"Where Life Happens"

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FREE

CTA Announces Skokie Swift Daily Parking Cost Increase

The Chicago Transit Authority (CTA) announces that beginning January 6, 2009, the parking fee in the Skokie Swift parking lot south of Dempster Street will increase to \$4 per day. The fee to park in the Skokie Swift parking lot north of Dempster Street also will increase to only \$2 per day.

With these price increases comes a new token-only payment system. Patrons may purchase \$2 tokens from a machine in the Skokie Swift station, and may use cash, debit or credit card to purchase tokens. One \$2 token will be required for daily parking in the north lot, with two \$2 tokens required for daily parking in the south lot. After January 6, patrons will only be able to use tokens for parking fee payment; cash will not be accepted.

Skokie Swift patrons also have the option of purchasing a monthly parking permit for the north lot. The permit fee is \$40 per month and is available for purchase at Skokie Village Hall, 5127 Oakton Street, Skokie. Hours are 8:30 a.m. to 5 p.m. Monday through Friday. Please call 847/933-8423 for information about the monthly Skokie Swift parking permit.

For questions related to the parking rate increase or CTA fares, please call the CTA at 1-888-968-7282 (weekdays 7 a.m. to 8 p.m.); Hearing Impaired please call 1-888-CTA-TTY1 (1-888-282-8891).

U.S. Census 2010 Is Hiring in Evanston

The U.S. Census Bureau is hiring thousands of people in the greater Chicago area, with temporary positions starting as early as January 2009. Field positions start at \$17.00 per hour and office positions at \$13.00. Applicants for these positions must pass an employment test.

The City of Evanston Civic Center will be one of the employment testing locations for these well-paid, part-time positions with the Census Bureau. Test dates scheduled for next month are January 2, 9, 16, 23, and 30 at both 9 a.m. and 12 p.m. on all dates.

The Civic Center is located at 2100 Ridge Avenue. Testing takes approximately 90 minutes to 2 hours. Bilingual speakers are encouraged to apply. Test takers must bring their passport or two forms of identification such as driver's license and Social Security card.

Testing will also be offered at the Illinois Department of Employment Security (IDES) at 1615 Oak Ave. on December 31 at 10 a.m. or 1 p.m. Testing at IDES will also be offered on January 5, 12, and 26 at the same times. For those unable to attend these dates, additional dates and sites are available by calling 866-861-2010. Further information is available at: http://www.census.gov/2010censusjobs/index.php.

HolidayLeds.Com Christmas Light Recycling Program

Don't throw your old incandescent holiday lights in the trash. Send them to HolidayLeds.Com and they will recycle them and send you a coupon for 15% off your next order.

Please package the lights in cardboard boxes or other recyclable materials. Be sure to include your name and email address for receipt of your discount coupon as the coupons will not be mailed. Send your packaged holiday lights for recycling to: HolidayLEDs.com, Attn: Recycling Programm 2500 W. Argyle St., Jackson, MI 49202

For more information about this recycling program, visit www.holi-dayleds.com.

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.

Chicago Winter Bike Swap – Jan. 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 active trans.org.

Skokie Carrier Watch Program

The Village of Skokie Human Services Division Skokie encourages seniors and persons with disabilities to sign up for the Carrier Watch program. The Carrier Watch Program authorizes postal carriers to notify the Human Services Division if a resident's mail has not been removed from their mail box after two days. The Human Services Division will notify their designated emergency contact.

Registration can be done over the phone with the Human Services Division. Seniors and persons with disabilities will be asked to provide a staff member with their name, address and emergency contact information. The information is then sent to the post office, and the designated postal carrier for the address will place a Carrier Watch sticker on the mailbox.

If you would like more information or would like to register for the program please call the Human Services Division at 847/933-8208.

WE LIVE IN INTERESTING TIMES.

WE WOULD LIKE TO HEAR FROM YOU

- YOUR THOUGHTS AND IDEAS.

<u>e-mail:</u> contact@ourvillagechicago.com

phone: (847) 675-6127

address: Village Publications PO Box 31391 Chicago, IL 60631

The Skokie Fire Department **Offers Fire Safety Tips**

The Public Education Division of the Skokie Fire Prevention Bureau is at work teaching fire and life safety in many innovative, interesting, and informative ways.

Some fire safety tips include:

Keep an eye on the stove top.

Give space heaters space.

Smokers need watchers.

Keep matches and lighters out of reach.

Inspect electrical cords.

Be vigilant when using candles.

Have a home fire escape plan.

Install smoke alarms and carbon monoxide detectors.

To escape through smoke – get low and go.

If your clothing catches fire - STOP DROP, COVER YOUR FACE WITH YOUR HANDS, and AND ROLL.

Please contact the Skokie Fire Prevention Bureau to schedule an educational event for your school, community group, corporate setting or staff training, at 847/982-5340 Monday through Friday, 8:00 am to 4:30 p.m.

