

Registration Now Open for a Thanksgiving Family Tradition –  
The Beverly Hills Turkey Trot 5K, Presented by CIBC

The Beverly Hills Turkey Trot 5K Run and Family Walk, presented by CIBC Bank, returns to the 19th Ward community on **Saturday, November 25th**, beginning at 9:00 am, at 9200 S. Hamilton. Now in its 15th year, this annual family tradition has become one of the most anticipated events in the area, with over 2,200 participants expected to run or walk the beautiful tree-lined streets of the historic North Beverly neighborhood. Proceeds from this year's 5K will once again benefit the John McNicholas Pediatric Brain Tumor Foundation and the 19th Ward Youth and Community Foundation.

Runners and walkers of all ages and levels can register now for the 5K Run or Walk, Team Registration, or the untimed Family Walk, by visiting [www.the19thward.com](http://www.the19thward.com). Those who register **BEFORE** race day will be guaranteed a Beverly Hills Turkey Trot long-sleeved event t-shirt.

Registration fees:

- **5K Run Adult:** \$35 until 7 pm on Nov. 24th in-person, then \$40 on Nov. 25th
- **5K Run Youth (age 19 or younger):** \$30 until 7 pm on Nov. 24th in-person, then \$35 on Nov. 25th
- **5K Walk Individual:** \$35 until 7 pm on Nov. 24th in-person, then \$40 on Nov. 25th
- **5K Walk Family (limit 4 shirts & 1 goodie bag):** \$80 until 7 pm on Nov. 24th in-person, then \$85 on Nov. 25th
- **5K Virtual Walk – Adult:** \$35 until 7 pm on Nov. 24th in-person, then \$40 on Nov. 25th
- **5K Virtual Walk – Youth (age 19 or younger):** \$30 until 7 pm on Nov. 24th in-person, then \$35 on Nov. 25th

Note: **Family Pricing is under the 5K Walk-Individual.** After you click on Sign Up, you will be taken to the Registrant page; go to the bottom of

15<sup>th</sup> ANNUAL

Beverly Hills Turkey Trot

5K RUN & FAMILY WALK



Proud sponsor



the page where it reads Multi-Person Pricing and pick Family Registration (3-4 registrants): \$80. Family registration includes (1) goodie bag.

**Online registration will close at 10 am on Friday, November 24th; In-person registration will be available on the day of the race.**

The 5K will be chip-timed on a CARA certified 5K course, while the family walk will be untimed. Runners will be divided by age and gender according to CARA recommended guidelines, with awards given for each age group. All participants will receive a long-sleeved t-shirt and a gift bag.

Packet pick-up dates and locations:

- Friday, November 17th: 1:00 pm - 5:00 pm at CIBC, 3040 W. 111th Street
- Saturday, November 18th: 9:00 am - 1:00 pm at CIBC, 3040 W. 111th Street
- Monday, November 20th: 1:00 - 5:00 pm at CIBC, 3040 W. 111th Street
- Friday, November 24th: 1:00 pm – 7:00 pm Running Excels, 10328 S. Western
- Saturday, November 26th: 7:00



am – 9:00 am on Race Day at the Christ the King Gym

“We are so excited to host the 14th annual Beverly Hills Turkey Trot, and are expecting record breaking turnout,” said Matt O’Shea, Alderman of the 19th Ward and founder of the 19th Ward Youth and Community Foundation. “This event is such a great way to bring the community together on Thanksgiving weekend and help raise funds for two organizations that do so much for the neighborhood.”

The 19th Ward and Original Pancake House – Beverly will host a pancake breakfast immediately following the race, at 10:30 am. Admission is \$5 per person; or \$25 for a family. The John McNicholas Pediatric Brain Tumor Foundation, also known as Live Like John, is one of the beneficiaries of this year’s race.

The John McNicholas Pediatric Brain Tumor Foundation was founded in 2012 by North Beverly residents Ed and Amy McNicholas, after their son John passed away from a brain tumor at the age of 15. The Foundation began with one goal: to eradicate pediatric brain tumors. Since it began, the John McNicholas Pediatric Brain Tumor

Foundation has pushed for advancements in the care and treatment of pediatric brain tumors by facilitating better coordination of information between patients and providers, improving the quality of life for patients, and funding specifically targeted pediatric brain tumor research and treatment options.

