

CROWN SOCIAL CLUB

Is now accepting members to participate in a new not-for-profit program which has just been organized to provide the following services to its members:

We have recently organized a not-for-profit Social Club within the Chicago area whereby members will have their own meeting place and participate in various forms of recreational, social, educational and athletic activities. In addition thereto, we organize, promote, sponsor and engage in activities, events and services for the purpose of assisting an established charitable organization or any group, individual or entity which the members deem in need of charitable aid. Buses are regularly chartered for special events participated in by the members of our club. In addition to these many activities, our members may participate in the "Volunteer Horse Racing Program" in which fellow members deliver their racetrack wagers to local racetracks without any fee whatsoever. Many of our members who participate in this program find it very beneficial for reasons of health, age, disability or working hours preventing them from attending the races at the local racetracks. This racetrack program is perfectly proper and legal.

EVERYONE 21 YEARS OF AGE OR OVER IS INVITED TO JOIN NOW!

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CHICAGO, ILL.**

(Corner of Milwaukee and Harlem)

Oakton
Niles, Ill.

BUSINESS REVIEW AND FORECAST

Sponsored by the area's leading financial institutions Pages 11-31

Oakton reaffirms quest for Des Plaines campus

Oakton Community College will seek approval of the 6.6 million dollars recommended for Phase II funding to complete basic facilities of the Des Plaines campus at the February 6 meeting of the Illinois Board of Higher Education. After being deferred for several years, the Oakton request is now listed as first priority for new construction by the staff of IBHE. Based on the recommendation of the Illinois Community College Board, Oakton's request has first priority among community college projects. Because of the possible availability of Niles North High School for use by Oakton College, the request for funds from the state has been subject to reconsideration. Since the determination by the high school board that Niles North will not be available, the presiding officers of the two boards have determined that there will not be a joint meeting this week.

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Award Winning Newspaper
1978
Illinois Press Association
Newspaper Contest

Village of Niles
Edition

The Bugle

966-3900-1-4 8746 N. SHERMER, NILES, ILL.

15¢ per copy VOL. 22, NO. 33, THE BUGLE, THURSDAY, FEBRUARY 1, 1979

Former Park Commissioner,
3 women bid for openings

4 candidates vie for 2 park seats

by Alice M. Bobula

One man and three women have bid for two four-year park board seats in the coming election April 17. Walt Beusse, 8340 Octavia, a past park board president, served as a park commissioner from 1969 to 1975. Of the 3 women candidates Mary Marusek of 8223 Merrill and Louella Preston, 9287 Maryland, are incumbents who were appointed last June to fill vacancies following resignations by Commissioners Millie Jones and Jack Leske. Newcomer is Elaine Heinen of 8626 Oleander. Walt Beusse, 56, seeks return "to bring an independent viewpoint to the park board."

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From the LEFT HAND

by David Besser
Editor & Publisher

Buglebits ...

Sign of the Week: "Free Snow, Bring Shovel!" at the Wicker Mart on Dempster Street.

This week's Bugle award for a Nilesite who best exemplifies the All America Spirit: The woman who telephoned the village manager's home at 3:45 a.m. Tuesday morning saying snow equipment was keeping her awake and if she had to be up, she was making darn sure the village manager would also be up.

Who Do You Believe Dept.?: A lady on National ave. telephoned The Bugle last week and complained about the poor snow-plowing job on her street. The following day we received a letter from a lady in the 8600 block on National who commended the snow clearance on her block and said she represented all the residents between 8619-45.

The Battle of Niles combat award: Goes to the Public Works employee who, after telling a young man not to throw snow onto the street, was alleged to have been attacked by 3 generations of the young man's family, including the grandfather and the father of the snow thrower. When combat ribbons are handed out for the Battle of Niles-campaign of '79, the Public Works guy should get two clusters on his campaign ribbon.

As of Tuesday, 60% of Niles' streets have had curb to curb clearance. By Saturday, Ken Scheel reports the entire village should have similar clearance. It is essential the village begin to clear the sewer openings. Ken said he would hope residents would help in clearing the sewers. When the white stuff begins to melt, he is fearful two feet of water could lay atop the street if there is no opening for it to drain.

When historians look back on this era in Niles, it's important they know what some of the basic concerns of the in-

Continued on Page 39

Niles library Board vacancy

The Board of Trustees of the Niles Public Library District have announced that there will be an opening on the Board for the position of Trustee. To be eligible, you must be 18 years of age or older and reside within the boundaries of the Niles Public Library District.

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Snow command committee



The Village of Niles Board on Snow Removal Trustees (L to R) Bart Murphy, Angelo Marcheschi and Orville Ottow are seen looking over snow removal equipment at one of the village's many snow operation sites. The public Works Department, with the aid of additional outside heavy duty equipment has not only been working on clearing the Village of Niles streets from snow and ice but in a sectional removal program has

been hauling away snow from village streets, for widening purposes, and to permit residents to park their vehicles with as little interference from the abnormal storm as possible. The Committee has had the Public Works Department working long and tiresome hours overtime in a valiant attempt to make the Village of Niles streets the cleanest in the area.

Demos aid local skater Tax expert to speak at Niles Library



The Maine Township Regular Democratic Organization donated \$250 to Patrick Moore (r), who is a local Maine Township speed skater, trying out for the 1980 Olympics. Pat will be 17 on March 15, is a speed skater on the North West Speed Skating Club, and was the junior champion of Illinois last year. He set many records and right now is skating on the junior world team, that will leave for Europe next week.

Committeeman Nicholas B. Blase (l) said, "We are proud to have Patrick Moore living in our area and happy to help him with his expenses." Pat will need a total of \$1100 to pay for his expenses to Europe and anyone wishing to help this young man fulfill his dream to be in the Olympics can send their donation to the Patrick Moore Olympic Fund in care of the Maine Township Regular Democratic Organization, 8074 Milwaukee ave., Niles, Ill. 60648.

It is that time of year again. Tax time, that is. Time to confront that annual drama presented by the United States Department of Internal Revenue. This year, in the hope that we can make filling out that tax form a bit easier, the Niles Public Library is hosting David Goldberg, a Public Accountant with ten years of experience with taxes, to speak on the subject. He will appear Thursday, Feb. 8 at 7:30 p.m., in our library auditorium at 6960 Oakton st.

Mr. Goldberg will present a general talk on the tax laws, including the new wrinkles for this year and the various ways you might save on your tax bill. He will answer any questions raised by the audience. Anyone interested in learning more about the tax laws, and anyone with questions is invited to attend.

Following is a list of programs for February at the Niles Public Library: Monday, Feb. 5—Sergeant Gerhardt of the Niles Police Department will present the second film of his rape prevention program. The first film dealt with methods one might use to prevent a rape. This second session deals with what one should do if those methods fail and a woman is raped: Thursday, Feb. 8—Mr. Goldberg: Thursday, Feb. 15—Dr. Jerome Podgers will speak on the problems of aging; Friday, Feb. 16 at 4 p.m. and 7 p.m.—a full length feature film entitled Run for your life, Charlie Brown! will be shown.

Except for the Feb. 16 film, all starting times are 7:30 p.m. As always, admission is free.

Taft seeks 1969 grads

Members of the June 1969 graduating class of William Howard Taft High School, 6545 W. Hurlbut at Natoma ave. in Chicago's 41st Ward, are making plans for a tenth year reunion later this year. They are trying to locate as many classmates as possible.

Classmates are invited to contact Anne Lunde (6712 N. Olympia ave., Chicago, 60631 - 763-5871) or Judy Welckart Johnson (321 Birchwood, Elk Grove Village, 60007 - 439-7524) for more reunion information.

THE BUGLE

David Besser
Editor and Publisher



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Special student subscription
(Sept. thru May).....\$5.00
All APO addresses as for
Servicemen.....\$7.00

Senior Citizens' NEWS AND VIEWS

News for all Niles seniors from the Trident Senior Center - Feb. 1

8060 Oakton st. 967-6100 ext. 76

LEGAL SERVICES - WILLS

An attorney from the Chicago Bar Association will be here on Friday, Feb. 2 in the morning to answer questions on an existing will, or to draw up a new will. To have a will drawn up, your income can't exceed \$10,000 and your assets excluding car and home can't be more than \$10,000. The fee for having a will drawn up is \$50. There is no charge to ask questions about an existing will. Appointments are needed, so call the Center to make your appointment.

INCOME TAX INFORMATION

If you'd like to have assistance in filing your state and federal income tax forms, appointments are being made now. Through the AARP Volunteer Income Tax Program, certified tax aides will be at the Center. When you come to the Center for your appointment, be sure to have all income information and all expense information for 1978. Also bring with you Federal and State IRS 1978 forms you have received, and a copy of the tax return you filed last year.

If you only have questions about your taxes, a tax consultant will be here on Friday mornings from 10 a.m. until noon. Starting tomorrow, Feb. 2, you can stop in between these hours to ask questions. No appointments are necessary.

EXPANDING HORIZONS...

This is the new discussion group which will meet on Monday mornings from 10:30 a.m. to 11:30 a.m. for the next six weeks. All men and women are welcome to attend this informal group which will be discussing such topics as health care, retirement, expectations, etc. There is no fee for the group, but registration is limited, so call the Center early.

PINOCHLE TOURNAMENT

Join in our next pinochle tournament scheduled to begin on Monday, Feb. 5 at 1 p.m. This tournament will run for 7 weeks. Sign up with a partner or one will be assigned. There is a \$1 entry donation that will be used for prizes.

VALENTINE'S PARTY

On Friday, Feb. 9, at 1:30 p.m., we'll be having a Valentine's Party. The Swing Choir from Maine North High School will be here for an afternoon of song and dance. After their presentation, we'll have a special treat. Reservation are needed and can be made by calling the Center. The cost is 75¢.

S.I.J. 55 Plus Club news

The St. Isaac Jogues 55 Plus Club's first business meeting of the year was held on January 11. Even with the bad weather we had over 77 members were present. "Great going Gang." We all made New Year's resolutions, so we hope that one of your resolutions is to become more active in the 55 Plus Club and to try and attend more meetings.

On Jan. 21, we had planned a Social Bingo in the Parish Hall for members and guests, but due to the weather we have rescheduled it for a later date. We are working on something for the month of Feb. and of course, March 11th, we are having our St. Joseph St. Patrick Party. Details later.

Sorry to report the following people on our sick list: Ida Paolette, Corrine Hall and Harriet Kanzer who is in Lutheran General Hospital due to a car accident; she is doing well. Walter Jabczyk is recuperating at home. We wish them all a speedy recovery.

Birthdays for the month of January are: Alice Bassi, Adeline Bradtke, Maurice Distad, Helen Hemosoth, Mardie Pawlicki, August Pranske, Florence Szymczak, John Divita, Frank Gloriana, Jeanette Hack, Betty Jack, Marie Proszek, Margaret Weller. Alice Bassi, our Co-Social Chairman and her husband Louie, our membership Chairman are away from all this snow and are guests of Mr. and Mrs. John Mancuso in Sunny Florida. John and Rita are 55 Plus Club members also, but they leave us for a few months in January to enjoy the sun of Florida...

Village of Skokie

A Film Workshop in Driver Education will be presented on Thursday, Feb. 8 at 9:30 a.m. at the Senior Council facility, 4436 Oakton st., Skokie. This workshop will offer films and commentary from the Office of the Secretary of State, Alan J. Dixon. The 12 to 16 minute films to be shown are:

Tailgating: How Close Is Too Close? This demonstrates the danger of tailgating and how to avoid it.

Winter Driving Tactics. Learn the precautions necessary when driving on icy and snowy surfaces and techniques for handling slick surface emergencies.

Anytime is Train Time. This film provides information about violations and proper procedures at railroad crossings.

A question and answer session will follow. Attendance is limited and reservations are required. Please call 673-0500, ext. 208 or 209, for further information.

HYGRADE'S SKINLESS SHANKLESS HAM

HERE'S WHERE THE SAVINGS ARE!

WHOLE or HALF **\$1.49** LB.

SMALL LEAN MEATY SPARE RIBS **\$1.29** LB.

HOMEMADE PORK SAUSAGE LINKS BULK **\$1.49** 98¢ LB. AVG. 2 LB. BAG

MINELLI'S HOMEMADE ITALIAN SAUSAGE **\$1.69** LB.

U.S.D.A. GRADE 'A' FRESH **FRYERS** WHOLE **47¢** CUT UP 51¢

SALE ENDS WED, FEB. 7

FLORIDA TEMPLE ORANGES 10¢ EACH	NAVEL ORANGES 3 LBS. \$1.00 88 SIZE	LEAN GROUND CHUCK 3 LBS. OR MORE \$1.69 LB.	LEAN SIRLOIN PATTIES \$1.98 LB.
TEXAS RED GRAPEFRUIT 99¢ 5 LB. BAG	CALIFORNIA AVOCADOS 29¢ EACH	POLISH HAM \$1.49 ½ LB.	FINE WINES & LIQUORS
RED GRAPES 59¢ LB.	D'ANJOU PEARS 3 LBS. \$1.00	MOZARELLA \$1.49 LB.	PETRI DRY TABLE WINES \$2.99 3 Liter
EXTRA FANCY RED DELICIOUS APPLES 49¢ LB.	CALIFORNIA CAULIFLOWER 79¢ EACH	ALMADEN MOUNTAIN WINES \$5.29 3 Liter	RHINELANDER BOCK BEER 6 \$1.59 12 Oz.
CALIFORNIA CABBAGE 17¢ LB.	FLORIDA GREEN CABBAGE 17¢ LB.	WEDDING VEIL GERMAN WINE \$2.79 750 ML.	STROH'S BEER \$1.59 6 12 OZ. CANS
DIET RITE COLA 8 16 OZ. \$1.19 Plus Dep.	NEHI FLAVORS 99¢ 2 Liter N.R. Btls.	JACQUES BONET CHAMPAGNE \$1.89 750 ML.	OLD STYLE BEER \$6.39 24 12 OZ. CANS
		CLAN MAC GREGGOR SCOTCH \$8.99 1.75 Liter	SKOL GIN \$6.99 1.75 Liter
		DEWAR'S WHITE LABEL SCOTCH \$13.99 1.75 Liter	FRANKFORT GIN \$6.99 1.75 Liter
			GORDON'S VODKA \$7.49 1.75 Liter
			CHRISTIAN BROS. BRANDY \$9.69 1.75 Liter
			JIM BEAM BOURBON \$3.99 750 ML.

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ALL DETERGENT King Size \$1.99 25' OFF	VENICE MAID BEEF RAVIOLI 15 OZ. 39¢	In Syrup or Vacuum Pack CENTRELLA YAMS 59¢
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S.I.J. 55 plus Christmas party



Shown above Moderator Fr. Francis Cerniglia, President Peter Lencioni, Mayor Nicholas Blase, Florence Lencioni, Publicity & Social Chairman at the SIJ 55 plus Christmas Party held at the Beautiful Chateau Ritz.

Library happenings

"West Side Story", the powerful and dramatic musical about street gangs in New York will be shown at the Morton Grove Public Library on Wed. Feb. 7 at 7 p.m.

Lilli's Sample Shop
9s having a fantastic sale on already low cost dresses and pantsuits
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673-6080

Mr. & Mrs. Club

Mr. & Mrs. Club of Mayer Kaplan Jewish Community Center, 5050 W. Church, Skokie invites everyone to an evening with Dr. Irwin Ginsburgh, author of "First Man, Then Adam" on Saturday, Feb. 17, at 8 p.m. at the "J".

Fees are \$5 for club members, \$8 for non-club members. Reservations must be made.

"First Man, Then Adam" is an eye-opening fusion of space-age science and The Book of Genesis. Noted physicist Ginsburgh offers ultimate proof of visitors beyond the stars at the dawn of civilization.

Dr. Ginsburgh is also widely known in the community as former president of the #219 High School Board of Education.

For information and reservations, please call Minna Davis, 675-2200, ext. 217.

Snow plow curbs fleeing motorist

A tow truck-plow and driver came to the aid of a Nilesite the afternoon of Jan. 19, who physically attempted to hold back the car of a fleeing motorist, both of whom were involved in an accident earlier on Milwaukee ave. south of Touhy.

Witnesses said the tow truck forced the fleeing motorist to the side of the road with the pedestrian on top of the car hood unable to leave.

Walter Menke, 18, of 1817 Highland, Northbrook, was charged with reckless conduct, leaving the scene of an accident, failure to provide information following an accident and driving under a suspended license. He was released under a \$1,000 bond pending a Feb. 9 hearing in Niles Circuit Court.

According to police Joseph Ziubrzynski, 66, of 7726 Oconto in Niles was involved in an accident with Menke at 7166 Milwaukee ave. at 2:58 p.m. when Menke allegedly backed into Ziubrzynski's car.

Ziubrzynski said he was trying to contact police when he observed Menke attempting to leave the accident scene. The Niles motorist walked over to Menke's car to get information and as he crossed the front of Menke's Maverick, the driver allegedly shouted, "Get out of the way, I'm going home," moving the car forward and knocking the victim off his feet and onto the hood of the moving car.

Witnesses said the car moved north with Ziubrzynski on the hood, unable to extricate himself.

A witness to the incident, Michael Stynoski, 26, of 5525 Nottingham, Chicago, also northbound in his tow truck-plow on Milwaukee ave. in the center lane said he observed the Northbrook motorist was not going to stop his car. Fearing for the life of the 66 year old Niles man, the tow truck driver maneuvered his plow to curb the fleeing car and release the trapped man from the hood of the car.

New officers for Niles Police Auxiliary

The new Board of the Women's Auxiliary of the Niles Police Department receiving the oath of office from Chief Clarence Emrikson are: President Annette Dvorak; Vice President Bernadine Reid; Secretary Virginia Rek; Treasurer Karen Ortlund; Sgt.-at-Arms Peg Mehring.

The Auxiliary's annual Christmas party for wives and husbands was held at Shanghai Lil's, Chicago. After a delicious buffet dinner there was a grab bag with a gift for each guest, followed by entertainment by the talented Shanghai Lil troupe including audience participation with holiday songs in the spirit of the Islands.

The ladies are busy with plans for their Spring Bake Sale and the Police Family Picnic to be held later in the year.

In news from the Department we learn John and Lois Gaba are the proud parents of a son, John Robert, born Dec. 18, the best Christmas present ever says his six year old sister, Jennifer.

Registration for preschool testing

School District 67 will conduct free testing for preschool children, ages 3 to 4 years old. These tests are designed to discover possible deficiencies in vision and hearing, language and motor development. Parents are not always aware that their child may not be seeing or hearing normally. A child could have amblyopia of "lazy eye" and still appear normal and not complain of not seeing.

Testing is also done to determine if there is possible deficiencies in language development and motor development before the child enters kindergarten.

Parents must register their child on Tuesday, Feb. 27 at Hynes Elementary, 9000 Bellefort. The hours are: 9 to 11:30 a.m. and 1 to 3 p.m.

This is the only day for registration. Children will have to be residents of Golf School District 67.

To prepare the child for these screening tests, parents will be given a readiness game to acquaint the child with.

If there are any questions, contact Mrs. Kruse, School Nurse, 966-8200.

Maine-Niles award

The Maine-Niles Association of Special Recreation has just received an award for being the best therapeutic recreation program in the State of Illinois. The award was accepted by Mike Muldoon, Executive Director, at the Illinois Parks and Recreation Convention in St. Louis, Missouri on November 17.

M-NASR was cited for its wide range of program offerings for children and adults. Specifically mentioned were Leisure Education programs in Swimming, Nature, Drama, Ice Skating and Music; Adult and Children's Day Camps; Adult Lecture program; and the developmentally delayed preschool program.

This is the second time that M-NASR has been presented with this award. It is selected through careful screening and review by members of the Illinois Therapeutic Recreation Society. A professional organization composed of therapeutic recreators working in park districts, nursing homes, hospitals and state institutions throughout Illinois.

M-NASR is now preparing its winter program brochure for distribution. For information about present or winter programs, contact M-NASR at 674-5512.

Homestead exemption aid for senior citizens

Robert P. Hanrahan, Niles Township Assessor announced today that on Wednesday, Feb. 7 as representative from his office will assist senior citizens in applying for the Homestead Exemption at the Skokie Office on Aging. The Skokie Office on Aging is located at 4436 Oakton, and the representative will be there from 9 a.m. to 12 noon.

The Homestead Exemption is a \$1500 exemption deducted from the equalized assessed valuation. This will reduce the tax bill by approximately \$100 to \$150.

In order to apply the homeowner must have reached his or her 65th birthday by Jan. 1, 1979, must be owner of record of the property as of Jan. 1, 1979 and must have occupied as their principal residence the property for which exemption is sought on or before Jan. 1, 1979.

The following documents must be presented when applying for the Homestead Exemption:

1. A recent tax bill.
2. Proof of Age. (Driver's License with Medicare Card or a birth certificate, passport, citizenship papers or other document establishing date of birth.) NOTE: Married women submitting a birth certificate must also bring in a copy of marriage certificate showing their maiden name.
3. Proof of Ownership. (Title to property--Warranty deed, trustees deed, Chicago Title and Trust Policy, Torrens Certificate, etc.)

For further information, please call: Cheryl Youstra, Chief Deputy Assessor, 673-9300.

Gala birthday party

Help Northshore YSP celebrate its third anniversary Tuesday, Feb. 6, 8:30 p.m. at the Sheraton North Shore Inn, 933 Skokie Blvd., Northbrook.

Featured at the party will be the legerdemain and sleight of hand of Tim Dunworth, whose magical talents have been enjoyed by many audiences in the Chicago area including, on the North Shore, the patrons of the Magic Pan at Old Orchard, Hawthorne and Northbrook Court.

Schau's Poultry & Meats

- CHICKEN KIEV All Varieties \$1.25 Ea.
- TURKEY WINGS 49¢ LB.
- TURKEY LEGS 69¢ LB.
- PORK SAUSAGE LINKS \$1.49 LB.
- BABY BEEF LIVER 79¢ LB.
- CHICKEN PARMIGIANA \$1.69 Tray



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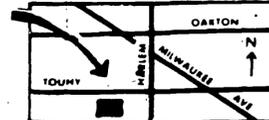
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SPORTS NEWS

Oakton varsity basketball team



(top row l-r) Rich Doubek, trainer, Lee Bronstein, Skokie, Dave Areen, Park Ridge; Tom Herring, Northbrook; Dennis Jahmke, Morton Grove; Nick Balaban, Chicago; Steve James, Northbrook and Coach Tom Jorndt.
(bottom row l-r) Tim Enders, Niles; Mark Miller, Niles; Mike Dickens, Oak Park; Jeff Fougousse, Morton Grove; Gil Vargas, Chicago and Randy Miller, Northbrook.