Skokie Health Department Offers Microwave Testing

The Village of Skokie Health Department offers microwave oven testing to measure for possible radiation leaks. There is no charge for this service, but an appointment is required.

Testing is recommended for older microwave oven models. Microwaves that have damaged doors or seals may leak harmful radiation.

Skokie residents should call the Environmental Health Division of the Health Department at 847/933-8484 for an appointment or for more information.

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.

Illinois Cares RX and RX Plus **Prescription Medication Program**

The Senior Citizens and Disabled Persons Property Tax Relief and Pharmaceutical Assistance Act have created a state program that may give you a refund on property taxes, rent, or nursing home charges. It also can help pay for certain prescription medicines. When taxes, rent, or nursing home charges begin to "overload" an elderly or disabled person's income, the Illinois Cares RX and RX Plus law can help. The law provides for a tax relief program and a pharmaceutical assistance pro-

You must meet one of the following qualifications to participate:

You must have been 65 years of age or older before January 1, 2008; or You must become 65 years of age during 2008 (for a partial grant); or

You must have been 16 years of age or older before January 1, 2008 and totally disabled; or

You must be a widow or widower who turned 63 years of age before the deceased claimant's death; and

You must have lived in an Illinois residence in 2007 that was subject

to property or mobile home tax; and

You must live in Illinois at the time you file the claim for relief; and A one-person household must have an income of \$24,808.00 or less; a two-person household must have a combined income of \$32,916.00 or less; a three-person household must have a combined income of \$41,023.00 or less; and Seniors can now receive Pharmaceutical Assistance coverage in the month they turn 65. (You need to apply at least three months before their 65th birthday.)

Please contact the Human Services Division/Village of Skokie at 847/933-8208 for further information.

SKOKIE'S BUDGET NATIONALLY RECOGNIZED

For the 17th consecutive year, the Village of Skokie has received the Distinguished Budget Presentation Award from the Government Finance Officers Association of the United States and Canada (GFOA). The award is the highest form of recognition in governmental budgeting and represents a significant achievement by the Village of Skokie.

In order to receive the Distinguished Budget Presentation Award, Skokie's fiscal year 2009 budget, in effect from May 1, 2008 through April 30, 2009, was rated as proficient in the following categories: how well the entity's budget serves as a policy document, a financial plan, an operations guide and a communications device.

In developing the budget, each Village department and division is required to carefully analyze all expenditures, develop comprehensive goals and objectives for the new budget year and justify expenditures. Due to conservative budgeting and strategic economic development programs, the Village has had a property tax freeze in effect for 17 consecutive years. In 1990, when the Village Board first committed to the property tax freeze, Skokie's portion of an average residential property tax bill was 15.2%. That year, the Village received \$15.4 million in property tax revenues. In 2007, the Village also received \$15.4 million in property tax revenues, but this only equates to 7.7% of an average 2007 property tax bill.

The GFOA award recognizes Skokie's budget for satisfying nationally accepted guidelines for effective budget presentation. The award also recognizes a significant achievement and commitment by the Village Board and staff in meeting the highest principles of governmental budgeting. The Village's annual budget is developed under the oversight of the Village Manager's Office, in cooperation with the Finance Department. This year's GFOA Distinguished Budget Presentation Award was presented to Assistant Village Manager John Lockerby who serves as the Village's budget officer.

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.

New Drop-In Gym for Home-Schooled Students

A new open/drop-in gym program for home-schooled students is offered at the Chandler-Newberger Center, 1028 Central St. in Evanston.

The gym is open noon to 2:00 p.m. every Thursday through March. This new program is designed for children of all ages. One side of the gym will have climbing blocks and play equipment for younger children. The other side will have equipment for older children to play basketball, soccer, floor hockey and dodge ball. Parents must stay and supervise their children as no staff will be on duty in the gym.

The cost is \$6 per day for Evanston families and \$8 per day for nonresident families. This fee covers all children within a family and is not per child. A reduced fee 10-count punch card will also be offered. For more details, call 847-448-8252.

Nicor Gas Offers Low Income Home Energy Assistance

Nicor Gas urges all eligible customers to apply for the Low Income Home Energy Assistance Program (LIHEAP) grants as soon as possible. The program, administered by the Illinois Department of Healthcare and Family Services, helps eligible low-income households pay for energy services.

Qualifying households receive monetary relief once per year to be used for energy bills. Eligibility is based on several factors including household size, location and income. Locally, people may apply at CEDA/Neighbors at Work, 1229 Emerson St., Evanston; 847-328-5166.

For more information or to apply, call 1-877-411-9276 or visit www.keepwarm.illinois.gov or www.nicorgas.com and click on "Financial Assistance."

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.

Oakton Shuttle Service Returns in January

Shuttle service between Oakton Community College campuses in Des Plaines and Skokie returns Tuesday, Jan. 20.

