in several more."

The latest victim of the home invasions gang had not reported the burglary until he was notified by Niles police of the youths' apprehension and recovery of his stolen property.

A resident on the 6800 block of Golf rd. told police his 1974 brown Mercury was stolen on Thursday. A second Golf rd. area resident reported her 1975 Thunderbird was missing.

Three other late model cars were reportedly stolen the week before from Golf Mill Chrysler and a 1975 Pontiac was taken from the S900 block of Howard.

Police said the glass pane in the upper window of the bathroom had been broken and the lower window raised.

Meat (Steaks)

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Attempted burglary and criminal damage to property charges were filed against Ronald Kleis, 4950 Bosworth, said police. His 15-year-old companion was turned over to the Niles Youth Bureau.

Lancer's Black Label Beer \$2.49
Old Milwaukee Beer 12-12 oz. cans \$2.69

PETRI WINE
CHIANTI
BURGUNDY
PINK CHABLIS
VIN ROSE'
CHABLIS
RHINE

SEAGRAM'S GIN
\$7.99
FANCY DRY
YOUNG ONIONS
3 LBS. 49¢

SOUTHERN COMFORT
\$4.49
CUCUMBERS
RADISHES
GREEN ONIONS
POTATOES BAG
FANCY DRY
YOUNG ONIONS
3 LBS. 49¢

IMPORTED ITALIAN SPECIALTY FOODS
MINELLI BROS.

Bugle Check Artist

Notre Dame Varsity Basketball



A security guard at Pet

Golf Mill told Niles police who paid for merchant fictitious checks on a c/c account had been arrested Springfield, Ill.

The suspect had bad checks at the Gas Station between Jan. 5 and 7. A \$200 check was charged on a w/ States Atty. Col. for deceptive

Niles police said the suspect

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Loss of \$5000 was

on Thursday

Jarvis ave.

A reporter told police

had directed

office IBM sel

at \$7500

OSCAR MAYER BACON \$1.49 LB. PKG	ARMOUR'S VEN-BEST TRIMMED TABLE READY TOP QUALITY CENTER CUT PORK CHOPS \$1.39 LB.	FREE IMPERIAL RYE BREAD WITH EVERY POUND OF SLICED CORNED BEEF \$2.69 LB.
OSCAR MAYER HOT DOGS \$0.90 LB. PKG	PORK LOIN ROAST 4 TO 5 LB. AVG. \$1.09 LB.	
COKE 89¢ 8-16 OZ BTL'S	BONELESS ROLLED PORK ROAST \$1.89 LB.	
GOLD SPUN 2 16 OZ PKG EGG NOODLES 89¢	BABY BACK RIBS \$1.89 LB.	KAPPUS BREAD 3 ONE LB. LOAVES 89¢
HARD ROLLS 95¢ 100Z	WHOLE PORK BUTTS \$1.09 LB.	BUTCHER BOY PURE CORN OIL \$3.69 GAL.
COTTAGE CHEESE 39¢ 12 OZ CTN	SMALL MEATY FRESH SPARE RIBS \$1.19 LB.	CENTRELLA TOMATOES 3 303 \$1 CANS
GERBER BABY POWDER 79¢ 39¢	FRESH MEATY PORK NECK BONES 3 \$1 LBS.	CENTRELLA SWEET PEAS CANS 89¢
BRESLER'S PAIL-PAK ICE CREAM 99¢ 1/2 GAL	EARLY TIMES HARVEY'S \$3.89 BRISTOL CREAM 529 FIFTH	FANCY LETTUCE HEAD 29¢
PETRI WINE CHIANTI BURGUNDY PINK CHABLIS 2.99 GAL		TOMATOES LB. 29¢
VIN ROSE' CHABLIS 2.99 GAL		CUCUMBERS 2 FOR 29¢
		RADISHES 2 6 OZ. PKG. 29¢
		GREEN ONIONS 2 FOR 29¢
		U.S. NO. 1 RED 10 LB. POTATOES BAG 99¢
		FANCY DRY YELLOW ONIONS BAG 49¢
		We reserve the right to limit quantities and correct printing errors
		7780 MILWAUKEE AVE.
		MINELLI BROS.
		Located North of Jake's Restaurant
		MON. to FRI. 9 AM to 9 PM
		SAT. 9 to 7 SUN. 9 to 3

the good neighbor
The American Legion

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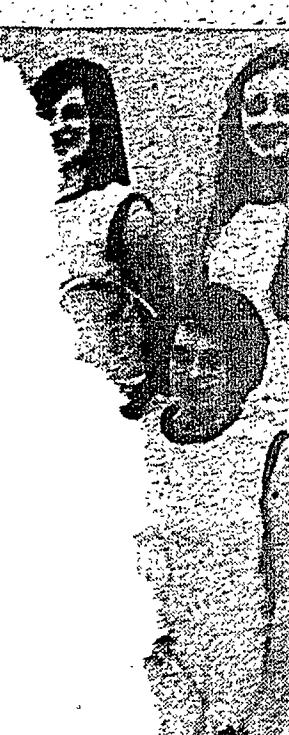
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Team



Niles Hockey Association

NILES SHARKS HOCKEY
PEE WEE B TEAM

Niles 7, Oak Park 1

On Jan. 16, the Grass Machine and Tool Pee Wee B's met Oak Park and skated to a 7-1 victory. Sharks goalie, Tim Dispart, played a fine game in the nets. Scoring for the Sharks: Mike Charnota (2), Pat Connor (2), Dale Charnota (1), Jack Belden (1) and Danny Redig (1). Assists on the goals by: Jeff Stibling (2), Mike Charnota (2) and 1 each by Danny Redig, Frank Machaj, Dale Charnota and Pat Connor.

Evanston Wildkits 3, Niles 2

The Pee Wee B's traveled to Evanston on Jan. 20 to face the Wildkits. Evanston defeated Niles by a close 3-2 score. Scoring for the Sharks: Mark Keenan assisted by Rich Schneider and Pat Connor, and Dale Charnota assisted by Jeff Stibling.

NILES SHARKS HOCKEY
BANTAM A TEAM

Niles vs. Des Plaines

The Bantam A's sponsored by Golf Mill State Bank played Des Plaines on Jan. 20. Both teams skated hard and fast. Niles was at their best and played a good game of hockey to come out the winner with Niles scoring 3 and Des Plaines 1. Goals for Niles were scored by Tony Jerifit (2), Dave Thimm (1) and Bill Connor (2). Assists by Dave Kobaska (1), Ken Russotto (2), John Jablonski (1), Steve Heinol (1), Frank Dietrich (1) and Dave Thimm (2).

Jan. 13

Niles 0, Evanston Wildkits 1

The Bantam A's played the Wildkits in an action-packed game with very few penalties. At the end of the second period, the score was tied at 3-3. In the third period, Niles was fighting hard to get the lead, but was only able to score 2 more goals with Wilmette scoring 4. The final score was Wilmette 7, Niles 5.

Niles 5, Des Plaines

The Bantam A's sponsored by Golf Mill State Bank played Des Plaines on Jan. 20. Both teams skated hard and fast. Niles was at their best and played a good game of hockey to come out the winner with Niles scoring 3 and Des Plaines 1. Goals for Niles were scored by Tony Jerifit (2), Dave Thimm (1) and Bill Connor (2). Assists by Dave Kobaska (1), Ken Russotto (2), John Jablonski (1), Steve Heinol (1), Frank Dietrich (1) and Dave Thimm (2).

Jan. 17

Niles 0, Evanston Wildkits 1

The Bantam A's played the Wildkits in an exciting, hard-skating game. With 15 seconds into the game, Niles received a one on one penalty shot, but with great goaltending by Frank Keener, the shot didn't get by him. Both teams were skating and checking hard. Evanston scored late in the first period for a 1-0 lead. Niles tried hard to score but couldn't get by Evanston's defense. The game ended with Evanston winning 1-0. Both teams played a good game of hockey and were a pleasure to watch.

NILES SHARKS HOCKEY
PEE WEE B TEAM

Jan. 24

Niles 2, Northbrook 6

The Grass Machine and Tool Pee Wee B's faced the Northbrook Blues on home ice, in a fast-skating, hard-checking game. It was a close 3-2 game until the 4 minute mark of the third period, when the Blues broke thru Niles defense and scored 3 more goals to put the game out of reach. Despite the loss, Niles outplayed and outshot the Blues 32-27.

Scoring for the Sharks: Pat Connor assisted by Danny Redig, and Mike Charnota assisted by Danny Redig.

Jan. 27

Niles 5, Westmont Royals 1

The Pee Wee B's traveled to Westmont to face the Royals in a non-conference game. Niles came out on top 5-1. Fine goaltending by Tim Dispart, Sharks goalie.

Scoring for the Sharks: Jack Belden assisted by Dale Charnota, Danny Redig (2), Redig's second goal was assisted by Mark Keenan, Dale Charnota (2), Charnota's second goal was assisted by Jack Belden and Jeff Stibling.

Jan. 31

Niles 9, Westmont Royals 4

Again, the Pee Wee B's faced the Royals for another non-conference game, this time on home ice, and defeated them in a high-scoring game. Scoring for the Sharks: Jeff Stibling scored a hat trick (3), Mark Keenan (2), Dale Charnota (2), and 1 each by Pat Connor and Mike Charnota.

Assists on the goals by: Danny Redig (3), Jack Belden (3), Mark Keenan (2), Rich Schneider (2), Frank Machaj (2) and 1 each by Pat Connor, Jeff Stibling, Mike Charnota, and Scott Shiffman.

WINNERS

Thirty more outstanding Chicago-area boys have been added to the roster of Chick Evans college scholarship winners by the Western Golf Association. This brings to 60 the number of Evans Scholarships awarded to Chicago-area caddies in the last three months.

Each Evans Scholarship covers full tuition and housing and is renewable for four years. The value is estimated at \$4,500. Winners include:

Merkin, Steven B., 17, son of Mr. and Mrs. Sidney Merkin, 7447 Kenton, Skokie, a senior at Niles East High School, caddied at Evanston Golf Club from the University of Illinois.

From the University of Wisconsin-Otter, Eric M., 17, son of Mr. and Mrs. William N. Otter, 8714 Fernand Ave., Morton Grove, a senior at Notre Dame High School and caddied at Glen View Club.

BOWLING

THURSDAY AFTERNOON
LADIES BOWLING Team Pts.

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Morton Grove Bank	13
Krier Bros. Ins.	12
Morton Grove Lanes	12
Howie's Wowsies (Val's)	11.5
Ace Rental	8.5
Bowler's Shop	8
Dig's Realty	4

Admission will be \$1.25 for adults and 75 cents for high school students with ID cards. Grammar school students accompanied by an adult will be admitted free.

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*Price based on sharing double, including accommodations and sightseeing. Airfare additional.

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POWERED BY

Niles Senior Citizens
enjoy free breakfast

Photo by Ron Fugman

More than 200 Niles area Senior Citizens enjoyed a free breakfast of their choice on Friday, Jan. 23, at McDonald's on Milwaukee & Oakton in Niles.

Ken Scheel, Niles Village Manager; Mary Kay Morrissey, Niles Senior Citizens Coordinator; Janice Sanes, Program Coordinator, and Don Conley, the McDonald's owner, were all on hand to greet the Senior Citizens.

It was a party atmosphere and so successfully received by the community that Don Conley and Ken Scheel will plan a similar affair later this year.

Some of the more than 200 Senior Citizens who enjoyed free breakfast at McDonald's on Milwaukee & Oakton.

Mikva Staff in
Des Plaines Post Office

A representative of Congressman Abner J. Mikva's office will be in the Des Plaines Post Office, 622 Graceland, from 9 a.m. to noon on Saturday, Feb. 7, to assist anyone who has problems or inquiries concerning federal agencies.

"Far too often people come to the government with a legitimate problem and instead of being helped they come away frustrated by bureaucratic red tape," Mikva said.

"I cannot secure benefits people are not qualified to receive, but I can find out what benefits they should be receiving and can make sure they are treated fairly and expeditiously," Mikva added.

Mikva said that to encourage more people to take advantage of his office's ombudsman services, a staff member will be making such visits to Tenth District.

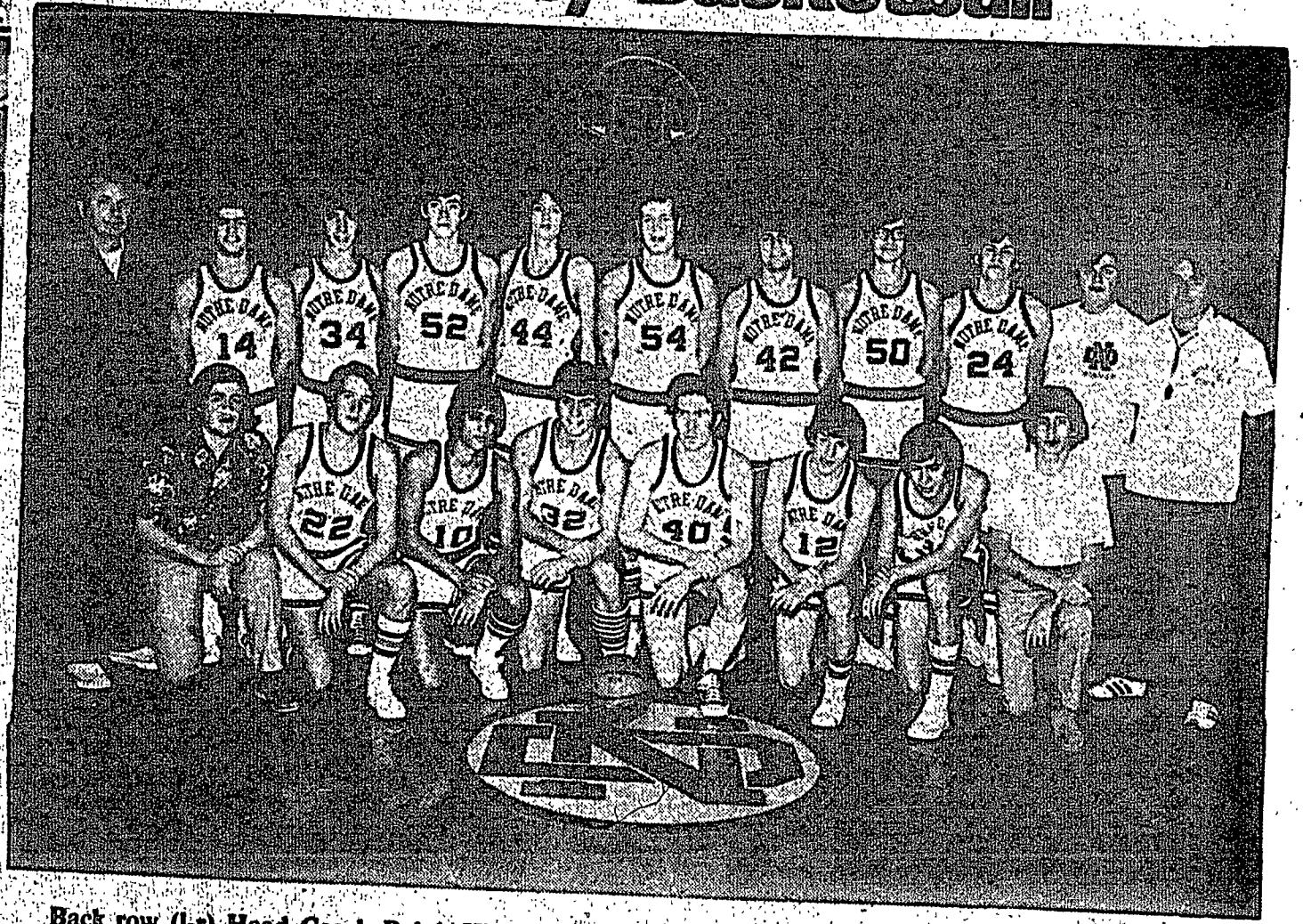
Heart attack help
from MONACEP

If someone near you had a heart attack, what is the first thing you should do for the victim? The answer is: Get professional medical help immediately! A natural second question might be: Is there anything you can do until professional help arrives? The answer is a definite yes, and that is what the MONACEP CPR Rescue Class is all about.

CPR stands for Cardiopulmonary Resuscitation which is a technique for artificial respiration and artificial circulation that may save a life. CPR is what to do until the ambulance arrives.

The MONACEP CPR training course is designed for the general public (not medical personnel) and is taught by a registered nurse. The CPR Rescue class is offered as a single section, meeting one night for three hours. Each one-night training session begins with a short film, which presents an overview of the techniques.

Instruction emphasizes actual practice of the CPR techniques on manikins and models. A non-

Notre Dame
Varsity Basketball

Front row (l-r) Mgr. Tom Byron, Ted Mroz, Greg Kapka, Bill Heinz, Colm McCarthy, John Rigali, Ed Eshoo, Mgr. Don Smith. Not pictured: Ed Cronin.

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MONACEP CPR RESCUE CLASS
Cost for CPR Rescue is \$5. Classes will be held at Maine North High School on Tuesday nights (Feb. 3 and 10) and at Niles West High School on Wednesday nights (Feb. 4 and 11). Call the MONACEP office (967-5621) for additional information.

COIN COLLECTOR'S SHOW
Sunday, Feb. 8, is the next date for the Chicago Coin Bourse at the Leaning Tower YMCA, 630 Touhy. The bourse opens at 10 a.m. and closes at 5 p.m. Admission and parking are free. Eighteen experts will have exhibits on display and will be available to answer questions.

Niles Park District
Tap Registration

The Niles Park District is now taking registrations for Session II tap dance classes. All classes will be held at the Recreation Center, 7877 Milwaukee starting Feb. 12. This 15 week program is an opportunity to introduce children into the art of dance. Classes are scheduled as follows:

Ages 6 to 8 - from 4:30 to 5:15 p.m.

Ages 9 to 12 - from 5:15 to 6 p.m.

All classes will be held on Thursdays. The resident fee is only \$10 and \$20 for non-residents.

Niles Park District
Ballet Registration

The Niles Park District is now taking registration for Session II ballet classes. All classes will be held at the Recreation Center, 7877 Milwaukee on Saturdays starting February 14.

This program will offer basic instruction to beginners and refinements to advanced beginners in the ballet programs. The program is geared to develop poise, grace, and confidence.

Classes are scheduled as follows:

4 & 5 year olds - Pr. Ballet - 1:45 p.m.

6-8 year olds - Jr. I Beg. - 1:45-2:30 p.m.

6-8 year olds - Jr. II Advanced Beg. - 2:30 to 3:15 p.m.

9-11 year olds - Jr. I Beg. - 3:15-4 p.m.

9-11 year olds - Jr. II Adv. Beg. - 4:45 p.m.

The fee for Niles Park District residents is only \$10 and \$20 for

NILES PARK DISTRICT

non-residents. For further information call the Niles Park District at 967-6633.

