President Breitman works on committee re-structuring

New state laws expand park property leasing

District 219 approves contract bids

NILES 4th of July Celebration

Bank robber admits eight holdups

Board approves hike in Culver addition cost
Register for an Emeritus Walking Class

BY JEFFREY CARNELLA
Special to The Bugle

Edward Jones: Why we don't identify specific mutual funds

I am sometimes asked why I don't identify specific mutual funds. The reason is that, as a financial advisor, I believe it is more important to focus on helping you achieve your financial goals than to focus on the specific investments that may help you meet those goals.

In my practice, I work with clients who have a wide range of financial goals, from saving for retirement to funding a child's education to planning for a vacation. Each client has unique needs and circumstances that must be taken into account when selecting investments.

While I can certainly provide you with general recommendations for types of mutual funds that may be appropriate for your goals, I don't usually recommend specific funds. The reasons for this are as follows:

1. I don't want to put my clients in a position where they feel pressured to chase performance. The market is inherently unpredictable, and any investment strategy carries some level of risk.
2. By not focusing on specific funds, I can avoid conflicts of interest that might arise if I were to promote or recommend specific products.
3. I believe in the value of diversification. By investing in a variety of mutual funds, you can spread your risk and potentially increase your long-term returns.

I hope this explanation helps you understand why I don't recommend specific mutual funds. If you have any questions or would like to discuss your financial goals further, please don't hesitate to contact me.

Niles West teacher wins award

Hello, Remember Me?

Several people call Old Glory, whom they see on the flag draped over a building, the Flag. That's fine. It's really just a blanket to some. But none of these people have ever thought about the story behind the flag. It's a true story, there's a story behind the flag.

I imagine some time ago people found out that the fabric was made of canvas and cotton, and suddenly they knew exactly what they were looking at. But before that, the fabric was nothing more than a long, thin piece of cloth. And when that happened, the fabric started to move.

The fabric started to move, and suddenly it was the fabric that mattered. The fabric was the only thing that mattered. And that's when the fabric started to move again.

When the fabric started to move, it was the fabric that mattered. The fabric was the only thing that mattered. And that's when the fabric started to move again.

With the largest local calling area around, what did you expect, a small deal?
Howard W. Carroll FDN.
and the 4th of July
Tuesday, July 4th, 1995
6:00 p.m. to 10:00 p.m.

The Howard W. Carroll FDN. will host the Annual 4th of July Celebration at 6:00 p.m. on Monday, July 3rd, at the Oak Harbor Park, 3131 W. Howard Ave., Chicago.

The event will feature a grand fireworks display, live entertainment, and a children's parade.

Join us for a grand evening of music, patriotic songs and fireworks.

Old-Fashioned Family Picnic Theme
Free fun to bring children, ice cream or picnic baskets

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Light

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Join us for a grand evening

at FATHER & SON PIZZA

Old Fashioned Family Picnic Theme

OR PIZZA PARTY

Thursday, July 4th. 1996
8:00 p.m.

(8 Person

9.

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and other celebrities.

For further information call

925-6100.

and other celebrities.

For further information call

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FATHER & SON PIZZA

THE BUGLE, THURSDAY, JUNE 27, 1996

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and other celebrities.

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The Bugle, Thursday, June 27, 1996
Page 19
How to Avoid The Biggest Money Mistakes Most People Make!

Washington, DC - Recent newspaper articles are reporting that seniors have had enough with the Federal Government taking advantage of your money! A brand new special report will show you "How to avoid probate taxes and Estate Taxes." "Now, senior citizens can stop getting taxed on your interest income from your CD's, probate taxes and Estate Taxes. Plus, 631-2220, 24 hours a day, and request your free copy of this report. All shows are listed at the back of the report. The workshop will be held at 101-1963 Main St., Morton Grove, Illinois 60053.

Kotenko offers data processing courses

One processing class by New Business on Lansing Featuring Lending Law, the continuing education program of Outdoors College Community. Classes are from 9:00 to 11:00 a.m. Saturdays, starting on Aug 10 and every Saturday until July 19. Contact the New Business Center at 720-2310 for more information.

William E. Urian appointed manager at Vapor/Mark IV

Mr. E. Urian, has been appointed manager at Vapor/Mark IV. The company is a full-service advertising agency.

Financial News

Aqua Bio System Chicago, Inc.

Recently, a report on hydrogen water ionization was released by a Canadian company. The report states that hydrogen water ionization can provide a number of health benefits, including improved digestion and reduced inflammation.

Small Business Workshops

SCOR/Entrepreneur's Corp. EDC, and Cleveland Clinic, in conjunction with the Cleveland Clinic Foundation, will be hosting a series of workshops for small business owners. The workshops will cover topics such as business plan development, financial management, and marketing strategies.

Niles business leader honored

A Niles business leader has been honored by the Illinois State Chamber of Commerce. The award was presented to a business leader who has demonstrated excellence in leadership and contribution to the community.

Your Favorite Local Charity Thanks You for Saving At Northwestern Savings.

A favorite local charity thanks you for saving at Northwestern Savings. The charity wishes to thank you for your support.

Constantinos E. Athanasiou

E. Athanasiou, a retired Chicago businessman, has been elected as the new president of the Athens Chamber of Commerce. The election was held during the annual meeting of the chamber.

Financial News
Prime Rate Home Improvement Loans

Firstar Bank Grand Opening

Financial

Water, Water everywhere

Marshall Field's awards grants

Our home equity loan comes with a special little twist.

