



FREE

OUR VILLAGE



FREE

Volume XII

P.O. Box 31391,
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Issue 23
January 9, 2009

Bicycle Commuter Tax Provision

As reported today in the Chicago Tribune, bicycle commuters are getting a piece of the bailout pie – a sweet \$20 per month. Basically, the bicycle commuting benefit works like other employer-based transit benefit programs. The \$20 reimbursement can be used for certain bicycle-related expenses. The benefit goes into effect Jan. 1. Though questions remain, stay updated with the League of American Bicyclist's website, which has a detailed FAQ to get you started on implementing this program at your work.

Read the full posting and all Active Transportation Alliance blogs at activetrans.org/blog

Snow Removal in Bike Lanes and Sidewalks

If you live in Chicago, you know the roads are not being cleared as well as in previous years. Make sure that bike lanes along roads that are being cleared and salted are also cleared and salted. Call 311 to report bike lanes that are not being maintained as well as the adjacent road. Also call 311 to report sidewalks that are not being shoveled.

If you live in a suburban community, find the snow removal programs and ordinances in your municipality online in the Chicago Area Transportation Study Report. For more information go to activetrans.org.

Lincolnwood Social Club (55+) Mix N' Mingle

Friday, February 13, 11:00am – 12:30pm

Lincolnwood Community Center, 6900 N. Lincoln Ave., Lincolnwood, IL

Come to our monthly gathering and catch up with all your friends! Coffee and refreshments will be served, but this month feel free to bring in your own treat for the group to celebrate Valentine's Day!

Fee: \$2 Club Member, \$3 Non-Members Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

Pappas: \$9.8 Million in Refunds Owed to 8,500 Property Owners

Some 8,500 owners of homes and other real property across Cook County are owed about \$9.8 million in refunds from overpayments caused by changes in assessment levels of their property, Cook County Treasurer Maria Pappas said today.

Notices to property owners identified as qualified for the refunds were being mailed in December, Pappas said.

"If they file for refunds, these owners could receive a check that would provide some relief for holiday budgets," Pappas said.

Approximately 8,500 Cook County owners of homes, businesses and land had paid property taxes for which they had been billed.

However, when the assessed valuation of their property was lowered, that change caused their first installment payment to exceed what was due for the entire year.

This qualified them for refunds totaling some \$9.8 million, an average of about \$1,140 per property, Pappas said.

Even before the mailed notices arrive, Cook County property owners can see if they qualify for a refund by checking the Treasurer's website at cookcountytreasurer.com or calling 312.443.5100, Pappas said.



Maria Pappas
Cook County Treasurer

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– YOUR THOUGHTS AND IDEAS.**

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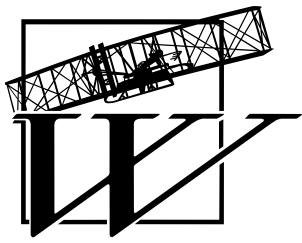
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Wright Seeks Actors for Spring Musical

Auditions open to community residents for Wilbur Wright College's spring musical, "Little Shop of Horrors," will be held from 5 p.m. to 8 p.m., Jan. 13-15, at Wright's theater, 4300 N. Narragansett Ave.

Actors must prepare a short up-tempo song and a contemporary one-minute monologue. They should also be prepared to quickly learn a chorus from the show and to do a reading from the script. Stage Wright, which is the college's theater troupe, is also looking for new stage crew members and musicians for the show. Those interested can also come during audition times or can contact Stage Wright.

"Little Shop of Horrors" is a dark comedy about a blood-thirsty plant that takes over the life of its owner, a woeful flower shop employee. The play will be performed from March 18 through March 29. For more information, contact Stage Wright at (773) 481-8037 or stagewright@ccc.edu.

Education Center Offers New Health Care Program

The Humboldt Park Vocational Education Center of Wilbur Wright College, 1645 N. California Ave., is adding a new addictions counseling program to the many courses that students can now register for in the upcoming semester, which begins Jan. 20.

The program is designed for students seeking degrees as well as those already working in the field who desire certification in alcohol and substance abuse. This counseling training program helps fulfill the academic requirements of the Illinois Alcohol and Other Drug Abuse Professional Certification Association.

Many other courses at the Humboldt Park Center earn college credit toward an associate's or bachelor's degree. The courses cover a range of subjects such as business, criminal justice and English as well as math, psychology and social service. Most classes cost \$216, which is much less costly than courses at a four-year institution.

As a two-year college, Wright provides an economical alternative to paying for all four years of a bachelor's degree at a four-year institution. Students can attend Wright for two years then transfer to a four-year school, knowing that their credits will be accepted by other excellent colleges and universities.

To register for Humboldt Park or Wright classes, call (773) 481-8200 or go to wright.ccc.edu to download a spring course schedule. Returning students can register online at my.ccc.edu.

Our Lady of the Resurrection Medical Center Diabetes Program Earns Distinction

The American Diabetes Association (ADA) awarded a three-year Certificate of Recognition to Our Lady of the Resurrection Medical Center's Diabetes Self-Management Education Program. This distinction means patients receive a comprehensive, individualized education program that meets the ADA's national standards.

To learn more about the hospital's diabetes services, contact Kathy Byrne-Bellavia, R.N., Certified Diabetes Educator, at 773-794-8329. Visit olr.reshealth.org, diabetes patient services page, for a free copy of *Managing Your Diabetes: A Helpful Guide*, available in English and Polish.

Our Lady of the Resurrection Medical Center is part of Resurrection Health Care, ranked in the nation's top 20 "Best Places to Work in Healthcare" by Modern Healthcare magazine. Resurrection Health Care is a family of health care services providing advanced medical care and exceptional customer service with compassion and hope. Our hospitals, nursing homes, retirement communities, home health services, behavioral health programs and numerous outpatient services are conveniently located in many Chicagoland neighborhoods.

Resurrection Health Care is a not-for-profit Catholic organization sponsored by the Sisters of the Holy Family of Nazareth and the Sisters of the Resurrection.

