

From the Left Hand

by Bud Besser

Buglebits.....

We don't pretend to be a horse racing tout but next Saturday's Arlington Citation Challenge features a horse named Cigar which is expected to win the race.

A summer friend of ours, who owns race horses, told us last week the race is special. Cigar, which has won 15 consecutive races, will break the record for consecutive victories if he wins on Saturday. It will break the 46 year record owned by a former Kentucky Derby winner, Citation. He inferred the horse is a shoo-in to win. He explained the race is an "invitation." Cigar's competition is hand-picked which seems to mean horses which might be able to contest Cigar were not invited. If the inference is correct it would be like Notre Dame facing Oakton College or the Bulls' Michael and Scottie competing against Peoria's high school champions.

Last week we read the acronym, TIP, means "to insure promptness." Next time you're not happy with the slow service you're receiving you might gently remind the server what the word means.

During the summertime we hang out in an area which is on the Indiana-Michigan border. In the neighboring town there's a sign near its entrance which a disgruntled resident placed on his highway-bordered property which welcomes you to his town.

\$75 million budget okayed by Dist. 207

By Rosemary Tirio
The Maine Township High School District 207 budget for next school year was approved July 1 by a 6-1 vote.

The \$74.9 million budget includes a 3.8 percent increase over last year.

The dissenting vote was cast by school board President Dolores Grazian who said she voted against it because she doesn't ap-

Dist. 219 faces 10-year budget problems

By Rosemary Tirio
The financial outlook at Niles Township High School District 219 is not bright these days.

Business manager Joseph Monahan's 10-year overview of the district's financial future, which he presented at a special June 24 Board meeting, hit a big snag around the year 2003 when he sees the district running out of money. The working cash fund, he said, would be depleted even sooner than that.

Board member and finance committee chairman Robert Silverman vowed that finances would be the major focus at every board meeting from now on.

To make matters worse, the 1996-97 budget does not include a raise for District teachers, which is currently being negotiated in contract talks between the union and School Board.

Dire as the outlook is, however, board members say consideration of a referendum to raise property taxes would be much too premature.

Silverman said better management of existing funds should precede any appeal to taxpayers. Board President Sam Borek, vowing that Niles District schools will not close down, proposed forming a long-term task force to solve the district's financial problems before going to the taxpayers.

On the brighter side, Monahan said that spending has been brought under better control and the district has received more tax

Home Depot agrees to quiet pager noise

Like a good neighbor, the Home Depot store in the Civic Center Plaza has responded to complaints by nearby homeowners about the loudness and frequent use of their outdoor paging system.

The home improvement giant will comply with the Niles Code Enforcement order to turn down the volume and Mayor Nicholas Blase's warning to end all such pages at 9 p.m.

The store will also install a shield for the loudspeaker which will deflect the pager sounds toward the ground and a cordless telephone in the garden center that will put an end to audible pages on the outdoor speaker. District Manager Joe Izganics said.

In addition, store managers

Abandoned kittens, iguanas and parakeets taken to local vets

Landlord saves animals left in closed pet shop

By Rosemary Tirio
The five-week-old kitten is out of the incubator now and eating baby food on its own.

However, it was touch-and-go for a while after the emaciated and badly dehydrated little animal was brought to the Morton Grove Animal Hospital July 1 along with nearly an arkful of other animals that were left abandoned in the All in the Family Puppy Store, 8878 Milwaukee Ave.

Another kitten and a hamster were dead on arrival and a third kitten died later the same day.

Four iguanas and two parakeets were transferred to the Niles Animal Hospital for safe keeping by Ernie Passarelli of the Niles Animal Control Office after Laszlo Klinko, owner of the property summoned the fire department to the store. He had started leasing the property eight or nine years ago to Mary Ann Susalski, 46, and her husband Gerald, 57.

The puppy store has been closed for over a month, Klinko said. "They just closed down and discontinued operation." The landlord said the Susalskis stopped paying rent in April. About three weeks ago, Klinko

Continued on Page 35

PACE bus gets caught on crossing gate

by Rosemary Tirio
The Sunday afternoon calm was broken July 7 when a PACE bus that stopped at the railroad crossing near Touhy and Lehigh avenues somehow became impaled on the crossing gate which came crashing through the bus window hurling a glass shard into the driver's eye.

In minutes, representatives of the Metra police, the Niles Fire Department and the Niles Police Department converged on the scene.

The fire department assisted the driver to back up the bus in order to extricate the gate from the bus window. As soon as the gate was freed, however, it went straight up into the vertical position and promptly fell off its base, striking Niles squad car #113, which had been strategically placed in the outer east-bound lane to block traffic.

Sgt. Roger Wilson, Niles Police Public Information Officer,

Continued on Page 35

Worker injured in Deep Tunnel Project



Morton Grove firefighter Paramedics assist a "Deep Tunnel Project" worker that was injured last Wednesday morning when an eight inch iron pipe ruptured 300 feet underground. The accident happened when a pipe carrying concrete under a pressure of 2,500 pounds of force ruptured knocking him down and burying him up to his chest in concrete before co-workers could shut the line down and dig him out. The accident occurred near Oakton and Caldwell, but the worker had to be driven two miles back to Lehigh and Beckwith where the nearest entry shaft was located to be treated. The worker was then transported to Lutheran General Hospital for his injuries. The Niles Fire Department coordinated and assisted in the rescue.

Food Distribution Program

The Goldman Home residents are participating in the Food Distribution Program and have established the following meal policy: The Food Distribution Program is available to all eligible participants without regard to race, color, national origin, age, sex, or handicap. Any person who believes that he or she has been discriminated against in any USDA related activity should write immediately to the Secretary of Agriculture, Washington, D.C. 20250.

For further information contact Pam Seefurth at 6601 W. Touhy, Niles, (847) 647-9875.

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Experience Washington D.C., as only an insider can. Go behind the scenes in the world's most powerful city as a participant in the Close Up Program for Older Americans tours offered by Oakton Community College during the summer and fall.

In the months leading up to the November elections, all of the major players, politicians, lobbyists, and the media will be looking to the American people for direction and guidance as they struggle over the important issues of health care, welfare reform, and a balanced budget. Through it all, participants in the Close Up Foundation's program for Older Americans will have an "insider's view" and a unique opportunity to participate in the national debate.

This summer and fall, thousands of older Americans will come to Washington, D.C., to participate in Close Up programs. They will become more informed of current events as they exchange views with powerful political insiders. They will attend exclusive seminars featuring public-policy experts, and participate in workshops designed to illustrate how public policy affects them now and how they can affect public policy.



Niles Senior Citizens 967-6100 ext. 376

NILES SENIOR CENTER REGISTRATION
The Niles Senior Center is open to residents of the Village of Niles age 62 and over, and their younger spouses. Niles seniors interested in obtaining additional senior center information should call or visit the center and be placed on the mailing list. The center is located at 8060 Oakton Street.

YARN NEEDED
The Senior Center is requesting any left-over yarn or scraps of material (8"x 8" or bigger). Lap robes and shawls are made for veterans at Hines Hospital. Volunteer knitters and crocheters are needed. If interested, contact Mary Vandenplas.

MEN'S CLUB MEETING
The Men's Club general meeting is on Monday, July 15 at 10:30 a.m. Tickets for the Dobyn's House/Island Queen Trip (Sept. 12) will be on sale along with Bristol Oaks Golf (Aug. 5) to men's club members. Tickets for the Dobyn's House trip will be open to other members starting on Monday, July 22.

SENIOR CENTER PICNIC
Tickets are now on sale for the annual Senior Center Picnic on Friday, July 19 for \$6. REMINDER: The Picnic will be held at NILES COLLEGE!!!

VOLUNTEERS NEEDED
Volunteers are needed for the Senior Center Annual Picnic on Friday, July 19. Volunteers may assist in set up, serving food, and organizing games. If interested, contact Mary Oleksy.

WOMEN'S CLUB MEETING
The Women's Club pre-meeting luncheon is scheduled for Monday, July 22 at Noon. The menu will feature Chicago Style Hot Dogs for \$1.75. The business meeting will follow at 1 p.m. Enjoy an afternoon of games.

MEDICARE/SUPPLEMENTAL INSURANCE APPOINTMENTS
Medicare/Supplemental Insurance appointments with a representative from Banker's Life Insurance are available on Wednesday, July 24.

HOOKED ON FISHING OUTING
The Hooked on Fishing Outing is on Friday, July 26 at 8:30 a.m. until Noon at Busse Lake. Cost per person is \$7 and includes bait, prizes and your choice of ham on rye or turkey on Kaiser. Boat rental is available at an additional fee.

HYPERTENSIVE DRUGS LECTURE
A FREE lecture on Hypertensive Drugs will be presented at the Senior Center on Thursday, July 25 at 2 p.m. Kim Haase, pharmacy intern from Oaco Drugs, will be discussing hypertensive drugs, its uses and side effects. The lecture will focus on common-sense approaches for drug management. Registration required.

SENIORS ON THE GO
The Niles Senior Center will be hosting "Seniors on the Go," a program sponsored by the Secretary of State's Office designed to help seniors prepare to renew their driver's license. The program will begin on Monday, July 29 with two FREE Rules of the Road classes and Vision Screening. From July 30 through August 6, Driving Simulation Machines will be available at the Senior Center to help you practice for the actual road test. Registration is required for the Driving Simulation Program; reservations will be taken starting July 1. Call for more information!

MEN'S CLUB GENERAL MEETING
The Men's Club General Meeting will be held on Monday, July 15 at 10:30 a.m. All members are encouraged to attend.

HEALTH LECTURE: ART OF REMINISCENCE
Attend a FREE lecture on Wednesday, July 17 at 2 p.m. entitled "The Art of Reminiscence." Nancy Durban, RN, will show you ways of using reminiscence as a way to recognize positive aspects of your past life experiences. Registration required.

SHOWBOAT DEPARTURE SITE
A reminder to all seniors who will be attending the performance of Showboat on Wednesday, July 17 that the bus will be departing from the Golf Mill Food Court at 10:30 a.m. If you have any further questions, call the Senior Center.

ODYSSEY/NAVY PIER TRIP
Ahoy! Join the Women's Club on Tuesday, August 20 on their trip to the Odyssey and Navy Pier. The cost of \$36 includes transportation, boat entrance, and dinner; tickets are available NOW!

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Shoplifting: A crime that hurts everyone

by Christine Minerva and Tracy Marvin

Shoplifting hurts consumers.... Shoplifting causes price increases... Teen shoplifting gives stores big problems/headaches...

Each day headlines scream of assault, arson and murder while less dramatic but equally serious crimes such as shoplifting get overlooked.

"Shoplifting is the crime of stealing merchandise from a store while pretending to be a customer. Shoplifters in the United States steal about \$8 billion worth of goods yearly. This loss results in higher prices for customers," stated the 1995 edition of World Book Encyclopedia.

Nationwide over one million cases of shoplifting are reported each year. With the high density of retail stores and shopping malls in the Niles area, the Village of Niles ranks number one in shoplifting arrests in District 2.

"We had to open up another court because we had so many cases of shoplifting," commented Sgt. Roger Wilson, Public Information Officer for the Niles Police Department.

The Morton Grove Police Department reports that in 1995, the average age for male shoplifters was 12 years. The average age for female shoplifters was 14 years. Although the average age of shoplifters varies from year to year, the majority of shoplifters are minors.

While adult shoplifters tend to steal high priced items that they intend to resell for a profit, minors are more likely to steal trendy merchandise to keep for themselves such as clothes, shoes and jewelry.

"Shoplifters like all items," said a spokesperson for Carson's Loss Prevention Department.

"They steal from all departments." Many shoplifters believe that taking one item won't hurt stores that they feel overprice merchandise. What they don't know is that for every item stolen, a retailer has to sell 24 more of the same items just to break even. The net result is higher prices for consumers.

Many minors who are caught shoplifting are carrying enough cash to pay for the items they steal. These juveniles may claim that they shoplift for the thrill or to fit in with peers.

"Minors aren't very creative. Continued on Page 35

4th of July parade participants



Photos by Ed Domzalski

The ERA Callero & Catino Realty float depicting a beautiful rainbow brought ooh's and aah's from the parade watchers. The realty office is located at 7800 Milwaukee Ave., Niles.



The Grand National Bank of Niles joined the Fourth of July celebration with a float of employees and their families. Formerly the First National Bank of Niles, the bank introduced their new name, Grand National Bank, in their first Niles parade.

Community Paint-a-Thon

Last year, five (5) Niles homes were painted by volunteers participating in the Community Paint-A-Thon. The Village of Niles is participating again in this event which will take place on Saturday, Sept. 7.

The Paint-A-Thon is a grass roots organization of municipalities, hospitals, and businesses in which volunteers work together to paint the exterior of a financially and physically limited senior's home. Paint and supplies are donated. In 1995, a total of forty-three (43) homes were painted in the northwest suburbs.

Applications for Niles homeowners are being accepted until July 15. The Niles resident must be a homeowner, at least sixty (60) years of age, have an annual income under \$20,000 and be physically unable to do the work themselves. For more information or to obtain an application, contact the Trident Center at (847) 967-6100.

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Morton Grove Senior Citizens 470-5223

PRIME TIMERS
The North Shore Prime Timers Club invites seniors to three of their upcoming events. For more information about the Prime Timers, call Van Adams at 965-6565.

