

Touch of Spice

Parents and children worked together to create their own unique gingerbread houses at the Howard Leisure Center in Niles on Wednesday, Dec. 12. Some children and their parents return every year for the traditional holiday event in which participants create delicious gingerbread houses using various types of colorful, festive candy.



(Photos by Tracy Yoshida Gruen)

Something To do?

Check Out the December Issue Senior Living Guide. Special Pull Out Section

491K Saved

Niles Saves 491K By Refunding Civic Center TIF Bonds. News, page 2

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Morton Grove Lowers Tax Levy Increase to 3%

Mayor Krier, Residents Point to Politics

By Tracy Yoshida Gruen
 STAFF WRITER

Politics or Finances? This is the question that circulated throughout the Morton Grove village boardroom on Thursday, Dec. 13 during a meeting in which the board decided to lower the tax levy from a 3.5 % increase to a 3% increase.

At the previous board meeting on Monday, Dec. 10, Trustee Roy Kogstad proposed that the board lower the tax levy increase by 1% from 3.5% to 2.5%. Some trustees favored this idea and wanted to give something

back to the residents, while others did not want to take money away from the fund balance and didn't feel it was fair Kogstad was making a proposal in the 11th hour.

At Thursday night's meeting, Trustee John Thill made a motion to amend the proposal to a 3% increase, which was approved by a majority of the board.

So, on a \$3,000 tax bill, residents can expect an increase of about \$13, as opposed to \$ 15 (with a 3.5% levy).

Mayor Richard Krier said the only reason he could think of why the trustees would vote for a tax levy

decrease is politics.

Kogstad has stated that he believes residents in Morton Grove have been overtaxed and that they have a healthy amount of fund balance in order to give some money back to the residents.

Trustee Kogstad, Trustee Dan Staackman, Trustee John Thill and Trustee Shel Marcus voted in favor of the decrease. Staackman, Thill and Marcus are members of the Action Party.

"Shame on anyone of you on the Action Party," said Former Village Trustee Dale Senensky. "For the political

See Tax Levy, page 4

MCC Volunteer Responsible for 30-Year Identity Theft Ring

By Tracy Yoshida Gruen
 STAFF WRITER

Morton Grove resident Mohammed Afzal Sodagar, the man who is allegedly responsible for a 30-year-old identity theft ring may have left many people in shock as a result of his prior community involvement.

Sodagar, 51, of the 8600 block of Frontage Road, has been a volunteer at the Morton Grove Muslim Community Center for several months and has been actively promoting events and the expansion of the MCC, which has been a controversial local issue.

See Theft, page 4

Niles Saves \$491K By Refunding Civic Center TIF Bonds

By Tracy Yoshida Gruen
STAFF WRITER

The Niles village board of trustees authorizes the village staff to proceed with the refunding of \$10 million of the 1997 Civic Center construction bonds.

"By refunding these bonds with private placement, Niles will save approximately \$60,000 in issuance costs," explained a village memo. "This refunding will save Niles approximately \$491,000 over the remaining of the issues."

This would be a private placement transaction not a competitive bid.

Finance Director Scott Neukirch describes the process as similar to "refinancing your mortgage."

The village's financial advisor

has verified that the estimated interest rate of 3.30% is very competitive with the current market.

The village can issue up to \$10 million each year in bank-qualified debt. Bank of America is looking for bank-qualified debt

to add to its portfolio.

"The village is always looking at the market to evaluate our debt to save money," explained Neukirch.

The area is in the Lawrencewood TIF district and will terminate in 2013.

President Pardons MG Resident

President Bush pardoned Rudolph Macejak, 60, of Morton Grove, after being convicted 21 years ago for possessing an unregistered firearm.

Macejak was one of two Illinois men out of 29 total people Bush pardoned the week of Dec. 13.

Macejak started the process of seeking a pardon seven years ago during the time of the

Clinton administration.

His sentence was given on June 26, 1986 and there was a \$5,000 fine involved.

A Justice Department spokesman stated that Bush has granted a total of 142 pardons since he took office in 2001, which is well behind the amount granted by most modern presidents.

NILES PARK DISTRICT NEWS

Christmas Gifts to Niles Family Services

This holiday season Niles Park District employees are collecting new toys to brighten a child's holiday. All toys and monetary donations will be given to the Niles Family Services who distributes them to children in our community.

Winter Wonderland Camp

Kids 5-12, register at Niles Park District for our fun-filled camp. Start the morning at 8:00 a.m. Grennan Heights. Pick up is at IceLand, 8435 Ballard Rd., at 5:00 p.m. Camp will be held 12/26, 12/27, 12/28, 01/02, 01/03 & 01/04. Residents \$30; Non-Resident \$35/per day. Call (847) 967-6633.

Niles Hopes for Peaceful Holiday

The following is a holiday message from Mayor Nicholas Blase and the Village of Niles trustees:

Families celebrate this holiday season in many different ways depending on their religious beliefs, ethnicity, culture and tradition. But the holiday ideal of "peace on earth" is universal, and it holds special meaning for us this year. As families come together across America this holiday season, many will mourn the loss of loved ones and the absence of those who have been called to serve their country. Our enemy is not just one man and his terrorist networks. In a country founded on diversity and freedom, our enemy is intolerance.

Each of us can help create a more tolerant world simply by treating each other with understanding, kindness and respect. This season of giving is the perfect time to put those words into action by donating your time and resources to help those less fortunate in our community. Each time you help another person, we all take another step closer toward true peace on earth.

The Niles Family Services tries to assist as many families as possible during the holidays. These families may be your neighbors or even someone in your family. Food, toys and clothing are the things that people need most of all during the holidays. Let's all try to make

this holiday season a happy one for all of the Niles families. If you are interested in donating anything, please contact the Niles Family Services or the Niles Senior Center at 847-588-8000.

On behalf of the Board of Trustees and Village staff, I would like to wish each and every one of you a joyous holiday season and very happy new year.

Yours Truly,
Mayor Nicholas B. Blase
Trustee Kim S. Biederman
Trustee Robert M. Callero
Trustee Joe LoVerde
Trustee Bart T. Murphy
Trustee Louella Preston
Trustee Andrew Przybylo
Village Mgr George R. Van Geem

Liberty Bank to Provide Free Holiday Photos for Kids

Grandparents, parents and their children are invited to attend a Holiday photo session at Liberty Bank for Savings' Norwood branch, 6210 N. Milwaukee Ave., Chicago, from

9 a.m. to noon on Saturday, Dec. 22. Children under 12 will meet Santa and have their picture taken free of charge. They will then receive a per-

sonalized "Picture Me at Christmas Time" book as a gift.

