Karen Dimonti and Joan Tomecek pose for a picture with a life-size cutout of President Barack Obama during an inauguration reception Jan. 20 at White Eagle banquet hall in Niles. PAGE 7 PHOTO BY JERRY DALIEGE/RO PIONEER PRESS

STANDUP GUY

Karen Dimonti and Joan Tomecek pose for a picture with a life-size cutout of President Barack Obama during an inauguration reception Jan. 20 at White Eagle banquet hall in Niles. PAGE 7 PHOTO BY JERRY DALIEGE/RO PIONEER PRESS

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Hanseniak on corruption: You either condemn or condone it

By TONY BERTUCA

Another candidate promising reform appeared poised to join the race for mayor of Niles just before the filing deadline Monday.

Krzysztof "Chris" Hanseniak, 49, the vice president and owner of Royal Kitchen and Bath in Niles, announced Monday he would file 240 signatures in a bid to become mayor.

Hanseniak said that he is running to bring change to the village. He said that his father, who was mayor of Niles for several months, did not do enough to improve the town.

"I've lived in Niles for 40 years. I have a good head on my shoulders and I think I could do a good job," Hanseniak said.

"I see what goes on around town and I think Niles needs a lot of change," Nitti said. "The town needs a lot of change.""}

Nitti said the village suffered a series of corruption from the mistakes of ex-mayor Blase and the village manager.

"I could do a good job." Hanseniak said. "I'm not afraid to say it. I've lived in Niles for 40 years. I have a good head on my shoulders and I think I could do a good job." Nitti said.

"I'm not afraid to say it. I've lived in Niles for 40 years. I have a good head on my shoulders and I think I could do a good job." Hanseniak said. "I'm not afraid to say it. I've lived in Niles for 40 years. I have a good head on my shoulders and I think I could do a good job." Nitti said.

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State supreme court firmly disbars Niles mayor

By Tony Bertella

The Supreme Court of Illinois formally disbarred Niles Mayor Joe Ann {}

Blase sentencing delayed

The sentencing of former Niles Mayor Blase, who was sentenced to 16 years in federal prison after pleading guilty to one count of fraud, was delayed due to the ongoing coronavirus pandemic.

Park Ridge-Niles District 64 seeks strategic planners

Park Ridge-Niles District 64 has issued an open invitation to the community, seeking volunteers interested in developing a draft strategic planning project.

Six to vie for District 207 board seats

The deadline to file nomination papers for the District 207 Board of Education has passed, and six candidates have filed.

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Not all transfixed by inauguration

By Ronnie Macher
rmacher@pioneerlocal.com

The inauguration of the president and his move to the sport of foresage at one head-off-tracks testing facility. Only Magoo’s Baroo Grill & Sports Lounge has plenty of TVs, some of them among the biggest in Niles, and the management showed the history-making inauguration of President Barack Obama on its largest screens. Of the few men inside at noon Jan. 20, however, the unfolding ceremonies were of no interest. "I'm be honest, I really don't care," said Leo Brunnemii, of Park Ridge. "I don't want the government," said someone, who requested to not be identified. "He's the president who runs the country, not the people who surmount him with."

They and about five other patrons made no attempt to ignore the words of Obama’s speech, which played at slightly lower volume than the soft-rock background music. All were focused on the events unfolding in Philadelphia and Tampa, home nesting.

Brunnemii said Obama struck him as an intelligent man who understood everything that was riding on the rate he had just just.

"He knows that we’re stupid," Brunnemii said. "Hopefully within his four years as president, he can do it." The anonymous man recommended that Obama follow his method at the track: Know when to stop pressing your luck, because there are no guarantees. "When you double your money, losers," he said, "nobody gets it figured out."

Comment: pioneerlocal.com

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DIANE STACHURA
Administrative Assistant

SUE WILSON
Art Teacher

Best wishes to the most “wistful” member of our school faculty for 25 colorful years.

Sunday, January 25 Catholic Schools Sunday Open House/Enrollment 9:00am-1:00pm

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January 29th, 2009 • 5:30-8 PM

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Festival of Stars


with Terry Savage

Sun-Times Financial Columnist

Looking for some sound financial advice? Don’t miss this week’s special section in Pioneer Press

Thursday, January 22, 2009

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YOUR LOCAL SOURCE

5th Third Bank Presents


with Terry Savage

Sun-Time Financial Columnist

Looking for some sound financial advice? Don’t miss this week’s special section in Pioneer Press

Thursday, January 22, 2009

PIONEER PRESS

YOUR LOCAL SOURCE
Night trek — Finding ‘homes’ of unsheltered homeless

The US Department of Housing and Urban Development requires the detailed counts to fund agencies in the Cook County Continuum of Care program for transitional and permanent support housing. On Thursday, 34 volunteers fanned out to downtown, these night- time counting groups could be seen in the car parks, empty train stations, and in downtown, these night-time counting groups could be seen in the car parks, empty train stations, and sidewalks. Many volunteers wore hoodies for the unsheltered homeless.

In the chill of the night, they can be found in the dark, solitary corners of the city, often in the suburbs. They are the homeless, the unsheltered, the uncounted. And yet, they are not alone. They are part of a vast network of support, from local organizations to national agencies.

Jennifer, a volunteer for the Alliance to End Homelessness, said that the count helps to identify gaps in the system and to ensure that resources are being directed to where they are needed most.

"Some of the people we count are not looking for help, but they are living on the streets," she said. "Others are homeless by choice, but they want to be somewhere that is safe and warm. And still others are homeless because of circumstances they cannot control, such as job loss or illness."
Maine Dems to field slate for township posts

By Jennifer Jordan

Maine Township Trustee Peter Ryan will head a slate of Democratic candidates seeking to re-

gain control on one of the current township boards on April 7. The Maine Township Regular Demo-
occratic Organization announced its slate of can-
didates Jan. 14 following a town meeting.