- Friday, July 12, 12:15 p.m. - Architectural Tour /Navy Pier / IMAX Theater.
- Friday, August 2, 11:30 a.m. - "Systems and Treatment of Arthritis," Claremont Rehab and Living Center, Buffalo Grove.
- Sunday, August 11, 1:45 p.m. - "The Barber of Se-

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BY JEFFREY CARDELLA
Special to The Bugle

Edward Jones: Mid-Year Market Update

So far, 1996 has proven to be a good year for individual investors. With stock prices and interest rates generally up, many investors have enjoyed a profitable six months. Yet, declining bond prices have taken a toll on bond investors. As we gear up for the second half of the year, it's wise to take a moment to review where the markets have been and where they might be headed.

The Stock Market
The Dow Jones Industrial Average rose from 5117 to 5655 during the first six months of the year (Jan. 1-June 30). Perhaps even more impressive is the fact that the Dow accomplished its ascent with extremely mild corrections. The steepest decline so far in 1996 was a 4.7 percent drop between April 3 and May 7, when the Dow fell from a close of 5689 to 5420.

The overwhelmingly positive results of the stock market so far this year can be traced to the remarkable performance of the U.S. economy. The current economic expansion, which began in March 1991, is the fourth longest of the 21 expansions since 1900. Discounting an unusually short

ville," Northwestern University.

VISUALLY IMPAIRED MOTIVATORS
Morton Grove's support group for people with visual impairments will hold their next meeting at 10 a.m. on Tuesday, July 16 in the Flickinger Senior Center. Helpful information and supportive interaction will assist participants adjust to their impairments. For more information, or to arrange for transportation, call the Senior Hot Line at 470-5223.

TUNES ON TUESDAY
The Morton Grove Park District is proud to offer five evenings of exceptional entertainment. These free concerts begin promptly at 7 p.m. in Harter Park. A different local restaurant will be featured each evening offering a variety of tasty and reasonably priced menu items. Each restaurant will begin serving at 6 p.m. Bring the family, meet friends, and don't forget the lawn chairs. The concert lineup includes:

- July 16, Sensational Salami Brothers (Miami Subs & Grill)
- July 23, Mr. Meyers (China Chef)
- July 30, Public 1 (Champs Bar & Grill)

FEELIN' GOOD WITH MASSAGE THERAPY
The next "Take Time for Thursday" class is July 18 at 1 p.m. at the Prairie View Community Center. Massage therapy will be explained and demonstrated by Kathy Gerkin, NCTMB a massage therapist from Glenview Terrace Nursing Home. Massage therapy is the manipulation of soft tissue, to relieve muscular stress and tension, increase circulation and enhance flexibility. Kathy will explain how massage therapy can minimize the pain associated with arthritis, headaches and stiff neck as well as help with depression and anxiety. The program is free, but make a reservation by calling Catherine Dean at 965-1200.

A SUMMER'S DAY DELIGHT
Enjoy a summer's day delight with the Prairie View Travel Club on Tuesday, July 23. The beauty of the Chicago Botanic Garden, a sumptuous meal at The Culinary School of Kendall College and a tour of the Shakespeare & Sculpture Gardens at Northwestern University will be the delights of the day. The trip to the Botanic Garden is sponsored by County Commissioner Peter N. Silvestri. He will be on hand at 9 a.m. at the Prairie View Community Center to send the travelers on their way. Return to Prairie View at approximately 4 p.m. The cost of the trip is \$35 for residents and \$42 for non-residents. Register at Prairie View by July 16. For further information, call Catherine at 965-1200.

Norwood Park Home offers personal tours to the public

The Norwood Park Home for seniors, located at 6016 N. Nina Ave., will hold its next Social Hour and Open House on Wednesday, July 31 from 2-4 p.m.

Have you ever wondered what Norwood Park Home looks like on the inside? This is a free opportunity to take a personal tour and gather information about the home. Take a look at the resident activities and view the personal care that the staff provides to each and every resident. Free coffee and brownies will be served. In addition, Hospice of the North Shore will conduct free blood pressure screenings.

Norwood Park Home, now celebrating 100 years of caring service, holds special commemorative events monthly. If you are interested in further information or would like to set up a personal tour, call (312) 631-4856 for more information.

Matthew D. Messick

Marine Cpl. Matthew D. Messick, son of Ruthann G. Messick of Rosemont, recently received a Meritorious Mast.

The 1992 graduate of East Leyden High School of Franklin Park joined the Marine Corps in June 1992.

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<p>MEDIUM YELLOW ONIONS</p> <p> 19¢ LB.</p>	<p>FRESH GREEN BEANS</p> <p> 69¢ LB.</p>	<p>CENTRELLA APPLE JUICE</p> <p> 64 OZ. \$1.59</p>	<p>SOFT N GENTLE BATHROOM TISSUE</p> <p> 4 PK. 99¢</p>	<p>SWEET BABY RAY'S BARBECUE SAUCE</p> <p> 29 OZ. \$2.49</p>
<p>BANANAS</p> <p> 3 LBS. FOR \$1</p>	<p>NORTHWEST BING CHERRIES</p> <p> \$1.49 LB.</p>	<p>VALUE BUY SALAD DRESSING</p> <p> 16 OZ. \$1.29</p>	<p>SILVER CUP CHARCOAL LIGHTER</p> <p> 32 OZ. \$1.29</p>	<p>GATORADE THURST QUENCHER</p> <p> 3 GAL. \$3.99</p>

<p>SEAGRAM'S VO OF CANADIAN CLUB</p> <p> 750 ML. \$7.99</p>	<p>MILLER or BUDWEISER BEER</p> <p> 12 PKG. - 12 OZ. BOTTLES \$6.49</p>	<p>MICHELOB BEER</p> <p> 18 PKG. 12 OZ. CANS \$8.99</p>	<p>SHARP'S NON-ALCOHOLIC BREW</p> <p> 12 PK. 12 OZ. CANS \$4.99</p>
<p>SMIRNOFF VODKA</p> <p> 750 ML. \$7.99</p>	<p>CARLO ROSSI WINE</p> <p> 4 LITER \$6.99</p>	<p>COCA COLA</p> <p>REGULAR • DIET • CAFFEINE FREE</p> <p> 89¢ 2 Liter Bottle</p>	<p>PETER VELLA BOXED WINE</p> <p> 5 LITER \$6.99</p>

Jeffrey Cardella can be reached at Edward Jones, 8141 N. Milwaukee Avenue, Niles, (847) 470-8953.

Church and Temple News

Kindergarten graduation at Jerusalem Lutheran



The Kindergarten graduation ceremony was recently held at Jerusalem Lutheran School, 6218 Capulina Ave., Morton Grove. Before receiving their certificates, the graduating class presented a program of songs and Bible verses. The graduates were: Benjamin Baldauf and Stephen Gustafson of Morton Grove, Alexander Chery of Wheeling, and Katherine Faehling of Skokie. For information on the grade school, call Principal Gustafson at 965-4750.

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Temple Beth-El invites tots to celebrate SHABBAT

Temple Beth-El invites children ages 2 - 6, their parents and siblings to celebrate SHABBAT on Friday evening, July 19 from 6:30 to 7:30 p.m. at 3610 Dundee Rd., Northbrook. This program is designed for young children to learn about Shabbat through story, song, a Jewish art project, and Israeli dancing. Refreshments will be served. The community is invited to attend.

For more information, call Temple Beth-El at (847) 205-9982 or (847) 559-5800.

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OBITUARIES

FRIEDA A. SCHNUR
Frieda A. Schnur, 84, died June 26 at Lutheran General Hospital; spouse, the late Elmer; children, Robert Wangen and Margaret Philippe; six grandchildren, 8 great grandchildren; funeral Service at Jerusalem Lutheran Church; burial at Ridgewood Cemetery.

Funeral arrangements made by Simkins Funeral Home.

KEITH DUGAN
Keith Dugan, 91, died June 27 at Glenridge Nursing Centre. Brother, Charles Dugan of California. Burial at Acacia Park Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

HYUNG GOO KIM
Hyun Goo Kim, 66, died June 16 at Vencor Hospital. Spouse, Mrs. Sung Hee (Choi); child, Mr. Won Bae Kim. Burial at Memorial Park Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

WILLIAM KOLB
William Kolb, 77, died June 27 at Northwestern Memorial. Spouse, Mary (Riordon), children, Christine (Vince) Solano and survived by other family members. Burial at Acacia Park Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

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JAYANTILAL DALAL
Jayantilal Dalal, 76, died June 15 at Lutheran General Hospital; spouse, Lilavanti Rathod; children Mr. and Mrs. Vil Damani. Burial at Memorial Park Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

HENRIETTA O'NEILL
Henrietta O'Neill, (nee Drozy), 74, died June 22 at Lutheran General Hospital; spouse Roy; children, Mark (Marianne) and Donna (Steve) Kanelos; grandchild, Nikki Kanelos; sister, Sylvia (George) Sipusich; Devoted fond aunt of Roy and Anthony Sipusich; Burial All Saints Mausoleum.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

CURTIS GEORGE REINMUELLER
Curtis George Reinmueller, 32, died June 23 at Lutheran General Hospital. Son of Judith and Robert Arndt, and the loving families of Richard, Mark (Beth), Timothy, Sue (Tim), Debbie (Pete), Jeff, Robert (Susan) and Steve (Liz). Burial at All Saints Cemetery. Memorial contributions to Catholic Charities of the Archdiocese of Chicago.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

TRINIDAD ZARZUELA
Trinidad Zarzuela, (nee Tolentino), 81, died June 12 in Morton Grove. Spouse, Jose, Sr. survived by her children and grandchildren and family members in the Philippines. Burial at Maryhill Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

LOUIS ROBERT MAZURKIEWICZ
Louis Robert Mazurkiewicz, 90, died June 4 at Lutheran General Hospital. Spouse, the late Grace. Children, Evelyn Wolf; seven grandchildren, six great grandchildren; sister, Cecelia Mazurkiewicz. Burial at Resurrection Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

ADOLPHE MIZERA
Adolphe Mizera, 82, died June 18 at Lutheran General Hospital. Spouse, Lottie Stachnik. Children, Ronald and Richard; brothers, the late Henry, Fr. Pancratius, D.F.M., and Leon Mizera. Burial at Maryhill Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

DONALD NOVAK
Donald Novak, 65, died June 8 at Rush-Presbyterian North Shore. Children Robin Curwen and Douglas (Kay) Novak; 1 grandchild; brothers, sisters, Edward (Laraine) and the late Richard (Ruth); loving uncle and great uncle of many. Memorial contributions to the American Cancer Society. Burial; at St. Adalbert Cemetery.

Funeral arrangements made by Colonial-Wojciechowski Funeral Home.

To report the death of a Social Security beneficiary or Supplemental Security Income (SSI) recipient or to apply for Survivor benefits, call:
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Roosevelt University gala dinner to be held

Roosevelt University rolls out the red carpet to the suburban community with a major fundraising dinner to be held Wednesday, Aug. 21 at its new Albert A. Robin Campus, 1651 McConnor Parkway, Schaumburg. Cocktails begin at 5:30 p.m., with dinner at 6:30. Proceeds will benefit the new campus and go toward a challenge grant provided by the Kresge Foundation.

Joining university President Theodore L. Gross on the dais

will be representatives from Motorola, which will be honored for its contributions to the community, and Frederick Addy, retired chief financial officer from Amoco Corporation, and Sid Port, chairman of the executive committee for Lawson Products, who will receive honorary degrees from Roosevelt. Both Addy and Port are university trustees who were instrumental in Roosevelt's purchasing and renovating the former Unocal building for its

new suburban campus. H. Laurance Fuller, chairman and CEO of Amoco Corporation, serves as the dinner chairman.

Cost for the benefit dinner is \$250 per person. For reservations, call Patricia Hurley at (312) 553-2000.

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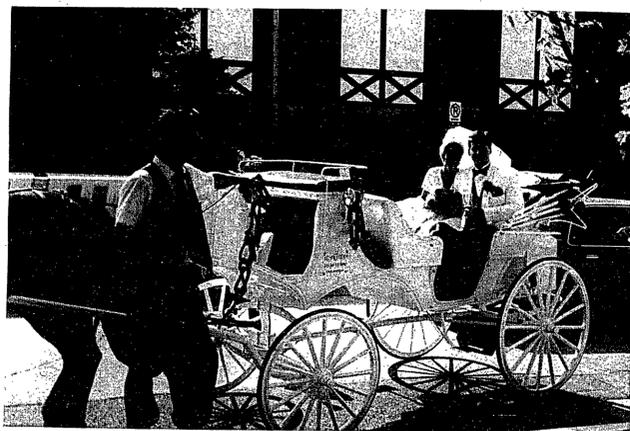
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Niles couple get 'hitched' in style



By Rosemary Tirio

They got her to the church on time and with plenty of dash and

style in a horse-drawn carriage.

Darlene and Dennis Gioffredi of Niles rode in the carriage with their daughter Julie to St. Juliana's Church, 7200 N. Osceola Ave., Chicago, where she was wed to Christopher Walsh, son of Arlene and Edward Walsh, also of Niles.

Father Donald Ahearn, pastor emeritus, officiated at the 3 p.m. nuptial Mass June 29.

The carriage picked up the beautiful bride and her proud parents at their home near Crain and Oketo avenues and proceeded down Oketo to Oakton, down

Oakton to Oriole, down Oriole to Howard, back to Oketo and finally to Touhy Avenue and St. Juliana's.

After the ceremony, the happy couple drove off in their waiting carriage to a nearby park for photos and then on to Foretta's Restaurant in Chicago for their reception.

