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Issue 9  
February 6, 2009

## Evanston Mayoral Forum

The Downtown Residents Association and the Evanston Public Library will co-sponsor a mayoral forum on Tuesday, February 10, 2009 at the Evanston Public Library (Main Branch) in the 1st Floor Community Meeting Room. Doors open at 6:45pm with the forum scheduled from 7:00-9:00pm. All four mayoral candidates will participate. The public is invited to attend to meet the candidates and ask questions.

## New Property Tax Bills Are Due March 3, Pappas Says

A due date of March 3, 2009, is on tax bills being mailed to Cook County property owners, Cook County Treasurer Maria Pappas said today.

The bills are for the first installment of tax year 2008 on some 1.8 million homes and other parcels of real estate in Cook County, the nation's second-largest county.

Pappas said payment can be made:

- Electronically, from a checking or savings account at cookcountytreasurer.com.
- In person, at more than 330 Chase Banks, including 68 at Dominick's stores.
- In person, by direct debit at 220 participating community banks.
- By return mail, postmarked no later than March 3, 2009.

For on-line payment, owners should have their 14-digit Property Index Number available. For other forms of payment, owners should write the PIN on all checks, returning the payment coupon by mail and having the bill with the payment coupon when making payment at banks.

Owners can call 312.443.5100, enter the PIN and get the bill amount in English, Polish or Spanish.



## SAINT FRANCIS HOSPITAL TO HOLD AMAZING OPEN HEART SURGERY DEMONSTRATION AT HEARTFEST 2009

### The Art of Surgery to Be Shared with Public February 27

Saint Francis Hospital in Evanston, Ill. will open its doors to the public on February 27, 2009 and provide a rare view of the inside of a heart, in a first-ever live demonstration of an open heart surgery procedure. The procedure, which is believed to be the first open heart surgery demonstration on Chicago's North Shore, is fitting for the 375-bed Level I Trauma Center, which is known for its leadership in cardiac medicine.

“Saint Francis Hospital performed the first bypass surgery in the Chicago metropolitan area. We thought it would be fun to educate the public with a live demonstration of what really happens in a heart surgery. Seeing this is going to be a once-in-a-lifetime event,” said Margo Schafer, director, public relations, Saint Francis Hospital.

Dr. David DeBoer, a prominent cardiothoracic surgeon at Saint Francis Hospital, will explain how the heart functions and demonstrate an actual cardiac bypass operation on a pig heart, obtained by a local butcher. Pig hearts are frequently used for medical education purposes because they are similar to a human heart, but larger.

DeBoer will also demonstrate a new, minimally invasive cardiac laser technique that can give hope to patients who have already had multiple heart surgeries and have few options.

“It's going to be the coolest thing ever,” said Schafer.

“HeartFest 2009” will be held on Friday, February 27, 2009, from 9 a.m. – 2 p.m. in the hospital's South Conference Room and Wolf Auditorium. The surgical demonstration will be held at 11 a.m. in the Wolf Auditorium. Saint Francis Hospital is located at 355 Ridge Avenue, Evanston, IL. The event is free and open to the public.

Saint Francis Hospital's HeartFest is an annual event in honor of National Heart Month. The festival offers free health screenings for cholesterol, glucose, blood pressure and body mass index, plus lectures and free information about a variety of heart-related topics, including heart disease, nutrition, weight management, and diabetes. The festival will also feature a cooking demonstration (no pork!), as well as heart-healthy refreshments and giveaways.

Free screenings are limited and pre-registration is required. Call 1-877-RES-INFO (877-737-4636) to register or for more information.

*Saint Francis Hospital, a leader in cardiac medicine on Chicago's north shore, was the first hospital in the entire Chicagoland area to offer cardiac bypass surgery. The hospital is a Level I Trauma Center and is home to the first and only accredited chest pain center in Illinois.*

*Saint Francis Hospital is a part of Resurrection Health Care, 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 other 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.*

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## Dr. Catherine Counard Tapped as Village of Skokie Health Director

Effective February 2, 2009, Dr. Catherine Counard begins her tenure as Health Director for the Village of Skokie, succeeding recently retired Health Director Lowell Huckleberry. Counard holds both a medical doctor degree from the Loyola University Stritch School of Medicine and a master of public health degree from the University of Illinois, Chicago. While her career includes time spent as a family medicine physician for Advocate Medical Group, since 2004 she has served as Assistant Medical Director for Communicable Disease Control of the Cook County Department of Public Health.

“Catherine Counard’s qualifications for the Village’s Health Director position are unequaled,” commented Village Manager Albert J. Rigoni. “Her education and professional experience as a medical professional, with specific expertise in large-scale, coordinated emergency response, will be of tremendous benefit to the Village. In addition, her background as a family medicine physician will provide perspective and expertise in overseeing the many personal health services offered to the community by Skokie’s state-certified Health Department.”

Counard’s background also includes serving as Medical Director for the City of Evanston Department of Health and Human Services, and service in the United States Navy, in which she achieved Lieutenant Commander status prior to receiving an honorable discharge. She has served on numerous professional committees, attended a variety of public health and emergency preparedness training courses and received many honors and awards, including a 2006 President’s Award from the Illinois Academy of Family Physicians for her work in the Smoke-free Evanston Campaign. Recently, Counard published a professional journal article describing the Cook County Department of Public Health response to a pertussis outbreak at a suburban high school.

“Over the years I have been impressed with Skokie’s commitment to protecting the public’s health. I had the opportunity to collaborate with Lowell Huckleberry and the Board of Health during the successful campaign to eliminate second-hand smoke from all workplaces in Skokie and Evanston. The thoughtful deliberations by the Village Board of Trustees served as a model for other municipalities, and ultimately led to Illinois becoming a smoke-free state. I look forward to joining the Village Health Department team and continuing its good work,” said Counard about her appointment.

The Village of Skokie Health Department is one of eight state-certified municipal health departments in the State of Illinois. For information about the Skokie Health Department’s many personal health, environmental health and animal control programs and services, please visit [www.skokie.org](http://www.skokie.org).

## Oakton Hosts Autism Conference February 14

Parents and educators of children with autism are invited to attend the conference, For the Love of Children, 8 a.m. – 1:30 p.m., Saturday, Feb. 14, at Oakton Community College, 7701 N. Lincoln Ave., Skokie.

Brendan McCormick, executive director of Good Shepherd Center in suburban Hazel Crest, is the keynote speaker for this event. Additional sessions feature Mary Wonderlick, M.A., and Jennifer Wheeler and Nuccio Dargento, who are parents of children with autism.

Sponsored by Oakton Community College in partnership with A Place for Children, Inc., and Children’s Home Aid Society, the conference fee is \$35 (\$25 for students). Registration includes continental breakfast and a box lunch.

In-service credit and contact hours are available for professionals.

For more information or to register, call 847-640-9590, ext. 27.

## Cook County Officials Advise Residents of Listeriosis risks

The Cook County Department of Public Health is working with state health officials in the investigation of two cases of Listeriosis in suburban Cook County that are DNA linked. Two pregnant Hispanic residents of suburban Cook County tested positive for Listeriosis. Both women reported eating different types of soft cheeses before becoming ill in late December. Both women suffered miscarriages.