Norwood Park Seniors Club

Norwood Park Seniors Club, 5801 N. Natoma, Chicago, IL 60631 meets the 2nd and 4th Thursday of each month. We play pinochle and bingo, horse race. We have parties on occasions, have a Easter hat contest, and Halloween contest. Join now! We are a friendly bunch. Joan Kopkowski, President (773) 774-7075

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REVISED HOURS FOR THE McCORMICK TRIBUNE ICE RINK IN MILLENNIUM PARK FOR THE HOLIDAYS AND THE NEW YEAR

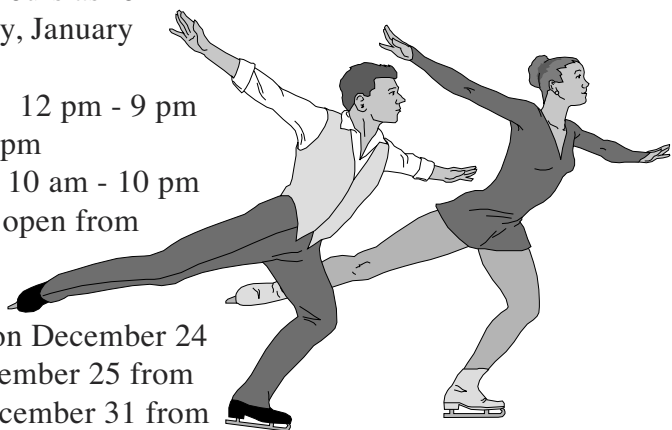
Skate into the New Year at the McCormick Tribune Ice Rink in Millennium Park! The season continues through March 15, 2009 (weather permitting), with new hours as follows beginning Monday, January 5, 2009:

Mondays-Thursdays: 12 pm - 9 pm

Fridays: 12 pm - 10 pm

Saturdays, Sundays: 10 am - 10 pm

The Ice Rink will be open from 10 am-10 pm through January 4, with REVISED holiday hours on December 24 from 10 am-6 pm; December 25 from 10 am-4 pm and on December 31 from 10 am-8 pm.



Skating in Millennium Park is free and open to the public. Skate rental is available for \$10. The ice rink is located on Michigan Avenue between Washington and Madison Streets.

For more information about Millennium Park, visit www.millenniumpark.org, or call 312.742.1168.

NEW YEAR... OLD RESOLUTIONS?

by: Tracy Zakoff

Every year about this time I feel bombarded with all the diet and health club ads. You know... "This magic pill will help you lose 10 POUNDS!" The one thing that really bothers me though is the mass confusion that is thrown upon everyone in their search to lose those Holiday pounds (and possibly the pounds they held onto for the last few Holiday seasons.)

I myself have experienced the ups and downs of most of the diets out there. Most of mine failed only because I REALLY love great food. I like to utilize my culinary background and not live out of a box. I have found that ALL the diets have a few things in common, and if you follow one final rule... you will find success.

The final rule.

If you burn more calories than you consume, you will lose weight. Very simple and very easy to follow!

Try not to complicate it too much with what type of calories at this point or what type of exercise. Just eliminate one of your daily indulgences and add 20 min. of exercise daily. Try to think of fitness as something that helps you in your daily life.

I have a motto..."Healthy from the Inside...Out." Inside not only meaning what I put in my body but also having strong and healthy core muscles. With a strong core, I can do my daily activities pain free. Everyone can benefit from a strong core.

Think Baby Steps!

So if you want change, you'll need...Less Calories, More Movement and Strong Core Muscles. If you want to eat whatever, whenever you want. Then I suggest taking up Michael Phelps fitness regime.

Tracy Zakoff is a Gourmet Personal Chef and Pilates/Group Fitness Instructor. Visit her website www.zcorebasics.com.

Liberty Bank for Savings to Host Free Digital Photography Workshops

Guests are invited to free digital photography workshops on Wednesday, Jan. 14, 2009 at the Bank's Norwood branch, 6210 N. Milwaukee, and on Monday, Jan. 26 at the Logan Square Library, 3030 W. Fullerton, Chicago. Participants should bring a camera, charged battery, owner's manual and memory card.

The workshop will offer a chance for novice photographers to learn how to use a digital camera from professional Jerry Hug. There is no charge for admission. Reservations are required.

Liberty Bank for Savings has been providing safe and secure banking service since 1898. The community bank, with offices on the northwest side of Chicago, in Park Ridge and Lincolnwood, celebrated its 110th anniversary in 2008. To make a reservation for an event or for more information on times, cost or location, call Susan Andrews at 773-489-4458 or visit www.libertybank.com.

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GREAT OUTDOORS

National Wildlife Federation

About the Polar Bear...

1. Of all living bear species, polar bears are the largest, averaging eight feet in height and weighing between 440 and 1,700 pounds.
2. Polar bears inhabit Arctic sea ice, water, islands and northern limits of the continental coastlines of the Northern Hemisphere.
3. Black skin protected by a dense coat of under fur, covered by a coat of longer guard hairs, allows the polar bears to survive harsh Arctic conditions where temperatures drop to well below freezing.
4. Polar bears can live as long as 30 years, but only a small number live beyond 20 years.

Protecting Wildlife

Protecting wildlife can be easy and fun! Just follow these four simple steps and open your backyard to a wonderful world of wildlife.

1. Grow native plants found in your area, including trees, shrubs and other plants that offer food such as pollen, nectar, nuts, cones, berries and other seeds.
2. Provide water for wildlife with a small pond, birdbath or shallow dish ... or care for a natural spring or stream on or near your habitat.
3. Create protective cover for wildlife by growing a meadow, a prairie, densely branched shrubs and, when appropriate, evergreens. Place hollow logs and rock piles in your yard.
4. Build birdhouses, attach to metal poles and monitor their use. Grow host plants for butterfly and moth caterpillars to eat and provide dense plantings to create safe areas for nesting wildlife.

Please watch what you plant in your garden. Exotic species not native to your region can become invasive and can be harmful to both people and wildlife. NWF's Certified Wildlife Habitat™ program helps you plan your landscape with the needs of wildlife in mind.

Contact us at info@nwf.org, 1-800-822-9919, National Wildlife Federation, 11100 Wildlife Center Drive, Reston VA, 20190.