Men's Winter Basketball League

The Niles Park District Men's Basketball league swung into its second week of action Thursday night, January 22 at the Louis Schreiner Gymnasium. The following are the results of those games played:

At 6:30 the Lakers opened the Cattfish 43-38.

At 7:30, Ron's Liquors set back the Saps 63-43.

At 8:30, Drugged III recorded their second victory in as many starts with a 60-55 triumph over the Chinks.

At 9:30, the Cheetahs bombed the Stooges 60-27.

Men's Basketball League Standings

Team	W-L
Pistons	3-0
Supersonics	2-1
Knicks	2-1
Bulls	2-1
Lakers	0-3
Bucks	0-3
High School Basketball	

In Niles Park District High School Basketball League action Wednesday night, Jan. 28, the following teams recorded victories:

Team Hawks

Leads

Brins

Islanders

Canadians

Blues

Seals

Rangers

Silver Skates Derby

The 59th Annual Silver Skates Derby will be held at the William L. McFetridge Sports Center in California Park, 3901 N. California Ave., Chicago, starting at 9:00 a.m. Saturday, Feb. 21, 1976.

than a five point lead. The final result saw the Schiller Park Braves enjoying the edge in the score as they won 32-28.

Schiller Basketball

The results of last week's Niles Park District Schiller Basketball league games which took place Wednesday, Jan. 21 and Friday, Jan. 23 at the Louis Schreiner Gymnasium are as follows:

On Wednesday at 4 p.m. the Knicks nipped the Bucks 20-19.

The Pistons remained undefeated by knocking off the Lakers 14-7.

On Friday at 4 p.m. the Bulls slipped by the Supersonics 10-9.

The standings are:

Team	W-L
Pistons	3-0
Supersonics	2-1
Knicks	2-1
Bulls	2-1
Lakers	0-3
Bucks	0-3

Results of the first week of action are as follows:

(4 p.m. games) Bruins overcame the Canadians 11-2. The Islanders nipped the Seals 3-1.

(4:45 games) The Leafs ended up bombing the Rangers 12-3. The Hawks squeezed by the Blues 3-2.

The standings are:

Team	W-L
Hawks	1-0
Leafs	1-0
Bruins	1-0
Islanders	0-1
Canadians	1-0
Blues	0-1
Seals	0-1
Rangers	0-1

Silver Skates Derby

The 59th Annual Silver Skates Derby will be held at the William L. McFetridge Sports Center in California Park, 3901 N. California Ave., Chicago, starting at 9:00 a.m. Saturday, Feb. 21, 1976.

proved to be the winning score.

To enter the meet simply fill out an entry blank and mail it immediately to Mayor Daley Silver Skates Derby, Mayor's Office, City Hall, Chicago, Ill. 60602.

Competition will be conducted for both boys and girls in various age groups. All entrants will receive speed skating patches and preliminary winners will be given ribbons. The finalists will be awarded silver states' trophies and medals.

Entry blanks for the Mayor Daley Silver Skates Derby may be obtained at all Chicago Park District fieldhouses and all Chicago skating rinks. Deadline for filing entries is Midnight, Monday, Feb. 16. This event is sponsored by the Mayor Daley Youth Foundation in cooperation with the Chicago Park District and is sanctioned by the Amateur Skating Association of Illinois.

Entry blanks are currently available at the Niles Sports Complex, Ballard Road and Cumberland in Niles. See Ken Siniola, Rink Manager for information.

Notre Dame Varsity Hockey

The Notre Dame High School varsity hockey Dons defeated 2nd place Evanston 1-0 on Jan. 28 and defeated Maine North by 10-1 on Jan. 29. Main North opened the game with a quick goal, but ND answered with three in the first and it was all downhill from there for Main North. Craig Bellomini, a ND sophomore, had a three-goal hat trick and senior Larry DeSalvo had a pair. Chris Vana, a junior, had two opportunities at penalty shots, but missed them both.

On Feb. 1 the ND Icicles extended their unbeaten streak to 5 games by defeating the New Trier West Cowboys by 5-2. Junior Tom Ackerman opened the scoring at 11:11 on an assist from Larry DeSalvo. NTW came back to score in the second period while the Dons were short handed. Then just 9 seconds later Bill Madura, a sophomore, got a nice feed from Chris Vana and went around the goalie for a 2-1 lead. Madura, just 11 seconds later at 10:16, got his second of the game on a high back hand into the upper corner. At 5:18 NTW came back to score another power play goal and make the score 3-2. ND senior Tony Salemi then blocked a shot at the point and raced in alone and he beat the NTW goalie at 7:11 of the last period. Craig Bellomini rounded out the scoring at 2:14 on a fine play by Larry DeSalvo. Matt Berrafato, a senior, played a solid game in goal, by stopping 26 of the 28 shots fired at him. This was a Metro League game and ND is now in 4th place with a record of 10-8-3.

Lincolnwood Jewish Congregation

On Wednesday, Feb. 11, Open Meeting at 12:30 p.m. Sisterhood will present our own Rebbitzin, Chavie Lehrfeld (Dr. Evelyn). Her subject will be "Should This Marriage Be Saved?" Coffee and will be served.

On Saturday, Feb. 14, Cabaret Night - an evening of dining, dancing and entertainment. Cocktails at 7 p.m. Dinner at 8 p.m. Pinkwater Auditorium - \$25 per couple, \$5 E.F.C. Contact Pesach or Marion for reservations 676-0181.

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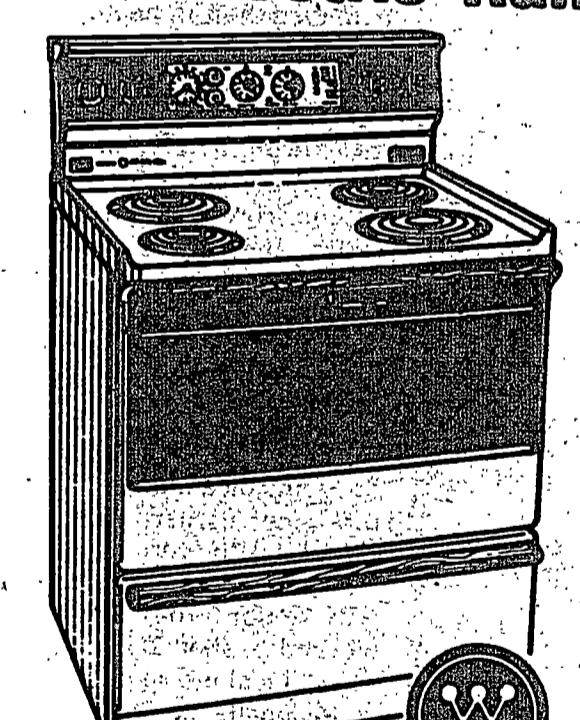
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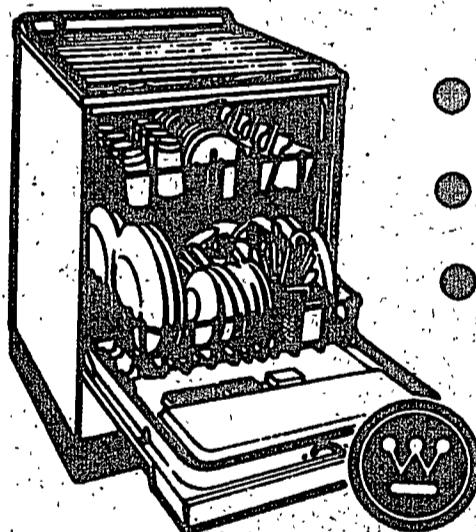
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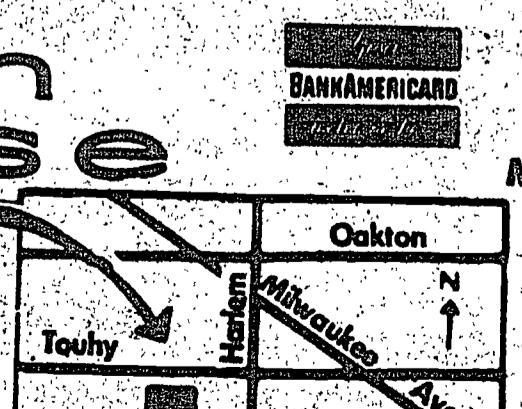
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There's a new name for quality in home appliances. On March 1, 1975, Westinghouse major appliances became one of the White Consolidated Industries, and a new name was introduced in quality appliances for the home, White-Westinghouse. A name that combines up-to-date performance engineering with a tradition of product dependability.

White-Westinghouse major appliances, the new name for quality in Major Appliances. One of the White Consolidated Industries.

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Hearts and floral icons are scattered along the bottom edge of the advertisement.

CHURCH AND TEMPLE NOTES

First Baptist Church

"Red Letter Day" has been proclaimed by The Little Country Chapel (First Baptist Church) of Niles for Sunday, Feb. 8, to celebrate the completion of its Bond sales. Pastor Roger McManus, Deacon Charles Sisson and Mrs. George Ostrich sold the most Bonds and will be treated to a dinner.

Sunday's classes and morning service will be held at the Niles Recreation Center, 7887 Milwaukee ave. Bible classes will meet at 9:45 a.m. Pre-school to adults will begin a study of God's Law — The Ten Commandments. Worship service will be held at 11 a.m. Pastor McManus will deliver

the sermon. Children's Church will be conducted in a classroom at the same time.

The following services and activities will be at the church, located at 7339 Waukegan rd., Friday, Feb. 6 7 p.m. - Youth Program directed by Alan slate; Sunday, Feb. 8 7 p.m. - Praise and Worship service and message by Pastor, old and new gospel songs by Faith & Victory; Wednesday, Feb. 11 7 p.m. - prayer-time, 7:30 p.m. Bible instruction, question and answer period, 8:35 p.m. choir practice.

Transportation available for all services and activities by telephoning 647-8751 or 537-1810.

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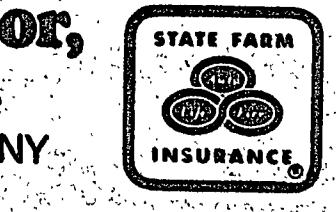
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SIJ students plan "Religion Fair"



Gina DeGrazia and Jon Donowitz, students at St. Isaac Jogues School, Niles, proudly point to the poster announcing the school's upcoming Religion Fair. Students at St. Isaac Jogues will research and display projects revolving around religious themes, such as 10 Commandments, Last Supper, Sacraments and the Mass. Projects will be judged and awards will be given.

Job's Daughters honored



The parents of the members of Bethel #69, Glenview, International Order of Job's Daughters, were honored recently at a Mom and Dad's Nite.

During the course of the evening, Miss Patti Hayes (pictured above, back row, third from left) and Miss Marla Carlson (not pictured) were presented Majority Degree certificates and floral pieces in recognition of their having completed their years in Job's Daughters.

Also honored were those members who were initiated into the organization during the past year (pictured above from left to right, by rows): Christine Olson, Michelle LeJeune, Theresa Peterson, Susan Stein, Dawn Williams and April Dehinton (not pictured) - Ina Olson.

The Bethel is sponsoring a fund-raising card-party for the benefit of its Drill Team on Sunday, Feb. 29, 7 p.m. at Glenview Masonic Temple, 1450 Lehigh ave. The public is invited, cost \$1.50 per person, including door prizes and refreshments. Tickets may be obtained by calling the "Jobie" in your community: Glenview - Susan Tracy, 724-5744; Morton Grove - Carol Erickson, 966-6769; Skokie - Rosalie Weis, 967-8615; Park Ridge - Sandy Anderson, 825-4511; Niles - Leila Seleen, 967-7090; Mrs. Dorothy Eisenmann, Bethel Guardian, (272-3548) also has tickets.

Young women, ages 11-20, with Masonic connections who are interested in learning more about Job's Daughters should contact the Honored Queen, Leila Seleen (967-7090).

Adas Shalom

Congregation Adas Shalom, 6945 Dempster, Morton Grove, will hold a Scout Sabbath Friday night (Feb. 6) during services at the synagogue starting at 8:15 p.m. All scouts are welcome. Scout Troop 62 and Cub Pack 62 of Niles will participate in the services and sponsor the Oneg Shabbat following services.

Saturday morning (Feb. 7) services will be highlighted by the Bar Mitzvah of Kenneth Michael Epstein, son of Dr. and Mrs. Robert Epstein, Niles. Rabbi Louis Lieberwirth, will deliver the charge.

The Men's Club will hold its monthly Sunday morning breakfast on Feb. 8 starting at 9 a.m. Everyone is welcome and the movie "Future Shock" will be featured followed by a discussion. Also, the Men's Club will sponsor a day at the Ice Capades on

Speaker to address Messianic Lutheran women

Pamela Lubelfeld, daughter of Mr. and Mrs. Manuel Lubelfeld, will celebrate her Bat Mitzvah Friday, Feb. 6, 8:30 p.m. at Maine Township Jewish Congregation, 8800 Ballard rd., Des Plaines.

Des

Plaines.

Rory Dolin, son of Mrs. Mari Dolin, will observe his Bar Mitzvah Saturday morning, Feb. 7, 9:30 a.m. Rabbi Jay Kärzen and Cantor Harry Solowinchik will officiate.

The Men's Club Las Vegas Nite II will be held Saturday night, Feb. 7, 8:30 p.m. at the O'Hare Holiday Inn, 3801 N. Mannheim rd., Skokie Park.

A combined meeting of Men's

Club and Sisterhood will feature Dr. Gerald Spector, District 6, Board of Governor, of the North Suburban Illinois B'nai Brith Conference. The community is invited.

Maine Township Jewish Congregation

The Men's Club Las Vegas Nite II will be held Saturday night, Feb. 7, 8:30 p.m. at the O'Hare Holiday Inn, 3801 N. Mannheim rd., Skokie Park.

A combined meeting of Men's Club and Sisterhood will feature Dr. Gerald Spector, District 6, Board of Governor, of the North Suburban Illinois B'nai Brith Conference. The community is invited.

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OPEN EVENINGS & SUNDAYS



...of Interest to Women...

"The Family Scene"

"The Family Scene" as it exists in our contemporary apartment complexes is the focus of the MONACEP Communities for Living series on Tuesday, Feb. 10, at 8:00 p.m. in the Greenwood Trace Recreation Center, 8894 Knight, Des Plaines.

Jeane and Biff Doolittle, faculty members at Oakton Community College who have been involved with the concept of transactional analysis for several years, will lead participants in examining family interactions inside and outside the apartment, with friends and neighbors.

Communities for Living is the theme of the 10th annual "Psychological Challenges of Modern Living" series co-sponsored by MONACEP and the Forest Hospital Foundation of Des Plaines. This year's focus on the apartment complex as a facet of modern life included examination of both young and older single residents during the fall term.

On March 9, social therapists from Forest Hospital will lead the audience in experiential ways of exploring the family scene. "The Married Scene" will explore the lifestyles which are developing for married couples without children on April 13 and May 11.

A season ticket for the four spring programs is \$7.00. Single admission is \$2.00; \$1.00 for senior citizens.

For further information, contact MONACEP, 967-5821.

HOMEMAKERS UNIT TO DISCUSS GERMAN COOKING

German Cookery, the International Lesson for 1976, will be presented on Feb. 11, at 10 a.m. in the Niles Community Church. Ann Hedi and Edna Elliot of the Niles Suburban Cook County Homemakers unit will discuss the history of German cookery. The members will learn about the International Cookery Fair in Frankfort, the famous poultry from Hamburg, the pungent dishes served in North Germany.

"Vocational Testing and Counseling"

An opportunity to learn about one's own vocational aptitudes is available through MONACEP's "Vocational Testing and Counseling" sessions scheduled for Wednesday, Feb. 11, and Wednesday, March 3 at the Niles Community Church, 7401 Oakton, Niles. Sessions will be held from 9:00 a.m. until noon.

Participants in either session will gain insight and knowledge about their abilities and employment qualifications.

Coordinator for the testing and counseling sessions is Jane Alt, associate professor of student development at Oakton Community College.

For further information, call MONACEP, 967-5821.

NFS to host speaker on divorce

"Happiness: Your Choice" was the title of the opening lecture given by Mr. Tom Jauch, M.A. at Niles Family Service last Tuesday. This was one of 7 lectures that will be held at the Niles Trident Center each Tuesday at 7:30 p.m. The topic of the free lecture series is Marriage and The Family: Yesterday - Today - Tomorrow. The series is addressing itself to one of the most important social concerns of today - divorce which has increased to 60.4% during 1975 in Cook County.

The Niles unit is affiliated with Suburban Cook County Homemakers Association. It is a unique organization which involves the individual woman in identifying and solving family and community problems through an educational program.

United Presbyterian Women's Group

The United Presbyterian Women's group of the Niles Community Church, 7401 Oakton will be holding their Feb. 10th meeting - Hawaiian style. The ladies are invited to attend in Hawaiian dress. A film of the Hawaiian islands will be featured with refreshments served luau-style. Bring a friend and beat the February blues by attending an informative and fun evening.

Northwest Suburban Jewish Congregation

Friday Evening, February 6th at 8:15 p.m. Anniversary and Scout Sabbath at Northwest Suburban Jewish Congregation.

Saturday Morning Services at 9:30 a.m. and Sunday Morning Services at 9:00 a.m.

Sunday Evening, February 8th Couples Club Meeting.

In the 1975 fall semester, a distressed father asked, "How do I handle a teenaged son who has rejected the life style and values of the family?"

A woman who was recently widowed asked, "How do I combat the desolation and loneliness of losing a husband?"

Another woman in desperation, asked how to deal with continuous irritation with a hostile brother-in-law.

These discussions on general behavior along with personal problems presented for group reaction, assist the individual to cope with emotional states that

Eaine Sherman cooks for MONACEP

MONACEP culinary expert Elaine Sherman will present three one-evening sessions and also begin two sections of her basic gourmet cooking class in mid-February.

Ms. Sherman, a Skokie resident and MONACEP instructor for six years, will turn ordinary eggs into masterpieces during her class on Omelettes scheduled for Monday, Feb. 9, from 7:30-9:30 p.m. at Maine South High School, 111 S. Dee rd., Park Ridge.

Croissant Baking will be demonstrated on Thursday, Feb. 12, at Maine East High School, 111 S. Dee rd., Park Ridge.

Tuition for each eight week course is \$40.

For further information, call MONACEP, 967-5821.

Making strudel

The art of making strudel just like grandma's will be taught and demonstrated in a one-evening MONACEP program from 7:30-9:30 p.m. on Thursday, Feb. 19, at Niles West High School, Oakton and Edens Expressway, Skokie.

Strudel will be presented by Eleanor Feitler, an Oak Park resident who holds a degree in home economics and belongs to such professional organizations as the American and Illinois Home Economics Associations.

A fee of \$7 will be charged to both residents and non-residents of Maine and Niles Townships. For further information, call MONACEP at 967-5821.