There is no charge for admission, but reservations are required. For more information on this Liberty Bank for Savings event and other Holiday activities, call Susan Andrews at 773-489-4471 or email sandrews@libertybank.com.

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Resurrection Receives Fitness Grant

The Illinois Association for Health, Physical Education, Recreation and Dance (IAH-PERD) awarded funds to Resurrection High School to enhance the physical education curriculum at the school. Funds will be used to purchase fitness assessment software and fitness equipment to supplement the current physical education program. The project at Resurrection, entitled "Fit for Four," is part of an initiative to keep students fit for the four

years that they are in high school. Resurrection High School's physical education curriculum strives to educate young women about the essential components of fitness and wellness and have students form habits and attitudes about fitness and wellness that will serve them for the future.

Marcia Berke, Resurrection Physical Education chairperson, is a member of the IAH-PERD, and was the lead applicant for the grant. The grant

will support the "Fit for Four" initiative, which is particularly targeted toward students who would not normally participate in organized athletics and encourage those students to become and remain physically active.

Resurrection High School is a Catholic, College Preparatory High School for girls. For more information about Resurrection High School, 7500 West Talcott, call 773/775-6616 ext. 129 or www.reshs.org.

RES Student Newspaper Receives Award

Resurrection High School's student newspaper, The Res Banner, was recently awarded an International Second Place Award from the Quill and Scroll International Honorary Society for High School Journalists. The

Res Banner is a student publication distributed to all students, faculty, and staff of Resurrection High School with a total print run of 1,500. The news magazine serves as a public forum for expression and

communication for both the school and the community. The Res Banner will receive a certificate of achievement based on its achievement rating in the 2007 News Media Evaluation Service.

Three Shows Added to Buddy Guy's Jan. Schedule

Blues legend Buddy Guy may have turned 71 this year but he is not letting that slow him down. Instead of taking the typically slow month of January off, Buddy Guy will now be playing 19 shows at his Chicago club, Buddy Guy's Legends, from January 3rd until January 31st. Buddy Guy's Legends remains in its

original location at 754 S. Wabash in Chicago's South Loop neighborhood and will continue to do so until its relocation some time in 2008.

Thursday, Jan. 3 with Larry McCray;
Friday, Jan. 4 with Billy Branch and the Sons of Blues;
Saturday, Jan. 5 with Big James and

the Chicago Playboys - SOLD OUT;
Sunday, Jan. 6 with Nick Moss and the Fliptops;
Thursday, Jan. 10 with Brother John;
Friday, Jan. 11 with Lil' Ed and the Blues Imperials;
Saturday, Jan. 12 with Carl Weathersby - SOLD OUT;
Sunday, Jan. 13 with Phil Guy

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Maine Township's MaineStay Offers Good Parenting Course

If you ever feel it's like pulling teeth to get your kids to take out the trash or do other chores around the house or if they argue or talk or try to avoid consequences by manipulating, then MaineStay's "Parenting with Love and Logic" is the right class for you. By attending you will no longer find yourself spending too much time on getting your kids to do what you have asked them to do.

"Parenting with Love and Logic" provides ideas for getting your kids to shed more sweat around the house, tricks that can make you a black-belt in the art of out-arguing even the most challenging kid, and practical ideas for raising responsible kids who feel great about themselves. Love and Logic parents neutralize arguing, have energy, and actually enjoy being a parent.

If interested, come to MaineStay Youth and Family Services for this 7-week course on parenting and learn more about the practical and fun approach to raising wonderful kids. During the course you will learn about the 2 rules of love and logic, the anticipatory consequence, and ways to neutralize arguing. You will walk out with materials and ideas you can use right away.

Join other parents at the Maine Township Town Hall Building at 1700 Ballard Road in Park Ridge. The cost is \$40 for 7 sessions beginning Tuesday, Jan. 15 and running through Tuesday, Mar. 4. Classes are from 6 - 7:30 p.m. Scholarships are available with proof of need. Call Amy at 847-297-2510 Ext. 274 to register.

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NOVEMBER TO GO OFF Holiday Special

Pappas Exhibits Korean Art to Honor Century of Korean Immigration to America

The exhibition "100 Years After," artwork celebrating the arrival of the first Koreans on American soil more than a century ago, was on display today in the office of Cook County Treasurer Maria Pappas.

Pappas hosted a Noontime reception recognizing 21 Korean artists in her office in Room 112 of the Cook County Building, 118 N. Clark Street, Chicago. Their artwork was hung on the walls of the office.

A small band of men, women and children landed in Hawaii in 1903, the first Koreans to touch American soil. That event inspired "100 Years After," works by the Korean-American Artists Association of Chicago, to celebrate the arrival of those first immigrants.

"These artists share both Korean and American sensibility," Pappas said. "Their artwork reflects a determination to preserve and a

desire to create - and the result is an extraordinary union of both."

The artists are: Harry Ahn, Hyangsook Cho (president of the Association), Mi Kang Choi, Sun H. Choi, Son Ha Chung, Jane Kang, Eun Young Kim, Ju Sung Kim, Kyung Ja Kim, Moon Kim, Sung Ho Kim, Sung Hoon Kim, Mi Yeon Kwon, Chang Y. Lee, Jung Eun Lee, Soon Bae Lee, Chunga Lim, Jin Moon, In Jung Oh, Charline Song and Young Ja Yi.

Tax Levy

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grandstanding."

Krier questioned why Trustee Staackmann had stated before that it was important to him to keep the fund balance at a healthy level and now he was changing his mind to lower taxes. Krier said that the village is spending more than they are taking in with this current budget.

Trustee Minx, of the Caucus Party, also ques-

tioned why Staackmann was suddenly questioning the accounting method for the budget and she believed it was "ludicrous" to reduce the levy for a \$2 savings to the residents.

Staackmann said that he's spoken with the past finance director and learned that the budget was completed in an accrual method in the past and that's why he is wondering why a cash accounting method is now being used.

"If this passes I'm going to

McDonalds and blow the whole thing on a hamburger," said Mr. Cohon, a Morton Grove resident.