Tam League champs

Brad Pontow, Glenview resident, captures first place in the Junior Singles League at the Tam O'Shanter Racquet Club, 7847 N. Caldwell, Niles. Following Pontow is second place winner John Gerble of Evanston. Tied for third place is Tom Frei, Winnetka; Dick Clark, Park Ridge; and Rob Kenny, Winnetka. Dave Clark, Park Ridge and Doug Leeson, Riverwoods share fourth place honors and are

followed by Steve Siebold, Elk Grove; Eric Hinchman, Skokie; David Kevvins, Deerfield; and Mike Kahn, Glenview. During the second session of the league, the present participants will be joined by ranked Chicago District Tennis Association players Chip McCall and Greg Smith. Junior players interested in joining the league should call the club at 967-1900 for more information.

Nilesite competes with CSB Blazers

Swimmers from the College of Saint Benedict, hurting with eight squad members out with illness, dropped a dual meet at the University of Minnesota-Duluth Tuesday, Jan. 23. The hosts had 77 to 53 for the Blazers.

Lucy Barrett, of Niles, Ill., came in second in the 100 yard butterfly.

Maine East Demonettes

Who are the Maine East girls wearing blue and white shirts and white painters' pants? Well, they're called the Demonettes, and they keep score and cheer at all the wrestling meets. They also work at the concession stands. The first year members wear a Demonette T-shirt and white painters' pants while the veteran Demonettes wear blue sweaters and white painters' pants every time there is a wrestling meet.

The club is made up of 32 girls, and this year the co-captains are Lucy Mourlas of Niles and Laurie Florio of Des Plaines.

The remaining thirty Demonettes are Bonnie Arendt of Niles, Cindy Bodzewski of Niles, Karen Booz of Park Ridge, Rhonda Brad of Des Plaines, Debbie Brown of Niles, Kathy Doniger of Morton Grove, Ellen Filippio of Niles, Mary Filippio of Niles, Terri Fumarolo of Niles, Judy Glsker of Des Plaines, Alana Kline of Niles, Mari Kaskarin of Des Plaines, Jill Lebovitz of Niles, Haydee Leon of Des Plaines, Jill Levinson of Des Plaines, Lynn Levinson of Des Plaines, Maria Malinowski of Niles, Claire Nalbandian of Morton Grove, Caryn Napravnik of Park Ridge, Lisa Piasecki of Niles, Alyson Poncher of Des Plaines, Allison Roth of Des Plaines, Jill Schmidt of Morton Grove, Sue Schulz of Niles, Paula Silcroft of Morton Grove, Anne Spizziri of Morton Grove, Barb Steinweg of Niles, Val Wageman of Park Ridge, and Petra Wessely of Park Ridge.

Girls' bowling

Friday, Jan. 19, the Maine East bowling team hosts Niles East, and on Thursday, Feb. 1, the team will participate in the Niles North invitational.

District competition is Feb. 3 with state on Feb. 10. Both the varsity and junior varsity Demon teams had 4-1 victories over Niles West Jan. 9.

Danielle Bobene had high 468 series and Barb Wisniewski had high game of 193.

Oakton rally falls short

The Oakton basketball Raiders lost a tough battle to Truman College 83-83 on Monday night, Jan. 22.

Trailing 47-29 at half-time, the Raiders staged a furious comeback hitting 60 percent from the field.

Dave Areen, Park Ridge, hit 9 of 10 from the floor in the second half and led all scorers with 31 points. Guards Mike Dickens, Oak Park, and Jeff Fougousse, Morton Grove, both netted 16 points in Oakton's losing cause. Head Coach Tom Jorndt was impressed with the outstanding defensive play of guards Dickens, Fougousse, and Gil Vargas, Chicago.

"Their hustle was one of the main reasons we came back so strongly," he said.

In an earlier game, on Saturday, Jan. 20 at the College of Lake County, Oakton lost 76-68.

Areen was again Oakton's high scorer with 26 points while Dickens added 17. Dennis Jahmke, Morton Grove, led the Raiders in rebounds, with 11.

BOWLING

ST. JOHN BREBEUF HOLY NAME SOCIETY Week of Jan. 28, 1979

Teams	Pts.
1st National Bank of Niles	41
Suburban Shade & Shutter	33
Niles Savings & Loan	30
Terrace Funeral Home	28
Riggio's Restaurant	28
State Farm Insurance	26
Callero & Catino Realty	23
Koop Funeral Home	23
North West Federal Savings	22
Wiedemann & Sons Ins.	20
Norwood Federal Savings	14
Ron's Liquors	6
Top Ten	
Bob Krueger	608
Joe Cerek	604
Bill Kemp	567
Carl Lindquist	567
Tom Fahey	558
George Drummond	557
Vern Koss	557
Con Sparkowski	547
George Moritz	546
Bob Cornforth	544

ST. JOHN BREBEUF WOMEN'S BOWLING LEAGUE Week of Jan. 25, 1979

Thursday evening 9:15	W-L
Team standings	19-2
The Family	17-4
Dempster Plaza Bank	17-4
Avondale Savings	14-7
Sub. Shade & Shutter	14-7
Bank of Niles	12-9
Henry the Speedometer Man	12-9
Koop Funeral Home	9-12
Skaja Terrace	7-14
State Farm Insurance	7-14
Callero & Catino Realty	7-14
Mike's Union Oil	6-15
Golf Mill State Bank	2-19

High series	
M. Callisen	520
M. Lunkes	471
J. Nitti	468
B. Varon	466
C. Ruth	457

High games	
M. Dobersch	202
M. Callisen	198
G. Medo	182
B. Varon	176
C. Sugar	172

ST. JOHN BREBEUF WOMEN'S BOWLING LEAGUE Tuesday mornings 9:30 Week of Jan. 30, 1979

Team standings	W-L
Zircon	82-51
Emerald	73-60
Ruby	71-62
Jade	70 1/2-62 1/2
Onyx	69-64
Opal	66-67
Diamond	64 1/2-68 1/2
Cameo	58-75
Sapphire	57-76
Pearl	53-80

High series	
A. Rinaldi	501
S. Cory	448
J. Hoppe	445

High game	
A. Rinaldi	221
J. Flynn	174
K. Smith	171

SENIOR CITIZENS BOWLING LEAGUE Week of 1-15-79

Men's high game:	John Wilkin - 200
Men's high series:	Ed. Wawrzyniak - 532
Women's high game:	Clara Olander - 160
Women's high series:	Clara Olander - 463
Team high game:	#7 Wrens - 782
Team high series:	#7 Wrens - 2250



LETTERS to EDITOR

"Our hat is off to Niles"

Village of Niles, Administration Building, 7601 N. Milwaukee ave., Niles, Ill.

Gentlemen: My wife and I have been residents of Niles for 24 years and have enjoyed every year of it. Our village being "An All American City" our village being a good place to live.

I have always boasted to friends of mine about our village - our garbage cleanup - our Niles Days - our helping out a lot of people and organizations from the profit of our Niles Days. Our helping out our Senior Citizens (we are lucky to belong to it); oh, so many other things I could bring out to boast about Niles, but I will leave that lay.

The most important thing about this letter to my village is that I want to thank the Village of Niles, especially the Public Works Department, for the wonderful job they always do on the plowing of our streets. The plows can come by my drive any time they want and load my drive with snow - I will always be glad to go out and do it again. At least we, in Niles, can pull out of our driveways and go out into our streets and go to stores to do our shopping, and whatever else we have to do in our village and get there!

The "job" our plows did on Milwaukee ave. is the best I have ever seen it and you can rest assured that some of the Chicago people are envious of we Proud Niles residents.

Again, my hat's off to our village for the ever reliable job of getting our residents out on the street after such severe snow storms.

Sincerely yours,
William Pinasco
7438 W. Lawler ave.
Niles, Ill.

Nilesite expresses thanks to Public Works

Dear Sirs: It is not easy to adequately thank the Department of Public Works for their superb accomplishments this winter. I'm sure all the residents of Niles have been thankful for the quick response of this department to our needs. Driving during our current weather has been eased considerably by the tireless efforts of your crews. While I've kept my driving to a minimum, it was easy to see that Niles has the most efficient snow removal program in the immediate suburban area.

Your snow removal operations are only a small part of the many services we have enjoyed all year. Our thanks to you.

Sincerely,
Gloria Matteoni
8303 N. Merrill
Niles

Expectant mother expresses thanks

Dear Editor: The Gorman's and the Shilington's of 7519 Cleveland st., Niles want to thank the Niles Public Workers for a tremendous job they did in keeping our streets plowed for the mother who had her labor pains 30 minutes apart. They were false pains but the baby is due anytime.

A Bugle supporter

Mr. Besser, Your paper is one of the best in the business. Keep up the good work. We certainly look forward to receiving and reading your paper.
Sincerely,
Ray W. Kofsky
8112 Ozanam
Niles, Ill. 60648

Grateful for Minelli's warmth

Dear Mr. Besser: Be it snow, sleet, rain or shine, the human body needs fuel.

These past "snow" weeks have truly taxed us. However, there is a special establishment in Niles whose courtesy and warmth could melt a mountain of that "white stuff". That's Minelli Bros. at 7780 Milwaukee ave.

When coming in from the sleet, ice, snow and bitter wind, you can be assured of being "thawed" by their butchers' friendly smiles and helpful service. True, sometimes you wait - but, with pleasure.

I'm sure many, many of their patrons feel as I do - so, from all of us to all of Minelli's personnel, we extend a sincere "Thank You" for your "warmth" and honest business practices, to their butchers - "Gee, Guys, stay as sweet as you are."

Sincerely,
Mrs. Marilyn Bush
8217 N. Elmore st.
Niles, Ill.

"Feiffer's People"

Marillac High School will present the comedy, Feiffer's People, by America's renowned humorist, Jules Feiffer, on Feb. 1, 2 and 3. The cast includes Eileen Dulen from Niles. Marillac is located at 315 Waukegan rd., Northfield. All shows begin at 8 p.m. and tickets are \$2. 446-9106.

MFA car raffle

The Marillac Family Association will give away a 1979 Pontiac Sunbird Feb. 9 at the Dad-Daughter Dance in the school student center. The car is fully equipped with automatic transmission, power steering, air-conditioning, and radio. The new car's owner will not be the only winner in the raffle. According to Raffle Chairman, Mr. Bill O'Rourke of Bannockburn, father of Maureen ('80) and Kelly ('82), "The girl selling the winning ticket will receive a year's supply of either 7-Up or Sugar Free 7-Up. The homeroom selling the greatest number of tickets will have the option of attending either a Chicago Black Hawk hockey game in February or March or a Chicago Cubs baseball game in the spring."

Since the raffle started, each week one student has won a clock radio in a drawing of names of students turning in raffle books. Winners so far are Diane Dadono ('82) of Niles, Mary Lynn Petlak ('79) of Glenview and Karen Lis ('82) of Mount Prospect.

SureBlood Drive

City Products, 1700 Wolf rd., Des Plaines, is sponsoring a three-day long SureBlood Drive in cooperation with the Des Plaines Community SureBlood Program and the North Suburban Blood Center (the volunteer blood donor program of the north and northwest suburbs) Monday, Feb. 12 thru Wednesday, Feb. 14. An estimated 225 employees will be donating blood to help maintain an adequate supply of blood at the 13 hospitals of the region. Evelyn Lopez, R.N., is the coordinator of the blood drive.

WE HAVE MOVED TO A NEW LOCATION

•UNDER SAME MANAGEMENT TOWN & COUNTRY AUTO PARTS

(Formerly Village Plaza Auto Parts)

DIVISION OF TOWN & COUNTRY
7258 W. Dempster St.
Morton Grove, Ill.

966-0990

HOURS:
WEEKDAYS: 8 to 8
SAT: 8 to 5
SUN: 9 to 2

Snow Tire Sale

We Will Beat Any

Goodyear

Advertised Tire Price!!

Just Say "Charge It" with your Master or Visa Cards



Master Charge



Visa



TOWING AND ROAD SERVICE AVAILABLE



OPEN:

Monday thru Friday: 7:00 AM to 6:00 PM
Saturday: 7:00 AM to 4:00 PM

RICH'S
COMPUTERIZED
AUTO REPAIR
CENTER

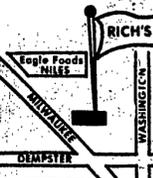
WE ARE EQUIPPED TO DO BOTH MAJOR AND MINOR REPAIRS

965-5040

APPOINTMENT NOT ALWAYS NECESSARY

8851 N. Milwaukee

Niles



Velour Robes and Special Gowns and Pajamas



30% Off

And Numerous Other Merchandise

For This Dollar Day Only

Schwartz's

Intimate Apparel Shops ONLY at these 3 locations

Mail and phone orders accepted

In Highland Park, call 432-0220 at 737 CENTRAL AVE.
In Chicago, call 337-8588 at 947 S. BUSH ST.
In Skokie, call 677-3828 at 4906 BARTON ST.



WEEKDAYS WOMEN'S LEAGUES

Mornings - 9:00 or 9:30

Afternoons - 4:00 or 4:30

WEEKEND MIXED LEAGUES

SOME EVENING LEAGUE OPENINGS LEFT

ALSO CHECK WITH US FOR FALL OPENINGS

Classic Bowl

8530 Waukegan Rd., Morton Grove

965-5300

Church & Temple Notes

Immaculate Conception Jubilee celebration tour

A Chinese smorgasbord and tours of two of the most unusual churches in the Chicago area will highlight the February jubilee social sponsored by the Parents Club of Immaculate Conception School.

The social is just one of a series of events in observance of Immaculate Conception's Diamond Jubilee. The entire parish and their friends are invited to take part, according to Carole Stewart, a member of the Parents Club membership committee and co-chairman of the social.

Buses will leave Immaculate Conception's parking lot at 1:30 p.m. on Sunday, Feb. 11, and head directly for historic Holy Name Cathedral in Chinatown.

On the way home celebrants will visit St. Joseph's Ukrainian church, 5000 North Cumberland,

and examine its unique Byzantine-flavored, multidomed architecture.

At the conclusion of the tour, coffee and cake will be served in the Immaculate Conception Rectory Assembly, according to Gloria Crowley, tour co-chairman and corresponding secretary of the Immaculate Conception Parents Club.

Cost of the entire day's entertainment is \$10 a person, children included. The social is expected to wind up about 6:30 p.m., Mrs. Crowley estimates.

Passionist Fathers founded Immaculate Conception parish in 1904. For many years it served Catholics in Norwood Park, Edison Park, Oriole Park, Park Ridge, Niles, and Gladstone Park.

Winter wonders

"Winter Wonders" never cease at the Mayer Kaplan J.C.C. Kindergartners through fifth graders are invited to have fun in the snow at Camp Duncan, Volo, Illinois, on Monday, Feb. 12, from 9 a.m. to 3:30 p.m.

Go sledding (bring your own), ice skating (bring your own), or flying saucer-plastic bagging down the hills!

Bring lunch, the "J" will provide drinks. Dress warm.

On Monday, Feb. 19, from 9 a.m. - 3:30 p.m., Kindergartners through fifth graders can see a super production of "Rumpelstiltskin" performed by the children of the Hyde Park "J."

The afternoon will be spent at the Museum of Science and Industry.

Bring lunch; the "J" will

provide beverage and a snack. Fees: per day - members, \$6, non-members - \$10.

Special for both days - members - \$10.50 non-members - \$18.

The game room will be open from 3:30 - 6 p.m.; 50¢ at door. Call Jill Randell at 675-2200, ext. 233 for more information.

Mayfair Presbyterian Church

The Women's Assn. of Mayfair Presbyterian Church 4358 W. Ainslie st. will conduct a business meeting at Noon on Wed. Feb. 7 in the Women's Parlor at church.

The meeting will be preceded by the Installation of Officers by Charlotte Hubbard of Ainslie st.

Jane Prodoehl of Cornelia ave. announced that Circle I will serve a hot luncheon at one o'clock. An amusing little documentary film entitled, "The Hunt for the Great American Bargain" will be presented by Laura Stepal of Norwood Park. Sales bar will be open. All interested persons are welcome to attend. 685-0104.

Congregation Adas Shalom

Congregation Adas Shalom, 6945 Dempster, Morton Grove, will hold Friday evening family services starting at 8:15 p.m. and everyone is invited to attend. Rabbi Israel Forush will officiate and an Oneg Shabbat will follow. Saturday morning services begin at 9 a.m.

A Scotch Bowl will be held on Saturday night, Feb. 10 at the All Star Bowl. The event is sponsored by the Sisterhood and Men's Club and everyone is invited.

The fun evening includes food and prizes. Donations are \$16 per couple. For information call 987-8405. Also the Men's Club is offering Entertainment '79 books for only \$20. These books offer wide discounts on restaurants, theatres, sporting events, hotels and much more. For details, call 966-2273.

The Sisterhood is offering new Mah Jong cards. Please call 965-5065.

Adas Shalom is a modern traditional synagogue offering a wide range of cultural education religious and social activities. If you would like more information, please call 965-1880.

Film of Polish Churches

Heritage Club of Polish Americans, extends an invitation to the men and women of the community to attend a meeting on Sunday, Feb. 4 at Norwood Park Fieldhouse, 5801 N. Natoma ave. at 3 p.m.

Mr. Frank Kokot narrator, will present a Film of Churches in Poland. Festive, Valentine Party shall be the theme of the day with Sonja Bell as hostess, accompanied by the reception committee namely, Henry and Alic Borowski, Joseph Czechowicz and Phyllis Peterson. Guests are invited. Refreshments will be served.

Messiah Lutheran Church

The Lutheran League of Messiah Lutheran Church, 1605 Vernon ave., Park Ridge will have a fund raising spaghetti dinner Feb. 3 from 5:30 p.m. to 7:30 p.m. in the Fellowship Hall of the church. Tickets are \$3 for adults and \$1.50 for children 12 and under. They may be purchased in advance from Luther League members or at the door. For more information call Clark Lienemann, League President at 823-7921.

Spares Sunday evening club

On Friday, Feb. 2, the Spares Sunday Evening Club will hold their monthly "Card Night". It will take place at the Holiday Inn of Wheeling, 2875 North Milwaukee, Northbrook. Doors open at 8 p.m., cards begin promptly at 8:30 p.m. for a pleasant evening of sociable Bridge, Pinochle and Fun Poker.

Admission is \$2 for members, guest are welcome. For information call Virginia Harms, 253-2949, Mt. Prospect, or Jack Turney, 296-7960, Niles.

Niles Community Church

Boy Scout Sunday will be observed at the Niles Community Church (United Presbyterian) 7401 Oakton st., on Sunday, Feb. 4, during the 10 a.m. worship service. Special guests will be the members of Cub Pack 62 and Boy Scout will assist the pasotr, Dr. Seleen, in the leadership of the worship service. The Sacrament of Communion will also be celebrated. Church School classes for three-year-olds through sixth graders will be held concurrently with the 10 a.m. worship service; in addition, care for two-year-olds and younger will be provided. The Adult Bible Study Group will meet at 11:15 a.m.

Church meetings and activities during the week of Feb. 5 will include: Monday, 7 p.m. - Scout Troop 62, 8 p.m. - UPW Executive Committee; Tuesday, 12:30 p.m. - MONACEP English classes, 5:30 p.m. - Youth Group (grades 7, 8, 9), 7:30 p.m. - Session; Thursday, 12:30 p.m. - MONACEP English classes, 8 p.m. - choir rehearsal.

Send your checks to Mrs. Davidson at 7333 Palma Lane, Morton Grove, 60053. Make checks payable to Northwest Suburban Jewish Congregation.

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Feb. 12 - No School.

On Feb. 24 the sisterhood will have the "Second City Review" in the Friedman Hall at 8:30 p.m. Reserved seats can be purchased by calling Helene Davidson at 965-0900. Cost of tickets are \$6 each.

Send your checks to Mrs. Davidson at 7333 Palma Lane, Morton Grove, 60053. Make checks payable to Northwest Suburban Jewish Congregation.

Fifth Wheelers to meet Sunday

The Fifth Wheelers will hold their next regular meeting on Sunday, Feb. 4 at 7:45 p.m. at Trinity Lutheran Church, Algonquin & Wolf rds.

If you are a formerly married man or woman, you are invited to attend.

For further information call: Bob Price (CL3-2397) or Rosemary McKovek (824-1714).

Yiddish-Israeli film festival

The Yiddish-Israeli Film Festival continues at Mayer Kaplan Jewish Community Center, 5050 W. Church, Skokie, with "Where Is My Child" with Celia Adler Saturday, Feb. 17, at 8:30 p.m. and Sunday, Feb. 18, at 7:30 p.m.

The film, with English subtitles, comes to the Center from the Rutenberg and Everett Yiddish Film Library of the American Historical Society and Jewish Media Service.

Allen Schwartz, literature instructor at Mayer Kaplan J.C.C. will lead a discussion following the film.

Fees are: Members, \$1.50; Senior Adults and Students, \$1.75; Non-Members, \$2.

Call 675-2200, ext. 202 for further information.

Demon speech team

The Maine East speech team placed fifth at the recent North Chicago speech competition.

Individual winners were Rick Goodman, Mike Rosenthal, Mike DiGirola and Larry Nathanson.

NSJC

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Enter TEAMS competition

Nearly 2,000 Illinois high school students will take part this year in the second annual TEAMS - "Test of Engineering Aptitude, Mathematics and Science" - competition.

First-round competitions will be held between Feb. 7 and 22 at 13 colleges in the state. Winners with the five highest scores will go to the Urbana-Champaign campus for the March 6 finals.

Local testing will be Morton Grove at Oakton Community College, on Feb. 20.

Theft of camera

A student of Notre Dame High School reported he placed a camera in the coach's office the morning of Jan. 20, returning at 11:30 a.m. to find it missing. Loss was placed at \$310.

A brown 1974 Chevrolet Monte Carlo valued at \$3,000 was stolen overnight Jan. 23 from a parking lot at 8400 Dempster st. The owner said two additional passenger tires worth \$120 were in the trunk of the car.

Threatening phone calls

Officials of the A & P Food Store, 9180 Golf rd., reported receipt of a phone call the afternoon of Jan. 24 from a male caller, 24 to 26 years old, who reportedly said, "We're going to rob you at 6 p.m.," and then hung up.

The manager requested a special watch at the store for 6 p.m.

Bad checks

Two checks totalling \$628.95 were given to Radio Shack, 9515 Milwaukee ave., by a Milwaukee ave. consultant for purchase of a computer system and computer expansion kit.

When the business checks were returned marked "Not Sufficient Funds", the assistant state attorney authorized a warrant for deceptive practice on complaint by the victim.

Criminal damage to car

The owner of a 1978 Pontiac reported someone threw a large piece of ice at her car, breaking the windshield while she was southbound on Caldwell around 9 p.m. Jan. 19.