20 MONTH CERTIFICATE OF DEPOSIT

6.00% ANNUAL PERCENTAGE YIELD

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The Way It Used To Be”

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Harold Berge

Nancy L. Harald Berge, age 80, of 1322 Summit
Ave., Park Ridge, died Monday. Services will be
private at the Berge, 718 West 87th Place, Coral
Gables, Fla., and 1330 North Rainbow, Las Vegas,
Nevada. In lieu of flowers, donations may be
made to the Berge Boys Club, or to the Coral
Gables Library, or to any charity which
benefited the children.

The Bugle Thursday, June 27, 1996
Summer employment: A hot idea for saving taxes

Borrowing against your home is serious business. It's one of the most important financial actions you'll ever take. If you're thinking about making a mortgage application process, you should know that you're not alone. Republic has helped thousands of families get on their feet and start earning money. Just be sure that you're saving as much as you can, because home equity borrowing is serious business.

Some homes are more than just places to live. They're also homes where you can live comfortably and affordably. And when you're able to use a home as collateral, you can save money and earn income that you can reinvest in your business.

That's because your child's income that is earned from a summer job makes good economic sense. It's a way to put your child's income to work for you. You can use the income to pay for college, or to help with the costs of living. And you can earn more money. Just be sure that you're saving as much as you can, because home equity borrowing is serious business.

To discuss your specific mortgage options, contact Diane at LaSalle Bank FSB.

LaSalle Bank FSB

7854 Waukegan Road
(847) 470-1010

4th of July Specials

Get acquainted with investment options

Three Halpern properties. You can't go past a list of products that are under consideration. To discuss your specific needs, contact Diane at LaSalle Bank FSB.

LaSalle Bank FSB

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(847) 470-1010

Morton Grove

8745 Waukegan Road
(847) 470-1010

4th of July Specials

Get acquainted with investment options

Three Halpern properties. You can't go past a list of products that are under consideration. To discuss your specific needs, contact Diane at LaSalle Bank FSB.

LaSalle Bank FSB

7854 Waukegan Road
(847) 470-1010
Easing your tax burden, begin tax planning now.

""""""""""""""""""""""""""""""""""""""""

However, if you claim expenses to which the rule doesn't apply, be sure to notify your employer Form W-5, "Employee's Request for Federal Income Tax Withholding." If you have more than one job or are being paid in cash, this form may come in handy. It's a good idea to keep copies of the forms you file, as well as any supporting documents. You should also keep a record of any other income you may have had during the year, such as interest or dividend income. For most people, the act of filing a tax return is a simple, uncomplicated process. For those who are preparing their taxes themselves, the IRS has a number of resources available to help. You can find a list of tax preparation services in your area by calling 800-TAX-1040. The IRS also offers a free service called "Electronic Filing," which allows you to file your tax return online. This service is available to taxpayers who do not owe any taxes and whose income is less than $50,000. If you have questions about your tax return, you can call the IRS at 800-TAX-1040. Remember to file your return by April 15th, or you may be subject to penalties. The IRS also offers a number of resources to help you prepare and file your taxes online. You can find a list of tax preparation services in your area by calling 800-TAX-1040. The IRS also offers a free service called "Electronic Filing," which allows you to file your tax return online. This service is available to taxpayers who do not owe any taxes and whose income is less than $50,000. If you have questions about your tax return, you can call the IRS at 800-TAX-1040. Remember to file your return by April 15th, or you may be subject to penalties. The IRS also offers a number of resources to help you prepare and file your taxes online. You can find a list of tax preparation services in your area by calling 800-TAX-1040. The IRS also offers a free service called "Electronic Filing," which allows you to file your tax return online. This service is available to taxpayers who do not owe any taxes and whose income is less than $50,000. If you have questions about your tax return, you can call the IRS at 800-TAX-1040. Remember to file your return by April 15th, or you may be subject to penalties.
Information on becoming an American Citizen

Public officials are reminded that the Department of Commerce is opening a series of special sessions for the public to find out more about becoming a U.S. citizen. These sessions are designed to provide specific information on the requirements for entering the citizenship examination. The sessions will be held at the following locations:

- June 25: City Hall, 12:30 p.m.
- July 23: Morton Grove, 12:30 p.m.
- Aug. 10: Niles, 12:30 p.m.
- Aug. 24: Morton Grove, 12:30 p.m.
- Sept. 27: Morton Grove, 12:30 p.m.
- Oct. 11: Niles, 12:30 p.m.
- Nov. 15: Morton Grove, 12:30 p.m.
- Dec. 13: Niles, 12:30 p.m.

These sessions are open to the public free of charge and will include information about the requirements for entering the citizenship examination, the application process, and the examination itself. All interested individuals are encouraged to attend these sessions to learn more about the American citizenship process.

LEGAL NOTICE

NOTICE TO Bidders

The Village of Morton Grove will be holding a competitive bid sale for the following materials:

- Mastic - 1,000 square feet
- Siding - 1,000 square feet
- Cellular PVC - 1,000 square feet
- Thermoplastic - 1,000 square feet

The sale will take place on Thursday, July 25, at 9:00 a.m., at the Village Hall, 5200 West Avenue, Morton Grove. All interested parties are encouraged to attend the sale to bid on the materials. The sale is open to the public and all bidders must register in advance. The sale will be conducted according to the guidelines set forth in the Village's Bid and Sale Policy.
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- '90 FORD THUNDERBIRD
  Choice $8,995

- '94 FORD TAURUS
  Loaded $9,995

- '90 PONTIAC GRAND AM
  Priced Right

- '93 TOYOTA PASEO
  $9,998

- '90 CHEVROLET CAPRICE
  Choice $7,995
  V-8 Loaded
  Low Mileage

- '90 CORVETTE
  Call for info
  SPECIAL EDITION

- '90 FORD THUNDERBIRD
  Choice $8,995

- '94 TOYOTA COROLLA
  $9,995

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