Cost is \$2 each way, or 15 trips may be purchased for \$20. Tickets are available only at the campus bookstores. The shuttle departs from either campus at 8:15 a.m., 11:15 a.m., and 2:15 p.m., Monday – Thursday. Shuttle service is provided through American Taxi.

Service runs through Monday, May 18. This program is part of Oakton's strategic goal of developing eco-friendly practices. Every gallon of gas saved by using the shuttle prevents 20 pounds of carbon dioxide from being released into the atmosphere.

For more information, contact Carl Costanza at 847-635-1784 (Des Plaines), 847-635-1435 (Skokie), or costanza@oakton.edu.

Evanston Summer Camp Open House Set for Jan. 24

Warm up winter with thoughts of summer. More than 35 youth and adult summer camps will be offered this year by the City of Evanston's Parks/Forestry & Recreation Department. Find out about each of the camps and meet the staff at the City's annual Summer Camp Open House noon to 3:30 p.m. Saturday, Jan. 24, at the Levy Center, 300 Dodge Ave., Evanston.

From mid-June to late August, preschoolers through adults can get outside and enjoy the summer. Half-day, full-day and evening only camp options are offered. Some camps are held for a week or two, while others extend for most of the summer. Choose from specialty camps that focus on the arts, ecology or water sports. Or mix and match the fun with general camps that include a variety of sports, activities and field trips. The Open House is a great way to discover all that is being offered.

The complete 2009 Summer Camp Guide, which includes Ecology Center and Cultural Arts camps, is available at community centers and at www.cityofevanston.org/summercamps. Mail-in registration for residents starts Friday, Jan. 30, with walk-in registration for residents and nonresidents beginning Monday, Feb. 16. For more information, call 847-866-2900.

Evanston Christmas Tree Recycling

Starting Monday, Dec. 29, Evanston residents can place their Christmas trees on the parkways in front of residences for recycling. For five consecutive weeks, tree pickups will take place on the same day as a resident's normal garbage and recycling collections. To accommodate those who like to have their trees up for a while, recycling will continue through the week of Jan. 26. After that week, trees will no longer be recycled.

Trees intended for recycling must be placed on parkways; they will not be picked up from alleys or private property. Do not place trees in plastic bags, and remember to remove all lights and decorations. For more information, call 847-866-2912.

Village of Skokie Stop Smoking Clinic

The Village of Skokie Health Department, in conjunction with the Evanston Health Department, will conduct a six-day Stop Smoking Clinic on, Monday, January 19, 20, 21, 22, 27 and February 3. The clinic is conducted at Skokie Village Hall, 5127 Oakton Street and starts at 7 p.m. The clinic is free of charge for anyone who lives or works in either Skokie or Evanston.

Led by Mr. Jerry Zabin, the clinic is designed to help people understand why they smoke, why they should stop, how to stop, and most importantly, how to stay free from smoking forever.

Advance registration is required for the stop smoking clinics. For more information or to register for the clinic, contact the Skokie Health Department at 847/933-8252.

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, January 22, 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 Eating Local & Organic Foods and is scheduled for Thursday, January 22, 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 to keep in the know about Skokie.

Village of Skokie Immunization Clinic

The Skokie Health Department offers free immunizations to any child living in Skokie or attending a Skokie school. Certain vaccinations are also available for adults. Consultations on required immunizations are provided by the Village's public health nurses. An appointment is necessary. Immunization Clinics take place at Skokie Village Hall, 5127 Oakton Street, Skokie. Current clinic dates and times include:

Tuesdays and Thursdays, 9 a.m. to noon

Wednesday Evenings, 5 to 8 p.m.

Wednesday, January 14 & 28, 1:30 to 4 p.m.

Wednesday, February 11 & 25, 1:30 to 4 p.m.

For more information or to schedule an appointment please contact the Skokie Health Department at 847/933-8252.

Free Martin Luther King Celebration Jan. 17 in Evanston

Celebrate the life and legacy of Dr. Martin Luther King, Jr., with friends and neighbors. The annual city-wide event begins at 3 p.m. Saturday, Jan. 17, at the Fleetwood-Jourdain Center, 1655 Foster St., Evanston. All ages are welcome, and admission is free. This year's event features the Evanston North Shore Community Mass Choir as well as poetry and dance by community members. With singers drawn from various North Shore churches, the choir celebrates music through the rich tradition of African American religious music. For more information, call 847-448-8254.

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.

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 everacidic 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.

Submitted by Chicago's #1 Car Washes, Four Convenient Locations (see ad below)



The Village of Skokie offers Car Seat Loans and Proper Installation Programs

The Village of Skokie Health Department offers a short-term infant/toddler car seat loan program. The program is available to Skokie residents and is ideal when young guests are visiting.