The 19th Ward Youth and Community Foundation is a 501(c)3 non-profit organization that supports and hosts a wide variety of safe, healthy, and educational youth activities for children in Beverly, Morgan Park and Mount Greenwood. All programs are made available at little or no cost to participants and are intended to help children and teens make new friends and stay active in the 19th Ward community. Some events include the Easter Egg Hunt, Children’s Film Festival, Holiday Dodge Ball Tournament, Summer Concerts in the Park, Beverly Hills Turkey Trot, Family Ice Skating Party, Paper Shredding Days, and support to countless community causes.

For more information on the 15th Annual Beverly Hills Turkey Trot 5K, please visit [www.the19thward.com](http://www.the19thward.com) or (773) 238-8766.



MT. GREENWOOD BUSINESSES

Holiday



FRIDAY, DECEMBER 1ST, 2023  
FROM 4-7 PM



PARTICIPATING BUSINESSES FROM  
WHIPPLE TO PULASKI WILL HOST A  
VARIETY OF EVENTS AND SPECIAL  
OFFERS. ALSO COME TO VISIT WITH LIVE  
REINDEER, SPECIAL CHARACTERS, MUSIC,  
RAFFLES, AND MUCH MORE!

FOR MORE INFORMATION, CONTACT JAMIE BERTEN  
AT 773-881-0622 OR MGCBA2013@GMAIL.COM



SPONSORED BY: MOUNT GREENWOOD  
COMMUNITY AND  
BUSINESS ASSOCIATION AND  
PARTICIPATING BUSINESSES

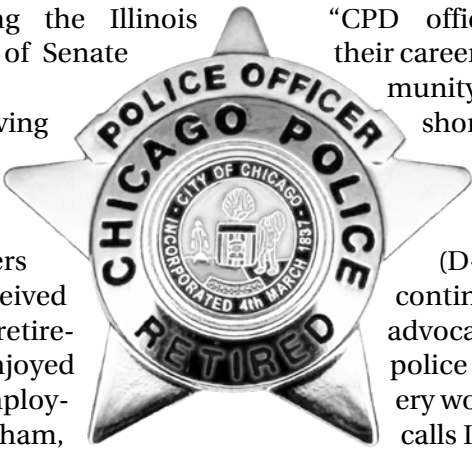


# Cunningham, Gill celebrate major victory for retired Chicago police officers

State Senator Bill Cunningham and State Representative Mary Gill announced a substantial victory for the dedicated men and women who serve and protect our communities following the Illinois House’s approval of Senate Bill 1956.

“Despite having one of the most dangerous jobs in the state, Chicago police officers have never received the same level of retirement benefits enjoyed by other public employees,” said Cunningham, a Democrat who represents portions of Chicago and the Southwest Suburbs. “This new law is a big step toward changing that by ensuring the pensions of Chicago police officers will grow at a modest rate, which will help them deal with increases in the cost of living.”

The bill removes the birth date requirement that was previously in place (born before Jan. 1, 1966) for Tier 1 retirees to be eligible for an annual 3% cost-of-living adjustment. The legislation also ensures that police officers born after Jan.



1, 1966, who received a retroactive increase of 1.5% in any year, will receive a proportional increase for that year so that the total increase is equal to 3% for each year.

“CPD officers who spent their career serving our community were getting the short end of the stick, and we wanted to change that,” said Gill (D-Chicago). “I will continue to be a fierce advocate for Chicago police officers and every working person who calls Illinois home.”

This monumental achievement will have a major impact on the lives of retired Chicago police officers. It means that they will now receive a 3% COLA, doubling the previous 1.5% rate. This boost in benefits not only recognizes the dedication and sacrifices of Chicago police officers, but also provides them with greater financial security and stability in their retirement.

This legislative action will bring retired Chicago police officers in line with the current Chicago firefighter retirement standards.

# 2024 Shared Cost Sidewalk Program Opens 1/8

The Shared Cost Sidewalk Program is an extremely popular voluntary program in which property owners share the cost of sidewalk repair with the City. Thousands of Chicagoans have been a part of this popular program, taking advantage of the low cost, exceptional value, and ease of participation.

The Shared Cost Sidewalk Program cost per square foot charged to property owners is well below what a private contractor would charge. Senior citizens and persons with disabilities may qualify for a further discounted rate.

Applications will be taken on a first-come, first-served basis. The number of participants is based on availability of funds. The program typically reaches capacity quickly, so you are encouraged to

apply early. Please note that if you applied for the program in previous years, you must apply again in 2024 if you wish to be considered for the 2024 program. Applications will only be accepted through the City’s 311 system by calling 311, through the City’s service request website <https://311.chicago.gov>, or through the free CHI311 mobile apps on iOS Apple and Android. The property owner’s contact information and the property address are required at the time of request.

