



Lakeview

April, 2016

"We don't make the news, we just report it."

Volume 20, Number 5

Interview

Signs of the times



20 Questions

This month's interview is with Joe Wilcox, Managing Broker, Certified Appraiser, Property Manager, The Wilcox Company, 2157 W. Irving Park Road.

Q.Where were you born and raised?

A.Chicago. But for a brief period, I moved to Milwaukee.

Q.Are you married? Any children?

A.Yes. I have 3 children, 2 girls and a boy.

Q.Where did you attend school?

A.St. Benedicts, Gordon Tech, Northeastern University and Marquette.

Q.What is your fondest childhood memory?

A.Playing in front of our house, on the street in Chicago, with my neighborhood pals.

Q.What was your first paying job?

A.I cleaned basements for my father and it was disgusting.

Q.How did you get started in the real estate business as opposed to something else?

A.I am a 4th generation real estate broker. I guess it's bred into me.

Q.What hobbies/ special interests do you have?

A.I am a basketball nut. I still play and also coach basketball. It's my passion.

Q.What is your favorite TV show, movie and book?

A.My favorite TV show is "Breaking Bad"; my favorite movie is "The Matrix Trilogy" and my favorite book is "Lord of the Rings".

Q.Who has/had the most influence in your life?

A.My father. Howard Wilcox was my mentor, my partner and my friend.

Q.Who do you most admire and why?

A.My mother, Joan, for being the leader of our family and for being an amazing mom and I love her.

Q.What has been your three greatest achievements?

A.Finding my beautiful wife and soul mate early in life; learning how to live without worry and carrying on my family business.

Q.What has been your three greatest dis-

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Photo by George Rimel, Lakeview Newspaper

by Joyce A. Rimel
Chicago is a beautiful city but it's becoming unlivable. For Sale signs are popping up everywhere on both the residential and business fronts. Young professionals can't find a job and the elderly have to choose between getting their medications refilled or buy groceries for the week. Chicago is now #1 in population loss which

means less state and federal aid, (Federal and State government dollars are distributed to local government agencies based on population, so the population loss creates a long-term budget concern). Why is this happening? Rising property taxes, crime, (which is the greatest concern). Chicago outpaces New York City and Los Angeles in the

number of homicides and shootings, the unemployment rate, (Chicago ranks near the bottom in job growth in the Midwest and has the highest property taxes in America), finding a decent, affordable school, (CPS is in a financial crisis), the state budget fiasco, the weather, and the city's red light camera controversy. All motivations to look for a

better life style.
Chicago Housing Prices

2/14-4/14
Lakeview - \$387,500
Lincoln Park: \$494,750

Northcenter: \$466,250
2/15-4/15

Lakeview - \$380,000
Lincoln Park: \$472,000

Northcenter: \$521,000

Texas is getting the
Continued page 2

What's on your mind?



"The Cubs going to the World Series."

Todd Zimmerman



"Where my daughter is going to be accepted to kindergarten."

Colleen Bayer



"If our governor is going to pass a budget."

Christina Lorenzo

Editorials & Opinions

Interview continued from front page

appointments?
A. Not finishing college and getting my Bachelors degree; not having more time with my father before he passed away and not buying more real estate as a young man.
Q. What is your "pet peeve"?
A. Disrespect in any form.
Q. What was the worst advice you were ever given?
A. Friends make good tenants.

Q. What was the best advice you were ever given?

A. Get into the real estate business.

Q. What is your most prized possession?

A. A mali uromastyx named "Cool". He is my own personal dragon and pet.

Q. What would you like to do in your life that you haven't done so far?

A. I want to see the pyramids.

Q. As the new President of the Northcenter Chamber, of Commerce, what are your goals and priorities?

A. I want to connect to business owners in my neighborhood and continue the tradition of being the 4th person in our family to be the President of the Northcenter Chamber. Ed and Mike Kane are my cousins.

Q. What would you like to do that you haven't done so far in your life?

A. Travel and visit the Orient.

Q. Do you have a motto for living your life?

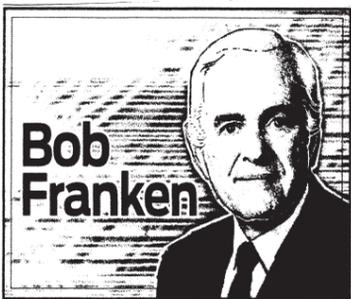
A. Live each day happy without worry.

Sign of the times from front page

greatest number of Illinois residents followed by Florida, Indiana, California and Arizona, and it's not about the weather. It's for economic reasons. In the 1990's and the 2000's, 50,000-70,000 moved out of the State. In 2015, that number rose to more than 100,000, which translates to about \$50 billion in lost taxable income and approximately \$8 billion each year in lost state and local tax revenues.



THE ACHE FELT 'ROUND THE WORLD.



Reeking What We Sow

When I was growing up, I lived not far from a paper mill, close enough that the foul odor often defined our existence. Today — metaphorically, but in a very real way — the stench that hangs over our country is suffocating us. This one has many sources: the corrupt economic system, the feckless and greedy operation of our public and private institutions, the resultant anger that is misdirected into bigotry and, most noxious, the politicians who enable all this.

It also darkens our sky, turning the bright hope that has always characterized our nation into a forlorn outlook, even disgust. Case in point: the emerging dreary choice for president between Hillary Clinton and Donald Trump. If that's where we end up in the November election, Americans will be forced to vote not for the one to lead the nation, but against; at least those who even bother to cast their ballots.

Those on the right and left can scream about false equivalency all they like, but many on both sides consider one or the other to be the devil incarnate, while millions more are simply antagonized by either alternative. Trump has succeeded with a resentment campaign that opponents consider deadly dangerous. Clinton's adversaries and even some of her supporters don't trust her or her promise to reform our financial system, given how she's accepted outrageous amounts of money from the oligarchs.

At this point, these are the ones who will head the tickets of our two parties. In the case of Hillary, it looks like she has a clear-enough path, unless her secretive nature and revelations in her still-hidden emails reveal scandalous conduct. Short of that, she's on a road to the nomination, with Bernie Sanders heckling from far behind.

On the Republican side, you have established types who are horrified at the thought of Donald Trump. Some of them are genuinely worried where he would take the country. Many others in the GOP are panicked at the idea that their prosperous existence would be jeopardized if The Donald's troops were to storm over their privileged positions.

And then you have those who are positioning themselves to come to the rescue. There's John Kasich now, who is the last malleable one standing, and Ted Cruz, whom they despise but at least is not Trump. The problem with Cruz is that he's perceived as a religious ideologue who is so opportunistic and slippery that he comes across as a Snidely Whiplash, as a friend put it. (If you're too young to know who Snidely Whiplash is, search "Dudley Do-Right.")

Unfortunately, nobody involved in this inside game wants to do what's right. The leaders are openly plotting to deny Trump the nomination by manipulating the rules of the convention. In their minds, it would be Trump's darkness up against their shadiness, with Donny, in his usual subtle way, threatening "riots" in reprisal. In addition to Kasich and Cruz, we have Mitt Romney and Paul Ryan pretending they aren't available, but I suspect they're ready to do their Mighty Mouse imitation, singing "Here I Come to Save the Day!"

Yes, it's like a cartoon. Painted in ugly colors that even stink.

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The building of the presidential library, the potential Lucas museum, and other major projects is good for tourist money but what about the people who live in Chicago? The crime problem has to be the #1 priority. People are afraid for themselves and their children. We don't want to be known as the City of Fear. Pick a "top cop" already. Time keeps marching on and children are being killed before their time. Fix it and stop the tears!!

Earth Day
 April 22nd

Passover
 April 23rd



President Obama's Che Moment

President Barack Obama inadvertently found the perfect photo-op for his Cuba visit at a wreath-laying ceremony at the Jose Marti Memorial in Havana.

A news photo at Revolution Square caught Obama standing together with American and Cuban officials, with an enormous mural of the iconic revolutionary Che Guevara looming over his shoulder on the adjacent Ministry of the Interior building.

Che is, of course, ubiquitous on dorm-room walls and T-shirts in the United States, and a hero of the Cuban revolution. He also was a coldblooded killer who set up the Cuban gulag and presided over summary executions of political prisoners (trials were, per Che, "an archaic bourgeois detail"). No doubt, he would have been astonished at the Yanqui president coming to Revolution Square to pay his respects — and exceedingly pleased.

President Obama's trip is self-consciously historic. It ensures that the first visit to Cuba by an American president in almost 90 years will be part of Obama's legacy, and seeks to make his opening to Cuba, announced in December 2014, irreversible. If that means extending credibility and a financial lifeline to a Castro regime that has no intention of reforming, so be it.

The regime made it clear that it wouldn't bother with maintaining even a pretense of relaxing its grip

with the arrest of protesters at a march of the dissident group Ladies in White while President Obama was en route to the country.

There is no sign of greater openness in Cuba since President Obama forged his break with long-standing U.S. policy. Political arrests have accelerated. There were more than 8,000 in 2015, four times as many as in 2010. The exodus of desperate Cubans to the United States has picked up. And the country still ranks below Zimbabwe and Iran on Internet connectivity.

But Obama's opening has produced a financial windfall for the regime. The Cuban military occupies the commanding heights of the economy and controls the tourism business, which has been thriving with the influx of American tourists. Starwood Hotels and Resorts just got special permission from the U.S. Treasury to operate three hotels in Havana, in a boost, not for the free market, but for the Cuban government.

If Cuba were a repressive, small-minded military dictatorship of the right, Obama's visit and accommodationist attitude wouldn't be considered so broad-minded. But a patina of revolutionary romance, embodied by that image of Che looking down on President Obama, still hangs over Cuba. It makes its human-rights abuses, theft and lies an afterthought, or even excusable, for the American left.

After the Cuban missile crisis, Che said that in the event of a U.S. attack, "if the rockets had remained, we would have used them all and directed them against the very heart of the United States, including New York, in our defense against aggression." It would have been beyond his imagining that so many decades later, with the revolutionary regime cash-strapped and decrepit, the imperialist Goliath would come bearing gifts, and asking for nothing substantial in return, except a line in President Obama's Wikipedia entry.

Rich Lowry is editor of the National Review.

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Dare to be great

Great neighborhoods and communities are made up of great people that will mentor, give of themselves, volunteer and be a role model.

You can make a tremendous difference in your community by volunteering.

Lakeview Newspaper

We try to make a difference, you can also.

Lakeview Newspaper

"We don't make the news. We just report it."