Both the bride, 23, and groom, 25, are graduates of Maine East High School. The bride is a court reporter and the groom is an architect. The couple will live in Prairie View.

Salvi team expanded

U. S. Senate candidate Al Salvi's wife Kathy gave birth to their fifth child recently, David Adam Salvi.

Kathy Salvi gave birth to a 7 pound, 8 ounce baby boy at Good Shepard Hospital in Barrington. "My campaign is a family af-

fair, and the team got bigger. We were pretty sure our baby would be a boy, and we knew he would be a Republican. He turned out to be both," Salvi said. "Kathy and I have been blessed with a large and loving family and it is because of them that I am running for the U. S. Senate."

Kathy Salvi echoed her husband's comments. "My new son reminds me again why this election is so important. In a few weeks I'll be back on the campaign trail, because Al's campaign is about the opportunities our kids will have in the future. We're going to conduct this campaign like we live our lives, as a family."

Al Salvi concluded: "Being a good father and husband is the most important thing in my life. Our children are saddled with almost \$20,000 in debt at birth... debt run up by tax-and-spend liberals who think only of today and not the future. I want to change that, and if elected to the U. S. Senate, I will."

Women's News

Maine South students receive awards



Maya Parekh and Anne Wysoglad, of Maine South Township High School, Park Ridge, receive an Illinois Education Association Award from Jean Tello, Vice President of the IEA, at the May 14 Illinois History Expo in Springfield.

Top ten tips to "chill-out" refrigerator odors

Does your refrigerator sometimes have an "air" all its own? Suffocating from overwhelming odors lingering behind your refrigerator door? Not to worry! You can rid the fridge of odors by following these easy steps.

•Regularly clean shelves, drawers, and drip pans in warm, soapy water. Rinse to avoid any residue.

•Choose cleaning agents wisely. Strong smelling cleansers may leave refrigerators worse off than before you started. Select a more gentle cleanser.

•Always wipe down interior walls and the door. Remove all items from the door to ensure those shelves get a thorough cleansing.

•Wipe up spills immediately before they become a pungent reminder of a forgotten food or

drink. •Wrap food in air-tight, moisture/vapor proof materials to prevent odor from escaping.

•Use clean containers when storing food. That way you're less likely to forget about the tasty leftovers you brought home from a restaurant last week.

•Don't forget about the freezer. Odor can easily travel from refrigerator to freezer. No one wants to eat ice cream that smells and tastes like an onion.

•Make it a habit to clear the refrigerator of foods past their prime - do this just before you take out your garbage or as you're getting ready to go grocery shopping.

•To avoid the "forgotten food" dilemma, put foods in the same place in the refrigerator and freezer.

Weight Watchers

If you are interested in shedding those unwanted pounds, join Weight Watchers at Oakton Community College's Des Plaines Campus, 1600 E. Golf Rd.

The Des Plaines group, led by Doris Starr, meets for 12 weeks on Tuesdays from 11-11:45 a.m. starting July 2. The fee is \$119 and includes program materials such as recipes and daily meal plans. The deadline to sign up is Tuesday, July 16.

For information, call Health Services at (847) 635-1886.

Women's News

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Women's News

Candlelight Jewelers

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NA'AMAT USA summer program series

NA'AMAT USA presents a unique, exciting Summer Program Series. This series will have 3 programs featuring subjects of interest to Jews, Zionists, and women. The series will begin with "Mothers & Daughters & Daughters-in-Law: Can We Talk?" by Tema Rosenblum on Wednesday, July 17 from 10 to 11:30 a.m. in the NA'AMAT USA Meeting Room; 5050 W. Church, Suite 226, Skokie.

Part 2 will be "Israel Update: The Elections are Over - What

Women in Construction

The O'Hare Suburban Chapter #193 of the National Association of Women in Construction (NAWIC) will meet for a General Meeting Tuesday, July 16, at Indian Lakes Country Club, Bloomingdale.

Reservations for dinner at \$15 may be made with Jennie Oratowski, Eger-Vavra, Inc., at (708) 678-4200. Social hour is at 5:30 p.m. followed by dinner at 6:30 p.m.

This meeting precedes the NAWIC O'Hare Suburban Chapter 193's 2nd Annual Golf Outing which will be held at Indian Lakes Resort on Friday, July 19, followed by a barbeque lunch and awards ceremony. The Golf Outing will benefit the O'Hare Scholarship Endowment Fund.

Guests and all women interested in construction are invited to attend. For membership information, contact Jackie Garvey at Marley Cooling Tower Co. (708) 574-9424 or Claire Ranieri at Onspec, Inc. (708) 530-0055.

Program seeks mothers, infants and toddlers

Mothers with infants and toddlers are invited to join an intergenerational program that brings children and older adults together each Monday morning from 10 to 11 a.m. at Council for Jewish Elderly's Robineau Assisted Living Facility, 7550 Kostner Skokie. Here, a special "grandparent relationship" develops when participants play together one hour every week.

The intergenerational program gives children and residents the opportunity to have fun and receive individualized attention from a "grandparent." They share in generational interactions which often is absent from daily living. Older persons share their interests and pass along their cultural heritage.

For additional information, call Fern Fischer at (847) 675-8580.

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Health News

Cooking low-fat and delicious

Loyola dietician, Frances Oppenheimer, suggests that meals include some low-fat fare. She addresses:

- Removing the skin from chicken when grilling.
- Buying fat-free hotdogs.
- Preparing low-fat dishes.

Products such as reduced-fat mayonnaise or fat-free ice cream can be substitutes for the high-fat counterparts.

- Sticking to 100 percent fruit juice or water. Stay away from fruit punches or any "ade," such as lemonade, because of the high sugar content.
- Drinking eight glasses of water a day. This practice allows the body to replenish itself during the summer heat.

For more information or to arrange an interview with a Loyola health care professional, call Novinger at (708) 216-3200.

Prepare for warm weather

The Cook County Department of Public Health offers the following tips for dealing with warm weather:

- Drink plenty of water to keep the body hydrated.
- Avoid alcohol and caffeine because they dehydrate the body.
- Eat light foods as hot heavy foods tend to add heat to the body.
- Avoid the use of salt tablets or high salt foods.
- Wear light colored, light weight clothing. If you must go outdoors, wear a hat and use sunscreen.
- Discontinue or reduce strenuous physical activity during extremely hot weather. Avoid prolonged outdoor activities and take frequent breaks from any outdoor activities.
- Take a cool bath or shower to cool off your body. Cold, wet washcloths and towels can also be used to cool the body.
- Try to avoid cooking or baking, especially during the hottest times of the day.
- Check on elderly or ill neighbors and family members frequently.

Red Cross Run has activities for everyone

People of all ages can start their day on the right foot by participating in the 1996 Red Cross Run. The Red Cross is hosting the 10K and 5K run, and a 5K family walk on Sunday, August 4 at 8 a.m. An entry fee of \$12 in advance or \$15 on-site will get you into the race and help to fund Red Cross programs and services in the area.

Awards and medals will be presented to the top three males and females in each age bracket. Also, special awards will be given to the overall first, second, and third place males and females in the 10K and 5K runs. In addition to post-race hospitality, each participant will receive a 100% cotton heavy weight T-shirt, water bottle, and more.

Red Cross also has a "safety fair" for the entire family that will be open after the race with activities and materials about safety, first aid, emergency and disaster preparedness, and Red Cross services worldwide.

For information or registration, contact the American Red Cross, Arlington Heights Service Center at (847) 255-0703.

Rush to test new treatment for ischemic stroke

This summer Rush-Presbyterian-St. Luke's Medical Center begins admitting patients for a clinical trial of a new process to treat ischemic strokes, which block blood flow to the brain and constitute 85 percent of strokes, called intra-arterial thrombolysis (IAT).

The IAT procedure involves threading a catheter into blocked blood vessels in the brain and directly bombarding blood clots with a "clot-busting" drug.

Rush is the Chicago center for the IAT study, one of 60 in the United States. Physicians here will evaluate the technique on people who have suffered a moderate to severe ischemic stroke. By using IAT within the first few hours following a stroke physicians believe they can lessen the damage strokes cause. The researchers will follow 180 patients nationwide for three months each. The study will last one year.

"There are no clinically approved treatments at this time for acute stroke," said Dr. Michael Schneck, director of the hyperacute stroke program of the Rush Neuroscience Institute and principal investigator of the study at Rush.

Preliminary data released from the American Heart Association Stroke Council in January showed great promise for the IAT technique, which can be performed only at specialized medical centers.

"The 'clot-busting' drug to be used is called pro-urokinase. It is made by Abbott Laboratories of Abbott Park, IL, which is funding the study.

"We hope this study will prevent severe stroke deficits," said Schneck. "If we can dissolve the clot early enough we can halt permanent brain damage."

To access information through the World Wide Web, look under: www.rush.edu

Honor Society

Skokie resident Dmitry Pyatetsky has been inducted into the Phi Beta Kappa honor society at the University of Illinois at Chicago. Pyatetsky, who is a senior, is one of 34 students elected to UIC's Iota of Illinois chapter during the spring semester. He is majoring in biochemistry.



BY DR. NAJJAR
Special to The Bugle

REDUX . . .
The First Weight Loss Medication in 20 years clears the FDA

REDUX (dexfenfluramine) is a prescription weight-control medication for the management of obesity, including weight loss and maintenance of weight loss, in people on a reduced-calorie diet. REDUX has been available in Europe for more than a decade and has been used by an estimated 10 million patients.

How does REDUX work?
REDUX works by increasing the activity of serotonin, a natural substance in the brain. This increased activity of serotonin signals your body to eat less. In humans studies, REDUX therapy, in combination with a reduced-calorie diet is associated with decreased appetite. It makes people feel full and lessens their desire to eat. People may find they no longer crave certain snacks. This may make it easier for you to follow a reduced-calorie food plan. REDUX should be part of an ongoing program of reduced-calorie eating and increased physical activity.

Who is REDUX for?
REDUX is recommended for overweight people if they also have other risk factors such as high blood pressure, diabetes and high cholesterol.

Who should not take REDUX?
REDUX is not for people who are:

- Diagnosed as having pulmonary hypertension
- Taking monoamine oxidase inhibitors
- Allergic to dexfenfluramine, fenfluramine, or related medications
- Pregnant or planned to become pregnant
- Breast-feeding
- Under 18 years of age
- Using other weight-loss medications
- Taking Prozac, Zoloft, Effexor or Paxil
- Taking certain types of drugs for depression

Is REDUX addictive?
No addictive or drug-seeking behavior in patients taking REDUX has been reported in premarketing studies.

How effective is REDUX?
In a one-year clinical trial of 900 obese patients, those who dieted and took REDUX lost significantly more weight than patients who dieted and took placebo.

How long I should take REDUX?
While most of the weight you will lose on REDUX therapy will be lost in the first 4 to 6 months, your doctor may want you to continue taking REDUX to help you keep the weight off. REDUX is ideal for ongoing use as part of a weight maintenance program. Use of REDUX for more than one year has not been studied. Your doctor will decide how long you should stay on REDUX.

What are the possible side effects of REDUX?
Like all prescription medications, REDUX may cause side effects. The most common side effects include diarrhea, dry mouth and drowsiness. These side effects are generally mild and usually disappear in a few weeks. They generally have not caused people to stop taking REDUX. The most common side effects occurring in patients discontinuing therapy included insomnia, fatigue or general weakness, headache, and depression. Use caution before driving a car or operating machinery if REDUX makes you drowsy. In addition, REDUX may increase the sedative effects of alcohol.

When I'm taking REDUX, should I also be on a diet?
As with any weight-loss plan, you need to reduce your calorie intake. A reduced-calorie food plan that you can stay with on a long-term basis - one that contains foods you enjoy and doesn't leave you feeling hungry - is a fundamental part of taking REDUX. REDUX helps you feel full and make it easier for you to stay with a reduced-calorie food plan.

What should I know about excess weight and weight loss?
If you are overweight, you share this condition with an estimated 58 million adult Americans who are 20% or more over their desired weight. Obesity is now recognized as a medical condition like many others, such as high blood pressure or diabetes. For some patients, drug therapy is effective, just as it is for other chronic conditions.

Excess weight can result from one or more of the following causes: heredity, metabolism, environment, level of physical activity, or eating habits that may go back to childhood. Studies have shown a relationship between obesity and the risks of heart disease, high blood pressure, diabetes, certain forms of cancer, gallstones, certain respiratory disorders, and a decrease in life expectancy. These studies suggest that losing weight and keeping it off produce health benefits for some people with chronic obesity, especially those who are at risk for other diseases.

Shedding excess weight may help:

- Reduce high blood pressure
- Normalize blood sugar levels
- Lower cholesterol levels

What other lifestyle changes should I consider?
REDUX must be taken in conjunction with a reduced-calorie diet and a regular exercise. However, before you undertake any exercise program, it's important to discuss it with your physician.

If you need to lose weight call OptiWell Health Services at (847) 967-2273 to schedule an appointment with an OptiWell staff physician and wellness consultant. OptiWell Health Services offers various weight loss programs designed to meet the needs of every patient.

Cooking for you at Perry's!

Since 1967, Perry's Pizzeria of Park Ridge has been a landmark well known for its delicious pizza. Nick Staub, owner and operator purchased the business in 1979 and has expanded the menu over the years to include delicious and unexpected items such as his renowned barbecued baby back ribs, 1/2 pound sirloin burgers, fabulous fresh pastas, ten different salads, Mexican cuisine and gyros. Perry's offers newly remodeled dining rooms, beer and wine and a children's menu. We offer your child the opportunity to design his or her own pizza.