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Urban Wildlife Coalition

Wasps in Winter

Q: A few weeks ago, I noticed what looked like a papery wasp nest in a tree. I was wondering ... do wasps stay in their nests during the winter? – Gigi, Sauganash resident

A: In most cases, no. As fall turns to winter in northern states like Illinois, the colony dies off, leaving only the newly mated queen. As the temperature starts to fall, she drops to the ground, finding a warm and protected spot like a leaf pile or building where she stays for the winter. Come spring, she emerges, begins to build a small nest and lays eggs which hatch to become adult workers (undeveloped females). True to their name, workers expand the nest, gather food for the queen and larvae, and vigorously defend the colony. Near summer's end, the queen lays eggs that become males (drones) and future queens. The males may travel from the nest to mate, and die soon after. And so it goes season after season. It is rare that wasps will use the same nest from the previous year.

Urban Wildlife Coalition is a community-based organization founded to help preserve our treasured urban wildlife. For more information about urban animals and tips for living in harmony with them, visit www.urbanwildlifecoalition.org. Questions? Call 773-545-8136 or e-mail us at urbanwildlifecoalition@gmail.com.

Keeping your car clean

Keeping your car clean has many significant financial and environmental benefits, especially when performed by a professional car wash.

Let's start with the financial rewards. Every day our cars are subjected to sun, salt from the sea, salt from snow trucks, grease and grime from the road, acid rain, smog, tree sap, dead bugs, and worst of all, the ever-acidic compound of bird poop bombs. We've all been riddled and splattered at one time or another.

These conditions eat away at a car's metal and chrome. They dull the paint. They corrode and cause rust. They attack your pride and joy day after day. You may not see it right away, but over time they will contribute to the decay of your car's exterior, ultimately diminishing its resale value.

By professionally washing your car at least twice a month, you help preserve one of your biggest investments.

Another benefit? Saved time and convenience. Lugging everything in and out of your garage or house is exhausting compared to a quick trip to the nearest car wash.

Few people also realize that washing their cars at home pollutes the environment. Soap and road grime such as oils, tar, and dirt end up in storm sewers that flow into lakes, streams and rivers - the same water in which your children might swim, or where you fish or hunt.

Wastewater from professional car washes enter a sanitary sewer system. facilities designed to protect the environment. No polluted water from professional car washes will reach our waterways.

Though a parking lot car wash might sound like a good way to make money for your organization, many groups don't realize that dirty water from parking lot and driveway car washing enters the storm sewer system. Meant only for rainfall, storm sewer water flows directly into the closest creek, stream, or river

Water conservation is another benefit: professional car washes can use about half the amount of water it takes to do it yourself.

(See also http://environment.about.com/od/greenliving/design/a/car_wash.htm)

For all these reasons, you can't beat a professional car wash. And oh what fun it is to take your kid through the wash from the inside of the car! Or just follow along by the window.

All sorts of interesting facts illuminating how we use and abuse our cars can be found at www.carlove.org.



So treat your car the way you want it to treat you. Add having your car washed to your list of chores; go to the bank, pick up the dry cleaning, visit the grocery store, and get the car washed. There's just no excuse not to swing through one every two or three weeks. You'll protect your investment, save time, and minimize environmental impact inspiring the best feeling of all; unconditional love for an unconditional friend.

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The Jews of Cuba Presentation

Miriam Levinson, an expert on Jewish-Cuban history, will present "The Jews of Cuba: The Return to Paradise and the Land We Call Home," on Sunday, January 11, 2009, at 2 p.m. in the Sharfstein Room, Rush North Shore Medical Center, 9600 Gross Point Road, Skokie. This is the first program of the Chicagoland Jewish Secular Humanists in 2009.

For additional information, contact: Les Schlosberg at 773-728-0709.

THE WEST RIDGE CHAMBER OF COMMERCE

Office Depot Multi-Chamber Event

Join Colleagues from Edgebrook, Sauganash, Lincolnwood and West Ridge Chambers of Commerce Sign-up for the Office Depot Chamber Discount Program.

Program open to Chamber members only **START THE NEW YEAR OFF RIGHT! NETWORK AND START SAVING!**

Join everyone for a Continental Breakfast and learn more about the Office Depot Discount Program that has been designed for Chamber of Commerce members!! No fee to join the program. Just be a Chamber member. Even if you already have an account with Office Depot, you can take advantage of this program.

Friday, January 15, 2009 at 8:30:am to 10:00 a.m

Office Depot, 6165 Lincoln Avenue, Chicago. Ample Parking Available
RSVP to the West Ridge Chamber 773-743-6022 or westridgechamber@sbcglobal.net

The West Ridge Chamber of Commerce

2720 W. Devon Ave. | Chicago | IL | 60659 | 773-743-6022 | F:773-743-2893

westridgechamber@sbcglobal.net | www.westridgechamber.org

2009 Winter Organic Gardening Series at Kilbourn Park Organic Greenhouse

Discover the wonderful world of nature! Spark your curiosity and explore the fun & educational offerings fall 2008 at Kilbourn Park Organic Greenhouse, 3501 N. Kilbourn Ave., the Chicago Park District's only park with a teaching organic greenhouse. Register online for winter programs @ www.chicagoparkdistrict.com or in-person at the park.

Growing Micro Greens in Your Home

Bill Shores, Shores Garden Consulting, Inc.

Saturday, January 24 10 AM – Noon Fee: \$20

Micro greens are delicious, nutritious, and space-efficient leafy greens that you can grow at home, whether or not you have a garden! In this class, Bill will demonstrate how to plant micro-green seeds in growing trays. He will also discuss growing, maintenance, and harvesting techniques suited to small indoor or outdoor spaces. Bill Shores is a professional gardener who has grown specialty greens for more than 10 years and currently manages Chef Rick Bayless' urban garden.

The Edible Organic Garden: Spring & Summer Basics

Anna Viertel, Chicago Botanic Garden

Saturday, January 31 10 AM – Noon Fee: \$20

Are you eager to get the most out of your organic garden? In this class, learn organic principles to help you start strong in spring and reap a robust yield in summer and beyond. Topics to be covered include the care and feeding of soil, early spring season extension, planting a succession of crops, reducing disease and insect problems, and companion planting. Anna Viertel is the school garden coordinator for the Chicago Botanic Garden and specializes in urban agriculture.