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VETERANS POST

by Freddy Groves

Eligibility by Phone

If you're a combat veteran, you no longer have to fill out and sign papers to sign up for health care. As of right now, you can do it by phone.

This is part of the Department of Veterans Affairs push to get all incomplete applications of combat veterans reviewed and reworked. There are currently 31,000 combat veterans with incomplete applications.

Other veterans will be able to enroll this way as of July 5, 2016.

This now makes three ways to enroll. You can do it online, you can do it on paper with the VA Form 10-10 EZ. And now you can just pick up the phone.

If you've enrolled since July 1, 2015, you've gotten extra goodies. You got a phone call from the Health Resource Center for one thing, welcoming you to the VA and introducing you to all that's available to you, as well as information about resources and programs. You got a personal letter and handbook and help getting your first appointment scheduled.

If you want to know more, call the Health Eligibility Center Enrollment and Eligibility Division at 1-855-488-8440.

Additionally, if you're one of the 545,000 veterans who currently have incomplete applications pending, you now have a year to complete the paperwork. (They also discovered, while hunting for those files, an additional 288,000 pending applications for veterans who are now deceased.) As part of the Veteran Enrollment Rework Project, the VA is required to notify you about pending and incomplete applications and to take another look to see if you should have actually been enrolled already. The "one year" meter starts running once they contact you.

If you want to know more about VA benefits you also can call 1-877-222-8387.

Finally, Some Answers in VA Wait-Time Probe

Allegations of wait-time manipulation at the Phoenix VA Health Care System surfaced two years ago, and more allegations followed. Since then, the Department of Veterans Affairs Office of the Inspector General has conducted more than 70 investigations. It's now starting to roll out the results of those inquiries. Here are few highlights:

Iowa — It was alleged that "secret waiting lists" were destroyed before the inspection. One list had been created by a clinical psychologist to track how long it took for his patients to get appointments. He was told to delete it, even though it helped him help his patients.

Louisiana — A list similar to the one in Iowa had been created by staff to keep patients from "falling through the cracks" in the system, and had nothing to do with scheduling. New staff was to be hired, and veterans couldn't be assigned appointments with a specific doctor yet ... hence the list to keep track of them.

Minnesota — Two former employees alleged that they'd been instructed to manipulate appointment dates or cancel patient appointments. Both had appeared on television shows making allegations, which were not substantiated in 26 subsequent interviews of employees.

Illinois — One employee admitted to changing desired appointment dates and next available dates to create a zero-wait appearance because she thought that's what she was supposed to do in order to avoid repercussions by management.

Florida — A former employee alleged that clerks were manipulating scheduling data, but it appears they just didn't understand the difference between a desired appointment date

and an available one.

Intentional manipulation isn't what comes through in an initial reading of these reports. It seems more a matter of confusion.

To read the full reports and keep track of new ones as they come in, check www.va.gov/oig.

All Hands on Deck

Per the Department of Veterans Affairs, a Blue Water Sailor seeking disability for Agent Orange exposure only has to approximate when and where he or she was, and the VA will do the rest, helpfully hunting up the ship's records for the veteran's claim. But this takes time, which a lot of ill veterans don't have. And you really can't expect the VA to put a rush on digging through archives.

The VA also throws up some silly roadblocks. For example, it has temporarily pulled the list of eligible ships off its website. There's a little note: "The list of U.S. Navy and Coast Guard ships associated with military service in Vietnam and possible exposure to Agent Orange is currently being updated."

However, all across the country, sailors are banding together and swapping ship information. There's a good chance that if just one sailor is approved for a certain ship in a certain location at a certain time, others on that ship will be as well.

Here's how you can help, even if you're not working on a claim. If you have any old logs, dig them out. If you kept a journal or made notes on a calendar and noted where you were and when, find it. If you're online, look around for Blue Water Sailor websites and share your ship location information. Find your ship's website and read the posts. Is anybody looking for specific locations and dates in order to complete a VA claim? If you don't have online skills, find someone who does. It's that important.

Go online to bluewatermavy.org and scroll to Update Logs. Click and look all around. See the NARA On-Line Deck Logs of Vietnam Era Ships spreadsheet. The National Archives and Records Administration has ships logs in archives as it gets them scanned, or call the NARA at 866-272-6272.

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SENIOR NEWS LINE

by Matilda Charles

How Healthy Is It Where You Live?

The Centers for Medicare & Medicaid Services has unveiled a new online mapping tool to show the levels of health in various parts of the country. Medicare beneficiaries are grouped by geographic location, race, health outcomes, sex, age and more. Eighteen health conditions are defined, as well as use of hospitals and emergency rooms, rate of readmissions and mortality rates. The best feature is that the mapping tool can even be broken down into the county level of each state.

While the map developers planned to use it to identify areas where there are problems (below-average health because of lack of access to health care, for example), the tool is also a good way for us to compare our own health to those around us and around the country.

To use the map, go online to www.cms.gov and put Mapping Medicare Disparities Tool in the search box. Then click Get Started. Using the dropdown list, put in your parameters. Select year, state or county, condition, sex, age, race and more. At that point you have a choice: You can either click Download or mouse over the various states or counties, depending on which you selected. (If you chose the county level, you can expand the screen to make it easier to see.)

For more help, you also can click the Quick Start Guide.

Under Other Resources (below the

Get Started button), look for County Health Rankings and Roadmaps, and click on your state. You'll find rankings for your county for health factors and outcomes.

If you haven't retired and plan to move, this tool can help you decide if the areas you've considered living are more or less healthy than where you currently live.

Beware: Medical Apps for Smartphones

There's so much we can do with the new smartphones. But just because we can doesn't mean we should.

A study from the Illinois Institute of Technology Chicago-Kent College of Law revealed that a great many mobile health apps were sharing private medical information with third parties without the user being aware.

Granted, for those of us with health conditions to monitor, a phone app can be handy to keep us on track. Sometimes our physicians recommend it. Some apps are even approved as prescriptions by the U.S. Food and Drug Administration.

Specifically the study focused on Android diabetes apps and looked at whether there was indication that private information was being disclosed to third parties. (Android has the biggest market share of phone operating systems.) Researchers found over 270 diabetes apps and chose 75 of them to monitor for transmission analysis.

Within six months, 60 of those apps were no longer available. Of the group remaining, 81 percent didn't even have a privacy policy. Of the ones that had privacy policies, only four would even ask if information could be shared.

Of the 75 chosen for transmission analysis, there was a wide variety of information sent off to third parties: 86 percent placed tracker cookies in the app, and most of them shared information whether they had a privacy policy or not.

Of the apps that actually had privacy policies, only 12 asked for the user's permission before sending off their data to others. Ten shared the information with business partners, and 16 used the information for ads.

The Health Insurance Portability and Accountability Act bars medical staff from disclosing your private information to others, but it doesn't cover phone apps.

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Play Ball, Cubanos

The seven men, most wearing tailored suits and dress shoes, boarded the plane the old-fashioned way. Walking across the tarmac, careful not to walk over the line that separated passenger traffic from the earmuff-wearing air traffic controllers, they boarded the plane one by one, strapped in and flew off to a place few travel to from America: Havana, Cuba.

A scene from Obama's latest visit to Cuba? Or was it a team sent from President Eisenhower's administration? Neither. This was during the days of George W. Bush, when it was still illegal to conduct commerce on the island if you were a U.S. citizen. Besides? Who wanted to go to a place that people were literally dying to leave? Shouldn't the traffic be going the other way?

They came in on a technicality, as religious humanitarian relief workers. Once in Havana, the six men with their jackets draped over their arm waved the other gentleman, clad in jeans and a white safari shirt, through the customary screening room first. "Separate parties," explained one of the men.

The man had his papers examined as a close-talking guard asked for his plans and purpose for visiting Cuba.

"I'm here on a humanitarian mission."

"Here?" asked the Cuban official. He seemed stunned. "What makes you think Castro and Cuba need your help?" Before the man could answer, the official ordered him off to a separate waiting room, told to sit and wait so they talk more "in a bit."

The official waved the other men over.

"And what is your reason for visiting Cuba?"

One man took the lead, stood straight in front of the guard, held his chin up and flashed a genuine smile. "We are here to drink your rum and smoke your cigars, sir."

The guard stared back at him with a stern face that gradually lit up into a return smile.

"My friends ... welcome to Havana, Cuba."

Last year, more than 150 men came the other way ... they fled Cuba by any means possible, though most ran from the team hotels whenever they had the chance to play baseball off the island. They defect for a dream, and they wish to make it in the big leagues, just like Minnie Minoso, Tony Perez, Tony Oliva, Luis Tiant, Jose Canseco, Rafael Palmeiro. They want to walk through the big ball orchards in the Bronx, LA or Chicago ... anywhere they can play the game they felt they were born to play.

Most players in the majors remember different times, times the rum and cigars couldn't possibly compare to the life those travelers had left in America. They remember their teachers telling them to shut their eyes and ask God to provide them with lunch that day, only to open them and see an empty plate staring back up at them. The plate would remain empty until they were instructed to do the same thing, only this time to ask Castro for food, opening their eyes to a plate full of black beans and rice.

They remember playing under spotty light, the watchful eyes of fans and Castro's men. They escaped on makeshift rafts, hid under trucks and buses, spent everything they had. They, too, had a mission ... just a chance to walk in through a gate and hear the stern-looking official bark the following command to them: "Play ball!"

Welcome to America.

Mark Vasto is a veteran sportswriter who lives in New Jersey.

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Volunteer

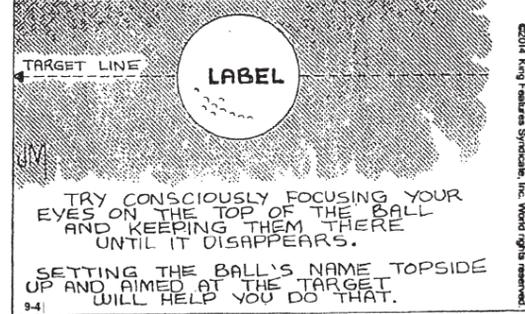
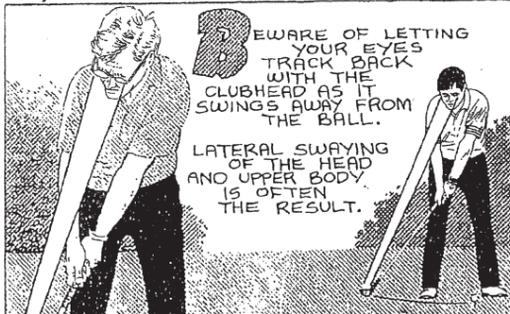
You can make a difference in your Chamber of Commerce, your community and your block.