A \$10.00 deposit is required for each seat borrowed. The participating resident receives \$5.00 of the deposit back once the seat is returned in good condition. The Health Department can assist with the proper installation of loaned seats. Seats are subject to availability and are loaned for up to six weeks. Please contact the Skokie Health Department at 847/933-8252 for additional information or visit www.skokie.org.

The Skokie Police Department also invites residents to make appointments to check for proper installation of child safety seats. The proper installation and use of the child safety seats is critical and the process takes approximately 20 to 45 minutes. To make an appointment, please call the Police Department at 847/982-5996.

Evanston Public Library

1703 Orrington Ave. 847-448-8610

The African American Literature book group will discuss *The Audacity of Hope* by president-elect Barack Obama. The book examines the growing economic insecurity of American families, the racial and religious tensions within the body politic, and the transnational threats - from terrorism to pandemic - that gather beyond our shores. The book discussion will be held in the Community Meeting Room at the Main Library at 1703 Orrington Avenue on Wednesday, January 14th at 7:00PM. Call 847-448-8621 for more information and to register.

The South Branch of the Evanston Public Library will discuss *The Book Thief* by Markus Zusak at 7:00PM, Thursday, January 15th. The group meets at the South Branch at 949 Chicago Avenue. Call 847-866-0333 for more information.

Are you a new computer user? If you're curious about the online world, but have never used a computer before, this class will help get you up to speed. Covers using a mouse, the parts of a computer and everything you need to know before taking our Internet classes. Learn the basics Saturday, January 17th at 10:00AM. The class will be held in the Computer Training Room on the third floor of the Main Library at 1703 Orrington Avenue. For more information, call 847-448-8630.

Join other parents and kids for **Family Films** on Saturday, January 17th when "Madagascar" will be the feature. At New York's Central Park Zoo, a lion, a zebra, a giraffe and a hippo are best friends living a blissful domesticated life in captivity. When one of them turns up missing, the others search for him only to find themselves on a ship headed to the exotic island of Madagascar. Rated PG; running time 86 minutes; released in 2005. The movie will be shown in the Barbara Friedberg Storytelling Room in the Children's Department of the Main Library at 1703 Orrington Avenue. Show time is 2:00PM. For more information, call 847-448-8610.



Interior Cleaning Available!

Exp. 01/23/09 One per customer.

Not valid with other offers.



BBB Reports on Top 10 Scams That Stole People's Money in 2008

Consumers throughout Chicago area and northern Illinois were targets of scams in 2008 that grew in complexity and sophistication. However, the Better Business Bureau of Chicago and Northern Illinois recommends three easy-toremember general rules to avoid being a victim of a scam: Don't pay upfront fees for promised services, always confirm who is asking for personal or financial information, and if it sounds too good to be true, it probably is.

"We are very pleased that the BBB has become a greater resource for consumers who are following our advice to check out the record of a business first before signing a contract or making a purchase," says Steve J. Bernas, president and CEO of the Better Business of Chicago and Northern Illinois. "If consumers would consistently do this simple first step, there would be many fewer upset and dissatisfied shoppers. Make that resolution now for the new year to contact the BBB first and if you suspect a scam report it on our web page at www.bbb.org."

The 10 top scams of 2008 are:

- 1. Check scams
- 2. Advance fee lenders
- 3. Mortgage Foreclosure Rescue scams
- 4. Illegitimate credit repair & debt negotiation services
- 5. Work at home and fraudulent employment opportunities
- 6. Phishing and fake e-cards
- 7. Mystery/secret shopping scams
- 8. Phony directories and yellow pages
- 9. Grant & government job finding entities
- 10. Deceptive weight loss products advertising
- 1. Check scams Consumers report receiving checks in the mail, allegedly for winning a sweepstakes, lottery, or promotion. These checks all look very official and communicate urgency with words such as "Final Notification." That's designed to stop the consumer from thinking about what the scammers want the person to do. What's common to all the variations of this scam is that the consumer is urged to deposit the check, and then write another check from the consumer's bank account to cover alleged taxes or fees. The check that was deposited turns out to be worthless while the check sent by the consumer is good, and that money ends up being unrecoverable.
- **2. Advance fee lenders -** These scam artists frequently contact consumers by phone after consumers fill out online loan applications or respond to illegitimate newspaper ads. Scammers may have professional-looking websites and contracts, and offer quick and immediate loans, usually "to be wired within 24-48 hours" to a victim's account. The catch: the consumer is requested to pay advance fees before they receive the loan. After the victim wires the money, he never sees his loan funds or advance fee payment again. Advance fee lenders almost always use fake physical addresses or use real companies' addresses in an act of identity theft.
- **3. Mortgage foreclosure rescue scams -** Due to foreclosure information being publicly available, many scammers contact desperate home owners and promise to save their home. They will claim to know investors or a "loop-hole", or will claim to be able to bypass the involvement of attorneys or other agents, thereby leaving the consumer in a complex and vulnerable situation. Victims of foreclosure rescue scams are asked to pay upfront funds or provide sensitive personal information. On many occasions the scammer will rob unknowing consumers of their money and do nothing for them in return, while in other cases the consumer may unknowingly sign away their property deed entirely, on pretense that "they'll be able to buy it back later."
- 4. Illegitimate credit repair & debt negotiation services Due to the troubling economic situation, many consumers seek out credit repair or debt settlement companies- here is what you need to know about them and how to determine their legitimacy.