A distinction of Perry's is our ability to offer our extensive menu for carry out and for a speedy delivery. Our new Des Plaines location also offers Drive-thru Pick-up. What a convenience during those many "Chicago-style" days of inclement weather.

Attention, early birds! Our Des Plaines location now serves breakfast in our dining room, and at our drive-thru window, and is the first to offer breakfast delivery. Choose from jumbo bagels with assorted spreads, freshly baked muffins and our original breakfast Panzerotti-a fabulous freshly baked pastry prepared one of three ways: Denver style, vegetarian and Chorizo style with eggs.

Summertime is here! As one of the premiere caterers in the area, Perry's offers a variety of hot weather catering packages: the backyard barbecue, down-home barbecue, Texas barbecue or Hawaiian luau. Any of these may be delivered to your home, fresh and hot out of our broiler or you have the option of on-site servers to make your occasion even more relaxing.

Call for our 16 page color catering brochure at (847) 823-3220 or (847) 823-4422.

Whether dining in one of our two restaurants or dining at home, Perry's is always cooking for you. Perry's restaurants are located at 711 W. Devon in Park Ridge and 1065 E. Oakton in Des Plaines.



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• Your choice of soft drink with take-home cup for each child
• Pizza chef hat for each child • T-shirt for the birthday child
• A party assistant

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Entertainment

Great Circus Parade

If you're a circus buff or dote on Americana, or just plain love a parade, there's a singular and spectacular event waiting for you in Milwaukee, July 14.

The one and only Great Circus Parade, annual recreation of the promotional pomp and pageantry of oldtime circus street processions, will roll through downtown streets that Sunday to the delight of several hundred thousand kids of all ages. Stars of the two-hour extravaganza of circus excitement will be some 60 colorful antique circus wagons, some more than a century old, from the state-owned Circus World Museum of Baraboo, Wisconsin.

The historic vehicles will have an entourage of 700 horses, two dozen brass bands and snappy military marching units, hundreds of ornately costumed "performers," a horde of lumbering elephants and other exotic circus animals and, of course, a bevy of cavorting clowns.

For a free brochure on the 1996 presentation of the unparalleled Great Circus Parade, and its weeklong series of attendant events, call the parade office at (414) 273-7877 in Milwaukee.

'Summerfest of Cultures' at Dee Park

Plans for Golf Maine Park District's "Summerfest of Cultures" continue to be firming up as the District is planning its biggest celebration ever. Held at Dee Park on Saturday, July 20 from 3-9 p.m., participants can sample ethnic food and view the music and dance of performers from many lands. Included in the Fest are Cinco de Mayo Ballet Folklorico, Los Palmeros Mariachi Band, Frankie K's German Band, Broader & Moore Irish Singers as well as students from Maine East representing the South Asian Club, the Sign Club and the Latino Club.

Fifth Annual Arts & Crafts Experience

Paintings, pottery, hand-crafted jewelry and more will be among the exhibits during the 5th Annual Arts & Crafts Experience to be presented by American Society of Artists, a national membership organization, on Michigan Avenue between Adams and Randolph, Chicago, Friday and Saturday, July 12 and 13 from 8 a.m. to 6 p.m. both days.

Among the exhibitors will be Mike Gustafson, Niles; Pablo Warren, Skokie; Beverly Eisenstein, Glenview. Additional information may be obtained from A.S.A. at (312) 751-2500.

The day will also feature a Flea Market & Bazaar whereby participants can rent a space for only \$5 (commercial vendors \$25), a 3 on 3 Basketball Tournament, petting zoo, camel rides, dunk tank, relay races, prizes and more.

The renowned Chicago Children's Museum (at Navy Pier) will operate a booth whereby children can experience the hands-on thrill of making a multi-cultural project and taking it home to display proudly. Throughout the day the youth baseball leagues will hold games for the public to watch and culminate the activities with a Youth Baseball Awards presentation.

For more information, call (847) 297-3000.

Community Calendar

CHILDREN

Tues., July 16, CHILD'S FARE
Children's film festival features "The Hideaways" on July 16, 10 a.m. and 1 p.m. Program's free with general admission, \$3 adults; \$2 seniors and students; \$3-22; \$1 children, 12 and under. Mon. thru Sat. 9:30 a.m. to 4:30 p.m., Sunday noon to 5 p.m. Free on Monday. Information-312-642-4600.

ENTERTAINMENT

Fri. - Sun. July 12-14 CHICAGO ON TAP
An international festival of percussive dance at Skyline Stage, Navy Pier Friday and Saturday at 8 p.m. and Sunday at 3 p.m. Cost is \$24 through TicketMaster (312) 902-1500. For information, call (312) 898-3310.

Wed. July 17 - Aug. 7 C & W LINE DANCING
Wednesdays, from 8:30 to 9:30 p.m. at Oakton Center, 4701 Oakton St., Skokie. Fees are \$25 for residents and \$31 for non-residents. For information, call the Skokie Park District at (847) 674-1500.

HEALTH

Wednesdays BLOOD PRESSURE TESTS
Rush North Shore Medical Center, Skokie, free blood pressure screenings every Wednesday from 1:15 to 3 p.m. For information, call (847) 933-6000.

Thurs., July 11 MENDED HEARTS
Meetings at 7 p.m., Johnson Auditorium, Parkside Center, 1875 Dempster St., Park Ridge. Free to the public. For information, call (847) 696-8745.

Thurs., July 16 FOOT CARE PROGRAM
Free program at Resurrection Medical Center, 7435 W. Talcott from 11 a.m. to noon in the Mother Celine Room. For information and to register, call (312) RES-INFO (737-4636).



1065 E. OAKTON
DES PLAINES, IL 60018
(847) 823-4428

711 W. DEVON AVENUE
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(847) 823-4422

Metropolitan Brass in Concert at the Camp Ground



The Historic Camp Ground on Algonquin Road at the river announces the free concert by the Metropolitan Brass in a "Pops Concert," in the 18 sided Waldorf Tabernacle on Saturday, July 13 at 7:30 p.m. A free will offering will be taken to help cover expenses. For information, call 824-4924.

HEALTH

Thurs., July 11 WELLNESS ON WHEELS
Mobile Health Clinic van, visits the Plainfield School, 1850 Plainfield Dr., Des Plaines. Eligible suburban Cook County residents can receive physical examinations and health screenings. Appointments made by calling the Cook County Department of Public Health, at (708) 818-2860, 8:45 a.m. to 4:15 p.m., Monday-Friday.

Tues., July 16 THE PUPPET PLACE
The Puppet Place will present Peter Rabbit at 7 p.m. at McNally Park (Main and Central Park) in Skokie. Outdoor performances are free. In case of rain, performances will be held at Oakton Community Center, 4701 Oakton St., Skokie. Call (847) 674-1511 after 5:30 p.m.

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...12 or more people **9.45** EACH

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SEMINARS

Tues., July 16 JOURNEY OF A NATION
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the mystical insights into the Jews' wandering throughout the ages, at the Chad Center of the North Shore at no charge. For information please call (847) 251-7707.



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Chicken Oscar with Rice.....	\$5.95
Cajun Chicken with Rice.....	\$5.95
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Chicken Parmesan with Spaghetti.....	\$5.95
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Roast Turkey.....	\$5.95
Veal Parmesan with Spaghetti.....	\$5.95
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SAT., JULY 20-5 PM TO 12 MIDNIGHT
SUNDAY, JULY 21-1 PM TO 12 MIDNIGHT

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ADMISSION:
FRIDAY: \$1.00 - SATURDAY: \$2.00
SAT./SUN.: \$2.00
SENIOR CITIZENS: \$1.00
CHILDREN UNDER 12 FREE

Proceeds of the Greek Food Fest benefit the St. Haralambos Building Fund

Entertainment

Park Ridge Garden Club Garden Walk

Eight Park Ridge gardeners have been diligently weeding, planting and hoeing to ready their gardens for everyone's enjoyment at the 2nd annual Park Ridge Garden Club Garden Walk, Sunday, July 14. Only three weeks remain to purchase tickets from the following merchants: Raffias, Scharinghausen Pharmacy, Park Ridge Travel, Erica's Jewelry, and Sebasdian Real Estate. Tickets sell for \$5 prior to the date of the event, then \$7 at 826 S. Fairview, Park Ridge from noontime on. Merchants have been very generous in the donation of prizes for a Raffle held in conjunction with the Walk at one of the homes. Refreshments will be complimentary at two homes on the Walk.

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FAMILY CARNIVAL

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THURSDAY, JULY 11 • 7:00 p.m. - 10:00 p.m.
"The Happy Hearts Orchestra" (Polka Band)

FRIDAY, JULY 12 • 7:00 p.m. - 8:00 p.m.
"Michiello & Mike" (Country Western & Dance Teachers)
8:00 p.m. - 11:00 p.m. "Southern Curve" (Country Western Music)

SATURDAY, JULY 13 • 5:30 p.m. - 6:30 p.m.
The Norridge "Those Were the Day" Radio Players
8:00 p.m. - 12 Midnight "Rock Taylor" (Rock 'n' Roll & Dance Music)

SUNDAY, JULY 14 • 5:00 p.m. - 6:00 p.m.
The famous "Jesse White Tumbling Team"
6:00 p.m. - 7:00 p.m. "Garfield Goose & his Television Friends"
(Music, Magic & Merriment)

7:00 p.m. - 10:00 p.m. "The Stardust Vocal Trio" featuring 20's - 70's Music
ALSO: A SPECIAL appearance by Little Caesar's Caesar Man on Saturday & Sunday at 5:00 p.m.

BINGO IN OUR AIR CONDITIONED HALL

Daily BINGO times as follows:
Thursday, July 11 • 7:00 p.m. - 10:00 p.m.
Friday, July 12 • 7:30 p.m. - 11:00 p.m.
Saturday, July 13 • 6:00 p.m. - 11:00 p.m.
Sunday, July 14 • 6:00 p.m. - 9:00 p.m.

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★ MATINEES EVERYDAY ★

HELD OVER Richard Gere
"PRIMAL FEAR"
EVERYDAY: 1:35, 4:10, 6:45, 9:20 - Rated R -

HELD OVER "FARGO"
EVERYDAY: 1:10, 3:10, 5:10, 7:10, 9:10 - Rated R -

Disney's **"JAMES & THE GIANT PEACH"**
EVERYDAY: 12:45, 2:30, 4:15 - Rated G -

HELD OVER Uma Thurman
"TRUTH ABOUT CATS & DOGS"
EVERYDAY: 6:00, 8:00, 10:00 - Rated PG-13 -

HELD OVER "FLIPPER"
EVERYDAY: 1:30, 3:30, 5:30 - Rated G -

HELD OVER Robin Williams **"BIRDCAGE"**
EVERYDAY: 7:35, 9:50 - Rated R -
ALL SEATS \$1.75

St. Rosalie's annual Carnival

St. Rosalie is holding its annual Carnival from Thursday, July 11 through Sunday, July 14 on the Church grounds at 4401 N. Oak Park (corner of Oak Park Ave. & Montrose) in Harwood Heights. Carnival hours are 6 to 10 p.m. Thursday, 6 to 12 p.m. Friday, 3 to 12 p.m. Saturday, 3 to 10 p.m. Sunday.

The third Family Carnival, St. Rosalie Style, will focus on FUN for the entire family.

A four-hour unlimited ride special for \$10 will be featured from 6 to 10 p.m. on Thursday and also on Saturday from 3 to 7 p.m.

Festivals will include live backyard entertainment daily, adult and children rides, skill and chance games, FOOD, and Beer Garden. Also, BINGO in an AIR-CONDITIONED hall beginning at 7 p.m. on Thursday and Friday, 6 p.m. on Saturday and Sunday.

Live entertainment will include Country Western singers and dancers, Polka Band, Rock and Roll for listening and dancing enjoyment; also, other performances and demonstrations... this and more, including a Grand Raffle totaling over \$10,000.00 with a First Prize of \$5,000.00.

Local bands featured at nationwide release concert

Cyclone Records, a new local-based label produced by area entrepreneurs Lee Zulawinski of Morton Grove and Michael Castle of Glenview will present "Concoction Live!" on Saturday, July 20, 7 p.m. at the Riviera Theatre in Chicago, to launch the nationwide release of their new compilation CD of alternative and rock-style music.

Emceed by Bear Radio 92.7 personalities, this event will feature performances by 7 popular Chicago-based bands: Ritual, Shrine Tunnel, Pegleg, Skrewed, Barstool Prophets, Proud Fiesh and Element.

Concertgoers will have the unique opportunity to appear in an upcoming music video filming on location during this event. Tickets are \$8. Available through Ticketmaster or by phone (312) 559-1212. For further information contact Cyclone at (847) 657-0446.

'Joseph and the Amazing Technicolor Dreamcoat'

You may have heard the story of Joseph and his coat of many colors when you were growing up...how his jealous brothers sold him into slavery because he was the favorite of their father, and how Joseph rose to become Pharaoh's head servant and ultimately assistant to the Pharaoh. Yet Theatre 219's delightful production of "Joseph and the Amazing Technicolor Dreamcoat," presented at seven performances during the last weekend in July and the first weekend in August, offers much more than simply a dry retelling of this biblical tale. For information, call (847) 966-8280.