“Listeriosis is a serious infection and an important public health problem. While anyone can become infected by eating food contaminated with Listeria, certain members of the population, such as pregnant women, newborns and adults with weakened immune systems have a higher risk for infection. Persons at risk can prevent Listeria infection by avoiding certain high-risk foods and by handling food properly,” says CCDPH COO Stephen A. Martin, Jr., PhD, MPH.

Pregnant women are about 20 times more likely than other healthy adults to get listeriosis. About one-third of all reported listeriosis cases in Illinois happen during pregnancy. Listeria can be found in raw foods, such as uncooked meats and vegetables, as well as in processed foods that become contaminated after processing, such as soft cheeses and cold cuts at the deli counter. Unpasteurized (raw) milk or foods made from unpasteurized milk may contain the bacterium. A person with listeriosis has fever, muscle aches and sometimes nausea or diarrhea. If the infection spreads to the nervous system, symptoms such as headache, stiff neck, confusion, loss of balance, or convulsions can occur. It can be anywhere from 3 to 70 days after ingesting the bacteria before a person experiences symptoms.

To reduce your risk of listeriosis or other foodborne illnesses:

- Thoroughly cook all raw food from animal sources, such as beef, pork or poultry.
- Wash raw vegetables thoroughly before eating.
- Keep uncooked meats separate from vegetables and from cooked and ready-to-eat foods.
- Avoid raw (unpasteurized) milk or foods made from raw milk.
- Wash hands, knives and other utensils, and cutting surfaces after handling uncooked foods.

Pregnant women and persons with weakened immune systems should also:

- Avoid soft cheeses such as feta, Brie, and Camembert, blue-veined cheeses, or Mexican-style cheeses such as queso blanco, queso fresco, and Panela, unless they have labels that clearly state they are made from pasteurized milk.
- Avoid eating hot dogs, luncheon meats, or deli meats, unless they are reheated until steaming hot.
- Avoid getting fluid from hot dog packages on other foods, utensils, and food preparation surfaces, and wash hands after handling hot dogs, luncheon meats, and deli meats.

For more information, contact the Cook County Department of Public Health’s Communicable Diseases Unit at: 708-492-2150 or visit [www.cookcountypublichealth.org](http://www.cookcountypublichealth.org).

## Evanston Residents Have Access to Easy-to-Use Prescription Drug Discount Card

*In the current economic climate, where people are watching their spending, a discount card can offer average savings of 20 percent off drug retail prices*

The City of Evanston is launching a program to provide residents with some relief from the high cost of prescription drugs. Through a program sponsored by the National League of Cities (NLC), the City is offering free prescription drug discount cards to all Evanston residents, regardless of age, income or existing health coverage. The discount cards offer average savings of 20 percent off the retail price of commonly prescribed drugs.

Now available, the discount cards may be used by all Evanston residents and can be used when purchasing prescription drugs at pharmacies city-wide. Additionally, the cards are accepted at more than 59,000 participating retail pharmacies across the country.

The discount cards are available at the Evanston Civic Center and at sites throughout the community. Evanston residents do not need to complete an enrollment form or pay a fee to obtain a discount on medications. To obtain the discount, residents simply present the card at participating pharmacies. The medication discount is available any time that prescriptions are not covered by other insurance or medication programs.

For additional information on where to obtain the discount card or how to use the program, contact the Evanston Commission on Aging at 847-866-2919 or [aging@cityofevanston.org](mailto:aging@cityofevanston.org). Information about the program as well as participating pharmacies is also available on the City of Evanston website: <http://www.cityofevanston.org/departments/health/aging>.

The discount card program is administered by CVS Caremark.

## Have a heart-to-heart with your neighbor.

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## Resurrection Health Care & St. Francis Hospital

Letter to the Editor:



At Resurrection Health Care and Saint Francis Hospital, providing excellent care is fundamental to our mission and values. Area residents should be confident that the scope of services provided at Saint Francis Hospital in Evanston is comprehensive, and quality of care is our highest priority.

A labor union that does not represent Resurrection employees has been distributing materials to the community that use outdated information to present an unfair and incomplete view of our quality record.

We respect the fact that patients, families, physicians and others can make more informed decisions about their health care if they have access to our quality information. We carefully monitor quality outcomes and are pleased to now make that information available to you on our web site.

We are proud of the employees who deliver exceptional care to our patients and we invite the community to share in our sense of pride to have been selected among the top 20 Best Places to Work in Healthcare award by Modern Healthcare magazine.

It is our hope that area residents will make use of quality data now available at [quality.reshealth.org](http://quality.reshealth.org) to help you make an accurate and fair assessment of how we deliver care.

Sincerely,  
Jeffrey Murphy  
Chief Executive Officer  
Saint Francis Hospital

## St. Paul's Free Couple's Movie Night.

St. Paul Lutheran School and Church, 5650 N. Canfield Ave. Chicago, will be hosting a Couple's Movie Night on March 14th at 7:30pm in the school gymnasium. Couple's Movie Night will be a chance for all married couples—newlywed to veteran—to enjoy an evening out together for a positive and encouraging movie. The March movie will feature "FIREPROOF," an action packed love story to inspire married couples and transform relationships. There will be free on-site childcare, refreshments, and an opportunity to share thoughts about the movie. This free event is open to the entire community. For more information call the school and church office at (708) 867-5044.

## Evanston Ecology Center WinterFest Is February 15

Bring on the cold and snow! Celebrate winter with the annual free family WinterFest, 1 to 4 p.m. Sunday, Feb. 15, at the Evanston Ecology Center, 2024 McCormick Blvd. This year's theme is "Wild for Winter." Enjoy free games, activities, and crafts – inside and out – that explore some of the science of the winter season. Activities are offered for all ages. To help everyone keep toasty no matter what the weather, warm refreshments will be available for purchase throughout the fest. For more information, call the Ecology Center at 847-448-8256.

## Bears Do Something Good Children Suffering Trauma Get Bears from Skokie Police Officers



Skokie Police Officers accepting Bears of Hope. From left: Officer Marzigliano, Carolyn Reiner, & Sergeant Behrmer

Bears of Hope, a Skokie-based volunteer organization, makes cuddly fabric bears for sick and needy children and elderly adults who are ill and lonely. Last fall, the group presented a craft program at Westfield Old Orchard's KidOODles kids club. Children were given unprinted fabric pieces to design a bear pattern with fabric markers. Bears of Hope volunteers sewed the designed pieces together to make 20 bears. Senior residents at Seasons at Glenview Place, an independent living residence, stuffed the bears. The bears were given to the Skokie Police Department for Police Officers to give to children suffering trauma from an automobile accident, domestic disturbance, or criminal activity. When Sergeant Brehmer saw the bears he said, "Wow, these are great!" Officer Marzigliano concurred and added "We're excited to get these bears. Each bear is so cute and unique. Children will be comforted by them." SPD is one of ten organizations receiving bears from Bears of Hope. The group also gives bears to religious leaders to bring to sick and needy children and elderly adults they visit.