+

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Chicago Winter Bike Swap – January 17

Whatever your cycling needs, there is something for everyone at the Chicago Winter Bike Swap, Jan. 17 at Harper College in Palatine. Admission is \$5 for adults, free for kids 12 and under. All admissions receive a raffle entry for a new set of Bontrager wheels – \$850 value. Gather with the cycling community during the Chicago winter off-season and get all your cycling needs. Bring your used bicycle tires and tubes for recycling, browse new and used complete bikes, or bring a bike you want to sell. Don't pass up the chance to find a huge selection of post-holiday closeout bargains. For more information go to activetrans.org.

Picture this: The History of Bicycling in Chicago

Greg Borzo, Active Transportation Alliance member and author of "The Chicago 'L'," is now writing about the colorful history of bicycling in Chicago – from the earliest days during the 1880s up to the present; and he needs your help. He is looking for old photos, advertisements, race programs, catalogs, gear, accessories, memorabilia, etc. of bike clubs, races, shops, parades, street scenes, famous bicyclists, etc., in Chicago. If you have anything you would be willing to let him scan or photograph, please contact Greg at 312.636.8968 (cell), or gborzo@comcast.net.

SKOKIE ART GUILD

CALL FOR ARTISTS:

Skokie Art Guild's 48th Annual Art Fair. July 11-12, 2009. Fine Art. 75 artists.

Held downtown Skokie on the Village Green, 5211 Oakton (next to the Library). Prizes and Awards. **APPLY NOW!**

For information/application: skokieart@aol.com 847-677-8163

Village Cooking Corner

Egg-Sausage Casserole

Serves 8-10

9 eggs
3 cups milk
1 1/2 tsp. salt
3 slices bread (remove crust and break into pieces)
1 lb. bulk pork sausage
1 1/2 tsp. dry mustard
1 1/2 cups shredded cheddar cheese

Brown sausage - pour off grease. Tear bread into pieces. Mix but do not beat eggs - add milk, salt, mustard and broken bread pieces. Add cheese and sausage. Pour into greased casserole. Cover and store in refrigerator overnight. Bake 350° oven for 1 hour.

From the kitchens of Rose Suter

Lincolnwood Social Club (55+) Chef Demonstration

Tuesday, February 10. 11:30am

Lincolnwood Place, 7000 N. McCormick Blvd., Lincolnwood, IL

Join us at Lincolnwood Place Retirement Community for a tour and gourmet meal in their elegant dining room. Executive Chef of Lincolnwood Place, David Glasse will prepare a lovely lunch and give us a demonstration of the dessert he's preparing for our enjoyment. Please meet at Lincolnwood Place, 7000 N. McCormick Blvd., Lincolnwood, IL 60712 at 11:30 a.m.

Fee: FREE – Must provide your own transportation. Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.



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"A Theatre Review"

"Dirty Dancing the Classic Story On Stage"

Cadillac Palace Theatre

151 W. Randolph St.

Chicago, Illinois

Reviewed by Richard Allen Eisenhardt

The new musical "Dirty Dancing the Classic Story On Stage" has opened at the Cadillac Palace Theatre and those who see it are now in for a high energy song and dance show that should please its audiences. I've seen shows get standing ovations but this show had everyone in the audience from the balcony to the main floor on their feet at the end of the show for their bows. It was a spontaneous ovation.

The show has a dynamite cast of 39 performers, close to 51 musical numbers and runs close to 2 hours and 40 minutes with intermission.

The show opened first in London, England after which Toronto, Canada got a production. The show is on its way to Broadway but after its Chicago run it is scheduled to open in at least two other cities and then hit New York.

Those and many aficionados who have possibly seen this coming of age story on the screen several times sensed what was going to happen on-stage. I never saw the movie with Patrick Swayze and Jennifer Gray so it was all new to me.

The story takes place at a summer resort in the Catskills where families go for summer vacations for hiking, swimming, golf, tennis, etc. at the Kellerman resort. Baby played by Amanda Leigh-Cobb is the daughter of a doctor Jake Houseman and Marjorie her mother played by John Bolger and Kaitlin Hopkins. Baby's dream is to join the Peace Corp and when she meets Johnny, a dancer who is from the wrong side of the tracks they fall in love. The father when he finds out is against the situation and forbids his daughter to have anything to do with Johnny but baby defies her father and they have an affair

To show offers some awesome special effects that will amaze the audience.

Some of the hit songs like "The Time of My Life," "Do You Love Me" are featured in the show.

"Dirty Dancing" runs through January 17. For show dates performance times and reservations call 312-902-1400. Tickets are \$35 - \$100. Premium seats are \$125 - \$155.

Lincolnwood Social Club (55+) Movie & Lunch, "Mamma Mia"

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Lincolnwood Community Center 6900 N. Lincoln Ave., Lincolnwood, IL

Unleash your inner Dancing Queen with the 2-Disc Special Edition of Mamma Mia! The Movie that includes a fabulous sing-along bonus feature as well as exclusive interviews with the all-star cast! Academy Award®-winner Meryl Streep, Pierce Brosnan, and Colin Firth – as well as up-and-comers Amanda Seyfried and Dominic Cooper – star in this undeniably fun celebration of mothers and daughters, and old friends and newly found family. Sub sandwiches will be served to those who register for the lunch. Fee: \$10 Club Member * Movie & Lunch / \$4 Movie Only. \$13 Non-Members * Movie & Lunch / \$6 Movie Only Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

DOG & PONY THEATRE COMPANY ANNOUNCES

2008-2009 SEASON

5th Anniversary Season Includes Midwest Premiere by Jeff Whitty

Dog & Pony Theatre Company proudly announces its 2008-2009 season that features a work in progress and two mainstage productions at the Viaduct Theatre. The fifth anniversary season begins with a workshop viewing of a new devised play, Watering Hole (Aug. 25), at the Studio Theater. The season then kicks into high gear with the Midwest premiere of The Further Adventures of Hedda Gabler (Sept. 25-Oct. 26) by Tony Award-winning playwright Jeff Whitty of Avenue Q fame. The world premiere of Ben Viccellio's Women in the Lobby (March 26-April 26), a modern adaptation of The Congresswomen by Aristophanes, follows. The company's Ruff Play Reading Series continues on the third Thursday of every other month.