"This is the Morton Grove village board," said resident Bill Greer, who was upset with the idea that politics may be involved in the board's decision.

"This has nothing to do with the Action Party or the Caucus Party. We're supposed to do what's right for the village, not for political excitement."

Theft

continued from page 1

Habeeb Quadri, principal of the MEC school said that he wasn't associated with or part of the actual school in any way.

Sodagar, who is being held on \$3 million bond after police found hundreds of credit cards, ID cards and passports in his home, was a founding board member of the Illinois Trade Council and a member of the advisory committee of the Illinois-based All American Bank.

Law enforcement sources told the Northeast Intelligence Network that the investigation is widening to an international level, and that "a number of other suspects associated with Sodagar are under investigation, including his contacts in Pakistan."

Morton Grove Police originally responded to a domestic call made by his son and after obtaining a search warrant they found the various forms of ID the following day in his home.

Morton Grove Mayor

Richard Krier commended the Morton Grove Police for their excellent investigative work in this case at the board meeting on Monday, Dec. 10.

According to Sodagar's website, "Afzal Sodagar, The One and Only," he claims that he was listed in the International Publication, "Who is Who" in the 1993 edition as the "youngest self made multi-millionaire in the United States." Sodagar claims to be the founder of Eye-TV and the owner of various franchises.

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COMMENTARY

Think Locally, Act Locally

Another Perspective
MORGAN DUBIEL | COLUMNIST

The catchphrase actually goes "Think Globally, Act Locally", but I think that is a recipe for failure. Two things got me thinking about this. The first was the high profile adoptions by movie stars of children from the third world.

The recent adoptions by Madonna and Angelina Jolie/Brad Pitt of children from underdeveloped countries has brought to the forefront, once again, the terrible plight these children face. Africa, for the most part, is a total disaster and most of Asia very near the same. The former Soviet Republics in Eastern Europe are struggling to improve and move out of the muck of state control. The Middle-East, excepting the privileged few, is a poverty trap as well. The problems in these countries are not easily solved. Many of them have as great or greater resources than does the United States, but they have backwards governments that by and large are dictatorships, which have the characteristic of making the rulers rich, while the rest of their people starve. In

the United States even our poorest live better than most of the world's middle-class. If all the millionaires in the United States, and there are about 2.5 million of them, adopted a couple of kids, it would still leave hundreds of millions in desperate conditions.

The very real problems in the third world are created there as well. The United States has worked hard to open world markets and, despite the cry of "sweet

shops", the working conditions found in these countries beats starving. As a country we have poured billions into 3rd world countries over decades with few results and tragically, too much of that money ends up in the wrong hands. Plus, these countries have unique tribal and cultural issues that often lead to conflict, violence and continued poverty, as we are learning in Iraq, Afghanistan, Somalia and elsewhere. It is very

hard to build a successful country while everyone is busy killing their neighbor, their neighbor's kids and their families/friends.

This brings me to the second thing, a visit with my children to my great-aunt, Lillian, at a senior center where she lives. Our kids love to tell jokes (clean ones only) and while we ate lunch they went from table to table. The faces of the seniors really lit up and everyone had a great time. It is so often the little things like this that make the world a better place to live. If each of us were to start first with

ourselves, not trying to be perfect, but just making sure that our lives are balanced and good. Then you would look to your family. Where is your spouse or children and are they OK, mentally, physically, emotionally, and spiritually?

Think of all the problems just those two specific and very local efforts would bring in reducing real problems. The origin of so many of today's ills occurs right within our homes. If we would work on being better people, kinder and gentler to one another, See Perspective, page 7

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Wallet Containing \$200 Stolen From Gym Locker

MORTON GROVE

1 Wallet Stolen from Gym Locker (6800 block of Dempster)

A wallet containing \$200 in USC, credit cards and a driver's license was taken from a locked locker in the 6800 block of Dempster on Dec. 8.

2 Criminal Damage to Vehicle (8900 block of Harms)

Unknown person or persons used a blunt striking tool to damage the driver's side mirror of a vehicle in the 8900 block of Harms sometime between Dec. 8 and Dec. 9. The victim suspects the incident might be related to a DUI/Hit and Run arrest in the 8900 block of Harms earlier that morning, police said.

3 Sharp Object Damages Vehicle (6800 block of Dempster)

Unknown person or persons used a sharp object to scratch the trunk and right side of a vehicle in the 6800 block of Dempster on Dec. 8.

4 Gas Stolen (6300 block of Dempster)

An unknown person pumped \$49 worth of gas in his vehicle and left the station in the 6300 block of Dempster without paying on Dec. 6.

5 DUI Arrest (Parkside/Greenwood)

An 18-year-old Morton Grove man was arrested at Parkside and Greenwood on Dec. 9 for driving under the influence of alcohol after striking multiple cars and vehicles while trying to flee from a crash. His court date is Jan. 5.