The Shared Cost Sidewalk Program provides great value to property owners while helping improve neighborhoods. Should you have any questions, please contact CDOT at (312) 744-1746 or email [cdotsharedcost@cityofchicago.org](mailto:cdotsharedcost@cityofchicago.org).



# City Council to Consider Regulations on Dollar Stores

After years of battling with Dollar Tree, Inc., the corporate entity that operates Dollar Tree and Family Dollar Stores, I’ve introduced legislation to regulate this industry and protect small businesses from the economic havoc dollar stores create. Proposed regulations include a restriction that would prevent new dollar stores from opening within 660 feet of a residential property, and increased penalties (including license revocation) for stores that have at least three sanitation code violations in any two-year period. This measure is co-sponsored by 47 Aldermen.

Currently, there are four dollar stores in the 19th Ward with a fifth planned for 11055 S. Western Ave. These stores have a long history of public safety and quality of life issues for residents and surrounding businesses. I have repeatedly tried to work collaboratively with Dollar Tree at the local and corporate levels to address these issues with no success.

Dollar Tree, Inc., is a publicly traded corporation backed largely by private-equity firms. They reported a net income of \$1.6 billion last year, an increase of 21.7% from 2021. At these profit levels, there is simply no excuse for the conditions of their stores.

Aside from the deplorable conditions, the dollar store business model decimates local small busi-

nesses. A recent report from the Institute for Local Self Reliance found that “through predatory tactics, the dollar chains are killing off grocery stores and other local businesses, leaving communities with fewer jobs, diminished access to basic goods, and dimmer prospects for overall well-being.” The same study outlines many examples of smaller, independent grocers going out of business within two years of the opening of a dollar store nearby. In the absence of a grocery store, residents have difficulty accessing fresh food and produce.

Significant investments have been made to combat food deserts in communities throughout Chicago. Simultaneously, dollar stores continue to expand at a rapid pace; today there are over 130 dollar stores in the City of Chicago alone. Government intervention is needed to ensure the future of our local economy.

In June 2015, I publicly opposed Dollar Tree opening at 106th & Pulaski. Since then, my concerns have been validated time and time again. Dollar Tree is a bad operator that has been squeezing profits out of our community for years with little regard to the problems they create. It is my hope that we can pass new regulations that will finally hold these bad actors accountable for the havoc they wreak in our community.

15+ Businesses to Visit!

Food & Drink Specials

Western Avenue

HOLIDAY ROAD

is back!

SATURDAY, DECEMBER 2, 2023

Skip the big-box & online stores this year & shop in the heart of Beverly/Morgan Park. Western Avenue businesses are planning a festive day to enjoy with family & friends!

The Holiday Road shopping experience includes:

Unique seasonal gifts

Music at several stops

Specialty craft cocktails

Visits with Santa

Nutcracker dancers

Kid-friendly activities & crafts

Gift wrapping

Tree lighting at King-Lockhart Park

More Info: [mpbhba.org](http://mpbhba.org)

Brought to you by:



WWW.THE19THWARD.COM

# WE'RE PROUD TO SUPPORT THE 19<sup>TH</sup> WARD YOUTH FOUNDATION

Being Beverly's neighborhood bank means more than just offering solid banking solutions. It means doing our part to give back to the local charities and social organizations that unite and strengthen our area. We're particularly proud to support the 19th Ward Youth Foundation and its commitment to providing quality recreational opportunities for children and teens.

**BEVERLY BANK**  
& TRUST COMPANY N.A.<sup>TM</sup>  
A WINTRUST COMMUNITY BANK

10258 S. Western Ave. | 1908 W. 103rd St. | Chicago  
773-239-2265 | [www.thebeverlybank.com](http://www.thebeverlybank.com)



## CHECK OUT THESE PAW-SOME BENEFITS WITH THE JUNIOR SAVERS CLUB®!

(Must be under age 22. Ask personal banker for details.)

- ✓ FREE Junior Savers Club® events, activities, sweepstakes, and giveaways all year long!
- ✓ Earn interest on every dollar in your Junior Savers account.<sup>1</sup>
- ✓ NO minimum deposit to open.<sup>2</sup>

**1. Junior Savers Account.** At account opening, child(ren) must be accompanied by a parent or guardian and present a valid Social Security number(s). **2. Fees.** A maintenance fee of \$5.00 will be imposed every calendar month if the balance in the account falls below \$200.00 any day of the calendar month once the Junior Saver has reached the age of 22. Transaction limitations will apply. Fees may reduce earnings. **A listing of Wintrust Financial Corporation locations can be found here:** [wintrust.com/locations](http://wintrust.com/locations).