"Joseph and the Amazing Technicolor Dreamcoat" performances are scheduled for 8 p.m., July 26 and 27, and August 1, 2 and 3 in the auditorium at Niles West High School, 5701 Oakton St., Skokie. A matinee, which will be interpreted in sign language for the benefit of the hearing impaired, will begin at 2 p.m. Sunday, July 28, and a second matinee will be offered at 2 p.m. on Sunday, Aug. 3. Tickets are \$12 and will be on sale at the box office or by calling (847) 966-8280 during the afternoons. Senior citizens and children under 12 will receive \$2 off the ticket price for the matinees only.

Emceed by Bear Radio 92.7 personalities, this event will feature performances by 7 popular Chicago-based bands: Ritual, Shrine Tunnel, Pegleg, Skrewed, Barstool Prophets, Proud Fiesh and Element.

Concertgoers will have the unique opportunity to appear in an upcoming music video filming on location during this event. Tickets are \$8. Available through Ticketmaster or by phone (312) 559-1212. For further information contact Cyclone at (847) 657-0446.

FREE DINNER

with purchase of second dinner/show ticket.
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Maine Township Chorale to perform

The Maine Township Chorale, under the direction of Patrick S. Barnett, will present "Yesterday Once More," its Summer 1996 concert. The concert will be on Saturday, July 27 at 7 p.m. in the courtyard at St. Mary's Episcopal Church, the corner of Prospect and Crescent, Park Ridge. (In case of rain, the concert will be held indoors.)

Featured in the concert will be familiar tunes from Vaudeville, the Silver Screen, and Broadway, including a medley from "Jesus Christ Superstar." There will also be selections from some of the best-loved artists of the Seventies, including the Carpenters, the Bee Gees, and Chicago.

Admission is \$10 for adults, and \$8 for Seniors. Children 18 and under are free. Tickets may be purchased from any chorale member, or at the door. Refreshments will be sold following the concert.

The chorale rehearses Monday evenings from 7:30-9:30 p.m. at Maine South High School in Park Ridge. We are currently seeking new Tenors and Basses to add to our ranks beginning in the fall. For further information, contact Michelle Schneider at (847) 823-0866.

Singles Scene

Phoenix Support Group

The Phoenix Support Group invites all separated, divorced and widowed persons to meet Friday, July 12 starting at 8 p.m. There will be a small group discussion for those who are working through the grieving process starting at 7 p.m. and ending at 8 p.m. in time to join the regular meeting.

The place is McDonnell Hall (lower level of the Church) of Our Lady of Perpetual Help, 1127 Church St., Glenview. July is going to be an exceptionally fun evening because we are celebrating summer with an ice cream social. Men and women of all ages are welcomed. A \$4 donation is requested, except to those who pay a babysitter. Direct inquiries to: (847) 673-3411.

Mark your Calendar:
Friday, Aug. 9, we are having a pig roast at Our Lady of the Brook, 3700 Dundee, Northbrook. The cost with a reservation is \$12 or \$18 without a reservation. Also, bring a dish for \$8 to pass. Call (847) 998-5693 for further information.

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Mark your Calendar:
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One + offers activities

Maine Township's One + Options offers a variety of programs for widowed, divorced or single adults ages 45 through 65. Members must be residents of Maine Township. There is no

cost to join and new members are always welcome. For more information, call Barb Koss in the township's Adult & Senior Services Dept. at (847) 297-2510, ext. 240 or 252.

JULY 12 GOOD TIME CHARLEY SINGLES DANCE

There will be a Good Time Charley Singles dance at 8 p.m. on Friday, July 12, at The Sabre Complex, 8900 W. 95th St., Hickory Hills. All singles are invited. DJ music will be provided by Music Makers. Admission is \$6. For more information, call (708) 450-8234.

JULY 13 ALL AREA CHICAGO TOGETHER SUPER SINGLES (AACTS) & #1 SUPER SINGLES

The AACTS and #1 Super Singles groups and ABC Suburban Singles Group will sponsor Friday, Saturday, and special holiday evening singles dance parties for the summer months. All dances 8 p.m. Admission is \$6 to all dances. On Saturday, July 13 at The Courtyard, 35200 Rt. 59, between R. 38 and R. 36 in Warrenville. Phone number is (708) 393-3130.

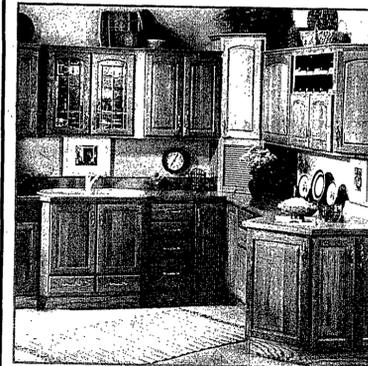
JULY 14 THE SPARES SUNDAY EVENING CLUB

The Spares Sunday Evening Club for widowed, divorced, and single adults will sponsor a special Hawaiian Dance on Sunday, July 14 (Hawaiian dress optional). Location, Morton Grove American Legion Hall, 6140 Dempster, Morton Grove, at 7:30 to 10:30 p.m. Dance to Stan Warren's Band, members \$5, Guests, \$6. For further information, call (847) 965-5730.

JULY 17 SOCIAL NETWORK

The Social Network will be giving a presentation about how and where to find attractive, financially stable, confident singles. This presentation will be held at Barnes & Nobles, Deer-

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Wed. - 10:6
Thurs. - 10:6
Fri. - 10:5
Sat. - 11:3
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Professionals Guide

A directory of area professionals and services

REAL ESTATE

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Marino Realtors, Inc.
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Morton Grove, Illinois 60053
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Fax 847-965-5600
Toll Free 800-253-0021
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School Guide

Local student awarded scholarship at Drake

Bryan Feldman of Morton Grove, has been awarded the Drake University Achievement Award at Drake University beginning in the fall 1996 semester. Feldman attended Niles North High School. To qualify for the award, students must demonstrate academic success and leadership and rank in the top 25 percent of their class or achieve a cumulative grade-point average of 3.0 or above.

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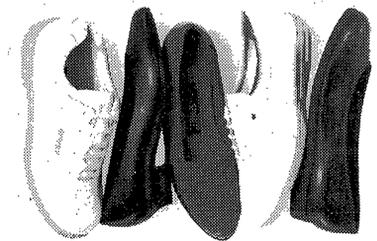
4707 W. Pratt
Lincolnwood
1 Blk E. Pratt & Cicero

5130 Touhy Ave.
Skokie
1 Blk W. Of Edens Expy

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Don't miss this chance to save up to \$15 a pair on your favorite walking, casual and dress shoes. Hurry in for the best selection of colors and sizes.



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Specializing in large sizes with wide and extra-wide widths for fashionable men, women and children.
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HOURS: Mon., Thurs., Fri. 11:00-9:00
Tues., Wed., Sat. 11:00-8:30
Park in front or in the plaza at our rear entrance

Data Processing courses starting in late July

Data processing classes are being offered in late July by the Alliance for Lifelong Learning (ALL), the continuing education program of Oakton Community College. Classes are held at the Des Plaines campus, 1600 E. Golf Road, and Ray Hartstein campus, 7701 N. Lincoln Ave., Skokie and various locations throughout the district.

Introduction to Powerpoint 4.0 (DPR A70 31, Touch-Tone code 7807) meets on Monday, July 22 from 8:30 a.m. to 5 p.m. or for two weeks on Tuesday and Thursday from 7:45-9:45 p.m. starting July 30 at the Des Plaines campus.
Internet (DPR A64 33, Touch-Tone code 0331) meets for two weeks on Mondays and Wednesdays starting July 29 from 7:45-9:45 p.m. and Tuesdays and Thursdays starting July 30 from 5:30-7:30 p.m. at the Des Plaines and Ray Hartstein campuses.

Introduction to Lotus (DPR A54 31, Touch-Tone code 0278) meets for two weeks on Mondays and Wednesdays starting July 29 from 7:45-9:45 p.m. or Tuesdays and Thursdays starting July 30 from 5:30-7:30 p.m. at the Ray Hartstein campus.
Students who have registered for Oakton or ALL classes within the last five years and have a correct Social Security number on file may register using the Touch-Tone system by dialing (847) 635-1616. Registrations can also be taken via fax at (847) 635-1448 in which case payment must be made by a major credit card (Visa, Mastercard

or Discover).
For more information and a brochure listing these and other data processing classes, call (847) 982-9888.

Receives degree from New England Culinary Institute



Nick Grisanti, class of May 1996, of Niles, was one of 78 men and women to receive an Associates of Occupational Studies degree in Culinary Arts, marking the completion of a two-year professional chefs training program at New England Culinary Institute. Graduation exercises were held at the Montpelier campus on May 24.

Area students named to Dean's List

A total of 1,272 Northern Illinois University students have been named to the deans' lists for their outstanding academic work during NIU's fall semester.

The deans' lists are compiled by NIU colleges according to varying criteria. The Colleges of Education, Liberal Arts and Sciences, Visual and Performing Arts, and Health and Human Sciences use a minimum semester grade point average of 3.75 on a 4.0 scale. The College of Business bases selection on class rank among the top ten percent.

Jason Fong, Carolyn Ann Helzing, Teresa Lynn Hoffman, Luke Manthey Lau, Mark Andrew Lau, Edward Patrick Martin, Angela Rio, Kimberly Buchne and Mark Wegzyn of Des Plaines; Janet Lynn Machie, Jason Victor Reuter, Melissa Amy Walker, Jeanne Ann Wanzek, Haylee DePaolo, Ann Marie Dowd, and Michael Craig Gordon of Glenview; Adriane Antonia Anile, Carolyn T. Appelbaum, Michael J. Helminiak, and Cathleen E. Tancredi of Niles; Ellen Kathryn Bacon, Daniel Joseph Bratek, Christian M. Bravo, Steven Matthew Lesniak, and Kevin Andrew Thornley of Park Ridge.

School Guide

Sister Frances celebrates 50 years of teaching



Sister Frances Tylutki

Sister Frances Tylutki, a member of the Congregation of the Sisters of the Resurrection for the past 52 years, will retire after devoting virtually her entire professional life to teaching. Sister has served at Resurrection High School for the last 45 consecutive years teaching English, religion and art. As the enrollment increased and the new school was built, Sister was able to concentrate her efforts in art, where she has taught literally hundreds of students.

Sister Frances attended Fordham University in New York

City and Notre Dame University in South Bend, Indiana, where she was awarded degrees in education and in art. She is retiring from active service in the school but will continue to pursue artistic challenges. In celebration of her 50 years of Religious profession, Sister Frances will be joined by seven other Sisters of the Resurrection in special recognition and will commemorate her Jubilee on June 16. "It has always been an honor to utilize any talents to give glory and thanks to God," said Sister Frances.

Columbia College hosts Fall semester Open House

Columbia College Chicago hosts a fall semester open house to address student questions concerning academic programs, financial aid, admissions, and student services on Saturday, July 13. Faculty, counselors and staff representatives will be on hand between 10 a.m. and 2 p.m. Doors are open from 9:30 a.m. For information and reservations, call (312) 663-1600, ext. 5131.

Separate programs will be held for freshmen and transfer students. Freshmen will meet in the Ferguson Theater, 600 S. Michigan Ave., while transfer students will meet at Hokin Hall, 623 S. Wabash Ave.

Other topics to be addressed are concerns regarding transfer of previous college credit, costs, and program details and options available at the college. Columbia offers classes and majors in art and design, photography, film and video, management, theater/music, dance, computer graphic arts, multimedia, television, radio/sound, liberal education, English, sign language interpreter training, jour-

Young artists from St. Martha's

Congratulations are in order for Christopher Berg (Grade 2); Amy Pisula (Grade 7); Caroline Tabamo (Grade 8); Karen Thorsdale (Grade 7) of St. Martha's School, whose artwork was recently shown at the Kids' College 1996 Art Exhibition at Oakton Community College.
We are proud of the accomplishments of these young artists and their teacher, Mrs. Porter.

Apollo School Poetry Club performs at Barnes and Noble

On Sunday, May 19, Apollo School Poetry Club members performed a poetry reading at Barnes and Noble Book Store in Old Orchard Shopping Center, Skokie. The PALS Club is lead by Mrs. Doreen Bizar, Title I teacher and Ms. Jeannine DiModica, a fourth grade teacher. The reading was arranged through a school/business partnership between the bookstore and School

District #68. Apollo was invited to present poetry along with Jane Stenson School in Skokie. The following students did choral speaking of these poems: "Casey at the Bat," and "There's a Cobra in the Bathroom."
Mike Baily, Rawan Jaber, Natalya Namts, Dannie Morten, Disha Shah, Marnee Behrstock, Anna Wojno and Inna Yalovetskaya.

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Sports/Parks & Library News

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Summer reading program



Photo by Mike Heuel
Alexandra Bobrowski chooses one of nine large playing cards from clerk Jennie Shedroff in the Niles Public Library District's Luck of the Draw summer reading club. On each visit, the participant chooses a card which will determine which book they will read. To earn a paperback book prize, the reader must read nine books. Alexandra is the one-thousandth participant in this summer's program.