These services can not ask for money in advance.

They can not automatically get legitimate negative reports off your credit

Be extremely cautious about a service that recommends you not pay creditors so it can negotiate. This could negatively affect your credit report.

A service should never guarantee they can cut your debt by a specific per-

5. Work-at-home and fraudulent employment opportunities - Work-at-

home and business opportunity scams are frequently found online as well as in the classified sections. They promise high income for minimal work and minimal effort. However, when an interested consumer "applies", they almost always ask for money up-front to pay for materials, training kits, or investment money. After sending payment, most consumers either have their checks deposited and never hear anything again, or obtain something that is completely useless- essentially junk mail. Internet employment opportunities, mostly found on job boards, looking for "shipping" or "billing managers", "payment processors", or anything with a financial sounding name, very frequently turn out to be fraudulent listings that are in actuality looking for victims to commit money laundering by accepting and forwarding payments.

6. Phishing and fake e-cards - Phishing is a crime and a high-tech scam that uses spam to deceive consumers into disclosing their personal information. Scammers create a legitimate looking email from a bank or financial institution, which is then sent en masse to consumers. The email asks for a confirmation of the consumer's account and personal information. It might state that there has been a security threat and that's why consumer must verify this info by clicking on a link within the email. If followed, the link subsequently reroutes the consumer to the scammer's website, which may look similar to a site of an already established institution, and the consumer winds up sending their personal information and bank account to a thief. Scammers also use ecards to people that cause them to enter personal information that would allow the scammers access to personal data.

7. Mystery/secret shopping scams - Fraudulent mystery shopping promoters frequently use newspaper ads and internet solicitations to create an impression that they are affiliated with or work for respectable and reputable companies. The website that you will be led to often asks that you "register" and pay a fee in order to receive information about a certification program, a directory of mystery shopping companies, or baseless guarantees of obtaining mystery shopping positions. Most don't exist, have already expired, or have nothing to do with legitimate secret shopping offers.

8. Phony directories and yellow pages - Phony directories or yellow page scams usually target small to medium sized businesses. The scam manifests itself in the form of solicitors calling businesses and seeking to verify the company's name and physical location, and allegedly calling to "renew" or "re-enroll" an existent yellow pages listing or advertisement. Many companies or their employees are misled into accepting the alleged "renewals." The illegitimate directory provider immediately sends an invoice for this service, usually in the amount of hundreds of dollars, and threatens businesses with collections or credit report damage should they dispute the charges or decline to pay.

9. Grant & government job finding entities - Now more than ever consumers are looking for ways to cut corners and obtain financial assistance to help them finance projects, debt, as well as paying for school. Entities claiming to assist in grant research, grant applications, or conducting grant or government-oriented seminars with the aim of helping consumers find applicable grants or government employment, should all be regarded with caution. The majority of these entities charge for services, applications, or information that can be easily obtained for free by doing online searches or visiting school financial aid offices.

10. Deceptive weight loss products advertising - With the Brazilian acai berry being the new Hoodia to allegedly promote weigh loss, many weight loss pill distributors have been advertising the effectiveness of their weight loss products wildly via the internet and through conventional ads. Most come with flashy yet unsubstantiated statements, lengthy but questionable testimonials, and free trial offers. The BBB would like to alert consumers of an increased volume of complaints against both the effectiveness of the products as well as about the deceptive nature of the free trial offers. The trials themselves are very time sensitive, and consumers must return the unused portions of what is generally a month's supply of pills before the offer is over- otherwise the consumer's credit card is immediately charged with pricy monthly fees, which are difficult to cancel or get refunded.

BBB's nationwide have received thousands of complaints from consumers who thought they were signing up for a free-trial offer of acai berry weight loss products that were supposedly endorsed by Oprah Winfrey, Rachel Ray and other celebrities; in the end, the free trial cost them, month after month.



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Enroll in Oakton Fitness Courses in Morton Grove

Shape up this winter in a variety of fun classes offered by the Alliance for Lifelong Learning at Oakton Community College. Featured courses meet at the Prairie View Community Center, 6834 Dempster Street, Morton Grove.

Spin and Tone (**PED E03**) offers a great cardio workout on a stationary bike, followed by exercise to tone major muscle groups. Course is modified to accommodate students at all fitness levels. A six-week course meets 7:30 – 8:20 a.m., Saturday, starting Jan. 3, and another six-week course meets 7:30 – 8:20 p.m., Monday, starting Jan. 5. Course fee is \$86.