Play Better Golf with JACK NICKLAUS



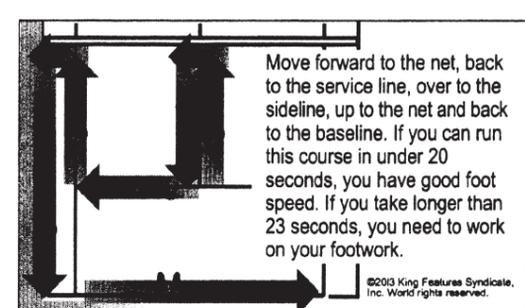
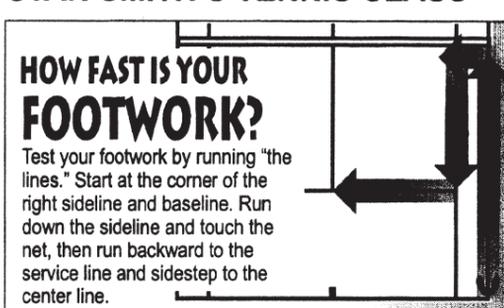
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Play Better Golf with JACK NICKLAUS



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STAN SMITH'S TENNIS CLASS



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Health News



How to Choose a Kidney Doctor

DEAR DR. ROACH: How can I find the most successful, experienced kidney doctor? Would I be better off with a doctor who has his or her own practice, or one who works in a hospital? My kidney function is at 32 percent, down from 44 percent four years ago due to hypertension. — J.A.

ANSWER: I often have tried to point out when a teaching hospital or special expertise is critical to having the best chance for a good outcome. For chronic kidney disease, the expertise of the kidney specialist is seldom at issue, because virtually all kidney doctors are very experienced and are expert at taking care of this condition. The main goal will be to slow down the decline of kidney function, but many people in your situation eventually will need dialysis.

In my opinion, what you want to look at carefully is the dialysis facility, which vary greatly in quality. I found a watchdog group with an interesting look at dialysis centers at <http://projects.propublica.org/dialysis/>. This uses Medicare data to evaluate hospitalization, infection and even mortality. It's not a perfect tool, but it gives you some information on which to base your decision. Find a doctor affiliated with the best dialysis facility around.

DEAR DR. ROACH: I am a generally healthy 81-year-old lady. I retired from teaching two years ago. I had a very strange situation about a month ago. I was sitting on the toilet and suddenly had pain in both my legs, and I could not move my feet, toes or any other parts. My husband gave me two aspirin, which did not help the pain. He then gave

me an oxycodone 5 mg from our son, who was recovering from a badly broken arm. The oxycodone worked after about an hour and a half, and I was able to get up and walk. My husband thought it was probably a leg cramp.

I went to see my regular doctor the next day. He thought that I might have a blood clot in the leg and sent me to the hospital for more testing. After ultrasound testing, they did not find anything abnormal.

I am now afraid to drive by myself or even to be at home alone. Do you have any idea what this might have been, or what I should do at this point? — S.M.

ANSWER: Sudden onset of pain and weakness does not sound like a blood clot to me. It sounds like a neurological event, such as a pressed nerve (actually nerves, since it was both sides). It is possibly in the brain or the spinal cord, but that seems less likely. A leg cramp usually would not be on both sides and usually does not cause weakness.

I don't agree with you taking your son's oxycodone. It's a very powerful and dangerous narcotic. Five mg is a relatively small dose, but people can be very sensitive to narcotics, and deaths have occurred from people using a friend or family member's drugs.

If your symptoms don't occur again, I would suspect that this was caused by too much pressure put on the nerves.

DEAR DR. ROACH: I had chickenpox as a child. I am 60 years old and was shocked to find out that the shingles vaccine costs \$249 here. My doctor offers it, but I cannot afford the cost, as my insurance does not cover it. Do you know of a place where I can get the vaccine at little or no cost? — M.B.

ANSWER: It is frustrating that a recommended and potentially cost-saving measure like a vaccine costs so much out of pocket. However, the drug company (Merck) does have a rebate program that covers much of the cost for people with insurance that does not cover the shot. You can find out more at www.rebate4zostavax.com or at 1-888-ZOSTA-INFO. You have to pay for the vaccine, then get your rebate.

High Blood Pressure Can Lead to Stroke

DEAR DR. ROACH: Can high blood pressure cause blood clots, blindness and strokes? Or is this caused by taking the wrong combination of blood pressure medicines? — Anon.

ANSWER: High blood pressure over months or years causes damage to the lining of blood vessels. This can indeed predispose a person to a stroke. Reducing blood pressure gradually reduces risk of stroke.

Blood clots also can cause strokes, but these usually are not linked to blood pressure, high or low, and instead are linked to conditions that affect the blood itself or that affect the rhythm of the heart. Some medicines, such as estrogen, make blood clots more likely.

In people with very high blood pressure, lowering it too much, too quickly can cause strokes. The blood pressure needs to be reduced gradually, which usually can be done as an outpatient. There are still a few times when people with extremely high blood pressure are admitted to the hospital, where blood pressure can be brought down very slowly in a controlled environment.

DEAR DR. ROACH: In March 2013, I fell and landed on my left side. Since then, I have had quite a lot of pain. I had an MRI that showed I have a tear of the gluteus medius muscle. I was advised to have a surgical repair done as an outpatient. My family doctor wants me to wait and talk to another surgeon. My pain is aggravated by pressure and weight-bearing activities. What is your suggestion? I'm 77 and in pretty good health, and I walk my dogs several times per day. — M.C.

ANSWER: Gluteus medius tears are an increasingly recognized cause of hip pain. The gluteus medius muscle helps hold the hip in place during walking. They often are treated conservatively, with injection and physical therapy. They can be mistaken for trochanteric bursitis, but persistence of pain despite treatment should make the physician consider alternate diagnoses, and an MRI usually makes the diagnosis.

In your case, you have been suffering for two years, and I agree that it's time to consider surgical repair. However, I also have to agree with your family doctor that a second opinion may be wise. There are several new surgical techniques, and you want an experienced surgeon operating on you. Talking to a second surgeon at the very least can make you more confident that the surgery is necessary.

Postoperative recovery may require six weeks of crutches or other assistive device, and another six weeks in a hip brace, although the exact recovery depends on you and the type of surgery performed.

Barriers to Getting Shingles Vaccine

DEAR DR. ROACH: I am 61 years old, and was anxious to get a shingles vaccine shot. I was upset to learn that, because I am allergic to neomycin, an ingredient in the vaccine, I cannot get vaccinated. I have talked to my doctor and a pharmacist about options, but they don't know of any. Do you know of anything I could use to protect myself against shingles? — B.G.P.

ANSWER: If it's a severe (the Centers for Disease Control and Prevention says "life-threatening") reaction to neomycin, then you cannot get the vaccine. There is no other way to reliably prevent getting shingles. Keeping your immune system healthy (good diet, regular exercise, good sleep) may help. However, the most important thing for you and others who haven't been vaccinated will be to recognize shingles early and get treated immediately. Being treated early, preferably within 24 hours of the rash, can reduce the duration of symptoms.

Shingles usually starts with pain, burning or itching on one side of the body in a particular location, called a dermatome. This might be a band around the torso, the top of the arm or part of the face. The classic description of the rash is a clear, fluid-filled blister on reddened skin ("dewdrop on a rose petal"), but it does not always look so classic. See your doctor immediately after any painful rash shows up in a single area of the body.

Two Heads Are Best at Doctor's Visit

DEAR DR. ROACH: I always try to accompany my husband when he goes to the doctor. I feel that two sets of ears are always better than one. When his vitals are taken (e.g., weight, blood pressure), I have to ask what they were, as they never seem to volunteer this information. I mention this because the last time we were at the doctor's office, I asked what his weight was, because he had just lost 10 pounds. The nurse said it was 165, and I said "really," that was odd, as his shorts were very loose on him. We took it again, and she had transposed the numbers. It was 156. This is a wake-up call to all patients: They need to be aware to ask these questions for their health and well-being. — C.W.

ANSWER: I agree with you completely, for several reasons. Doctors and nurses make mistakes, but we also don't communicate as effectively as we should some of the time. We use words that people don't understand, talk too fast or too quietly, and don't spend the time we need to making sure people know what they should do to help themselves get better. I think having a family member there is a great idea. So is taking notes, and so is going over what YOU understood the doctor to say, to make sure you are both on the same page.

top ten

Causes of Skin Wrinkles

1. Sun exposure
2. Facial expressions
3. Smoking
4. Sleep position
5. Stress
6. Lack of sleep
7. Alcohol
8. Dry skin
9. Gravity
10. Genetics

Source: allwomenstalk.com

Financial Statement

Don't Bounce Checks

Bounced checks can hurt your credit history. If you write a check for more money than you have in your account, the check will bounce and your bank will charge you a hefty fee, which may be as high as \$38 per check.

The same goes for using your debit card when you're out of money. Bounced checks also can hurt your credit history. Plus, if your bank notifies other banks about your check-bouncing habits, you may be refused banking services from other banks in the future. Also remember that the store where

you wrote the check may charge you a bounced-check fee, too. New banking rules allow consumers to choose whether or not they will be charged overdraft fees for debit card and ATM transactions. By opting-in, you are authorizing your bank or credit union to allow your transactions go

through even if you are short money in your account. This will result in the financial institution charging you fees for the overdraft. Under the rules, if you opt-out your transaction will be denied. **To avoid bouncing checks do the following:** Every time you write a check, enter the

amount into your checkbook register and subtract it from your balance. Make sure to list ATM, debit card, credit card, and online transactions in your register as well. **Don't** assume your account balance at the ATM is correct. If you made purchases that haven't been processed by your bank yet, the ATM balance

will be higher than the amount of money you really have. The same is true for your online bank balance.

When the bank mails or posts online your checking account statement each month, compare the bank's figures with your own and balance your checkbook. If you have questions, ask someone at the bank to help you.

Overdraft protection may be an option, depending on the type of account. However, if you choose this feature, you will have to pay interest and fees on the little "loans" the bank gives you to cover your bounced checks.

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FLASHBACK

POP, ROCK & SOUL TRIVIA BY MICK HARPER

1. Who is known as The King of the Surf Guitar?
2. Name the first single released by Freddie and the Dreamers.
3. Name the first Uriah Heep single to chart in the U.S.
4. Which James Taylor song is often played at University of North Carolina at Chapel Hill games?
5. Name the song that contains this lyric: "It's reported you've been drinkin' and a runnin' round with men and goin' wild, And we don't believe you oughta be a bringin' up your little girl this way."