A tire iron was used to shatter the left rear window of a 1975 Pontiac parked on Oketo the night of Jan. 19. Cost of repairs was set at \$350.

Someone broke the side view mirror and dented the driver's side of a 1978 Ford T-Bird between 6 p.m. and 9 p.m. Jan. 19 while the car was parked on Milwaukee ave. Total damages were set at approximately \$125.

The side window of a 1976 blue Oldsmobile Cutlass was smashed during the night of Jan. 20 while the car was parked on Osceola. Damages were estimated at \$100.

The left side window of a 1979 tan Chevrolet parked on Oriole was broken between 3 p.m. and 4 p.m. Jan. 22 causing an estimated \$50 damages.

Vandalism

During the night of Jan. 19 someone broke an outside gas light in the front yard of a home on Monroe causing \$50 in damages.

Annoying phone calls

A townhouse resident on Washington st. reported receiving 15 to 20 annoying phone calls made to him and to his daughter during the evening of Jan. 22.

Theft of services

Two women in their twenties took advantage of the Pizza Hut, 9102 Milwaukee ave. the afternoon of Jan. 23 by eating \$15 worth of food, then leaving without paying the bill.

Property damage

BB pellets were shot thru an 8 ft. by 10 ft. plate glass window on the east side of Sears in Golf Mill sometime between 9:30 p.m. and 2:30 a.m. Jan. 19. Security guards noted the crack in the window while on early morning patrol.

Officials of The Treasury at 8600 W. Golf rd. said someone damaged 2 gas pumps, breaking numerous glass facings on other gas pumps and damaging a gas

price sign during the evening of Jan. 18. Damages were set at \$350.

The resident of a Washington townhouse complained to a neighbor Jan. 24 that her children put snow in front of his door. Unable to get satisfaction he reportedly threatened the housewife and broke her front door window, causing an estimated \$10 in repairs.

An amiable settlement was reached when the door was repaired.

Thief at restaurant

Doc Weeds, a restaurant at 8832 Dempster, reported theft of a 2 ft. by 3 ft. glass window from the door of a phone booth in the front entranceway. The glass, handcut and inscribed with the words Public Phone, was imported from England and valued at \$450.

Thefts from cars

A spare tire, tools and calculator with total value of \$165 were stolen during the night of Jan. 11 from a 1974 Ford van parked on Milwaukee ave.

The owner of a 1977 Plymouth Duster left his car for repairs at 9229 Milwaukee ave. on Jan. 13 and returned to find the CB radio and a snowmobile helmet missing. Total loss was estimated at \$70.

Battery

A good Samaritan tried to help a damsel in distress around 9:30 p.m. Jan. 22 and ended up in the police station.

The 30 year old motorist near 9449 Milwaukee ave. observed an 18 year old youth pushing a woman, who was screaming for help, into a car.

The motorist ran to give aid but the youth ran off. The "Good Sam" told the victim to call police, returned to his car, and accompanied by his wife and child, proceeded to look for the offender, whom he found on north Milwaukee ave.

In attempt to take the youth to police, the young man was punched in the face. When the woman could not be located, both men went to report the incident to police.

House burglary

Burglars got away with \$1,000 cash and a \$2,000 coin collection after breaking into an Oriole st. home in Niles during the night of Jan. 20.

The victim said he left to have dinner with relatives, returned home around 10:30 p.m. and went to bed.

Upon awakening the next morning he noted someone had broken into the house thru a basement window taking cash from a safe and a coin collection. Damages to the safe were estimated at \$120.

Burglary of motel

Approximately \$450 in office equipment was stolen from a motel room rented by the Illinois Dept. of Transportation as a field office for roadway repairs on Caldwell ave. in Chicago and Niles.

Police said burglars entered the room sometime in mid-January, ransacking office desks and taking two desk calculators valued at \$450.

There were no signs of forced entry, according to police. The state employee indicated the door was locked and covered with ice when he arrived to pick up records to be taken to the main office.

Off the NILES POLICE BLOTTER

Motorist raps cop in mouth

Allegedly incensed over a towing charge for removal of his car from a snowbank, a Frankfort, Ill. youth trailed a Niles policeman thru village streets to demand a refund, later becoming combative.

Robert Quancenbush, 18, of 428 Cottonwood, was charged with battery, aggravated assault and resisting arrest. He was released under \$1,000 bond pending a Feb. 2 hearing in Niles Circuit Court.

According to police the youth was advised and agreed to a \$30 towing charge to pull his car from a snowbank at 7300 Dempster st. shortly after 1 a.m. Jan. 20. The investigating policeman left the scene and when he noted the motorist following the squad car, pulled into the Super City lot at Harlem ave. and Dempster st. where the driver, now irate, demanded a refund of the service charge.

The policeman said he explained the cost to the driver, then left the area and drove west on Dempster. When he observed the car was following him again, the officer radioed for a backup and turned into a lot on Milwaukee ave. south of Dempster st.

The motorist pulled up, exited his car and again demanded a refund, pushing against the policeman and allegedly tearing the badge from his coat. At this time a backup squad arrived on the scene. When the motorist became abusive, allegedly striking one of the policemen twice, he was subdued and taken into custody.

Self-service laundry burglarized

An undetermined amount of cash was taken from Norgetown Laundry at 8830 Dempster after a shopping cart was thrown thru a 4 ft. by 8 ft. plate glass window. Damages were estimated at \$300.

An employee said the laundry had been closed at 10 p.m. Police were brought to the scene at 10:45 p.m.

House burglary

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Upon awakening the next morning he noted someone had broken into the house thru a basement window taking cash from a safe and a coin collection. Damages to the safe were estimated at \$120.

Burglary of motel

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Police said burglars entered the room sometime in mid-January, ransacking office desks and taking two desk calculators valued at \$4

Women's World

Resurrection Auxiliary Childrens' dinner-show benefit features at Niles library



Members of the Resurrection Hospital Auxiliary announce that the organization's annual spring dinner-show benefit will be based on the theme "Rhapsody." The benefit will be held Saturday, March 10, at the Marriott Chicago-O'Hare Hotel, 6535 W. Higgins rd., Chicago. It will begin with the serving of complimentary cocktails at 6:30 p.m., followed by dinner at 7:30 p.m., and a show featuring top-name entertainment. Dancing will follow the show. Tickets for the benefit will go on sale in early February and will cost \$35 per person.

Shown planning the benefit are (from left) Ad Book chairwoman Doris Ozdeger, Glenview; cochairwoman Carol Conway, Park Ridge; records chairwoman Mary LeMay, Park Ridge; and treasurer Laurel Hadawi, Park Ridge. Shirley Hackett, Des Plaines, is chairwoman of the benefit.

Globetrotters in grades three to six: take a trip to the Orient this Saturday, Feb. 3, from 2 to 3 at the Niles Public Library, 6960 Oakton st. Reservations are necessary, so make yours now at the Niles Public Library.

Celebrate winter (and a day off from school) at the February Freeze, Monday, Feb. 12, from 2 to 4 at the Niles Public Library. From 2 to 3 we'll shiver with a snow-rolling contest and other outdoor activities. Then we'll warm up indoors with hot chocolate and find out about life in "the worst place in the world." Antarctica with films and stories. In case of no snow, come at 3 for indoor activities.

Run for Your Life, Charlie Brown!, a full-length film featuring the whole Peanuts gang, will be shown at the Niles Public Library Feb. 16 at 4 and 7. Bring a friend!

Storytime for preschool children ages three to five continues at the Niles Public Library Wednesday and Thursday mornings from 10:30 to 11. Each Storytime features stories, poems, films and activities chosen especially for this age group. Registration is necessary.

Welcome



A boy, William John, 7 lbs. 3 oz. on Jan. 1 to Mr. and Mrs. Robert M. Kostelny, 818 Capri, Palatine. Grandparents: Mr. and Mrs. LeRoy Furchard, Park Ridge and Mr. and Mrs. Martin Kostelny, Niles.

A girl, Valerie Beth, 7 lbs. on Jan. 2 to Dr. and Mrs. Lawrence R. Fine, 9356 Bay Colony dr., Des Plaines. Grandparents: Mr. and Mrs. Richard L. Brown, Northbrook and Mr. and Mrs. Joseph Y. Fine, Wheeling.

A boy, Benjamin Adam, 7 lbs. 2 1/2 oz. on Jan. 2 to Mr. and Mrs. Marcus Gottlieb, 810 Broadview, Highland Park. Grandparents: Mr. and Mrs. Norman Kaplan, Skokie and Mr. and Mrs. Howard Gottlieb, Evanston.

A girl, Sandra Marie, 5 lbs. 3 oz. on Dec. 3 to Mr. and Mrs. Drew Klein, 8211 N. Kilpatrick, Skokie. Grandparents: Mrs. Sue Klein, Lincolnwood and Mr. and Mrs. David Marshall, Sr. Seattle, WA.

A girl, Sima Prakash, 6 lbs. 6 1/2 oz. on Dec. 9 to Prakash & Nayna Bhatt, 9422 Potter, Des Plaines. Sister: Payal, 6.

A girl, Christina Beth, 7 lbs. 14 oz. on Dec. 9 to Mr. & Mrs. John A. Mazzeffi, 3067 Springdale, Glenview. Sisters: Kimberly, 5 and Allison, 2. Grandparents: John and Marion Mazzeffi, Skokie and William and Ruth Mayer, Des Plaines.

Skokie Valley Hosp. Auxiliary installation



Scott D. Silver (left), a member of the musical group The S.S. Millard Filmore, will provide the entertainment for the annual luncheon meeting and installation of officers of the Skokie Valley Auxiliary of Skokie Valley Community Hospital on Jan. 22. Checking the lyrics with him are Mrs. Harold (Gloria) Silver (left), program chairman, and Mrs. Oscar (Bess) Friedman (right), vice president, both of Skokie. The luncheon meeting, which begins at 11:30 a.m., will be held at Myron and Phil's Restaurant in Northbrook.

National Council of Jewish Women

Noted lecturer, Janet Stern, will speak to the National Council of Jewish Women, West Valley Section, on "Literature and Society: The Mirror and The Image—a contemporary view." She will lead a stimulating discussion of current literary trends and will comment on whether or not literature mirrors society today.

Please join us on Tuesday, Feb. 6 at 8 p.m. at the Niles Public Library, 6960 W. Oakton, Niles, for an interesting evening. For further information call 967-7730.

Courses for the working woman

MONNACEP has scheduled six winter courses for the working woman on Wednesday evenings and Saturdays. Men are also invited to enroll.

Career Investigation (BUS E11-61) will meet on six Wednesday evenings beginning Feb. 14. Testing is available. Sessions will be held at Maine West high school, Oakton and Wolf rd., Des Plaines. Skills for Women Managers (BUS E14-61) will run for eight Wednesday evenings, starting Jan. 31 at Niles North high school, 9800 Lawler, Skokie.

All of the following Saturday courses meet at Oakton Community College, 7900 N. Nagle, Morton Grove. Women in the Work Place: Problems and Pluses (BUS E22-61), a one-session workshop, will meet on Saturday, Jan. 27.

The two-week programs, Just What is Management? (BUS E23-61 and BUS E24-61) Part I and Part II, will meet on Saturdays, beginning Feb. 3 and Mar. 3, respectively.

Assertiveness for the Professional Woman (PSY E38-61) will also be held on two Saturdays, beginning March 8.

Tuition for these courses range from \$20 to \$30; Oakton Community College district residents 60 and over pay half the tuition fee.

MONNACEP is the adult and continuing education program cooperatively offered by Oakton Community College and the Maine, Niles and Glenbrook high school districts.

For information call 967-5821 or 967-5120, ext. 350.

GIVE YOUR FAIR SHARE IT REALLY HELPS Council of Library Women

Bugle Publications

1979 Financial Edition



LOSER
 W. Conn.—With high hopes the marketing uncertainties, operations are slowly moving in the high-rise field as part of the investment in factory housing.

...exclusively for...
 4 industrialized buildings...
 for high-rise buildings...
 Westinghouse. It is oper...
 Westinghouse subsidiary, C. W...
 Westinghouse, Inc., which is licensed...
 "Americanized" version of a...
 home housing system called

**Sponsored By The Areas
 Leading Financial Institutions**

A TRIBUTE TO PROGRESS

Johnson: Cook County Federal customers have good year

Clayton L. Johnson, President of Cook County Federal Savings and Loan Association, indicated today that the Association has paid \$7,400,000 in interest to its savings depositors, and helped over 500 local families purchase homes during 1978, loaning a total of \$31,000,000 to local borrowers.

"Our customers had a good year, and so did we - and we're proud of our role as a leading home financing institution in this community," Mr. Johnson said. "Savings Associations are specialized financial institutions created to serve the thrift and home ownership needs of the American people, and we're pleased to be doing our part."

"Our savings gains at Cook County Federal Savings totaled nearly \$8,500,000 and altogether, savers had approximately \$120,000,000 on deposit at year-end 1978. I predict that both the savings and mortgage lending departments will continue to be busy through the first half of

1979; however, I do feel that interest rates will continue to rise, and I think this trend will have an adverse impact on home lending."

Nonetheless, Mr. Johnson went on to say, "Current projections indicate another good year for Cook County Federal and its customers."

Walgreens honors

Hart

Jack J. Hart recently celebrated 25 years with the Walgreen Co.

Hart is a registered pharmacist at the Walgreen Drug store located at 1069 Bryn Mawr, Chicago. A graduate of the St. Louis College of Pharmacy, Hart resides with his wife in Skokie, IL.



First National of Des Plaines interest bearing service

The First National Bank of Des Plaines has introduced "Make More" Accounts, a combination of savings and checking which enables customers to earn interest on money which normally sits idly in a checking account.

According to Arthur R. Weiss, President, "Make More" Accounts pre-authorize automatic transfer of money from a savings account to a checking account as needed to cover checks that are written. No minimum balance need be maintained in checking, but \$2,000 or more must be kept in savings. A savings account that falls below \$2000 is charged \$5 for each month this occurs. No minimum balance is

required in the checking account. Since checking has a zero balance, Mr. Weiss said, the automatic transfer feature of "Make More" Accounts means constant overdraft protection as long as the savings balance is maintained. At all times, funds in the "Make More" savings account earn regular five percent interest, paid monthly. At the close of each month a combined savings/checking statement is issued.

A big advantage of First National's new service, Mr. Weiss explained, is that funds deposited in the "Make More" Savings and Checking Account earn five percent interest from

the day of deposit to the day of withdrawal, paid monthly, where as no interest is earned in a regular checking account.

Also, if you have savings accounts in different financial institutions, you can now consolidate them into one interest bearing "Make More" savings account which, when combined with "Make More" checking, simplifies the handling of funds.

To arrange a "Make More" Account, stop in at the First National Bank of Des Plaines. The main bank is at the corner of Lee and Prairie or visit the Convenience Center, 760 Lee st.

Novak promoted at First National of Des Plaines

John S. Novak has been appointed Assistant Vice President, Data Processing, at the First National Bank of Des Plaines, according to an announcement by Arthur R. Weiss, President.

Prior to accepting his new responsibilities, Mr. Novak held the position of Assistant Cashier, Data Processing. He joined First National in 1972 and before that spent eight years in computer work.

Mr. Novak attended Harper College and is currently enrolled at Oakton Jr. College studying Computer Science. He is a member of Data Processing Management Association and resides with his family in Des Plaines.



Financial institutions back Ice For Life

Skokie's four major financial institutions are providing ice time for the Monday, Feb. 12 Ice For Life Skate-A-Thon to be held at The Skatium, 9300 N. Bronx from 12:30 to 3:30 p.m. First National Bank of Skokie, Old Orchard Bank and Trust, Skokie Federal Savings and Loan and Skokie Trust and Savings Bank have each pledged enough money to purchase the entire three hours of ice time.

The Skate-A-Thon is sanctioned by the Ice Skating Institute of America. On Monday, Feb. 12, a total of nine (9) ice rinks throughout the Chicago Metropolitan area will hold similar events.

Skaters participating on the Lincoln's Birthday School holiday event will skate for 12 fifteen minute periods. With the aid of sponsors, each child completes a time period of skating, more money will be donated to Danny Thomas' favorite hospital.

Pledge forms are now available at Devonshire Recreation Center, 4400 Grove, Laramie Recreation Center, 5251 Sherwin, Oakton Recreation Center, 4701 Oakton, and at The Skatium, 9300 Bronx, Skokie. For information call 674-1500, ext. 60.



Your money grows with

First National's

Make More

5% Savings/Checking Accounts

Make More accounts are a combination of savings and checking accounts that enable you to earn more interest on your demand deposit accounts. By pre-authorizing automatic transfers from savings to checking, as needed, your checking account can be kept at zero balance while your savings account keeps earning regular 5% interest.

How To Qualify For Make More Accounts

Make More accounts involve specialized handling and bookkeeping; consequently certain requirements must apply. No minimum balance need be maintained in checking but \$2,000.00 or more must be kept in savings. A savings account that falls below \$2,000.00 is charged \$5.00 for each month this occurs.

How Make More Accounts Work

When you open **Make More** accounts you authorize automatic transfer of funds from savings to checking as needed to cover checks you have written. Since your checking account may have a zero balance, the automatic transfer feature means constant overdraft protection. At all times your balance in savings earns regular 5% interest, paid monthly. At the close of each monthly cycle a combined checking/savings statement is issued.

Advantages of Make More Accounts

Make More accounts mean that all your dollars will earn 5% interest in the savings account instead of lying idle in the checking account. 5% interest from day of deposit to day of withdrawal, paid monthly. Moreover, if you have several savings accounts in different places, it would now be advantageous and far more convenient to consolidate them into one interest bearing **Make More** savings account which, when combined with **Make More** checking, simplifies the handling of funds.

Making You More Interest is Our Interest

Come in soon. Your personal banker at the First can explain how you can make 5% on money that's never earned interest before. Because your money can now keep earning more, we call these accounts **Make More** accounts.

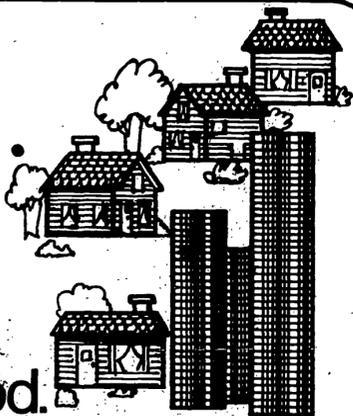


First National Bank of Des Plaines

MAIN BANK: CORNER LEE AND PRAIRIE/CONVENIENCE CENTER: 760 LEE ST. DES PLAINES, ILLINOIS 60016 • 827-4411
Member Federal Deposit Insurance Corporation • Member Federal Reserve System

Your savings...

at work for you & your neighborhood.



Managers of financial institutions tend toward conservatism. There are good reasons for this. Primarily, the experience of time has shown, with rare exceptions, the conservative way to be the successful way of dealing with money. At Cook County Federal Savings we treat *your* money with great care. Most of our savings capital comes from our neighbors here ... and, is reinvested in the form of mortgage loans on homes right here in the neighborhood. You get the highest return on your investment, and your neighborhood progresses through capital made available in the form of mortgage loans.

We are your neighborhood institution, and we will never forget it!



Cook County Federal Savings

2720 West Devon Avenue Chicago 761-2700
9147 North Waukegan Road Morton Grove 966-6970



\$ A SAVINGS ACCOUNT \$
CAN HELP YOU THROUGH TOUGH TIMES

Harczak: Another record year for Dempster Plaza

"Dempster Plaza State Bank enjoyed another record year in growth of deposits and assets," reported Richard Harczak, Chairman of the Board and President. "With a minimum addition to staff, we have been successful in growing rapidly but maintaining our policy of service to our customers and our community."

Since the take-over in June, 1976 of Dempster Bank by Mr. Harczak and his group of investors, the bank has more than doubled its assets and deposits. Record earnings have been achieved each year and the bank has committed itself to supporting local businessmen by its liberal loan policy. "It is our belief that in order to keep deposits, we must provide for all our customers' needs and be ready to assist them when we can."

Not only does the bank strive to serve the banking needs of the community, it also is aware of the needs of the senior citizens and provides weekly bingo and other entertainment and refreshments at various nursing homes, residences and community centers in the area. Mrs. Celia Hansen, Assistant Cashier and New Accounts Manager, heads up this senior citizen program and is available at any time for any questions on the program or suggestions for entertainment.

"Although we don't have license plate service or tax forms, we do offer customers our expertise in investments, money management and land trusts," Mr. Harczak commented. "Our

drive-in facility also houses offices of tax consultants and an insurance agent, and we recommend these individuals highly to our customers who are in need of these services."

On behalf of the directors, officers and staff of Dempster Bank, Mr. Harczak extended thanks to all shareholders and customers who have contributed to the successful and continuing growth of the bank and to its potential to achieve even greater success in the coming years. "I have always maintained an open door policy and look forward to meeting customers and hearing their comments," Mr. Harczak concluded. "We believe 1979 will be an even better year for Dempster Bank, both for our customers and our shareholders."

Baird & Warner arranges lease for VME-Nitro Consult

Baird & Warner, Inc., Chicago, was the sole broker in the leasing of 6,387 square feet in the Fairway Building, 8707 Skokie Blvd., Skokie, Ill. Dean Topping of Baird & Warner's commercial division arranged the \$182,029 transaction.

The space was leased by VME-Nitro Consult Inc., a seismological engineering firm. It will serve as the company's new corporate headquarters. Leonard Goldstein of LaSalle Mortgage Company was the agent for the building owner.

Centel issues notes to finance construction

Central Telephone & Utilities Corp. said today that it and a subsidiary have issued \$40 million of intermediate term notes to finance the diversified utility's 1978 construction expenditures. In Illinois, Centel serves approximately 280,000 telephones in the Des Plaines-Park Ridge, Dixon, Savanna, Galesburg, Pekin and Staunton areas.

The parent company privately placed \$25 million of three and seven-year notes with Travelers Insurance Co. at an interest cost of 9.6 percent and 9.5 percent, respectively. Placement was arranged by Dean Witter Reynolds Inc., and Goldman, Sachs & Co.

In addition, CTU issued \$10 million of three-year notes at the floating prime rate to four banks: Harris Trust and Savings Bank, First National Bank of Chicago and the Northern Trust Co., all of Chicago; and Morgan Guaranty Trust Co. of New York.

Home Telephone Co., a Texas subsidiary, placed a \$5 million five-year 9-3/4 percent note with Harris Bank.

Separately, CTU said it has completed the acquisition of Peninsula Communications, Inc., a Tampa-based distributor of business communications systems. The amount of the cash transaction was not announced.