Niles AA Baseball

Candlelight Jewelers
Diamond Backs 17
Nancy's Stuffed Pizza
Devil Rays 1

The Diamond Backs had great pitching by Adam O'Grady for 4 innings, allowing only 2 hits and no runs, and Arthur Rudnicki for 1 inning, giving up 3 hits and 1 run. Leading the hitting was Justin Bates with a double, 2 triples and a homer for 3 RBIs. Brian Gray followed with 2 singles and a triple for 2 RBIs. Joseph Milano III had a single and homer for 4 RBIs. Joel Cruz had a single and triple, Adam O'Grady with 2 singles, Arthur Rudnicki and Michael Hoffman each with a solo single, and Dan Rieck walked twice and Erik Stiller with 3 walks and a sacrifice.

The Devil Rays had good pitching by Derek Duszak for 1 inning, no runs, no hits. Also pitching were Bob Dubberke and Chris Suchecki, who also made a great catch at 3rd. Only hits were a single and double by Ryan King, 2 singles by Ryan Winstead with the only RBI, and a single by Derek Duszak.

Summer's Day Delight with MG Park District

Enjoy a summer's day delight with the Prairie View Travel Club on Tuesday, July 23 from 9 a.m. to 4 p.m. The beauty of the Chicago Botanic Garden, a sumptuous meal at the Culinary School of Kendall College and tour of the Shakespeare and Sculpture Gardens at Northwestern University will be the delight of the day.

The visit to the Botanic Garden is sponsored by County Commissioner Peter N. Silvestri. He will be on hand at the Prairie View Community Center, 6834 Dempster, to greet the group on its way. The morning's event includes a tram ride and a Heritage Garden walking tour. The Heritage Garden, one of the many gardens to see, is modeled after Europe's first botanic garden in Padua, Italy. Then on to Evanston for a gourmet lunch at the Culinary School. Choice of entree is pan-seared salmon filet with corn and summer vegetable broth or grilled top sirloin with potato and mushroom napoleon zinfandel sauce. After the leisurely feast, the group will visit the charming Shakespeare and Sculpture gardens of Northwestern University.

Register at Prairie View by Tuesday, July 16. For further information, call Catherine 965-1200.

Register at Prairie View by Tuesday, July 16. For further information, call Catherine 965-1200.



'Take Time for Thursdays'

The next "Take Time for Thursdays" program at Prairie View Community Center, 6834 Dempster St., Morton Grove will be at 1 p.m. on July 18. Kathy Gerken, NCTMB will explain and demonstrate the benefits of massage therapy.

Massage Therapy is the manipulation of soft tissue to relieve muscular stress and tension, increase circulation and enhance flexibility. A variety of physical problems are alleviated by this process.

To learn more about this beneficial therapy make a reservation for the free program by calling Catherine Dean at 965-1200.

St. Scholastica Academy Golf Outing

St. Scholastica Academy is sponsoring its first golf outing this summer. The event is planned for Friday morning, July 26, at Tam Golf Course, with starting times beginning at 7:30 a.m.

For \$45, golfers can play nine holes, compete for awards, have lunch, and a chance for door prizes. Guests of golfers may join the group just for lunch for a charge of \$10. Golf carts are available. All reservations for golf must be made by July 1. For further information or to make reservations, contact Margarita Walters, 7416 N. Ridge Blvd., Chicago, IL 60645, (312) 764-5715, ext. 360.

EXERCISE

Police News

Sexual assault

A 26-year-old Des Plaines woman called Niles police from the service station at Dempster Street and Greenwood in Park Ridge at 4:30 a.m. July 5 and reported that she had been sexually assaulted by two men, one described as between 18 and 19 and 5'5" tall and the other as between 25 and 30 and 5'11" tall.

The victim was not sure where the assault took place but thought it might have been in Niles. She told police that she had met the men in the alley behind the 8200 block of Elizabeth Avenue where she drank alcohol and smoked cannabis with them. She then got into a blue pick-up truck with the offenders and went to a convenience store to purchase more liquor.

The victim was transported to Lutheran General Hospital where she determined that the assault most likely occurred in unincorporated Des Plaines. The investigation was turned over to the Cook County Sheriff's Police Department. Niles police assisted in collection and packaging of evidence.

Theft of property

Two bikes were stolen from the house of a 24-year-old clothing store manager in the 6600 block of Wood River Drive July 3 sometime between 10:30 a.m. and 5 p.m.

The two mountain bikes included one medium blue Fuji bike valued at \$500 and a purple Huffy bike valued at \$100. The bikes had been secured to a stairway with a cable and key lock.

Three boat motors were taken from a white 1996 Starcraft boat parked in the driveway of a home in the 7100 block of Monroe Street sometime between 5 p.m. June 28 and 4 p.m. June 30.

The boat was missing one 9.9 hp Mariner motor valued at \$1,500 and two Minnkota trolling motors.

Criminal damage to auto

A 94-year-old man residing in the 4400 block of Courtland Drive reported that an unknown offender(s) used a sharp object to puncture the tires on a blue 1986 Chevrolet Cavalier parked on the street near his home and belonging to a woman neighbor sometime between 6 p.m. July 2 and 7:30 a.m. July 3.

Damage was estimated at \$400.

Animal bite

A 51-year-old resident of the 8300 block of Oconto Ave. reported that his fingers were injured when he was bitten by a neighbor's female German Shepherd and Husky mix dog. The dog, who had been left home alone, became excited when she heard fireworks going off in the neighborhood and jumped through an open window. When she landed on the ground, she became stuck on the owner's wood-

Criminal damage to property

Two Wheeling juveniles, ages 13 and 14, were stopped by police and taken into custody around 9 p.m. July 3 for throwing rocks at a pole behind the 9500 block of Milwaukee Ave. and breaking windows in the rear of a formal wear store and an electronics store.

The youths, who admitted breaking the windows to police were transported to the Niles Police Department and processed before being released to their parents.

Stolen auto

A 22-year-old Melrose Park man reported that his dark gray 1991 Ford Mustang was removed by unknown offender(s) sometime between 9:30 p.m. and 11:30 p.m. when it was parked in a lot in the 9000 block of Golf Road. There were no license plates on the vehicle as it had been recently purchased.

Burglary to auto

A 65-year-old carpenter reported that unknown offender(s) entered his 1985 brown Buick station wagon through the unlocked door and removed a screw gun, a 6" circular saw and a 3" belt sander the total value of which is estimated at \$500.

The vehicle was parked in the 8400 block of Normal Court when the burglary occurred sometime between 10 p.m. July 5 and 7 a.m. July 6.

Attempted armed robbery

A 36-year-old man reported that he was approached from behind by a man between 18 and 20 years of age who was wearing a white tee shirt and black shorts around 2 a.m. June 25 while he was walking to his car in the 8000 block of Churchill Circle.

The victim told police he felt a sharp object in his back when the offender demanded his money. The victim struck the offender in the chest with his elbow, and the offender fled eastbound on Churchill.

A search of the area by Niles and Morton Grove police units proved negative. A follow-up investigation will be conducted.

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If you've tested your skills against the IRS computer and lost, or run amuck in a sea of paper, the Problem Resolution Office (PRO) may be able to give you a hand.

Most of the time, you'll be able to take care of any business with the Internal Revenue service through a phone call or a letter. But once in a while, things snafu and after several phone calls or letters, the problem still isn't solved. That's when the buck stops at the Problem Resolution Office.

Last year, PROs across the nation helped some 450,000 Americans with tax problems ranging from misapplied payments and lost refunds to scrambled social security numbers, garbled surnames, address changes, and Taxpayer Assistance Orders. But the PROs do more than just put out fires; they prevent them too, by spotting glitches in the system and correcting them before they cause troubles for everyone.

If you have a problem with the IRS and haven't been able to solve it through normal channels, call the IRS toll-free at 1 (800) 829-1040 and ask for the Problem Resolution Office.

Tele-Tax, an automated system of recorded tax information, can also provide more details on the Problem Resolution Office. Call 1 (800) 829-4477, any time of the day or night, and request tape number 104. A free booklet entitled How to Use the Problem Resolution Program of the IRS is also available. Call 1 (800) TAX-FORM (829-3676) and ask for Publication 1546.

Tax-saving opportunities for 1996

Now that your 1995 tax return is completed, chances are the last thing you want to think about is taxes. But if you want to lower this year's tax bill, now is the time to put some plans in motion if you haven't already done so. You don't need a grandiose scheme or a complex strategy to save significant amounts. According to the Illinois CPA Society, a simple change in how you make your charitable contributions or how you use your 401(k) plan, for example, can save hundreds of dollars or more. Try taking advantage of some of the following tax-saving opportunities right away.

Take your 401(k) to the max
Contributing the maximum to your 401(k) plan is one of the easiest ways to keep more of what you earn. Money you deposit in these qualified retirement plans reduces your gross compensation, so you won't be paying tax on that money next year. Meanwhile, the money accumulates on a tax-deferred basis until you decide to withdraw it. If your company matches contributions on your behalf, you benefit even more.

Shift income to the kids
It's still possible to shift income to your children, despite what you've heard about the Kiddie Tax. For children under age 14, the first \$650 of investment income is tax-free and the next \$650 is taxed at the child's tax rate rather than at your highest marginal tax rate. The investment income of children 14 years of age and over is taxed at their own tax rate. Keep in mind, however, that in return for tax savings, you lose some control over assets you shift to your children.

Use the home advantage
Since interest on personal debt is not deductible, consider using a home equity loan to replace consumer debt. The interest on up to \$100,000 of home equity borrowing is deductible, and you may use the proceeds for just about anything, from buying a new car to financing an education to paying off your credit cards. Be mindful of the risk involved, you can lose your home if you can't keep up your payments.

Give to charity - not the IRS
When you donate appreciated stock shares or other securities you have held for over a year, you get a deduction for the securities' full market value on the appreciation. By contrast, if you sell the securities and donate the proceeds, you will owe tax on your capital gain from the sale.

Be an early bird
Fund your IRA and Keogh plans as early in the year as possible. By doing so, the funds in your plan will start accumulating tax-deferred earnings earlier than if you wait until the April 15,

1997 deadline. Leave the same money in your regular savings account and you'll earn taxable income that could have been sheltered for months.

Reduce your bottom line
If you keep your Adjusted Gross Income (AGI) below certain threshold amounts, you won't be subject to the phasing out of certain tax benefits, such as personal exemptions or itemized deductions. A lower AGI also will increase deductions, such as medical and casualty losses, that are reduced by percentage-of-income calculations. Also, take a look at municipal bonds and other tax-advantaged investments to determine whether you should move money from taxable to tax-free investments.

Give up the check
A refund check is nice, but getting the money throughout the year in your paycheck is even better financially. To stop overpaying your taxes, reduce your withholding by filing a new W-4 form with your employer. To make the most of this extra money, have it invested automatically and then you, not Uncle Sam, will earn the interest.

Keep your ears open
CPAs point out that several tax breaks, including the possibility of a capital gains tax cut and liberalized IRA rules, are being discussed in Congress. Talk to your tax advisor and watch for additional opportunities to save tax dollars in 1996.

The Illinois CPA Society is the state professional association representing 26,000 certified public accountants throughout Illinois.

Real Estate classes to begin

Adults seeking a rewarding career in real estate sales can take a professional pre-licensing course beginning July 15. The five-week course is offered by Century 21 McMullen Real Estate, which operates the largest real estate school on Chicago's northwest side.

Classes are scheduled for three hours each Monday and Wednesday evening at 6400 N. Harlem in Chicago's Edison Park neighborhood. They offer 30-hours of instruction and prepare students to take the State of Illinois real estate sales exam. Further information is available by Century 21 McMullen, at (312) 631-8300.

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Ameritech offers tips to handle annoying calls

Have you ever received a harassing or obscene call? You're not alone. Three harassing calls are made every second in the United States. In fact, some 85,000 harassing calls were made while you slept last night. The Chicago Police Department re-

Maryville Academy receives grant

Maryville Academy in Des Plaines has received a \$5,000 grant from The Nalco Foundation. Maryville is the largest residential child care facility in Illinois and is a leader in the treatment of sexually and physically abused and neglected children. It operates 16 campuses in the Chicago area and served 16,000 children last year. The funds will support the St. John of God facility on the South Side of Chicago, which provides housing and education to 64 teenage boys.

In the second quarter of 1996, 51 nonprofit organizations were recipients of \$283,182 from The Foundation. Funding is made by The Nalco Foundation to organizations that provide services in the areas of culture and the arts, education, civic and community affairs, and health. Since its inception in 1953, The Nalco Foundation has made grants totaling more than \$29 million.

White joins Glenview State staff

Paul A. Jones, President of Glenview State Bank, has announced that Carol White has joined the Bank as Assistant Vice President, Mortgage Lending.

A Loan Officer with over ten years experience, Carol is well known in the community for her participation in school, church and civic organizations. A member of Glenview Community Church, she is a member of the Youth Board and the Executive Parent Board of Glenbrook South High School. She has served as president of the Springman Junior High PTA, is a board member of the Wesley Day Care Auxiliary and is active in the Women's Council of Realtors.

Local student earns highest honors at Carthage

Joy Krupa, a senior at Carthage, has been named to the Dean's List for the spring 1996 semester. Krupa, a marketing major, is the daughter of Mr. and Mrs. John Krupa of Niles.

Dean's List

Lee Lidik, son of Louis and Lee Lidik of Park Ridge, has been named to the Dean's List of the School of Business Administration at Loyola University.

Business News

Real Estate Expert Warns Against Selling A Home Without Knowing The Biggest Mistakes To Avoid!

Norridge, IL - A local real estate expert has just released a Report that explains the biggest mistakes people make when they sell their homes, and how YOU can avoid them.

He cited an example of a couple who unknowingly made costly mistakes which forced them to pull their home off the market.