Youngsters painting designs on unprinted fabric pieces is a new program Bears of Hope offers children and children's groups. This program has been presented at a Bat Mitzvah celebration and a child's birthday party. Bears of Hope founder, Carolyn Reiner explained, "It's a way for children to do something good for others while having a creative, fun-filled experience."

Bears of Hope has no paid staff, only dedicated volunteers who give their time and effort to make the bears. Last year they made 220 bears and this year's goal is 230 bears. The organization relies on volunteers and donations to continue its work. All contributions are used to purchase materials to make the Bears of Hope to brighten the lives of those who are sick and needy. Knowing how much joy the bears bring others makes volunteers feel grateful to be doing something good for others. For more information, contact Bears of Hope at 847-673-4098 or e-mail [Bears@carolynreiner.com](mailto:Bears@carolynreiner.com). Contributions can be mailed to Bears of Hope, 8331 Kostner, Skokie, IL 60076

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# Guerin Prep High School 2nd Annual Big Event Even Bigger than Last Year

Guerin Prep High School's second annual Big Event on Saturday, March 7, 2009 promises to be even bigger than last year, providing something for everyone and a good time for all.

The event will be held at the school, 8001 W. Belmont Av., River Grove, from 6:30 to 11:30 p.m. Adults can play Texas Hold 'em, roulette and other Las Vegas-style games in one area or dance the night away to jazz and Beatles music. The event brings back the ever-popular chocolate room and offers a brand new Comedy Club and plenty of food and drinks.

Decorations in the gym and music is being coordinated by the Band Boosters. The Cavern Beat, a look-alike Beatles Band featuring Armando Regalado, a former Guerin Prep's theology teacher, will rock the halls, and Guerin Prep's outstanding Jazz Band will accompany a dance competition in addition to providing Big Band music for everyone to enjoy.

"High energy, lots of diversity, phenomenal" said a 1974 alumna who attended last year.

"We had 600 people and look forward to topping that," said Sister Dawn Tomaszewski, SP, vice president of advancement. "Our parents, alumni and staff are all working together to pull out the stops. We have everything— wine-tasting, a repeat of our very successful chocolate lovers' room, silent auctions and raffles."

Couples made up of moms and sons or dads and daughters will compete head-on in Guerin Prep's parent rendition of Dancing with the Stars. Auditions for Guerin students and parents will be held at 7 pm in the Smythe Gym on Feb. 12.

The school's foyer will be transformed into a mini Las Vegas with poker, black-jack and other games under direction of the Athletic Boosters. People who only want to visit this venue pay no admission fee.

"In addition to some terrific raffle and silent auction items, we will have a big raffle. First prize is a year's tuition at Guerin Prep, second is tuition for a semester and third is a Deluxe Panasonic 42" HD plasma TV," explained Janis Ryan, special events coordinator. The Parents Club is coordinating raffles baskets and silent auction items.

Guerin Prep faculty will host the now traditional chocolate lovers' room, where Synchronicity, Guerin Prep's string ensemble will provide entertainment. Plenty of dinner food will also be on hand provided by a wide variety of local restaurants and caterers and is included in the ticket price. Cash bars will be available throughout the event.

Major sponsors include LaSalle Capital Group, Winston & Strawn, LLP, both of Chicago; Solidarity Clothing, Evanston; Holy Cross alumni Roy McCampbell '72 and Terry John Malik '69, president of Guerin Prep. Additional sponsors include Manor Press, Pan American Bank, Performance Graphics, Inc., Stadium Sports Club and Pizza and Neighbors. Additional sponsors and benefactors are being sought.

Details about The Big Event are available at [www.gpbigevent.com](http://www.gpbigevent.com). Tickets are \$30 per person in advance or \$40 at the door. They may be purchased online or by calling Janis Ryan at 708-437-4734. There is no charge for admission to the Vegas-venue only.

Proceeds from the event will benefit the Annual Fund of Guerin Prep High School, helping to keep tuition affordable for all who wish to attend. Guerin Prep is a Catholic college preparatory secondary school for young men and women.

## Evanston Public Library

1703 Orrington Ave.  
847-448-8610

**Monday, February 16, 2 p.m., Main Library, Community Room**  
School aged children and their families are invited to join us for a Great Works Theatre production of Harriet Tubman. Celebrate Black History Month with us as we enjoy this performance about the life of Tubman and her role as a conductor on the Underground Railroad.

### Lyric Opera Lecture: Cavalleria Rusticana & Pagliacci

Tuesday, February 17, 12 pm, North Branch  
Hedy Staskus of the Lyric Opera Lecture Corps will discuss Pietro Mascagni's Cavalleria Rusticana & Ruggero Leoncavallo's Pagliacci. No registration required.

### Friday Film, February 13, 3 PM, Community Meeting Room

A Raisin in the Sun (1961, 128 min)  
A \$10,000 insurance benefit creates conflicting dreams within a Chicago ghetto family. Son Walter Lee wants to start his own business while his mom wishes to spend her days in a little house of her own. Their love a bond, their warmhearted humor a breath of fresh air, their tentative hold on dignity - their lifeline. A family caught between the reality of their surroundings and a chance at a piece of the American dream.

### Obama Inauguration Quilt Blocks on Display

Celebrate the inauguration of President Barack Obama by viewing the quilt blocks on display through February at the Evanston Public Library! Quilts are located on 1st, 2nd and third floors. Or go to the library home page [www.epl.org](http://www.epl.org) and look for the Obama Inauguration Quilt Blocks for a link to the library's flickr account! Quilters from Evanston and the surrounding area submitted quilts for the exhibit.

### Valentine's Party at South Branch

Join us at South Branch for Valentine's Day stories on Thursday, February 12th at 6:00PM. Make your own valentine and of course, enjoy a snack.

### "Lincoln and Liberty"

Ron Novit and Loose Change presents "Lincoln and Liberty" at the Evanston Public Library. This is a moving program of "old-time" tunes that Mr. Lincoln - and our young country - grew up with, performed on banjo, mandolin, guitar, autoharp, bass, ukulele. Included are interesting, historic notes of Lincoln's life and times. This musical show will be held in the Community Meeting Room at the Main Library at 3:00PM on Sunday, February 15th.

### Friday Film, February 20, 3:00PM Community Meeting Room

Driving Miss Daisy (1989, 99 min, rated PG)  
Set in Atlanta in the 1950s, a textile owner insists on hiring an ever-patient chauffeur for his aging head-strong mother. The Jewish woman and her African american driver eventually build a relationship over many years.

The **African American Literature Book Discussion Group** will be discussing *The Outsider*, by Richard Wright as their February selection. From Richard Wright, one of the most powerful, acclaimed, and essential American authors of the twentieth century, comes a compelling story of a black man's attempt to escape his past and start anew in Harlem. Register and pick up copies of the book at the 2nd floor Reader's Services desk, or call 847-8620. The book discussion group will meet at 7:00PM February 11th in the Community Meeting Room.