Ryan was a resident of Park Ridge and an attorney specializing

in child advocacy, was elected to the board in 2005. He has

described on the Park Ridge Register and Park Rigel-

Furnace.

The remainder of the slate includes:

• For Highways Com-

mittee, James O.

Young, of the town of Damariscotta, is an active member of the

Damariscotta Special Committee and has chaired the town's as-

sessment and new taxes on the Plains for 10 years. He has ex-

panded of experience in shipping and warehousing management. Young ran un-

opposed for the same position in 2005, incumbent Bob Procter

was his opponent for 12 years.

• For Clerk, David Ne-

nings, a Park Ridge Lib-

ary Board trustee. He

will face incumbent Cary Barnes.

• For Assessor, Alan

Newfield, a Park Ridge resident, ran for the same post in 2005. He has

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• For Assessor, Alan Newfield, a Park Ridge resident, ran for the same post in 2005. He has two children.
Catholic Schools Week
Where head and heart meet

By SISTER M. PAUL McCIRCIN

Why do parents, already paying high property taxes, take on second jobs to pay tuition so that their children can be educated in a Catholic school? Why do Catholic parents, already strapped to minister to the multiple needs of their congregations, dig deep to help subsidize parochial schools? Why do community members of all faiths insist as patrons of schools and sponsors for young people for whom a Catholic education is out of reach?

Intuitively, perhaps. These stakeholders know that Catholic schools are in the setting for lessons that last a lifetime, the place where head and heart meet, and the facts bear this out in the Catholic schools of Cook and Lake counties.

The 83 grade schools and 48 high schools of the Archdiocese of Chicago, rooted in faith, excellence, and service, are a witness to the shared expectations of a community which invests extraordinary resources in teaching its young people.

Since Church (canon) and State (lay), Catholic schools have been, and always will be, the vanguard of the spiritual and educational transformation of people and society. Catholic schools are places where young people are formed as disciples of Jesus Christ and as witnesses to the Kingdom of God.

"Even in the poorest of the schools, students are generous to those with less, both locally and internationally."

Sister M. Paul McCaughlin, S.H.

By CHERYL O'DONOVAN

Though I've already received a dozen or more catalogs for Christmas, this past weekend, I'm still receiving dozens of catalogs via e-mail, including draws for Catholic grade and high schools save the tax.

Lottery these furnish rules from recycled let-

ty schools — L.L. Bean for step-
corns arranged to start.

Din and Darby:

Script: "We're answer to your crowd and hearth. As the Dow Jones jumps, Darby Under light-shadows both

Jack Bauer: 9/11

State M. Paul McCaughl-

ing is in the superintendent of

schools of the Chicago Arch-

diocese. She is a sprit- gled

Residence was also named

catholic school of St. Pec.

Branch and Mary, Brant

We're not the tar-

in the works."

Before moving to Olympia Fields.

Steve Janust, of Wilmette, plays folk music Sunday at Niles Public Library.

www.pioneerlocal.com

Thursday, January 29, 2009

A Pioneer Press Publication

Images

THAT'S ALL FOLK!

Steve Janust, of Wilmette, plays folk music Sunday at Niles Public Library.

A Pioneer Press Publication

Thursday, January 29, 2009

1000 WORDS

PATTI GETS SNAGGED IN THE TIDE

"I'm graduating 45 mag-

I hear you're an excel-

I'm graduating from a Catholic

class of 1995."

"You can play the other"..."It's gotta be that five

"Interesting car, too."

Jack Bauer: Eddie

"It's a DOD vehicle,"

Cheryl O'Donnovan

Van WASH STREET 456

Jack Bauer: "I graduated 45 mag-

We're not Catholic's welcome among one of

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Resurrection Health Care: A proven record of quality care

Achieving high standards of clinical care and employee satisfaction is important to us at Resurrection Health Care because it means you receive the best health care.

We are proud to have been named one of the Top 20 Best Places to Work in Healthcare in the nation by Modern Healthcare magazine. In a random survey, our employees give us high scores for salary and benefits, openness of communications, team atmosphere and having the facilities and equipment required to provide quality healthcare to our community.

Our commitment to openness and transparency extends outside our walls as well. That's why we are pleased to announce that we are now offering our employees for the first time an online tool to view internal data on how we surpass the state and national average on more than six years, has sent us trying unsuccessfully to organize our employees for a labor union that has recently, a labor union that has

Your Local Hospitals

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• 1 Star ranked by Hospital Grade!® in Stroke, GI Procedures and Hip Fracture Repair
• Non-Nursing/Inpatient Site equipped with boliophy imaging, complex endovascular procedures as well as angiography.
• Offers TransThera!, a revolutionary radiation therapy and robotic surgery using the da Vinci® Surgical System.

Saint Francis Hospital
• The only accredited Chest Pain Center on Chicago's North Shore
• BlueCross BlueShield Association Blue Distinction Center for Cardiac Care*
• Level II Nursery with Emergency Care

Who needs icemaker in this weather?

STEVE ZIMMERMANN
THE TIMES Chicago Sun-Times

Dear Readers: Here's a warm and fuzzy story to start your day. Last month, we ran a letter from Allie who wrote about how the parent group at her school got a new food service for free by an online appliance retailer in New York. The group had spent about $10,000 on appliances but, April is a month for an ice maker for us at school functions and to meet patients in the hospital. That's why we were happy to donate it for a good cause.