6 Retail Theft Arrest (6300 block of Oakton)

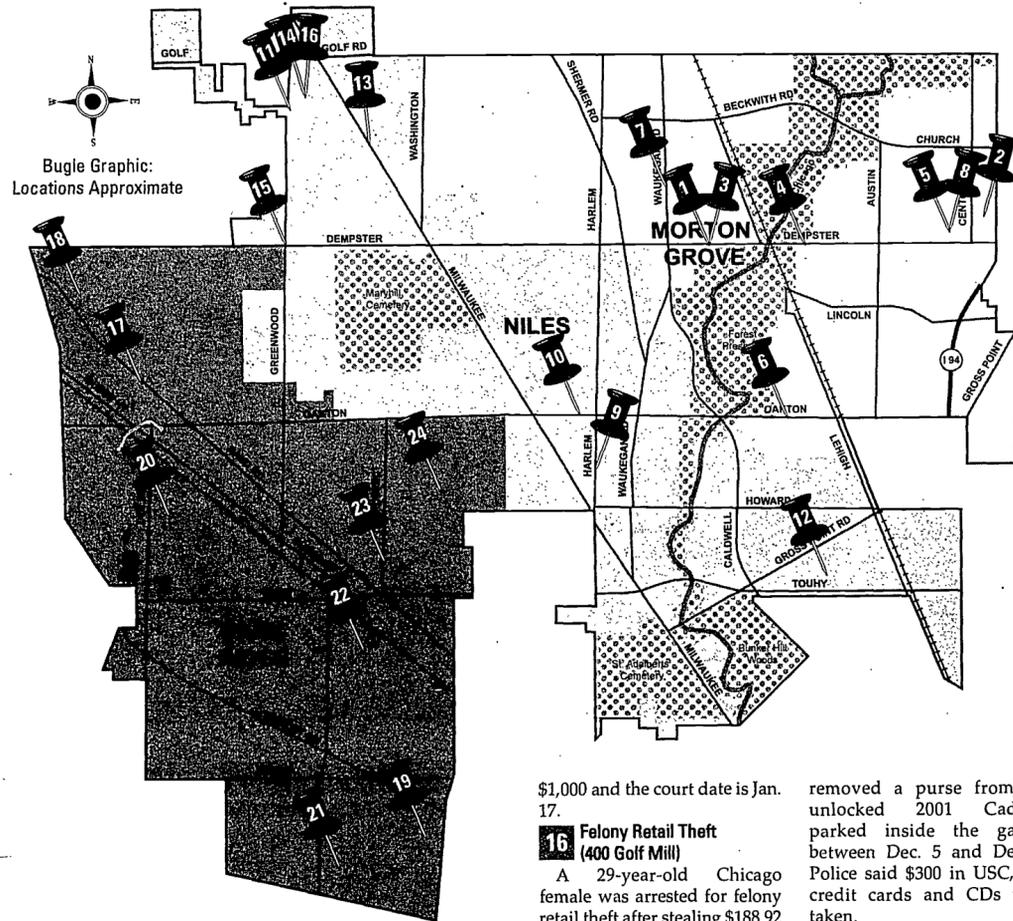
A 53-year-old Glenview man was arrested after stealing plumbing supplies from a store in the 6300 block of Oakton on Dec. 10. The court date is set for Jan. 19.

7 DUI Arrest (8900 block of Waukegan)

A 41-year-old Chicago man was arrested on Dec. 10 for driving under the influence of alcohol. His court date is Jan. 29.

8 DUI Arrest (Parkside and Greenwood)

A 29-year-old Northbrook man was arrested on Dec. 13 for driving under the influence of alcohol after committing traffic violations. The court date is Jan. 28.



Bugle Graphic: Locations Approximate

NILES

9 Heroin Overdose (7700 block of Harlem Ave.)

Police said the victim stated he took about \$40 worth of Heroin on the evening of Dec. 15 and does not remember getting home. Police responded to the drug overdose call in the 7700 block of Harlem Ave.

10 Vehicle Stolen from Driveway (8000 block of Octavia)

A vehicle was stolen from a driveway in the 8000 block of Octavia on Dec. 16.

11 Jersey, Video Games Taken from Store (400 Golf Mill)

Unknown person or persons took a \$65 jersey and a \$20 video game from a store at 400 Golf Mill on Dec. 16. The subjects reportedly concealed the items in a baby stroller and left the store without paying for the items.

\$1,000 and the court date is Jan. 17.

16 Felony Retail Theft (400 Golf Mill)

A 29-year-old Chicago female was arrested for felony retail theft after stealing \$188.92 worth of women's clothing. The court date is Jan. 10 and the bond is \$10,000.

PARK RIDGE

17 Cement Brick Thrown Through Window (1100 block of Northwest Hwy.)

Unknown person or persons threw a cement brick through the front window of a residence in the 1100 block of Northwest Hwy. on Dec. 8.

18 Dell Computer Taken from Vehicle (1700 block of Pavilion Way)

A Dell computer worth \$1,600 was taken from a vehicle in the 1700 block of Pavilion Way sometime between Dec. 6 and Dec. 7 by breaking the rear passenger side window with an unknown object.

19 Burglary to Garage (1700 block of S. Newton)

Unknown person or persons entered an unlocked garage in the 1700 block of S. Newton via the service door and

removed a purse from the unlocked 2001 Cadillac parked inside the garage between Dec. 5 and Dec. 6. Police said \$300 in USC, two credit cards and CDs were taken.

20 Criminal Damage to Vehicle (400 block of N. Dee Rd.)

Unknown person or persons damaged the rear passenger door and trunk of a 1996 Mercedes in the 400 block of N. Dee Rd. by unknown means. The estimated cost of the damage is unknown.

21 Burglary to Residence (1800 block of S. Brophy)

Unknown person or persons shattered a window and reached through to unlock the door, enter a residence in the 1800 block of S. Brophy and take an \$800 plasma television and a sharp television on Dec. 12.

22 Burglary to Vehicle (300 block of S. Summit Ave.)

Unknown person or persons used an unknown object to pry open the passenger side door of a vehicle and took a radio/CD player from the dashboard between Dec. 11 and Dec. 12. The estimated cost of the damage is unknown.

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Perspective

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what a big difference that would make in the world. Do you remember the days shortly after 9/11? Remember how people really cared for one another, how no one beeped their horns or acted rudely. It took an enormous tragic event like that to remind us of who we really are and, maybe, how far we have fallen from our potential and our best selves.

If people focused on building successful marriages and worked hard to do their best it would alleviate a lot of pain and turmoil. If parents took classes on effective parenting techniques and worked to really love their children, we would end problems like gangs, teen drug and alcohol abuse, and teen pregnancy. If only a few of us

would reach out to others as good neighbors what would our neighborhoods and communities be like?

Now I am not advocating abandoning the rest of the world or not caring about it, but imagine an oil spot growing and spreading starting with you and your family. That same spot along with thousands of others dotting our northwest side, eventually our entire county, then the state and then spreading across the nation and healing so many pitiful wounds and salving so much failure and pain. That is the kind of effect each one of us can have if we commit diligently to act locally. The world does need you. You can make a difference and it starts with you.

The greatest work you will ever do is within the walls of your own home.
- David O. McKay

Blotter

continued from page 6

23 DUI Arrest (300 block of N. Prospect)

A 21-year-old Niles man was arrested in the 300 block of N. Prospect for driving under the influence of alcohol, no insurance,

improper lane usage on Dec. 8. The bond was set at \$3,000 and the court date is Jan. 10.

24 Possession of Cannabis (Ottawa and Cuttris)

An 18-year-old Chicago man was arrested on Dec. 12 for the possession of cannabis. He has a hearing date of Jan. 8.