Answers

1. Dick Dale. He was the first to ever use a specially made Fender 100-watt guitar amp. Dale and his Del-Tones appeared in a number of beach flicks, including "Muscle Beach Party."
2. "If You Gotta Make a Fool of Somebody" in 1963.
3. "Easy Livin'" with "Gypsy" on the b-side, in 1972.
4. "Carolina on My Mind," released in 1969.
5. "Harper Valley P.T.A." by Jeanie C. Riley in 1968. After receiving a note saying she wasn't behaving according to town dictates, a mother shows up at the P.T.A. meeting and proceeds to point out the equally bad behavior of the various board members. The song was nominated for Record of the Year.

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Strange BUT TRUE

• In 2007, a British woman named Susie Hewer completed a marathon in less than six hours — while knitting a scarf.

top 10 movies

1. **Zootopia**(PG) animated
2. **Allegiant**(PG-13) Shailene Woodley, Theo James
3. **Miracles From Heaven**(PG) Jennifer Garner, Kylie Rogers
4. **10 Cloverfield Lane**(PG-13) John Goodman, Mary Elizabeth Winstead
5. **Deadpool**(R) Ryan Reynolds, Morena Baccarin
6. **London Has Fallen**(R) Gerard Butler, Aaron Eckhart
7. **Whiskey Tango Foxtrot**(R) Tina Fey, Margot Robbie
8. **The Perfect Match**(R) Terrence Jenkins, Cassie Ventura
9. **Grimby**(R)release — Sacha Baron Cohen, Mark Strong
10. **The Revenant**(R)Leonardo DiCaprio, Tom Hardy

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Trivia test

by Fifi Rodriguez

1. MOVIES: Who starred in the martial-arts movie "Enter the Dragon"?
2. MEASUREMENTS: What unit of measurement contains 4,840 square yards?
3. HISTORY: In which war did the military offensive "Operation Desert Storm" take place?
4. U.S. PRESIDENTS: Who was the last president to visit Cuba before 2016?
5. GENERAL KNOWLEDGE: What process involves heating an ore to extract a metal?

1. Bruce Lee
2. An acre
3. Gulf War
4. Calvin Coolidge in 1928
5. Smelting

Answers

top ten FAVORITE TV PERSONALITY

1. Mark Harmon
2. **Ellen DeGeneres**
3. Jimmy Fallon
4. Steve Harvey
5. Stephen Colbert
6. Jim Parsons
7. Tom Selleck
8. Jon Stewart
- (tie) Tim Allen
10. Jerry Seinfeld

Thought for the Day: "Catch-and-girl upstairs, with Fishburne's pedestrians in your car and then, when waiting for Carter to give up. They get up and limp away, saying, 'Off you go! That's fine. I just want-most of it is good. Jane makes ed to see if I could hit you.'" — *Ellena DeGeneres*

top ten Favorite Men's College Basketball Team

1. Duke
2. Kentucky
3. North Carolina
4. Connecticut
5. Ohio State
6. UCLA
7. Michigan
8. Michigan State
9. Notre Dame
10. Wisconsin

SOURCE: The Harris Poll

COUCH THEATER DVD PREVIEW

BY SAM STRUCKHOFF

PICKS OF THE WEEK

Standoff (R) — A little girl (Ella Ballentine) happens to witness a brutal assassin at work, and snaps a few pictures before she's spotted. Pursued by the killer (Laurence Fishburne), the little girl's runs to an old farmhouse for safety, where she meets a damaged veteran named Carter (Thomas Jane), who brings her inside and arms himself against the determined gunman. Carter takes the girl upstairs and aims his shotgun at the staircase as the killer enters the home. This locks in a stalemate — Carter and the



Natalie Dormer in "The Forest"

The Forest (R) — There is a forest in Japan at the base of Mount Fuji that has been dubbed "The Suicide Forest." Each year, more than a hundred bodies are found there, some on the ground, some hanging from trees, some with notes left behind. Sarah (Natalie Dormer), a young American, learns that her troubled twin sister was last seen entering the forest. Sarah "senses" that her twin is still alive and in trouble, so she jumps on a plane to Japan, ignores warnings from the locals, and goes on a hiking trip in the Suicide Forest with a handsome travel writer and a Japanese guide.

The movie has two really big strikes against it. First, it's just not very scary. Dormer stumbles and trips a lot, ghouls pop up and say boo, but there's nothing that will haunt you after the credits. Second, there's this icky, underlying insensitivity to the whole premise and how it's handled. Aokigahara forest is real, and suicide is a big issue in Japan.

DOG OF THE WEEK

Flight 7500 — Finally making its straight-to-video debut, this film from director Takashi Shimizu ("The Grudge") was kept in the shadows for a while — not because it's too scary or anything, but because it's so boring. An ensemble of relationship-challenged characters shuffle onto an inauspicious 10-hour flight to Tokyo, only to find that things get creepier and more convoluted as the flight goes on. There are jump scares, one or two satisfying sequences, and then the biggest terror of all: an interminable, mind-numbing middle section that goes nowhere. Just when you're about to call it quits, the film makes an emergency landing at Cliche'd Finale International Airport.

TV RELEASES

- Welcome to Sweden: Season 2**
- Heroes: Reborn**
- Justice League Vs. Teen Titans**

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TOP VIDEO RENTALS AND SALES

Top 10 Video On Demand

1. **Creed**(PG-13) Michael B. Jordan
2. **In the Heart of the Sea** .(PG-13) Chris Hemsworth
3. **Spotlight**(R) Mark Ruffalo
4. **The Peanuts Movie**(G) animated
5. **The Good Dinosaur**(PG) animated
6. **Room**(R) Brie Larson
7. **The Night Before**(R) Joseph Gordon-Levitt
8. **The Danish Girl**(R) Eddie Redmayne
9. **Black Mass**(R) Johnny Depp
10. **Bridge of Spies**(PG-13) Tom Hanks

Top 10 DVD, Blu-ray Sales

1. **The Peanuts Movie**(G) FOX
2. **The Good Dinosaur**(PG) Disney
3. **Creed**(PG-13) Warner Bros.
4. **In the Heart of the Sea** .(PG-13) Warner Bros.
5. **Spectre**(PG-13) FOX
6. **Open Season: Scared Silly** .(PG) Sony
7. **Hotel Transylvania 2**(PG) Sony
8. **The Night Before**(R) Sony
9. **Victor Frankenstein**(PG-13) FOX
10. **Minions**(PG-13) Universal

Source: Rentrak

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by Tony Rizzo

What's Hot in Hollywood



by cindy elavsky

HOLLYWOOD — **Matthew McConaughey** won an Oscar for the 2013 film "Dallas Buyer's Club," then followed it with "Interstellar" (which cost \$165 million and made \$675 million) and several annoying commercials for Lincoln Motors.

His next film project was the \$25 million "Sea of Trees," with **Naomi Watts** and **Ken Watanabe**. After it was panned by critics and booed at The Cannes Film Festival in May, it was pulled from distribution. The reviewer for Variety magazine (the show-business bible) wrote, "How this dramatically stillborn, commercially unpromising Lionsgate/Roadside Attractions pick-up managed to score a competition berth at Cannes is a vastly more impenetrable mystery than the one laid out in **Chris Sparling's** screenplay." It was directed by the avant-garde **Gus Van Sant** and will escape into theaters April 14.

McConaughey now has two diverse films completed: "Free State of Jones," in which he plays a Mississippi farmer who leads a group of small farmers and local slaves in a rebellion against the Confederacy (with **Keri Russell** and **Brendan Gleason**), due May 13, and the thriller "Gold," where he searches for gold in the Indonesian jungle, with **Bryce Dallas Howard**, **Bruce Greenwood** and **Stacy Keach** (no release date yet). He's also done three new Lincoln commercials directed by **Gus Van Sant**, and if you thought the others were annoying, these have no dialogue at all.

Producers are trying to figure out what set the "Deadpool" box office on fire. In its first weekend it raked in \$284 million. Was it comic book-crazed fans waiting 11 years for this film, or was it star **Ryan Reynolds** in full-frontal nude scene that has people returning in disbelief? This could start a new trend. Reynolds' next is "Crim-

inal," with **Kevin Costner** and **Tommy Lee Jones**, out April 15, but don't expect a nude scene from him or his two Oscar-winning co-stars in this one.

Reynolds' wife, **Blake Lively**, last seen in "The Age of Adaline," plays a blind girl who regains her sight in "All I See Is You" (no date yet), and a young woman stranded on a buoy with a great white shark between her and the shore in "The Shallows" (due June 24). She's also just completed working in **Woody Allen's** 47th film, an as-yet-untitled comedy/romance, with **Jessie Eisenberg**, **Kristen Stewart**, **Steve Carell** and **Parker Posey**.

Not to be overlooked, Reynolds' ex-wife, **Scarlett Johansson**, is recovering from the struggling "Hail Caesar" by awaiting "The Jungle Book" (due April 15), "Captain America: Civil War" (May 6) and filming "Ghost in the Shell," based on a Japanese comic book, with **Michael Pitt** and **Pilou Asback**. By the time we've seen all these films, we're sure to have Scarlett fever!

HOLLYWOOD — **Emily Blunt**, star of the \$370 million grosser "Edge of Tomorrow," with **Tom Cruise**, and the \$213 million grosser "Into the Woods," with **Meryl Streep**, has been cast by director **Rob Marshall** to play **Julie Andrews'** title role in Disney's sequel to "Mary Poppins." The follow-up takes place 20 years later and is a continuation of the adventures of the Banks family. Blunt will next star as the Ice Queen in "The Huntsman: Winter's War," with **Chris Hemsworth** and **Charlize Theron**, out April 22, and "The Girl on the Train," with **Justin Theroux** and **Luke Evans**, due Oct. 7.

And speaking of revivals, **Shirley MacLaine** has begun filming a live-action "Little Mermaid" film in Georgia. There's also another "Little Mermaid" film in production starring **Chloe Grace Moretz**. Neither is from Disney Studios.

Leonardo DiCaprio, fresh off his best-actor Oscar win for "The Revenant," is zeroing in on his next project, which will be portraying **Jack Kerouac**. Kerouac was considered a literary iconoclast, and along with **Allen Ginsberg**, a pioneer of "The Beat Generation." He died in Florida in 1969 at the age of 47, of complications from long-term alcohol abuse. Many of his works were not published until after his death. Both Kerouac and Ginsberg were portrayed in the 2013 film "Kill Your Darlings," which starred **Jack Huston** (son of director **John Huston** and brother of **Anjelica Huston**) as Kerouac and "Harry Potter" star **Daniel Radcliffe** as Ginsberg. It made only \$1.7 million in theaters.