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Easy Change

HAIR COLOR LOTION

Our sleek coif, ends turned under to accent you. Further accented with Roux Easy Change, the so-natural looking hair coloring because it uses no peroxide! So it doesn't bleach out your natural color. Let us show you how beautifully it blends gray hair with your natural color!

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NILES

PROGRESS is our Heritage

A BICENTENNIAL LOOK AT

American Progress '76



HE'S MAKING PROGRESS...

BUSINESS REVIEW & FORECAST

"NOTHING SUCCEEDS
LIKE SUCCESS"

From The Area's Leading
Financial Institutions Regarding
The State Of The Union's Economy
Now And Ahead . . .

BUGLE NEWSPAPERS PROUDLY PRESENT
THEIR BICENTENNIAL FINANCIAL EDITION
ON THE FOLLOWING PAGES

West Valley Section of the National Council of Jewish Women will present art from the J. Richards Gallery Inc., New Jersey, at their Art Auction on February 7, 1976, at the Holiday Inn in Highland Park, Lake-Cook Road at Edens Expressway. Viewing time is 7:30-8:30 p.m. and the auction will begin at 8:30 p.m. The admission is \$2.00 in advance, \$2.50 at the door. Tickets may be obtained by calling Chairman Anna Levine 679-5169 or Ticket Chairman Nicole Attia 679-2604.

A BICENTENNIAL LOOK AT "American Progress '76"

BANKING...From Babylon to the Bugle

By Edward C. Hanson, Financial Editor



Banking, historians say, is the second oldest profession.

Perhaps it may be the oldest; and therefore, the first. Without indulging in phantasmagoria, particularly in the modern banking motif, it could be the oldest, certainly, of all worthy professions.

Banking began, according to historians, in Babylon. And Babylon, nestled in the Euphrates Valley, about 2225 B.C. was the richest and most luxurious of all cities.

For ancient Babylonian records reveal widespread use of credit, mortgages, promissory notes, seed loans, interest charges subject to legal maximum rates, and the use of precious metals for collateral.

The ancient Egyptians weighed gold to determine its value. And transferring accounts was much easier than transferring heavy metals; thus a banking service was born.

The Greeks went even further by converting precious metals (gold and silver) into coins about 700 B.C. This caused confusion as to the coins' relative value in foreign exchange or their value in bullion (a term applied to uncoined gold and silver).

As a result of the Greeks' creative coinery, this brought forth the first of the money-changers. These money-changers began as part-time bankers. They received deposits, transferred money, made loans on the security of valuables, or farms, or workshop properties or products with the security reverting to the money-changer, if the borrower did not repay the loan.

Then came the Romans who did everything in a grandiose manner — even when taking a bath. It was the Romans who, with their flair for grandeur, expanded and extended those early banking practices all over their vast Empire. This action, upon the part of the Romans, provided the open sesame to the westward movement of commercial and credit banking techniques.

Later, during this period of medieval banking when the Roman Empire was sliced in half, highly sophisticated banking for that era continued in the eastern half. Constantinople became its center.

History is fogged on whether banking completely disappeared in the western half. Recent research reveals a doubt it vanished completely when the sun sets. The large growth of population, productivity, and trade in Western Europe during the 11th to the 14th centuries was accompanied and accommodated by the blanket-like spread of banking which well served and well met the needs of the area and age.

Documented evidence again appears about medieval bankers in the 12th century in Italy. For in notaries' records of many Italian cities, especially Genoa, it records that there were many money-changers, such as the early Romans and Greeks. These accepted time and demand deposits and the paying of interest.

New trade fairs at Lyons and

earned (even in those ancient days bankers took an interest in their work). They also made loans and, in turn, (like bankers of today) they invested some of their funds as a partner in trading ventures.

One such famous banker was called Bancherius. His moniker came because he did his work seated behind a bancum (bench or table).

By the 14th century, this money-changer-banker had become a common but rather famous figure in the principle cities of Italy, Spain, Flanders and many others. In Bruges (Belgium today) one person out of every forty had a bank account. By the 15th century in Barcelona, for example, almost 50% of the population had a private bank connection. (This, of course, was long before the French Connection.)

And then Spain welched, time and again, on her just debts which caused tremendous losses to the banking Empire of the German Fuggers and Weisers.

Spain delivered the coup de grace. She lowered the gold and silver content of her currency!

This happened because the flow of treasure to Spain declined sharply from America after 1600.

Spain's actions wreaked havoc upon the Italian merchant-private-bankers who served Spain's financial needs after the German Fuggers and Weisers had had it.

France, meanwhile, had been involved in wars most of the time for one hundred and ten years (1550-1660).

A crisis faced the private banking industry at this time. The problem was this: how do you finance governments?

But the banking industry again rose to the emergency. Handicapped by the loss of faith upon the part of the public due to widespread bank failures, they came up with a solution to the problem.

The solution was simple, as all solutions are. They (the private banking industry or what was left of it) began to set up public rather than private banks. As a safeguard, they were forbidden to make loans to businesses, nations or religious groups.

The new public banking movement began anew in sunny, old Italy. Soon Italian enterprise had seven of the public banks functioning very successfully by 1600. Then the public banking idea moved northward to Holland (Amsterdam 1609), Germany (Hamburg 1619), and Nuremberg (1622). These public banks accepted deposits in gold or silver bullion or coin, but no interest was paid on them. (This was before bankers took an interest in their work — like they do now.)

On oral or written orders they also, as part of their services, transferred money (except in Venice where checks were forbidden as late as the 18th century). The Bank of Amsterdam bent the rules about loaning money to businesses by secretly making many very large loans to the Dutch East India Company (they needed the moola to fit out their fleets). This, it turned out,

to be their ultimate sorrow.

For time wounds all heels and although the Bank of Amsterdam operated successfully till 1780, they finally "busted-out" by the financial collapse of their largest debtor — guess who? Who else, but the Dutch East India Company. (Which proves nothing really changes, for Henry J. Moravec's, Marshall Savings & Loan, in Rivertown, went down the drain, too, because of Manny Star's fantastic phantasmagoria.)

As the European market grew in immensity, the stakes raised immeasurably. For religious and political factions matched Europe's financial growth. As the pot grew bigger, so did the risks.

And now came the spectre of the four horsemen of the Apocalypse casting their deadly black shadows across the face of all Europe.

Wars of religion and politics burst forth and were costly, dynastic and devastating minor conflicts. Europe became a flaming torch!

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private banks in London more than doubled; in the counties, it rose from a mere 12 in 1750 to 800 by 1810.

With the end of the Napoleonic Wars in 1815, peace as it usually does, brought depression to Great Britain. The Bank of England returned to gold payments in 1821.

Colonial Banking in our early colonies was sort of a hodge-podge affair. No single financial institution provided all the services commonly associated with a modern bank. Silversmiths and goldsmiths accepted coins for safe keeping, lent to qualified borrowers and exchanged one kind of currency for another.

Successful and respected merchants such as the 18th century Thomas Hancock provided loan and deposit services to its customers and business associates.

One very early banking institution was called "The Fund" at Boston, New England. This opened for business in 1681.

About a year later, the British Parliament imposed on the colonies another of their many restrictions, which ultimately helped serve to "tear-U.S. off," called the "Bubble Act".

As a result of wild speculation in England known as the South Sea Bubble it prohibited general and speculative joint stock companies unless a charter was first obtained from the King or by an act of Parliament.

Without going into a myriad of details, this put a damper on the growth of large scale banking facilities in the colonies because getting a charter from Great Britain was a long, costly and very doubtful process.

The First Bank of the United States was chartered for 20 years in 1791, under plans drawn up by Alexander Hamilton, who was a hell of a financial man, but a lousy shot.

It was patterned after the Bank of England but it didn't have the staying power. For in January and February of 1811 Congress, by the closest possible vote, nixed rechartering it. The House of Representatives voted to recharter 65 to 64. A 17 to 17 tie in the Senate was broken by Vice President George Clinton who cast the deciding vote against continuing the Bank.

Twenty two years later, State and private banks and the independent Treasury came into being and the banking business in the U.S. began to boom, and industry began to hum and in less than 200 years this young country became the richest, most powerful and the freest on this tiny planet of earth.

If I were asked to name the four most important contributors to this country's greatness I would in this order proclaim:

One: Its people who came from everywhere, and most believed in God.

Two: Its freedom of news media.

Three: Its railroads.

Four: Its financial institutions.

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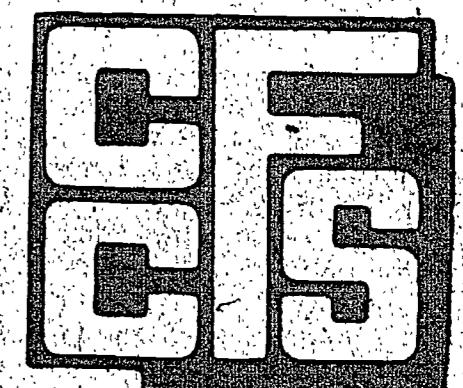
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Suburban banks serve decentralized industry

Following industry, or perhaps leading the way, industrial banking is now being handled by bank operations in the suburbs. These are not bank branches of giant "Loop Banks" but local banks that are specializing in handling the needs of local industry. These are not the little corner banks that have been where the people were since banking began, but full scale commercial banking operations capable of issuing million dollar loans.

One such bank that has been in the vanguard of suburban bank growth is the First National Bank of Skokie. This close to 200 million dollar bank is housed in a new four and a half million dollar building at the corner of Lincoln and Oakton in downtown Skokie.

The recent growth of this bank can only be described as remarkable. It has doubled its total resources since Jan., 1970, and grew 30.5 million dollars in the last twelve months in a period when bank growth was the exception instead of the rule.

To determine what causes such growth in a community that is relatively stable with no influx of population to shade the figures, we talked to the officers of the bank and discovered an optimistic philosophy that was refreshing as well as enlightening.

Erman G. Kramer, President and Chief Executive Officer, who has captained the operation during this growth period, credited the expansion on recognizing that industry and population have decentralized and that loop banking with its inherent, time



Willard C. Galitz

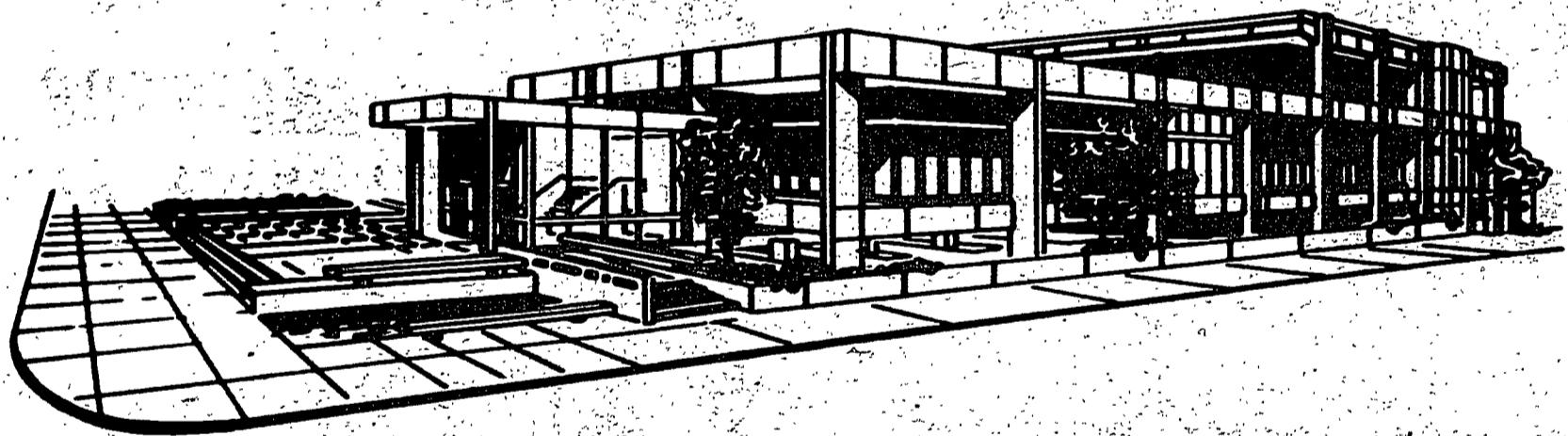
Roy Brown

Erman G. Kramer

savings accounts, or transfer money from checking to savings or vice versa, accept loan payments and handle 90% of all transactions normally handled by tellers in the bank.

The bank expects that the new Auto Teller will be an instant hit with their customers since it makes funds kept in their bank accounts easily accessible day or night at the customers convenience. And all from the privacy and safety of their personal automobile. The machines will also make loans to card carrying customers who have an established line-of-credit.

The bank is looking forward to continued growth not only in industrial accounts but also in individual accounts. The goal is to increase their present 165 million dollar size to 200 million in time to celebrate the country's Bicentennial July 4th. As President Kramer states, "No matter how large we grow, we will always maintain the personal touch." We have no unimportant accounts at the First National Bank of Skokie.



The Big One

in Downtown Skokie

FNBOS First National Bank
of Skokie

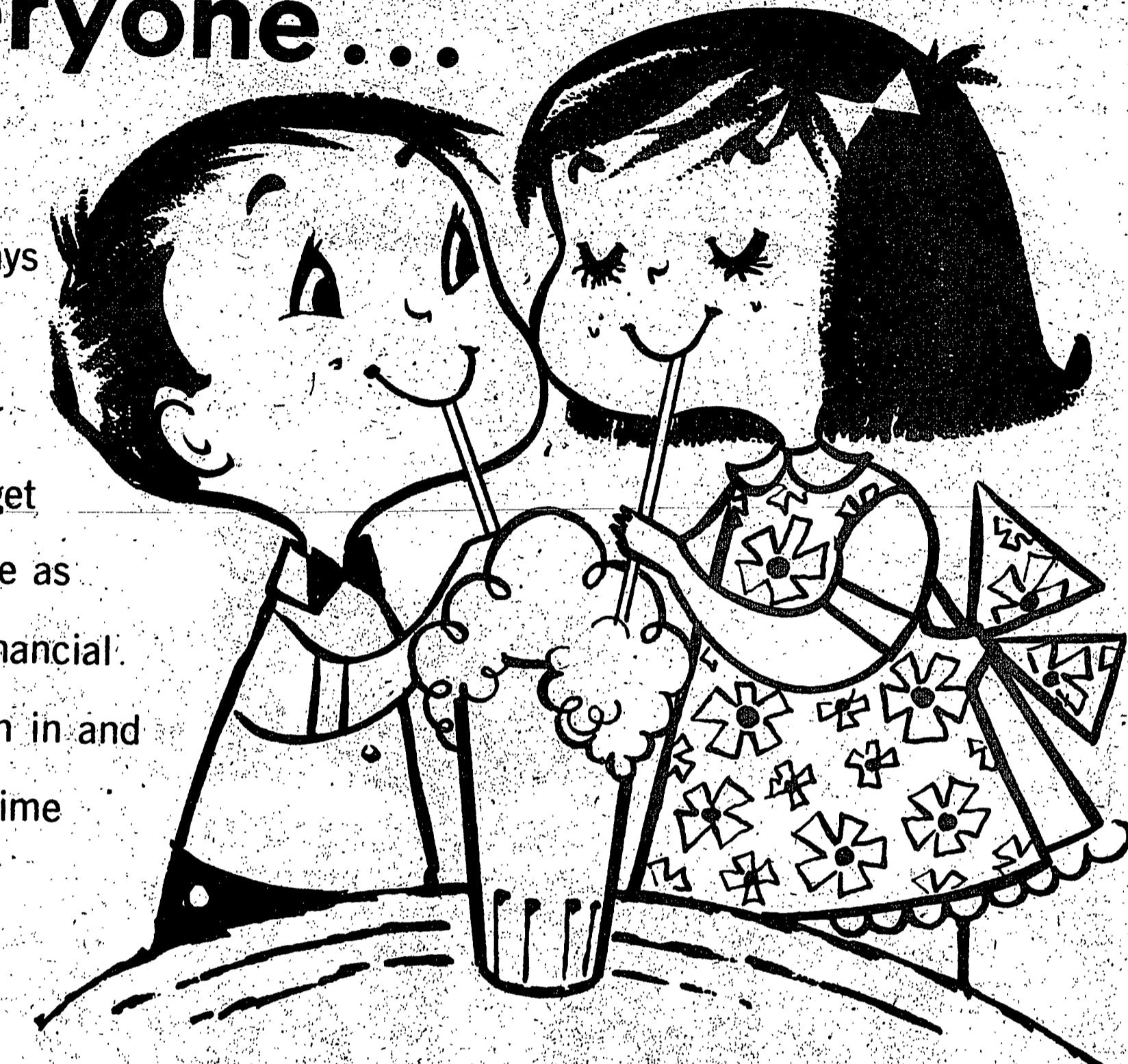
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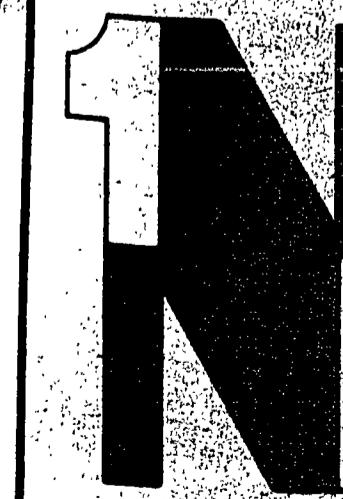


There's someone special for everyone...

At our bank, you're always treated as someone special. Whatever your banking needs, you'll get prompt, friendly service as well as professional financial assistance. So come on in and visit with us the next time you're near by.



You're our someone special at



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- CASHIER'S CHECKS
- TRAVELER'S CHECKS

Cook County Federal celebrates 40th anniversary; new MG branch opening

In this year of celebration — the Bicentennial of our country, and the 10th Anniversary of the Savings and Loan Industry in Illinois — Cook County Federal Savings and Loan adds two more reasons to celebrate — the 40th year of serving the greater Rogers Park and suburban area and the opening of a new office in Morton Grove. The Bicentennial Celebration was initiated at Cook County Federal Savings last June with a "Court of Flags", a display of 18 flags depicting the highlights of our country's history.

from its birth thru the present. In keeping with the Association's theme of service to the community, a 16 by 28 inch facsimile of the "Declaration of Independence" and the "Bill of Rights" was given to all visitors and customers. All during the 200th year these documents are being made available to all school children and teachers requesting them.

Cook County Federal Savings is proud of its Federal Charter granted in 1936 which has guided the institution thru 40 years of

growth from a capital investment of \$15,000 to assets of over \$100,000,000 in 1976. The preamble adopted by the savings association in 1954 is still apropos in 1976.

"Our task is to provide the best financial and thrift institution for our community. To encourage and educate our neighbors to Practice Thrift and provide for them the safest place for their life savings. To help build a better community in which to live, work and to play; to be a strong force in perpetuating American morals and ideals and to constantly increase our principle with principles, to help every American own his own home. To this the Board and Staff of Cook County Federal Savings are dedicated."