Gentle Moves (PED B01-01) is designed for individuals whose health has been compromised due to being overweight, Type II diabetes, arthritis, or high blood pressure. Students will perform gentle movements to help improve their quality of life. Six-week course meets 7:15 – 8:10 p.m., Monday and Wednesday, starting Jan. 5. Course fee is \$114.

Strong and Long (PED E18) uses resistance and flexibility training to increase blood flow, manage weight, and offset bone loss. Workouts include calisthenics and free weights combined with lengthening and relaxation exercises. A five-week course meets 8:40 - 9:40 a.m., Monday, starting Jan. 5, and another five-week course meets 8:40 - 9:40 a.m., Friday, starting Jan. 9. Course fee for either section is \$57.

Mat Pilates (PED E04-01) is a method of exercise designed to stretch, strengthen, and balance the body. Benefits include improved lung capacity, circulation, and coordination. Six-week course meets 7:30 – 8:30 p.m., Tuesday, starting Jan. 6. Course fee is \$78.

Other available fitness classes include: Tai Chi for Arthritis (PED C05-01), Exercise for Seniors (PED E53-01), Zumba (PED S84-01), and Gentle Yoga (PED S13-01).

For a complete Alliance for Lifelong Learning class schedule, including registration and fee information, visit www.oakton.edu/all, or call 847-982-9888, press 3.

Evanston City Clerk's Office to Charge for Second Notarization

The City Clerk's Office provides notarial services to Evanston residents and other customers. The first document will continue to be notarized for free. Effective Monday, January 12, 2009, each subsequent document to be notarized will cost \$1.00. Those who request notarial services must provide identification such as a driver's license, passport, state ID and wait to sign the document in front of the notary.

Individuals who bring documents that require notarization and witnesses must provide their own witnesses. Hours for these services are Monday-Friday, from 8:30 a.m. to 5:00 p.m. at the Civic Center, 2100 Ridge Ave., in Room 1200. If you have questions, call the City Clerk's Office at 847-866-2925.

Evanston Snow Parking Regulations Continue through March 31

Evanston community members are reminded that snow parking regulations went into effect December 1 and run through March 31, 2009.

Please anticipate Snow Route Parking Bans and Snow Emergencies and call the snow hotline, 847-864-SNOW, to find out how to park vehicles accordingly. If snow is anticipated, community members should not park on the Snow Routes at night. They should park on the proper sides of residential streets between 9 a.m. and 9 p.m.

Be a good neighbor and clear sidewalks of snow and ice. Community members should clear parking lots and driveways for which they are responsible without pushing snow into adjacent streets, alleys or sidewalks.

Several information outlets can be used to verify Evanston's snow situation: the information hotline, 847-864-SNOW; cable Channel 16; the City's website www.cityofevanston.org; and the City's radio station WPXZ-497 AM Radio 1650.

Additionally, community members can receive snow alerts by email. Sign up for the City of Evanston E-News,

www.cityofevanston.org/newsletter. For more details on the City's snow regulations, contact Streets & Sanitation, 847-866-2940.





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FILM

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

POP/JAZZ/FOLK

January 30, at 8pm Welcome to Laborland with Bucky Halker Tickets are \$20 in advance and \$25 at the door.

January 31, at 8pm Pop Goes the Classics! Tickets are \$20 in advance and \$25 at the door.

February 1, at 2pm KEVIN MOORE presents: SCORE BY SCORE-THE BEST OF BROADWAY - Rodgers & Hammerstein Starring Anne Burnell, Laura Freeman, KT McCammond, Beckie Menzie, Tom Michael and Daryl Nitz. Hosted by WJJG Radio's Kevin Moore Tickets are \$20 in advance and \$25 at the door.

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

February 28, Anne & Mark Burnell present COME RAIN or COME SHINE:

the Harol 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.

STAGE

February 6-22 · 8 pm & 2pm HIZZONER - Tickets are \$35

Showtimes:

2/6/09 8pm

2/7/09 8pm

2/8/09 2pm

2/13/09 8pm

2/14/09 8pm

2/15/09 2pm

2/20/09 8pm

2/21/09 8pm

2/22/09 2pm

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.

SKOKIE ART GUILD

FIGURE DRAWING WORKSHOPS

THURSDAYS -7:00 PM - 9:45 PM, SATURDAYS 10:00 AM- 1:00 PM Devonshire Cultural Center, 4400 Greenwood, Skokie Live Models/No Instructor. Fees per session: Skokie Art Guild Members \$10: non-members \$15. For information call: Richard Wilberg 847-677-3461

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

Evanston Children's Theatre Holds Auditions January 13-15

The Evanston Children's Theatre will hold auditions January 13-15 for its spring 2009 production. Auditions are open to youth age 8-12. To make the auditions as convenient as possible, three auditions will be held over three days at two different locations: 4 to 6 p.m. Tuesday, January 13, and Thursday, January 15, at the Levy Center, 300 Dodge Ave. In addition, auditions will be held 4 to 6 p.m. Wednesday, January 14, at the Fleetwood-Jourdain Center, 1655 Foster St. Auditions are free, and no appointments are necessary. Just arrive no later than 5:30 p.m. For youth who are selected for the play, there is a cast fee of \$75. The spring show will be presented March 27-29 at the Levy Center. For more information, call 847-448-8250.