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THE CURIOUS CASE OF BENJAMIN BUTTON

**2/27**

by Screenwriter Peter Morgan

It's 1919. 6-year-old Benjamin Button (Leonardo DiCaprio) is born on Valentine's Day. When he's born, everyone expects him to die. But when he's born, everyone expects him to grow up. Instead he grows up and then gets old as fast as he grows young. New Orleans, 1931. He's a trail-blazer, a lover, a man ahead of his time. And, as a man, he's a little ahead of his time. A true character. (M) (R) Rated **R** for language through

FILM CLIPS

THE READER

A strong performance by Kate Winslet as a woman who returns to the same post-WWII Berlin after her husband (Leonardo DiCaprio) is presumed dead and uncovers the truth about his past. (M) (R) Rated **R** for language throughout, some violence, and a scene of sexual activity.

THE WRESTLER

The Wrestler could have been a sentimental washout, with its story of a washed-up grappler and his efforts to turn his life around. Instead, it's a must-see comeback performance. (M) (R) Rated **R** for language and some sexual content.

REVOLUTIONARY ROAD

In an effort to recapture his American dream, Frank (Ryan Gosling) and his wife April (Claire Danes) move to an upscale neighborhood in Connecticut. But their dreams of success are dashed by the realities of suburban life. (M) (R) Rated **R** for language, some strong sexual content, and a scene of sexual activity.

SEVEN POUNDS

Will Smith stars as a man who tries to build the perfect woman by using his own flaws as a guide. But when he meets the love of his life (Rosario Dawson), he learns that love is not just about finding the perfect person. (M) (R) Rated **R** for language, some strong sexual content, and a scene of sexual activity.

AVENGERS ANIMATED DOCUMENTARY

The Avengers animated documentary is a must-see for fans of the Marvel Cinematic Universe. It features interviews with the cast and crew, behind-the-scenes footage, and an animated storyline that brings the Avengers to life. (M) (R) Rated **R** for language and some strong sexual content.
SHOWTIMES

Valentine’s Day Special

Friday, February 14, 2014
18 oz. Lobster Tail, One Side
and a Special Dessert to Share

Valentine Dinner for Two

Nacht Café of Wino or Champagne Available

Tickets on the evening!!!
Let Hyams & Mal deliver a
delicious meal right to your door!

MAKE YOUR RESERVATIONS NOW!

(847) 447-5663

Not valid with any other offer

Ilinois

Showtimes are subject to change. If no listings are provided, please call the theater for information.

ARLINGTON HEIGHTS

Evanston

Elk Grove Village

Chicago

Lincoln Village

Schedules are subject to change. If no listings are provided, please call the theater for information.

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Every War Has A Beginning

New in Town (PG-13)

Mon-Thurs: 4:20-7:15

Fri-Sun: 1:30-6:45

Sun-Thurs: 12:45-3:15-5:45-8:15-10:35

12:50-3:10-5:40-8:15-10:35

8:15-10:35-12:55

4 Easy Ways to Purchase Tickets

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In Person: Auditorium Box Office

Groups: 312.431.2357

Israel’s premier dance company comes to Chicago for the first time in over 35 years!

Saturdays, February 7—7:30pm

Sundays, February 8—2:00pm

AUDITORIUM THEATRE

of ROYALIY UNIVERSITY

Presented in association with the Israel Dance Institute, Ltd. and the Il fovish State Administration of the Hebrew Arts Council.

OFFICIAL HOST

PALMERS HOUSE

UNITEP

Batsheva Dance Company

DECA DANCE

Artistic Director Ohad Naharin

Friday, February 7, 2014

05
Entries must be typed. We're sorry, but we can't take it over the phone. You want in? Here's how.

WHAT "THE" ANDREA J. DYMOND
DY GLORIA BOND CLIJNIE
NOW IT-IRIS FEBRUARY 1 ONLY

WHAT to do.
This week and beyond.

THE entfer..._preview_title AVANDREA J. DYMOND
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Produced by Pennsylvania of Winnetka Theatre) will hold auditions for its teen improv team from 7-9 p.m. Feb. 13 at the Skokie Theatre. Roles available for one boy, 10-14 years of age; and three women, 20-30 years of age. Auditions will be held from 7-9 p.m. Thursdays and 2-4 p.m. Sundays in preparation for a public performance in their spring workshop which will be held based on a virtual pitch. Casts will be selected by 5 p.m. Feb. 16. For information, call Jim Fanghi, (847) 635-1900, or visit www.lrishamhc.com. Feb. 13, 6 p.m.: The Irish American Heritage Center, 4626 N. Clarendon Ave., Chicago. Great Irish American Poetry Reading. Some of the group’s work will be featured. Admission $10 and $15. Open to the public. For information, call (773) 205-9600 or visit www.irishamericanheritagecenter.org. Feb. 15: North Shore Choral Society presents “Bye Bye Birdie,” June 21-Aug. 1. For information, call (847) 674-3219. www.northshorechoral.org or call (173) 463-4180.


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Preview: January 22, 2000
January 23 - February 19th,
Thursdays through Mondays
7:30 pm & Sundays at 3:00 pm
The Athenaum Theatre, 2906 N. Southport, Chicago IL 60657
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February-Mai in Immanuel Lutheran Church, Theater and Social Hall, 500 W. Howard St., Palatine. Call 847-898-6300 between 7 and 9 p.m. until 10 p.m. Alternatively, "The Home for Little Flowers" will be performed at 7 p.m. at the First United Methodist Church of Evanston, 1507 Chicago Ave., Evanston. First lesson is on Tuesday, March 28. Call 847-491-4000, ext. 4.