"Because of our many customers in the Morton Grove area we are most pleased to open our new facility at 9147 N. Waukegan Rd. in the village," announced Clayton L. Johnson, President of Cook County Federal Savings. "We look forward to serving the community with a full service office featuring both drive-in



Clayton L. Johnson
service and walk-up indoor windows," Johnson continued.

The Grand Opening will be on Saturday, Feb. 7, 9 a.m. until noon and will continue thru the month of February. To celebrate this event, Cook County Federal Savings will be offering gifts, prizes and refreshments to its customers at the new branch. Among the prizes to be given at the culmination of the drawing on Saturday, Feb. 26, is a trip for two to Hawaii, a mini stroller jacket, a Yamaha Chappy motorcycle and a Zenith 19 inch portable color television. Thru Electronic Fund Transfer Systems now being developed, Cook County Federal Savings looks forward to expanding services to the citizens of our area as we progress into the next century," Johnson concluded.

Conferences to examine business outlook

A series of 12 Regional Legislative Conferences are scheduled in late March and early April by the Illinois State Chamber of Commerce.

The meetings, to be hosted by State Chamber staff members in cooperation with local chambers of commerce and the Illinois Association of Chamber of Commerce Executives, will examine the outlook for the spring session of the Illinois General Assembly and advise businessmen and women on participating in the legislative process.

The breakfast meetings start at 7:30 a.m. and adjourn by 9:00 a.m. Luncheon sessions start at 12:00 noon and conclude by 2:00 p.m.

State Chamber President Lester W. Brann, Jr., James H. Beaumont, government regulations department manager; and Paul Neal, legislative department manager, will participate in the sessions.

For registration information, contact James Ahr, Illinois State Chamber of Commerce, 20 North Wacker Drive, Chicago 60606 (312-372-7373).

Zelikson honored

Jean Zelikson, 4735 Grove Street, Skokie, has been awarded a gold pin in honor of her five years of service with Beltone Electronics Corporation, 4201 W. Victoria Street, Chicago. Beltone is world leader in hearing aids and electronic hearing test instruments.

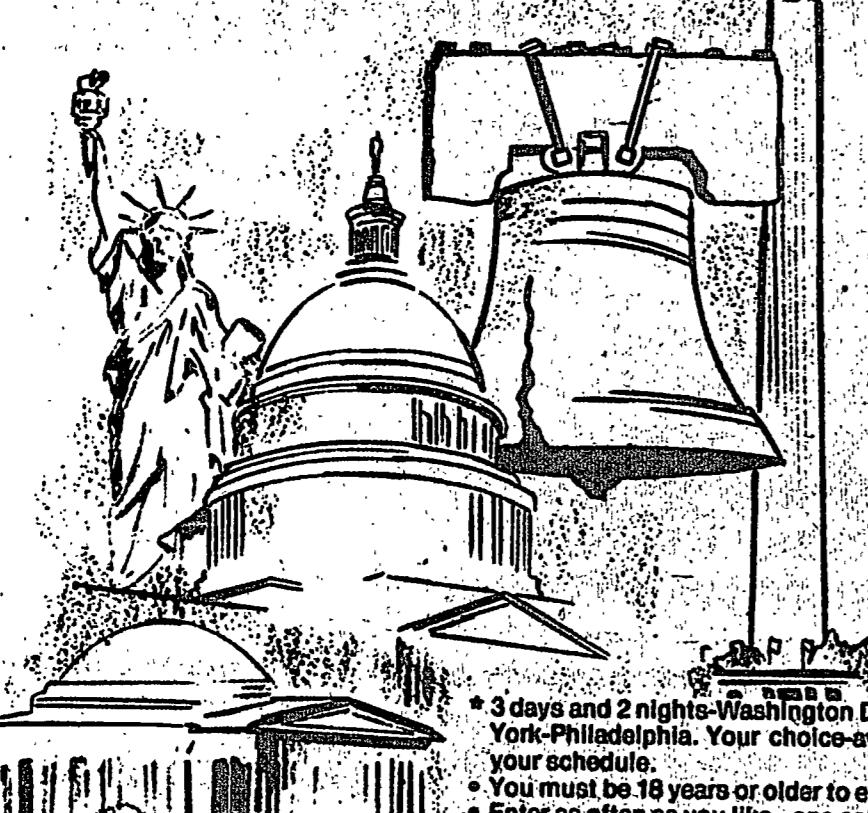
The pin was presented by Beltone President Lawrence M. Posen at a special dinner held in appreciation of the effort all Beltone employees put forth during 1975.

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- * 3 days and 2 nights-Washington D.C.-New York-Philadelphia. Your choice-available to fit your schedule.
- You must be 18 years or older to enter.
- Enter as often as you like - one entry per trip please. (per store)
- Sponsors and their employees not eligible

NO PURCHASE NECESSARY

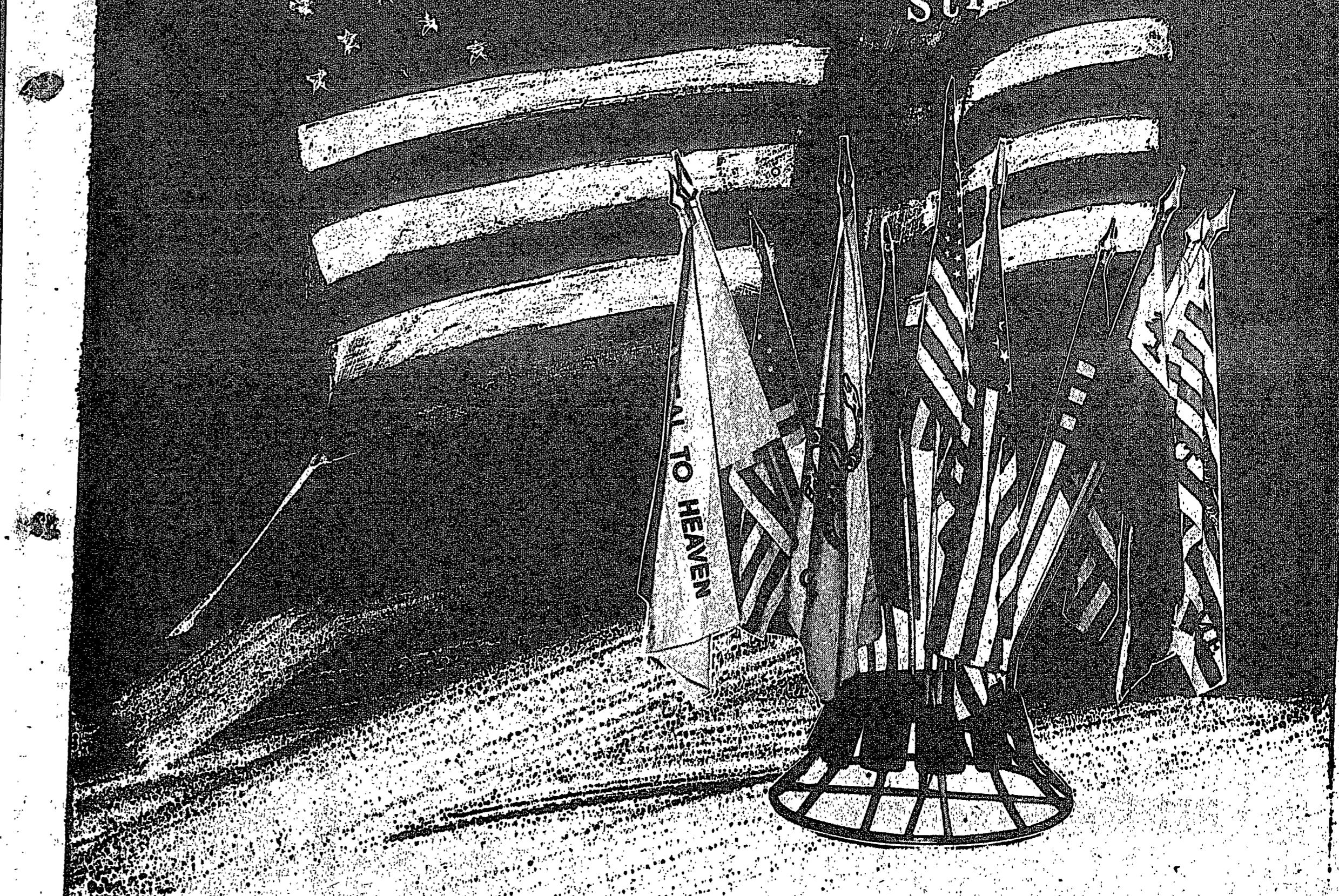
1st TRIP deadline for entries-Fri. 6 pm Mar. 6-76
drawing date-Sat. 1 pm Mar. 7-76

2nd TRIP deadline for entries-Fri. 6 pm Apr. 2-76
drawing date-Sat. 1 pm Apr. 3-76

3rd TRIP deadline for entries-Fri. 6 pm Apr. 30-76
drawing date-Sat. 1 pm May 1-76

ALL DRAWINGS WILL BE HELD AT THE GOLF MILL STATE BANK

O! say does that star spangled banner
still wave..



Throughout all the struggles of the Revolutionary War, one thing kept those worn bands of Americans fighting for independence. The sight of their flags waving proud over what was to become independent American soil. United under a single flag.

THESE HISTORIC FLAGS COMMEMORATE THE EVENTS THAT MAKE OUR SERVICE TO YOU POSSIBLE.

Because our symbol of independence flies overhead, we can help you provide financial independence for your family. Yes, it still waves. O'er the land of the free and the home of the brave.

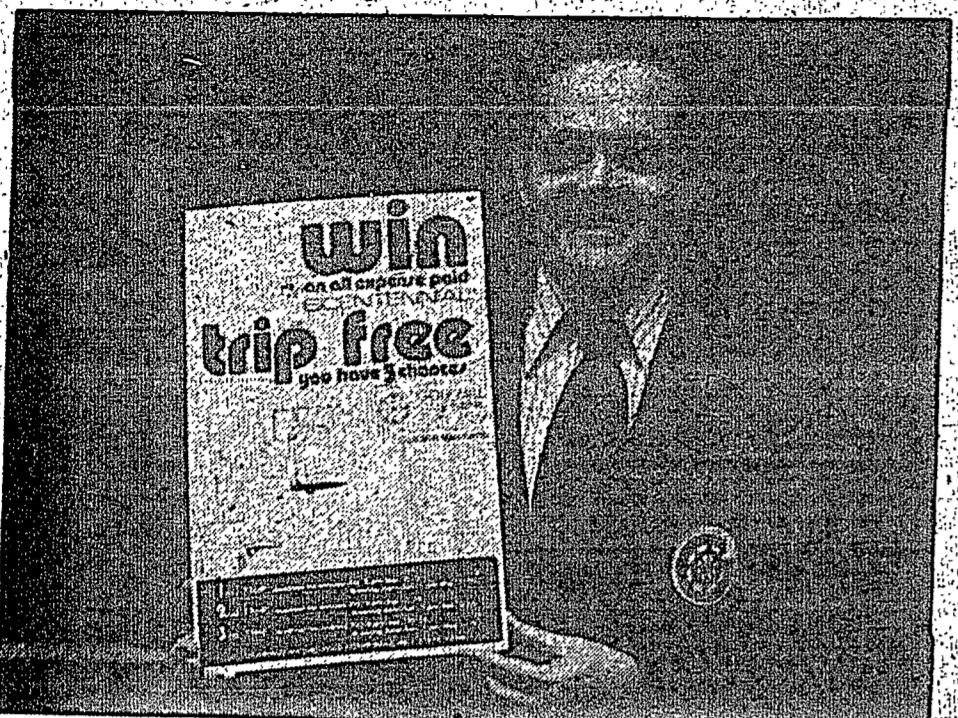
STOP AND SEE OUR HISTORIC DISPLAY



**First National Bank
of Des Plaines**

CORNER LEE AND PRAIRIE
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Member Federal Deposit Insurance Corporation
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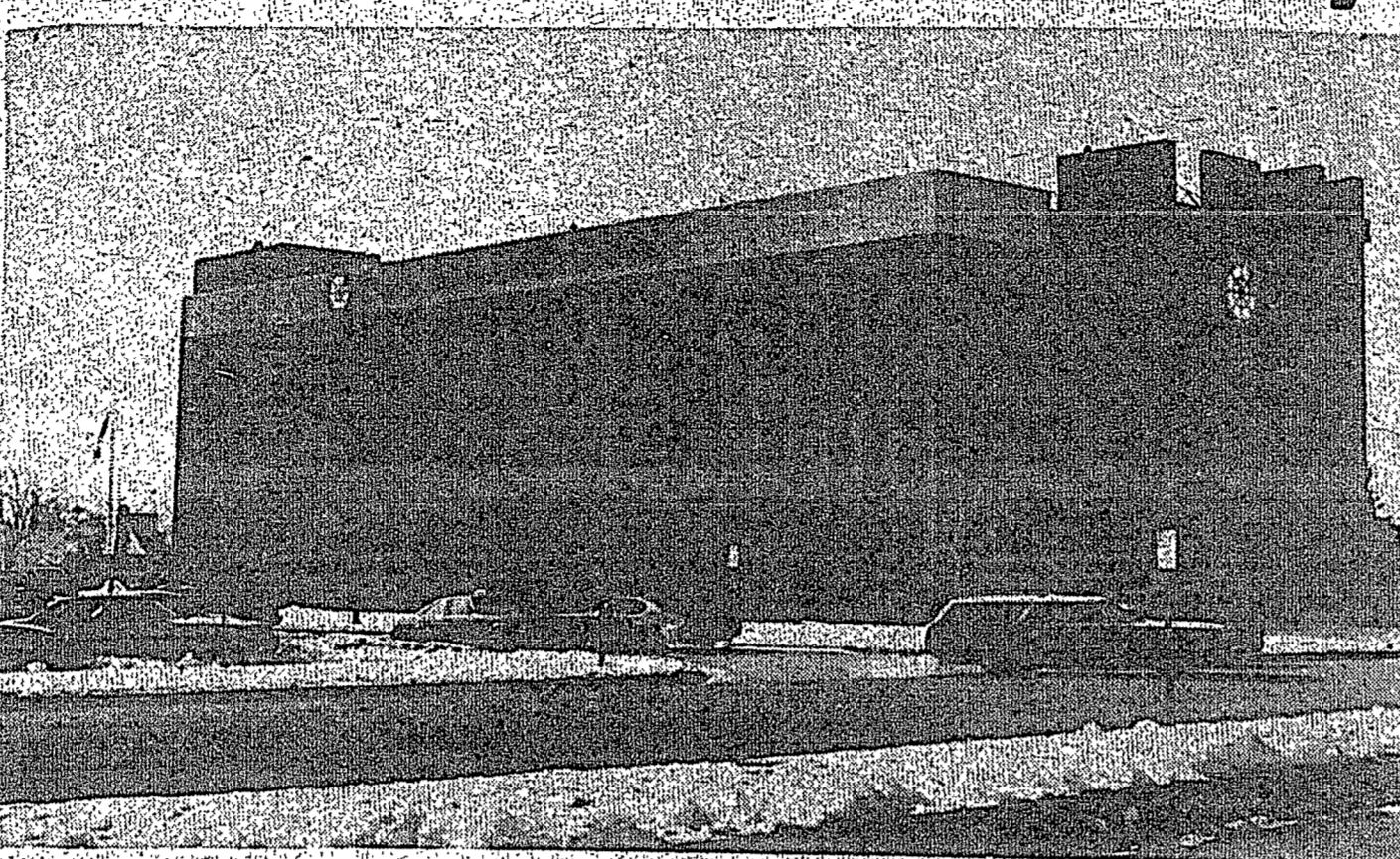
Golf Mill Bank offers free Bicentennial Trips



Shown above is James J. Martin, Vice President of the Golf Mill State Bank in Niles, holding one of the posters describing the three Free Bicentennial Trips which will be given away by the Golf Mill State Bank in association with the Golf Mill Merchants.

The trips will be available to New York, Philadelphia, or Washington, D.C., depending on the winners choice. The drawings will be held Saturday, March 7, at 1 p.m. for the first trip, Saturday, April 3, at 1 p.m. for the second trip, and Saturday, May 1, at 1 p.m. for the last trip drawing. All information concerning the Free Bicentennial Trips will be on posters in each of the stores in the Golf Mill Shopping Center and at the Golf Mill State Bank.

'The Bank & The Community'



James J. Martin, Vice President of Golf Mill State Bank, recently issued the following statement:

"I believe one of the most important roles a bank can play is to be involved in the community. As most bank studies reveal, 90% of bank customers live in the area and 50% of these same customers work within a fifteen mile radius of the bank."

"We have at least one of our Officers active in each of the various organizations in our marketing area. These people are not active in these organizations for personal gain, but to be active, contributing members to the community. We gave each Officer the opportunity to join the organization of their choice, providing they had the time to spare away from their families."

"During the year 1975, we opened our Drive-In at 7 a.m. This has been received very favorably and is a great convenience to our customers on their way to work. Our lobby opens in the morning at 8:30 a.m. until 3 p.m. on Monday, Tuesday, Thursday and Friday and on Saturdays from 8:30 a.m. until 1 p.m."

"We have speakers available to any school or organization on request and whenever it meets with the schedules of our officers."

"As an addition to our Community, we have placed an identifying lighted sign on the North and East sides of our building."

"We feel the way to meet competition is to do everything possible to meet our customers and future customers needs. Golf Mill State Bank's one big wish for the year 1976 — our Bicentennial year — is to become the friendliest bank in the area. We have the staff and the capabilities to handle all your banking needs — both large and small."

1st National Bank of Morton Grove promotion



Irene B. Lang has been appointed assistant vice president and head of bookkeeping at the First National Bank of Morton Grove, announced president Marvin von Aswegen.

She joined the bank in 1965 after serving as assistant cashier at the Capitol Bank of Chicago. Prior to that she was head bookkeeper at the Irving Bank.

Mrs. Lang, who attended the American Institute of Banking, resides in Des Plaines with her husband George.

Kowalski honored by Beltone

Harry Kowalski, 9529 Bronx Place, Skokie, has been awarded a gold pin in honor of his five years of service with Beltone Electronics Corporation, 4201 W. Victoria Street, Chicago. Beltone is world leader in hearing aids and electronic hearing test instruments.

The pin was presented by Beltone President Lawrence M. Posen at a special dinner held in appreciation of the effort all Beltone employees put forth during 1975.

COME AND GET EM...



As a community service and convenience, we're selling 1976 Illinois license plates over the counter. They can be purchased during banking hours for the regular fee plus \$1 service charge. Be sure to bring your pre-printed renewal form.

Reminder: plates must be displayed on your car by Feb. 15. So don't delay. Come and get 'em today.