Dempster Plaza State Bank Financial Outlook

by Dan Kozlowski
Executive Vice President

The past year was a good year for the Bank in terms of growth and earnings. The increase experienced in 1978 in dollars of deposits and in numbers of depositors has given the Bank a solid base on which to move forward. The aggressive pattern established in 1976 when new ownership and management took over the reins of the Bank continued throughout 1978. This was done without sacrificing the Bank's philosophy of service to the customer and to the community. The following figures show the growth of Dempster Plaza Bank in assets and deposits since June 30, 1976:

	Dec. 31, 1978	Dec. 31, 1977	June 30, 1976
Assets	\$34,421,500	\$27,190,900	\$15,175,000
Deposits	\$31,232,700	\$25,280,500	\$14,240,000

During 1978, total assets increased 26.6% over 1977 and deposits increased 23.5%. Net income for the year was \$187,600.

Deposits increased substantially in both the demand and time categories. Demand deposits increased \$3,127,000 or 43.5% in 1978 over 1977. Regular savings and savings-type time deposits decreased in 1978, but certificates of deposit increased substantially. Although our promotions brought in new savings dollars, a great number of depositors switched from regular savings to the new money market T-certificates. Savings is an investment and since management feels that the Bank's depositors should earn the highest rate permissible on their investment, they decided to continue paying the high current rate on the T-certificates.

With the substantial increase in deposits, the Bank was able to lend money to many credit worthy consumer borrowers in the community. Loans were made for interim financing on homes, home improvements, purchase of automobiles, and for other worthwhile purposes. Loans were also made to businesses for working capital, that is, to carry inventories and receivables and also for physical improvements and expansion of the business' facility. Loans increased 40.4% from \$17,446,500 in 1977 to \$24,495,800 in 1978.

During the year, our Land Trust Department opened 136 new trusts and greatly facilitated the Bank's ability to increase the number of loans made. Fees paid for land trust services contributed significantly to the Bank's operating income. This department is playing an important role in the continued growth of the Bank.

Also during the year, the Bank continued its efforts to provide services to the community. Donations were made to organizations working within and for the community and the Bank provided entertainment and refreshments to the many senior citizens residing in the nursing homes in our area. In addition, bingo has been provided for senior citizens at the Trident Center. From the many comments we get, this program has been well received and appreciated by the senior citizens. It is gratifying to the employees at Dempster Plaza Bank to know that in some small measure they can make life a little more pleasant for others.

Our thanks and appreciation go to the many people who helped make the year successful: stockholders, directors, customers and employees. Without capable employees to service our customers' needs, we could not have achieved the goals set at the beginning of the year.

We look forward to 1979 with enthusiasm and know that if we provide the best service possible to our depositors and customers, we will continue to sustain the growth pattern established in the previous years.

Salesman of the year at Jennings Chevrolet

Jennings Chevrolet in Glenview announced today that their 1978 "Salesman of the year" honors were awarded to George Davis. Davis sold over 260 cars and trucks during the year to take the coveted award.

Mr. Davis was a resident of Morton Grove from 1959 to 1976, during which time he was a member of the American Legion, Cub Scout Master, Moose Lodge Member and President of the Morton Grove Little League.

Davis still maintains his relationship with Morton Grove by sponsoring "Davis' Dolls" in the Park District's ladies softball league.



Dempster plaza state bank

Your Community Minded Full Service Bank.

You are #1 - we appreciate your doing business with us! We hope we can be of further service to you and we "Thank You" for your confidence in our rapidly growing bank.

WATCH FOR OUR SPRING '79' SAVINGS PROMOTION

If you do not receive a "Premium Promotion Flyer" and wish to be placed on our mailing list, please fill in coupon and mail to Celia Hansen at the Bank

WE'VE GOT EM ALL!!!

7 3/4 % 8-Year Certificate
\$1,000 Minimum

? % 6-Month "T" Certificate
Interest same as latest discount auction price on Treasury Bills
\$10,000 minimum
(Call us for latest rate)
Interest has been over 9%

8 % IRA (Individual Retirement Account)
\$500 minimum for minimum of 3 years

PREMIUM PROMOTION MAILING LIST

NAME _____

ADDRESS _____

CITY _____ ZIP _____

Attn: Celia Hansen
Dempster Plaza Bank

LONG AND SHORT TERM CERTIFICATE OF DEPOSIT

When you bring in a friend to open any of the following Certificate of Deposit:

19 INCH COLOR TV	REMOTE CONTROL DIGITAL TUNING COLOR TV
\$10000.00—6 years—7 1/4% _____ FREE	\$15000.00—6 years—7 1/4% _____ FREE
10000.00—4 years—7% _____ plus \$120.00	10000.00—6 years—7 1/4% _____ plus \$135.00
5000.00—6 years—7 1/4% _____ plus 235.00	
5000.00—4 years—7% _____ plus 257.00	
-12 INCH BLACK AND WHITE TV	SEIKO ALARM CLOCK
\$5000.00—4 years—7% _____ FREE	NEW L C DIGITAL QUARTZ POCKET ALARM
5000.00—2 1/2 years—6 1/4% _____ plus \$31.70	The year's most wanted, most useful Gift
2500.00—2 1/2 years—6 1/4% _____ plus 62.40	Actual size is 4"x1 3/4"x1/4"
AMANA RADARANGE	\$5000.00—4 years—7% _____ FREE
\$15000.00—6 years—7 1/4% _____ FREE	5000.00—2 1/2 years—6 1/4% _____ plus \$31.20
10000.00—6 years—7 1/4% _____ plus \$125.00	5000.00—1 year—5 3/4% _____ plus 63.48
	2500.00—2 1/2 years—6 1/4% _____ plus 58.15
	2500.00—1 year—5 3/4% _____ plus 74.26

Federal regulations require that a substantial penalty be charged on withdrawal prior to maturity on time deposits.

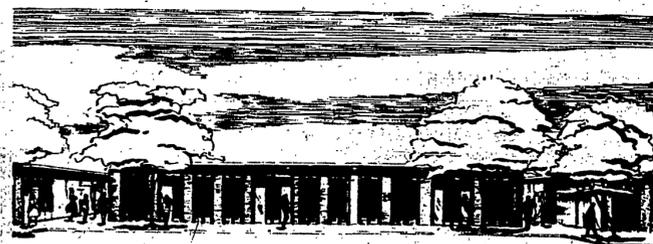
MOTOR BANK FACILITIES Mon., Tues., Thurs., Fri., 8:00 AM - 8:00 PM • Wed. & Sat. 8:00 AM - 1:00 PM •
MAIN LOBBY HOURS Mon., Tues., Thurs. 9:00 AM - 4:00 PM •
Friday 9:00 AM - 3:00 PM, 5:00 PM - 8:00 PM (3:00 PM - 5:00 PM Walk-Up) • Wednesday - Closed •
Saturday 9:00 AM - 1:00 PM.

Each Depositor Insured to \$40,000
FDIC

Dempster plaza state bank
DEMPSTER & GREENWOOD • NILES, ILLINOIS • PHONE 298-3300



Thunderbird Office Complex
830 East Rand Road
...In Mount Prospect



This modern office complex is being built next to the Mt. Prospect Shopping Plaza. Spacious ground floor suites, 734 square feet and up with private entrances. For more information and brochures...

Call Weekdays 967-0555
Callero & Catino
7800 Milwaukee Avenue, Niles



Preview of things to come!



Northwest suburban realtors executive officer

Donald W. Freels has been appointed Executive Vice President of the NORTHWEST SUBURBAN BOARD OF REALTORS, according to Jack B. Whistler, President of the Board.



In joining the NORTHWEST SUBURBAN BOARD, Freels has vacated the position of Executive Vice President of the Lake County Board of REALTORS, which he had held since November of 1974.

Active in the Illinois Association of REALTORS (I.A.R.), Freels served as 1978 Chairman of the Executive Officers Committee and was responsible for conducting the Annual IAR Board Leadership Conferences in 1977. He served in 1978 as a member of the IAR Executive Committee, Legislative Committee and Department of Registration and Education Liaison Committee. Freels has been active in real

estate education as a permanent part-time instructor at the College of Lake County. His duties included conducting a monthly real estate examination review.

Cost of mortgage funds likely to go higher

By E. Stanley Edmund
Chairman and Chief Executive Officer
First Federal of Chicago



1978 has seen rising interest rates, tighter money and continued inflation. None of these individually is good for a deposit institution which uses personal savings to lend to families seeking to buy, build or improve homes. Taken together, they create an unfavorable climate for both the home buyer and lender.

The buyer has two major concerns in this situation, rising home prices and the increased cost of financing. Behind both these problems is inflation. People have found that their most important financial asset is their home. It is the one investment most families have been able to make in the last ten years which has kept pace with inflation and often exceeds it. We are coming into a period of rapidly growing family formation and this should mean a continued up-

ward push in home prices. In normal times, the amount of expected demand which these numbers of new families will add to the housing market would itself pull prices up. Now, homebuyers will also have to face the price push caused by inflation.

Inflation is also the biggest factor in mortgage interest rates. First, the Federal Reserve's tight money actions are a direct result of effort to try to control inflation. Second, the underlying high level of mortgage rates is a result of the persistent inflation we have been in for the past 15 years. Historically, mortgage interest rates have varied only slightly from conditions other than inflation. With inflation at 1 1/2% to 2%, mortgage interest rates were in a 5% to 6% range. Now with inflation ranging from 7% to 8%, mortgage interest rates should be over 11% and perhaps as high as 12%. Thus, in terms of risk factors and return on investment, it can be argued that the current rate is actually lower than normal.

While mortgage rates are at their all-time high, they are relatively "cheap" when compared to other interest rates. The home buyer pays less for a long term mortgage than the prime commercial borrower does for a

much shorter term. Many home buyers understand this and that accounts for the fact that mortgage demand has remained good despite increasing interest costs.

However, high interest rates always take some people out of the market, either because they cannot afford the higher cost or they simply chose not to make a change at that time. Thus, we foresee a slackening of demand for housing in 1979. This will not be as severe as that which occurred five years ago. Lenders will have some money to lend and buyers understand that on the average the home is a good investment, no matter what the economic climate is at a particular time.

Demand for housing and the subsequent mortgage lending will be about the same as we have experienced in the last half of 1978, perhaps a little less if a recession does develop in 1979.

Interest rates will stay high through the year because of anti-inflation measures by the Federal Reserve and will remain at high levels for a period of time thereafter until inflation is under control. This is particularly true for mortgage rates which must attempt to discount future inflation.

The supply of funds for mortgage lending will be adequate for the lessened demand but will not be sufficient to cause a downward pressure on rates nor will they be adequate to fund a strong resurgence of housing should develop. This is because short term interest rates have made a saving account less attractive for the investor.

The pressure from increased costs due to the changing mix of deposits, with more savings going into higher rate certificates, continues to force mortgage rates upward. The new money market certificate, also issued at a premium rate, many additionally prove too volatile to invest in long-term mortgages. Thus, the cost of mortgage funds is likely to go higher and the supply will remain modest.

Local credit union to hold 40th annual meeting

Northwest Parishes Credit Union will hold its 40th annual meeting of the members in the Immaculate Conception Rectory Assembly, 7211 West Talcott ave., Chicago, on Wednesday evening, Feb. 21. President Joseph A. Bosco will give the meeting to order at 8 p.m.

Officers and committee chairmen will report on actions taken during 1978. Ten directors will be elected to lead the credit union during 1979.

A highlight of the evening will be a drawing for a door prize of a gift basket filled with assorted delicacies and liquors. A social hour with refreshments will follow the meeting.

Northwest Parishes Credit Union was organized as the Norwood Park Catholic Credit Union in May 1939 to serve the saving

and lending needs of parishioners of Immaculate Conception church. Since 1978, however, the credit union has extended its services to churchgoers in 16 north-west side and suburban communities including Norwood Park, Edison Park, Park Ridge, Niles, Gladstone Park, Oriole Park, Canfield Ridge, Harwood Heights, Norridge, Des Plaines, Morton Grove, Dunning, Portage Park, Edgemoor, Jefferson Park and Forest Glen.



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R Silverplate Chippendale Tray	FREE	\$ 5.00	\$ 9.00
S Ladies' Swiss Watch	\$ 3.00	\$ 8.00	\$ 12.00
T Men's Swiss Watch	\$ 3.00	\$ 8.00	\$ 12.00
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W G. E. 10" Color TV	\$215.25	\$220.25	\$224.25

In addition to the items shown here, there are many other gifts for saving, 47 in all, either free or available at very low cost. Come in and pick up an issue of our new magazine, GREATAMERICAN PACE featuring exciting articles, beautiful photography, and a catalog of all our premiums. Available at any GreatAmerican Federal Savings office or by writing our main office in Oak Park.

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ANNUAL RATE
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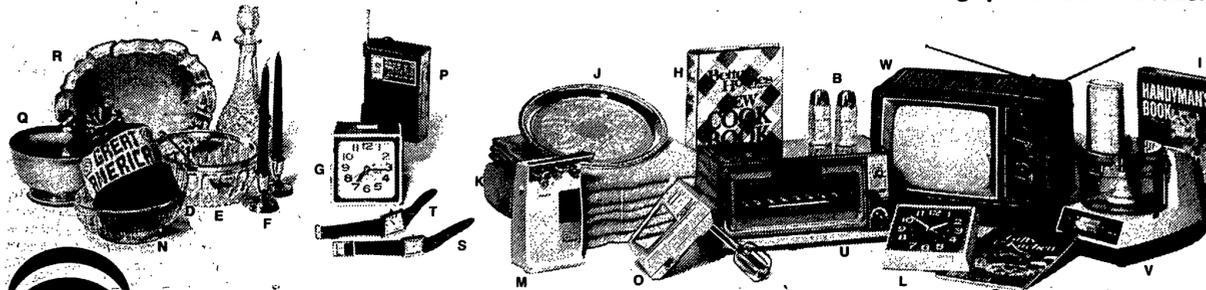
FIXED RATE SAVINGS CERTIFICATES			
RATE	TERM	MINIMUM DEPOSIT	ANNUAL YIELD
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7.75%	6 year	\$1000	8.17%
7.50%	4 or 5 year	\$1000	7.90%
6.75%	2 1/2 year	\$1000	7.08%
6.50%	1 year	\$1000	6.81%
5.75%	3 months	\$500	6.00%

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Niles Savings Chicago office hits million dollar mark

Niles Savings, Chicago office, just surpassed one million dollars in new deposits. President Irving R. Deemar announced that in less than three months, this office, located at Touhy and Francisco, has been able to serve the people in the community.

The final amount to push this location over the million dollar mark was from Mr. Bob Viner. Mr. Viner, a resident of Rogers Park, was presented with a piece of American Tourister luggage.

Chicago Manager Marion Kolman reported that in addition to paying the highest rates, Niles Savings also offers NOW accounts and a wide variety of services to their savers. They have been giving service and security to savers since 1959 and with this newest office in Chicago we are further able to assist our customers in their needs.



Other offices are located at 7077 W. Dempster, Niles, and 5741 W. Dempster, Morton Grove.

Shown above, Mr. Bob Viner receives congratulations from Marion Kolman (left) while Laurel Krooth, savings counselor, looks on.

Loan for Skokie shopping center

Baird & Warner Mortgage and Realty Investors, Chicago-based real estate investment trust, has issued a \$500,000 construction loan on the convenience shopping center now being constructed at the southeast corner of Church st. and Gross Point rd. in Skokie.

The loan was placed by Perry K. Levin, assistant mortgage vice president of Baird & Warner, Inc.

Missner Construction Co., Skokie, is the general contractor and provided turnkey construction on this project.

Ample supply of '79 mortgage money at 10 percent or more

Chicago-area homebuyers should find ample funds to finance home purchases throughout 1979. But they can expect to continue paying 10 percent interest or more all year long for mortgage loans.

That's the assessment of John L. Domeier, chairman and president of GreatAmerican Federal Savings & Loan Association, one of the leading thrift institutions in the Chicago area.

Domeier believes that a favorable flow of funds into savings accounts, bolstered by high-interest money market certificates, will combine with a slowdown in housing demand to produce generally favorable conditions for mortgage seekers who are not deterred by high-interest rates.

"As things look right now, we feel that we'll be able to provide loans of 80 to 90 percent of the purchase price throughout the year at prevailing rates. We think the cost of borrowing may pose a bigger problem for consumers than the availability of money," he said.

Domeier believes that inflationary pressures will escalate mortgage interest rates to 10-12 percent in metropolitan Chicago before they level off in the second quarter. Rates will decline gradually from that point, "but probably won't fall below 10 percent until late in the year or early in 1980," said Domeier.

The savings executive said that even if the predicted business downturn materializes, it will not produce the kind of mortgage crunch that occurred in the recession of 1973-75.

At that time funds poured out of savings accounts for much higher interest-bearing government securities (a process called disintermediation), and the result was a scarcity of funds for mortgages.

The recent creation of certificates of deposit that enable savings institutions to pay interest equal to or greater than that paid on treasury bills apparently has cancelled out the threat of disintermediation and increased the supply of mortgage funds.

Lack of competition should also favor loan-seekers. "The market has been fairly quiet since mid-1978. Rising prices have discouraged buyers and even though we can expect prices for both new and existing homes to taper off in the face of softer demand, that is not to say that prices will fall. They just won't continue growing at a rate of 1 to 1.5 percent a month," said Domeier.

While some home shoppers may be forced to the sidelines by high prices and high interest rates, others will enter the market for the sake of smart investment.

"The public has discovered that owning a home is one of the most effective ways to fight inflation, and they are buying as a hedge against inflation," said Domeier. Another phenomenon that seems to be taking place is the taxshelter aspect of homeownership.

When people get into tax brackets of 40 percent or more they start to think about tax shelters. Suddenly we have more and more dual-income households being rocketed by inflation into higher tax brackets. Since property taxes and interest payment are tax deductible, people realize that investing in a house is a way to beat the tax collector as well as inflation," observed Domeier.

The GreatAmerican Federal executive believes the housing market will also be affected by part of the 1978 tax act that allows 55-year-old homeowners to make up to a \$100,000 profit on the sale of their

house tax-free.

"That may prove a strong incentive for people to try to sell their homes in favor of a smaller home or condominium. This could expand the supply of homes for sale and possibly keep prices from running out of control. Many observers feel that we are now in a buyers' market and that more attractive prices are necessary if people want to sell their homes."

Married couples will continue to hold their commanding share of the buyer market, but single buyers and unmarried couples of the same or opposite sex will remain as a growing force in the housing market, he said.

Domeier expects housing demand to be distributed evenly around the metropolitan area, with the lower home prices of newly-emerging communities dueling with advantageous location of established communities for buyer support.

Domeier declined to make a prediction about the average or median price of Chicago-area homes in 1979, but did say that most mortgages will be in a range of \$50,000 to \$60,000 and that most buyers will make 20 percent downpayments for mortgages with interest rates of more than 10 percent and service charges of 1.5 to 2.5 percent.

Information on home mortgage financing is available at 12 GreatAmerican Federal Savings offices located in Arlington Heights, Bellwood, Deerfield, Elmhurst, Elmwood Park, Franklin Park, Niles, Oak Brook, Oak Park, Park Ridge, and in Chicago at 300 S. Wacker Drive and 230 N. Michigan ave. Another office is planned for Naperville.

Trust assets up at Citizens

Citizens Bank & Trust Company, Park Ridge, Chicago's largest suburban bank, reports a significant increase in the total assets of its Trust division during the past year. Trust assets as of Dec. 31, 1978, reached a record level of \$683,800,185. This represents an increase of \$94,404,365 over total Trust assets at year-end 1977. In the past decade, Trust assets at Citizens have increased over one-half billion dollars, making the bank's Trust division one of the largest in Illinois outside Chicago.

Bank officials anticipate continued Trust growth in 1979.

New team in command at Salerno-Megowen

With the retirement of Charles L. Sullivan as president and chief executive officer of the Salerno-Megowen Biscuit Co., a new management team has taken over the operation of the firm, states Alyce F. Salerno, chairman of the board.

Sullivan, who worked with founder Fred Salerno and members of the Salerno family for 60 years, was one-half of the team with Miss Salerno. She now is joined by Don Amfahr, newly-appointed vice president and general manager of the company.

Although now a part of Associated Biscuits, international firm based in England, Salerno-Megowen is still referred to as one of the most successful family businesses. Founded by Fred G. Salerno in 1933, Salerno-Megowen now ranks first in cookie sales in the greater Chicago area and is second in crackers. The firm has distribution in 40 states and its annual product output is estimated at 75 million pounds.

Continuity of the company's operation through the years is due to the members of the Salerno family's management plus the managing and merchandising creativity of Charles L. Sullivan.

Sullivan went to work for Fred Salerno at the age of 15, when the company's founder was president of the then-Sawyer Biscuit Co. Sullivan joined Salerno when he and Lee Megowen founded the new firm and has now retired at the age of 75. Through the years Sullivan worked with the other members of the family including George Salerno, son of the founder who worked his way up to the presidency. George Salerno passed away in 1970.

Charles Sullivan and Alyce Salerno have been considered a team since Alyce took her place in the company, where she has served in many capacities. Joining the family enterprise in 1961, she served successively as corporate secretary, secretary, and vice president of trade relations. She was elected a director in 1968 and chairman of the board in 1970, one of the first women to reach this executive status in any company.

The only surviving child of Fred Salerno, Alyce is very active in industry circles. She was recently honored for the 25th anniversary of her first becoming an officer of the firm.

With Sullivan's retirement, Don Amfahr now joins Alyce Salerno as the guiding team of the company.

Amfahr joined Salerno-Megowen in 1965 after serving as general sales manager of the Bread Division of Continental Baking Co. in Chicago. Like Sullivan, he entered the baking field at the age of 15, as part-time summer help at Continental.

In 1968, Amfahr was promoted to director of sales at Salerno-Megowen, and two years later was appointed vice president for sales. In 1974 he received the Illinois Food Retailers Association annual GMSE Award and later became president of the Merchandising Executives Club and the Grocery Manufacturers Sales Executive organization.

In 1973, Salerno-Megowen Biscuit Co. was honored with the "Merchandiser of the Year Award" by the Merchandising Executives Club of Chicago.

Employing 750 people, the Salerno-Megowen Biscuit Co. is located at 7777 N. Caldwell in Niles, Ill.

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'Buy-Now Syndrome' explains home buying surge

Why, in the face of rising interest rates and escalating home prices, has the sale of new and existing homes been setting new records? The National Association of Realtors thinks it may have the answer.

In a special report titled "The Buy-Now Syndrome" the association's Department of Economics and Research observes that, during 1978, the price of single-family homes rose at an annual rate of 14% to \$50,100 for the median-priced existing home in October from \$44,200 a year earlier.

And, the report says, the cost of mortgage financing rose by nearly a full percentage point in the first 11 months of last year to about 10%.

Despite these record prices and high interest rates, and the resulting burgeoning monthly payments, sales of both new and existing single-family homes are continuing to break previous records, according to the report.