North Shore Dance Center, 101 Chestnut Ave., Skokie. Call 847-674-2216. Willie Lowy will host ballroom dancing to taped music. $15 per couple at the door. For information, call 847-674-2216.

Thacker, Des Plaines. For information, call 847-692-5585 or (773) 525-6500 or (841) 823-7596.
Chilly Fest features what else — plenty of warm chili

By MYRNA PETLICK Contributing Writer

Your family will get a warm feeding at Winter Chilly Fest and Chili Din- ner, 6-9 p.m. Saturday, Feb. 7 and Sunday, Feb. 8, at Lincolnwood Civic Center, 6650 Balmoral St., Skokie. You can have a dinner of turkey or vegetar- ian chili with whatever toppings, beverages before or after performances, or all-ages activities. For more information, call 708-596-0730.

To catch a glimpse of an 18-year-old artist's work, attend the exhibit, "Young Steinway Composers," 11 a.m.-3 p.m. Fridays and Saturdays, and 1-4 p.m. Sundays, through March 29, at the Young Steinway Composers, 7100 Lincoln Ave., Skokie. The exhibit, which is free to all visitors, will feature 18-year-old performers, each night, and people can meet the performers. Call 708-673-1242 or visit www.youngsteinway.com for more information.

Heart to heart

Dads can spend Valentine's Day with their favorite little girl at "Daddy & Daughter Valentine's Day Dance," 6:30-9 p.m. Saturday, March 7, at Skokie Theatre, 7924 Lincoln Ave., Skokie. For more information, call 847-677-1222 or visit www.skokieculturefest.org.

Fancy that

Dress your pretended sisters in your glittering attire for the "Fancy Nancy Fling," 7-10 p.m. Sunday, Feb. 8, at Lundwood Public Library, 4000 W. Ilini. This event, inspired by the "Fancy Nancy" series of books, will include "Fancy Nancy" stories, of course, and candy games and crazy quotes according to the library staff. There will also be "allergic candy." For details, call 847-564-0377.

Musical inspirations

Show your kids where music is from, or where it's going, with a DJ. There will also be "elegant games and activities and refreshments only." For more details, call 847-673-7774.

Open May 3

This classic French comedy, also known as "Theatres de la Vadrouille," S4-6 p.m. Sunday, May 3, at Skokie Public Library, 5050 Oak St., Skokie. Features artists are 16- year-old violinist, David Hoppe and Tracy Brown, three singers. For details, call 847-737-7774.

Comment: planetreal.org

Six Piano Ensemble

Saturday, April 25, at 8 p.m. and Sunday, April 26, at 3 p.m.

Conceived by the Chicago Piano Ensemble, this innovative group work with keyboard players and dancing technique. In 2008, the Six Piano Ensemble performed at the Miami Beach National Association annual conference in Miami, Fla. Then it went on to perform at the National Academy of Sciences Conference in Washington, D.C. and the American Psychological Association Conference in Toronto, Canada. They also traveled to prestigious music conferences at the University of Oklahoma, and Shenandoah University in Winchester, Virginia. Before that, the group played at Fes- toon, France and various other venues throughout Europe.

The Six Piano Ensemble is a mixed group, consisting of men and women. Each of the six performers brings to the ensemble an individual talent and style, which creates a unique dynamic in the overall performance. The ensemble is composed of experienced pianists, who have studied and performed together for many years. Their collaboration has led to a unique and original style of music, which sets them apart from other ensembles.

For more information, visit www.sixpianoensemble.com.
Chicago: a variety of performances at the University of Chicago, 1100 E. 58th St., 773-702-0700, or www.chicagodepartmentofmusic.org. March 12: Department of Music presents a free concert. April 23, 11:30 a.m.: The Concordia University Chicago Department of Music presents a recital of piano literature by students of the Convocation class. Free. April 28, 7:30 p.m.: The Chicago Symphony presents its Spring Home Concert. Free. April 16, 11:30 a.m.: The Concordia University Chicago Department of Music presents an orchestral tradition. Free. April 16, 11:30 a.m.: The Concordia University Chicago Department of Music presents a recital of piano literature by students of the Convocation class. Free. April 23, 11:30 a.m.: The Concordia University Chicago Department of Music presents a recital of piano literature by students of the Convocation class. Free. April 28, 7:30 p.m.: The Chicago Symphony presents its Spring Home Concert. Free. April 16, 11:30 a.m.: The Concordia University Chicago Department of Music presents an orchestral tradition. Free.
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Mercedes' GLK350 provides smooth, seamless speed.

The interior is what you'd expect from Mercedes. The steering wheel is comfortable and easy to reach; the gauges and controls are simple yet well-designed. The seats are supportive, and the materials are high-quality. The GLK350 also features a multitude of options on the GLK test vehicle, including an iPod adapter, which I could be pretty happy without. The panoramic roof is a nice touch, and the test vehicle drove as expected. The base rear-wheel-drive GLK350 is available for $31,150, and the Mercedes cachet, along with the fur comfort of city driving, makes this vehicle a great choice.

Without spending extra money on options, the test vehicle didn't feel quite right. The base rear-wheel-drive GLK350 has a price point to match. Upgrading to the Mercedes' GLK350 provides smooth, seamless speed, and the base rear-wheel-drive GLK350 is available for $31,150. The roof, the test vehicle drove as expected. The panoramic roof is a nice touch, and the test vehicle drove as expected. The base rear-wheel-drive GLK350 is available for $31,150. The Mercedes cachet, along with the fur comfort of city driving, makes this vehicle a great choice.
An audience with the ‘King of Kustomizers’

BY JOY TAYLOR
SpinControl from Dynamic Auto Times

George Barris, 80, ‘King of the Kustomizers’ was one of the highlights. Barris is known for creating memorable automobiles such as the Barracuda and rubber-tired TV car ‘Kitt’ from ‘The Six Million Dollar Man’ and the original KITT for the ‘Knight Riders’ series. Those just want to search for the future. He’s worked on hundreds of movie, television and promotion programs. George is one of those people with cars and building models he last built for full-size creations. He has the experience to speak with everyone.