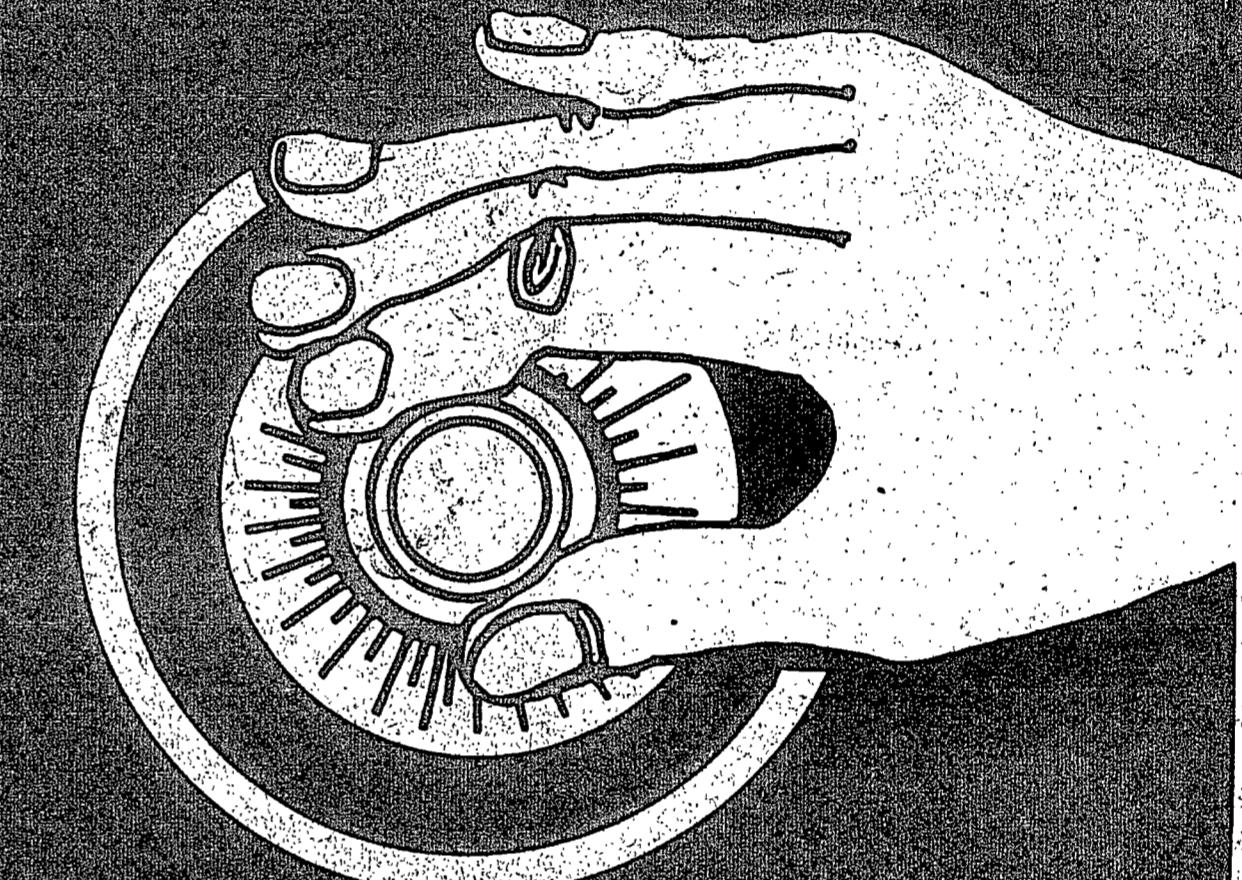
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A Full Service Bank
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is having the right combination

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O "STATEMENT SAVINGS"
account - (the account of the future)
- and receive a

O FREE CHECKING ACCOUNT
A combination no one can beat

O FREE initial imprinted check supply

We will serve your biggest or smallest needs. We keep our Drive-Up windows open from 8 to 8 to make it easier. Our Mini Bank is located at 4320 W. Touhy.

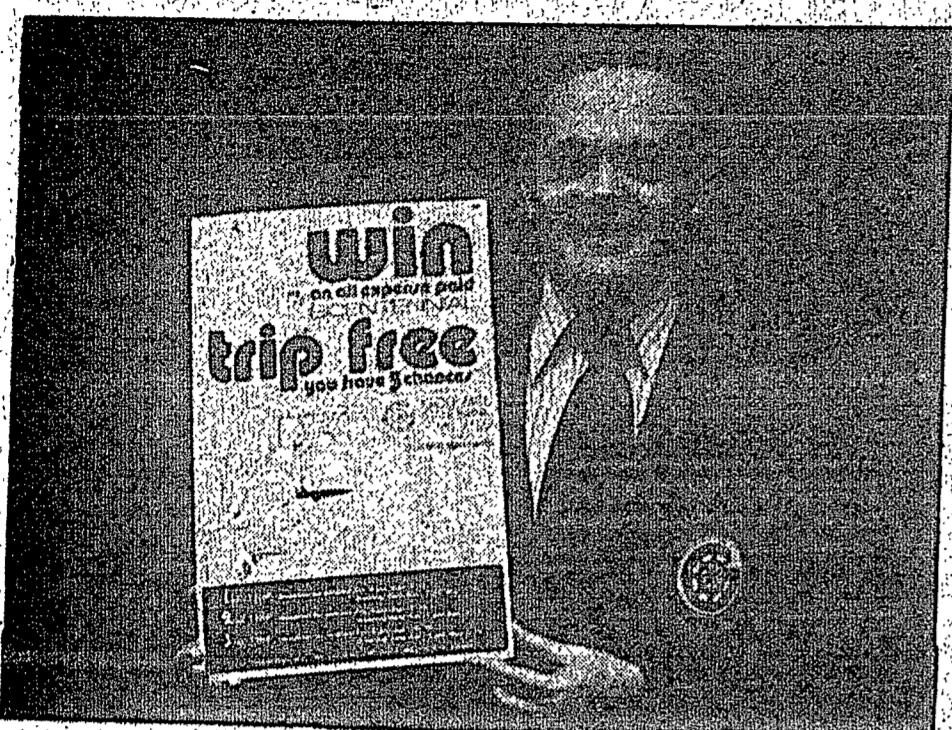


BANK OF LINCOLNWOOD

TOUHY & LINCOLN AVENUES • LINCOLNWOOD, IL 60646, (312) 675-2800



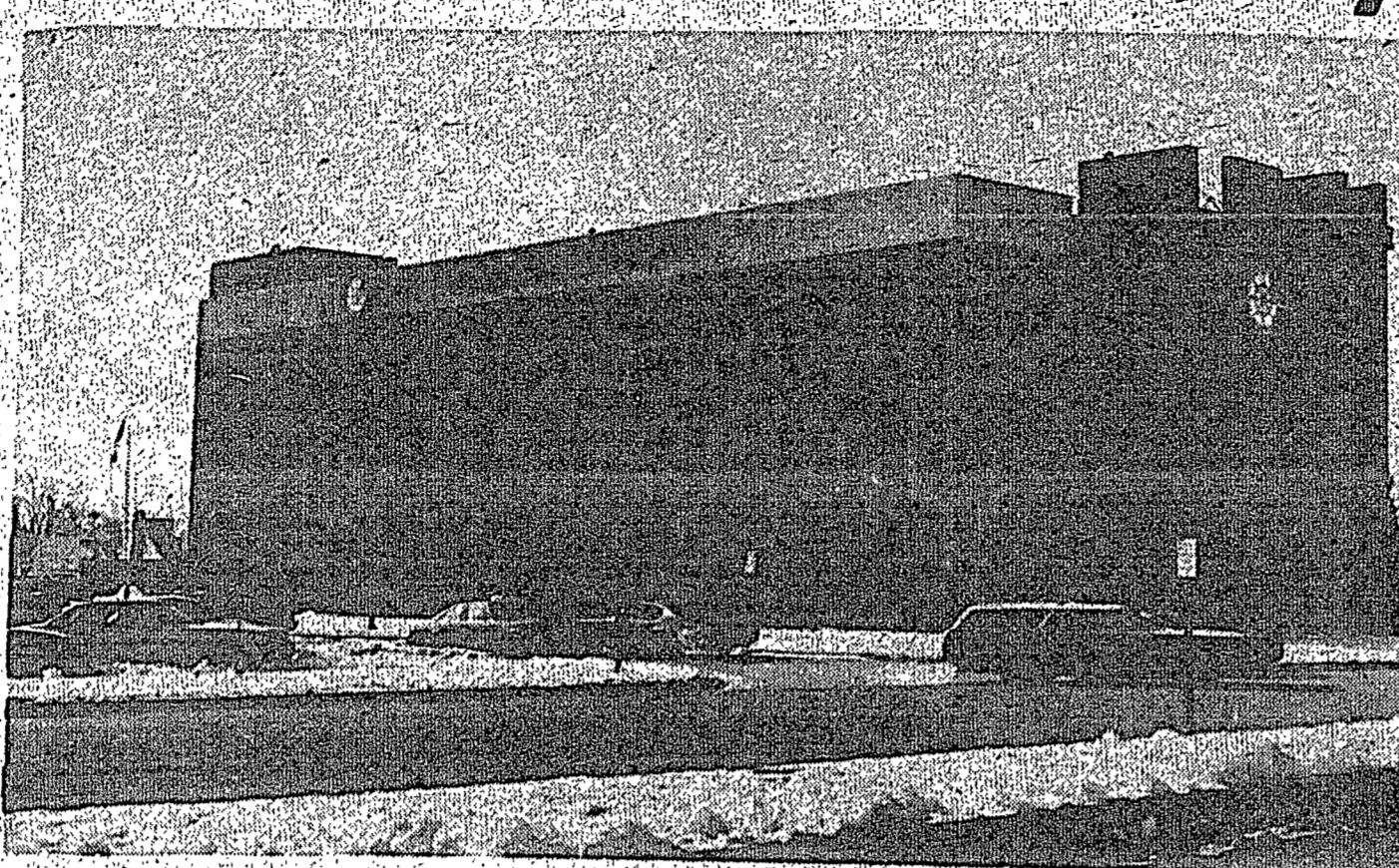
**Golf Mill Bank offers free
Bicentennial Trips**



Shown above is James J. Martin, Vice President of the Golf Mill State Bank in Niles, holding one of the posters describing the three Free Bicentennial Trips which will be given away by the Golf Mill State Bank in association with the Golf Mill Merchants.

The trips will be available to New York, Philadelphia, or Washington, D.C., depending on the winners choice. The drawings will be held Saturday, March 7, at 1 p.m. for the first trip, Saturday, April 3, at 1 p.m. for the second trip, and Saturday, May 1, at 1 p.m. for the last trip drawing. All information concerning the Free Bicentennial Trips will be on posters in each of the stores in the Golf Mill Shopping Center and at the Golf Mill State Bank.

"The Bank & The Community"



James J. Martin, Vice President of Golf Mill State Bank, recently issued the following statement:

"I believe one of the most important roles a bank can play is to be involved in the community. As most bank studies reveal, 90% of bank customers live in the area and 50% of these same customers work within a fifteen mile radius of the bank."

"We have at least one of our Officers active in each of the various organizations in our marketing area. These people are not active in these organizations for personal gain, but to be active, contributing members to the community. We gave each Officer the opportunity to join the organization of their choice, providing they had the time to spare away from their families."

"We want people to feel welcome when they enter Golf Mill State Bank and for this reason we are serving coffee and cookies in the Bank Lobby on Saturday mornings during the winter months. This has been greatly appreciated by our customers. The respective Officers of the Bank... including the President... serve the coffee and greet the customers. It has been my experience most customers will not approach you in your office or at your desk unless they have a problem, or are in the need of some new service. We have given a lot of advice to our customers while standing with a cup of coffee on a cold Saturday morning... and have indeed received quite a few of their comments, also."

"During the year 1975 we opened our Drive-In at 7 a.m. This has been received very favorably and is a great convenience to our customers on their way to work. Our lobby opens in the morning at 8:30 a.m. until 3 p.m. on Monday, Tuesday, Thursday and Friday and on Saturdays from 8:30 a.m. until 1 p.m."

"We have speakers available to any school or organization on request and whenever it meets with the schedules of our officers."

"As an addition to our Community, we have placed an identifying lighted sign on the North and East sides of our building."

"We feel the way to meet competition is to do everything possible to meet our customers and future customers needs. Golf Mill State Bank's one big wish for the year 1976 — our Bicentennial year — is to become the friendliest bank in the area. We have the staff and the capabilities to handle all your banking needs — both large and small."

COME AND GET EM...



As a community service and convenience, we're selling 1976 Illinois license plates over the counter. They can be purchased during banking hours for the regular fee plus \$1 service charge. Be sure to bring your pre-printed renewal form.

Reminder: plates must be displayed on your car by Feb. 15. So don't delay. Come and get 'em today.

**1st National Bank of
Morton Grove promotion**



Irene B. Lang has been appointed assistant vice president and head of bookkeeping at the First National Bank of Morton Grove, announced president Marvin von Asweger.

She joined the bank in 1965 after serving as assistant cashier at the Capitol Bank of Chicago. Prior to that she was head bookkeeper at the Irving Bank.

Mrs. Lang, who attended the American Institute of Banking, resides in Des Plaines with her husband George.

Kowalski honored by Beltone

Harry Kowalski, 9529 Bronx Place, Skokie, has been awarded a gold pin in honor of his five years of service with Beltone Electronics Corporation, 4201 W. Victoria Street, Chicago. Beltone is world leader in hearing aids and electronic hearing test instruments.

The pin was presented by Beltone President Lawrence M. Posen at a special dinner held in appreciation of the effort all Beltone employees put forth during 1975.

In making the award Posen paid special tribute to the contributions Beltone's many long term employees have made to the company's growth.

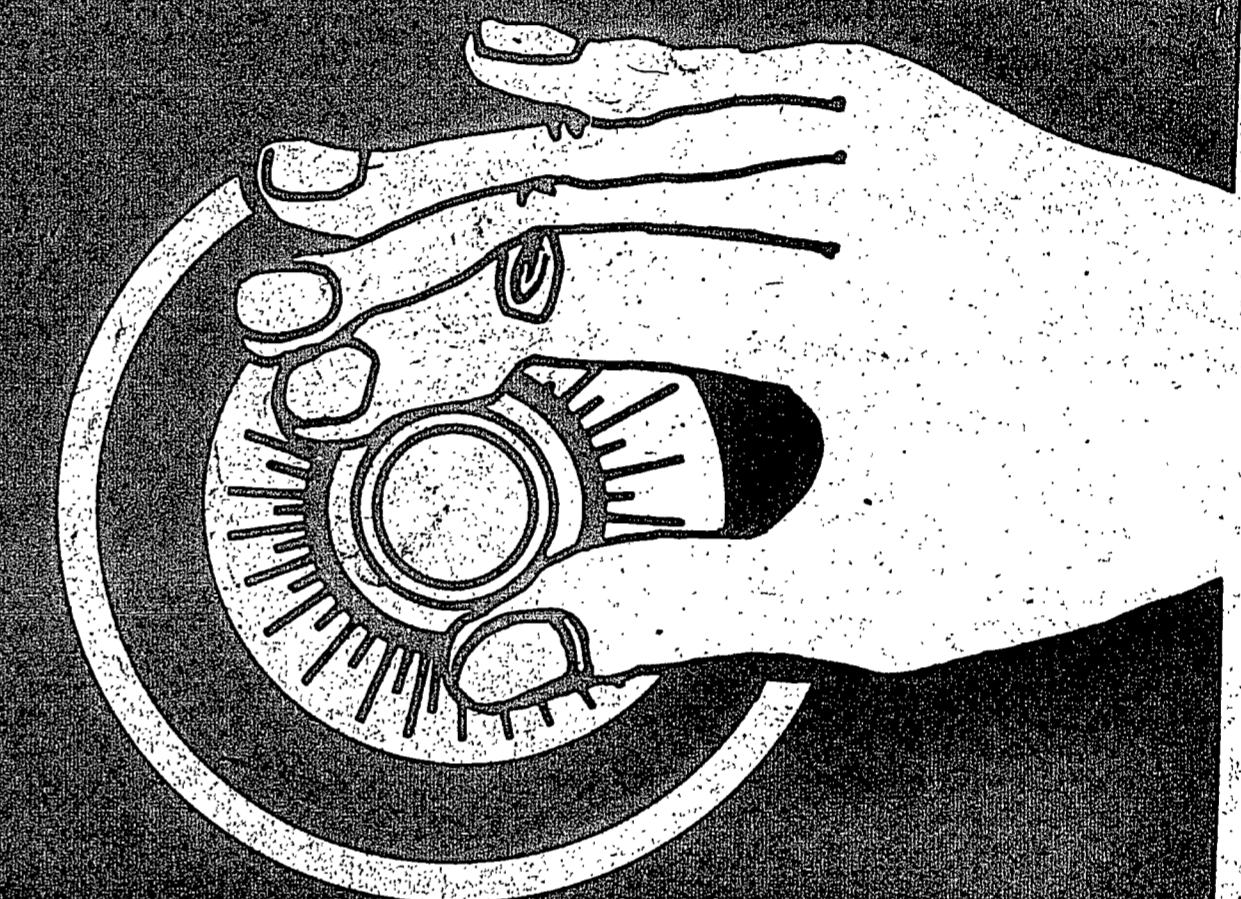


**FIRST NATIONAL BANK
OF MORTON GROVE**

6201 Dempster Street
(312) 565-4400

Morton Grove, IL 60053
Member FDIC
A Full Service Bank
Morton Grove's first bank.

**The secret
to smart
banking.**



**is having the right
combination**

OPEN OUR CELEBRATED

○ **"STATEMENT SAVINGS"**
account - (the account of the future)
- and receive a

○ **FREE CHECKING ACCOUNT**
A combination no one can beat

○ **FREE initial imprinted check
supply**

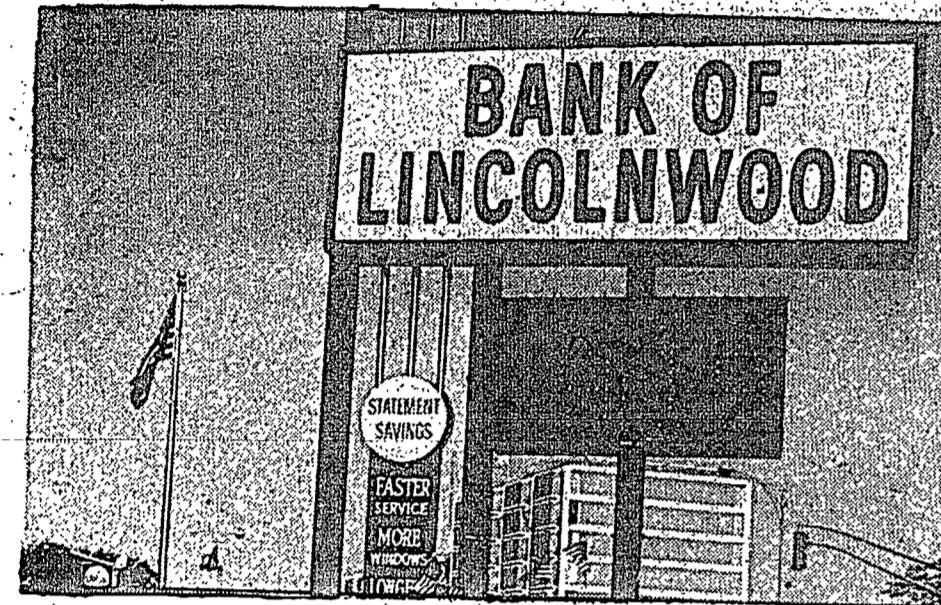
We will serve your
biggest or smallest
needs. We keep our
Drive-Up windows
open from 8 to 8 to
make it easier.
Our Mini Bank is
located at 4320 W.
Touhy.