Meanwhile, **Ben Affleck** has been getting over his broken marriage with **Jennifer Garner** by working non-stop. His turn as Batman in "Batman vs Superman: Dawn of Justice" opens March 25. He's also completed "Suicide Squad," with **Will Smith** and, due Aug. 5, and "The Accountant,"

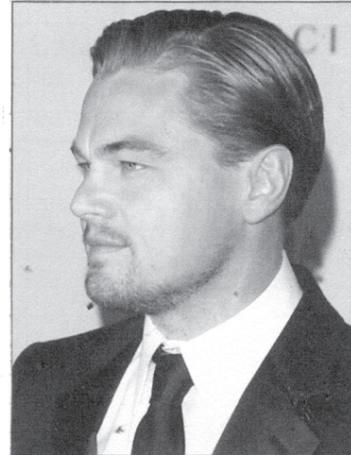


Universal Studios

Emily Blunt in "The Huntsman: Winter's War"

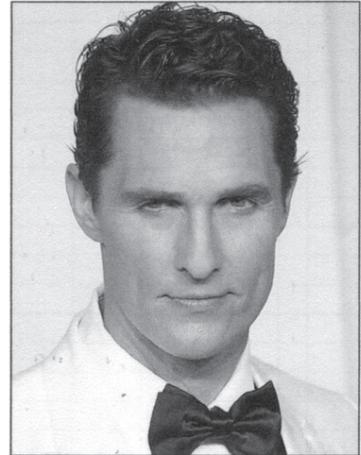
with Oscar-winner **J.K. Simmons** and **Anna Kendrick**, out Oct. 7. Affleck currently is shooting "Live by Night," with **Sienna Miller**, **Zoe Saldana**, **Elle Fanning** and **Scott Eastwood**, for a 2017 release. He's also zeroing in on a film biography of Pulitzer and Nobel Prize-winning author **John Steinbeck**, best known for "The Grapes of Wrath," "Of Mice and Men" and "East of Eden."

The Chinese already are calling the science-fantasy/adventure/monster/action movie "The Great Wall" the most expensive film ever made in China. The \$135 million 3D epic is the first English-language film of famed Asian director **Zhang Yimou**.



Depositphotos.com

Leonardo Di Caprio



s_bukley/Depositphotos

Matthew McConaughey

Q. Please tell me that my husband heard correctly: Is Harrison Ford reprising his role of Indiana Jones? — *Glenda R., via Facebook*

A. He is indeed! Harrison and Steven Spielberg are reteaming to bring us this fifth film in the series, which is expected to be released July 19, 2019. Alan Horn, chairman of the Walt Disney Studios, said in a recent press release: "Indiana Jones is one of the greatest heroes in cinematic history, and we can't wait to bring him back to the screen in 2019. It's rare to have such a perfect combination of director, producers, actor and role, and we couldn't be more excited to embark on this adventure with Harrison and Steven." And let's all just forget that fourth movie ever happened.

Q. Are they really making an updated "MacGyver" TV series? — *Paul T., Atlanta*

A. Lucas Till, who just finished filming the role of Havok in every single week. "X-Men: Apocalypse" (in theaters May 27), will star as the resourceful secret agent in the CBS pilot of the "MacGyver" reboot. He'll play our 20-something hero who's recruited to a secret organization to help save lives using his special set of skills. Till joins Joshua Boone, who will play his best friend, Gunner, and George Eads (of "CSI" fame), who has been cast as Lincoln.

Q. "Vikings" is one of my favorite dramas on television. Will it be back for another season? — *Frank H., via email*

A. The History channel has renewed the historical drama for a 20-episode fifth season, which is set to air in 2017. Also, Jonathan Rhys Myers has been tapped to join the series, but his role has not yet been revealed. Jonathan plays bad guys so well ("The Tudors," "The Mortal Instruments: City of Bones" and "Dracula") that I hope he'll also play a baddie for this series. After all, that's how we love him most. In case you're interested, you can see Jonathan from May 30 through June 2 during the four-night miniseries event of the reboot of die, and what he's been doing in the Alex Haley's "Roots," which will air simultaneously on A&E, History and Lifetime.

Q. I was so sad to read in your column that Michael Weatherly is leaving "NCIS." What does this mean for the show? Will it continue without him? — *Rina R., via email*

A. Michael Weatherly may be out, but Mark Harmon and the rest of the cast are still in. CBS announced recently that it has renewed the police procedural through 2018, meaning we will get at least two more seasons of our favorite sleuthing crew.

Glenn Geller, president of CBS Entertainment, released this statement: "It's extraordinary that in its 13th season and with over 300 episodes to its credit, 'NCIS' continues to excel at such a high level on a global scale. It is testimony to an amazing cast — led on and off the screen by the exceptional Mark Harmon — for skillfully bringing this universally appealing team of heroes to life, and to Gary Glasberg and his writers for crafting compelling stories that feature [their] signature blend of mystery, quirk, drama and comedy."

There is no word yet if the show will continue past season 15, but if it keeps up the way it has been, and if series star Mark Harmon stays happy, I'd say that all signs point to yes for an extension past 2018. But, alas, only time will tell.

Q. Is Fox really going to air a "Prison Break" movie? — *Henry T., via email*

A. Fox is going you one better: "Prison Break" is indeed coming back, but as a limited-event series. The nine-episode series will star Wentworth Miller as Michael Scofield and Dominic Purcell as his brother, Lincoln. Sara Wayne Callies also is returning as Sara Tancredi, who is raising the Rhys Myers has been tapped to join the series, but his role has not yet been revealed. Jonathan plays bad guys so well ("The Tudors," "The Mortal Instruments: City of Bones" and "Dracula") that I hope he'll also play a baddie for this series. After all, that's how we love him most. In case you're interested, you can see Jonathan from May 30 through June 2 during the four-night miniseries event of the reboot of die, and what he's been doing in the Alex Haley's "Roots," which will air simultaneously on A&E, History and Lifetime.

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SMALL PLATES FOR A

BIG PARTY

FAMILY FEATURES

This holiday season don't let a main dish hog all the glory. Instead let guests feast on a festive spread of small plates and sides. Snack-size portions of a wide range of delicious dishes are the perfect solution for entertaining. A large, heavy meal can leave guests feeling lethargic. Keep your party lively with lighter bites that guests can nibble on throughout the night. Another advantage of a small plate menu is that guests will appreciate the chance to sample many flavors without fear of over-indulging.

Get your party planning started with these tips:

- Keep dishes simple and put the focus on quality ingredients, such as naturally lactose and gluten free Jarlsberg cheese. Best known for the classic wedge available in original and smoked flavors, Jarlsberg cheese offers a mild, mellow, nutty and delicious taste that is perfect for any cheese board and pairing with meats of your choice.
- Give traditional vegetable sides a special boost to make them party perfect. Basic asparagus gets a fresh twist with this Asparagus Tart, which blends savory Jarlsberg brand cheese and a pastry for a pretty presentation you can cut into squares before serving.
- Plan your menu with the clock in mind. Choose foods that will taste great for the duration of your party without drying out or losing flavor, such as this Tomato Gratin.
- Keep cold dishes chilled by setting the serving bowl inside a larger bowl filled with ice (add some flair by tinting the ice or adding decorative accents).
- Use burners to keep the heat on warm dishes, or simply rotate in fresh batches periodically.

Give your holiday entertaining an extra boost this year with Jarlsberg Cheese's Great Holiday Giveaway, which runs through Dec. 31 and offers prizes for holiday entertaining, including a DSLR camera as the grand prize and weekly charcuterie party kits. Learn more and enter (once per day) at Facebook.com/Jarlsbergusa, and find more holiday entertaining recipes at jarlsberg.com.



Cheesy Mashed Potatoes

- 4 large baking potatoes, peeled and cut
- 1 cup Jarlsberg cheese
- 1 cup milk
- 1 container sour cream
- 1/2 cup butter
- 1 teaspoon salt
- 1 teaspoon ground black pepper

Heat oven to 350 F. Place potatoes in large pot of salted water and bring to a boil. Reduce heat to medium-low, cover and simmer until tender. Drain and bring potatoes to food processor. In food processor, add cheese, milk, sour cream, butter, salt and pepper. Process all ingredients with potatoes until smooth. Pour mixture into baking pan and cover with tin foil. Bake 30 minutes. Uncover potatoes during last 10 minutes to allow browning.

Asparagus Tart

- 1 sheet frozen puff pastry, thawed
- 2 cups Jarlsberg cheese, shredded
- 1 pound asparagus
- 1 tablespoon olive oil
- 1 tablespoon fresh thyme leaves
- salt and pepper

Heat oven to 400 F. Prepare baking sheet with parchment paper.

Roll out puff pastry into 16-by-10-inch rectangle, trimming uneven edges. Place on baking sheet. With knife, lightly score pastry dough 1 inch from edges to mark rectangle. Using fork, pierce dough inside markings at 1/2-inch intervals. Bake until golden, about 15 minutes.

Remove pastry shell from oven and sprinkle with shredded cheese. Trim asparagus spears to fit crosswise inside pastry shell. Arrange in single layer over cheese, alternating ends and tips. Brush with oil, sprinkle thyme leaves and season with salt and pepper. Bake until spears are tender, about 20 minutes.

Tomato Gratin

- 8 medium ripe tomatoes
- 1/4 cup balsamic vinegar
- 1/2 cup extra-virgin olive oil
- 4 garlic cloves, sliced
- 4 sprigs fresh thyme (or 4 basil leaves, chopped)
- salt and pepper, to taste
- 2 ounces toasted pine (pignoli) nuts
- 1/2 pound (8 ounces) grated Jarlsberg cheese

Heat oven to 350 F.

Cut tomatoes in half. In bowl, whisk together vinegar, olive oil, garlic, thyme, salt and pepper; gently mix in tomatoes. Transfer to ovenproof dish, turning tomatoes cut side up before baking 15 minutes.

When tomatoes are cool enough, remove skins before returning to baking dish. Sprinkle tomatoes with nuts and cheese. Return to oven and bake about 10 minutes, or until cheese turns golden and bubbly.

Serve as bruschetta on sliced, toasted Italian bread or as a side dish to fish and meat.



Sensational Platters

Platters featuring savory finger foods are a flavorful and easy solution for holiday entertaining. Simply assemble ingredients, such as those listed below, on a large wooden or slate board and serve. Get creative by adding fig spreads, fresh fruit or other nibbles you enjoy, and don't forget the toothpicks and napkins. Be sure to take the cheese out of the refrigerator at least an hour before serving to ensure that it is room temperature to bring out the ideal flavor. Never serve cheese cold.