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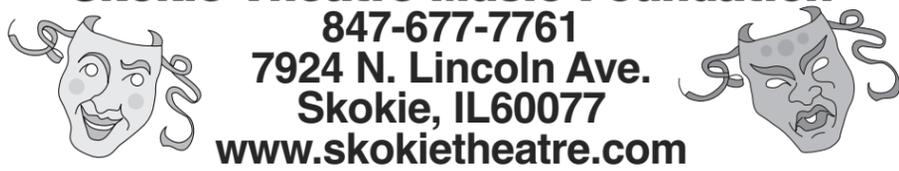
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**FILM**

February 27 · 8 pm Nosferatu Tickets are \$10 at the door

**POP/JAZZ/FOLK**

February 25, Rhapsody In Blue - Adam Marks, 1:30pm - \$15/\$20

February 28, Anne & Mark Burnell present COME RAIN or COME SHINE: the Harold Arlen Songbook, 8pm - \$20 in advance, \$25 at the door.

**COMEDY**

February 28, March 7,14,21,28: Cirque Da Uno  
 Magic, juggling, unicycle, balancing, puppetry, ventriloquism, audience participation, physical comedy....all by one guy!!! Jeffery the Great brings his talents, as well as his great sense, of humor to the Skokie Theatre in a world premiere. A show that is sure to amaze and amuse the whole family!! All Shows at 2pm Tickets are \$15 for adults, \$10 for kids 16 and under.

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2/13/09 8pm	2/22/09 2pm
2/14/09 8pm	

February 12 at 7pm: The Pages In Between Erin Einhorn, Author Booksigning to follow. In a unique, intensely moving memoir, journalist Erin Einhorn pursues the story of a lifetime: to find the family in Poland who saved her mother from the Holocaust. But instead of a joyful reunion, Einhorn's discoveries force her to navigate bitter crossroads between memory and truth. Erin Einhorn is a reporter for the New York Daily News, where she's covered New York City's government and the nation's largest public school system. A contributor to public radio's This American Life, Einhorn and her story were the basis for one of the show's most popular episodes. Tickets are \$20 | \$15 for Spertus members | \$10 for students. Call 312.322.1773.

## Great Works Theatre Production of Harriet Tubman, February 16

School aged children and their families are invited to a Great Works Theatre production of Harriet Tubman on Monday, February 16, 2 p.m., in the Evanston Main Library, Community Room, 1703 Orrington Ave. Celebrate Black History Month with this performance about the life of Tubman and her role as a conductor on the Underground Railroad.

### SKOKIE ART GUILD

#### CALL FOR ARTISTS:

Skokie Art Guild's 48th Annual Art Fair. July 11/12, 2009. Fine Art. Prizes and Awards. \$150.00 Booth Fee. 75 Exhibitors. Held on the beautiful Village Green, downtown Skokie, IL., 5211 W. Oakton. APPLY NOW! Contact: [skokieart@aol.com](mailto:skokieart@aol.com) Tel. 847-677-8163

**Skokie Art Guild Artists'**

**Individual Exhibits Showing Feb. thru April.**

**Hope Salmanoff - Oil Paintings**

Bank of Lincolnwood, 4433 W. Touhy Ave., Lincolnwood

**Claire L. Hirsch - Oil Paintings**

Devonshire Cultural Center, 4400 Greenwood St., Skokie

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Skokie Art Guild Members \$10: non-members \$15. For information call: Richard Wilberg 847-677-3461

## Winners of Evanston's Mayor's Award for the Arts Announced

Margherita Andreotti and Shorefront have won Evanston's 2008 Mayor's Award for the Arts. Both will be honored at the State of the City Luncheon on Friday, Feb. 13.

Each year, the Mayor's Award is given to one Evanston artist and one Evanston arts organization for their contributions to the community through excellence in the arts. Recipients are selected from nominations from the public at large. A former member of the Evanston Public Art Committee, Andreotti is being honored for her devoted efforts to document and bring attention to the status of historic art in Evanston schools. She completed a lengthy report of public art in school buildings within Districts 65 and 202. Some of the objects date back to the Works Progress Administration of the 1930s. It is hoped the report will be a springboard for efforts to preserve and protect this art legacy.

Spearheaded by Morris E. (Dino) Robinson, Jr., Shorefront is a historical society whose goal is to provide surrounding communities with information, publications and exhibits of African American history. Shorefront preserves and collects artifacts and stores them so that they can be exhibited. It has presented traveling exhibits throughout the North Shore, including at Family Focus and the Civic Center.

The State of the City Luncheon is sponsored annually by the Evanston Chamber of Commerce. For ticket information, call 847-328-1500.

## Call for Artists for Evanston Festivals

The City of Evanston is seeking artists for its two summer arts festivals, the Ethnic Arts Festival, July 18-19, and the Lakeshore Arts Festival, Aug. 1-2. Set against the scenic backdrop of Evanston's lakefront, both festivals are held in Dawes Park, Church St. and Sheridan Road.

The Ethnic Arts Festival is a juried festival open to all ethnic, folk and fine artists whose work expresses the heritage of a national, regional, tribal or language group. Exhibitor fees are \$240 and the nonrefundable jury fee is \$35. The deadline for submitting applications is Monday, April 6.

Always held the first weekend in August, the Lakeshore Arts Festival continues to earn its reputation as one of the North Shore's premiere fine arts summer festivals. Also a juried event, it is open to all fine visual artists and crafters. Exhibitor fees are \$310 and the nonrefundable jury fee is \$35. Applications for the Lakeshore Arts Festival must be received by Friday, March 6.

Artist applications for both festivals are now available online at [www.cityofevanston.org/arts](http://www.cityofevanston.org/arts). For more details, call 847-448-8260. The Ethnic Arts Festival and Lakeshore Arts Festival are produced by the City of Evanston's Cultural Arts Division and are partially supported by a grant from the Illinois Arts Council, a state agency.

## Surrealism Marks Oakton Classes

Surrealism is an engaging topic of study offered in February by the Emeritus Program at Oakton Community College.

**René Magritte: Artist, Surrealist, Enchanter (ART H15-71)** previews the Art Institute of Chicago's upcoming exhibit about the witty Belgian surrealist. Course meets 1 - 2:30 p.m., Wednesday, Feb. 25, at Oakton's Skokie campus, 7701 N. Lincoln Ave. Course fee is \$20.

For more information about the Emeritus Program, including costs of featured lectures, call 847-635-1414 or 847-982-9888, press 3. For a complete list of Emeritus classes, course fees, seminars, and events, visit [www.oakton.edu/emeritus](http://www.oakton.edu/emeritus).

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## Evanston Teams with LifeSource for Blood Drive February 18

The City of Evanston and LifeSource will team up again for a Blood Drive on Wednesday, February 18, from 9 a.m. to 3 p.m. in the Civic Center's Parasol Room (2100 Ridge Ave, 4th floor). For an appointment, call 847-866-2949 or send an email to: [mfigueroa@cityofevanston.org](mailto:mfigueroa@cityofevanston.org).

## Village of Skokie Blood Drive

The Village of Skokie Health Department will host a blood drive on Wednesday, February 11, 2009 from 2 to 7:30 p.m. This program is provided by LifeSource Blood Services, and is held in the Health Department at Village Hall, 5127 Oakton Street, Skokie. Registration is not required for this event.

Individuals are eligible to donate blood if they:

Weigh at least 110 pounds;

Are in good physical health;

Are at least 17 years old (there is no upper age limit); and

Have not given blood in the past eight weeks (56 days).