Another couple had to keep reducing their price because they made a common error that costs people big money when they decided to list the home for sale.

Accordingly, the real estate expert has prepared a FREE Report called, "How To Sell Your Home Quickly, At The Highest Price!"

This Report concentrates on teaching you an updated, 90's version of selling your home, and how to avoid costly mistakes that can cause you to lose thousands!

To get a copy of this FREE Report right away, call 1-800-294-4910, 24 hrs., for a FREE Recorded Message. Don't wait to learn the truth until it's too late!

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- The APR on the 60-month fixed rate home equity loan is Prime and the APR for an 84-month fixed rate home equity loan is Prime plus 1%. Minimum loan amount is \$5,000. For example, based on the Prime Rate of 6.25% as of June 17, 1996, 60-month fixed rate loans would have 60 payments of \$20.40 per \$1,000 borrowed; 84-month fixed rate loans would have 84 payments of \$16.22 per \$1,000 borrowed. Property insurance is required.

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Niles resident a music competition winner



Dana Rais wears the Division One Medal she won by playing the piano in an Illinois High School Association Competition. Her scores placed her in the highest category of the competition. Dana, a Niles resident and a Freshman at the Latin School of Chicago, is a student of Mary Rose Elliott, a private piano teacher in Park Ridge.

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LEGAL NOTICE

FOR: Interior Furnishings
For the newly renovated office building at 6676 Howard Street, Niles, Illinois for the New Recreational and Administrative Facilities of the Niles Park District.

OWNER: Niles Park District
ARCHITECT/INTERIOR DESIGN: Basil Associates, Inc., Northfield, Illinois

WORK SCOPE: Bids are being requested for the following items:
A) Office Systems Furniture
B) Banquet/Seminar Furnishings
C) Draperies/Miscellaneous Items
D) Recreational/Preschool Furnishings

SPECIAL NOTE:
Basil Contracting Corporation has been selected as the Project Manager. Installation will occur in October of 1996.

NOTICE:
Notice is hereby given that the Niles Park District will accept sealed bids for the above referenced work scope line items "A" thru "D" respectively until Monday, July 22, 1996 at 3:00 P.M. Sharp C.S.T. at the Niles Park District Administrative Offices, 7877 Milwaukee Avenue, Niles, Illinois 60714. Bids will be publicly opened and read aloud at the aforementioned time and place by the Niles Park District and Basil Contracting Corporation.

DOCUMENT PROCUREMENT:
Bid Forms, Instructions to Bidders, Plans, and Specifications may be obtained from the Niles Park District at the above address or at the offices of Basil Associates, Inc. (Interior Designer for the project) at 495 Central Avenue, Northfield, Illinois 60093 on Monday, July 15, 1996 after 12:00 P.M. C.S.T. All bidding inquiries should be directed to Michael R. Rea, Superintendent of Parks, at (847) 647-6777 or Ann Lyon, Basil Associates, Inc., at (847) 441-9600.

BID DOCUMENT QUESTIONS:
All technical questions on Bid Documents that develop during the bidding period should be directed in writing by mail to Mrs. Ann Lyon of Basil Associates, Inc., 495 Central Avenue, Northfield, Illinois 60093 or by Fax Transmission at (847) 441-9631.

The Board of Commissioners reserves the right to accept or reject any or all bids and to waive any technicalities deemed to be in its best interest.

By Order of the Board of Commissioners
NILES PARK DISTRICT
By: Timothy Royster, Secretary

Area News

Get Fit for Summer

Ready to look fit and fabulous for summer? Check out the Niles Park District for fun and effective classes to get you in shape! The Park District offers a variety of classes to accommodate different levels of age and fitness.

Challenge Aerobics Plus - is a low impact, high intensity aerobic workout, held on Mondays and Wednesdays from 5:45 to 7 p.m. at the Ballard Leisure Center, beginning on July 15.

Step into Shape - a step class designed to strengthen and tone your muscles while providing an aerobic challenge, is held on Tuesdays and Thursdays from 6:30 to 7:45 p.m. and Saturdays from 9:30 to 10:45 a.m. at the Ballard Leisure Center, beginning July 16. All participants ages 16 and up are welcome.

For more information, call the Ballard Leisure Center at (847) 824-8860.

Music Camp at Edison Park Lutheran Church

Bells will ring as children "Make a Joyful Noise" and march to Edison Park Lutheran Church for Music and Arts Camp, August 5 through 9, 9 a.m. to noon.

Registration closes July 15. Absolutely no registration after July 15. A \$35, non-refundable fee must accompany registration and includes all camp activities, instructions, and Music Camp T-shirt.

Registration forms are available from the church office, 6626 N. Oliphant Ave., Chicago, (312) 631-9131. Stop in to pick up a form and come join the fun!

PNA Seniors outing

According to Polish National Alliance Vice President Stanley M. Jendzejec, nationally known "Joe Pat" Orchestra will headline the PNA Seniors July 23 outing at the PNA Youth Camp in Yorkville, IL. Also to be featured are a great number of outdoor games and an outrageous food menu for which the PNA Youth Camp has a reputation.

Chartered buses will be leaving at 9 a.m. from the southwest side (6072 S. Archer Ave.) and north side at (6038 N. Cicero Ave.). Cost for bus transportation, continental breakfast, and dinner is \$24. Travelling in your own car is \$15 per person.

Limited reservations available until July 12. For details call (312) 286-0500, ext. 316 or 309.

MSU lists spring and summer grads

Area students who have graduated from Michigan State University are: Scott A. Wiviott, Elaine I. Binor, Thomas R. Bolling, Peter N. Darrus, Victor G. Lesage and Chris E. Schmitt of Glenview; Robert L. Kestler, Morton Grove; Cheryl A. Lawler, Niles; Mikhail Lyubansky and Kenneth J. Redfern, Skokie; Rosaura M. Banaelos and Joseph A. Cwik, Des Plaines.

Introduction to WordPerfect 6.1 for Windows

Learn how to use the most widely used word processing program in the world. The Niles Park District is offering this class which covers basic functions such as editing, saving and retrieving documents, copying and moving blocks of text. Also covered is page and line formatting, working with tabs and indents, spell-checking and fonts, all in the Windows environment. A prerequisite of "Introduction to Windows" is needed. This class is available for adults and is held at the Ballard Leisure Center. It meets two consecutive Tuesdays, 7/16 and 7/23 from 7 - 10 p.m. The class fee is \$120. For more information, call (847) 824-8860.

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THE WILLIAM BLOK CO. 256 Market Square Lake Forest, IL 60045 (847) 295-5554 (Broker)	Fixed	5%	30 Years	6.875	0.00%	2-10 Buy Down
	Fixed	5%	15 Years	8.250	0.00%	8.562
	Arm	5%	1 Year	5.750	0.00%	8.140
	Balloon	10%	7 Years	7.750	0.00%	8.235
NBD BANK One S. Northwest Hwy. Park Ridge, IL 60068 (847) 518-7100 (Lender)	30 Year Fixed Conforming	5%	30 Years	8.250	0.00%	8.250
	15 Year Fixed Conforming	5%	15 Years	8.250	0.00%	8.250
	7/1 Arm Conforming and Large	5% up to 350,000 20% over	30 Years	8.400	0.00%	8.611
	5/1 Arm Conforming and Large	10% up to 350,000 20% over	30 Years	8.200	0.00%	8.583
	3/1 Arm Conforming and Large	10% up to 350,000 20% over	30 Years	7.950	0.00%	8.612

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NEIGHBORS

by John S. Hanson

Pot luck is what you get. The realtor helps you pick your house, tells you about the neighborhood, the schools, municipal services, transportation, taxes, and almost everything else. The local Chamber of Commerce helps with everything else, except your neighbors.

Back in the 1950's, first time homeowners wanted to bond with their neighbors. They even formed Associations to better deal with problems they were having with the home builders and with the municipal services. They learned there was strength in numbers, and they got their way. The newcomers were welcomed by a cheery person from the Welcome Wagon. They came bearing gifts and discount coupons from friendly merchants eager to do business.

Trailing the Welcome Wagon, came the Precinct Captains, to help with registering for the next election. A bit wary at first, one by one, the neighbors came. Some formally, with a cake or personal gift, others just walked in and introduced themselves. They were as curious as we were. By the first week's end, we either had met all of our neighbors, or not. In the latter case, we learned that they were the private people. You know who they are. They are the ones with the unlisted phone numbers, no address number on the house, preferring a box at the post office, and the ones with the high fence.

A phenomenon of the times was the Neighborhood Block Party. The first time homeowners would barricade the street and throw a party. Some groups even notified the authorities, who winked at the infraction, giving tacit approval. In short order, the street was turned into an arcade of neighborly fun. Barbecues, games, music and dancing prevailed adding to the merriment, which went on to the wee hours.

For the most part, people behaved and had a good time, but like everything people do, the parties eventually got out of hand. At this point, the authorities stepped in and prohibited the street barricades saying, "Use the Village Parks."

The people instead retreated to their own back yards, socializing in private groups picking and choosing their company. Social cliques followed that all but excluded the newcomers. Some of the new people coming in the neighborhood had little in common with the first homeowners, and clearly preferred socializing with their own, "Ethnic groups." Attempts to meet them and make them welcome often left one feeling they were suspicious of our intent, and wished to live privately.

Times have changed in the neighborhood. We have long since locked our house and car doors. Many of the neighbors have installed security systems. It's a sad commentary that leads to my question, "What makes a good neighbor today?" Do we really want the overly friendly type that treats your home as an extension of theirs, to come and go as they please? I think not. A little old fashioned formality and courtesy is what's welcome. Respect our space and consider our privacy are the operative statements of the day. They were always welcome traits in any good neighbor. How about the noise, the bright lights, and the after hour parties, all real concerns that problem neighbors, especially if they aren't invited.

Neighbors occupy a unique place in our lives. They see us at our worst, warts and all. Hair curlers, flannel robes, Mickey Mouse slippers, as we dash out to pick up the paper or take out the garbage. They see us as we really are, they see our private side. All the more reason to wish for a neighbor that is discrete and keeps to their side of the fence.

A famous philosopher once said, "Good fences make for good neighbors." was right. Time has proved the statement to be true. Not that I am against being friendly with the neighbors, just make sure that neighbor is about a block away. It just seems to work out better that way.

LEGAL NOTICE

Notice is hereby given, pursuant to "An Act in relation to the use of an Assumed Name in the conduct or transaction of Business in the State," as amended, that a certification was filed by the undersigned with the County Clerk of Cook County, File No. D036037 on June 28, 1996, under the Assumed Name of Kemery Media Group with the place of business located at 355 Wood Creek Rd., Ste. 209, Wheeling, IL 60090. The true name(s) and residence address of owner(s) is: Dale P. Kemery, 355 Wood Creek Rd., #209, Wheeling, IL 60090.

LEGAL NOTICE

Notice is hereby given, pursuant to "An Act in relation to the use of an Assumed Name in the conduct or transaction of Business in the State," as amended, that a certification was filed by the undersigned with the County Clerk of Cook County, File No. D036036 on June 28, 1996, under the Assumed Name of Dream Pillow Works with the place of business located at 355 Wood Creek Rd., #209, Wheeling, IL 60090. The true name(s) and residence address of owner(s) is: Dale P. Kemery, 355 Wood Creek Rd., #209, Wheeling, IL 60090.

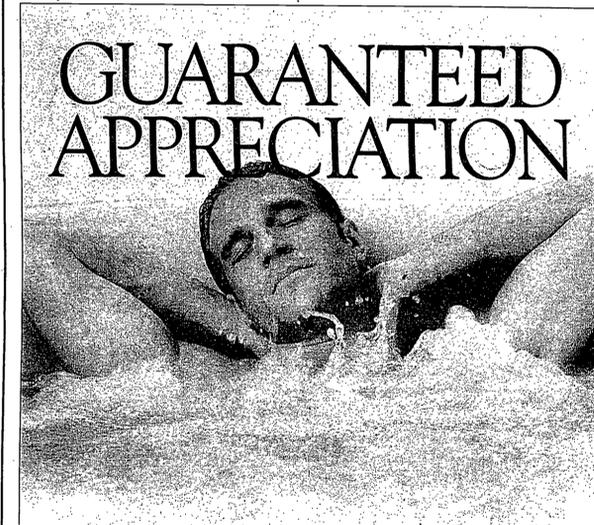
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Megan Sliwa honored by Bradley

Bradley University student Megan Sliwa from Park Ridge recently was inducted into Kappa Omicron Nu, the international honor society in the field of family and consumer sciences.

must have maintained a minimum grade point average of 3.0 (of 4.0) and rank in the top 25% of their classes.

Ms. Sliwa, a senior dietetics major, is the daughter of Mr. and Mrs. Wayne Sliwa of Park Ridge.

Felicia DiValerio honored by Bradley University

Felicia DiValerio, a sophomore art-photography major at Bradley University, recently was honored at the annual Awards and Recognition Banquet of the College of Communications and Fine Arts.

awarded annually by the Department of Art. Ms. DiValerio is the daughter of Ms. Terese DiValerio of Park Ridge.

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AUCTIONEER'S NOTE: Mr. & Mrs. Hassler were well-traveled people who were active in numerous fields with an interest in art, electronics, music, & antiques. This is only a partial list of a very large estate auction. Many items too numerous to mention are still being discovered and un-boxed!
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The Bugle Newspapers
"The Newspapers That Deliver"

From the Left Hand

Continued from Page 1
and then reminds you it's the highest taxed area in Michigan. Ironically, despite the sign, the area is experiencing an unprecedented population boom.