## Citizen Utility Board Hosts Virtual Presentations

Alderman Matt O’Shea, Senator Bill Cunningham, State Representative Mary Gill, and the Citizens Utility Board (CUB) will host two virtual presentations on Tuesday, December 5th from 1:00 pm – 2:00 pm, and Thursday, December 7th from 6:00 pm – 7:00 pm. There is no cost for these webinars. To reserve your spot today, visit [the19thward.com](http://the19thward.com).

**Understanding Cable Options & Reducing Robocalls Webinar: Tuesday, December 5th at 1pm**

CUB will present the different choices in the TV market, ways to cut your cable costs, whether or not to keep cable, alternatives to satellite or cable, and streaming services available to consumers. In addition, CUB will discuss the different types of robocalls, how to avoid common robocall scams, call-blocking services and what they mean for your pocket and new proposed federal legislation.



**Home Energy Savings Webinar: Thursday, December 7th at 6pm**

Are you concerned about the rise in utility prices? Join CUB for information about how to reduce your energy usage. This event is designed to help you better understand the ins and outs of your bill, and avoid utility scams, as well as programs designed to save you money and energy. Bring all your utility-related questions. For money-saving advice and consumer tips, visit [www.citizensutilityboard.org](http://www.citizensutilityboard.org).

## Gill Backs Effort to Make Forest Preserve Districts Safer

State Rep. Mary Gill, D-Chicago, has joined an effort to clarify the state’s concealed carry law to ensure forest preserve districts have the ability to prohibit firearms at specific locations, as well as at public and private events that take place on forest preserve grounds.

“Forest preserves are often home to large gatherings for birthday parties and other functions that use pavilions and similar spaces,” Gill said. “We want to make sure people can enjoy these places safely, and this proposal helps ensure that forest preserve districts that manage the space are able to develop and enforce responsible rules related to firearms.”

Gill is cosponsoring House Bill 3791, which clarifies that the state’s concealed carry law does not prohibit forest preserve districts from barring firearms at nature pre-

serves, golf courses, athletic venues, parking lots, picnic pavilions, boating centers, campgrounds and other specific grounds managed by the district. House Bill 3791 also applies to public or private gatherings and special events on forest preserve district properties that require a permit.

If passed, the proposal would help address constitutional questions regarding forest preserve districts and Illinois’ concealed carry law language.

“This measure would bring needed specificity for forest preserve districts and for concealed carry holders,” Gill said. “We want our public spaces to be safe, and when needed it’s important that we take the steps necessary to update the law to ensure it works appropriately.”

For more information, please contact [RepMaryGill@gmail.com](mailto:RepMaryGill@gmail.com).



## Cunningham urges electric vehicle buyers to apply for state rebate

State Senator Bill Cunningham is urging Illinois residents who recently purchased an electric vehicle to act fast so they don’t miss out on a chance to receive a \$4,000 rebate from the state.

“The state has created a pool of funds to encourage the purchase of electric vehicles,” Cunningham said. “But those funds are limited and they are distributed on a first-come-first-served basis. So not everyone who purchases an electric vehicle will receive a rebate. Applying for the rebate immediately is essential.”

The Illinois Environmental Protection Agency (EPA) opened the electric vehicle rebate program on November 1st. Applications can be accessed online at the Illinois EPA website: <https://epa.illinois.gov/>

A total of \$12 million has been appropriated for the rebate program. Electric passenger vehicles are eligible for a \$4,000 rebate and electric motorcycle purchasers are eligible for a \$1,500 rebate. Illinois EPA official estimate that up to 3,000 consumers will receive the rebate.

The EV Rebate Program was created under the Climate and Equitable Jobs Act (CEJA) passed by the General Assembly and signed by Governor Pritzker in the Fall of 2021. Eligibility requirements for an EV rebate in Illinois include, but are not limited to:

- The rebate application must be postmarked within 90 days of the vehicle purchase date AND



the rebate application must be postmarked within the rebate cycle that begins November 1, 2023.

- The purchaser must reside in Illinois at time of vehicle purchase and at the time the rebate is issued. The vehicle must be pur-

chased from a dealer licensed by the Illinois Secretary of State.

- Used vehicles are eligible, but the vehicle cannot have been the subject of a previous Illinois electric vehicle rebate program.
- Only individuals can receive a rebate and an individual can receive only one EV rebate
- under this program. Vehicles own by companies are not eligible.
- The rebate amount cannot exceed the purchase price of the vehicle.
- The purchaser must retain ownership of the vehicle for a minimum of 12 consecutive
- months immediately after the vehicle purchase date.
- Documentation requirements include copies of purchase invoice, proof of payment,
- vehicle registration.