For more information, please contact the Skokie Health Department at 847/933-8252.

## Village of Skokie Home Delivered Meals Volunteer Drivers Needed

The Village of Skokie Human Services Division offers a Home Delivered Meals program and is in need of delivery drivers.

You can help Skokie residents to remain independent in their own homes by volunteering a small amount of time to deliver meals.

To become a volunteer, an application must be completed and a copy of your driver's license with proof of auto insurance is needed. A brief training and answers to any questions you may have can be done during the same visit. Please contact the Human Service Division at 847/933-8208 for further information.

## Village of Skokie Fire Department CPR Classes

The Skokie Fire Department offers CPR classes on Tuesday, February 17 and March 17, 2009.

Each class is held at Station 16, 7424 Niles Center Road, runs from 6:30 to 10 p.m. and covers infant, child, and adult CPR. Residents pay a \$15 refundable fee. Non-residents pay a \$20, non-refundable fee. This class is not certified for health-care professionals.

Save a life, register for a class today! Call 847/982-5340 to register.

## Evanston Seniors Need Your Help

Do you enjoy shoveling snow? Are you willing to help seniors or persons with disabilities that are stranded in their homes after it snows?

The Evanston Commission on Aging would like to put you in touch with individuals who need their sidewalk or driveway shoveled. Please call 847-866-2919 or email: [mbaraona@cityofevanston.org](mailto:mbaraona@cityofevanston.org).

## Skokie Citizen Police Academy

The next session of Skokie's Citizen Police Academy begins Tuesday, February 17. The classes are free and open to adults who live or work in Skokie. The 12-week class is held on Tuesdays from 7 to 10 p.m. at the Skokie Police Department, 8350 Laramie Avenue (Corner of Laramie and Main) and runs through May 5, 2009.

The course covers a wide variety of topics, including the canine unit, criminal and civil law, crime prevention, patrol procedures, Tactical Intervention Unit, Safety Awareness for Everyone (S.A.F.E.), juvenile law, evidence, traffic stops, 9-1-1 telecommunications, and use of force and investigations. All Citizen Police Academy attendees are invited to accompany an officer to a ride-along as well.

For more information or to enroll in the class, please call the Skokie Police Crime Prevention/Community Relations Unit at 847/982-5919 or 847/982-5921.

## Evanston Volunteer Recognition Nominations due February 9

The City of Evanston will partner with Northwestern University, ETHS and the Evanston Community Foundation to plan and promote the annual Evanston Volunteer Recognition Program. If you know of an outstanding volunteer who performs their service here in Evanston, please nominate them. Nominees are sought in the following categories:

- § Evanston high school students
- § Northwestern University students
- § Evanston residents

Nominations are due Monday, February 9. For more information or to download a nomination form, visit [www.norris.northwestern.edu/vr.php](http://www.norris.northwestern.edu/vr.php).

## Register by March 9 for Youth Basketball Tournament

March Madness comes to Evanston with two weekends of basketball competition for students in Grades 4-8. Boys and girls can show off their prowess at the annual March Madness 3-on-3 Basketball Tournament on Friday and Saturday, March 20-21 and 27-28, at the Chandler-Newberger Center, 1028 Central St., Evanston. Once again this year, the tournament has been expanded to two weekends so that more teams can compete.

This exciting double-elimination tournament is a great way for youth to test their skills and enjoy some fast-paced competition. Based on grade and gender, teams will be assigned a time block to play on Friday evening or during the day on Saturday. Each team will play at least two games. The tournament fee is \$58 per team of up to four players and includes a T-shirt for each player. Team registration forms and payment must be received by Monday, March 9, at the Chandler-Newberger Center. Registration forms can be picked up at the Center or downloaded from [www.cityofevanston.org/chandler](http://www.cityofevanston.org/chandler). For more information, call 847-448-8252.

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## Village of Skokie Immigration Information Workshop Series

The Village of Skokie's final installment of a monthly Immigrant Information Series that focused on issues important to immigrant residents will be held on February 9, 2009. The workshop is located at the Skokie Public Library, 5215 Oakton Street from 7 to 8:30 p.m.

This workshop is free of charge and is conducted in the English language. People who do not speak English are encouraged to attend and bring an interpreter/translator. Children's activities are available for children ages five and up. Light refreshments will be served.

The final workshop is entitled, Health and Wellness - NorthShore University HealthSystem, Skokie Hospital. Good health is central to your well-being, relationships, and productivity. An expert from NorthShore University HealthSystem, Skokie Hospital will discuss steps to take today for a healthier life and how to get the most out of managing your health.

For a complete description of the session or to register, please e-mail [info@skokie.org](mailto:info@skokie.org) or call the Village Manager's Office at 847/933-8257.

This Immigrant Information Workshop Series is sponsored by the Village of Skokie and funded by a grant from The Chicago Community Trust/Immigrant Integration Initiative. For 93 years, The Chicago Community Trust has connected the generosity of donors with the needs of the community by making grants to organizations working to improve metropolitan Chicago. With assets of \$1.8 billion, the Trust made a record-breaking \$114 million in grants in 2007. From strengthening community schools to assisting local art programs, from building health centers to helping lives affected by violence, the Trust works to enhance our region.

## The Skokie Health Department Nutrition Clinic and Lecture

The Village of Skokie Health Department offers a free monthly nutrition clinic for Skokie residents. The session includes height, weight, blood pressure, diabetes screening, hematocrit (testing for anemia) and cholesterol screening. A one-on-one meeting with a licensed dietician follows the physical. Advance registration is required. The next date for the nutrition clinic is Thursday, February 19, from 9 a.m. to 1 p.m.

The Health Department also offers a monthly nutrition lecture that is free and open to the public. The next nutrition lecture is entitled Calcium, A Major Nutrient and is scheduled for Thursday, February 19, at 2 p.m. All nutrition clinics and lectures are held at Village Hall, 5127 Oakton Street.

To make an appointment or for more information contact the Health Department at 847/933-8252. Visit [www.skokie.org](http://www.skokie.org) to keep in the know about Skokie.

## Oakton Pastels Exhibition Softens Harsh Winter

Works by prominent pastel artists will be on display Thursday, Feb. 5 through Friday, March 27 at the Koehnline Museum of Art at Oakton Community College, 1600 E. Golf Road, Des Plaines. The exhibition is free and open to the public.

Presented by the Chicago Pastel Painters, Pastels Chicago is a juried exhibition featuring 100 works representing a diversity of visual styles and subjects. Curator Doug Dawson, a native of Oak Park and master pastel painter, has been honored by a variety of art organizations and recently was inducted into the Pastel Society of America Hall of Fame.

The public is invited to a free reception with refreshments, 5 - 8 p.m., Thursday, March 5. [Note: The March 5 date is correct. Reception will take place during the run of the exhibition.] Dawson will reveal his "best of show" awards during the reception.

The Koehnline Museum of Art is open 10 a.m. - 6 p.m., Monday through Friday, and 11 a.m. - 4 p.m., Saturday. For details call 847-635-2633 or visit [www.oakton.edu/museum](http://www.oakton.edu/museum).