If you don't think taxes eat up your hard-earned dollars, compare neighboring states' gas prices. On July 4th we passed a LaPorte, Indiana station which was selling a major brand of gasoline for \$1.06 per gallon. That's about 25 cents a gallon less than what we pay in the Niles-Morton Grove area. If you go a few miles north, Lake County's gas prices are substantially less than Cook County's.

Last month my San Diego daughter parked her car in a shopping center parking lot and went into the center to shop. Less than an hour later she returned to the lot and discovered her car was missing. She telephoned her husband who notified the police and the car was recovered within 45 minutes at the Mexican border. Despite the quick response of discovery, it took about a week to get the car back from Mexican officials. Luggage and other valuables inside the car were removed and the insurance company would not cover everything that was missing. The car had to go into the repair shop for about a week before she was able to reclaim its use. Police and insurance people said this is a common occurrence which happens at this border area.

The writers said the boomers claimed they discovered youth and love and sex and parenthood but now have discovered heartburn. The inner-child is now about to become an inner-AARP member. And those who were dropping acid are now dropping antacid. Bob Greene wrote the drugs of preference are now Zantac and Tagamet.

Funny columns and good ones. Only those who belong to the boomer generation could write with such candor about their moving into their middle years.

There are 76 million baby

Pet shop ...

Continued from Page 1
said he noticed the Susalskis removing the puppies from the store, which had been filled with what Klinko termed junk, from floor to ceiling. (Klinko said an employee of the Susalskis told him that they were going to garage sales and buying up whatever was not sold, possibly going into the junk business. The Susalskis were unavailable for comment.)

Klinko said he notified the tenants that they were violating their lease by keeping junk in the store and ordered them to remove it. Needless to say, they ignored the order.

When he hadn't seen anyone around the place for a while, he entered the store June 29 because he feared the accumulated junk was creating a fire hazard.

Upon entering he spied the cats. "When I saw the cats, I ran out of there so fast I almost tripped up the carpeting," Klinko said. He didn't hang around long enough to notice the iguanas, but phoned authorities. Todd Bavaro, director of Code Enforcement, said that the store was indeed a fire hazard and directed Animal Control to pick up the animals.

Klinko said he had no problems with the Susalskis before this year. "This is a classic example of how to screw up a business 101," Klinko said.

He said that the puppy store had done good business. Klinko said that while he was readying an adjacent store for occupancy by a lawyer's office in recent weeks, the phone in the store was "ringing off the hook" presumably with calls from people interested in buying puppies.

However, he did term the Susalskis "spiteful people," referring to Channel 5 news coverage of the discovery of the abandoned animals in which Mary Ann Susalski blamed Klinko for not supplying enough heat.

Klinko said the charge was absurd because according to the lease the Susalskis provided their own heat and electricity. Recently he stopped by the store and found the hot water, which he does supply, running for hours.

Klinko is now adding up his losses. Besides the missed rent payments, he estimates it will cost him a few thousand dollars to rent a dumpster and have the junk cleared out of the store. Refurbishing the store and eradicating the animal smells should bring his total loss up to \$10,000, Klinko said.

However, he is not vindictive. "I really don't believe these people are animal abusers," Klinko said. "They haven't been paying rent because of financial straits. They didn't have any help."

Still, it is hard to understand how or why a seemingly good pet business ended the way the Susalskis' did in the Family Puppy Store did. They were the only business in the area actually selling puppies. "They were the only game in town, in several towns," Klinko said. "There was a decided nosedive that manifested itself

Shop lifting ...

Continued from Page 3
(about their methods of shoplifting)," explained Corey Wagner, the Asset Protection Team Leader at Target. He went on to say that minors usually steal items that will fit in their pockets or under their clothes.

In order to curb shoplifting many merchants install camera systems or hire undercover security officers. Large retailers even employ loss prevention teams in order to put a stop to shoplifting and other forms of in-store theft. Theft prevention devices that may be located on the merchandise itself include ink tags and electronic sensors that trigger alarms.

Education is also key in preventing juvenile shoplifting. "We try to prevent shoplifting by giving grants to local police departments who in return educate students about shoplifting in middle schools and high schools," explained Wagner.

Penalties for minors caught shoplifting can range from a reprimand and a call to parents to fines and imprisonment. Only about 1 out of 1,200 shoplifters ever receives a jail sentence.

"Most of them (juvenile shoplifters) are prosecuted in one form or another, whether we talk to their parents for the first offense or if they're taken to juvenile court," remarked Sgt. Mary Kramer of the Morton Grove Police Dept.

If stores decide to prosecute minors, some less severe punishments include court supervision, follow-up visits with a probation officer, community service or court fines. Stores can demand restitution for stolen goods and are entitled to charge fines for shoplifting.

Severe penalties could include electronic home monitoring or incarceration in a juvenile facility. In extreme cases a judge may claim a minor as a ward of the state and terminate parental rights.

Besides the humiliation and loss of parental trust experienced by juvenile shoplifters, minors may face having petty theft listed on their juvenile records. This could jeopardize the offenders' chances of employment and other opportunities in the future.

Dedication of Olympic Floral Garden

On Thursday, July 18 at 11 a.m., there will be a dedication by Mayor Jacqueline Corell of an Olympic Floral Garden at Krier Plaza in downtown Skokie.

The garden was planted by the Skokie Garden Club. The dedication is sponsored by the Skokie Improvement and Beautification Commission. For more information, call Jack C. Gode at 966-7997.

Dist. 207 ...

Continued from Page 1
prove of the board's transferring money between different funds.

The money in question is the interest from a \$7 million site-and-construction fund the district started in 1988 with money obtained from the sale of Maine North High School in Des Plaines.

Grazian convinced board members to rescind transfer of \$200,000 from the construction fund to the education fund by reminding them that the money was intended for emergencies only.

Grazian also objected to the plan to transfer funds into the operations-and-maintenance fund and another that will place money into the tort fund established to pay legal costs.

The nearly 4 percent increase will pay for salary increases and operational costs.

PACE bus ...

Continued from Page 1
who objects to the term Keystone Kops, said that railroad gates are designed to fall off easily so "they won't hurt the public."

Home Depot ...

Continued from Page 1
will soon have two-way radios so that their messages will not be transmitted over the pager system.

Residents of the 7800 block of Neva Avenue complained at the June 25 Village Board meeting that they were subjected to pages every two minutes and as late as 9:55 p.m. just before the store closes.

Izganics said he would like to open up a dialogue so that the store can respond to any problems that arise with nearby homeowners. "We want to be good neighbors," he said.

Should you rent your vacation home?

If you're thinking about renting out your vacation home, don't forget to check in with Uncle Sam. The Illinois CPA Society points out that the tax rules governing vacation-home rentals are complex, particularly if you're planning to mix personal use with rental use. While the lure of rental property tax deductions may be enticing, before signing any rental agreements, take the time to understand fully the tax ramifications and the impact they will have on your personal use. Here are some important questions CPAs recommend you address.

Do You Want The Freedom To Use Your Home Whenever You Want?

If you want to use your vacation home whenever you please, you'll have a tough time getting the tax benefits of a rental property. Those benefits vary significantly, depending on the number of days the home is rented and the extent of personal use. Keep in mind that personal use includes a stay by a family member unless he or she uses the unit as his or her main home and pays the fair market rental price.

When your vacation home is used primarily for personal use by you and your family, your tax write-offs are limited to your mortgage interest and property taxes, just as they are with your primary residence. The trade-off is that you get to use your vacation home with no strings attached.

Do You Want To Rent Your House Out Only On A Limited Basis?

Tax law does provide you with a means to earn some tax-free income on a vacation home deemed to be a personal residence. If you rent out the house for less than 15 days a year, then you do not have to pay taxes on the rental income. What's more, allowable deductions, such as mortgage interest and real estate taxes, may still be taken. This unique exemption provides a valuable loophole for those with vacation homes near annual events where rents soar for short periods. In fact, when the Olympics come to Atlanta this summer, thousands of individuals with vacation homes (and primary residences) in Georgia are expected to take advantage of this opportunity to earn tax-free rental income.

Are You Willing To Limit Your Use Of The Home?

You'll reap the greatest tax advantage if you don't make personal use of your vacation home for more than 14 days a year, or more than 10 percent of the number of days the home is rented, whichever is greater. As such, you may deduct expenses for repair and maintenance, utilities, insurance coverage and cleaning services. You also may claim depreciation on, and thereby deduct a portion of, the home's cost each year. However,

er, even if you use the home for one day, you must allocate your expenses between personal-use and rental days, and calculate your deduction accordingly. Regardless of how many days you use your home, mortgage interest (on primary and secondary residences) and property taxes remain fully deductible under the current tax law. Keep in mind that the more frequently you use your vacation home, the fewer the tax benefits. If your personal use of the property exceeds the above limit, the rules on deducting expenses are more

restrictive. Your rental expenses also must be deducted in a certain order: first, mortgage interest and real estate taxes allowable to the rental period; second, operating expenses like repairs, maintenance and utilities; and, finally, depreciation. But keep in mind that you cannot use your vacation home to produce a tax loss to shelter income such as compensation, interest or dividends. However, any excess losses may be carried forward to future years.

There is one exception by

which, if your rental deductions produce a tax loss, you may be entitled to write off up to \$25,000 of those losses against your salary and other income. To qualify, you need to meet three requirements: 1) you must limit your personal use to 14 days a year or less; 2) you must actively manage the property; and 3) your adjusted gross income (AGI) must be below \$100,000. (The \$25,000 amount is phased out as your AGI increases from \$100,000 to \$150,000.)

Do You Need The Rental

Income To Meet Your Expenses?

Realistically assess your financial situation to determine the extent to which you can afford the expenses of maintaining your vacation home. If you anticipate incurring substantial maintenance expenses, such as repairing faulty or old wiring, you may want to rent your house out as much as possible to qualify for the biggest tax benefits.

The Illinois CPA Society is the state professional association representing 26,000 certified public accountants in Illinois.

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So stop in soon at your neighborhood Northwestern. Make your qualifying deposit and name your favorite charity. Choose one of these organizations that received at least \$100 in the 1995 Adopt-A-Charity. Or choose one not shown here. Your favorite charity will thank you for selecting them and for saving at Northwestern.

<ul style="list-style-type: none"> Adopt-A-Pet Alliance of Polish Clubs Alzheimer's Association American Cancer Society American Diabetes Association American Heart Association American Institute for Cancer Research American Red Cross American Parkinson Disease Assoc. Anti-Cruelty Society Arthritis Foundation Autism Children's Aid Berwyn Public Library Fund Berwyn Township Health Food Pantry Berwyn-Cicero Council on Aging Boltonian Home for the Aged Boy Scouts of America British Homes Cardinal's Appeal Carmelite Monastery Catholic Charities - Keen Ager News Catholic Charities Chicago Lung Association Children's Memorial Hospital Claretian Missionaries Copernicus Foundation Crandon Church Dar Serra Disabled Veterans of America Easter Seals Father Justin Rosary Hour Five Holy Martyrs Church 	<ul style="list-style-type: none"> Food for the Poor, Inc. Franciscan Sisters Friends of Children in Therapy Girl Scouts of Chicago Gordon Tech High School Holy Cross Church Holy Rosary Church Holy Trinity Church H. Steniewicz Polish School Illinois Veteran Home Immaculate Heart of Mary Church Kidney Foundation Kolo Przejsciu Harcerszow Ladies Auxiliary of V.F.W. Leukemia Society of America Little Brothers Friends of the Elderly Little City Little Sisters of the Poor Lupus Foundation of America Luther High School North March of Dimes Marie Konopnicka Polish Long School Maryville City of Youth Marki Boskiej Nieustajacej Pomocy Mary Home for Boys and Girls Misericordia Home Missionary Sisters of St Peter Claver Multiphase Sclerosis Cntl. One Muscular Dystrophy 	<ul style="list-style-type: none"> National Children's Fund Orchard Lake School Seminars Our Lady of the Church Our Lady of Grace Church Paralyzed Veterans of America Polish American Congress Polish Army Vet Post 14 Polish Home Army A.K. Polish Jesuit Fathers (KS Jesuits) Polish Museum of America Polish National Alliance Polish Veterans of WWII Polish Welfare Association Polish Womens' Alliance Polish Youth Association Reilly School Resurrection Church Save A Pet Senior Assistance Center (Norridge) Servite Missions Sisters Children's Hospital St Bruno Church St Camillus Church St Catherine Labourer Church St Constantine Church St Cornelius Church St Ferdinand Church St Fidelis Church 	<ul style="list-style-type: none"> St Francis Borgia Church St Hedwig Church St Hyacinth Church St James Church St John Berchman Church St John Brebeuf Church St Joseph Church St Jude Hospital Research St Ladislaus Church St Mary Catholic Church St Mary of Gelle Church St Mary of Good Shepherd Church St Mary of the Angels Restoration St Monica Church St Nicholas of Tolentine Church St Odille Church St Pascal Church St Peter & Paul Church St Pius X Church St Priscilla Church St Richard Church St Robert Bellarmine Church St Stanislaus B&M Church St Stanislaus Koska Church St Symphorosa Church St Tarcisus Church St Thecla Church St Turibius Church St Vincent DePaul Society St Wenceslaus Church United Way Crusade of Mercy Zwiazek Narodowy Polski
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