Dog & Pony has presented seven full productions in three years. The company made its debut with Michael Frayn's Clouds at the historic Chicago Cultural Center in May 2004. In January 2005, Dog & Pony presented the world premiere of Paul Oakley Stovall's As Much As You Can and then brought the production to the New York International Fringe Festival in August 2005 for a successful run. In winter 2005, the company gained both popular and critical acclaim for its production of Sheila Callaghan's Crumble (Lay Me Down, Justin Timberlake), which received an encore performance at Theater on the Lake. This year, Dog & Pony was honored with two non-Equity Jeff Award nominations for its production of Mr. Marmalade. The company most recently garnered praise for this spring's world premiere of As Told By The Vivian Girls, a devised promenade play by Associate Artistic Director Devon de Mayo and Dog & Pony's ensemble that drew inspiration from renowned outsider artist Henry Darger.

Dog & Pony Theatre Company is committed to producing vital works by new and emerging playwrights whose use of language and convention are daring and highly imaginative. As an eclectic collective of artists with backgrounds in theater, political activism and religion, Dog & Pony is particularly drawn to work with social and cultural relevance.

Dog & Pony Theatre Company is a 501(c)3 nonprofit organization and a proud member of the League of Chicago Theatres. For more information, call 773-360-7933 or visit www.dogandponychicago.org.

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THE JOY OF JEWELRY

Jewelry Box Review



As one year ends and a new one begins, now's the perfect time to do a review of the items in your jewelry box. It is sure to be a walk down memory lane, as most or all jewelry brings up some association

with people, places or events.

No doubt, you'll end up with three groups of jewelry: things to keep, things that need repair, and things you are ready to discard.

Show the keepers some TLC. Check for loose prongs or clasps and gently shake the pieces to listen for loose stones. If your pearls or beads are showing signs of being stretched out or if it has been many years since they've been restrung, now is a good time to refresh those necklaces. Put the jewelry needing repairs aside to bring to your local jeweler.

If there are pieces you don't wear because they don't fit properly, and are either too large or too small, put these aside for your jeweler too. He or she may well be able to find a solution to make those pieces wearable again, or may be able to transform the pieces into something else. The same is true for the single earring or cufflink, which might be transformed into a ring or pendant.

Clean your jewelry, first consulting a trusted resource such as Jewelry Savvy as to the appropriate cleaning method for each type of metal and stone. Your jeweler can assist if you prefer not to do it yourself.

Finally, make certain you have a storage system that separates each piece of jewelry from all the others, so they don't scratch one another. Small plastic bags that zip closed are an inexpensive way to separate jewelry and still enable you to find pieces quickly.

Enjoy the process and feel free to linger over sweet memories. You just might rediscover some old treasures you'd like to wear again, perhaps in new combinations. You may also find some jewelry to pass along to someone you love who will appreciate and enjoy it. Share the memories, and keep sparkling!

Cynthia Sliwa, AICI CIP, is an image consultant, jewelry designer and co-author of the book *Jewelry Savvy: What Every Jewelry Wearer Should Know*. Have a question or a story of interest? Contact me at CynthiaSliwa@aol.com or call 310-379-1742.

Words! Words! Words!

Do you think English is easy?

Can you read these right the first time?

- 1) The bandage was wound around the wound.
- 2) The farm was used to produce produce.
- 3) The dump was so full that it had to refuse more refuse.
- 4) We must polish the Polish furniture.
- 5) He could lead if he would get the lead out.
- 6) The soldier decided to desert his dessert in the desert.
- 7) Since there is no time like the present, he thought it was time to present the present.
- 8) A bass was painted on the head of the bass drum.
- 9) When shot at, the dove dove into the bushes.
- 10) I did not object to the object.
- 11) The insurance was invalid for the invalid.
- 12) There was a row among the oarsmen about how to row.
- 13) They were too close to the door to close it.
- 14) The buck does funny things when the does are present.
- 15) A seamstress and a sewer fell down into a sewer line
- 16) To help with planting, the farmer taught his sow to sow.
- 17) The wind was too strong to wind the sail.
- 18) Upon seeing the tear in the painting, I shed a tear.
- 19) I had to subject the subject to a series of tests.
- 20) How can I intimate this to my most intimate friend?

Submitted by:

Chicago Area Public Libraries

JEFFERSON PARK BRANCH
5363 W. Lawrence Ave., Chicago, Illinois
(312) 744-1998

The Chicago Public Library will be closed on Monday, January 19 in honor of Dr. Martin Luther King, Jr.

Saturday, January 10, at 10 a.m.

The Friends of Jefferson Park Branch Library will be having their first quarter meeting. New friends are always welcome.

Monday, January 12, at 7 p.m.

Join our pre-teen book discussion group as they read *Oh Rats! The Story of Rats and People* by Albert Marrin. Ages 11-14. Call to reserve a copy.

Wednesday, January 14, at 2 p.m.

The Wednesday afternoon book discussion group will feature *High Country* by Nevada Barr. Call to reserve a copy.

Wednesdays, January 14, 21, and 28

Join our preschool and toddler story times. Toddlers (ages 18 months to 3 years) meet from 10:00 a.m. to 10:20 a.m. Preschoolers meet from 10:30 a.m. to 11:15 a.m. for stories and crafts. No pre-registration is required. Contact the children's librarian for more information.

Wednesday, January 21, at 7 p.m.

The Wednesday evening book discussion group will discuss *Maytrees* by Annie Dillard. Call to reserve a copy.

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CALLING ALL TEEN VOLUNTEERS

Teen volunteers are needed and service learning hours are available for all teens between the ages of 15 and 18. They shelve books, prepare for book sales and can even help with research for upcoming programs. To register as a teen volunteer, please call the library at 312-744-8313.