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Park Ridge MultiMed: Integrative Medical Approach to Healing

By Tracy Yoshida Gruen
STAFF WRITER

Park Ridge MultiMed offers a unique integrative medical perspective and strongly believes in the importance of listening to a patient's story.

Dr. Keith Berndtson is the medical director of the facility located at 15 N. Prospect Ave. in Park Ridge.

Berndtson is a graduate of Rush Medical College and is a board-certified family doctor with more than 20 years of experience in general, physical and integrative practice.

"I was always one of those open minded type of doctors," said Berndtson. He believes it's important for doctors to look beyond writing a 30-second prescription and listen to the patient's story in order to analyze when and how the symp-

toms actually started.

Berndtson said that although doctors are trained in various areas of integrative medicine and many of them may want to practice those types of medicine, unfortunately, the way the health care system is set up they are unable to utilize their skills and spend quality time with patients. Berndtson said many of his own colleagues have told him they were interested in his approach to medicine.

Park Ridge MultiMed treats patients suffering from a variety of problems, such as chronic pain and chronic fatigue and those dealing with chronic illnesses as such as high blood pressure, diabetes, depression, anxiety and more.

The services they offer include acupuncture, nutrition counseling, physical therapy, integrative medi-



Dr. Keith Berndtson

cine, health seminars, massage therapy, premium vitamins, minerals and herbs, diagnostics, infusion therapies and on-line self-care support.

In addition to Berndtson, there's a chiropractic director, nutrition and wellness director and massage therapy director staffed at the Park

Ridge office that opened in the summer.

Berndtson said many of their regular doctors that have diagnosed them with conditions such as Fibromyalgia and chronic fatigue syndrome.

"These are just labels," said Berndtson. "They are just not happy with the results or the answers they're getting. We're trying to address that demand."

Berndtson does not believe that prescription medications are the only answer to all medical problems and believes in natural and integrative medicine.

Berndtson hopes one day the health care system will be set up so that all doctors will have the ability to explore these types of medicine and spend more time getting to know their patients in order to create successful results.

MONEY & YOU

The Gift of Knowledge

By Carrie Schwab Pomerantz
COPLEY NEWS SERVICE

During the holidays most of us think about giving. We choose presents for our loved ones, as I discussed last week in Part I of this three-part series, and we make donations to charities and social causes that move us. But this year, as you think about giving, consider spreading the gift of knowledge to someone you care about. Make a "present" out of the wisdom you've gained dealing with money, investing and personal finance.

For Young Children, Teenagers

Help them get started with savings and the basics of personal finance. Open a modest savings account for your young offspring and teach them about the importance of saving for the future. Teenagers should be learning how to budget their money, so you might consider starting them off this holiday season with a larger allowance (the "gift" part), and some assistance in setting priorities for spending and savings. A credit card - with the stipulation that they have to pay it in full every month - can also be a good gift with a great lesson in how to use credit wisely.

You might want to start teenage kids on investing by opening a small custodial account. Help them learn about the financial markets and the power of compound growth. Get them involved in making investment decisions.

College-Aged Kids, Young Adults

If you have grown children in college or just entering the work force, guide them in how to get started on the biggest financial challenge they're likely to face - financing retirement. If your college student has a part-time job or works during the summer, open a Roth IRA (even if you have to fund it yourself) and help him or her learn to invest for the long term.

If your "child" is now in the work force, make sure he or she opens a Roth IRA or is participating in the company's 401(k)

See Money, page 9

Subprime Fiasco Probably hasn't Tainted Money Market Funds

By Malcolm Berko
COPLEY NEWS SERVICE

Dear Mr. Berko: I'm driving myself to drink with worry about this subprime problem and the possibility that it might collapse my broker's money market fund. I've got \$106,000, which is one-third of my portfolio, in this fund and if it goes down the tubes I'm going to need a frontal lobotomy. My broker says not to worry that his fund is safe. Would he say any-

thing else? How can I tell if there's subprime paper in this money fund? Should I get out and go to cash at my bank and get 2.5 percent? Do you think that there will be a run on money funds like there has been on the banks and mortgage companies and brokerage firms? Have any money funds gone broke? I'm very nervous. Please give me your comforting advice

H.W.
Punta Gorda, Fla.
Dear H.W.: Money market

funds can only buy the highest quality paper so you won't find any of that subprime stuff in their portfolios; certainly not today. Many money market funds have in the past purchased 10-, 15- and 30-day commercial paper from structured investment vehicles (SIVs - derivatives designed by Wall Street to rape the economy but which backfired on them) that own subprime mortgages; and there's more to come, much more in this \$21 trillion housing

market. A money market fund cannot purchase low-quality debt but some of the high-quality debt it has bought can deteriorate.

Your broker's MMFs are not insured while MMFs at your local bank have Federal Deposit Insurance Corp. insurance and lower yields. In my opinion, the shameful, lower-yielding MMFs at most banks "ain't" worth a bucket of warm spit. I don't know how to determine if your MMF has subprime SIVs, but

the likelihood is minimal. Be mindful that a MMF portfolio turns its portfolio over every 30 days and this subprime mess has been going on for over four months. So if there was any subprime stuff in your MMF portfolio, it's certainly long gone.

Meanwhile, the underlying securities in the MMF are rated but the MMF portfolio is not rated by the credit agencies. So I'm willing to wager that you won't lose a penny on your MMF.

Money

continued from page 8

plan. A lot of young workers are strapped for cash, but the company match in most 401(k) plans and the benefits of tax-advantaged investing are simply too valuable to ignore. Again, your gift may involve some money to get the ball rolling, but the truly valuable part will be helping your offspring understand the basics of investing (the importance of diversification) as well getting some hands-on experience with the markets.

Another gift of knowledge for grown children could be help with comprehending the ins and outs of home mortgages. The turmoil within the housing market in 2007 underscores the importance of understanding mortgage finance. Young people looking to buy a home, especially in expensive markets, may be willing to bite off more than they can chew; you can assist them by weeding through mortgage alternatives.

For Your Spouse

A good friend of mine, who is a famous procrastinator, recently gave his wife a gift of

an estate plan. She wanted some peace of mind about their financial future and to know that her children would be provided for financially, and she told me later that it was one of the nicest gifts she'd ever received.

Another good knowledge gift for a spouse is a clear, accurate picture of your joint financial health. You might put the details of your financial life - everything from insurance policies, credit card information, brokerage and bank accounts, mortgage details with account numbers, balances, beneficiar-

ies, and contact information - down on paper and give it your spouse. Then make sure he or she knows how to use that information.