- Wedge or cubed Jarlsberg cheese
- Assortment of whole grain crackers and crusty bread slices
- Italian Genoa salami, coppa or your favorite charcuterie meats
- Assorted olives, nuts and dried or fresh fruits



Good Housekeeping

Jerk Pork and Sweet Potatoes with Slaw

Jerk Pork and Sweet Potatoes:

- 3 small sweet potatoes (1 1/2 pounds), peeled and cut into 1/2-inch-thick slices
- 1 teaspoon olive oil
- 4 teaspoons jerk seasoning
- 1 whole pork tenderloin (about 1 pound), trimmed

Pineapple-Lime Slaw:

- 1-2 limes
- 1/2 (16-ounce) bag shredded cabbage mix for coleslaw (about 3 1/2 cups)
- 1 cup fresh pineapple chunks (6 ounces), cut into match-stick-thin strips

1. Heat oven to 450 F. Grease 15 1/2-by-10 1/2-inch jelly-roll pan.
 2. Prepare Jerk Pork and Sweet Potatoes: In large bowl, toss sweet potatoes with oil and 1/2 teaspoon jerk seasoning until evenly coated. Arrange potatoes around edges of prepared pan in single layer, leaving space in center to add pork later. Roast potatoes 5 minutes.
 3. On waxed paper, rub pork with remaining 3 1/2 teaspoons jerk seasoning to coat. Place pork in center of pan. Roast pork and potatoes 15 to 18 minutes or until meat thermometer inserted in center of pork reaches 155 F. Internal temperature will rise to 160 F upon standing.
 4. Meanwhile, prepare Pineapple-Lime Slaw: From limes, grate 1 1/2 teaspoons peel and squeeze 2 tablespoons juice. In bowl, combine lime peel and juice, cabbage mix, pineapple and 1/2 teaspoon salt; toss to combine. Makes about 3 1/2 cups.
 5. When pork is done, transfer to cutting board. Slice pork and serve with potatoes and slaw. Makes 6 main-dish servings.
 • Each serving pork with potatoes: About 175 calories, 4g total fat (1g saturated), 17g protein, 18g carbohydrate, 2g fiber, 45mg cholesterol, 225mg sodium.
 • Each serving slaw: About 25 calories, 0g total fat, 1g protein, 6g carbohydrate, 1g fiber, 0mg cholesterol, 205mg sodium.

South Seas Chicken Over Rice

Dinner for two and no leftovers!

- 8 ounces skinned and boned uncooked chicken breast, cut into 12 pieces
- 1/2 cup chopped onion
- 1/2 cup unsweetened orange juice
- 1 tablespoon orange marmalade spreadable fruit
- 1 1/2 cups frozen sliced carrots, thawed
- 2 teaspoons I Can't Believe It's Not Butter Light Margarine
- 1/2 teaspoon dried rosemary
- 1 cup hot cooked rice

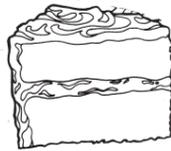
1. In a large skillet sprayed with butter-flavored cooking spray, brown chicken and onion for 5 minutes on each side. Stir in orange juice, spreadable fruit, carrots, margarine and rosemary. Lower heat and simmer for 10 minutes or until chicken and carrots are tender, stirring often.
 2. For each serving, place 1/2 cup rice on a plate and spoon about 1 cup chicken mixture over top. Serves 2.
 HINTS: 1) Thaw carrots by placing in a colander and rinsing under hot water for one minute. 2) Usually 2/3 cup uncooked instant rice cooks to about 1 cup.
 • Each serving equals: 301 calories, 5g fat, 26g protein, 38g carb., 161mg sodium, 66mg calcium, 4g fiber; Diabetic Exchanges: 3 Meat, 2 Vegetable, 1 Starch, 1 Fruit, 1/2 Fat; Carb Choices: 2 1/2.

Cherry Fruit Salad

An old-time salad with a healthy makeover for your Easter table.

- 1 (20-ounce) can Lucky Leaf no sugar added cherry pie filling
- 1/2 cup Splenda Granular
- 1 cup Cool Whip Lite
- 1 cup (1 medium) diced banana
- 1 (8-ounce) can pineapple tidbits, packed in fruit juice, drained
- 1 cup miniature marshmallows

1. In a large glass bowl, combine cherry pie filling, Splenda and Cool Whip Lite. Add banana and pineapple. Mix gently to combine. Fold in marshmallows.
 2. Cover and refrigerate for at least 30 minutes. Gently stir again just before serving. Serves 8.



Comfort foods

Made fast and healthy



by Healthy Exchanges

Potato Kugel

Kugel is essential on the Passover table. This version includes grated potatoes and onions, and is baked like a casserole in the oven.

- 4 tablespoons olive oil
- 1 large (10 to 12 ounces) onion, finely chopped
- 3 large eggs
- 1 large egg white
- 1/4 cup packed fresh flat-leaf parsley, finely chopped
- Salt
- Pepper
- 1 teaspoon fresh thyme leaves, chopped, plus additional sprigs for garnish
- 3 pounds all-purpose potatoes

1. Heat oven to 400 F. Brush shallow 2-quart ceramic or glass baking dish with 1 tablespoon oil.
 2. In 12-inch skillet, heat 1 tablespoon oil on medium until hot. Add onion and cook 9 minutes or until golden brown and tender, stirring occasionally. Meanwhile, in large bowl, combine eggs, egg white, parsley, 1 teaspoon salt and 1/4 teaspoon freshly ground black pepper until eggs are blended. Add thyme to skillet and cook 1 minute, stirring. Remove skillet from heat.
 3. Working quickly, peel potatoes and grate in food processor with grating attachment or on the large holes of a box grater. Add potatoes to egg mixture as you grate to prevent potatoes from turning gray; then add onions. Stir until well-blended. Transfer potato mixture to prepared dish and spread in even layer. Brush top of potatoes with remaining 2 tablespoons oil.
 4. Bake 1 hour to 1 hour 10 minutes or until browned on top and tip of small sharp knife pierces easily through potato mixture. Cool in pan 10-15 minutes. Garnish with thyme sprigs; serve warm. Makes 8 side dish servings.
 Tip: To make ahead, cool completely, cover with foil, and refrigerate up to overnight. Reheat, covered, in 400 F oven 30 minutes or until warm.



Passover Gateau au Chocolat

We love this luscious orange-infused cake.

- 1/4 cup blanched whole almonds
- 3 tablespoons matzo cake meal
- 9 ounces bittersweet or semi-sweet chocolate, broken into pieces
- 1 cup (2 sticks) unsalted butter
- 6 large eggs, separated
- 2/3 cup granulated sugar
- 1 1/2 teaspoons grated orange peel
- 1/3 cup (packed) light brown sugar
- Salt

1. Heat oven to 375 F. In food processor with knife blade attached, pulse almonds and matzo meal until almonds are finely ground.
 2. In microwave-safe bowl, combine chocolate and butter. Heat in microwave oven on Medium (50 percent power) 1 minute, stirring once. Microwave 30-60 seconds longer; stir until melted and smooth. Cool slightly.
 3. In medium bowl, with mixer on medium speed, beat egg whites until foamy. Increase speed to high; gradually beat in 1/3 cup granulated sugar until stiff peaks form.
 4. To large bowl, add yolks, peel, brown sugar, 1/8 teaspoon salt and remaining 1/3 cup granulated sugar. Using same beaters, and with mixer on high speed, beat 2 minutes or until pale and thick. On low speed, beat in chocolate mixture.
 5. Fold almond mixture and one-fourth of egg whites into egg-yolk mixture. Fold in remaining whites.
 6. Transfer batter to ungreased 9-inch springform pan. Bake 35 to 40 minutes or until toothpick inserted 1 1/2 inches from edge comes out almost clean (top of cake may crack). Cool cake in pan on wire rack.
 7. To serve, run knife around side of cake to loosen from pan. Remove side of pan; transfer cake to serving plate. Sprinkle cake with Kosher for Passover confectioners' sugar.

Comfort foods

Made fast and healthy



by Healthy Exchanges

Cocktail Cake

An ultra-simple "from scratch" cake made with minimum amount of ingredients.

- 1 egg or equivalent in egg substitute
- 1 1/4 cups Splenda Granular, divided
- 1 cup plus 2 tablespoons all-purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon table salt
- 1 (8-ounce) can fruit cocktail, packed in fruit juice, undrained
- 1/4 cup chopped walnuts

1. Heat oven to 350 F. Spray an 8-by-8-inch baking dish with butter-flavored cooking spray.
 2. In a large bowl, combine egg and 1 cup Splenda. Add flour, baking soda, salt and undrained fruit cocktail. Mix well to combine.
 3. Spread batter evenly in prepared baking dish. Evenly sprinkle remaining 1/4 cup Splenda and walnuts over top. Bake for 22-26 minutes or until a toothpick inserted in center comes out clean.
 4. Place baking dish on a wire rack and allow to cool completely. Cut into 8 servings.

top ten

Kids Meals

1. Chicken-noodle soup
2. Tacos
3. Grilled cheese
4. Spaghetti
5. Hot dogs
6. Macaroni and cheese
7. Hamburgers
8. Peanut Butter and Jelly Sandwich
9. Chicken nuggets
10. Pizza

Source: howstuffworks.com

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Burglary: Unlawful entry / Residence (garage)
900 block W. George St.

Criminal damage
Vandalism: Criminal damage to vehicle / Street
3100 block N. Clark St.

Liquor law violation:
Liquor license violation / Restaurant
3200 block N. Sheffield Ave.

Theft: Over \$300 / CTA train
900 block W. Belmont Ave.

Theft: Retail theft / Department store
3100 block N. Clark St.

Theft: \$300 and under / Street
800 block W. Fletcher St.

Theft: Over \$300 / Vehicle (non-commercial)
700 block W. Aldine Ave.

Deceptive practice
FINANCIAL IDENTITY THEFT
OVER \$ 300 / Residence
500 block W. Aldine Ave.

Other offense:
Telephone threat / Sidewalk
3100 block N. Lincoln Ave.

Theft: \$300 and under / Other
3500 block N. Halsted St.

Theft: Over \$300 / Residence
1100 block W. Barry Ave.

Theft: Over \$300 / Street
3400 block N. Janssen Ave.

Theft: Over \$300 / Parking lot / garage (non-residential)
800 block W. Buckingham Pl.

Simple assault / Sidewalk
1400 block W. Belmont Ave.