SULZER PUBLIC LIBRARY DISTRICT
4455 N. Lincoln Ave., Chicago, IL
(312) 744-7616

LAW AT THE LIBRARY TEACHES CHICAGOANS ABOUT TODAY'S LEGAL ISSUES AND TOPICS

Cleaning up Your Credit

Tuesday, January 6 at 7:00 p.m.

Offered by the Chicago Bar Association and the Chicago Public Library, Law at the Library is a free monthly lecture series focusing on today's hot and timely legal topics. Each Law at the Library program features a presentation by an experienced attorney followed by a brief question and answer session.

During the month of January, Chicago Public Library's Law at the Library programming will focus on "Cleaning up Your Credit." There are currently more than 30 million people in the United States with credit blemishes severe enough to make obtaining loans and credit cards, with reasonable terms, difficult. With the recent increase of Chicago-area homes in foreclosure and with the next wave of the credit crisis, skyrocketing defaults on credit card payments, "Cleaning up Your Credit" will provide actionable tips and techniques to improving credit scores. Since better credit scores lead to lower interest rates and more favorable terms on mortgages, car loans and credit cards, this series will help anyone who wants to improve their credit score and clean up their credit.

During each Law at the Library session, an attorney presents an hour-long overview of the designated topic, followed by a question-and-answer period. Law at the Library lecture series provides Chicagoans with the opportunity to listen to an experienced legal professional, ask general questions and check out materials on a variety of legal topics – all for free! All 79 Chicago Public Libraries serve as community centers providing access to books, databases and journals that will help Chicagoans learn more about legal issues.

Law at the Library programs are free and open to the public. Registration is not required.

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Vacation Properties Take Planning



Chester M. Przybylo

Just as taking a vacation takes some planning, vacation homes take some special consideration in an estate plan. There are several factors to consider, such as the possibility of ancillary probate, the use of the vacation home by beneficiaries, and the value of the home in your estate. The article reviews the use of both a revocable living trust and a special irrevocable trust, for those with a taxable estate, to create an effective estate plan that includes the vacation home.

Everyone knows that vacations take planning. Before you depart, you run through your checklist: Schedule cleared, check; clothes packed, check; sporting equipment packed, check; swimming suit packed, check; wallet, check.

While you are at your vacation home, the worries of the world seem to melt away. You get to spend more time with the people in your life who really matter and spend “quality time” with them, and lots of it, too! Whether your vacation home is a cottage by the lake, a ski chalet, or a beachfront condo, it holds a special place in your heart and the hearts of those around you.

It also holds a special place in your estate plan. First, real estate could cause “ancillary probate” at your death if titled in your name. Thus, it is especially important to use a revocable trust if you have a vacation property, especially one out of state.

You may want the vacation home to stay in the family. In your estate plan, you can designate what is to happen to the home after you are gone. It is important to consider how the vacation home will fit into the family plans when you are no longer there. If only one of the kids will actually use the home routinely, perhaps it would make sense to leave the home to that child. On the other hand, perhaps you want your family to share the use of the home under specific terms.

Regardless of your decision, if you have substantial wealth you may want to take advantage of a special irrevocable trust, a “Qualified Personal Residence Trust” or “QPRT,” to transfer the asset at a reduced gift tax value. For example, you may be able to transfer a \$200,000 home for a gift tax value of only \$100,000. By transferring the asset at a reduced value, you also get any growth in the value of the vacation home out of your estate, as well.

Your vacation home has been the site of many fond memories over the years. With proper planning, it can continue to help you achieve your goals in the future. A qualified estate-planning attorney can help you determine the best way to plan for your vacation home and can help you put together a complete estate plan to meet your unique goals and situation.

Chester M. Przybylo is a member of the American Academy of Estate Planning Attorneys and has been engaged in the practice of law for the last 40 years. For more information or to attend an upcoming seminar, call (773) 631-2525.

INVESTMENT IDEAS How to Build a Bond Ladder

Constructing a bond portfolio is like building a stock portfolio — you need a strategy. There are many ways to design a bond portfolio, but one of the most popular is to build a “bond ladder” — a bond portfolio with bonds evenly distributed across a number of maturities ranging from short term to long term. As the short-term bonds of the ladder mature, you use the proceeds to purchase new bonds for the longest maturity. By spreading investments over several maturities, investors can potentially protect themselves from changes in interest rates.

When building a ladder portfolio, investors should consider how tall the ladder is — in other words, how far out will the longest maturity be? Longer maturities usually provide higher yields, however they are also more volatile and subject to a greater degree of market risk. Investors may not be adequately compensated with additional yield for purchasing bonds with long maturities.

Another important consideration is maturity frequency — the space between the rungs. You can design the portfolio to have bonds maturing every six months, every year, etc., depending on your income needs. For example, if you want to create a 10-year ladder and have \$100,000 to invest, a ladder could be structured with 10 rungs of \$10,000 each, spaced 1 year apart.

As an additional consideration, some bonds contain call provisions that allow the issuer to redeem the bonds prior to its stated maturity date. While these may offer higher yields than comparable noncallable bonds, you should have a minimal amount of callable securities in your portfolio because they can disrupt the maturity schedule of the ladder portfolio if they are indeed called before maturity.

Investors also need to understand the credit quality of the bonds in their ladder portfolio. Many municipal bonds and some corporate bonds are insured with regard to the timely payment of principal and interest so investors can purchase insured bonds to enhance the credit quality of their portfolios. In addition, investors can develop a ladder portfolio that includes Treasury securities and bonds of government-sponsored enterprises that may help to eliminate credit risk from the portfolio.

In addition to the factors already mentioned, the bonds selected for a ladder portfolio should provide investors with the highest after-tax returns possible within the investors’ risk parameters. For investors in higher income tax brackets, municipal bonds may provide exemption from federal and, where applicable, state income taxes, making them a good choice for taxable accounts. If a ladder portfolio is part of a qualified plan, the bonds should be invested in taxable bonds (e.g. Treasury securities, CDs, U.S. government-sponsored agency securities, taxable municipal bonds or corporate bonds) to capitalize on the tax advantages of these types of plans.