BANK OF LINCOLNWOOD
TOUHY & LINCOLN AVENUES • LINCOLNWOOD, IL 60646 (312) 675-2800
Member FDIC



*The Bank with the
Spirit of '76*



The Bank of Lincolnwood has a very unique and timely Charter number. Bank of Lincolnwood Charter Number according to Mr. Raymond A. Eiden, President, is Charter Number 1776. The message sign in front of the bank also attests to this fact. Eleven

flagpoles bordering Touhy ave. fly flags that were in use during the early history of our United States. Flags such as the Bennington, the Gadsen, the Fort Moultrie, the Green Mountain. The entire series includes 33 flags.

Few foreclosures in 1975 good omen

The low foreclosure rate on home mortgage loans has been one encouraging indicator of economic recovery during the past year and a good sign for 1976, says one savings association official.

"Nationally, foreclosures have dropped to the lowest level in 4 years, and Illinois' foreclosure rate has remained at a low, stable level even as unemployment in the state reached 9 per cent in 1975," said Timothy P. Sheehan, President of Peerless Federal Savings, 4930 N. Milwaukee Ave., Chicago, and 7759 N. Milwaukee Ave., Niles.

Illinois has had 8 foreclosures in every 10,000 loans held, Sheehan said, while the national rate is 10 for every 10,000 loans held.

"I think the important consideration is that despite the often difficult economic conditions during the year for most people, homeowners have made their mortgage payments one of their first bill-paying obligations," Sheehan said.

An incentive to timely payment is the increased equity the homeowner has in the house thru continuing high-level inflation.

Inflation alone has given some homeowners an extra thousand dollars a year over the past five years in equity in their home, Sheehan said.

It is generally after a period of recession and economic hard times that delinquencies in home payments occur and foreclosures increase.

The rate of delinquencies in Illinois has been generally stable over the past year. The latest figure indicates that there have been 1.7 per cent of loans delinquent as compared to all loans in force. Thus the year this rate has moved only two or three

points of one per cent on either side.

Sheehan points out that a loan that is delinquent is not necessarily — in fact, it seldom is — headed for foreclosure.



Timothy P. Sheehan

"We want to help the delinquent homeowner return to a current status and preserve his credit," Sheehan said.

With that in mind, Peerless Federal Savings works with the person who is temporarily delinquent or who may experience unemployment during a period of economic hard times. Together, the lender and borrower can work out a plan for bringing the mortgage payment back on schedule.

The low foreclosure rate and steady delinquency rate in Illinois indicates that the procedures worked out by the savings and loan industry over many years work to the favor of the borrower," Sheehan said.

This office telephone works and looks like ours.



So what's the difference?

To the salesmen who wants to sell it to you, there is no difference. Except he'll claim his office telephone system is cheaper than ours.

When your company is approached by a telephone salesman who isn't from the telephone company, he will want to install and hook-up his office telephones to our system.

And then sell it to you.

But before you buy, you might want to ask some questions that get right to the heart of the differences between his and ours.

What are the initial costs? What kind of maintenance is there, and how is it charged? What kind of insurance coverage is there? What taxes apply and who pays for them? And do they guarantee to modify this equipment to meet future telephone company system changes?

Then, call in your Centel Communications Consultant and ask him the same questions. He'll even do a free cost analysis for you.

If you decide to stay with the modern equipment we provide and service,

you'll be agreeing with virtually all of the businessmen in town.

Maybe one good reason is that we're part of an established company that has net assets of over a billion dollars.

Central Telephone & Utilities.

Or maybe it's simply because nobody knows more about telephones than the telephone company.



CENTRAL TELEPHONE COMPANY

We're serious
about your business.



Centel reports 8.6% increase in 1975 earnings

Central Telephone & Utilities, parent corporation of Central Telephone Company of Illinois, reports 1975 earnings rose 8.6 per cent with demand for telecommunications services improving late in the year.

Unaudited results indicate primary earnings of \$2.28 per average common share, up from \$2.10 per share in 1974. Net income advanced 9.8 per cent to \$47,480,000 on operating revenues of \$418,807,000. Fully diluted, earnings were \$2.20 and \$2.04 per share for the respective years.

Fourth quarter primary earnings rose 9.8 per cent to 56 cents per average common share from 51 cents in the year-earlier period. Net income was \$11,643,000, up 10.1 per cent. The company noted that 1974 results have been restated to reflect its acquisition of Mid-Texas Communications Systems, Inc., in December.

Noting "moderately stronger" demand in the fourth quarter, Robert P. Reuss, president and chief executive officer, said new telephone service in Texas rose 5.9 per cent for the year to 1.37 million phones. Long distance message volumes grew 8.0 per cent in 1975, and were up 10.2 per cent in the final quarter.

Though operating at profitable and efficient levels, Reuss said the gas operations will require substantial capital commitments to develop supplemental gas supplies for future demand. Even with higher capital spending, Reuss said, unit sales are forecast to continue declining because of higher curtailment of large volume users.

Minnesota Gas has significant supplemental gas capabilities, Reuss added, and "we believe they will be in a strong position to ensure continuity of service to our customers."

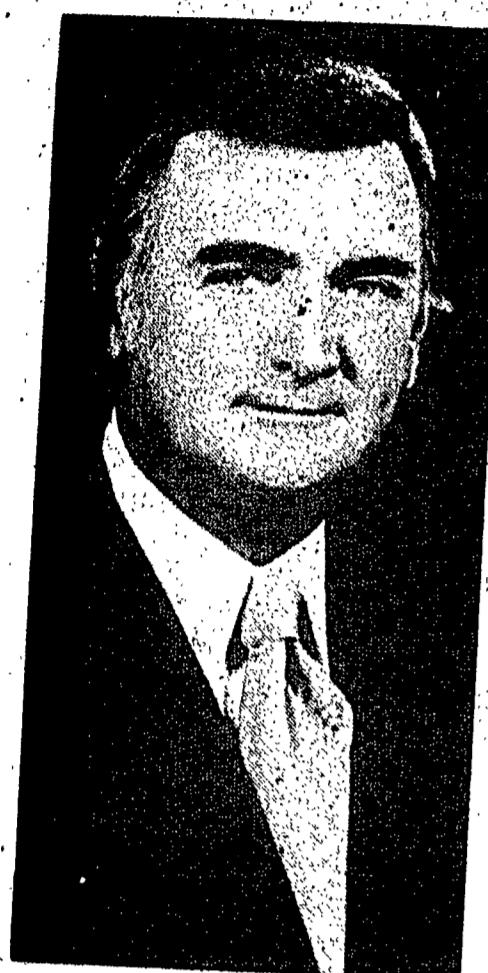
20 years of service with Centel



Niles resident William Buerger (right) was honored at a recent Central Telephone Company service awards luncheon and received his 20-year service pin from J.W. Brinkley, Centel's Division Plant Manager. During his 20-year career, Buerger has worked in the Plant Department and is presently a Combinationman installing and repairing telephones.

Record year for Skokie Federal

In the year ending Dec. 31, 1975, Skokie Federal Savings showed an asset growth of more than 35%. The year began with assets of eighty nine million and closed at \$121,397,000. During the same period savings deposits increased 41% from \$74,101,262 to \$105,066,056 and mortgage loans from \$81,269,203 to \$103,823,000.



The Eagle, Thursday, February 5, 1976

Explained this was a very significant year for the association. "We crossed the \$100 million mark in assets and opened our third office in the Skokie Jewel-Turnstyle store. I think that's indicative of our relationship with the community."

"We've been a community oriented savings institution since our founding 18 years ago and our rapid growth over those years, I believe, constitutes warm acceptance of our attempts not only to provide more convenient offices in Skokie, but more comprehensive financial services."

Interest paid to Skokie Federal Customers during 1975 amounted to a record five and a half million dollars.

Retires from Illinois Bell

Charles K. Gordon, a Lincolnwood resident, is retiring from his 28 year career with Illinois Bell Telephone Company.

He came to the company in May, 1948 as a Building Mechanic in downtown Chicago. His position upon retirement was Building Service Foreman.

His plans are to travel and visit his son who lives in New Hampshire.

Gordon and his wife, Evelyn, live at 7336 North Kedvale.

John R. O'Connell
President
of Skokie Federal Savings, ex-

NOW Available... U.S. Mint Bicentennial Silver Coin Sets

By Act of Congress the dollar, half dollar and quarter carry the new Bicentennial designs and the double-date "1776-1976". To create a unique official memento of our nation's 200 years of Independence, the U. S. Mint has struck these three coins in 40 percent silver sets, packaged handsomely, making beautiful mementos or gifts to be treasured for generations to come.

Visit one of our offices soon to purchase yours. Available at \$9.00 per set.

Look to
the builders
of happiness

SKOKIE FEDERAL SAVINGS

Jewel-Turnstyle Office, Skokie Blvd. and Golf Road.
HOURS
Mon thru Fri, 12:30 p.m.
Saturday 9:30 a.m.
Sunday 10:30 a.m.

RESOURCES OVER \$120 MILLION

Dempster at Skokie Blvd., Skokie, Ill. 60076 - Phone OR 4-3600
Branch office, Lincoln at Oakton
HOURS
Mon, Tues, Thurs, 9:45 a.m.
Fri, Sat, 9:30 a.m.
Sunday, 10:30 a.m.
Closed Wednesday

Evanston Federal reports savings deposits up 16.1% in 1975

Evanston Federal Savings and Loan Association reported that savings deposits for the year ended Dec. 31, 1975 increased \$11.5 million or 16.1% over the previous year end. The association has now completed a quarter century of operations and begins its 26th year of business with assets in excess of \$100 million. During 1975 more than \$10 million in home loans were made.

As 1976 begins savings inflows are continuing at a record pace. Adequate funds should thus be available for home buyers, at reasonable interest rates, throughout the first half of 1976. After the middle of the year an increasing demand for funds by business together with the financing of the Federal budget deficit may, once again, make mortgage money higher priced and scarcer.

Robert E. Schrader, President
Evanston Federal Savings is
completing the remodeling of its
Evanston office and will break

ground shortly for its Golf Mill office to be located near the northeast corner of Milwaukee ave. and Golf rd. The Golf Mill office now located at 9509 Milwaukee ave. will move to its new location when construction is completed early in the fall. The new Golf Mill office will provide easy access from both Milwaukee ave. and Golf rd. with adequate parking and two drive-up windows for increased customer convenience.

Stop in at the association's Golf Mill office and meet John Ewan, office manager. There is still time to take advantage of Evanston Federal's first of the year gift promotion. Open a new passbook or certificate savings account and receive a Timex watch or tote bag of your choice free for a nominal payment, depending upon the amount deposited.

First National of Des Plaines reports record 1975 assets and earnings

1975 was a record year for the First National Bank of Des Plaines, according to Arthur R. Weiss, president.

Total earnings, deposits and assets attained an all time high. Consolidated income before securities gains rose to \$1,700,220 from \$1,494,665 earned in 1974. On a per share basis the increase

was to \$3.07 from \$2.70 the previous year.

Consolidated net income after securities gains amounted to \$1,751,291 or \$3.16 per share compared with \$1,510,209 or \$2.73 in 1974.

Deposits totaled \$127,873,926 a gain of 8.1% or \$9,580,616 over the previous year.

With plans for the completion of the new drive-in, walk-in Convenience Center, the First is looking forward to an even better year in 1976, Weiss explained. "The Convenience Center, which will open this Spring, has been designed to ease the traffic congestion at our present drive-in facilities. And it will provide a mini-bank facility offering the usual bank services beyond normal banking hours for our customers' convenience.

Construction of the new First National Bank Building in the Superblock development is well underway with occupancy scheduled for early 1977, said Weiss. "This will mark a gigantic step in the redevelopment of downtown Des Plaines and the First is proud to lead the way."

Lino joins Kunkel Realtors

Larry Lino recently joined Wm. L. Kunkel & Co., Realtors, as sales associate, Arlington Heights office, announced Ralph H. Martin, president of Kunkel.

Mr. Lino comes to Kunkel from another realtor, where he was a salesman for several years, and was previously with the Federal Aviation Agency as an Air Traffic Controller.

He has studied at the University of Illinois, Northern Illinois University and U.C.L.A., and Wright Jr. College Night School, and was a Radarman in the United States Navy.

Lino is currently attending the Realtors Institute and is involved with recreational programs for children such as Little League and 4A baseball for boys in the Des Plaines South Park program.

He resides in Des Plaines with his wife, Frances, daughter Theresa, who is a student at Harper College, and sons Michael and Steven, both students at Maine West High School.

Hurry!
Time
Is
Running
Out!



**Evanston
Federal
Savings**

FOUNTAIN SQUARE/EVANSTON, ILLINOIS/60204/312-865-3400
GOLF MILL/NILES, ILLINOIS/60646/312-957-9400

FNBOS posts record gains

Erman G. Kramer, President and Chief Executive Officer of the First National Bank of Skokie, announced a gain in total resources of the bank during the last 12 months of over thirty and a half million dollars, at their annual shareholders meeting, Jan. 23.

Deposits were up over 28 million dollars and total resources topped 184 million, more than doubling the worth of the bank since January of 1970.

The increase in deposits made possible an overall 20% increase in loans, with real estate loans to commercial, industrial and private dwelling mortgages leading the way with a 32% gain over 1974.

The phenomenal growth of the bank during a time of economic recession while situated in a generally stable population community is generally attributed to "giving the bank customer the services he needs as conveniently as possible."



Erman G. Kramer

In line with this thinking, the bank is currently adding a 24 hour a day, Drive-In Banking facility, known as the Auto Teller. This facility will give FNBOS customers the option of doing 90% of their banking at any time of the day or night... at the customer's convenience... and all from the privacy and safety of their personal automobile.

The Auto Teller machines will be tied to the bank computer operation and will allow customers to make deposits in checking or savings accounts, to transfer funds from checking to savings or vice versa, as well as make loan payments, get ready cash and even to borrow money against their pre-arranged Line-of-Credit.

All the customer needs to use this remarkable facility is the FNBOS Automatic Banking Card and the necessary FNBOS bank accounts.

First National of Des Plaines grows with community

1,800 people resided in Des Plaines when Joseph L. Jefferson, our first president, opened the doors of First National Bank of Des Plaines on Jan. 28, 1913. A small real estate office served as our first home.

By the end of that first year, resources had grown from a little over \$61,000 on opening day to more than \$206,000. Bank customers had to step-up into our lobby from a wooden sidewalk while the shrill background sounds of a Chicago Northwestern steam engine rang in their ears. Once known as the Town of Rand, the Village of Des Plaines in 1913 stood on the threshold of a new destiny. It would become a city in 1925 that

would grow to a current population of over 60,000.

As the community grew, so did the bank expand its services. During the turbulent twenties, resources more than doubled. Sound management guided the bank through the depression years, and by the end of the thirties resources increased more than 134%.

The burgeoning expansion of the entire O'Hare area has necessitated many progressive moves by the bank to provide more modern convenient customer banking services. From close to \$3 million in resources in 1940, First National grew to more than \$13 million in 1950, reached over \$44 million in 1960 and topped the \$100 million figure in 1970.

Today, resources are close to \$153 million. Our services have kept pace to meet the increasing money management needs of active Des Plaines and Northwest suburban businesses and residents.

Neither Jefferson nor Arthur L. Webster, our second president, could visualize in 1913 that in addition to all types of savings, checking and loan services, one day our banking services would include: a commercial loan limit of \$750,000; financing of civic projects; full travel arrangements through our subsidiary, First-Maine Travel Agency; drive-up banking open 62 hours, 6 days a week; on-premise computer services; bank by mail; trust services ranging from land trustee to investment management; and many more. There was, however, one thing they knew for certain on that wintry day in 1913 — that the First bank in town would be the leader in providing whatever banking services the community needed. It has. It is. It always will.

Eakes named Kunkel sales leader

Joseph Eakes has been named December residential sales leader of the month for the Des Plaines Office of Wm. L. Kunkel & Co., Realtors, announced Ralph H. Martin, president of Kunkel. Eakes was presented with a plaque and a cash award for achieving the highest number of sales and listings.

This was the first time Eakes earned the honor of sales leader of the month, since he joined the residential sales staff in 1972.

A native of Topeka, Kansas, Eakes has been a sales associate with Kunkel since 1972, and also serves as an associate member of the Northwest Suburban Board of Realtors. He is a graduate of Topeka High School and served in the U.S. Marine Corps, from which he received an honorable discharge in 1970.

Joe Eakes resides in Wheeling with his wife, Sheryl, and their one-year-old daughter.

Savings in by the 10th Earn from the 1st



You get 10 free days every month when you save at First Federal Savings of Des Plaines. Because savings in by the 10th of the month earn from the 1st of the month, if on deposit at the end of the calendar quarter. Extra earnings is just one of the little things that mean a lot to First Federal savers. Free transfer of funds is another. So is saving by mail with the postage paid both ways. Perhaps most important is the high savings passbook.

rate—5 1/4% per annum, compounded daily from date of deposit to date of withdrawal. So little things—plus big earnings—mean a lot to you, start saving today at First Federal Savings of Des Plaines.

FIRST FEDERAL FEDERAL SAVINGS OF DES PLAINES

749 Lee Street, Des Plaines, Illinois 60016 • Phone: 824-5118
Monday-Tuesday-Thursday 9 A.M.-5 P.M.
Wednesday: 9 A.M.-8 P.M. Saturday 9 A.M.-1 P.M.
Wednesday: (We are closed, but your savings are earning daily interest.)



St. Paul gives you the GE touch!