For Your Parents

You may even have the opportunity to give the gift of knowledge to your parents. If they're having trouble financially, help them make sure they're getting all the benefits to which they're entitled, such as pensions and Social Security. You might need to guide them in creating a workable budget. You could show them how to turn their home into income

through a reverse mortgage or point them to income-oriented investment opportunities. If their health is declining and they have limited resources, assist them by investigating long-term care possibilities.

In other words, take a look around at your loved ones. I'm sure some of them, and perhaps most of them, could use some advice on personal finance. It may be impossible to wrap knowledge and put it under the tree, but knowledge is a gift worth giving. And it should pay dividends for years to come. Happy holidays!

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BY JEFFREY CARDELLA
Special to The Bugle

Edward Jones

Contributing to Charity This Holiday Season

PUBLIC SERVICE ADVERTISEMENT



During this holiday season, we may think fondly of the many wonderful things that a special charitable organization has done for us, our family and others.

We may donate our time and efforts at the local food or toy drive. We may volunteer at our children's or grandchildren's school. But as we reflect on the ways that these organizations make the lives of those they touch brighter, we may also wish we could do more for them.

If you feel like this, there are additional ways you can help, strictly beyond cash donations.

If you have stocks that have weathered recent market conditions and grown significantly in value over the years, you can donate them to the charity of your choice. You, too, can benefit from this donation. By doing so, you'll owe no capital gains tax when the stock is sold if you've owned the appreciated stock for at least a year. And you can deduct all or part of the gift from your taxes.

You also can help your estate planning by making your donation through a charitable remainder trust. You may do so by contributing appreciated assets - such as stocks or real estate - to the charitable remainder trust. The trust then sells the assets and uses the proceeds to purchase a portfolio of securities. You are then paid an income stream for life, and the organization receives the principal upon your death. By setting up such a trust, you avoid capital gains tax, and you can claim a deduction on your current-year taxes. And because you're moving

assets from your estate, your beneficiaries will have fewer estate taxes to pay.

By transferring the bulk of your appreciated assets to a charitable remainder trust, you need not forget about your heirs. You may wish to use the income from the charitable remainder trust to purchase a life insurance policy on yourself. It is important to note, however, that the proceeds from such a policy will go into your taxable estate. If you'd like to avoid this, consider purchasing an insurance policy in an irrevocable life insurance trust. Because the trust actually owns the insurance policy, the proceeds are kept out of your taxable estate and your heirs will owe less in estate taxes. You can also direct the trust to provide your heirs with regular income.

Before establishing a trust, consult with your legal adviser to learn the full advantages and disadvantages of these complex estate-planning instruments. Should you simply donate an appreciated stock or make your donation through a charitable remainder trust? The answer depends on your financial goals. If a tax deduction is your primary objective, a straight donation may be the best choice for you. If you would like to establish a steady stream of income, a charitable remainder trust may be the more attractive option.

Regardless of which option you choose, you'll be helping a valued institution and yourself. In short, everyone would be thankful.

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

Dist. 219 Selects Carlton Evans To Serve on Board

The Niles Township High School District 219 Board of Education voted to appoint Skokie resident Carlton D. Evans to fill its board vacancy.

Evans is the father of a senior at Niles North and of two North graduates and a teacher at East Capitol High School in Wheeling, an alter-

native therapeutic day school.

He is also a certified in crisis prevention and intervention.

An active volunteer, Evans is involved in various programs, such as working as a program leader with the Skokie Park District's RAYS summer program, which pro-

vides free activities to young people ages 10 through 17.

Evans believes one key issue is the district's changing demographics and the challenge of meeting the needs of families new to the community. "I believe this can be addressed by connecting with parents and assuring that staff are willing and

able to relate to a changing population," wrote Evans in his application.

With a degree in child development from Iowa State University, he is also a facilitator and trainer for "A World of Difference" diversity training offered by the Anti-Defamation League. He has also served as director of

youth programming for the Ricky Byrdson Foundation.

Evans fills the vacancy created when Timothy Knudsen resigned his board seat last month. Evans will serve until the April 2009 school election, at which point the seat will be up for election for the final two years of Knudsen's original term.

D64 Adopts 2007 Tax Levy

The Park Ridge-Niles Dist. 64 board of education adopted the 2007 tax levy at its regular board meeting on Dec. 10.

The board agreed to levy \$50,110,000 for its operating funds, which is about 12.08% greater than the 2006 amount, explained the district.

This increase reflects the second year of higher funding for Dist. 64 schools made possible by the 2007 referendum.

The 2007 levy should create a tax rate of 2.751% and it is the second and final year that Dist. 64 may utilize this high-

er limiting tax rate before going back to what is allowed under the tax cap.

Business Manager Bruce Martin expects the 2007 levy for debt service will be about \$4.3 million.

When combined with the operating funds levy, the combined total tax rate for 2007 is actually a decrease from the 2006 total rate of 3.016%.

To learn more about the tax levy those interested can visit the district's website, www.d64.org, under the Education Finance Fact Book section.

Notre Dame Urges Parents to Contact Governor Blagojevich

Notre Dame High School is urging parents, guardians and supporters to contact Governor Rod Blagojevich's office to express their support of the bill "SB 783", which is a bill recently passed by the state legislature, which opens the School Safety Block Grant to nonpublic schools.

If Governor Blagojevich signs the bill then each Catholic school, including Notre Dame High School, will receive roughly \$32 per student annually to pay for health and safety measures -

Contact Info

Governor's Office Numbers
217-782-0244 in Springfield
312-814-2121 in Chicago

You can also express your concerns via electronic message at <http://www.illinois.gov/contact> thegovernor.cfm.

this could include the costs of background checks, school nurses, fire safety equipment, etc.

For Notre Dame this would amount to approximately \$25,000.

Those interested can call or use the link below to express their concern to the Governor's office.

Identify yourself and the school you are from and ask him to "sign Senate Bill 783 so that nonpublic schools can receive reimbursement for mandated health and safety measures. The health and safety of our children are as important as any!" stated NDHS.

Park Ridge Public Library Events

Winter Reading Clubs

Eight-week Sessions Begin Wednesday, January 2

"Treat Yourself to a Good Book" during the Park Ridge Public Library's Winter Reading Clubs for children and adults, which begin on Wednesday, January 2. The clubs last for eight weeks, and offer a great way to read, learn and cocoon during the cold, winter months.