The key is to draw. Young people have some great opportunities. The key is to draw. Young people have some great opportunities. The key is to draw. Young people have some great opportunities. The key is to draw.

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550 Skokie Valley Road
Liberty ranch showcases rear window wall, scenic views

Low-maintenance lifestyle, stunning grounds make The Enclave a winner

In today's world, mature adults want the convenience of single-level living mainly because it eliminates having to walk up and down stairs. Comfort and relaxed living is their first priority. However, ample space for entertaining is a must-have and spare bedrooms for when their kids are home from college or grandchildren visit is just as important.

At The Enclave at The Reserve at the Merit Club in Libertyville, homeowners not only get ranch-style convenience but also an established neighborhood, breathtaking grounds and a low maintenance setting, all in an award-winning community.

Merit Homes offers five different ranch plans with two ranch models now open for touring. In addition to the recently unveiled Forester model, the two-bedroom, two-bath Carrington is making its debut. Breathtaking views of a nationally acclaimed golf course, groves of mature trees, a sparkling pond or beautiful green vistas through a 9-foot rear window wall make this home unique.

Enter through the charming covered front porch into a foyer with wonderful views through the rear of the home. Straight ahead is an architecturally charming great room adorned with arched openings on two sides. To the right is a large kitchen with cherry cabinets, a granite-covered island with a cozy eating nook, KitchenAid appliances and breakfast area. You can reach the deck through French doors from the kitchen or family room. On the left is a family room with a granite fireplace. To extend the living space, the model has an optional screened porch accessed from the family room.

The family room has a two-story fireplace and floor-to-ceiling picture windows with access to a patio or screened porch in the new Carrington model.

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Homes as the place to work a growing trend

By Marcia Naru

From telecommuting to having a home office, many offices are finding that homes offer more space, more privacy and the flexibility to accommodate work schedules. The number of home offices is expected to increase as more businesses adapt to the changing needs of employees.

"Working from home is a growing trend," said Charles Page, chief executive officer of the National Association of Realtors. "It's not just a matter of convenience and cost savings, but also about the desire for more flexibility." Page noted that some businesses are even offering telecommuting as an option to attract and retain employees.

Home office design is also becoming more sophisticated, with many home offices now designed to meet the specific needs of the business. "We're seeing more home offices that are designed to be genuinely productive," said Page. "Home offices are no longer just a place to work on a computer, but also a place to create and innovate." Page noted that many businesses are also investing in technology to support remote work, such as video conferencing and cloud-based storage.

But while working from home can be a benefit, it's also important to consider the potential drawbacks. "Home offices can be a great opportunity, but they also require a lot of discipline," said Page. "It's important to set boundaries and create a schedule that allows you to work effectively from home." Page noted that businesses should also provide support, such as access to technology and training, to ensure that employees are able to work effectively from home.

"The future of work is changing," said Page. "Home offices are just one of the ways that businesses are adapting to this new reality. We're seeing a lot of innovation and creativity as businesses figure out how to work in this new environment." Page noted that while the future of work is still uncertain, one thing is clear: home offices are here to stay.
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* With 20% down, buyers must qualify. Monthly payments are estimated monthly mortgage payments, and do not include property taxes and monthly association fees.
THE ECONOMY – AND YOUR PERSONAL INVESTMENTS – HAVE BEEN SUFFERING THROUGH A BRUTAL YEAR, BUT THERE IS REASON TO HAVE A POSITIVE OUTLOOK. SUN-TIMES FINANCIAL EXPERT TERRY SAVAGE TELLS YOU WHY.
And we aren't giving up now. That's just not the way life works, I know. But if I can save your belief in your future — and give you some guidelines on how to set a new course — then I will have made my contribution.

I truly believe that with this belief we will get through the financial challenges that face us individually, and as a country. America has always surprised the world with our resilience and our ingenuity.

And we aren't giving up now. That's The Savage Truth!
Millions to Refinance in 2009
Expert advises to "watch your step"

Howard Adelman

In a time of extreme times, many are looking for ways to live below their means and manage their financial health. (You saw a house, your mortgage loan is half your single largest debt. While it’s important to manage towards a future of stability, it’s equally important to optimize debt. Paying too much interest on your personal balances will help improve your cash flow and your personal financial health. With interest rates at historic lows, it is very important to "balance" the debt to your advantage. The lower interest rate you earn, the less you pay debt. You should never pay more interest on a low level of professional consulta-

Timing is everything in life, and the time to consider a refinance of your mortgage loan is now.

While Pastor and Mrs. Johnson are taking advantage of the current refinancing environment to move from an adjustable mortgage to a fixed-rate solution, many others look to refinancing as a way to improve their cash flow by reducing their monthly mortgage payments.

According to a recent forecast report published by the Mortgage Bankers Association, refinancings of loans will jump this year over their levels in 2009. Historically low interest rates have driven the demand for these loans among homeowners who are consuming or re-paying debt. Instead of their money going towards the balance of your mortgage, it is now going towards your refinance. If you are in this category, you should consider refinancing your mortgage. It is a great way to improve your financial health.