Simple battery: Simple / Sidewalk
1000 block W. Addison St.

Theft: \$300 and under / Parking lot / garage (non-residential)
3500 block N. Belmont Harbor Dr.

Theft: \$300 and under / Residential yard (front / back)
800 block W. Cornelia Ave.

Theft: Retail theft / Other
3600 block N. Broadway

Theft: From building / Bar or tavern
3500 block N. Fremont St.

Theft: \$300 and under / Vehicle (non-commercial)
600 block W. Buckingham Pl.

Vandalism: Criminal damage to property / Residence (porch/hallway)
3400 block N. Racine Ave.

Vandalism: Criminal damage to property / Apartment
900 block W. Cornelia Ave.

Criminal sexual assault: Non-aggravated / Nursing home / retirement home
500 block W. Wellington Ave.

Deceptive practice: Illegal use of cash card / Bank
3000 block N. Clark St.

Robbery: Strongarm: no weapon / Bar or tavern
3500 block N. Clark St.

Theft: \$300 and under / Vehicle (non-commercial)
600 block W. Cornelia Ave.

Theft: Over \$300 / Street
800 block W. Fletcher St.

Theft: \$300 and under / Restaurant
2900 block N. Clark St.

Simple battery: Simple / Sidewalk
1000 block W. Belmont Ave.

Burglary: Forcible entry / Apartment
1100 block W. Wellington Ave.

Theft: \$300 and under / Athletic club
3200 block N. Ashland Ave.

Simple battery: Simple / School, public building
2800 block N. Seminary Ave.

Burglary: Unlawful entry / Apartment
3000 block N. Racine Ave.

Burglary: Unlawful entry / Residence
1300 block W. Newport Ave.

Burglary: Unlawful entry / Restaurant
3300 block N. Clark St.

Criminal sexual abuse: Criminal sexual abuse / Sidewalk
600 block W. Belmont Ave.

Aggravated battery: Other dangerous weapon / Bar or tavern
3300 block N. Ashland Ave.

Theft: From building / Nursing home / retirement home
2900 block N. Clark St.

Simple assault
Simple assault / Street
900 block W. Oakdale Ave.

Simple battery: Simple / CTA platform
900 block W. Addison St.

Simple battery: Domestic battery: simple / Apartment
3500 block N. Wilton Ave.

Simple battery: Aggravated: Police officer: hands, no/min injury / Sidewalk
3500 block N. Clark St.

Simple battery: Simple / Sidewalk
3300 block N. Halsted St.

Simple battery: Simple / Street
3400 block N. Halsted St.

Simple battery: Simple / Street
3100 block N. Broadway

Simple battery: Simple / Alley
1800 block W. Addison St.

Theft: Pocket-picking / Sidewalk
3300 block N. Clark St.

Weapons violation: Unlawful use of other dangerous weapon / Sidewalk
3500 block N. Clark St.

Criminal damage
Vandalism: Criminal damage to property / Small retail store
900 block W. Belmont Ave.

Criminal trespass: To land / Other
400 block W. Oakdale Ave.

Motor vehicle theft: Automobile / Parking lot / garage (non-residential)
3500 block N. Clark St.

Theft: \$300 and under / Tavern / liquor store
3500 block N. Clark St.

Theft: \$300 and under / Street
3100 block N. Halsted St.

Theft: From building / Bar or tavern
3500 block N. Clark St.

Simple battery: Domestic battery: simple / Apartment
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Theft: Retail theft / Small retail store
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By Samantha Mazzotta

Avoiding Common Painting Mistakes

Q. I just started doing some repainting around the house, and I am finding that my first efforts don't look great. The paint seems thick in some spots; old paint is still faintly visible in others, and I can see brush marks everywhere. I'm going to need to start over, I guess. Any advice on how to improve my painting skills? — *Susan in Kansas City, Mo.*

A. First, I'm glad you stopped with the first room as soon as you saw the problems. That way you can fix the mistakes there and learn enough to not repeat them in other rooms, which saves time and money. Experience will help improve many of these common painting problems. But there are some basic steps to take that will minimize the issues.

- Paint showing through the new coat: Put a coat of primer between the old paint and the new when the old paint is a darker color or if it is a different type of paint (oil-based vs. latex-based, for example).

- "Thick"-looking spots: These can be caused by painting a second coat before the first one is dry, or by painting over fresh spackling that isn't completely dry. Thick spots on the old coat of paint also will show through the new one; try to sand those down beforehand.

- Brush marks: Always stir the paint when you open the can, even if the paint store pre-stirred it for you. Then, make sure not to overload your brush with paint: dip only about one-third of the brush. Finally, make your brush strokes smooth and long, and lift the brush away so the paint feathers out.

- Uneven roller strokes: Apply paint to the roller evenly by using a paint tray or screen. Dip one side of the roller into the paint reservoir and then roll it back and forth on the tray or screen so it spreads evenly. Also, don't let the roller "slide" across the wall surface; it should roll freely. If it doesn't, disassemble and clean it.

- Paint drips: Again, don't overload your brush or roller. If paint drips down the wall, finish the brush stroke and then brush the drip in the same direction that you're painting the rest of the wall, feathering it out. If paint drips on the floor or baseboards, wipe it up immediately with a damp cloth.

- Paint splatters: This happens often when using rollers, so always start your roll by angling upward, and roll smoothly and evenly. Don't hurry.

Gas Grill Loses Its Oomph!

Q. My propane grill doesn't seem to have the same oomph anymore. It takes a long time to heat up, and the flame seems low even on the high setting. Is there anything I can do, or should I just go invest in a new grill? — *Lucas G., Pittsburgh*

A. If the burner (or burners) looks clean and in good condition, the issue may be that the flow of gas from the propane tank to the grill is restricted. There are a couple of common reasons for this.

One problem is a poor connection between the grill and the supply tank. Or, the overpressure device — located on the propane tank's regulator — might have been activated.

The overpressure device was implemented on all LP (liquid propane) tanks in 1995. Its purpose is to keep you safe in the event of a gas leak — due to a damaged line, tank or other issue — by restricting gas flow. However, the device inadvertently can be activated. For example, turning the grill's control knobs to the "on" position before opening up the control knob on the propane tank can sometimes trigger the device.

Fortunately, the fix for this (and for the connection) is pretty simple. Open the grill lid and turn off all the control knobs on both the grill and the propane tank. Disconnect the regulator from the propane tank, being careful not to damage or strip the connecting nut. (Wrap a soft rag around the nut if you need to use pliers to loosen it.) Wait 30 seconds, then reconnect the regulator, being careful not to overtighten or damage the connection. Test the gas flow by opening the tank's valve all the way — if you smell gas at this point, close the valve and re-tighten the regulator connection. If all seems fine, then light the grill according to manufacturer instructions.

New Door Locks Add Security, Style

Q. We're buying a new house in a couple of months, and one of my friends mentioned that once the purchase is final and before we move in, I should replace all the doorknobs and locks on the exterior doors for security purposes. Is this really something we should do? What's the best way to replace them? — *Clark in Syracuse, N.Y.*

A. While I haven't heard a lot about changing doorknobs and deadbolts on new homes for security purposes (you could just have the locks rekeyed), it certainly wouldn't hurt to do so. In addition to having new locks that no one else

has the key to, you get the added benefit of choosing new styles of hardware for your exterior doors.

Once you've picked out the new doorknobs and deadbolts, remove and replace the old hardware one at a time. If there are any problems with installing the locks, you'll at least have one working lock on the door while you solve the problem.

Remove the doorknob by first taking off the cover plates. There may be screws holding the plates in place; unscrew and remove those. If there are no visible screws, check the doorknob on the interior side. A small slot should be visible on one side of the handle, usually behind the knob. You should be able to push in the small metal piece inside the slot, using a paper clip or even the tip of a key, until the knob pops loose. Now

take off the cover plate.

An underlying plate will be visible. This can be popped off by locating a small notch on the edge of the plate where it presses against the door. Insert a flat head screwdriver into the notch and gently twist it to loosen the plate.

Now you're free to unscrew the attaching screws that hold the doorknob assembly. You also will need to remove the screws from the latch plate on the side of the door. Remove the assembly carefully so you don't damage the door.

If you intend to replace the strike plate as well, remove that from the door frame.

To install a new doorknob, reverse the above procedure. You may find that the new doorknob doesn't line up quite the same as the old. You can adjust the backset (the distance between the center of the doorknob and the edge of the door) to correct this. If you replace the strike plate, make sure the latch hits it correctly. Tighten up all the screws, being sure not to overtighten, and test to make sure the door latches and locks properly.

Replacing a deadbolt lock is very similar to replacing the doorknob. The biggest difference (and difficulty) is if a door does not already have a deadbolt installed. In that case you'll have to drill holes for the deadbolt and the latch before installing the new hardware.

Fighting Crabgrass

Crabgrass is an annual, weedy, warm-season grass that prefers the hot, dry summer weather over the cool spring and fall temperatures.

The best way to prevent crabgrass is to maintain a thick healthy lawn. Mow your lawn to 3 inches high to promote a deep root system in your grass, which will enable it to better withstand stress and remain dense to help shade out weeds.

The best way to control a large outbreak of crabgrass is to use a pre-emergent herbicide in spring. This herbicide must be applied before crabgrass begins to germinate and after soil temperatures reach 50 to 60 degrees. Generally apply the herbicide in early to mid-April.



"Gunsmoke" Comics

Q. I was a big fan of the television show "Gunsmoke." I purchased the first three comics released by Dell in 1956. They are in almost mint condition. Although I have no plans to sell them, I have always been curious about how much they might be worth. — *Steve, Casper, Wyoming*

A. I found your three comics listed in the "Standard Guide to Golden Age Comics" by Alex G. Malloy

and Stuart W. Wells, and published by Krause Books. According to this reference, issue No. 1 is valued at \$300, No. 2 and No. 3 at \$175 each. Your comics were released in 1956 and are not to be confused with "Gunsmoke" issued by Western Comics in April and May of 1949.