Fleetwood-Jourdain Theatre Holds **Auditions February 5-7**

Evanston's Fleetwood-Jourdain Theatre will hold auditions in February for its summer production of "Once on This Island." Auditions will be held Thursday and Friday, February 5 and 6, from 7 to 9 p.m. and Saturday, February 7, from noon to 4 p.m. at the Noyes Cultural Arts Center, 927 Noyes St. Audition appointments are encouraged; call 847-448-8260, ext. 2519.

Actors, dancers and strong singers are sought for this production. Those who want to audition should prepare an a capella song of their choice and a one-minute monologue. Rehearsals begin March 1, and the show will be performed June 13-July 26.

Open Auditions for 'Count Dracula' at Oakton

Open auditions for the Performing Arts at Oakton production of Count Dracula are scheduled 6 – 9 p.m., Monday, Jan. 26 and Tuesday, Jan. 27, at Oakton Community College, 1600 E. Golf Road, Des Plaines.

Ted Tiller's witty version of the popular vampire legend is filled with magic, suspense, and a classic gothic character who commands the powers of fire, hypnotism, and transfiguration. The director is casting up to six men and four women of all ages. Prepared monologues and cold readings will be heard. No appointment is necessary. Count Dracula will be staged at Oakton March 26 - 29 and April 2 - 5. For more information, call 847-376-7059.



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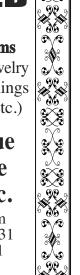
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"A Theatre Review"

"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 afficados 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.

Open Studio Project

Join Us for a One Day Workshop

Sunday February 22, 2009 1-4pm

Take time to open the window to your creative side. In this introductory workshop, you can explore our OSP Process and learn to combine uninhibited art-making with thoughtful writing and reflection. No prior art or writing experience necessary - just an open mind.

Cost \$65 non-members, \$55 OSP members scholarships available.

Even if you missed the first class, it's not too late to sign up! Call to register - (847) 475-0390.

Connecting with the Creative Process

Adult Art Classes New & Continuing Students

Take time to open the window to your creative side. No prior art or writing experience necessary - just an open mind. Cost \$165 non-members, \$155 OSP members.

Tuesday Nights 6:30-8:30pm

Jan 6 - Feb 10 Feb 24 - Mar 31

Friday Mornings 10:00am-12noon Jan 9 - Feb 13 Feb 27 - April 3

Sunday Afternoons are back! 1:00-3:00pm Jan 11 - Feb 15 Mar 1 - April 5

Thursday Mornings (Extended Class) Cost \$200 non-members, \$190 OSP members 10:00am-12:30pm
Jan 8 - Feb 12 Feb 26 - April 2

Experience "Art & Adventure" with your child!

Art & Adventure Children's Art Classes

Support your child's creativity in an open, playful atmosphere where adventurous use of materials is encouraged. Children will explore a variety of 2-D and 3-D projects. Taught by Jan Ellenstein who has been making art fun for children for the last 30 years. Age Level: 2-5 yrs (parent/child class)

Wednesday Mornings

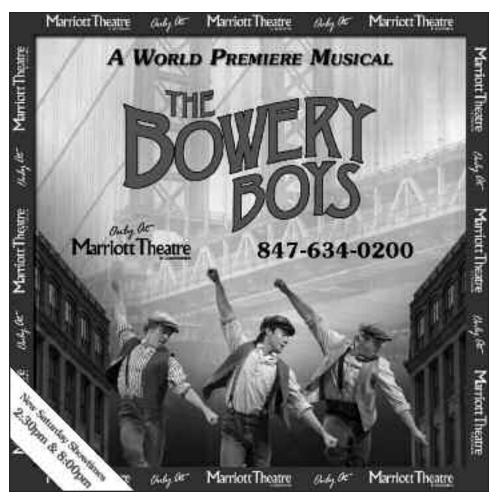
Jan 7 - Feb 25; 7 weeks (no class 1/14)

Wednesday Afternoons

Jan 7 - Feb 25; 7 weeks (no class 1/14)

Fee, 7-week class: \$145 non-member, \$135 OSP member, \$100 sibling.





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.

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INVESTMENT IDEASHow 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 laddered 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 laddered bond portfolio if they are indeed called before maturity.