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P A I D A D V E R T I S E M E N T

The Importance of Asset Allocation in Your 401(k) or IRA

Timing, many Advisors are feeling nervous about opening your 401(k) or IRA to any new money. They may think their investments are "locked-in" and they need to liquidate them before they can access any of the funds. They may also be concerned about the risk of inflation.

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Put your savings to work.

When do you want to retire? With your 401(k) or IRA, when you reach 59 1/2 you can take your savings out. This is the benefit of retirement. But if you lose your job, you may have to add another three, four or five years to that period of time.

Put your savings to work. Consider a plan to pay your mortgage toward making other debt or into a registered savings plan. For Fifth Third GoldSaver Savings, you can even save for retirement in up to $500,000 in interest and pay off your loans in as much as six or eight years faster.

Have a deliberate rebalancing approach in mind.

Being deliberate and incremental in decisions involving asset allocation will help individuals deep in retirement look at ways that the next generation can add to the next generation of savings.

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Look at your asset allocation ranges.

When you retire with your 401(k) or IRA, your asset allocation will change for every other week. Be sure to consider your life expectancy, the rate of return on your investments, and your risk tolerance for adjustable rates.

Look at your asset allocation ranges. Wealthy investors can make the decision to allocate your assets in a variety of different asset classes. Most people are thinking about it in terms of stocks, bonds, and real estate. But an important rule to remember when considering your retirement savings allocation is to divide your age by 12. This is because the longer you have until retirement, the more conservative you should be with your investment mix.

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Choose a low-cost provider.

Choose a low-cost provider. As you start to think about retirement, you may want to consider how you will allocate your retirement savings. One way to do this is to think about inflation and how much are you willing to risk? If you are up at night feeling nervous about opening your 401(k) or IRA to any new money, you may be thinking about adding more conservative investments to your portfolio. This can help you avoid losses in the future, but it can also mean that you will be unable to take advantage of potential gains in the future. This is where a low-cost provider can be helpful. It can help you reduce your costs and increase your returns, while still allowing you to keep your money in stocks and bonds. Not to mention the fact that this can help you avoid taxes on your gains.

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Not sure how to proceed with your finances in this brutal economy?

TAKE A BREATH. CALM DOWN. MAKE GOOD CHOICES.

By Terry Savage

The Savage Truth on Money Never Changed

When I started writing my weekly Chicago Sun-Times column exactly one year ago, I didn't set out to explain the basics of money management -- the things we weren't being taught in school.

These principles evolved into four books, all with the same message, the same Savage Truths about money. And in spite of today's frightening stock markets and deep recessions, I believe they will hold true for the next 50 years, and on into the future.

The Savage Truths have one common denominator: Accepting your own quiet willingness to live real life; trusting your instincts. You do not have to be an economics expert. You have the time or interest in it. You have the insight that comes from personal experience, and you have the financial responsibility for your decisions, no matter what advice you seek. It's your money -- and no one else's. So before you make any move that you are not certain you understand, contact your broker. If you don't, you'll have no insurance. If you do, it's your money. Your money, in other words.

Decisions

It's dangerous. It's a truth that isn't always spoken aloud -- whether the topic is your mortgage, your credit card debt, or the stocks and bonds you own.

There are many reasons that people should look twice at their financial obligations and try to pay down their mortgage debt as fast as possible. Most people are shocked when they find out how much they're paying on a mortgage each month.

The secret of paying down your mortgage is to pay off the minimum amounts payable at a credit card is a dangerous delusion.

In my book, I pointed out that if you paid only the minimum on a $5,000 balance, it would take you more than 40 years to pay it off, if not longer. You could take out a loan for $5,000 or less and not pay it off for a lifetime, if you paid only the minimum on that balance. That's the reason so many people who are touching bottom don't have the inclination or time to take on the ultimate responsibility of paying off their mortgage debt.

What to do now

In a crisis, a sensible financial choice is to buy very few long-term mortgages and try to pay down your mortgage debt as fast as possible.

The secret of paying down your mortgage is to pay off the minimum amounts payable at a credit card or other short-term obligation.

By definition, you won't face a crisis mentality. Never sell, never pay commissions, and never lose your ability to make that purchase.

If you have a monthly deduction from your checking account, or any savings, a savings bonds through the postal service, or you put a mortgage amount into a money market, it shrinks in a bear market. Now is the time to take advantage of lower mortgage rates, likely below 7 percent, which will put you in touch with a mortgage specialist, or go to www.mortgage.com.

Instead, set up meetings with consumer counselors. They'll be able to advise you on your state or federal home, and a good credit report.

The secret of paying down your mortgage is to put your credit report on the line, and set up meetings with consumer counselors. They'll be able to advise you on your state or federal home, and a good credit report.

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The Safe Saver Package** includes premium-rate Safe Saver Savings, Fifth Third Interest Checking with Direct Deposit, and one additional Fifth Third solution. Plus, you can include Fifth Third Identity Alert to help protect your identity and give you peace of mind. It's the simple way to keep your money liquid while getting consistent growth. You've worked hard to earn your money. Now you can rest easy while you watch it grow. Stop in, give us a call at 1-866-785-5781 or visit 53.com to see what we can do for you.
Super Crossword

Answers: Inside today's classified section
### Foreclosure Sales • Real Estate

<table>
<thead>
<tr>
<th>Property Index</th>
<th>Sale Date</th>
<th>Street Address</th>
<th>Sale Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-18-0055</td>
<td>February 5, 2009</td>
<td>1400 N. Dearborn Ave., Chicago, IL 60656</td>
<td>In the Circuit Court</td>
</tr>
<tr>
<td>12-13-107-1140175</td>
<td>March 3, 2009</td>
<td>1010 N. Dearborn Ave., Chicago, IL 60656</td>
<td>For sale without representation as to quality or quantity of title and without warranty of merchantability or fitness for any purpose</td>
</tr>
</tbody>
</table>

### Additional Information
- **Sale Description**: In the Circuit Court
- **Property Located**: 1400 N. Dearborn Ave., Chicago, IL 60656
- **Sale Date**: February 5, 2009
- **Bidder Information**: The purchaser shall have no recourse to Plaintiff and is subject to the condition of the property.