Select your kitchen gift below

(Limit one gift per household)

	with deposit of	\$300 to \$1,000	\$1,000 to \$5,000	\$5,000 or more
A Corningware Loaf pan	\$2.50	free	free	
B Stoneware Snack Jar	\$2.50	free	free	
C Revere Tea Kettle	\$2.50	free	free	
D Timer	\$5.00	free	free	
E Kitchen Clock (green)	\$5.00	free	free	
F Kitchen Clock (yellow)	\$5.00	free	free	
G Can Opener	\$5.00	\$4.00	free	
H Portable Mixer	\$5.00	\$4.00	free	
I Butcher Block Wall Clock	\$8.50	\$4.00	free	
J AM/Clock Radio	\$11.00	\$6.50	\$2.50	
K 2-Slice Toaster	\$11.00	\$6.50	\$2.50	
L AM/FM Portable Radio	\$10.50	\$14.50	\$9.50	
M Stick Handle Skillet	\$10.50	\$14.50	\$9.50	
N Dutch Oven Skillet	\$22.50	\$22.50	\$18.50	
O Waffle Iron	\$22.50	\$22.50	\$18.50	
P Creative Entertainer Collection	\$32.00	\$27.00	\$22.00	
Q Coffee Urn	\$35.00	\$30.00	\$25.00	
R Toaster/Oven/Broiler	\$41.00	\$38.00	\$31.00	
S Jerry Duty Stand Mixer	\$47.00	\$41.00	\$36.00	
T AM/FM Digital Clock Radio	\$62.00	\$57.00	\$52.00	
U 12" BWY TV*	\$99.50	\$95.50	\$95.50	
V 10" Color TV*	\$199.50	\$195.50	\$199.50	

TV sets may be purchased singly or in addition to other selected items. Sorry, no delivery.

Illinois residents add 5% state tax.

FREE GIFTS OR REDUCED PRICES FOR SAVING AT SIX LOCATIONS

Make your kitchen a happier, more pleasant place to work—with the help of General Electric quality products. Add entertainment with a TV or radio, easier cooking with appliances offering three-in-one versatility, or choose from among many other attractive and durable items. All gifts are GE except A (Corningware), B (Stoneware) and C (Revere). Supply limited.

And, of course, with your gift goes St. Paul's highest rate of return allowed by law, including day-in, day-out interest on regular accounts. Six offices to serve you throughout Chicagoland.

THESE SAVINGS PLANS ARE AVAILABLE

RATE	YIELD	MIN. DEPOSIT	MIN. TERM
7 1/4%	8.17%	\$1,000	6 yr.
7 1/2%	7.90%	\$1,000	4 yr.
6 3/4%	7.08%	\$1,000	2 1/2 yr.
6 1/2%	6.81%	\$1,000	1 yr.
5 1/4%	5.39%	\$1,000	NONE

On certificates, federal regulations require that interest on any amount withdrawn from principal prior to maturity will be paid at the current passbook rate for the period held, less 60 days interest.

OFFER GOOD DECEMBER 15, 1975 THRU MARCH 13, 1976

Chicago Home Office
6700 W. North Ave., 60635 / (312) 622-5000

BRANCHES
Franklin Park, 10031 W. Grand Ave., 60131 / 455-4300
Rolling Meadows, 1000 N. Kirchoff Road, 60008 / 398-0090
Hanover Park, 1301 Invincible Rd., 60133 / 289-2800
Bartlett, Hanover-Wayne Division,
140 S. Hickory, 60103 / 632-2000
Chicago, 2159 W. 18th St., 60608 / 226-1021



in our town.
St. Paul Federal.

Skokie Trust's new Junior Board of Directors

A new Junior Board of Directors was recently established at Skokie Trust & Savings Bank to acquaint area high school students with banking principles and services, announced LeRoy J. Piazia, president. Representing junior students from four area high schools, the eight new Junior Board members were selected by their school administrators on the basis of leadership, citizenship and scholarship.

"The goal in forming the Junior Board is to help better communications between bankers and youth," Piazia said. "We hope to enlighten these students on how a bank serves its community and the economy. It is our enthusiastic desire to give these young people an understanding of the basics of finance that will guide them in their future attitudes toward credit, investments and savings. And, we hope also to learn from our Junior Board what their interests and ideas are about the bank and our community."

Gerald R. Swearingen, vice president and marketing director, who will supervise the Junior Board program at Skokie Trust, said, "We welcome the opportunity to offer this program as a community service. And we look forward to being able to meet



with these students on a regular basis to keep the channels of communication open both ways."

The Junior Board has scheduled monthly meetings at Skokie Trust's main office at 4400 Oakton. Members of the student

group are: Michael G. Barry of Notre Dame of Niles High School, Debbie Bau of Niles West High School, James R. Elder of Notre Dame of Niles High School, Alan Jay Goldberg of Niles North High School, Jonathan S. Gunn of Niles North High School, Diane

R. Polin of Niles East High School, Gary R. Rosenbaum of Niles West High School, and Howard M. Steinman of Niles East High School.

Korn named Treasurer

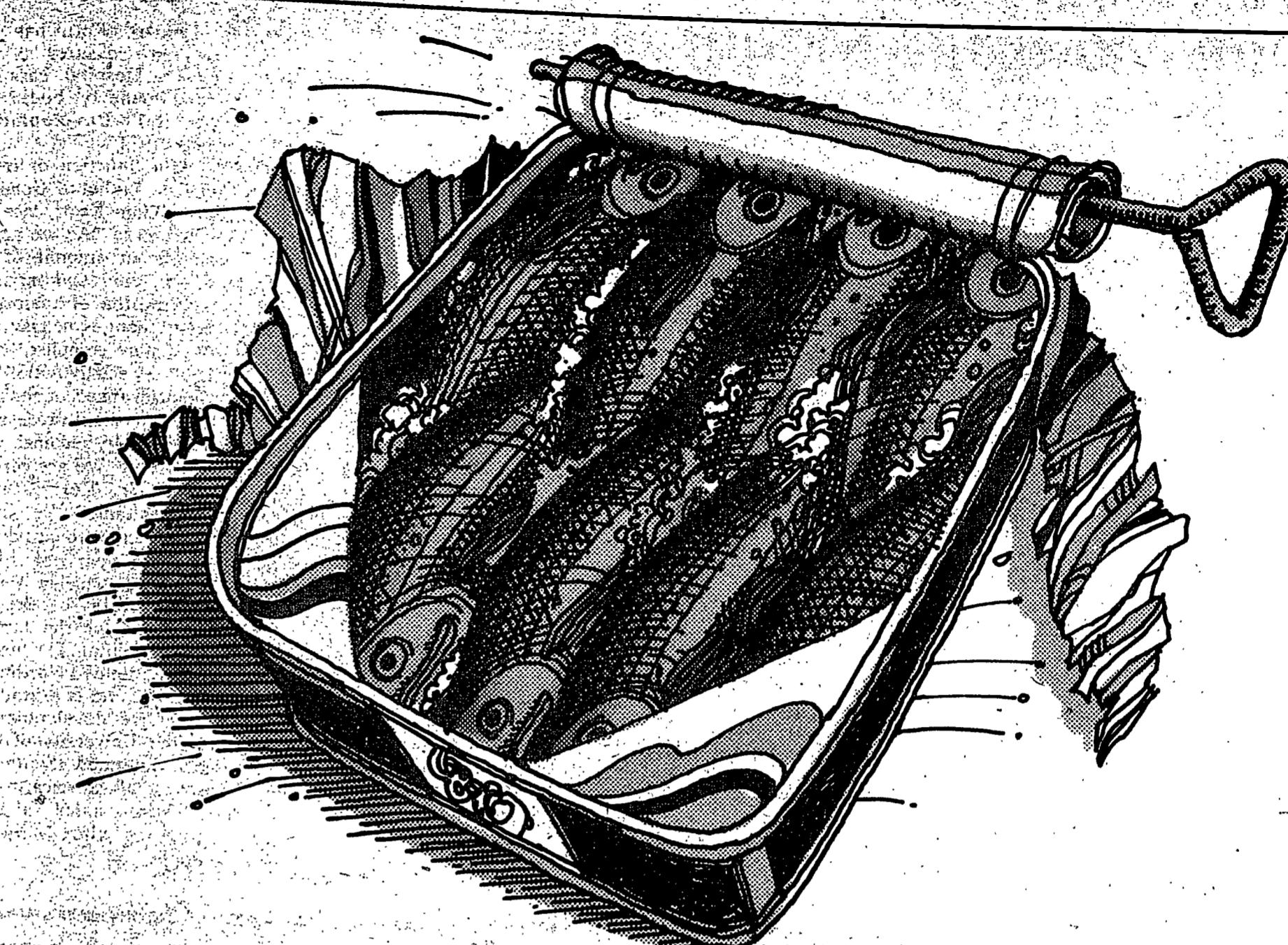
Bernard Korn has been appointed treasurer of Lutheran General Hospital Park Ridge. He had formerly been with the hospital's Development Office since 1972.

"The function of treasurer is vital to Lutheran General," said F. William Kraft, vice president of finance. "As we move into a significant amount of financing for building and modernization, as the area of malpractice and other changes in insurance grow even more complex, and as new laws, especially ARISA, make the financial aspect of pension plans a very important process, the treasurer's role becomes even more important. We are very happy to have Mr. Korn accept these responsibilities."

Korn came to Lutheran General after 35 years of service with Amsted Industries. There, he was responsible for the treasurer functions for the last 13 years before joining the hospital.

He attended Northwestern University, and is a graduate of the executive development program of the University of Illinois. He also attended the Insurance Institute of America.

Korn resides in Park Ridge with his wife, Marie and their family.



Need to finance a new home?

Come to Avondale Savings.

We have mortgage money for growing families. And we don't have any pre-payment fees. We even have lower than average service fees.

All of which makes getting your mortgage money at Avondale a very economical proposition. And, of course, we'll make it a very simple proposition, too. After all, we've been helping

people move up in the world since 1911.

So we can give you a lot of good advice. And a lot of fast service. Which you'll appreciate if you feel hemmed in.

Avondale Service Corporation offers a complete line of home insurance coverage. Call or stop in either of our offices for further details.

AVONDALE SAVINGS & LOAN ASSOCIATION

We'll be with you tomorrow.



THIS PROVEN PROGRAM GUARANTEES THESE BENEFITS:

PEACE OF MIND

You will know what to expect and when. No worries of owning 2 homes simultaneously.

VALUE

You will receive full value for your present home less the normal selling expenses.

CONVENIENCE

All the details of the transaction are handled for you by professionals.

SECURITY

The guaranteed sale is like an insurance policy. It underwrites the risks involved in selling real estate.

CHOICE

If you delay until your home is sold, the new home you desire may not be available.

CASH

Cash when you need it to purchase a new home.

SAVINGS

No costly double moves. No double mortgage payments.

PROTECTION

You are not committed to buy the new home if you are not satisfied with the Guaranteed price of your old home.

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'Making Sure Mortgage Money Is Ready When You Are'

Reprinted in part from Saver Magazine, First Federal Savings and Loan Association of Chicago, One S. Dearborn St., Chicago 60603.

rising demand, there has been less new housing built and the stock of existing housing continues to age.

All this adds up to more costly and less available housing for the consumer.

Like all sectors of our economy, the savings and loan industry — backbone of the home lending market and source of most of the home mortgage loans in America — is feeling the pinch of double-digit inflation.

Inflation drives interest rates up, distorts financial markets, and eventually unbalances the entire economy. In recent years, the result has too frequently been a bidding war between the Treasury, which needs funds to keep the country afloat, and financial institutions, which need money to keep business and the housing market alive. In such a war, the Treasury always wins but, increasingly, the housing market — and the consumer — have come out the real losers.

Unlike banks and insurance companies, who pull out of the mortgage market when rates are unattractive, our savings and loan industry is committed to financing housing for the American public.

But because their income is derived from mortgage loans made at long-term fixed rates, savings and loans cannot increase their income or their ability to pay

more for savings. Thus they can't compete for funds in a constantly inflationary economy. In order to continue making loans in times when money is tight, savings and loans borrow — at a higher cost to themselves — from the Federal Home Loan Bank, which serves as a central credit facility for savings and loans.

Making long-term, fixed-rate mortgage loans while the cost of money continues to rise at savings and loans results in new borrowers being penalized with rates high enough to carry old lower rate mortgages.

One of the suggested solutions to the problem of home mortgage money is the variable rate mortgage (VRM), a flexible rate mortgage whose interest rate fluctuates in accordance with market rates.

The idea of VRMs is not new: Such mortgages have been common in England and other countries for years. There are currently 15 states — including Washington (since 1967), Kansas, and Wisconsin — where state-chartered associations offer VRMs.

And in California, where state-chartered associations have been offering VRMs since last April, 75 to 80 percent of all mortgage loans placed by the top five state savings and loans have been VRMs. Of the dollar amount in

mortgages written, Citizens Savings and Loan Association's (San Francisco) experience is typical: from \$63.5 million for the first quarter of 1975 to \$13 million for the first two weeks of April.

While the interest rate on mortgages in California has risen since April, the rates have reached neither the California usury ceiling nor the corporate prime rate.

Current Illinois laws do not allow the writing of VRMs, although the Federal Home Loan Bank Board, regulator of federal savings and loan association activities, has drawn up a proposal that would allow federal savings and loans to offer VRMs.

The board recently withdrew its proposal from congressional consideration in order to watch consumer reaction in the states where VRMs are offered. If response is favorable, the board will again present its proposal to Congress.

The commission also expressed the hope that use of variable rates on federally guaranteed mortgages would make the concept easier to adopt on conventional home loans.

VFM operates on the principle that when the market rate goes down, the interest rate on mortgages would go down, and when the rate rises, interest goes up.

Des Plaines Bank Vice President says "Why settle for less?"

Clarence Jensen, Senior Vice President of the Des Plaines Bank, Lee and Oakton, Des Plaines, says, "Why settle for less?"

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Earn 6% — one thousand dollars opens a 12 month certificate of deposit.

Earn 6 1/2% — one thousand dollars opens a 30 month certificate of deposit.

Earn 7% — 4 year account — investment certificate — \$1,000 minimum deposit.

Earn 7 1/2% — 6 year account — investment certificate — \$1,000 minimum deposit.

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Unity has elected to pay a higher yield on deposits made before 2/29/76 due to leap year; most other Associations have not.

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Norwood Federal faces future with confidence

One of the Northwest area's fastest growing saving institutions, Norwood Federal Savings and Loan Association, whose main office is located at 5813 N. Milwaukee, recently opened its first branch office at 5015 West Devon, and already has announced plans for a soon to be opened third office at the corner of Northwest Highway and Oakton in Park Ridge.

Both moves, according to Norbert F. Babicz, President of the 49 year-old Association, are evidence of Norwood Federal's faith in the future of the vital residential areas it serves.

"We recently passed the \$80 million level in total assets," Babicz observed. "And, we believe our growth is ample evidence that the average saver upon whom the welfare of our economy depends is expressing confidence that the recession is coming to an end."

"Throughout our entire corporate life, we have always had faith in the systematic saver who works hard for his money, and has the discipline to save a

portion of everything he earns toward the goal of providing a semblance of security for future needs. We are still dedicated to helping these people, and as we look ahead, we plan to continue adding to our services and our facilities to be certain the financial needs of the average working man or woman are met," Babicz continued.

This philosophy has been borne out over the past few months as Norwood Federal introduced a number of new programs.

These have included such innovative concepts as Individual Retirement Accounts. Available at both Norwood Federal offices, these accounts permit individuals not covered by company pension or profit sharing plans to deposit 15% of their annual income, or \$1,500, whichever is the lesser, in a high yielding Norwood Federal savings account and deduct the annual deposits from their reported income for tax purposes.

"IRA accounts as they are familiarly called will most likely become more attractive to a greater number of people in the

months ahead," Babicz commented. "Because of certain regulations governing the operation of corporate benefit programs, it is highly probable that many corporations, especially those of medium size, will discontinue existing retirement plans within the near future."

When that occurs, beneficiaries of the plans will be given their dollar shares to do with as they see fit, and IRA accounts will certainly be the answer. At any rate, we urge everyone to investigate these tax-exempt accounts, and any Norwood Federal savings officer would be pleased to review an interested person's entire financial picture toward the goal of setting up the best possible retirement plan."

On the subject of retirement, Norwood Federal also recently began offering a Direct Deposit service for recipients of Social Security checks. By filling out the appropriate forms, a Social Security beneficiary can instruct the government to send their monthly checks directly to a Norwood Federal account. Here the funds

will start drawing interest immediately, and most important, the danger of a check being stolen or lost is eliminated.

This service has been a boon to many of our valued, older customers, Babicz stated. "No longer is it necessary for them to make that monthly trip to cash or deposit these important funds. And, the money is always available when needed as well as the interest added to the account on a regular basis."

"We also expanded the services available to members of our Investors Club, and we plan to continue adding to the list of Club benefits," Babicz added. "Savers become eligible for the Investors Club when they maintain at least \$5,000 in an account, and membership entitles them to an array of free services, lamination of important cards, free travelers checks, Bill-O-Matic savings service to make systematic deposits simple, etc."

In conclusion, Babicz commented: "At present, the economic outlook is cautiously optimistic. If the Federal government will just

Realtors install 1976 officers



Northwest Suburban Board of Realtors installs 1976 officers (Left to Right) Frank T. Catino of Niles, Secretary; Virgil E. Grand of Park Ridge, President; Stanley B. Lieberman of Buffalo Grove, Vice President and Richard G. Reimann of Arlington Heights, Treasurer.

MFM celebrates 15th anniversary with new clients and facilities



"Growth is the only evidence of life." To demonstrate the agency slogan, MFM's original management team is joined around the drawing board by sixteen MFM employees who'll be helping the agency celebrate its 15th anniversary this month.

Mills, Fife & MacDonald, Inc., will celebrate its 15th anniversary Friday, Jan. 30, with an Open House for friends, the press and clients, including the twelve new accounts MFM added to its roster in 1975.

The Des Plaines advertising/marketing agency will also "cut the ribbon" that day for its new expanded headquarters.

According to Bill Fife, agency president, "We needed the extra space to accommodate our growing creative and production departments." MFM expanded its agency management team in 1975 to include vice presidents of the industrial and foodservice marketing divisions.

New clients for MFM include

Ekco Packaging, Dean Foods foodservice division, Continental Can Bondware division, Ace Hardware's industrial division, Food Producers, Inc., Federated Foods, Groen Division/Dover Corporation, Mid-Continent Metal Products Co., Water Pollution Control Federation, Bach, Inc., Steel Products, and O'Malley & McKay, Inc.

Sunset Travel Inc. in Morton Grove is working together with the Exchange for International Living, Midwest Chapter, to coordinate their spring tour to Ireland. The tour departs May 9 and includes a two-week motorcoach circle tour of the island, with one week of free time available to visit other points of interest, family homesteads, or the option to visit another area of Europe (additional accommodations and additional airfare not included).

The cost of \$895.00 per person includes 13 nights accommodations at fine hotels in Ireland based on sharing twin, full Irish breakfasts at hotels; deluxe motorcoach

transportation with a qualified tour escort; Medieval Banquet at Knappogue Castle; all admission fees; and airfare based on a three-week stay.

In keeping with the aims of the

Exchange for International Living,

many historical, cultural, and architectural points of interest are featured throughout the tour. The

cost includes a \$50.00 tax deductible contribution to the Ex-

change.