Q. I have several dozen older books, and live in an area where my nearest book dealer is several hundred miles away. How can I find out how much my books are worth? — *Connie, Roundup, Montana*

A. One of the best resources for you is a nifty website, www.abe.com. Type in the name of your book and the author, and it will reveal where the book is being offered for sale and how much. Pay close attention to both the condition and edition

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The Garden Bug

Crown of thorns (*euphorbia mili*) is an evergreen, succulent plant native to Madagascar. It does well in sunny outdoor beds in warm climates, and in cooler regions it does well as a houseplant in a sunny window, blooming from spring into late summer. It prefers a location in full sun but will tolerate some shade for a portion of the day. A tough plant, crown of thorns is a good choice for a seaside location with salt spray or soil with a high salt content. - Brenda Weaver

Sources: homeguides.sfgate.com
suzandell.wordpress.com

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Birding BITS BY Cindy Brook

Migration Madness
Bird activity is picking up in my backyard bird garden. The other day warblers, cardinals, brown-headed cowbirds, red-wing blackbirds, blue jays, wrens and more all showed at my tray feeder for peanuts, sunflower heart chips and white proso millet. Migrating birds are fun to watch and feed!

E-mail: birdingbits@cfl.rr.com
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Birding BITS BY Cindy Brook

Nest Building
Birds soon will be gathering material for their nests, and here's how you can help. Put out soft things like string, yarn and (clean) dog hair (NO dryer lint!). These items can be hung from tree branches or scattered on the ground, and will provide extra cushioning for new hatchlings.

E-mail: birdingbits@cfl.rr.com
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The Garden Bug

The rosette It borrows shapes and patterns found in leaves, stems and flowers. It is often seen in carved stone or wood architecture and furniture, and also in metalworking, jewelry design and household items, forming a decorative border or at the intersection of two materials. Some of the earliest appearances of a rosette design come from sites in Egypt and southern Crete.

- Brenda Weaver
Source: wikipedia

From "A Handbook of Ornament" by Franz Sales Meyer (1898)

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The Spats

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by Gary Kopervas



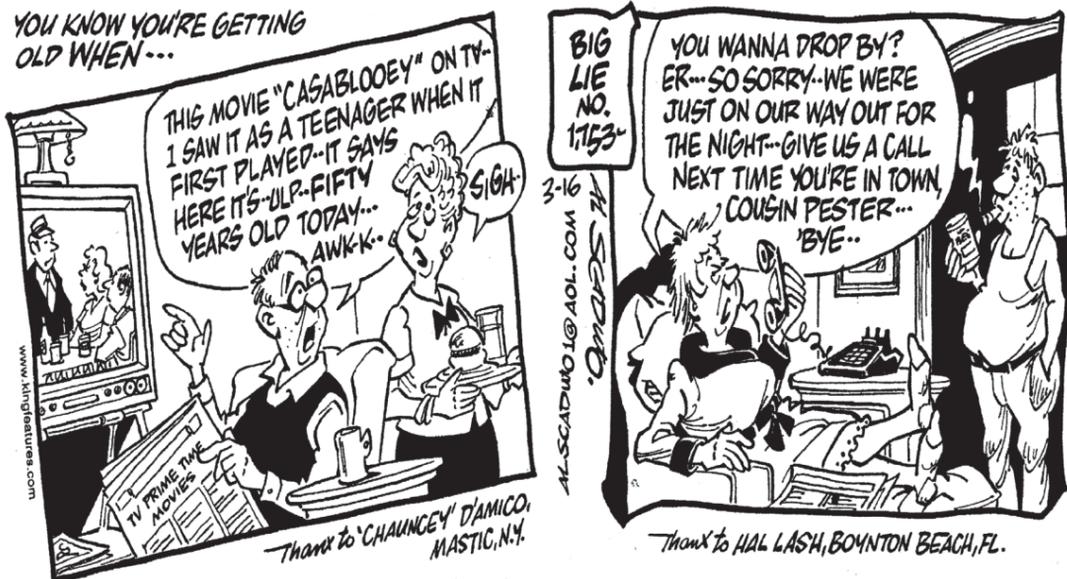
Amber Waves

by Dave T. Phipps



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BY AL SCADUTO



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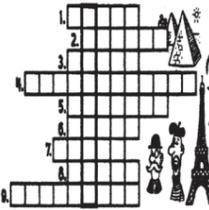
RIDDLE CARD

1. How did the Dark Ages get their name?
2. If a tree were to break some windows, what word would they say?
3. What is the hardest thing to deal with?
4. How do you spell mousetrap in 3 letters?
5. What animal is on every legal document?

Junior Whirl

by Charles Barry Townsend

WHERE IN THE WORLD



Below are the names of nine world-famous landmarks. Identify the country where each is located, then enter it in the grid to the left.

Answers: 1. It was knight time when they occurred. 2. The word is 'crash'. 3. An old deck of cards. 4. C-A-T. 5. A seal.

Illustrated by David Coulson

ODD MAN OUT! To the right is a list of five words. Can you figure out which word doesn't belong?



Answer: Dabblers. The other words all contain the names of famous cities. (2. Berlin, 3. Lima, 4. Ulica, 5. Athens.)

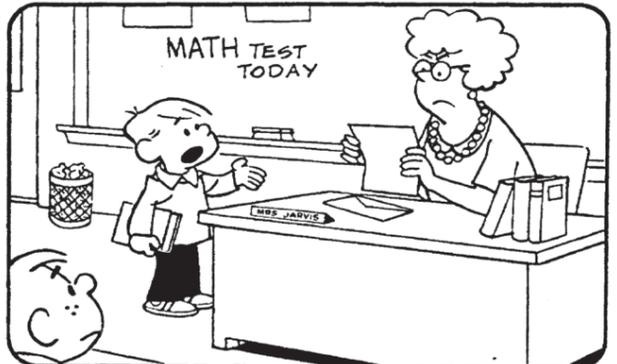
1. The Imperial Palace.
2. The Kremlin Palace.
3. The Aswan High Dam.
4. Cleopatra's Needle.
5. Big Ben.
6. Leaning Tower of Pisa.
7. The Forbidden City.
8. The Taj Mahal.
9. Great Barrier Reef.



FLY BY! Dear butterfly, please flutter down and smell the posies. Colors: 1—Red. 2—Lt. blue. 3—Yellow. 4—Lt. brown. 5—Flesh. 6—Lt. green. 7—Orange. 8—Dk. green. 9—Dk. purple.

HOCUS-FOCUS

BY HENRY BOLTIHOFF



Find at least six differences in details between panels.



Differences: 1. Wastebasket is missing. 2. Word is different. 3. Nameplate is missing. 4. Envelope is moved. 5. Hair is different. 6. Beads are missing.

Just Like Cats & Dogs

by Dave T. Phipps





Photo courtesy of Getty Images

MONEY MATTERS

WATCH FOR WARNING SIGNS THAT YOUR AGING PARENTS NEED HELP

FAMILY FEATURES

If you've been entrusted to assist an elderly relative with scheduling preventive exams and putting a health care plan in place, you may struggle with knowing when it's time to take on a greater role in other aspects of their life. That's why now is the perfect time to look for warning signs that your loved ones might be suffering from a decline in financial ability.

Despite years of accumulated knowledge and experience, it is likely that at some point your loved ones' financial capability will be challenged as they age, making it more difficult to competently handle money-related matters on their own. And this decline can occur even if illnesses, such as Alzheimer's or dementia, are not present.

Establishing a plan to manage your parents' finances is an important task in their senior years, particularly if you intend to engage other family members in the process. A survey from the National Endowment for Financial Education (NEFE) found that 86 percent of people want their family to help with financial matters if they become unable. However, nearly 7 in 10 say their family dynamics prevent that from happening. According to the survey, 58 percent of families experience disagreements, conflicts or confrontation with others when aging affects financial decision making.

Whether you're a child or family member who has been enlisted to help or even charting your own financial future, approaching these discussions with candor and an open mind is critical.

"Especially if you're accustomed to handling money matters privately, learning to talk more candidly about your finances may be uncomfortable," said Ted Beck, president and CEO of NEFE. "However, allowing trusted individuals to take a closer look at your accounts can help you establish a realistic plan for the future, and help flag any potential concerns."

Financial Warning Signs

New dents, scratches and dings on your aging parent's car might be a sign of deteriorating driving ability. These are pretty obvious warning signs. With impaired financial decision making, the signs may not be quite as obvious, but if you know what to look for you might be able to spot it early.

1. Is the aging person taking longer to complete financial tasks? Does she struggle with everyday efforts like preparing bills for mailing, reconciling bank statements or organizing paperwork?
2. Is the person missing key details in financial documents? Are bills piling up and has he missed a payment? Is he able to prioritize his regular responsibilities?
3. Is your aging parent experiencing problems with everyday arithmetic? Maybe you recently went out to dinner with mom and dad, and while paying, they took an inordinate amount of time to calculate the appropriate tip.
4. Have you noticed a decreased understanding of financial concepts with your loved ones? Are they having increased difficulty comprehending health care matters like deductibles, or are they having a hard time understanding the bank statements they receive?
5. Are they having new difficulty identifying investment risks? Are they able to minimize the risks in potential investments? Did they recently fall victim to fraud or a scam because they could not spot the liabilities?

Pay extra attention toward looking for the warning signs of mental and financial decline. Most importantly, take the time to talk to your parents about their wishes and how you can help them.

One way Beck recommends protecting your parents is to allow view-only access to let loved ones help monitor for unusual activity on your banking and credit accounts. If restrictions to unauthorized users prohibit this, you can set up an alert program (via email or text) when a transaction over a set amount occurs. Also, remember to perform regular credit checks to avoid scams and identity theft. Check the three major reporting bureaus and stagger the reports to get one every four months.

Additional tools and resources are available at smartaboutmoney.org to help ensure your loved ones' finances stay healthy through these golden years.

Early Warning Signs of Financial Decline in Cognitively Normal Older Adults*



Taking Longer to Complete Financial Tasks

Examples of Increased Slowness:

- Preparing bills for mailing
- Completing check and check register
- Filing income taxes



Missing Key Details in Financial Documents

Examples of Difficulty With Reduced Attention:

- Identifying a bill that is overdue and needs prompt attention
- Scanning/finding details in complex documents like a bank statement
- Completing sections of a check register



Showing Decreased Understanding of Financial Concepts

Examples of Difficulty With Understanding:

- Health care concepts like medical deductible
- Terms in a bank statement like interest rate and minimum balance

32
+14

Experiencing Difficulty with Everyday Math

Examples of Difficulty With Declining Math Skills:

- Determining a return on an investment
- Calculating a medical deductible
- Doing two related calculations at the same time, especially making change
- Figuring a tip in a restaurant



Identifying Risks in Investment Opportunities

Examples of New Difficulty:

- Identifying a key risk in an investment purchase
- Emphasizing benefits/return and minimizing risks

Provided by the National Endowment for Financial Education and Department of Neurology Research Team, University of Alabama-Birmingham.

* Please note that to qualify as warning signs of financial decline, the above problems should represent a change from the older person's prior baseline of financial functioning.

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