---

**Notice of Sale**

The property will NOT be oriented for sale without any representation as to quality or quantity of title and without warranty of merchantability or fitness for any purpose. The purchaser shall have no recourse to Plaintiff and is subject to the condition of the property.

---

**Foreclosure Sales**

- **Real Estate Sales**: Various locations and dates as listed above.
- **Contact Information**: For more details, contact Pioneer Press at pioneerlocal.com/monster.
Public Library District, Cook County, Illinois (Seller) will sell at public sale by taking sealed bids which shall be accepted until 1:00 o'clock p.m. on the 12th day of February, 2009, at the Eisenhower Public Library, Library Director's Office, excepted, and return the deposit of the bidder whose bid was accepted as a credit toward the purchase price.

The Real Estate Purchase Contract shall be executed in duplicate, with one copy to be retained by the Seller as evidence of the contract and the other copy to be retained by the Purchaser as his evidence of the contract.

All deposits shall be paid in cash or certified checks payable to the order of the Seller, and accepted only to the exceptions set forth in the Notice and Final Sale Announcement. The Seller reserves the right to reject any and all bids.

Any risk and responsibility relating to asbestos, or any other condition of the Real Estate, is assumed by Purchaser and Purchaser shall indemnify and save Purchaser from and against any and all claims, demands, liabilities, losses, and expenses that may be asserted against Purchaser by reason of asbestos or any other condition of the Real Estate.

Any suit, action, or proceeding, including that of specific enforcement of this Notice, may be brought and prosecuted in the Circuit Court of Cook County, State of Illinois, or in any other court of competent jurisdiction.

It gives. You take. It's the perfect relationship.

The new 911. Experience the reengineered legend.
District 219 will charge same fees for summer school

BY KATHY ROUTTLE
kroute@pioneerlocal.com

Students who want to take 2009 summer school classes at Oakton Community College’s Harper Heights or Des Plaines campuses must pay the same fees as they did 10 years ago, when summer school first began. Summer school classes cost $165 per credit for in-district students, $330 per credit for out-of-district students and $390 per credit for international students, according to Oakton officials.

Some students have found the opportunity afforded by the school’s summer program an ideal way to advance their academic careers.

Students interested in taking classes this year must register in person or online before June 2.”
Peek

from PAGE 17

Jan, 30. Classes will be given from 6 to 8 p.m. Feb. (312) 357-4366. Exam. For more information, contact: John Brebeuf Parish's Bilingual Outreach, (847) 583-4385.

Immigrants with professional backgrounds looking to extend their careers will be invited to attend employment classes at 9 a.m. Feb. 2, 9, 23, March 9, 16, 30, and April 9 and 16. A registration is required for pro-

groups. To sign up, call (847) 583-4385.

The Go Club meets at 7:15 p.m. the second and fourth Wednesdays of each month at the Niles Public Library. Free childcare, however, no health ministry exists, so please plan

members. All young adults and a choir that in-

clude the CAC, ACS will provide the best music for

es; fitness and spinning classes; racquetball &

nected. The program requires minimal attendance, and for information, call (847) 640-9590.

Niles Park District helps children develop abilities in

and activities will continue

being token. Spaces are limited. To register; or for

itineraries in

Junes Park District's Bright Stars preschool program

Sunday preschool program is now

Face to Face. The program is open to young adults. All

$15 which includes admis-

The Go Club meets at 7:15 p.m. the second and fourth Wednesdays of each month at the Niles Public Library. Free childcare, however, no health ministry exists, so please plan for

satisfactory Sunday preschool program.

A five-day morning program are now being taken. The program is open to children ages 3 1/2 through

preschool program. The Go Club leads a ministry for

The evening Open House will be on 7:30-9 p.m. at the Dominican Convent of Sisters. To register; or for more information, call (847) 604-2020.

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Located at the intersection of 95th Street and Cook Avenue in the Prairie Village Shopping Center.

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AINLynn Peterson

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The program, which serves the Jewish Congregation, Cnn Yelardin, the early-child-Continued Irom PAGE 18

Let's Talk

John Rrebeuf is look-
iing for all St. John Bmbeur School alumni. Alumni School is searching for its 60th anniversary celebrotion the June 1959 will be celebrating with the Variety Pak. Mein-

career guideline, who have faced by persons, as a gen-

support

The Glenbrook North game isn't even on our radar today, even in all high school. Coach Khan Oana

Maine East avoids looking too far ahead

SUPPORT

A Warrior Support Group is an ongoing support group that addresses issues adults grieving the loss of a sibling from 10 to 12, no( overlooking any team

Miller's children, will meet at 7 p.m. on the Secofld and fourth Tuesdays of the month: Feb. 14 and 28 and March 10 and 24, March 10 and 24, at Rainbow Hospice and Pallia-

For reservations, call (847) 685-9900. The Glenbroolç Sports

Coach Glenn Olson

On Jan. 13, East's Steven Tom, (1:14.82). Also in that

The Demons have re-

440 N. North-

the Niles Senior Center

Tuesdays of the month: Feb.

and 24, March 10 and 24, at Rainbow Hospice and Pallia-

people have handled that well and are handling it well. We look all the time about building to February and March and we aren't there yet,”

In addition to his coaching duties, Olson also serves as the school's athletic director.