Investors also need to understand the credit quality of the bonds in their laddered 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 laddered 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 laddered 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 laddered 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

Best Friends/Companion Pets

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 are 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 then usual. Afterall, 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

Laparoscopic Surgeon at Saint Francis Hospital Publishes Unique New Textbook on Minimally Invasive Surgery First Book of Its Kind Shows Actual Surgeries and Procedures on DVDs

Saint Francis Hospital today announced that world-renown laparoscopic surgeon Constantine Frantzides, MD, PhD, F.A.C.S., the Director of the Minimally Invasive Surgery Fellowship program at Saint Francis Hospital, Professor of surgery at Northwestern University, and Director of the Chicago Institute of Minimally Invasive Surgery, has published a ground-breaking new book that will teach other surgeons how to perform minimally invasive surgery.

The textbook, called "Atlas of Minimally Invasive Surgery" includes DVDs of 30 live laparoscopic surgeries and more than 395 figures to teach surgeons advanced laparoscopic proven techniques and procedures. No other book has ever been published before to include narrated DVDs with actual laparoscopic surgeries.

The book is co-authored by Frantzides and Mark A. Carlson, both recognized experts on minimally invasive surgery. The book is published by Elsevier - Saunders, a worldwide leading publisher of medical text-books. The book describes step by step the performance of a broad spectrum of laparoscopic procedures including gastric bypass, gastric banding, hernia repairs, colorectal, hepatobiliary, pancreatic, gastrointestinal, and solid organ surgery.

Frantzides and one of his bariatric patients at Saint Francis Hospital were featured on the CBS Early Morning show last spring. He is a charter member of the United States Laparoscopic Founders' Society and was the first to introduce and perform twelve different laparoscopic techniques.

Frantzides has been the recipient of several awards and honors, as well as grants from the National Institutes of Health (NIH) and from the surgical industry. Because of his academic activities in laparoscopic surgery, as well as his surgical skills, he was given the "Achievement award for advanced laparoscopic surgery" by the American Society of General Surgery. Dr. Frantzides has been named "Top Surgeon" by the Consumers' research Council of America for two consecutive years (2007; 2008). See complete curriculum vitae for Dr. Frantzides at www.laparoscopicexperts.com

Frantzides is also credited with inventing two surgical instruments used in laparoscopic surgery. He has traveled internationally to perform and teach laparoscopic operations. During the last 16 years he has organized 31 laparoscopic courses through which 331 surgeons were trained in laparoscopic surgery; he has made more than 200 contributions to medical literature and has published 2 books on laparoscopic surgery.

Saint Francis Hospital and Dr. Frantzides frequently hold information sessions about laparoscopic bariatric surgery, called "A Gentle Surgical Approach to Obesity." Sessions will be held October 18 and December 6 of this year. Call 1-877-RES-INFO for more information about the seminars. Registration is highly recommended, as space is limited. Saint Francis Hospital offers ample, free parking.

Saint Francis Hospital is a Level I Trauma Center in Evanston, IL and is home to the North Shore's first and only accredited Chest Pain Center.

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.

Prepare Your Home for Winter Weather: Frozen Pipes

Winter is upon us and the Village of Skokie Public Works department would like to remind residents about the potential for frozen pipes. Frozen pipes usually occur for one of three reasons:

When cold outside air leaks into the house and freezes the water in pipes.

When homeowners lower the thermostats in their houses to 55 degrees or less when they are out of the house

When the pipes in crawl spaced or attics are not properly insulated. During freezing conditions, homeowners should take the following precautions to prevent their pipes from freezing:

Allow a continuous trickle of water to flow through faucet(s) to help minimize the chances of freezing pipes.

Seal any leaks around doors or windows to reduce drafts that could lead to pipes freezing.

Open cabinet doors in the kitchen and bathrooms to allow the heat from the house to circulate.

Wrap interior piping running along outside walls with pipe insulation or heat tape.

A sign that your interior piping may be frozen is evident when there is a reduced trickle of water from your faucet. Do not attempt to thaw a frozen pipe yourself using an open flame. Rather, contact a qualified plumbing contractor to do the work.

Homeowners are reminded that they are responsible for their water service line up to and including the shut-off box and all household interior plumbing. The Public Works Department can assist in providing a list of qualified plumbing firms. For more information, please contact the Public Works Department at 847/933-8427.

Village of Skokie Immigration Information Workshop Series

The Village of Skokie offers a monthly Immigrant Information Series focusing on issues that are important to immigrant residents. All workshops are held at the Skokie Public Library, 5215 Oakton Street from 7 to 8:30 p.m. on the first Monday of each month.

The workshops are free of charge and are 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 next workshop will be held:

February 2, 2009: Health and Wellness - Rush North Shore Medical Center

For a complete description of each session or to register, please email 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.

Visit our online edition at WWW.OURVILLAGECHICAGO.COM for past and present editions of this publication as well as our Chicago paper, Our Village.

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Saint Francis Hospital sfh.reshealth.org



Registration is ongoing for Winter/Spring classes at

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