Bond laddering can be an effective strategy to match your investments with your individual income or investment needs. Talk to your financial consultant to see if your portfolio could benefit from building a bond ladder today.

A.G. Edwards does not render legal, accounting or tax preparation advice. You should consult your tax and legal advisors for questions regarding your specific situation.

This article was provided by Vimal M. Prajapati, AAMS, Financial Consultant, A.G. Edwards, a division of Wachovia Securities, LLC. Member SIPC., 5215 Old Orchard Road Suite 960, Skokie, IL 60077, 847-967-8505

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The Anti-Cruelty Society Adoption Event at Muvico Rosemont

Saturday, January 17th, 2009 from 12:00 PM - 4:00 PM

The Anti-Cruelty Society will be at the Muvico Rosemont 18 to help promote the release of "Hotel for Dogs", a movie about dogs. We will be bringing approximately 7 dogs available for adoption, assisted by our Anti-Cruelty Society volunteers. We will also have an informational booth with both giveaway and sale items. Please come out and show your support and tell your friends who are looking for furry companions!

Muvico Rosemont 18 is located at 9701 Bryn Mawr Ave., Rosemont, IL 60018. Call (847) 447-1027 for more information.

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Pawtience

By Bosley

Well my furry friends it's a New Year and I hope that all have recovered from the craziness of the howlidays! I will confess that mine was quite odd this year. Yes, it was the usual stuff, but my Human seemed even more, well nuts then normal!

As you may know my business, Canine Corral, is moving; which is very exciting! My Human told us early on to be pawtient because these things take time. Well, in my opinion it's been long enough. What takes so long anyway? I would have had 4 doghouses built by now! Anyway, the longer we haven't moved in; the nuttier my Human gets. So, what is a Poodle to do?



I have tried to be extra good and obedient; even my housemates are on their best behavior! But, I don't seem to be helping. My Human is so busy that normal activities have been stopped. We, of course, are still receiving plenty of love and affection! Actually I think that has increased, she seems to need the extra kisses! But, I miss my mom, err, Human! Again I understand that the Human's make the simplest things complicated, but I have really had enough!

So, I am trying my best to be pawtient, good things come to those who wait, right? The new Canine Corral will be great and finished soon (so my Human has said again.) My Human will soon be back to her normal lovable self.

My furry friends this year we must muster all the pawtience we can, not just my Human needs help. We must try to be even better than usual. After all, they are just Human and without our help would be lost!

The Pawtient Poodle Bosley

Submitted by Bosley's mom, Nicole Carfora, CMG, owner of Canine Corral.

How to Protect Your Pet in Cold Weather

Most people believe since dogs and cats have a coat of fur they can tolerate winter cold very well and that they also possess the necessary instincts to protect themselves from the cold. Unfortunately these beliefs are not true. Dogs and cats are subject to the scourges of cold, wind and snow/rain during the winter as we are. Their haircoat does serve as insulation, reducing heat loss, but body heat is still lost, and through prolonged exposure to cold they will begin to demonstrate signs of hypothermia (lowered body temperature).

Some breeds are better suited to colder temperatures than others. Dogs that have a fluffy type hair coat with a thick undercoat are able to tolerate cold due to the insulative properties of this type of coat. Dogs with a short haired or smooth type coat with no undercoat cannot tolerate cold as well and will suffer its effect more rapidly. The age of the dog is a factor as a puppy will chill more rapidly than an adult dog due to its small size, thin hair coat and little or no body fat. Old dogs or dogs that are ill are also at a greater risk for chilling. Even the size of the dog plays a role as a large surface area to volume (as seen in toy or miniature breeds of dogs) leads to increased heat loss. Large breeds of dogs have less surface area to volume and thus lose heat less rapidly.

In addition to the effects of cold dogs and cats are also subject to the dangers of wind chill. Wind passing over the animal will rapidly draw heat from the body despite the insulation of the haircoat. Areas not protected by hair or with a thin covering of hair can suffer the same effects that exposed skin in people can during periods of severe wind chill.

The dangers of cold and wind are heightened if the dog or cat is wet. Wet hair is no longer an effective insulator so cold/wind will cause more rapid chilling. Even dogs with a thick undercoat will chill if both coats are wet. In addition the evaporation of water from the skin/hair leads to further heat loss, producing a further drop in temperature. If your pet is wet after being in the snow or rain dry them off with a towel or a hair dryer set on low. Drying them will minimize the lowering of body temperature through the evaporation of the water.

How do we protect our pets from these dangers? Most importantly-if it is dangerous for us to be outside, the same holds true for our pets. These periodic "Arctic blasts" that we have endured are extremely hazardous for our pets and they should remain indoors only venturing outdoors for necessary short trips. During our "normal" winter temperatures most dogs can do fairly well with short exposures. Dogs that are kept mainly in the house suffer minimal effects if they spend short periods outdoors. Dogs at a risk for chilling, such as shorthaired dogs, will do well if provided with a coat when outdoors. Sweaters provide even more complete protection as they cover the underside as well. Boots should also be used if the dog is to be outside for an extended period of time and especially if their paws show sensitivity to the cold.

Dogs that spend a great deal of time outdoors or are kept outside will be more adapted to the rigors of winter, but certain practices should be followed to insure their comfort. The biggest problem they face is exposure to the cold, wind and rain/snow. They need shelter from the elements. This shelter must be warm, out of the direct wind and raised off the ground. You can make your own shelter or buy commercially available doghouses. To help keep the dog warm the house should not be too large. If the house is too large the dog will not be able to produce enough heat to keep itself and the environment warm. The proper size should be just large enough for the dog to be able to move around inside and lay down comfortably. Keeping the house elevated a few inches off the ground will prevent moisture from entering through the floor. Proper positioning is important. Keeping the opening of the house away from the prevailing wind is a must. Another help is to provide a covering over the door or a "pet door" to further keep the wind and cold out.

Bedding should also be provided for the inside of the doghouse. Straw is commonly used for bedding, but it can harbor parasites and other organisms, and with long term use, loses its insulative properties. The type of bedding used should be cleaned and replaced frequently. Good choices include a blanket or towels. Make sure that they remain clean and dry.