## Youth Job Center Presents Mayoral Candidates February 12

The Youth Job Center of Evanston will sponsor a panel discussion among the Mayoral candidates on Thursday, February 12, from 6:30-8 p.m. at the Evanston Public Library, 1703 Orrington Avenue, in the first floor Community Room.

All four candidates for mayor—Barnaby Dinges, Jeanne Kamps Lindwall, Stuart Opdycke and Elizabeth Tisdahl—will address issues related to workforce development, youth employment and their plans for increasing employment opportunities for Evanston residents.

## Evanston Multi-Modal Transportation Plan Public Workshop on February 17

The City of Evanston is set to present the draft Multi-Modal Transportation Plan (MMTP) during the public workshop at 6:00 P.M. to 8:00 P.M. on Tuesday, February 17th in the Parasol Room of the Civic Center, 2100 Ridge Avenue.

The Evanston Division of Transportation kicked off the development of the MMTP in early 2008. Since the kick-off, an extensive effort was carried out to gather information about the existing physical conditions of the transportation system and hear concerns of the community through public workshops, focus group meetings and a community survey.

With this input, the recommendations of the MMTP were developed. The draft is available for viewing at the City's website: [www.cityofevanston.org](http://www.cityofevanston.org)

The evening agenda will include a presentation of the draft plan, questions and answers, and receive feedback from the residents. For more information about the meeting, contact Rajeev Dahal, Senior Traffic Engineer, Evanston Division of Transportation, at 847-866-2922.

## Free Jazz Concert

The Jazz Quintet from Arlen Music Consultants performs a free community concert starting at 2 p.m., Saturday, March 7, at the Levy Center, 300 Dodge Ave., Evanston. All ages are welcome to listen to the ensemble's music, which ranges from swing and jazz to instrumental versions of contemporary favorites. For more information, call 847-448-8250.

## Valentine's Party at Evanston Library South Branch, February 12

Join us at South Branch, 949 Chicago Ave., for Valentine's Day stories on Thursday, February 12, 6 p.m. Make your own valentine and, of course, enjoy a snack.

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# GREAT OUTDOORS

## Legends of the Lake

by Tracy Seglin

If you live in or near Chicago, you are familiar with the terms “lake effect snow” and “cooler by the lake,” but how much do we really know about this tall drink of water in our own backyard?

She was born around 14,000 years ago as glaciers retreated north, heralding the end of the last Great Ice Age. Her name is derived from the Algonquin term “michi gama” or great lake, but in her lifetime, she has also answered to “Gran Lake,” “Lake of the Puans,” and undoubtedly to her chagrin, “Lake of Stinking Waters.” That didn’t make for compelling tourism brochure copy, so Lake Michigan stuck.

At 22,300 square miles around and 925 feet at her deepest point, she is the third brawniest of her sisters, but Lake Michigan is the only one of the Great Lakes entirely within the United States. As you read this, her temperature is likely hovering in the low to mid 30s where water meets sand in Chicago. Twelve million people live on her shores, more than 10 million consider her their drinking fountain, and some 100 species of fish call her home.

If Lake Michigan could speak, perhaps she would share stories of shipwrecks, of lighthouses, submerged monsters and monuments, floating Christmas trees, Great Fires, and the pull of the moon. Or maybe she’d just smile and wave.

Get your feet wet. Look to future issues of *Our Village* and join us as we dive into the history, mystery, legend and lore of our Great Lake Michigan.



## Urban Wildlife Coalition

### Winter Robins

Q: I thought robins went south for the winter, but I saw some in our backyard. What do they eat now that the ground is frozen and they can’t get to the worms? – David, age 8, Edgebrook

A: Not all robins migrate, some stay the winter if food is available. Robins do like to eat worms and insects, but in the winter, they will eat berries and other types of fruit. Robins generally do not like to eat birdseed though, so if you choose to feed robins in your yard, try placing berries on branches where they are already accustomed to finding fruit. Or, consider planting a winter fruit-bearing tree or bush.

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](http://www.urbanwildlifecoalition.org). Questions? Call 773-545-8136 or e-mail us at [urbanwildlifecoalition@gmail.com](mailto:urbanwildlifecoalition@gmail.com).



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## National Wildlife Federation

### The Real Reason for Groundhog Day

Punxsutawney Phil, America’s most famous weather forecaster, will have love, not weather, on his mind when he emerges from his hole on February 2. Researchers tracked 32 groundhogs for more than four years and concluded that the real reason for the early February appearance is a version of the dating game, groundhog style.

Male groundhogs wake up after three months of hibernation to check out the available pool of ladies within their territory. They select a female with whom they spend the night, and this sleepover acts as a first date, allowing the groundhogs time to get to know each other before the official start of mating season the following month. During these meet and greet sessions, contact is confined to rubbing noses - there's no going "all the way."



After scoping out two or three females, the male groundhog returns to his burrow to sleep again until March, dreaming of the hotties he has just met. When he awakes and revisits each of the females, the earlier slumber parties allow the woodchucks to skip the small talk and get right down to the business of breeding.

### Climate Change

Here’s a round-up of recent news on how climate change is affecting wildlife: (Go to [nwf.org](http://nwf.org) for articles.)

Has Punxsutawney Phil been predicting climate change?

Are the seasons shifting? The highest summer and lowest winter temperatures have been happening an average of two days earlier.

Antarctica is warming faster than previously thought.

Deep sea life is being impacted by climate change.

Climate change forces tropical insects to higher elevations.

Forests are in decline as temperatures rise.

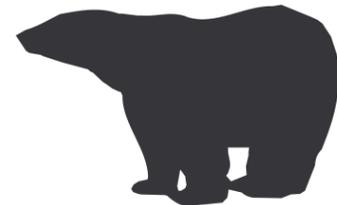
Climate change effects are irreversible according to new study.

David Mizejewski, Naturalist

National Wildlife Federation *Adapted from materials provided by USDA/Agricultural Research Service. Contact us at [info@nwf.org](mailto:info@nwf.org), 1-800-822-9919, National Wildlife Federation, 11100 Wildlife Center Drive, Reston VA, 20190. © 2008 National Wildlife Federation. All rights reserved.*

### 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 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 you 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.

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## FINALLY

By Bosley

After months and months of anticipation and waiting; and dealing with my confused Human; I finally was able to see our new finished place of business. Wow, is it big there is lots of room for us to play! I will confess to you my friends that I was a little intimidated. New places can be sometimes scary and overwhelming. I was a little hesitant at first because the place is big, and I don't know what my Human has in mind. You never know what to expect with those Humans, so I was a little apprehensive!

My Human finally seems much happier now that she is back to work! Don't get me wrong, as far as Human's go she is still nuts, but in a much different way than before. I think like me, she missed our furry friends and was pawisitively eager to see everyone! Now that she has, thank pawness, she is doing a lot better and so am I.

She has been explaining to everyone that the new space will offer some new stuff for us pups! Something called Doggie Day Care made my ears perk, at first I thought it was something bad. Turns out it is basically like a camp where us pups get together and play! Well that sounds like a good idea to me, with my Human's craziness of late my fellow housemates and I have not been getting the social activities we normally do. So, what is better the going to work with my Human, and seeing my friends to play!