Brochures are available on request from SUNSET TRAVEL, INC., 7030 Golf Road, Morton Grove, IL 60053. Additional information may be obtained by calling the agency at 967-5670.

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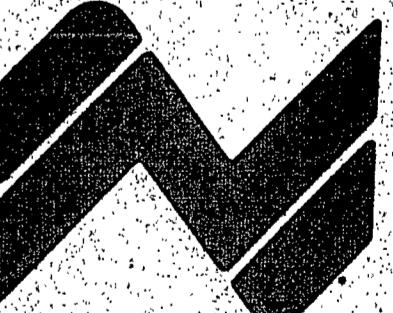
Club which gets you valuable discounts on car rentals, and vacations, as well as no service charges on travelers checks and Gift-checks.

And only Norwood Federal has the Working Cash Account. It's revolutionary because it lets businessmen use their checking accounts to earn interest. Really, the point we're trying to make is this: We offer more special free services than anybody. Our people are friendly, involved, sound business people, astute when it comes to getting the highest possible return out of your money, and thoroughly acquainted with every service and investment alternative we provide.

Also, Norwood is a financial institution with tremendous reserves and a long record of growth and expansion.

But, get to know Norwood and our people, today. Just stop by.

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Chairman of Boy Scout fund drive



Mrs. Carol Columbus, 9515 Gross Point rd., Skokie, has been appointed by the Skokie Valley District, Boy Scouts of America, to serve as chairman of the Family Division, Sustaining Membership Enrollment Drive.

The Skokie Valley District, which is comprised of the villages of Skokie and Lincolnwood, has a total of 38 packs, troops and posts serving some 1200 young people in the Boy Scout effort. The Skokie Valley District goal for this year's campaign is \$6,500.

Shown above at the kick-off of the Skokie Valley District Boy Scout Sustaining Membership Enrollment Drive at the North Shore Hilton Hotel are (l-r): Bob Wordel, general chairman; Carol Columbus, chairman of the Family Division; and Dick Brown, Boy Scout executive for the district.

Oakton . . . Cont'd from Skokie-L'wood P.1 academic year, 45 per cent of the students enrolled in higher education were attending public community colleges while 31 per cent were at public universities and colleges and the remaining 24 per cent in all private colleges and universities.

The Joliet program had been encouraged by William Rainey Harper, reknowned president of the University of Chicago and proponent of the junior college as an alternative to the first two years of college or university.

In 1939, a short-lived Maine Township Junior College was established in what is now Oakton Community College District 535. It was discontinued during World War II.

Impetus to the growth of the community college movement in Illinois was given by the establishment of a master plan for

Matrimonial Law

A non-traditional Valentine's Day is available to those interested in examining such topics as marriage, divorce, alimony, child custody, and property rights in a MONACEP-sponsored workshop on Matrimonial Law For Laymen.

Glencoe lawyer Edward J. Stein will lead the daylong session from 9:30 a.m.-4 p.m. on Saturday, Feb. 14, at Oakton Community College, Oakton and Nagle, Morton Grove.

Stein, a member of the American Bar Association's Matrimonial Law Committee, will lead a lecture/discussion program providing in-depth information on often-discussed but little-understood aspects of the law as it pertains to married life.

A charge of \$15 will be made for the one-day session.

For further information call MONACEP at 967-5821.

"God Help The Rabbi"

"God Help the Rabbi," a 3-act comedy by Skokie playwright Zan Stolnick, opens Friday, Feb. 13 at the Body Politic, 2261 N. Lincoln Av. with the biggest advance sale in Body Politic history.

The "hilarious and touching" show, which drew excellent reviews and set boxoffice records in a trial run, will play at 8:30 p.m. Fridays and Saturdays and 7:30 p.m. Sundays through April 4. Tickets are \$4. Discounts of \$1 are available to students and senior citizens on Fridays and Sundays, to groups of 25 or more any night.

For further information, call 871-3000.

Mark's

Cont'd from Skokie-L'wood P.1

higher education in 1965 which specified the organization, financial support and academic programs of two-year colleges in the state.

Oakton Community College was established by referendum in 1969 under this new legislation and accepted its first students in September, 1970. It has grown from 832 students to the more than 6,000 enrolled for the Spring 1976 term.

In addition to a comprehensive college transfer program, Oakton provides career training in 26 vocational technologies. MONACEP, its unique continuing education program in conjunction with High School Districts 207 and 219, serves more than 12,000 persons each term with a wide variety of courses, lectures, workshops and community service programs.

Queen . . . Continued from MG P.1

134, 6140 Dempster, Morton Grove, Illinois 60053, marked "Queen Contest" on the front of the envelope. Included with the photo, should be the girl's name, address, phone number, birth date, parents' name, school attending, and/or place of employment.

To insure fairness in the judging, no person, other than Commander Leusch will know the names of the contestants until the evening of judging takes place at the St. Patrick's Day dance, March 13, 1976.

MG Chamber

Continued from MG P.1

Home (definite date to be announced). This year's EXPO will tie in with the Morton Grove Bicentennial theme. Bob Eick, of Eick-Chief Realtors, will again serve as Chairman, with Bob Tschurtz, of the Black Forest, as co-chairman.

This month two new members will be welcomed to the Chamber, both of whom are attorneys with offices in our community. Carl Graf, Jr., has his office at 6032 Lincoln ave., Morton Grove, and Manny Lapidis is located at 5301 Dempster, Skokie.

Concluding the list of Maine East graduates who graduated on January 23 are Ronald Janiak and Patrick Weber of Glenview and Suzanne Burbach, Linda Damato, Juliette Garesche, Robert Heiderscheid, James Lund, Doris

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Cub Scout Pack 295 Candy Sale



Niles Village Clerk Frank C. Wagner, Jr., shown with Scouts Bob Rinaldi, Larry Mimp and Steven Weiss, top salesmen in the 1975 candy sale. The boys, from St. John Brebeuf School Pack 275, will again be having their 9th annual candy sale running from Jan. 31 until March 1. All proceeds will be used for Cub Scout outings and projects. The candy sale chairman for 1976 will again be Mr. Bob Rinaldi.

Maine East January Graduates

Maine East graduation ceremonies were held Friday, January 23, in the Maine East auditorium.

Maine East Principal John Clouser delivered the commencement address, and diplomas were presented to the January graduates by District 207 Board of Education members Roy Makela and Donald E. Goll.

Maine East seniors residing in Des Plaines who graduated are Francine Barron, Lita Barron, Nuannij Benjawan, Richard Berk, Dawn Berube, Jami Sue Blackstone, April Bremer, Kim Chevigny, Jordan Gittelman, Ronald Glickman, Steven Goldman, Lisa Green, Steven Greenberg, Larry Kien, Terrence Kilips, Mariusz Kotek, Cheryl Krueger, Linda Lawson, Julie Leifer, Catherine McKeown, Sandra Miller, Randi Morrison, Marla Pink, Teme Rosenblum, Rhonda Warsaw, and Holly Weinger.

The following students from Morton Grove received diplomas at the recent graduation ceremonies—Paul Adreani, Shameen Baker, James Barnett, Edward Bibo, Pamela Brim, James Cahill, Timothy Corr, Christine Daylan, Beth Debs, Chris Dyslin, Sheri Ellison, Gail Klein, Cynthia Moskowitz, Linda Musارد, Susan Rothblatt, Lynn Osborne, Aida Sabbara, Paul Suriano, and David Weisbaum.

Maine East graduates from Niles are Wendy Avner, Richard Boos, Mary Breslin, Ron Capaccio, Elizabeth Colby, Dawn Degenhardt, James Dolbeare, Patricia Diulus, Sheree Finder, Mari Graff, Holly Hoyt, Alana Jambor, Karen Kanter, Jeffrey Kolbaska, John Leddy, Amy Mayer, Joy McQuillan, Jerome Mostek, George Norek, Oksana Nykolajszyn, Dennis Olbrisch, Lisa Paul, Catherine Poray, John Piero, Joseph Rabito, Pamela Redig, Barry Richter, Donna Romano, Louis Rossano, William Russell, John Schauderna, Gail Schneider, Mark Strang, Steven Schubert, Donald Tidwell, Joseph Tross, Frank Turk, and Patricia Wisniewski.

Concluding the list of Maine East graduates who graduated on January 23 are Ronald Janiak and Patrick Weber of Glenview and Suzanne Burbach, Linda Damato, Juliette Garesche, Robert Heiderscheid, James Lund, Doris

Tuition is \$6 for both residents and non-residents of Maine and Niles Townships.

For further information, call MONACEP at 967-5821.

Niles Days . . .

Cont'd from Niles-E.Maine P.1 equipment, \$1,764; Niles Art Guild, for programs, \$1,100; Maine-Niles Camp Fire Girls, to provide plants for shut-ins, \$100; Knights of Columbus, for equipment for physically handicapped children at Jefferson School, \$1,200; League of Women Voters for printing and distribution of voter guides, \$100; Niles Baseball League, for new uniforms, \$3,006; and to Scouts of Niles, \$925 (Troop 45, \$300, Pack 45, \$350 and Troop 175, \$275) for repairs, trips and equipment.

Letters requesting funds will be aired at the March meeting of the Niles Days Committee. Recommendations on the 15 requests will be given by the Niles Days Board of Directors at the April meeting, followed by delegate member vote.

While net profits have increased yearly up to 1975 resulting in allocation of almost \$28,000 in 1975 to Niles organizations, Niles Days co-chairman Ed Brasch said he "could not possibly foresee Festival profits as high as the \$32,390 needed."

Of the 30 organizational delegates present Monday night 26 voted for a proposed Niles Days resolution which committed \$7,500 off the top of '76 profits to the Niles Bicentennial Commission to fund July 3 and 4 bicentennial activities. Previous requests by the Commission for \$19,000 and for \$15,725 were discounted as being "too much" by the Niles Days Board of Directors.

Altho Brasch told voting delegates Monday night that approval of the Resolution would skim the top of '76 profits and that remaining requests would be decreased proportionately, committee delegates voted community approval in support of the Bicentennial Commission.

Record requests in 1975 totaling \$34,836.69 had been pared by Niles Days Board recommendations to \$28,150. The '75 Festival Days net proceeds of \$22,552.47, increased with a 1974 carryover of \$5,432.64, resulted in a lessened, 1% disbursement last October of \$27,868.50 to 15 Niles groups.

Of the \$73,845 gross receipts for 1974 days, \$25,730 was disbursed to 9 local organizations asking from \$100 to \$12,500. The decrease in receipts and net profits for 1975, said Brasch, was due to present economy and overall increased carnival costs.

Last September the Niles Days Committee was told by the Village Board that the carnival was getting too big in size to retain its original local character, that the village must re-evaluate its \$6,329 contribution of police, fire and public works services to the carnival. Fights and shoplifting during the July Festival Days were cited as undesirable incidents.

The 1976 Niles Bicentennial Festival Days planned for July 21 thru 25 are tentatively projected for the Four Flags Shopping Center, 8251 Golf rd., near Park Ridge.

Co-sponsored by MONACEP and the Seventh Day Adventist Church of Northbrook, the five sessions will be held from 7:30-9:15 p.m.

Clinic director Arthur Fry, an associate of the church, has helped participants to build will power and quit smoking thru similar five-day plans for several years.

Tuition is \$6 for both residents and non-residents of Maine and Niles Townships.

For further information, call MONACEP at 967-5821.

Approximately 20 carnivals will be offered this year,

Tired of snow? Boy Scouts of Troop 45 welcomed the sight of snow for their annual Klondike Derby held on January 17 at Camp Dan Beard.

A racing competition of sleds made by the Scouts themselves, the boys looked forward to the weekend along with the Webelos from Pack 45 that were invited to attend and participate.

The activities started Saturday morning with the judging of sleds and equipment followed by sled races of patrols and dens. Skills were put to test with the following events: shelter building, fire building, flag pole lashing, two man log saw, log roll, compass use, first aid and search, knots, identifying trees, measuring the height of tree and width of river after which the boys participated in outdoor games.

Hot soup was available for the boys throughout the day and the evening meal was brought by mothers Mrs. August and Mrs. Olson who made roast turkey. Evening skits were put on by each patrol after which time the scouts were ready to "turn in."

The troop has been active having had a father and son bowing outing in the month of December followed by a pizza fest at Scoutmaster's August's home. January also gave the scouts the opportunity to roller skate with their families having been invited by Pack 45.

Cub Scout Pack 107

Our Lady of Ransom's cub scout pack 107 ended the year with a full schedule of events and awards at their monthly pack night.

Den Mothers: Barbara Kotz, Fay Dinino, Sue Miklas and Ruth Novak were presented with four year service pins.

Three cub scouts received Bear Badges, Doug Cooper, Eric Wilson and Tom Jadonski. Joe Donzelli and Richard Gross received their Wolf Badges.

The pack made their annual visit to the home for the aged, St. Benedict's Home to sing carols and present each resident with a gift provided by the pack. Displays of the gifts made by each boy for their parents was a highlight of the pack night.

Altho Brasch told voting delegates Monday night that approval of the Resolution would skim the top of '76 profits and that remaining requests would be decreased proportionately, committee delegates voted community approval in support of the Bicentennial Commission.

Record requests in 1975 totaling \$34,836.69 had been pared by Niles Days Board recommendations to \$28,150. The '75 Festival Days net proceeds of \$22,552.47, increased with a 1974 carryover of \$5,432.64, resulted in a lessened, 1% disbursement last October of \$27,868.50 to 15 Niles groups.

Fran Armstrong, Glenview, was presented a charm bracelet with a diamond for 20,000 hours of service.

Malvina Fox, Des Plaines, received a diamond and charm signifying 5,000 hours of service.

Other local volunteers who were honored included: 2,000 service hours — Mary Bremer and Rose Jonas of Des Plaines; and Dorothy Wentink of Morton Grove; 500 hours — Marge Hand of Niles; 300 hours — Mary Baudin, Ruth Campagna, Lydia Fick, Dolores Gilcrest, Marvin Jonas, Eleanor McDonnell, Mary Varga of Des Plaines, and Eleanor Neuman of Morton Grove; 100 hours — Sonia Czajka, Adeline Freed, Pat Kotnour, Anne Meissner, Janis Meyer, Elsa Morgan, George Ann Morris, Betty Mullineaux and Ann Wisner of Des Plaines, Luanne Bachner and Steven Sanz of Niles and Adele Mass of Skokie.

Come out on February 11th, and hear this speaker talk about the future and get yourself in on the action.

according to co-chairman Ben Mankowsky.

Several Niles residents expressed the need, following the Monday night meeting, for "new blood" (new members) as Niles Days officers and on the Board of Directors. While delegate members change periodically, they said officers and board members remain the same.

The Niles Days Committee is comprised of delegate members from participating homeowner groups, civic and social organizations in Niles. The Committee plans an annual 5-day Festival during July, the proceeds of which are allocated to requests for the profits, pending qualification of the requests.

The Days Committee will seek a Miss Liberty and a Mr. Freedom in June for bicentennial celebrations in Niles. The Committee plans an annual 5-day Festival during July, the proceeds of which are allocated to requests for the profits, pending qualification of the requests.

He is one of 24 employees of Beltone Corporation who received the award for services during 1975. Beltone, located at 4201 W. Victoria Street, Chicago, is world leader in hearing aids and electronic hearing test instruments.

Troop 45 holds Annual Klondike Derby

Continued from Page 1

there seems to be a gentleman's agreement to bury the matter. The 2 Skokie newspapers have so allied themselves with the Democratic Party their editorial stance is weakened by their alliance with Dick Daley, Milton Pitkarsky and Neil Hartigan.

In Maine Township one Republican newspaper is owned by Fulle's family and the second one is owned by a Republican state representative, who hasn't made any waves in the community in all the years he's been here. It leaves a void in public matters which should be aired. Perhaps the Bugle "rushes in where angels fear to tread".

Bike Patrol . . . Cont'd from Niles-E.Maine P.1

been finalized on paper, of work schedules, uniforms, duty requirements, patrol areas and salaries.

The program is being readied for operation beginning next May and will continue thru September, dependent upon weather conditions.

Violators of traffic regulations will be required to appear accompanied by a parent at a Saturday morning court before a Hearing Board of their peers. In the event of a penalty (fine) the monies will go into a bicycle enforcement and safety fund.

Other awards went to Bob Martens and Tom Meyenberg, Denvers; Eric Nelson, Ed Cooper and Ken Kotz, gold arrows.

The pack made their annual visit to the home for the aged, St. Benedict's Home to sing carols and present each resident with a gift provided by the pack. Displays of the gifts made by each boy for their parents was a highlight of the pack night.

With almost four months of detailed programming behind him, Officer Gerhardt looks forward to interviews for prospective patrol officers. Applicants, 18 years or older, must pass written and oral

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364/2-26Old upright piano, very good
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365/2-26**TELEVISION**25" TV, colored, walnut con-
sole model - good working
order. \$100.00. 966-7932.
359/2-1217" Black & white TV,
working cond. portable.
\$35.00. 966-7932. 360/2-12**Appliances**Ward's top ten cycle washer,
harvest gold, 27" x 27" x 44".
Excellent cond. Paid \$325.00.
sell for \$200.00 or best offer.
334-0408 382/3-11**Plumbing****PLUMBING**Suburban plumber needs
work. All jobs welcome.
Sewer rodding our specialty.**463-7171****FURNITURE**Admiral refrigerator. 11.5 cu.
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367/3-4

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Arlington Heights

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chest, vanity with 3/4 ft. round
mirror, head & foot board, matt. spring &
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362/2-19**BEDROOM SET**triple dresser, chest, double bed with
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or 282-6800 ex. 298. 361/2-12Many dogs here abandoned or
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vinyl, casters on legs. Paid
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finish, \$20.00. 334-0408.
376/3-113 Shelf white bookcase, small,
\$15.00. 334-0408.
377/3-112 old chairs, one black velvet,
one wicker, both need fixing.
\$5.00 each. 334-0408.
378/3-113 odd tables, small, 2 wood,
the other white wrought iron
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334-0408 379/3-11**MISCELLANEOUS**1 huge gold based lamp,
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334-0408 380/3-1112 x 18 Rust colored shag rug
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381/3-11**TELEVISION**White embroidered bridal
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Worn once. \$100.00.
Phone 583-3078 366/2-26**Wheels 15"**(2) fits older GM
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gt. George Dickel Team Sour
Mash Whiskey, 1964. Souve-
nir Powder Horn bottle
encased in leather, collectors
item. \$200.00. Call after 6
p.m. 869-5886 369/3-4**RMS & LP's**We have immediate full
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our P.M. and night shifts. If
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license, take advantage of
this opportunity to join our
progressive community health
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297-1000, Ext. 1140**Treadle sewing machine, very
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371/3-11****Whirlpool bath**\$60.00.
967-7186 370/3-11**Adult films**\$10.00 to \$12.00.
Call Andrew 266-9640. Located
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