A serious problem dogs kept outdoors face in the winter is dehydration. The water bowl should be constantly checked to be sure that an adequate fresh source is available. Dogs lose fluids in the winter and can dehydrate; it is not just a problem during the summer heat. Frequently check the water bowl to be sure that the water does not freeze. Ice and snow are inadequate to provide for the daily fluid needs and a cold animal is not going to lick or chew ice anyway. A real help would be a heated water bowl, through the usage of a special heater. Do not use metal bowls in the winter as in frigid temperatures the tongue of a dog could stick to the bowl. If this occurs (or if the tongue adheres to any frozen metal surface) do not try to pull the tongue away from the surface. Use lukewarm water to gently warm the surface until the tongue will easily separate.

Another tip is to groom your dog or cat regularly during the winter. Matted hair is a less effective insulator. Regular brushings will remove loose hairs and prevent matting. It will also enable you to dry your pet more easily if it becomes wet.

Take care when playing with your dog on snow and ice. They can fall just as you can and also suffer fractures or sprains of muscles/ligaments. They are not indestructible. Also be careful when you and your dog are near a frozen body of water. Dogs do not know that the ice may be too thin to support their body weight. Avoid getting too close to the edge of the ice as they may fall in or even unknowingly jump in. Practice good common sense with your pet as well as yourself.

by Peter S. Sakas DVM, Niles Animal Hospital & Bird Medical Center.
7278 N. Milwaukee Ave. Niles

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LPAC HOSTS A FORUM ON THE IMPACT OF THE OLYMPICS

The Lincoln Park Advisory Council (LPAC) will sponsor a forum on the Olympic Games and their impact on our park.

The forum will take place on Wednesday, January 14 at 6:45pm at the Peggy Notebaert Nature Museum.

There will be two speakers, Gyata Kimmons, Director of Community Relations for the Chicago 2016 Committee and Dr. Allen Sanderson, Senior Lecturer in the Department of Economics at the University of Chicago.

The Nature Museum is located at 2430 N. Cannon Drive, just north of Fullerton Avenue. The session is free to the public and will go from 6:45pm to 8:45pm. There will be ample time for audience participation and Q&A. Street parking is usually available on Cannon Drive. The CTA bus #151 runs along nearby Stockton Drive.

About the participants:

Gyata Kimmons is the Director of Community Relations for the Chicago 2016 Olympic Bid Committee. Before that, Mr. Kimmons was Deputy Director of Intergovernmental Affairs for the Chicago Public Schools and prior to that he was an Assistant to the Mayor. Mr. Kimmons has a law degree from Howard University and a B.A. in Political Science from Hampton University. He also serves as Leadership Development Chair for the YWCA Future Leaders Council. Web site: <http://www.chicago2016.org>

Dr. Allen Sanderson is a Senior Lecturer in the Department of Economics at the University of Chicago and a Senior Research Scientist at the National Opinion Research Center. Mr. Sanderson is an oft-cited authority on sports economics issues, a contributor to op-ed pages on sports and non-sports topics in newspapers around the country and a frequent guest on national and Chicago-area television and radio programs. Mr. Sanderson serves on the editorial board of the Journal of Sports Economics and as a referee for the Journal of Political Economy, Journal of Business, Journal of Law and Economics, Journal of Economic Education, Journal of Labor Economics, Journal of Human Resources, and Southern Economic Journal. His local community/volunteer commitments include STRIVE (a tutoring program), and the Intercity Youth Charitable Trust. Web site: <http://home.uchicago.edu/~arsx>

The Lincoln Park Advisory Council is an all volunteer organization that advises the Chicago park District on policies and programs affecting Lincoln Park (from Ohio Beach to Thorndale Avenue). The Council provides a forum to discuss Lincoln Park concerns and issues; strives for consensus about Lincoln Park concerns and issues; advises and makes recommendations to, and to work with the Chicago Park District; encourages maintenance and improvement of environmental conditions in Lincoln Park; encourages participation of a diversity of organized and non-organized park users; encourages long-range planning; monitors the implementation of the Lincoln Park Framework Plan; and communicate regularly by means of publications and programs with members, users, and other interested parties about Lincoln Park concerns and issues. Web site: <http://www.lpacchicago.org>

For more information, contact LPAC Board Secretary, Tom Tresser at 312-804-3230 or tom@tresser.com.

A Cocktail Party Joke

The U.S. Constitution protects the rights of the people. Therefore, under the Constitution we can become vocal on most subjects being protected under the first amendment. Also, if one is accused of a crime, they have to be proven guilty in a court of law.

We all know the story of the Illinois governor and the Senate seating.

Time to set political partisanship aside and remember we are Americans first.

It's very concerning that in the case of the Governor and Senator to be, our politicians who make the laws wanted to break the laws.

When the new Senator designate went to Washington, Senator Reid had said he wouldn't let Roland Burris be seated as a Senator. It looks like Reid either read, or had read to him, the Constitution, and has changed his tune. He now wants to follow the law. He's probably upset realizing he's not the King anymore. So, Illinois, although good people, is a cocktail party joke because of our politicians. At the beginning of this problem, most of our politicians didn't refer to the law. Their attitude was, let's just throw him out of office and control the situation politically. Business as usual! After much money and time, it will end up the Constitution will prevail as soon as Jesse White, the real King, passes along the paperwork. If the law had been followed, time and money would have been saved. Maybe by that time, Ex-King, Reid, will have quit. Maybe he should open an all night diner. He could call it Harry's Waffle House.

We are facing hard time ahead, the politicians should get serious. More importantly, the voters should take a harder look at who they are voting for. Pick people who want to do a job of representing the people. This is no time for games.

America is a huge business and should be run as one. Like all successful businesses there are rules and policies. They should be followed closely in difficult times.

By Derf Namlig

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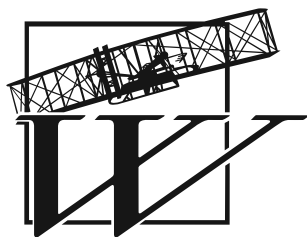
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