I know that new places can be scary, but sometimes it turns out, you will have more fun than you ever expected! So, come out and see the new place. My Human has mentioned hosting an open house when the weather gets a little warmer (hopefully soon)! So, keep your paw tuned to my articles for updates. It is really good to get to see everyone again!

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



## The Anti-Cruelty Society Events

What: 110th Anniversary Celebration

When: Saturday, March 7, 2009 starting at noon

Where: The Anti-Cruelty Society, 510 N. LaSalle

Info: Stop by for give-aways and other goodies or to visit your favorite furry friend, free of charge. Denise Zak, pet intuitive, will be available for pet readings and there will be food and fun activities going on all day long beginning at noon in celebration of our 110 years of service.

Who: The Anti-Cruelty Society

What: The Chicagoland Family Pet Expo

When: March 20, 21 & 22, 2009, Friday - 11am to 6pm, Saturday - 9am to 6pm, Sunday - 9am to 5pm

Where: Arlington Park Racecourse, 2200 W. Euclid Ave., Arlington Heights, IL 60006

The Anti-Cruelty Society will be one of the many booths present and will have sale items from our boutique as well as give-aways for participants. About the expo: The Chicagoland Family Pet Expo is a pet lovers paradise. You can shop for your favorite pet at more than 300 exhibit booths of pet-related products & services. Enjoy entertaining shows and competitions, plus get "up close and personal" with hundreds of pets of all kinds.

## How to Protect Your Pet in Cold Weather

*Continued from last issue*

### Antifreeze (Ethylene Glycol) Toxicity

A serious winter danger is antifreeze poisoning. The problem is not limited only to the winter but most commonly occurs in winter, spring and fall when people are draining and flushing their radiators/coolant systems. Antifreeze has a sweet odor and pleasing taste for animals. However, it is extremely toxic and can produce severe, irreversible kidney damage. Only a small amount can be toxic. High blood levels can be reached in 1-3 hours after ingestion, illness develops within 24 hours and death can occur in less than 2 days. Signs of poisoning include, vomiting, abdominal pain, diarrhea, depression, incoordination and staggering. As the disease progresses they may show difficulty breathing, rapid heart rate, lowered body temperature, muscle twitching, convulsions and acute renal failure. The animal becomes drowsy, can go into a coma and die.

If you believe that your pet has been exposed to antifreeze, seek veterinary care immediately. If you wait until symptoms develop irreversible damage may have already occurred and it may be too late. However, this is such a severe condition, that even with proper treatment some animals may not survive. Your veterinarian may have to treat the poisoning with intravenous fluids for 2-3 days and hopefully the treatment will be successful.

The best way to avoid this is to take precautions when using antifreeze and monitor your pet when outside to be sure that it is not lapping up any strange liquids. During the draining of your radiator collect the antifreeze in a container that can be sealed and follow the proper procedure in your community for its disposal. If after changing and filling your radiator check for the presence of antifreeze on the floor or street in your work area. Clean any spills that may have occurred. Such spills are a danger to your pets and any animals that come in contact with it, pet or wildlife. If your neighbor is not following safe practices bring their attention to this potential risk for animals and children. If you have partial containers of unused antifreeze, make sure that they are properly sealed and placed in an area away from pets and children. Antifreezes are now available that are non-toxic and if you are concerned about the potential hazard of antifreeze poisoning these should be used.

### Space Heaters

During the winter months we hear of numerous unfortunate fires that are started by space heaters. Space heaters can be dangerous when used around pets. They may chew on the electrical cords causing electrical burns or fraying the cords so they pose a fire hazard. Always check the cords for any unusual signs of wear and tear. An even more serious danger is the possibility that your pets may accidentally knock over the heater leading to the development of a fire. If you are not around to monitor your pets or space heater do not leave it turned on.

### Conclusion

Hopefully this discussion will prove helpful to you in the prevention of the unfortunate injuries and deaths that occur in pets during the winter. The sad fact is that these occurrences can be avoided with the implementation of proper precautions. The care of our pets is a great responsibility. They provide us with so much love and affection, we should take the proper steps to insure their health and safety.

Two of the references used for this article were *A Dog for All Seasons* and *A Cat for All Seasons* by Jane Leon. If you desire further information about seasonal hazards in dogs and cats these books are excellent sources.

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

## International Kennel Club of Chicago Dog Show

The Anti-Cruelty Society will have a booth with giveaways and sale items at this year's International Kennel Club of Chicago Dog Show from Thursday, February 19th thru Sunday, February 22nd. For more information log on to [www.ikcdogshow.com](http://www.ikcdogshow.com) or call Kristin Hanson at (312) 644-8338 ext. 307.

# A Loan May Be Taxing



Chester M. Przybylo

People lend money to their families all the time. Whether it is lending your daughter money to get settled after college or lending your son money to get started in business, it can be a great way to help your kids. However, it is important to know the rules of the road to avoid getting sideswiped by unexpected taxes.

If you charge interest, you must pay income tax on that interest. So, if you loan your son \$200,000 at 5%, that \$10,000 in interest must be added to your income for the year.

If you lend money, the IRS expects that you should charge interest, just like a bank would. It sets a benchmark rate, the "Applicable Federal Rate" (or "AFR"), which varies depending upon the month and the term of the loan. For example, in December 2008, the mid-term AFR was 2.85%. (The mid-term AFR is applicable to loans longer than two years and shorter than nine years in length.) If you charge less than this, or nothing, it is a "gift loan" and special rules apply.

A loan of less than \$10,000 is disregarded. For a loan of between \$10,000 and \$100,000, if you charge interest less than the AFR, the difference is considered a gift for which you may have to pay a gift tax. If the loan is greater than \$100,000, not only is the forgone interest considered a gift, but the IRS pretends that the forgone interest was paid to you as interest and you would have to pay income tax on it. Even though you are trying to be nice, you might get a big surprise come tax time!

For example, if you lend your son \$200,000 in a 5-year (mid-term) interest-free loan to start a business in December 2008, the IRS will pretend your son paid you 2.85% of \$200,000 = \$5,700 and you must pay income tax on that amount annually. Assuming you are paying a combined 40% federal and state income tax rate, that would be \$2,280 in tax each year.

There may be solutions to this. For example, an Irrevocable Trust that you set up for your son's benefit could operate the business. The Trust could be set up so that transactions between you and your Trust are not considered for income tax purposes. So, if you lent the Trust \$200,000, the IRS would ignore the forgone interest for income tax purposes. The forgone interest is still considered a gift. But, the Trust can be designed so that the "gift" to the Trust (of the forgone interest) will be considered a gift to your son. Since you can give \$13,000 each year to anyone gift tax-free, this imaginary gift of \$5,700 would be ignored.

Consult a qualified estate planning attorney to make sure your loans are structured so you do not generate unnecessary income taxation.

*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.*

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# Senior Tax Tips

The following are some important tax tips for seniors to help you both pay as little as possible this year and plan appropriately so you'll pay even less in taxes next year.