"One explanation for this continued show of strength in the single-family market is that consumers feel mortgage money may not be available in the near future to finance their home purchase," said Realtor Research Director Kenneth J. Kerin.

"Potential home buyers do not want to run the risk of being forced to the sidelines while they watch their dream house priced

ever higher. Therefore, they are willing to contract for mortgages at rates of 10%, 10.25% or even 10.5%."

Kerin also cited an example for the continued interest of today's home buyers:

Assume that the buyer wants to buy a home requiring a \$40,000 mortgage, Kerin says. If the interest rate were 10%, monthly payment for principal and interest would be \$351.20. A higher rate in this area - say 10 1/4 to 10 1/2 - would produce payments of \$358.80 and \$366.00 respectively.

"Buyers feel that if they balk at current interest charges, they may not have another opportunity to finance a purchase until next year," the Realtor economist says. "Moreover, due to rising prices, they fear that they would be facing monthly payments next year that are substantially above outlays for that same home at today's interest rates and today's prices."

And they are right, he adds. A year from now, prices will most certainly be from 8 to 14% higher, he says, and rates surely will be no lower than 9.5%.

"Consequently, a home that could be bought today at monthly payments of \$351 to \$366 would next year require monthly outlays on principal and interest which will exceed \$400," Kerin concluded.

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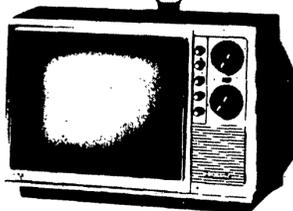
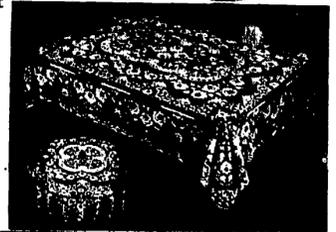


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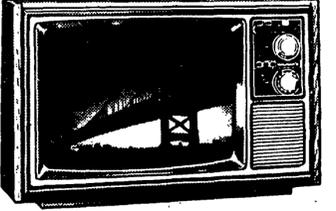
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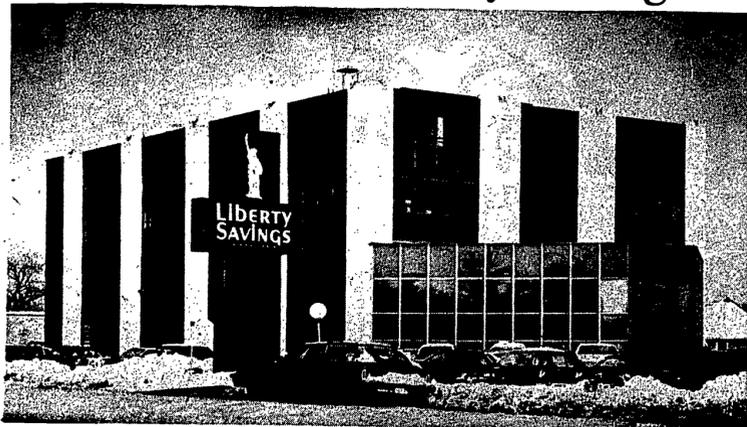
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New sign of Liberty Savings



New sign of Liberty Savings Continental Division erected in wake of pre-winter snowfall provides new landmark at 6677 N. Lincoln ave., Lincolnwood. Replacing old Continental Savings sign, it achieves relative uniformity with signage

of other nearby Liberty Savings offices at 7111 W. Foster ave. and 6210 N. Milwaukee ave. Continental became part of the Liberty family in 1973. Main office is at 2392 N. Milwaukee ave., at Fullerton.

Smigiel named to Federal Loan Bank board

The Federal Home Loan Bank of Chicago announces that Chester W. Smigiel, President and Managing Officer of Liberty Savings and Loan Association in Chicago, has been elected to the Bank's Board of Directors. The Federal Home Loan Bank of Chicago is a reserve credit

source for the 503 savings and loan associations in Illinois and Wisconsin. Mr. Smigiel was elected to the Bank's Board of Directors by the managing officers of Illinois savings and loan associations. Mr. Smigiel has previously served as a director and Vice-

Chairman of the Bank, and he is a past president of the Polish-American S & L League and the Illinois S & L League.

Mr. Smigiel has a J.D. degree from the Chicago Kent College of Law, and served as General Counsel at Liberty Savings previous to becoming president.

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NORTHWEST PARISHES CREDIT UNION logo and address: 7267 WEST TALCOTT AVENUE, CHICAGO, ILLINOIS 60631. Phone: 312-792-1500. We're an association of people, not dollars.

Northwest Parishes Credit Union largest in Northern Illinois

A credit union is different from other kinds of financial institutions because it is a cooperative, owned by the people it serves and organized not for profit.

A credit union's main purpose is to meet its members' needs for consumer credit. Other places where you might save or borrow are operated to make a profit for their own stockholders or owners. A credit union's earnings are paid back to its members in the form of a dividend.

A credit union provides a unique financial service - and everybody can use its help in almost all transactions which involve money.

Northwest Parishes Credit Union was organized May 22, 1939 as the Norwood Park Catholic Credit Union and is the oldest financial institution serving the Edison Park-Norwood Park-Oriole Park community. Originally set up to serve the saving and lending needs of immaculate Conception parishioners, Northwest Parishes Credit Union today is chartered by the State of Illinois as the official credit union for some 23 Catholic parishes and employees of Resurrection Hospital.

This means that the credit union has members - both savers and borrowers - from all parishes in Niles (St. John Brebeuf, St. Isaac Jogues, Our Lady of Ransom) and from St. Martha's in Morton Grove.

Parishioners from the following parishes on the far northwest side of Chicago and surrounding suburbs are also shareholders in Northwest Parishes Credit Union: St. Paul of the Cross and Mary Seat of Wisdom in Park Ridge, St. Juliana in Edison Park, Immaculate Conception and St. Thecla in Norwood Park, St. Monica and St. Rosalie in Harwood Heights, St. Eugene in Oriole Park, Divine Savior in Norridge, St. Pascal in Dunning, Our Lady of Victory in Portage Park, St. Mary of the Woods in Edgebrook, St. Mary, St. Stephen Protomartyr, and St. Zachary in Des Plaines, St. Tarcissus in Gladstone Park, St. Cornelius and St. Robert Bellarmine in Jefferson Park, and Our Lady Mother of the Church, whose boundaries touch Rosemont, Schiller Park, Park Ridge and Norridge.

Today, Northwest Parishes Credit Union boasts more than 4,100 members and assets exceeding \$4.5 million. But the credit union had humble beginnings. Its first office was set up in the Norwood Park home of Sidney Fisher, a bookkeeping teacher at Chicago's Manley high school.

First president of the credit union was Dr. Edward C. Meyer, a physician with offices located on the second floor of the old Norwood Park Trust and Savings Bank, which went out of business in 1933, during the dark days of the Depression.

The only charter member of the old Norwood Park Catholic Credit Union still living is John S. Schmitt, 6680 W. Hayes ave.

At the end of the first month of business, the credit union's assets were \$110.25, with outstanding personal loans of \$35. Treasurer Fisher managed the credit union for the first year without pay. Then, in Jan. 1940, the board of directors voted him a salary of \$2 a month.

At the credit union's first annual meeting in the same month, assets stood at \$137.72, with 59 members and 13 borrowers on record.

Today, Northwest Parishes Credit Union is the largest credit cooperative of its kind in northern Illinois. In its category, only Kankakee County Catholic credit union and Springfield Sacred Heart credit union exceed it in size in the state.

Staffed by volunteers and part-time help for its first 15 years, the credit union now has five full-time employees and five more who work part-time. It is open for business every day except Wednesday and Sunday, including Monday and Friday evenings until 8 p.m. It has established a reputation for low-cost loans and a better-than-average rate of return on savings. It was one of the first credit unions in Illinois to insure member savings up to the maximum \$40,000 per account.

Present members of the board are: Joseph A. Bosco, president; Gloria Tapling, vice president; George W. Spencer, secretary-treasurer-manager; James W. Conklin (a former president and treasurer and now public affairs officer); Joseph C. Urban; James R. Sorci; Frank J. Mendrys; Walter G. Heidkamp; Joseph F. Hennmueller; Thomas J. Kozlowski; Joanne C. Hejza and Helen Halverson.

Niles residents who served recently on the credit union board of directors include Margaret Urban, an official of the Dempster Plaza bank, and John Stone, retired executive of the George S. May International management consulting firm in Park Ridge.

On the credit union's 40th birthday this May 22, its pioneer members - those who joined the credit union with the first five years of its existence - will be invited to a dinner in their honor. An estimated 28 of the 202 who opened accounts before May 1944 are expected to attend (the great majority of the balance are now deceased).

Meantime, Northwest Parishes credit union is making plans for the 40th annual meeting of its members, set for Feb. 21 in Immaculate Conception's rectory assembly, 7211 W. Talcott, Chicago. "Here you will see democracy in action," promises President Bosco. "Members come out to meet their board of directors face to face and exchange ideas about how their credit union should be run. At what other financial institution can you enjoy this privilege?"

Gifts for Saving...

Absolutely FREE

All Four Offices Liberty Savings

Deposit \$1,000



Free with a \$1,000 deposit

- Owens 72" x 90" blanket, 9 pc. set of Ecko Bakeware, White milkglass lamp, Folding shovel, Catalina walnut finished salt & pepper mill

Deposit \$5,000



Free with \$5,000 deposit

- Polyester fiber comforter, 20 pc. set of dishware, Early American wooden based lamp, Set of 3 stack tables, 19 pc. Jeannette ovenware, Surface Saver cutting board.

Deposit \$250



Free with a \$250 deposit

- Owens 45" x 72" Stadium Blanket, Oxwall 5 pc. wooden handled screwdriver set, Wooden salad bowls, White polyester filled pillow, 6 pc. wooden handled knife set, Single stack table

NOTE: Only one free gift per family, please. Funds must remain on deposit for 90 days, or cost of gift may be charged to saver. Sorry, gifts cannot be mailed. Offer good while supplies and colors last.

Liberty Savings

Built on the principles that made America strong

FOUR CONVENIENT OFFICES

2392 N. Milwaukee Ave. Chicago, Ill. 60647 384-4000 Monday and Friday 9 a.m. to 8 p.m. Tuesday and Thursday 9 a.m. to 4 p.m. Saturday 9 a.m. to 12 noon Closed Wednesday

7111 W. Foster Ave. Chicago, Ill. 60656 774-1414 Monday, Thursday and Friday 9 a.m. to 8 p.m. Tuesday 9 a.m. to 4 p.m. Wednesday 9 a.m. to 4 p.m. (walk-up and drive-in only) Saturday 9 a.m. to 1 p.m.

6677 N. Lincoln Ave. Lincolnwood, Ill. 60645 463-1111 Monday, Tuesday and Friday 9 a.m. to 4 p.m. Thursday 9 a.m. to 8 p.m. Saturday 9 a.m. to 12:30 p.m. Closed Wednesday

6210 N. Milwaukee Ave. Chicago, Ill. 60646 763-4360 Monday and Tuesday 9 a.m. to 5 p.m. Wednesday 9 a.m. to 1 p.m. (walk-up only) Thursday and Friday 9 a.m. to 8 p.m. Saturday 9 a.m. to 1 p.m.

Serving Chicagoans since 1898



MONEY

Evanston Federal posts gains for savings and total assets in 1978

Evanston Federal Savings and Loan Association experienced significant gains in savings, total assets and mortgage lending in 1978, according to President Donald G. Martens.

As of Dec. 31, 1978, total assets were \$144,839,035—an increase of \$12,909,771 over the previous year.

Savings rose to \$122,878,061... a 9 per cent growth from the preceding year's \$112,717,900. Savers were paid a total of \$7,694,931 in interest on their savings accounts, a record amount for one year.

During 1978, Evanston Federal originated \$21,717,300 in new mortgage loans, increasing its loan portfolio by 7.2 per cent to \$25,752,366 at year end. These loan originations were made primarily on one-to-four family residences and enabled approximately 350 families to purchase new homes in Niles, Evanston and adjacent communities served by Evanston Federal Savings and Loan.

Key Staff Members Added
Several key people were added to Evanston Federal's staff during the year, including Lester J. Ballerine, senior vice

president in charge of lending, and John Beer, treasurer and controller. Martens noted that these additions have significantly enhanced the association's managerial expertise.

Mortgage Outlook
Looking at the year ahead, Martens said that he anticipates mortgage interest cost to borrowers to peak at some point between 10 and 10.5 per cent for conventional 80 per cent loan to value mortgages. He also said that he expects mortgage demand to pick up in the spring, traditionally a period of heightened real estate activity.

Evanston Federal Savings has an ample supply of mortgage funds, he added.
For savers, the association offers eight types of plans, including passbook, savings certificates and its "Treasury Bill Plus" savings certificate which pays 1/4 of 1 per cent more interest than 6-month U.S. Treasury Bills.

For persons not participating in a qualified pension or profit sharing plan, Evanston Federal can help them establish their own individual retirement account (IRS). If opened by April 15, con-

tributions to such an account may be deducted for Federal income tax purposes from 1978 gross income.

Federal income taxes on contributions and the interest earned will be deferred until retirement, when most people are in more favorable tax brackets, Martens stated, and recommended that persons interested in establishing an individual retirement account contact any Evanston Federal savings counselor for specific information.

Evanston Federal Savings' office in Niles is conveniently located on the northeast corner of Golf rd. and Milwaukee ave.

The office features a two-lane drive-up teller facility that is open 61 hours per week. Drive-up teller hours are 8:30 a.m. to 8 p.m. on Mondays, Tuesday, Thursday, and Friday, and from 8:30 p.m. to 4 p.m. on Wednesday and Saturday.

Lobby hours are 8:30 a.m. to 4:30 p.m. on Mondays, Tuesdays, and Thursdays; 8:30 a.m. to 8 p.m. on Fridays. The lobby is open from 8:30 a.m. to 12:30 p.m. on Saturdays and is closed on Wednesdays.

Skokie Bank employee receives award



Mirza Apaydin, a native of Turkey, was recently presented a certificate from The American Institute of Banking after successfully completing the Institute's Foundations of Banking course.

Mirza, called Mark by his co-workers at the bank, has been an employee of Skokie Trust and Savings Bank for more than one year. Before joining the bank, Mark attended Roosevelt University in Chicago where he earned a master's degree in business administration.

Shown above congratulating Mirza on his successful completion of the course is LeRoy J. Plaziak, president of the bank.

St. Paul Federal's deposits and mortgage loans top \$1 billion

Savings deposits and mortgage loans at St. Paul Federal Savings and Loan Association of Chicago both topped the \$1 billion mark during 1978, growing \$157.8 million (18 percent) and \$232.1 million (27 percent) respectively, Leo B. Blaber, Jr., the association's president, announced today. Assets during the period grew to \$1,287 billion up from the \$1,004 billion reported at the same time a year ago, for an overall growth rate of 20 percent. Savings deposits reached \$1,034 billion, while mortgage loans outstanding were \$1,092 billion at year end.

Other highlights of the year's activity included:

The addition of the association's seventeenth office in Morton Grove, the addition of a second floor for the Rolling Meadows office to provide customers mortgage loan service and remodeling of the Oak Park office.

An increase in gross income to \$94.8 million from \$72.8 million, an increase of 30 percent.

A payout in the form of interest to savings customers of \$63.6 million, up 23 percent from the \$51.7 million paid in 1977.

Net earnings for the year were \$8.6 million up from \$4.8 million the year before or an increase of 37 percent.

Commenting on the record of growth as well as the future, Blaber said that "we believe that St. Paul is in an excellent position not merely to prevail in an uncertain economy, but to prosper. If the events of the next year or so result in some moderation of the rate of inflation, the inconven-

ces endured and overcome will be well worthwhile."

St. Paul Federal is the fourth largest savings and loan in Illinois and among the top one percent nationally.

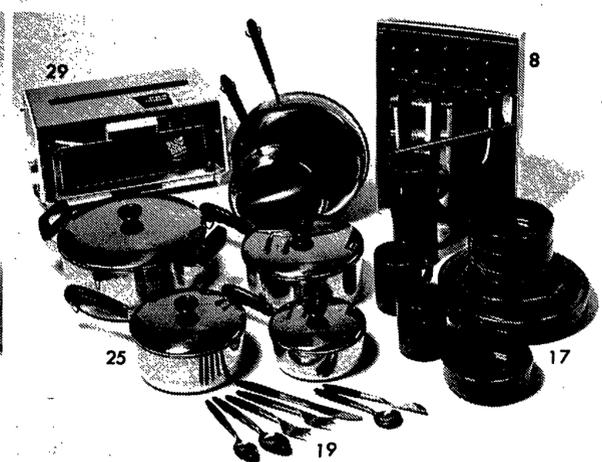
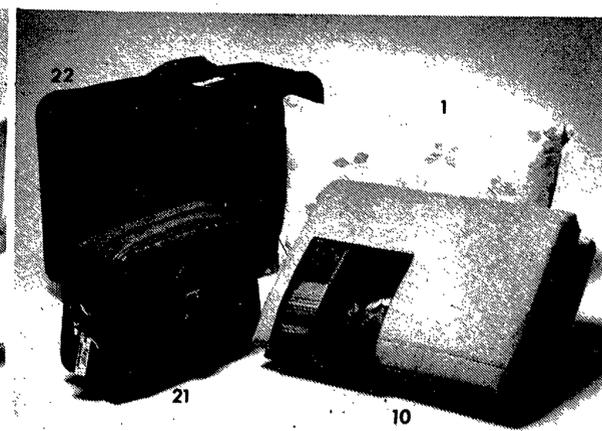
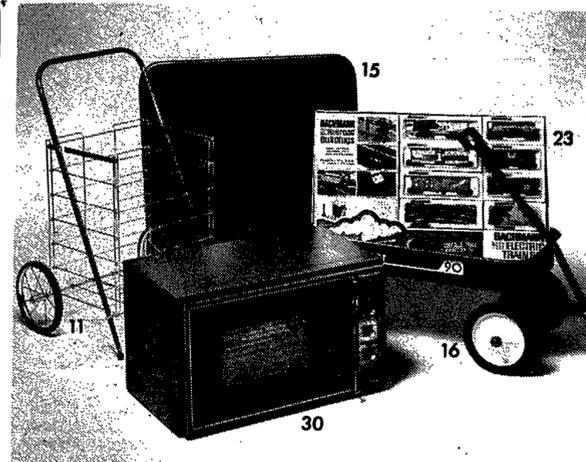
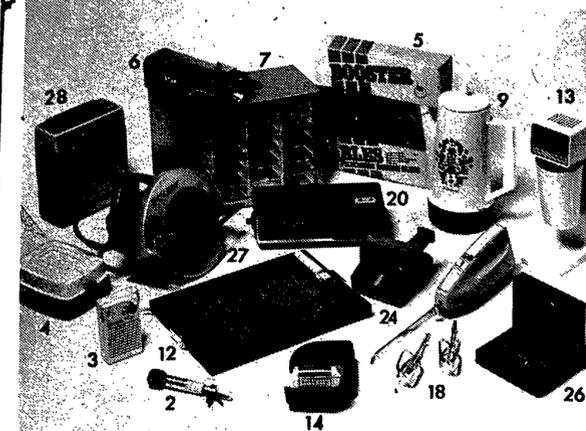
Evanston Federal free mortgage counseling

Evanston Federal Savings and Loan Association offers free mortgage loan counseling, according to Lester J. Ballerine, senior vice president, Mortgage Department.

Ballerine said that the program helps persons analyze their qualifications for a mortgage in today's lending market.

"With our counseling, a person can come in, sit down with one of our lending officers and learn what lending institutions look for when reviewing applicants for a loan, and the bases on which loans are made," Ballerine explained. "With this knowledge, a person can assess his qualifications relative to applying for a loan."

An appointment for mortgage counseling may be made by contacting Ballerine at 869-3400.



PRODUCT	\$250	DEPOSIT \$1000	\$5000	PURCHASE PRICE
1. Polyester Pillow	\$1.00	FREE	FREE	\$5.00
2. Versatool	1.00	FREE	FREE	5.00
3. Emerson AM Pocket Radio	1.00	FREE	FREE	6.00
4. Cordless Wall Light	1.00	FREE	FREE	6.00
5. Battery Cables	2.50	FREE	FREE	7.00
6. Travel Twin Light	2.50	FREE	FREE	7.00
7. Organizer	2.50	FREE	FREE	7.00
8. Cutlery Set	4.00	FREE	FREE	10.00
9. Coffee Pot	6.00	\$3.00	FREE	10.00
10. Beacon Blanket 72x90	6.00	3.00	FREE	10.00
11. Shopping Cart	7.00	3.50	FREE	10.00
12. Backgammon Set	9.00	5.00	\$1.00	12.00
13. Drink Mixer	9.00	5.00	1.00	12.00
* Ladies' Sunbeam Shaver	11.00	6.00	2.00	15.00
14. Men's Sunbeam Shaver	17.00	12.00	8.00	21.00
15. Cosco Card Table	13.00	8.00	4.00	18.00
* Cosco Matching Chairs (4)	30.00	25.00	20.00	40.00
16. Radio Flyer Wagon	18.00	13.00	9.00	22.00
17. Dinnerware (16 pc.)	18.00	13.00	9.00	22.00
18. Cutting Knife/Mixer	18.00	13.00	9.00	22.00
19. Tableware (50 pc.)	18.00	13.00	9.00	22.00
20. Emerson AM/FM Digital Clock Radio	20.00	15.00	10.00	27.00
21. American Tourister Shoulder Tote	20.00	15.00	10.00	27.00
22. American Tourister 26" Pullman	35.00	30.00	25.00	45.00
23. Bachman H. O. Train Set	25.00	20.00	15.00	35.00
24. Polaroid One-Step	31.00	26.00	20.00	34.00
25. Riviera Cookware (10 pc.)	35.00	27.00	21.00	41.00
26. Men's LCD Watch	35.00	27.00	21.00	45.00
* Ladies' LCD Watch	35.00	27.00	21.00	45.00
27. Skil 7 1/4" Saw	35.00	30.00	25.00	45.00
28. Emerson AM/FM Cassette Recorder	45.00	40.00	34.00	50.00
29. Proctor Silex Toaster Oven	46.00	41.00	35.00	50.00
30. Magic Chef Microwave Oven	425.00	400.00	370.00	450.00

*Not shown
Remember, one premium per saver and a maximum of one premium per account. Offer good while supply lasts. Sorry, no premiums mailed. Transfers from existing accounts do not qualify. Interest credited to an account does not qualify. Net deposits only. Net deposits are additions minus withdrawals during promotional period. If money qualifying for a premium is withdrawn prior to 90 days from date of deposit, the net cost of the premium will be deducted. "Treasury Bill Plus" Savings Certificates do not qualify for a premium.