Library Film Fests

Foreign Film Fest for Adults - January 3, 10, 17, 24 and 31

KidsFirst! Film Fest - Friday, January 4

Foreign Film Fest: On

Thursday evenings in January, the Park Ridge Public Library is presenting foreign films that highlight the talents of filmmakers and actors from various countries and cultures. January's movies include: January 3: "The Valet," January 10: "Black Book," January 17: "Italian for Beginners," January 24: "Zelary" and January 31: "Nowhere in Africa." Admission is free and the films begin at 7:00 p.m. (Doors open for seating one-half hour before showtime. Seating is available on a first-come, first-served basis and is limited to 90 people.)

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NOTRE DAME HIGH SCHOOL NEWS

Class of 1962 Alum Writes Christmas Book

In Santa and Sam's Big Secret, first-time children's authors Frank and Mary Ann Sesko try to answer children's questions about Santa Claus. Frank, who is a 1962 graduate of Notre Dame High School, knows a lot about Santa Claus since he's portrayed the jolly old elf for 45 years for various charitable groups and friends during the holidays.

"One of the things that I know in the 45 years I portrayed Santa Claus is that children always ask questions," said Frank. "I believe the book is excellent for children who have questions about Santa Claus. It is wonderful because it does answer those questions."

Both of the Seskos are long-time educators who've written a book that is easily understood by pre-school

and elementary school children. The book attempts to answer questions like how did Santa come to live at the North Pole? What about those flying reindeer where ever did he find them?

Santa and Sam's Big Secret is the Seskos first venture into children's literature. Self-published in July 2007, it can be purchased through their website www.santaandsam.com

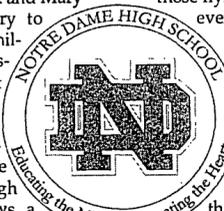
Frank P. Sesko Ed. D. retired from teaching and administration in Township High School District 211 in 1999 and served for a short time as school superintendent in Watersmeet, Michigan. He currently teaches in the Master of Arts in Teaching program at Webster University in Crystal Lake, Illinois and also supervises student teachers for Northern Illinois University in DeKalb, Illinois. A graduate of St. Constance Grade School on Chicago's

Northwest Side, Frank transferred from Quigley to Notre Dame for his senior year after he decided against becoming a priest.

"I think that my parents always gave us strong values and I think that Notre Dame helped to support that," Frank said. "Notre Dame looks like it's got a great future with the new administration. It does seem like it's growing and that's very good."

Co-author Mary Ann was most recently principal of St. Theresa School in Palatine, Illinois. She is now a staff manager in Human Relations at Allstate Insurance in Northbrook, Illinois. The Seskos have been married for 39 years and have two children, Peggy Jo and Peter.

Sam and Santa's Big Secret was illustrated by Ryan Fisher, a graphic designer and graduate of Hoffman Estates High School in Hoffman Estates, Illinois which is one of the schools where Frank has worked as Assistant Principal.



Maine Township Seniors Plan Winter Trips, Classes and More

MaineStreamers

The Maine Township MaineStreamers program offers a variety of opportunities for residents 55 and older. All residents and property owners are invited to apply for membership. Membership includes a free subscription to the MaineStreamers monthly newsletter, which details all activities for the upcoming month. Most activities take place at Maine Town Hall located at 1700 Ballard Rd. in Park Ridge. Members pay individually for whichever activities they want to participate in. For more information contact the MaineStreamers at 847-297-2510 or visit us at www.maintownship.com.

Cook County's Cell Phones for Seniors Program

Friday, Jan. 11, 10 a.m. to 12 noon. No cost - registration required.

The Cook County Sheriff's Department will be offering their "Free Emergency Cell Phones for Cook County Senior Citizens" Program. Register to come and receive a free cell phone to use in cases of an emergency.

Digital TV Transition Program

Monday, Jan. 14, 10 to 11 a.m. Presenter: Agent Chris Jelinek, FCC. No charge - Registration required.

This program is a short presentation by the Federal Communications Commission. The main focus will be the changes to off-air television signals that will take effect on Feb. 17, 2009. After that date, federal law requires that all full-power TV stations stop broadcasting in analog format and broadcast only in digital format. FCC personnel will explain what this means to you and your television viewing. There will also be a general overview of the FCC and the Commission's Chicago District Office.

"Viva Las Vegas" Luncheon

Tuesday, Jan. 15, Crystal Palace, 2648 Dempster, Park Ridge. \$14 members/\$15 guests +\$1 fish.

Start Your New Year right by joining us for our last luncheon at Crystal Palace. Our lunch will be cream of mushroom soup, roast pork, mashed potatoes, garden mixed vegetables and strawberry cheesecake ice cream for dessert. Then, don't dare miss our funny entertainer, Vito Zatto. Vito is a Las Vegas style singer, comedian and impersonator. Bingo to follow. Reservations and cancellations due by Tuesday, Jan. 8.

Join the Morton Grove Seniors For A New Year's Celebration

New Year's Party

Ring in the New Year at the Morton Grove Senior Center at 1:30 p.m. on Wednesday, Jan. 2. Frank K and Company will provide the musical entertainment and the dance floor will be wide open. Party favors and refreshments will enhance the celebration. Register in-person at the Senior Center at a cost of \$4 for Senior Center Members and \$5 for non-members. There must be a minimum of 40 people registered.

Cholesterol Screening

The Morton Grove Senior Center's monthly Cholesterol Screening will be held at 9 a.m. on Wednesday, Jan. 2. Swedish Covenant Hospital will administer the screening, which provides a full lipid profile including total cholesterol, HDL, LDL and triglycerides. Results will be available within seven working days. Reservations can be made by calling the Morton Grove Senior Hot Line at 847/470-5223. Fasting for 12 hours is also required but water and medications are allowed. The cost is \$10 for residents age 65+ and \$12 for non-residents and residents under age 65.

'My Big Fat Greek Wedding' Movie
Toula is 30 and unmarried, which means as a nice Greek girl, she's a failure. All her

cousins did the right thing - married Greek boys and made Greek babies. So everyone worries, "What will become of Toula?" The movie, including popcorn, will be shown at 1:30 p.m. on Monday, Jan. 7 in the Morton Grove Senior Center. Register for this free program by calling the Morton Grove Senior Hot Line at 847/470-5223.