Your effective CD interest may be less than you think? CD interest is generally taxable, even if you just roll the interest over and don't use it. For example if you made 4% interest on a CD in 2008 and are in the 25% tax bracket, you will be giving back 25% of that interest to the IRS and an additional 3% to the state. Your effective - After Tax - interest rate would be just 2.88%. In Addition, that CD interest may be pushing your income above one of the Social Security benefit tax thresholds (\$25,000 and \$34,000 for single filers, \$32,000 and \$44,000 for married filing jointly) and causing you to pay more taxes on your Social Security income. This will reduce your after tax CD earnings even further. Have your financial planner or tax professional figure out your actual after-tax CD earnings. When you learn the facts, you may want to make other choices for keeping your money safe.

Are your "tax-free" municipal bonds causing you to give back more of your Social Security benefits? Many people are not aware that their "tax-free" bond earnings are actually counted towards the taxable social security benefit thresholds, and may be causing you to pay more tax. Check with your tax professional or determine if this is the case. As with CD interest, what really counts is not how much you make, it's how much - after tax - you get to keep.

This may be a great year to sell some appreciated stock and not pay capital gains tax. The reduced tax rates on capital gains and dividends are still in effect. If you qualify, you may owe less or NO TAX whatsoever on some or all of your appreciated stock and mutual fund holdings. Check with your tax professional to see if this applies to you. Don't wait. This tax break is almost sure to go away as the Congress grapples with how to raise more money.

Aryeh Goldbloom

President

AGT Tax Advisory Group

*The AGT Tax Advisory Group offers a \$49 tax service exclusively for seniors age 55+. Call us with your questions. 847-933-9222*

## Lincolnwood Social Club (55+) Rules of the Road

This is one program you don't want to miss! Sponsored by the Secretary of state, this class prepares you for everything you need to know in order to retake your driving test. Sign up today!

Date: Tuesday, February 17, 10:15am - 12:15pm

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

Fee: FREE

Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## Lincolnwood Social Club (55+) Monthly Lunch Bunch

All those who attend will be responsible for transportation to and from the restaurant. Each member will also be responsible for paying for their own lunch.

Date: Friday, February 20, 11:30am - Lunch

Location: Whistler's, 3420 W. Devon Ave., Lincolnwood, IL

Fee: FREE - Lunch & Transportation are on your own

Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## Lincolnwood Social Club (55+) Mix N' Mingle

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!

Date: Friday, February 13, 11:00am - 12:30pm

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

Fee: \$2 Club Member \$3 Non-Members

Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## KeyLime Cove (No School Teen Trip)

KeyLime Cove is an exciting tropical inspired indoor waterpark resort in Gurnee, Illinois. Come on in and let the funshine of paradise surround you all year! KeyLime Cove is Chicago's largest, family friendly, water resort with excitement for all ages. Come splash the day away at the Lost Paradise Waterpark. Food and beverages are not included, but are available at one of the waterpark's concession stands. Enjoy your day off of school at this indoor waterpark! Please register by February 23rd. (Min 15 / Max 50)

Ages: Grades 6 - 8

Date: Friday, February 27, 9:00am – 4:30pm

Location: Bus leaves from the Lincolnwood Community Center, 6900 N. Lincoln Ave., Lincolnwood, IL

Fee: Resident: \$75 Non-Resident: \$101 Pre-Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## ZUMBA

Zumba is a Latin-inspired, dance-fitness class that incorporates Latin and International music and dance movements. Zumba integrates the basic principles of aerobic interval training to maximize caloric output and total body toning. It's fun, easy to-do exercise in disguise! (Min 10 / Max 30)

Ages: 21+

Date: Session II \* Tuesday(s) March 3 – April 7, 10:00 – 11:00am

Location: Lincolnwood Community Center, 6900 N. Lincoln Ave., Lincolnwood, IL Fee: Resident: \$42 per session, Non-Resident: \$56 per session

Pre-Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## Tai Chi

Tai Chi consists of fluid, gentle movements that are slow in tempo. It improves strength, flexibility, balance, well-being, and over-all fitness. This form is especially ideal to free up stiff joints and muscles. Many people with arthritis report significant pain relief and improved physical ability. The class is taught by an Arthritis Foundation certified instructor. (Min 10 / Max 30)

Ages: 50+

Date: Session II \* Monday(s) February 23 – March 25, 11:00 – 11:50am

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

Fee: Resident: \$60 per session, Non-Resident: \$80 per session

Pre-Registration is required, for more information contact the Lincolnwood Parks & Recreation Office at (847) 677-9740.

## Liberty Bank for Savings to Host Identity Theft Prevention Seminar

The public is invited to attend a preventative seminar on Identity Theft on Wednesday, Feb. 18 at 10 a.m. at Liberty Bank for Savings' Norwood branch, 6210 N. Milwaukee Ave., in Chicago. Reservations are required. There is no cost to attend.

Those who attend will learn the basics of protecting themselves and how to react if they become victims of the crime. A representative from the Cook County Sheriff's Office will be on hand to raise awareness of the crime which affects millions of Americans every year.

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](http://www.libertybank.com).

## Lenten Menu Ideas

### Broccoli Lasagna

Makes 10 servings

2 10 3/4 oz. cans condensed cream of broccoli soup

1 10 oz. pkg. frozen chopped broccoli

Salad Oil

3 carrots, thinly sliced

1 lg. onion, diced

3/4 lb. mushrooms, sliced

12 lasagna noodles (8 is enough)

2 8oz. pkgs. Shredded mozzarella cheese

1 15 oz. container ricotta cheese

2 lg. eggs.

About 2 1/2 hours before serving:

In 2 qt. saucepan over med-low heat, heat undiluted broccoli soup, frozen broccoli until broccoli is thawed.

In 10" skillet over med-high heat in 1T hot salad oil, cook carrots and onion until lightly browned. Reduce heat to low; stir in 1/4 cup water.

Cover and simmer 15 min. or until

vegetables are very tender; remove to bowl.

In same skillet over high heat, in 3T hot salad oil, cook mushrooms until lightly browned and all liquid has evaporated; stir in carrot mixture.

While veggies. are cooking, prepare noodles as label directs; drain. In bowl, mix mozzarella, ricotta and eggs.

Preheat oven to 375. In 13" x 9" dish spread 1 cup broccoli sauce.

Arrange half of noodles over sauce, top with half of cheese mixture, then all the carrot mixture and half remaining sauce. Top with remaining noodles, cheese mixture, then sauce.

Bake 45 min. or until hot. Let stand 10 min. before serving.

*From the kitchens of Rose Suter*

### Wonderful Shrimp & Wild Rice

Cook 1 pkg. Uncle Ben's Long Grain & Wild Rice

Saute for 5 min.

1/4 cup butter

1 onion, chopped

2 (4 oz.) Jar mushrooms

1 cup celery, chopped

Cook 2 lbs. frozen shrimp (or 2 lg. cans Large shrimp)

Mix together:

1 chopped green pepper

1 (2 oz.) Jar pimento

2 cans cream of mushroom soup

1/4 cup milk

Mix above with rice and add shrimps. Add sautéed food Cover with 1/2 cup toasted silvered almonds. Bake 45 min. 325 oven

*From the kitchens of Rose Suter*

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