New mortgage approaches hailed by Smigiel

Recent Federal Home Loan Bank Board approval for graduated mortgage payments, reverse annuities and variable rate lending have been hailed by president Chester W. Smigiel of four-office Liberty Savings as steps in the right direction.

Past president of the Illinois Savings and Loan League and the Chicago Area Council of Savings Associations as well as industry spokesman, Smigiel commented: "We are a service-oriented industry. Anything that provides

additional opportunity to broaden our lending base, better serve our respective communities and put more entrusted funds to work for our savers deserves attention."

"In our economy today very few things are engraved in marble. Lending policies, as long as they are practical, must have flexibility to meet current needs. Young families are seeking to establish sturdy financial foundations through early home ownership. If lower-starting monthly payments that an-



icipate prospects of enhanced income can aid that goal, they should be offered."

Smigiel also favored reverse annuities for older home owners, desirous of borrowing against the equity they have built up in a property. Such mortgages would yield interest to the lender and be paid up with proceeds from eventual sale by owners or their heirs. In the meantime, they would aid in easing retirement years for thrifty responsible citizens. Each case, he indicated, would be judged on its own merits.

Although variable rate mortgages, which rise and lower, interestwise, are being offered only in California, Smigiel sees them coming to other states.

Smigiel was recently re-elected for a fourth two-year term as director of the Federal Home Loan Bank Board of Chicago and to state chairman of the Illinois Savings and Loan League legislative conference committee.

Legal Notice

MAINE TOWNSHIP HIGH SCHOOL DISTRICT 207
PARK RIDGE, ILLINOIS

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 of April 14, 1979, will be received by Donald E. Kenney, Secretary of the Board of Education. There will be three (3) members elected at this election to serve for a full three-year term. Petitions will be accepted by the Secretary at the Ralph J. Frost Administration Center, 1131 South Dee Road, Park Ridge, Illinois, from February 28, 1979 through March 23, 1979, between the hours of 8:00 a.m. to 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.

Ballot positions for the candidates shall be determined as follows:

(a) Ballot positions for all candidates who present their petitions for filing at 8:00 a.m. on the first day for filing shall be determined by lot at a public drawing; and

(b) Ballot positions for all other candidates shall be in order in which their petitions are filed.

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 8, 1979

Donald E. Kenney
Secretary

Anne H. Evans
President

Savings incentives for 1979...

Just make a qualifying deposit to a new or existing savings account, or savings certificate maturing in one year or more, and you will receive an attractive gift according to the chart at left.

Evanston Federal Savings offers a complete range of savings plans from which you can select the one best suited to your savings goals. Our plans include regular passbook accounts and longer term certificate accounts.

For prompt assistance with your savings matters, stop in or call our savings counselors.



**Evanston
Federal
Savings**

FOUNTAIN SQUARE/EVANSTON, ILLINOIS/80204/312-869-3400
GOLF & MILWAUKEE/NILES, ILLINOIS/60648/312-967-9400

Bank employees learn lifesaving techniques

Fifty employees of Citizens Bank & Trust Company, Park Ridge, are participating in an extensive one-day life-saving course offered thru the Park Ridge Fire Department's Community Training Program. The three-hour session, taught by Park Ridge paramedic Terry Connor at the north fire department station, includes instruction in both cardiopulmonary resuscitation and the Heimlich Maneuver.

Cardiopulmonary resuscitation, or CPR, combines mouth-to-mouth resuscitation, to maintain the supply of oxygen in the bloodstream, with manual stimulation of the heart to keep blood circulating to the brain. This technique, when applied correctly, can decrease the number of fatalities among persons suffering from sudden cardiac arrest.

The Heimlich Maneuver is a technique designed to unblock the trachea, or windpipe, of choking victims. The principle is to force the victim to cough the object up rather than to slap one on the back which could cause the foreign object to lodge more firmly in the throat.

The bank's purpose in offering this course to employees is to provide knowledge of basic lifesaving techniques in the event a fellow employee, customer, family member, or friend would be stricken by a heart seizure or choking attack. A choice of sessions is being offered to interested employees in order to keep the size of each group to a meaningful level.

Four appointments at Citizensbank

The Board of Directors and the Executive Committee of Citizens Bank & Trust Company, Park Ridge, recently announced four officer appointments within the Commercial Banking Division. These include Daniel LaPetina, Vice President/Group Manager; William D. McGuire, Vice President/Group Manager; Frances R. Luce, Commercial Loan Officer; and Anne J. White, Commercial Loan Officer.

Mr. LaPetina joined Citizens, Chicago's largest suburban bank, nearly three years ago as an Assistant Vice President in the commercial lending area. Prior to that, he worked in the lending departments of a large downtown bank and two suburban financial institutions. He received both undergraduate and graduate degrees from DePaul University in Chicago. A member of Robert Morris & Associates, he is a faculty member for the American Institute of Banking. He now has administrative and profit center commercial lending groups. Mr. LaPetina and his wife, Gloria live in Schaumburg with their daughter.

Mr. McGuire joins Citizens with an extensive commercial lending background at four Chicago banks. Most recently he was in charge of the commercial lending department of United of America Bank. A graduate of Denison University in Ohio, he obtained his MBA from the University of Chicago. A member of Kiwanis Club International and Robert Morris & Associates, Mr. McGuire is also on the Chicago faculty of the American Institute of Banking. At Citizens he has administrative and profit center responsibility for another of the newly formed commercial lending groups. He resides in Wilmette with his wife and two children.

Mrs. Luce marks her 20th anniversary at Citizens this month. Prior to joining Citizens she worked at a major downtown bank. In 1970 she was appointed Manager of Loan Accounting and in 1972 a Loan Accounting Officer.

Cragin Federal releases 1978 figures

A 26 percent rise in lending volume, three new offices and growth in assets to the \$417 million level have made 1978 one of the most successful years in the 70-year history of Cragin Federal Savings, according to Adam A. Jahns, association president.

Asset growth of \$108 million represents an increase of 35 percent over 1977. This growth rate is significantly greater than the 14 percent growth experienced last year by S & L's in Illinois and the nation. Cragin's growth also puts the association in the top five percent nationally among savings and loan associations, in terms of size. "I think much of our growth can be traced to our long tradition of customer service and the confidence our savers have shown in us through the years. We are pleased to have paid \$16 million in interest during 1978, a record amount in



Daniel LaPetina



Frances R. Luce



Anne White



William D. McGuire

our history," Jahns added. Cragin Federal currently has over 60,000 accountholders. By lending \$102 million to over 1800 families in the Chicago area, Cragin Federal increased its lending volume over 1977 by 26 percent. "We are proud to play such a big role in helping families in the city and the suburbs to build, buy, and improve their own homes," said Jahns.

Cragin Federal also increased reserves by over \$4 million to a record \$21 million.

By merging with National Savings and Loan in May, Cragin Federal gained offices in Chicago at 3350 W. Diversey and also in Mt. Prospect. Another new branch facility was opened in Niles in June.

The association now operates 13 offices in Chicago, Park Ridge, Schaumburg, River Forest, Itasca, Mt. Prospect, and Niles.

North West Federal tells record growth

North West Federal Savings increased its size by 23 percent in the past 12 months, thereby reaching an all-time high in total assets, David J. Denwood, president, announced this week.

Denwood reports that assets of the savings association have grown by \$182 million during 1978, reaching \$963,001,401 on December 31.

Savings of more than 168,000 individual, trustee, partnership and corporations have grown by \$128 million to a total of \$792.4 million, he said.

First mortgage loans on real estate increased by \$153 million, climbing to a total of \$317,441,493, invested in over 20,300 properties, primarily in the local lending area.

A record high of \$47.8 million in savings interest was paid North West Federal savers in 1978 and reserves passed the \$33.4 million point, Denwood said.

North West Federal opened new branch offices in Elmhurst and Elk Grove in 1978 and Denwood predicted further growth in 1979.

Questions about your financial future? estate taxes? probate? retirement planning? risk versus return?



CitizensBank has the answers!

DO YOU WANT EXTRA SAFETY FOR YOUR SAVINGS AND CHECKING IN ADDITION TO FDIC PROTECTION? Yes No

At CitizensBank, not only do you have 15 FDIC-insured savings plans and two personal checking programs to choose from, but your deposits are also supported by an unusually high percentage of capital reserves. This exceptional capital position in relation to deposits is one of the strongest and most secure in the entire state and provides an added cushion of protection and safety for your hard-earned money.

DO YOU OWN YOUR OWN HOME? Yes No

If so, a land trust may be a must. With property values escalating at such dramatic rates, your home may be the most valuable single asset you own. A CitizensBank land trust can help protect you and your heirs from some of the problems and pitfalls of property ownership while you retain all the rights and benefits. It can also help your heirs avoid the expense and delay of probate for property disbursement at death and eliminate the risk of joint ownership.

ARE YOU 60 YEARS OF AGE OR OVER OR KNOW SOMEONE WHO IS? Yes No

CitizensBank has a special program just for people sixty and over. Dimension 60 is a package of 30 financial, travel, purchasing, and information services available free to persons sixty and over who have a savings account at Citizens. Such benefits as free personal checking, restaurant, grocery, and merchandise discount programs; seminars with timely, money-saving topics; travel packages; periodic news bulletins; financial planning consultations; and many more are available.

ARE YOU LOOKING FOR WAYS TO REDUCE FEDERAL ESTATE TAXES? Yes No

Citizens Bank & Trust Company can help you pass along thousands of dollars in estate tax savings to your loved ones—dollars that may otherwise go to Uncle Sam. Take, for example, a \$250,000 estate. With proper planning the trust professionals at CitizensBank can show you how to save your family as much as \$30,000 in federal estate taxes and probate costs. And with today's inflationary economy, a \$250,000 estate is not unusual. When you take into consideration the current market value of your home, life insurance, company benefits, investments, and business interests, you're probably worth a lot more than you realize.

If you answered "Yes" to two or more of these questions, come in or call a CitizensBanker today. Or send in the coupon below for more information. Citizens Bank & Trust Company can help your financial future!

Chicago's Largest Suburban Bank

CitizensBank

Citizens Bank & Trust Company
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Park Ridge, Illinois 60068
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Member FDIC—FRS



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1 South Northwest Highway
Park Ridge, Illinois 60068

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- Personal Checking
- Savings Plans
- Land Trust Services
- Dimension 60
- Senior Citizens Program
- Personal Trust Services

Name _____ Phone _____

Address _____

City _____

State _____ Zip _____

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the

MADISON NATIONAL BANK OF NILES

In the state of Illinois, at the close of business on Dec. 31, 1978 published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161. Charter number 16588, National Bank Region Number 7. Statement of Resources and Liabilities.

THOUSANDS OF DOLLARS*

ASSETS

Cash and due from depository institutions.....	1,400
U.S. Treasury securities.....	301
Obligations of other U.S. Government agencies and corporations.....	1,000
All other securities.....	23
Federal funds sold and securities purchased under agreements to resell.....	400
Loans, Total (excluding unearned income).....	5,941
Less: Allowance for possible loan losses.....	11
Loans, Net.....	5,930
Bank premises, furniture and fixtures, and other assets representing bank premises.....	385
All other assets.....	88
TOTAL ASSETS.....	9,528

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.....	2,907
Time and savings deposits of individuals, partnerships, and corporations.....	5,811
Deposits of United States Government.....	14
Cardinal and officers' checks.....	88
Total Deposits.....	8,820
Total demand deposits.....	3,078
Total time and savings deposits.....	5,811
All other liabilities.....	85
TOTAL LIABILITIES (excluding subordinated notes and debentures).....	8,795

EQUITY CAPITAL

Common stock.....	
No. shares authorized.....	62,000
No. shares outstanding.....	50,000 (par value) 500
Surplus.....	259
Unallocated profits and reserves for contingencies and other capital reserves.....	(7)
TOTAL EQUITY CAPITAL.....	743
TOTAL LIABILITIES AND EQUITY CAPITAL.....	9,528

MEMORANDA

Assets outstanding as of report date:
Standby letters of credit, total..... 48
These certificates of deposit in denominations of \$100,000 or more..... 1,075
Average for 30 calendar days (or calendar month) ending with report date:
Total deposits..... 7,843

I, Robert Luce, Executive Vice President of the above-named bank, do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Robert Luce
Jan. 25, 1979

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.

Miranda Strunk }
H. Shapiro } Directors
A.A. Rosen }

1979 SALUTE TO PROGRESS

Talman assets up \$301 million

The consolidated assets of Talman Federal Savings and Loan Association of Chicago and Subsidiaries rose to \$2.236 billion during the year ended Dec. 31, 1978, an increase of \$301 million during the year. The increase represented a growth of 15.6% for the twelve-month period. Consolidated net income for the year ended Dec. 31, 1978 was \$12.2 million representing a 15.1% increase in total net worth.

The year 1978 was a record one for Talman in several areas. Total assets reached and exceeded \$2 billion. Mortgage loans outstanding at Dec. 31, 1978

totaled \$1.897 billion, a net increase of \$237 million, or 14.3% for the year. Total savings at year-end reached \$1.685 billion, a net increase of \$152 million, or 9.9% over the previous year. Additionally, interest paid or due savers during the past year totaled over \$107 million compared to over \$93 million in 1977.

In making the announcement, Dimitry Wanda, Chairman of Talman's Board of Directors, and Talman's Chief Executive Officer, stated, "Our continued strong growth in 1978 is testimony to the confidence that the public places in us and in the savings

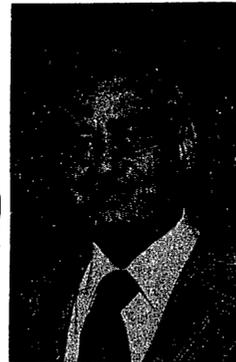
and loan industry in general. People continue to save in institutions like Talman, investing their funds in accounts offering both a high rate of return and a high degree of security.

"During periods of high interest rates, such as in 1974, inflows of savings are often reduced as investors are attracted to other investments offering higher yields than those paid on savings accounts. 1978 also was a period of rising, high interest rates. However, federal regulations allowed financial institutions, such as Talman, to offer to savings investors higher

yield certificate accounts, such as Talman's Money Market Certificates. As a result, Talman was able to meet all lending demand for the year."



30 years of Centel service



Des Plaines resident Donald Knauss recently completed 30 years of service with Central Telephone Company of Illinois. Since joining Centel, he has held a number of jobs in the plant and customer services department. He currently holds the position of group supervisor customer services (key installation and repair). Centel serves 163,000 telephones in the Des Plaines-Park Ridge area.

Macchitelli joins Callero & Catino Realty

Callero & Catino Realty, Inc. announce that Francine Macchitelli has recently joined their firm.

A northwest side Chicago resident for 13 years, Francine is a member of many clubs and civic organizations. She is active in school and scouting activities.

Previously engaged as a hair-stylist and in the banking industry, she proudly joins the firm which is active in residential, commercial and industrial real estate as well as investments and other services.

They are currently engaged in breaking ground for the Thunderbird Office Complex in Mt. Prospect which is scheduled for completion in early Spring.

Wegener joins the Color Market

The Color Market, a new company with a totally different approach toward the selling of color separations has announced the addition of Elmer Wegener to its staff of Color Marketers.

In the announcement, Donald H. Dethlefsen, President, said, "As a Color Marketer, it is Wegener's responsibility to match a job with the skills of one of the many quality sources used by The Color Market. He supervises the job, keeping in mind the customer's budget and schedule requirements.

Wegener studied for two years at the Chicago Lithographic Institute. He also was an instructor of offset lithographics during his term of service in the U.S. Army.

A native of the Chicago area, Wegener and family currently reside in Morton Grove, IL.

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Working Together For Progress



Arceo named auditing officer

Jay Arceo has been appointed an auditing officer at the First National Bank of Morton Grove, announced bank president Marvin von Aswege.

He joined the bank in 1970 and served as an assistant cashier before being named to the auditing post.

A native of the Philippines, Arceo holds a bachelor's degree in banking and finance from the University of the East in Manila. He also attended American Institute of Banking and Bank Administration Institute management courses.

He is vice president and former



secretary of the Skokie Valley Kiwanis Club and member of the Morton Grove PTA.

Arceo, his wife Carmen and their son Raymond reside in Morton Grove.



Commonwealth Edison construction program 1979-1983

Commonwealth Edison Company today announced a construction budget of \$4.4 billion for the five-year period 1979-1983.

The program is subject to continuing review and will be adapted as necessary to changing business and economic conditions; according to Edison Chairman Thomas G. Ayers.

Mr. Ayers noted that the projected outlays for each of the next five years are: \$1.3 billion in 1979; \$1.06 billion in 1980; \$850 million in 1981; \$600 million in 1982; and \$600 million in 1983. Construction expenditures during the first 11 months of 1978 totalled

\$1.197 billion.

About three-fourths of the five year budget is allocated to new electric generating plants, with transmission and distribution additions accounting for most of the balance, Mr. Ayers said.

The budget reflects Edison's estimate for load growth at an annual rate of 4.5 percent and an annual cost escalation figure of 7 percent, according to Mr. Ayers.

"Our program for expanding generating facilities and related transmission and distribution facilities is designed to meet this projected load growth and maintain continued reliability of electric energy supplies for the 400 communities and eight million people we serve in Chicago and Northern Illinois," Mr. Ayers added.

Peerless Federal pays record interest

Peerless Federal Savings and Loan Association of Chicago paid \$2,255,900 in interest to its savings depositors—and helped 465 local families purchase homes during 1978, Timothy P. Sheehan, President, said recently.

"Our customers had a good year," Sheehan stated, "and so did Peerless Federal Savings."

According to Sheehan, Peerless Federal Savings loaned a total of \$26,514,850 to local borrowers last year. The great majority of those loans, of course were home financing loans.

"We're proud of our role as a leading home financing institution in this community," Sheehan said. "Savings associations are specialized financial institutions created to serve the thrift and home ownership needs of the American people, and we're pleased to be doing our part."

Savings gains at Peerless Federal Savings totaled \$11,423,523 in 1978, Sheehan said. Altogether, savers have \$73,705,652 on deposit at Peerless at year-end 1978, and total assets amounted to \$97,735,000.

Sheehan predicted that both the savings and mortgage lending departments at Peerless Federal Savings would continue to be busy through the first half of 1979. He cautioned, however, that interest rates were expected to continue to rise during early 1979 and that this trend will have an adverse impact on home lending.

"As a result," Sheehan said, "we expect mortgage money to be somewhat tighter than last year—and fairly expensive."

Nonetheless, Sheehan said that current projections indicate "Another good year for Peerless Federal Savings and Loan Association and its customers."



Norwood Federal reports year-end gains

Norwood Federal Savings and Loan Association, whose Main Office is at 5813 N. Milwaukee ave., Chicago, recorded increases in virtually every respect as of Dec. 31, 1978, according to Norbert F. Babicz, President.

"Total assets reached \$134,927,000 at year-end," Babicz stated. "This represents a 26% increase over the \$106,115,000 reported a year earlier. Savings increased during the 12-month period by 15%," Babicz continued. "Savings deposits totalled \$112,471,000 as of year-end '78, more than \$15,000,000 beyond the total savings reported the previous year."

"We also expanded our loan portfolio during the year," Babicz said. "On Dec. 31, total loans were \$120,517,000, 27% above the previous year-end figure."

"During 1978, the Association made 750 mortgage loans totalling \$44,400,000, a fact that gives us special satisfaction because it represents the coveted goal of home ownership for a significant number of area residents," Babicz concluded.

In addition to its Main Office, Norwood Federal operates branch offices at 5415 W. Devon and 6205 N. Northwest Highway, Chicago, and 980 N. Northwest Highway, Park Ridge.

30 years of Centel service



Des Plaines resident Robert Neetz was honored by Central Telephone Company of Illinois for completing 30 years of service with the company. Since joining the company in 1948, Neetz has held the posts of draftsman, junior engineer draftsman, outside plant engineer, district plant engineer and division outside plant engineer. He currently holds the position of assistant manager customer services (construction). Centel serves 183,000 telephones in the Des Plaines-Park Ridge area.

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PROGRESS

FNBOS opens Dempster Street office

Now that branch banking, at least on a limited scale, has come to Illinois, many banks have seized upon the new regulation to open facilities within the two mile radius of the main bank building allowed by the Illinois law makers.

Some have been placed in store fronts, shopping centers and super markets, determined primarily by current availability of space - others, like the First National Bank of Skokie, shown here just prior to its opening of their Dempster Street Office on Dec. 21, started from scratch to build a satellite facility designed from the ground up to serve as a convenient location for the modern banking needs of a particular community.

While their principal bank building is located at the very center of downtown Skokie on the corner of Lincoln and Oakton, where the bank was founded in 1907, the new Dempster Street office is situated on the main thoroughfare serving a large residential area of Skokie. The location, on the corner of Dempster st. and Keeler, was carefully selected to take advantage of existing traffic patterns, stop lights and proximity to the Edens Expressway one mile west of the new office.

It is a convenient location for persons on their way to work and is also handy for the housewife on her shopping trips.

It includes multiple lane drive-in tellers utilizing the most modern equipment available, and also has a spacious indoor lobby that gives the same bright and cheerful atmosphere utilized in the main FNBOS bank. Parking is readily accessible and the traffic hassle has been minimized by the location.



The recently opened Dempster Street Office of the First National Bank of Skokie, has been architecturally planned to blend with the residential landscape of the area it will serve. Stop lights make access and exit to the facility safe and convenient.



Spacious, comfortable surroundings are the key to the friendly atmosphere at the First National Bank of Skokie Dempster Street Office Lobby Tellers and Customer Service Areas.

John P. Keane, Jr., manager of the new First National Bank of Skokie Dempster Street Office,

has personally trained the hand picked staff of tellers and customer service officers to offer the convenient, friendly, competent service customers deserve and expect.

Cancer Society thanks Norwood Executive



Recently, Donald J. Babicz, Executive Vice President of Norwood Federal Savings and Loan Association, completed a successful American Cancer Society fund raising drive. Mr. Babicz has acted as northwest side Regional Chairman for the past four years. Seen here (right) with the organization's Regional General Chairman, Bernard Molay (left), Mr. Babicz was presented with a "job well done" plaque.

The bulk of funds collected in this region stays here for educational, service and research purposes and the rest is directed toward overall cancer research.

According to Mr. Babicz, "We think this type of community service sets Norwood Federal apart from its competition and we continually encourage all of our staff members to 'get involved.' It's one way we show appreciation to the many area residents who have supported us for the past 51 years."

In addition to Norwood Federal's main office at 5813 N. Milwaukee ave., Norwood operates three branches at 5415 W. Devon ave., Norwood operates three branches at 5414 W. Devon ave. and 6205 N. Northwest hwy. in Chicago and 980 N. Northwest hwy. in Park Ridge.