'Fred Astaire, Song & Dance Man'

Musical Historian, Jack Diamond will present this audio-biography of the incomparable Fred Astaire at 1:30 p.m. on Tuesday, Jan. 15 in the Morton Grove Senior Center. Register in-person at the Senior Center before Dec. 20 at a cost of \$3 for Morton Grove Senior Center Members and \$4 for non-members. After Dec. 20 the costs are \$4 for Members and \$5 for non-members. There must be a minimum of 15 people registered by Dec. 21.

Mihai Vlad, Violinist

Join music lovers at the Morton Grove Senior Center for a Recital of classical, popular, show tune music, and more by Violinist, Mihai Vlad on Monday, Jan. 21. The Recital will be preceded by a catered lunch, starting at 11:45 a.m., of ham, roast beef, turkey, or tuna sandwiches, chips, beverages and dessert. Register in-person at the Senior Center before Dec. 21 at a

See Morton Grove, page 53

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Pre-Construction Work Begins at Norwood Crossing Assisted Living Center

With many of its Chicago building permits approved and in-hand, Norwood Crossing (formerly Norwood Park Home), 6016-20 N. Nina Ave. in Chicago, started Phase One of its campus repositioning with pre-construction work on the Avondale/Nina side of the four-plus acre site. "Many of our neighbors, especially those on Niagara Ave., may already have

noticed changes. Work crews and heavy equipment are being routed to the construction area through the Avondale Avenue entrance to the former employee parking lot," said Marcia Mahood, Norwood Life Care Foundation CEO. "The Avondale parking lot entrance has been restricted to heavy equipment, staging and storing materials. We made a commitment to our

neighbors to make every effort to reduce traffic on their street, and we expect to live up to it." Last month, Peoples Energy relocated and installed a new gas main and, most recently, construction fencing was installed to enclose the site of the proposed Assisted Living building. The u-shaped driveway and main entrance to Norwood Crossing, on Nina

Ave. were closed on Nov. 26 to all pedestrian and vehicular traffic. Access to Norwood Crossing for family members, visitors and vendors making deliveries is through the Northcott Ave. entrance. This was the driveway to the former Our Savior Lutheran School that was demolished last summer. The driveway passes the temporary side entrance (Mulligan Lobby sitting room) located near the patio. It now serves as the main entrance during Phase One construction. Parking for about 100 cars is available in the adjacent gravel-paved lot, enough to accommodate employees, family members, guests, and volunteers. New signage on the perimeter of the property reroutes vehicles to the new temporary entrance.

"Although parking is permitted on Nina Avenue, we are discouraging family members and visitors from parking there because of the long walk to the Northcott Avenue temporary entrance."



said Mahood. "They should use the parking lot off Northcott Avenue and enjoy a short walk to the Mulligan Lobby entry. When the weather clears, spaces will be reserved closer to the new temporary entrance for visitors and volunteers."

Last summer, as part of its contribution to the neighborhood, Norwood Crossing offered use of the four houses on Avondale and Niagara Avenues to the Chicago Fire Department for training exercises. The rookie firefighters assigned to the nearby Norwood Park Fire Station and battalions from other areas of the city were eager for the opportunity to have on-site practice and gain hands-on experience chopping through roofs to air the structures prior to demolition.

Chicago Fire Department rookies assigned to battalions throughout the city are shown how to chop through the roof of one of four homes offered by Norwood Crossing for hands-on training and instruction by seasoned firefighters. The buildings were later demolished to make way for the repositioning and renovation of the Norwood Crossing campus in Chicago.

"We felt it was important to show our continuing support to Norwood Park's historic neighborhood and the surrounding community," said Mahood. "We were more than happy to provide our local firefighters with a chance to share their professional knowledge with new recruits."

Construction of the Assisted Living building, featuring private suites and a "top of the campus" restaurant, is expected to start in early 2008. This will be followed with renovation of the Nursing building that will offer private rooms, spas and country kitchens for long-term and post-hospitalization care.

Norwood Crossing is a not-for-profit senior living community since 1896.

Morton Grove

continued from page S1

reduced cost of \$3 for Morton Grove Senior Center Members and \$4 for non-members. After Dec. 21 the costs are \$4 for Members and \$5 for non-members. There must be a minimum of 15 people registered by Dec. 21. The afternoon's entertainment is sponsored by Bay Group Home Health Company, which specializes in RN Monitoring, Physical Therapy, Medical Social Workers, Tele Health Monitoring, and Orthopedic Rehabilitation.

'Cell Phones for Seniors'

Cook County Sheriff Thomas Dart and the Village of Morton Grove invite senior citizens to register to receive a free 911 Emergency Cell Phone at 1 p.m. on Wednesday, Jan. 23 in the Morton Grove Senior Center. The Cook County Sheriff's "Cell Phone for Seniors" program provides a free 911 emergency cellular telephone to county residents over the age of 65 who do not have a cellular phone. Having a cell phone that can reach emergency services offers seniors an extra measure of security as they are driving, taking public transporta-

tion or participating in outdoor activities. In addition to the phone, each senior attending the event will receive two batteries, a charger and instructions on how to access 911 services on their cell phone. Reservations are required and can be made by calling the Morton Grove Senior Hot Line at 847/470-5223 before Jan. 21. Those who would like to donate their old or unwanted cell phones to the Sheriff's "Cell Phones for Seniors" Program can drop them off at any time at the Senior Center.

Tai Chi Demonstration

For those who have ever wondered what Tai Chi is all about, here's an opportunity to try it out and see if it can work as an exercise and relaxation technique. The Morton Grove Senior Center's Tai Chi Instructor, Randy Visina will discuss Tai Chi and demonstrate the moves that participants can try. This free Demonstration will be conducted at 1:30 p.m. on Tuesday, Jan. 29 with classes following each Tuesday morning in the Senior Center. Please register for the Demonstration by calling the Morton Grove Senior Hot Line at 847/470-5223. There must be 10 people registered by Jan. 2.

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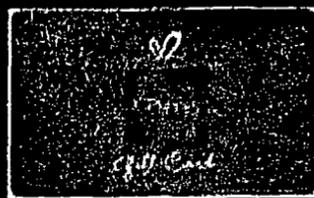
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