Mariners 61-59 on Jan. 9 -

1000 E. Touhy Ave., Wheeling $8. For more information, call (847) 634-634.

At 11:30 a.m., but first call (847) 966-326G, or e-mail try-

Seconde Language Literacy Program, (847) 966-4575, or c-

reconstructed program.

Rainbow Hospice and Pallia-

For more information, call (847) 965-43725, or e-

the Niles Senior Center

Sj)il't1I1S looms on Feb. 13 a rematch with the

Highland Park 132-48. The Demons lost to

Glenbrook North on Friday night. April Maine East's

Sj)il't1I1S looms on Feb. 13 a rematch with the

Coach Khan Oana

Maine East's Steve Khan, looks at the final during the Jan. 9 game against Glenbrook North at Maine East. The two teams square off again Feb. 13.

And while the loss was a huge one, there was one

90 points, 5 rebounds (1:41.75), along with

Il)cnìons 61-59 on Jan. 9 -

Michael Crowliah, 0.75. The talented jun-

in February and March

school's athletic director.

As we know, Maine East is top seed in the
tournament. Maine East's
talented JV was
top seed in the
to the 100-yard freestyle

coaches are handling that well and are handling it well. We look all the time about building to February and March and we aren't there yet,”

the 100-yard freestyle (52.97) and 50

1063-634. Go to wwwgan-

The Glennbrook North game isn’t even on our radar today, even in all high school. Coach Khan Oana

Maine East's 294-60 victory over

Steve Khan

Ryan Khan

Charles McMillan — in-

The Demons have re-

of 1959 will be celebrating with the Variety Pak. Mein-

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Notre Dame prepares for conference meet

The Dons have been selected to play softball for the team to
high-profile games.

The defense was out-

...harsh against state-ranked

...Park River Forest

...weight. Actual winners

...high-profile games.

Playing against Fer-

...high-profile games.

...high-profile games.

...high-profile games.
FOR SPECIAL OCCASIONS
Be it a Bar/Bat Mitzvah, Birthday, Shower or Corporate celebration, the complete planner, helpful features, creative ideas and shopping suggestions can help assure it will be a success.

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in the Dominican Republic

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Address
City State Zip
Daytime Phone
E-Mail Address
Date of Wedding or Event
Type of Event
Mail this form to: Chicago Wedding Resource, 3453 Commercial Ave., Northbrook, IL 60062

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BIG CROWD HELPS ND CELEBRATE SENIOR NIGHT
Before a crowd of more than 1000 supportive spectators, the Notre Dame hockey team celebrated Senior Night and Sponsor Appreciation Night. A total of 15 ND seniors were honored for their contributions to the program. In a special ceremony, the seniors presented flowers to their parents and took pictures with them, along with Father John Szyblak, Notre Dame's President, and Principal Daniel Tully. Senior Night featured a corporate celebration, the complete plan.

Conference ChamPS
Northwestern won the City Sections Catholic Conference 9th-grade boys basketball championship with a 43-40 victory over Mary Queen of Scots in the championship game played Jan. 28. The championship was the first in the school's 50-year history of Catholic League play for the Wildcats. The team finished with an undefeated record of 15-0.

Ice Hockey
The 13th-ranked Dons fell to No. 1-ranked Mt. Carmel in a Metro Central playoff game with Family, friends, sponsors and donors present, Crystal Lake South joined the team for food and conversation in the party room at the hotel, in Niles.

The 2009 Joe Donen sen-
ior members are John
Blaus, Michael Costa, Matt
Demos, Nick Diebold, An-
dre Fabian, Kenny Fretz,
Anthony Levine, Jeremy
Krautstrunk, Steve Licko,
and SmartOnline Plan purchases.海军 Cellular Visa Mobile
is not a tax or government-required charge. Additional lees, taxes, terms, conditions and coverage areas apply and vary by plan, service and phone. Use of services constitutes acceptance of the terms of our Customer Service Agreement. See store for details or visit uscellular.com. 30-Day Guarantee: Customer is responsible for any usage charges incurred prior to return. Phone must be returned undamaged in the original packaging. Promotional Phones subject to change. U.S. Cellular Visa Mobile Plan purchases. 96 Retail Cost Recovery Fee applies; this retail cost recovery fee is not a tax or government-required charge. Additional lees, taxes, terms, conditions and coverage areas apply and vary by plan, service and phone. Use of services constitutes acceptance of the terms of our Customer Service Agreement. See store for details or visit uscellular.com. 30-Day Guarantee: Customer is responsible for any usage charges incurred prior to return. Phone must be returned undamaged in the original packaging. Promotional Phones subject to change. U.S. Cellular Visa Mobile Plan purchases. 96 Retail Cost Recovery Fee applies; this retail cost recovery fee is not a tax or government-required charge. Additional lees, taxes, terms, conditions and coverage areas apply and vary by plan, service and phone. Use of services constitutes acceptance of the terms of our Customer Service Agreement. See store for details or visit uscellular.com. 30-Day Guarantee: Customer is responsible for any usage charges incurred prior to return. Phone must be returned undamaged in the original packaging. Promotional Phones subject to change. U.S. Cellular Visa Mobile Plan purchases. 96 Retail Cost Recovery Fee applies; this retail cost recovery fee is not a tax or government-required charge. Additional lees, taxes, terms, conditions and coverage areas apply and vary by plan, service and phone. Use of services constitutes acceptance of the terms of our Customer Service Agreement. See store for details or visit uscellular.com. 30-Day Guarantee: Customer is responsible for any usage charges incurred prior to return. Phone must be returned undamaged in the original packaging. Promotional Phones subject to change.