Retires from Skokie Trust



Sam Anatra worked in the lobby of the bank, providing assistance and information to the hundreds of customers who come there daily. He recently retired and is shown here being presented with a memento from the bank by LeRoy J. Plaziak, president.

Sam and his wife Betty Anatra live in Mt. Prospect.

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8 1/2	5 1/2	6	6 1/2	7 1/4					
1 MONTH	2 MONTH	3 MONTH	4 MONTH	5 MONTH	6 MONTH	8 MONTH	9 MONTH	ONE YEAR	
1 1/2	1 00	1 02 1/2	1 05	1 07 1/2	1 10	1 12 1/2	1 15	1 17 1/2	
AMERICAN COMMERCIAL PAPER								9AM GOLD PRICE	
30-59 DAYS		60-89 DAYS		90-179 DAYS		180-270 DAYS			
7 5/8	7 7/8	7 9/8	7 11/8	7 13/8	7 15/8	7 17/8	7 19/8		
		9 40	9 45	9 45					
		9 45	9 50	9 50					
COMMERCIAL PAPER				HIGH		LOW			
				9 37 1/2	9 37 1/2				
				9 50	9 50				
7 60	7 80	7 90	7 85						

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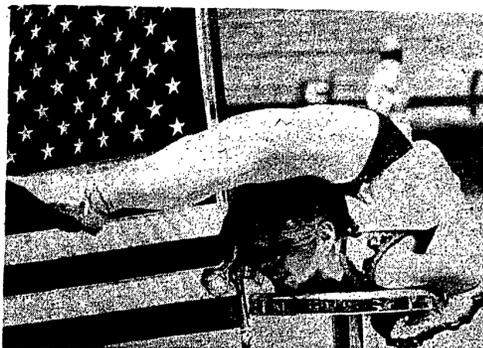
Niles Chamber Director

Phyllis Galanter, Vice President of Debbie Temps, the largest independent temporary service in the northwest suburbs, has been elected to serve a three-year term on the Board of Directors of the Niles Chamber of Commerce. Debbie Temps and their new division, Permanent People, have offices in Niles, Wheeling and Schaumburg.

PROGRESS UPDATE

DINING & ENTERTAINMENT

SJB's "Copacabana" star



St. John Brebeuf's FESTIVAL '79 showroom "COPACABANA" is presenting a star studded array of singers and dancers as well as comedy and specialty acts for your entertainment. As an added attraction the Copacabana Room will feature "IRIS", a beautiful and talented young lady who will dazzle you with her versatile routines.

Goodman School Theatre

A change in the schedule of the Goodman School Children's Theatre was announced today by Bella Itkin, Artistic Director of the Children's Theatre. The third show of the season, scheduled to

schedule change

run from March 18 through May 13, will be a presentation of a new script, "Dracula's Dilemma," written and directed by Dean Button. This replaces "Dracula's Treasure," the show originally scheduled for this time slot. For ticket information, call 443-3800; groups call 443-3843.

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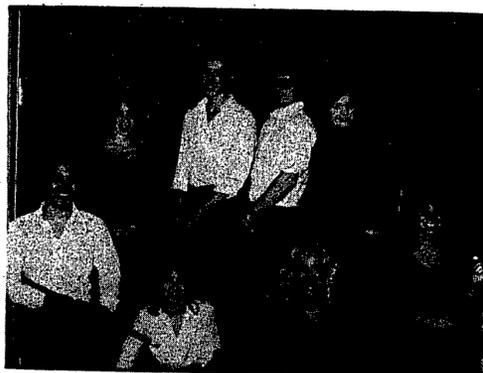
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"The Hobbit" returns to Mill Run

Beginning Saturday, Feb. 17, Mill Run Children's Theatre in Niles will present an encore engagement of their award-winning production, *The Hobbit*. Selected for a special honor by the 1978 Jefferson Awards Committee, *The Hobbit* is a delightful adaptation of J.R.R. Tolkien's classic novel that preceded "The Lord of the Rings" trilogy.

A Harry Lee Rogers production, this wonderful world of magical dragons, dwarves and goblins is sure to amaze audiences of all ages. Tickets for these 1 p.m. Saturday performances are \$3 and may be purchased at the box office prior to each show. Special discounts are available for groups of thirty or more when reservations are made in advance. For further information about *The Hobbit*, call the theatre at (312) 298-2333.

St. John Brebeuf Festival '79 performers



The ensemble singers and dancers of Festival '79 showroom 20th Century Presents "All That Jazz" are ready to entertain you on Feb. 16-17 and Feb. 23-24. The snow hasn't daunted their enthusiasm... the boundless energy, pep, vitality and talent of this group will surely delight the audience. Choreographer Nancy Balla has once again put together scintillating dance routines sure to have you "finger snapping" and "toe tapping". Showtime is 8 p.m. at St. John Brebeuf School, 8307 N. Harlem, Niles. Tickets are \$7 each and are available at the rectory or by calling 965-4959. Spend an evening of music and laughter - you'll be glad you did.

Show above (l-r): Venanzio Luz, Jr., Natalie Bavaro, Vintze Ladd, Richard Donzalski, Donna Socha, Gina Capiello, kneeling in front Laurie Capiello and Nancy Balla.

Male ballet troupe to perform in Skokie

Les Ballets Trockadero de Monte Carlo will arrive in Skokie on Sunday, Feb. 11. This highly acclaimed, all-male ballet troupe is presented by the Skokie Fine Arts Commission and will perform at the Niles West High School Auditorium, 5700 West Oakton st. in Skokie, at 7:30 p.m.

Although they have performed in all the major cities of the United States, this is their first appearance in the Chicago Metropolitan Area. Their travesties on the dance range from the classical "Swan Lake" through Balanchine ballets to the modern dances of Martha Graham and Jerome Robbins.

Through their satire and spoofs they communicate the funny side of the ballet, but underlying the "butonery" their skill and talents as ballet soloists and corps de ballet are evident. This is a rare opportunity for an evening of fun and entertainment. The "Tocks" with their affectionate but incisive satire of Terpsichore's art will appeal to all ballet lovers - and to those who aren't.

Tickets are \$7 and can be purchased at the box office on the evening of the performance after 6 p.m. For further information, call the Skokie Fine Arts Center at 677-5038 or 674-9210.

Special performance Niles West Concert Choir

A special performance of "How to Succeed in Business Without Really Trying" has been scheduled by the Chicagoland Theatrical Troupe for Sunday, Feb. 4 at North West Federal Savings Community Center, 4901 W. Irving Park rd., Chicago, at 2 p.m. Because of the recent snow storm all tickets for previous performances will be honored.

Tickets for the musical comedy spoof of big business are \$4 and may be obtained at any North West Federal office or may be purchased by mail from Chicagoland Theatrical Troupe, 8708 Ridgeway ave., Skokie, Ill. 60076.

Niles West high school will present its annual choir concert at 3:30 p.m. Feb. 3 in the school's auditorium, Oakton st. at Edens, Skokie.

The choir will be accompanied by a small baroque orchestra consisting of violinists Julian Arron, Russell Wishner, Lauren Davis and Pam Chev; violinist Ted Kaitruck and cellist Marcy Lerner. Katherine Groelling will accompany on the bass, Judi Zunamon on oboe, Charles Groelling on the bassoon and Susan Arron on the harpsichord. Hugh McGee will direct. Admission is free for students, \$1.50 for adults.

OCC 'Passages' series

"You Can Concentrate and Remember," part of the continuing Passages Through Life series sponsored by Community Outreach at Oakton Community College, meets Tuesday, Feb. 6, at 1 p.m. in Room 308, Building 3 at OCC, Oakton and Nagle, Morton Grove. Admission is free.

Ruth Sutow, instructor in the Reading Lab at OCC, will present a profitable session concerning strategies on concentration and remembering. Improved proficiency is guaranteed!

Passages Through Life is a weekly series of free films, lectures, and discussions dealing with the growth and development of the adult, beginning with middle. The programs are designed to stimulate and encourage reflection of the meaning of life and the changes which affect each of us.

For further information, call 967-5120, ext. 350.

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Ed Hanson's column will resume next week

Niles Art Guild demonstration



Vera Gavrilovic will present a soft sculpture fiber demonstration for the Niles Art Guild at the Niles Recreation Center, 7877 Milwaukee ave., at 8:30 Feb. 7, 1979. The public is welcome.

Oakton film society spring schedule

"Spring Delight," the theme of Oakton Community College Film Society's spring program, will feature a series of motion picture comedy classics on Friday nights through May 4.

"King of Hearts," scheduled for Friday, Feb. 2, is comical French import by Philippe De Brocca set in the time of World War I. The movie, featuring Allan Bates, recounts the adventures of an amiable Scot who is sent into a little French village to dismantle a booby trap left behind by the Germans.

A donation of 50 cents is requested of all OCC and MON-NACEP students; \$1 of others. Season passes are \$5 for students; \$10 for others.

The films included in the spring series are: "Start the Revolution Without Me," Feb. 9; "A Thousand Clowns," Feb. 16; "It's a Mad, Mad, Mad World," Feb. 23; "Some Like It Hot," March 2; "Minnie and Moskowitz," March 9; "A Hard Day's Night," March 16; "Little Big Man," March 23; "Take the Money and Run," March 30; "Where Does It Hurt," April 20; "The Last Detail," April 27 and "When Comedy Was King" and "Duck Soup," May 4.

"Rock Around The Clock"

"Rock Around The Clock" with the Tween Council of Mayer Kaplan Jewish Community Center, 5050 W. Church, Skokie, when it sponsors a Dance Marathon on Sunday, Feb. 18 from 1-5 p.m. Pre-registration is required. Dance as couples or as singles. Fees are \$2 per person or \$4 per couple to enter. Fees include official dance marathon T-shirt, food and staff supervision. Call Terri Esrig, 675-2200, ext. 230 for information.

Forum for women only

Mayer Kaplan JCC's Forum for Women Only, "Women's Corner," continues in February with Shirley Hurst, M.A., discussing "Friendship," on Wednesday, Feb. 14, from 1-2:30 p.m. Registration deadline is Feb. 7.

Ms. Hurst, whose degree is in counseling psychology, with post graduate work at the Institute of Psychoanalysis, currently teaches at the College of Lake County.

She consults on child abuse cases with particular focus on single parents, widows and families in transition. Fees per session are, members -\$2, non-members -\$3.50.

For registration and information, call the Adult Services Department, 675-2200, ext. 202 or 217.

Travel and adventure

"Afghanistan—Crossroads of Conquest" will be featured in MONNACEP's Travel and Adventure series at Maine East High School auditorium, Dempster and Potter, Park Ridge, Wednesday, Feb. 7 at 8 p.m.

Arthur C. Twomey, a veteran of 34 expeditions to faraway places, will present his documentary film about the little known but intensely interesting country of Afghanistan. Tickets for "Afghanistan" are \$2.

Divorce class

About 60% of all marriages end in divorce. Learn how to cope with the aftermath. The adult education section of Northeastern Illinois University is offering a class entitled Divorce, practical advice on how to deal with the difficulties resulting from the divorce process. The class begins Thursday, Feb. 8 from 8-9:30 p.m. and continues for six weeks. The cost is \$25. Call Northeastern's Office of Continuing Education at 583-4050, ext. 392 for further information.

Maine East seniors to Washington, D.C.

Maine East will participate in a unique government study program in Washington, D.C. by sending two student representatives to attend the 1979 Presidential Classroom for Young Americans. Pam Einspar and Mark Steinke, both of Niles, will represent Maine East and Illinois as members of the Classroom's National Student Body. The two will leave for Washington, D.C. Feb. 3 and return home Feb. 10.

During the intensive one-week program, Pam and Mark will join 400 other high school students from across the nation and overseas in an in-depth study of government and politics through direct contact with government leaders and Washington observers. Students attend formal seminars at which national decision-makers discuss the numerous operations and responsibilities of the federal government.

East seminar is followed by a question and answer period in which students are free to challenge or weigh the point of

view presented. Smaller, post seminar discussion groups and "tie together" sessions give the students an opportunity to evaluate what they have heard and make an informed judgment on the realities of the exercise of power in our modern democratic system.

Both Maine East seniors are active in Student Council: Pam is Council president and Mark has been involved with Council activities since his freshman year. In fact, this year he was co-chairman of Homecoming '78. Besides serving as Student Council president, Pam was choreographer for V-Show '78, and next fall she plans to attend Illinois State to major in special education. Mark plans to major in law/public administration at either St. Mary's or Spring Hill College.

The goal of the program is to foster leadership potential and civic responsibility among the student leaders by exposing them to the dynamics of our democratic system at its nucleus - Washington, D.C.

Park classes rescheduled

Winter Recreation Classes scheduled to begin the week of Jan. 29 thru Feb. 2 at Skokie Park District's Recreation Centers and at school locations have been postponed one week.

Due to adverse weather conditions, registration for all classes will remain open thru Friday, Feb. 2. Registration is accepted from 9 a.m. to noon and from 1 p.m. to 5 p.m. at Laramie Recreation Center, 5251 Sherwin and Oakton Recreation Center, 4701 Oakton st. At Devonshire Center, 4400 Grove st., registration is accepted from 9 a.m. to 5 p.m. Monday thru Friday; from 7:30 to 9 p.m. Monday, Wednesday and Friday evening and from 9 a.m. to 11:30 a.m. on Saturdays.

Most programs will now begin the week of Feb. 5 thru 9 at Devonshire Recreation Center, Laramie Recreation Center and Oakton Recreation Center and at

Hockey games

Friday, Feb. 2 is a big night for hockey fans at Skokie Park District's indoor ice rink, The Skatium, 9300 N. Bronx.

Two hockey games, one high school and one college game, can be seen for one admission fee. Beginning at 7 p.m., St. Charles High School will play New Trier High School. At 8:30 p.m., the University of Illinois, number three rank in Division 2 of the NCAA, will challenge Miami of Ohio.

Admission to the games is \$2.50 for adults and \$1.50 for students, children and Senior Citizens.

Due to the scheduling of these two outstanding games, public ice skating will be held from 5:30 to 7 p.m. on the main rink and from 6:30 to 8 p.m. on the Studio Rink. Admission to public skating is \$2 for adults and \$1.50 for children.

THE BACK ROOM

of the Hi-way club
7620 N. MILWAUKEE
965-9810
USE SIDE ENTRANCE IN PARKING LOT

Special of the Week

VEAL PARMIGIANA
\$3.95
COMPLETE DINNER OF QUALITY CUISINE
DINNERS - MON. thru SAT. 5 to 12 SUNDAY 3 to 9 P.M.

HOWARD JOHNSON'S

Wednesday and Friday
FRIED CLAMS -OR- FRIED FLOUNDER
\$2.99
All You May Eat
CALDWELL & TOUHY NILES

BEAM 'N' BARREL

Complete Dinner Specials

LOBSTER SPECIAL	\$7.50
1/2 BAKED CHICKEN	\$4.95
FULL SLAB B-B-Q RIBS	\$7.50
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HANDYMAN Needs jobs, you name it, I do it. 965-6415

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REAL ESTATE OFFICE Fully equipped and established, including MAP membership and network suburban Multiple. Present volume exceeds \$200,000, commission, income. \$1,000 each. Offices located in Arlington Hts. and Wheeling. Liberal terms to qualified individual. Contact Robert Kala CIRCLE AMERICA/REAL ESTATE 334-5388

FURNITURE

3 tables-pumice. Lamp table, 36" round cocktail table and end table. \$258. 966-6457 after 6 P.M. 285/2-15

Maple curio cabinet. \$275. 965-6457 after 6 P.M. 287/2-15

98" living room couch-gold floral-2 yrs. old. \$475. 966-6457 after 6 P.M. 284/2-15

7 pc. lined oak dining room set. Excellent cond. \$475.00. 966-6457 after 6 P.M. 284-2-15

Kitchen set, 2 matching chairs, 2 non-matching chairs. \$35.00 or best offer. 682-3229

2 snow tires (used only one year). HIK70-15. \$45.00. 967-5708 289/3-4

Jordan bumper pool table 54"x36", 2 cue sticks & balls. Good condition. \$35.00. 966-2386 274/3-4

36" avocado range, thermal burner-automatic elec. clock timer, self clean oven-good cond. \$250. or best offer. 967-5708 290/3-15

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1974 Starcraft snowmobile. 400cc. low mil., new belt, newly tuned. Incl. all-terrain single-place trailer. Asking \$550.00. 965-7071 after 5pm

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Antique "White" sewing machine. Working condition. \$50.00 or best offer. 965-8246 251/3-4

Ski boots-Nordica "Comet". Exc. cond. Size 11 1/4. Asking \$70.00. 965-7071 after 5:00 P.M.

Wards gas dryer, copper tone, \$50.00. Maytag washer, needs work, \$25.00; built-in kitchen side dishwasher, needs work \$25.00. 965-6876

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NICE PETS FOR ADOPTION TO APPROVED HOMES Hrs. 1-5 P.M. - 7 days a week. Receiving animals 7-5 weekdays 7-1 Saturday and Sunday. Closed all legal holidays.

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4 1/2' Boa Constrictor snake, accessories plus cage. Excel. health. Beautiful colors. \$125.00 for all, or best offer. 965-8246. 157/3-8

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Retail store 4300 sq. ft., also store 2900 sq. ft. RANCH MART SHOPPING PLAZA 498-1911

HELP WANTED

WAITRESSES Part Time Days Full Time Nights COOKS Part Time Nights Experience Necessary Hospitalization, Vacation Pay Apply Within GROUND ROUND 6801 W. Dempster

RN'S-LPN'S-NURSES AIDES Long established non-profit home for aging. Excellent working conditions, competitive salary with many benefits. Come see for yourself. For Appointment Call 631-4828 Between 9A.M.-2P.M. NORWOOD PARK HOME 6816 N. Niles

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Permanent position in pleasant, modern offices for experienced person with good typing skills. If you cannot work full time, we will consider qualified person 4 full days weekly or 9 to 3:30 daily. Comprehensive hospitalization/Dental/Life insurance and profit sharing.

PHONE RITA MEYERS 965-8900 ALPHATYPE CORPORATION 7711 N. Marquette-Niles (Nichey Branch & Lehigh) an equal opportunity employer M/F

SECRETARY We are seeking a candidate with excellent secretarial skills, shorthand and dictaphone required. This position calls for a well organized, efficient person able to assume a wide range of duties.

You will work in a pleasant atmosphere at our new facility. We are an employee oriented firm and offer a fine starting salary plus excellent benefits.

We are located in Bannockburn at Highway 22 and the Tri State Tollway. For information and interview call Dennis Haskett, 965-5500 at FMC Corporation, Construction Equipment Distribution Operation, 2800 Lakeside Drive, Bannockburn, Illinois 60015.

Due to major expansion and promotions, we are in need of the following individuals: SECRETARIES TELLERS

Excellent starting wages, fringe benefits include vacation, profit sharing, Insurance and Career Apparel. Branches in Glenview, Highland Park and Wheeling. For immediate interview call DEBBIE LEVINE 729-0900 GLENVIEW GUARANTY SAVINGS & LOAN ASSOC. 990 RIVER DRIVE, GLENVIEW Equal opportunity employer M/F

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We have immediate openings: SECRETARY In our Marketing Department good typing & dictaphone required.

GENERAL CLERK Entry level light typing & figure work. OFFSET DUPLICATOR OPERATOR Must operate A. B. Dick 350 & 360 one color.

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We offer excellent starting wages commensurate with ability and experience plus one of the finest company paid benefit programs. Call Helmut Springer-282-6600

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WORK PART TIME EARN TOP SALARY PAID VACATIONS BONUS HOLIDAY PAY BLUE CROSS FREE TRAINING AND MORE!

Come in and let us try to find a position that's just right for YOU! CALL LOIS-966-1400 DEBBIE TEMPS

7900 N. Milwaukee, Niles 95 S. Milwaukee, Wheeling 105 S. Roselle, Schaumburg

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Experience on posting machine as well as data processing. Very good opportunity in well established Savings & Loan Association in Niles. Good benefits.

CALL PERSONNEL MANAGER 772-3600 equal opportunity employer m/f

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We offer an Attractive Starting Salary with Excellent Company Paid Benefits. Call Barbara Brennan-282-6600

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We have several openings in our word processing center for excellent typist. Candidates will be trained on our sophisticated word processing equipment and will be acquiring a skill at the same time. Our company offers good job security, promotion possibilities and excellent company paid benefits. If you are interested in a challenging position with good potentials please call.

For Appointment Please Call 693-5300 ext. 210 CENTRAL STATES 8550 W. Bryn Mawr, Chgo., Ill. equal opportunity employer

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English speaking man needed for laundry in non-profit home for aging. Excellent working conditions, good salary with many benefits. For appointment call 631-4856 between 9AM-4PM NORWOOD PARK HOME 6816 N. Niles

RECEPTIONIST 850-4750 Ability to deal with people CALL TONY 892-6740 ACCURATE PERSONNEL 13. Fairview Downtown Park Ridge (1/2 blk. S. of NW train station)

RESTAURANT HELP 1st & 3rd Shift *WAITERS *DISHWASHERS *WAITRESSES *COOKS We have immediate opening for the above positions. If you are people oriented, hard workers, we can offer an excellent starting salary, and benefits, paid vacation after 1 yr. of employment plus life and health insurance. Full & part time help available. Meals and uniforms will be furnished. Complete training program and opportunity for advancement. If you are interested in joining our team Call: 724-6007 SAMPO's 1913 Waukegan Rd. Glenview, Ill.

TEACHER For Day Care Centers \$3.75 Per Hour GLENVIEW 729-4433 WHEELING 537-4466 PART TIME HOMEMAKERS Part time position now available working in our office. No experience necessary. Paid training, good salary plus benefits. CALL 647-7900 KAY PARR, For Appt. RCA SERVICE CORP. an equal opportunity employer m/f

RN'S-NIGHTS We need 'night person'. Registered nurses to complete our newly improved patient care team. Our nurse/patient ratio has been improved and new consultants have been added. If you can work from 2 to 5 nights per week, we would like to talk to you about joining our quality long term care staff. Phone 676-4800 Old Orchard Manor 4660 Old Orchard Rd. Skokie

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HELP WANTED

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729-3232

Equal Opportunity Employer

THINK OF YOUR FUTURE! WE ARE!

Whether you are looking for your first job or returning to the business world, you'll be interested in learning about the many opportunities and benefits we offer. If you are alert, dependable and looking for a company that likes to promote from within, you may want to consider one of our openings in our Des Plaines office.

FILE CLERK

You will enjoy working in our pleasant surroundings among friendly people. Conveniently near NW train. Hours 8:30AM to 4:45PM.

For appointment 286-8881

JAN RACHMACEJ

LIBERTY MUTUAL INSURANCE CO.

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A division of CBS, Inc. has openings for cashiers. Full time permanent positions. Qualified applicants will be outgoing and able to handle a busy sales counter. Bank or finance experience helpful. Must be able to work evenings and weekends.

We provide excellent salaries and full company benefits. Interested candidates reply to:

Paul Harris
AT: 773-3550
ON: Monday, Feb. 5th
10am to 2pm
Men and Women Applicants of all Races Desired.

COUNSELORS

Excellent opportunities currently exist for several persons seeking Full Time work that offers challenge with career potential. Candidate must be able to communicate well with people and have a pleasant personality. WE WILL TRAIN. Apply in person or call:

UNITY SAVINGS

386-2888
5361 Golf Rd.
Niles, IL

Equal Opportunity Employer M/F

●WAITRESSES
●WAITERS
Dining Room & Cocktails
Exp. preferred, but will train.
Lunch & Dinner
DAY/NITES
Apply in person or call
647-6281

LUM'S RESTAURANT
6701 W. Touhy Ave., Niles

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Immediate opening for an individual with experience in Supervision and Janitorial field. Hours 9:30PM to 6:00AM at O'Hare Airport.

Rewarding salary and excellent company benefits. To schedule your interview:
Dial Georgianna at
C-O-N-C-E-R-N
Lien Services
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HELP WANTED

FOREMEN

We're a leading manufacturer of aerosol and liquid products for home and personal use. We have a special opportunity for career minded Foremen.

Basic responsibilities include maintaining the operation of our assembly line to insure continuous production flow. Some experience desired, but mechanical talents and the ability to learn are equally important.

Excellent starting rate, overtime potential and an outstanding benefit package including medical and dental plan! Call 775-7700 for an interview or apply in person.

THE BARR COMPANY
6100 W. Howard St.
Niles, Illinois

an equal opportunity employer m/f

MAIL ROOM

Need Reliable Man for misc. duties, do messenger work. Must be able to drive. Benefits include life insurance, hospitalization, two weeks vacation first year. Please contact:

Mr. Tombrook 824-8181

THE DES PLAINES BANK
1223 Oakton St. Des Plaines

PAYROLL/ ACCOUNTS PAYABLE

Full Time
8:00 A.M.-5:00 P.M.

Call HANK or CARMEN
965-8300

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Part Time
7A.M. to 11 A.M.
MONDAY THRU FRIDAY
Must be dependable.
Permanent position.
APPLY TO CONNIE
HOLIDAY CLEANERS
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needed for Commercial Lending Department. Typing of 60 wpm required. SHORTHAND NOT REQUIRED. You will be trained in various duties in the lending area.

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RADIO SHACK
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HELP WANTED

CASHIER SALAD MAKERS

Monday Thru Friday
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CRANE PACKING COMPANY

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Electrician

PLANT ELECTRICIAN

Excellent opening now exists for a person with 3 years minimum plant electrical experience. This opportunity is on our 1st shift and provides a starting wage (up to \$8.39 per hour) plus overtime.

Ideal candidate will be fixing magnetic control circuits on a wide variety of machines. Also must be familiar with power and motor wiring.

Our benefit program is superior and we provide an excellent working environment.

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Work In Crews
Near Your Home
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Des Plaines area office, equipment control for large container-ship company. Requires good telephone communication and ability to learn.

Call CATHY
298-4700
for appointment

COUNTER PERSON

FULL TIME 7AM-3PM
For dry cleaners, some sewing needed but not necessary.
Good Salary

Call 647-8864

DELIVERY MEN

Pizza delivery men needed, must have own car, 16 yrs. or older, will train, excellent pay.

CALL 299-1022

ASK FOR SAM OR ROGER
PINOCCHIO PIZZA
9700 N. MILWAUKEE

GENERAL FACTORY

Positions Open
*Shipping Clerk, exper.
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Free insurance, paid holidays and vacations.

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Wheeling 541-4511

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WANT ADS

HELP WANTED

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2nd Shift
System 3 Model 15D. Growing Northbrook Hospital Supply firm has opening for an ambitious individual capable of management. Department consists of 6 people.

Ed Becker
8am-5pm
291-2030

MEDLINE INDUSTRIES
1825 Shermer Rd.
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*LICENSED NURSES *REHAB NURSES

Immediate positions. Full time permanent work. Congenial co-workers. Top salary. Apply:

PLAZA NURSING CENTER
Niles, Illinois
867-7000

FULL TIME AUTO MECHANIC
Paid Vacation & Holidays
YO 6-8892
MIKE'S UNION OIL
9201 Waukegan Rd.

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HELP WANTED

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Experienced for rubber stamping shop.

CALL STAN
541-4724

GENERAL OFFICE
Glenview Office

Our nationwide firm has permanent openings for part time individuals in our north suburban office, 20 to 30 hours per week (flexible hours). Pleasing phone voice and good math aptitude required; typing optional.

439-7892

equal opportunity employer m/f

GROUND ROUND HAS OPENINGS FOR: COOKS

Full Time Evenings
We offer excellent starting salary. Apply

GROUND ROUND RESTAURANT
6750 N. Lincoln
679-9542

HELP WANTED

FOOD SERVICE

THINK AHEAD
Supplement Your Family Income By Joining Our FOOD SERVICE STAFF \$3.50/Hr
No previous experience is required as we will train you for this permanent position in our employee cafeterias.

Call Personnel 235-9100

PART TIME INSTRUCTOR

wanted for mornings in suburban health club. Please contact

NANCY OR SUE
965-1033

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The first mail-order house was founded in 1872 in a 12' by 14' room on North Clark Street in Chicago by Aaron Montgomery Ward. His first catalog was only a simple single-sheet price list without illustrations of the merchandise.



2 WAYS TO ADVERTISE IN THE BUGLE BARGAIN BARN YOUR CHOICE

PLAN 1 ADVERTISE FREE-PAY ONLY IF YOU SELL

Your ad will be printed FREE. Commission is expected when your item is disposed of. Items accepted on a commission basis run 6 weeks or until sold. If not sold there will be no charge. Please notify us 966-3900 when your item is sold so that your ad can be cancelled. Full commission is due even if the item is sold through another source or it is no longer available. Ads cannot be placed by phone.

Advertised Price of Your Item	Our Commission
\$0.00 - \$15.00	\$3.00
\$15.01 - \$25.00	4.00
\$25.01 - \$50.00	5.00
\$50.01 - \$100.00	6.00
\$100.01 - \$250.00	7.00
\$250.01 - 600.00	8.00

Over \$600 2% to maximum \$30. The commission is based on the advertised price (not the selling price).

PLAN 2 PRE-PAID \$200 FOR 1 WEEK ADVERTISING

Enclose \$2.00 for each item to be advertised. Your ad will run for 1 week. Mail ads together with remittance to The Bugle Bargain Barn. Sorry, no prepaid ads will be accepted by telephone. Sorry, no returns. Ads may also be brought into the office at 8746 Shermer Road, Niles.

NOTICE

Ads listed under these classifications must be pre-paid at \$2.00 per week for 15 words or less. Add 25 cents for additional 5 words.

HOME FURNISHINGS PETS
SPORTING GOODS SWAPS & TRADES
AUTOMOBILES GARAGE SALES
MISCELLANEOUS

The Bugle Bargain Barn, 8746 Shermer Road, Niles, Ill. 60648

Please publish my ad(s) as listed below. I have priced each item (1 item per ad. This is not a commercial listing advertise by method 1 2 One plan per ad blank

ITEM _____ Price _____ Phone _____

ITEM _____ Price _____ Phone _____

ADVERTISING AGREEMENT
Your Name _____
Address _____
City _____ State _____ Zip _____
I have read the advertising agreement and agree to its terms.
Signature _____

The Bugle Bargain Barn will publish your ad according to Plan 1 or Plan 2 above. The classified section of The Bugle Bargain Barn is for the use of private individuals only. No dealers please. Asking price must accompany each item. Each item is to be listed separately or as sets of pairs, etc. It is understood that you will notify The Bugle Bargain Barn as soon as you get results so that the ad may be taken out. The Bugle Bargain Barn and its staff will not be held responsible for typographical errors or misinterpretation of advertisers copy. Ads must be in our office by Monday, 5 p.m. to be published in the following Thursday Bugle Bargain Barn

Business Directory

IMMEDIATE PRINTING

48 HOUR SERVICE
• LETTERHEADS
• ENVELOPES
• BUSINESS CARDS
• FLYERS
• BULLETINS
• WEDDING INVITATIONS
• BUSINESS FORMS

965-3900

IMMEDIATE PRINTING CO.

6110 DEMPSTER
MORTON GROVE, ILL.

DON'T WAIT!
DO IT NOW
AND SAVE!
CALL
966-3900
TO PLACE YOUR BUSINESS AD

Your friendly neighborhood good neighbor.

Maybe you're one of those people who thinks of The American Red Cross only when you see a news report of a flood or hurricane on TV. And it's true—we're there. In hours. Giving aid. And comfort. And supplying the necessities of life. All as a gift from You—the American people. But the other things we do are just as important, if not so spectacular. And they happen right in your own home town. The truth of the matter is Red Cross is what you need it to be. Wherever you live. Whoever you are. That's why you find us doing different things in different home towns. We teach blind kids to swim in some places. Or make sure ghetto youngsters have ice skates. Or teach baby care to deal mothers. Or help out with drug programs. You name it. We do it. Whatever a community needs, is what Red Cross needs to do. So, in a very real sense, you are Red Cross. And Red Cross is you. And helping the Red Cross is very like helping yourself!

Eye Emergencies

In an emergency, a little foresight can save the sight of someone in your family. The National Society for the Prevention of Blindness, now celebrating its 70th anniversary, suggests you keep the following ideas in your mind's eye:

- All name brands
- All textures

Padding & Installation Available
Also Draperies
and Armstrong
Solarian
FAIR PRICES
COMPARE-THEN SEE US!

Shop At Home Service
Call 692-4176
Call 282-8575

Never rub an eye with something in it. Instead, lift the upper eyelid outward and down over the lower lid and let tears wash out the dirt. If they don't, see a doctor.

For a free booklet on eye care, write your state Prevention of Blindness Society, or the National Society for the Prevention of Blindness, 79 Madison Ave., N.Y., N.Y. 10016.

FRANK J. TURK & SONS, INC.



●AIR CONDITIONING
●SHEET METAL
●HEATING
647-9612
7136 TOUHY AVE.
NILES, ILL. 60648

NEWSPAPERS

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Niles Park Candidates

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

Beusse moved to Niles in September, 1954, with his wife and daughter and a son was born a month later. Employed for 36 years at Teletype Corp. as a mechanical engineer, he served 2 years with the U.S. Navy Seabees during World War II.

The former commissioner said he became involved in recreation through kids; beginning as a manager for the Niles Baseball League in 1963 and working up to baseball commissioner.

He is credited with formation of the Niles Hockey League, Tee Ball (a baseball training program for youngsters), softball

for girls, the Park District Olympics, Niles fishing derby and floor hockey.

Referring to the Niles Courtesy bus system as the "greatest thing in Niles", Beusse said he initiated the first bus service thru the park. Shortly after becoming commissioner he went out to look at buses and with the aid of former Comr. Wm. Keener and the Park Director, the Park District purchased the first 2 buses.

"The service was intended to bring all the parks closer," noted Beusse, "and was successful, so much so that the senior citizens wanted to use them for transpor-

tation from the Huntington to shopping centers, etc. We could not subsidize the service with tax monies and a year and a half later, the village took over the buses, expanding the system with federal grants."

Beusse said he would base his campaign on experience as past park commissioner and would welcome the opportunity to serve his community again.

"It can be the best park district in the country and I'd like to see it moving and aggressive ..."

"If people want my experience I want their vote."

Present park programs are ex-

cellent he noted. While vandalism is not a major crisis at this point, he supports the Ranger Patrol now in existence. "It is needed to keep the parks under surveillance," a supervision he had hoped would be undertaken by Niles police.

Beusse is an elected school board member of St. John Brebeuf School, treasurer and 15-year member of the Niles Lions Club, recording secretary of the Knights of Columbus and a member of the Niles Hockey League.

Mary Marusek, 36, has 3 children and has lived in Niles

with her husband for the past 12 years. Past president and member of the Morton Grove-Niles League of Women Voters she holds a degree in education and is a pre-school teacher in Glenview. She is a member of Niles Community Church and member of the Oakton Community College Advisory Committee.

In seeking election to a full term Marusek said, "I believe I can be an effective member on the park board. I have learned much in the 8 months I have served as commissioner ... that knowledge plus a good working

Continued on Page 39

Niles Park candidates

Continued from Page 38

knowledge of the community make me an effective board member."

As for goals Marusek said, "This is a very critical time. The Park District has expanded tremendously since its inception. At this stage the park is not growing as it has in the past," she observed, and "it's time to look around and evaluate what we have, in programs and in parks."

For one thing she noted, "I'd like to see a concentration toward making our parks more attractive. A park should be more than just playground equipment and a building. It should be a pleasant place in which to sit and relax."

She noted also a specific interest in sports programs for young girls. As chairperson of the park board budget committee, Marusek has become deeply interested and knowledgeable in park finances. She hopes that a few of her recommendations will be put to use this summer.

Preston, 31, moved into Niles with her husband 3 1/2 years ago. She has a bachelor's degree in physical education, holds a master's degree in special education and presently teaches 6th grade in Chicago to orthopedically handicapped children.

Her experience on the board the past 8 months said the Chicago school teacher has given her knowledge of "how the park district works ... I believe the park is run competently and would like to see this continue." However, she noted, "the citizenry of Niles are not as familiar with park district programs as they might be."

Preston intends to campaign on her extensive background and experience in education but has not yet decided whether to run as an independent.

She is presently the chairperson of the Citizen's Awareness Committee and is delegate to the Maine-Niles Association of Special Recreation.

While she is precinct captain and recording secretary for the Maine Township Regular Democratic organization, Preston said she foresees "no

conflict between her fulltime position and political involvement with responsibilities to the park board "if elected to a full term."

Heinen, 38, has lived with her husband in Niles 14 years. A law clerk in a Chicago Loop law firm for the past 11 years, she is an active fundraiser with St. John Brebeuf Church where she runs the Bingo games and has been involved with the Festival for the past 10 years.

"I feel I can do something for the parks," she said. The programs are fine but "I would like to improve the parks by making them more decent for people to enjoy."

Some parks were in bad shape she noted having already "been approached by citizens regarding the building at Oakton Manor Park ... improvements and security of all parks are needed."

Heinen said she feels capable of any responsibilities set for her on the Park Board if elected.

A precinct captain for 5 years in the Maine Township Regular Democratic organization, she decided to run for the park board seat while involved in dispensing petitions for trustee elections. "I'm well known in the village and am as good as the next candidate."

Safety hints

The Chicago Motor Club cautions drivers to allow for adverse weather conditions when planning winter travel. When snow, freezing rain or ice is present, the sensible driver will reduce his speed according to conditions and will allow himself more time to get to his destination.

MG Historical . . .

Continued from MGP.1 Morton Grove.

Mrs. Evelyn Permer is chairlady for this winter affair with the Valentine Theme. Assisting her is Mrs. Priscilla Godemann, who is handling the sale of the Card Party tickets at \$1.50 each. Also assisting is Mrs. Phillis Olsen, who is selling the Raffle Cards. At a cost of five chances for a dollar, the SOCIETY is raffling a Liquor Hamper, a Grocery Basket, a \$25 Savings Bond, and a blanket.

There will be numberless door prizes and the very popular 25¢ Pick-A-Heart Game, as well as some additional raffles. Card games and Bunco will be played, or bring your favorite game. The bar will be operating and there will be cake and coffee for refreshments at the end of the evening.

The public is invited to attend this festive occasion. There is plenty of free parking on the premises.

Orchard Center . . .

Continued from Page 1

Junior high school students as they enter high school, at the Fairview School PTA meeting on Wednesday, Feb. 27 at 8 p.m. with John Bozeday and Elaine Muchin as the speakers.

A program on Drugs and Alcohol will be the subject of the Lincoln Junior High PTA meeting on Feb. 27, with Dan Thomas of Orchard Mental Health Center.

If you are interested in any topic related to stress, depression, changing roles of men and women, etc., and would like some help in planning or presenting educational material for programming, call Olga Kreisberg, 967-7300.

Oakton . . .

Continued from Page 1

While Oakton is disappointed about the unavailability of Niles North High School, Bruce Friedman, Chairman of the Oakton Board of Trustees, said that the effort necessary in pursuing the possible purchase of these facilities was worthwhile. He noted that acquiring Niles North would have conserved state and local funds and would have been an overall educational advantage to the community.

Friedman stated the college officials welcomed the opportunity to proceed with completion of the basic facilities of the permanent campus of the college.

New MG Party . . .

Continued from MGP.1

The Police and Fire Commission; Nathan G. Brenner, attorney and former village prosecutor; Charles N. Anderson, phone company executive and former Township Supervisor and Joseph R. Hedrick, computer analyst and leader in neighborhood opposition to locating a new police and administration building in the middle of a residential neighborhood.

The committee thanked member of the public works, police and fire departments for their splendid efforts in maintaining the usual high level response to the recent snowstorm emergency, noting that all department heads and most members were hired and trained under previous administrations.

The committee questions whether the collapse of the public works garage could have been anticipated by the administration. A Partial collapse of the roof last year should have warned of impending danger according to the Better Government Committee.

Committee members mirror public concern over the wasteful spending of the current administration group, noting that even though Trustee Ron Henrici and others have secured large outside grants, the village coffers are nearly empty due to excessive spending, and that Action Party insiders are predicting the imposition of a utility tax on every telephone, electric and gas user in Morton Grove. The committee noted that when Action Party took office in 1977, there was a cash surplus of \$250,000 in the treasury and question why this cash reserve has not been kept intact to meet the current cost of snow removal.

Klein promised new, "businesslike, cost-conscious solutions to problems affecting the village" and urges residents and taxpayers to come and voice their concerns at Mansfield Park Field House on Sunday, Feb. 4 at 4 p.m.

VFW annual beer bust

Saturday night, Feb. 3, marks the 19th Annual Beer Bust to be presented by Skokie Valley Post No. 3854 of the Veterans of Foreign Wars and its Ladies Auxiliary to support the Post's Honor Guard. Doors will open at 6:30 p.m. The ticket price includes a bratwurst and sauerkraut dinner, unlimited free beer and an evening of dancing to the music of Ed Kiesler and the Velvetones. Cocktails will be available at a cash bar.

Graduates . . .

Cont'd from Skokie-L'wood P.1 Levine, Diane Lovitt, Cindy March, John Martin, Phil Martini, Julie A. Miller, Richard Miller, Ronald Nagel, Colette Purcell, Sharyle Purvin, Cindy Reich, Marcy Ross, Randi Siegel, Ivy Sirt, Sharon Speigel, Karen Stein, Linda Sudendorf, Diane Uhle, Rene Vasquez, Rhonda Vowell, Ariene Weinberg, Mickie Weiss, Lisa Wolff, Ivy Zekelman, Marla Zimber and Brian Zolin.

Some of the students will take part in an informal graduation ceremony on Feb. 15 at 4 p.m. in the Easthi Student Lounge. Diplomas will be awarded at that time and refreshments will be served to the graduates and their parents who choose to attend. Others have opted to take part in the formal graduation ceremony in June and will receive their diplomas at that time.

From the LEFT HAND

Continued from Page 1

mates were during the Great Snow of '79. Many people have called village offices, concerned about the grass under the snow. Their crops are dying and it's too expensive to buy a joint somewhere else. Some have suggested the water pipes could collapse from the snow burden. Reports filtered into the village hall that some residents suggested buckets of snow might be tossed down toilets to help "relieve" the mountains of snow which lay above ground. (Do mountains need "relief" too?) Other lunatics would like to see the village use box cars to carry the snow out of town. This was vetoed due to the huge expense of laying 90,000 miles of new rail track throughout Niles' residential streets.

Keepers of the \$\$\$ might like to know snow-related problems are costing Niles about \$8,000 a day. This includes regular village employee salaries, as well as the cost for rental of outside equipment.

\$\$\$watchers might also like to kick around other figures. Niles receives 3.3 million dollars annually from its 1% sales tax rebate from retail stores. This figure represents sales in Niles of \$330,000,000 annually. Averaging that figure for one week sales would be about \$6,000,000. If business decreased 25% during the Big Snow that would mean weekly loss to businessmen of \$1,500,000. Add the many hours of lost time to hourly workers, the cancellation of orders normally earmarked for delivery during the past month and the figure could well double the retail estimate combining commercial and employee interests in Niles.

While some of the meaner people have been casting evil eyes at their neighbors during this period, there is an omen of better things to come. Niles has begun pot-hole filling local streets, a sure sign spring is not far behind. But I can hear many of the natives asking out loud, "Behind what?"

Weather causes delay in park district programs!!!

Due to the bad weather the Morton Grove Park District has delayed its second session programs.

Registrations will be extended until Thursday, Feb. 15 at 5 p.m. Also for your added convenience, the Administration Office will be open Saturdays from 9 a.m. to 12 noon until Saturday, Feb. 10. For information on dates, fees, classes call the Park District Office at 965-1200. Classes will not begin until the week of Feb. 19.

Niles Courtesy bus resumes operation

The Niles Courtesy bus system is back in full time operation and will continue as long as weather permits.

Information

For the convenience of its clientele, the Morton Grove Park District has installed an Information Hot Line. General information concerning offerings and registration dates, as well as announcements of program cancellations due to bad weather may be obtained by calling 966-3075.

The MARVEL INN

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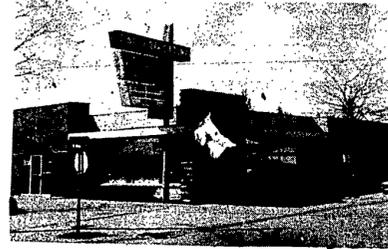
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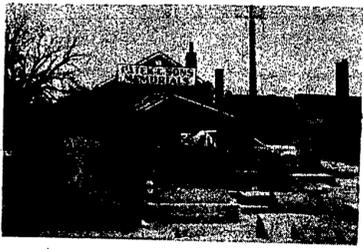
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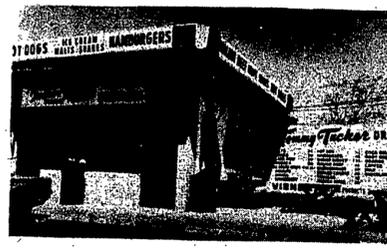
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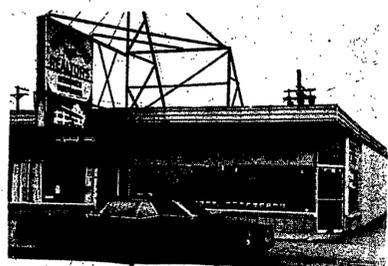
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