As required under CEJA, Illinois EPA will prioritize the review and award of rebates for persons and families whose income is below the State median income. The Illinois website includes a Frequently Asked Questions document to answer questions about the program.

## New Officers for Knights of Columbus Council 1444

Mount Greenwood, Chicago, Illinois –Father Perez Knights of Columbus Council 1444 on Chicago’s Southwest Side has announced its newly elected and appointed officers for the 2023-2024 fraternal year.

The officers are Chaplain Father Tom Conde, Pastor of St. Christina Parish; Grand Knight or local president Sir Knight Ed Fineran, Deputy Grand Knight SK Dan Conwell, Chancellor SK Brian Larkin, all of St. Christina Parish, and Advocate SK Terry McMahon, Queen of Martyrs Parish

Other officers are: Treasurer Nate Smith, Recorder Tony Simulis, Warden SK Bill Donnelly, and Inside Guard Joe Chausse, St. Christina Parish; Financial Secretary Dennis McGuire, St. John Fisher Parish; and Inside Guard Pat Murphy, Mother of Mercy Parish; Lecturer Pat Lynch, St. Linus Parish; Outside Guard Kevin Herman, Queen of Martyrs Parish.

The Board of Trustees includes:

SK Rich Doyle St. Cajetan Parish, SK Matt Stevens, St. Christina Parish; and SK Jeffery Brouder, St. John Fisher Parish.

Grand Knight Fineran has been a member of the Knights of Columbus for 10 years and held numerous leadership roles. This is his inaugural term as Grand Knight. He is an alumnus of St. Dennis Grammar School (1986), Marist High School (1980) and holds a bachelor’s degree in science from St. Xavier University.

Membership in the Knights of Columbus is open to men 18 years of age or older who are practicing Catholics in union with the Holy See. Knights help their families, their parishes and the greater community by adhering to the principles of charity, unity, fraternity, and patriotism. Any man who meets the criteria for membership who is interested in joining this vibrant council may visit the clubhouse at 3422 W 111th Street after 4:00 PM daily.

### Used Children’s Book Drive

Is your house cluttered with children’s books you no longer need? This December, Alderman Matt O’Shea is hosting a used children’s book drive in conjunction with Bernie’s Book Bank. Residents are encouraged to drop off any unneeded books at the 19th Ward Office, 10400 S. Western Ave., now through Friday, December 8th.

The most commonly requested books include Little Golden Books, Don’t Let the Pigeon, Who Is / Who Was, Diary of a Wimpy Kid, Captain Underpants, Judy Moody, and Percy Jackson. Please only donate gently used books in good condition for children from birth to age 12. Please note, only children’s books will be accepted and no workbooks, textbooks or reference materials.

Bernie’s Book Bank is a non-profit organization that sources and redistributes books to underserved children providing literacy experiences for tens of thousands of young readers each year. For more information about their work, please visit [berniesbookbank.org](http://berniesbookbank.org).

# DID YOUR BANKING GET OLD?

FEEL INVISIBLE  
AT YOUR BANK?

TIRED OF THE  
BIG-RUNAROUND?

GOT BIGGER-BANK  
PROBLEMS?

DOES YOUR BANK  
UNDERSTAND YOU?

DID YOUR  
BANK  
MERGE?

KNOW  
ANYONE  
AT YOUR BANK?

SICK OF YOUR  
CURRENT  
BANK?

DOES YOUR  
BANK EVEN  
CARE?



Rediscover Modern Neighborhood Banking

Marquette Bank  
Chicago – Mount Greenwood  
3435 W. 111th Street, Chicago, IL 60655

Now Accepting New Customers: Everyone Welcome!

## BANKING THAT'S GOOD FOR YOU AND YOUR NEIGHBORHOOD!



NEIGHBORHOOD BANKING, SINCE 1945

### MARQUETTE BANK

Love where you bank



Your bank helping  
our neighborhoods

[emarquettebank.com/BankLocal](http://emarquettebank.com/BankLocal)

1-888-254-9500

## TRY BANKING THAT'S 2X BETTER!

Member  
**FDIC** NMLS #462926

Based on Net Promoter Score, our customers are more than twice as likely to recommend us.

**Marquette Bank NPS: 66** (2022 Marquette Bank Customer Survey - 2,721 responses)  
**Banking Industry Avg. NPS: 31** (Satmetrix NICE U.S. Consumer 2022 NPS Benchmarks)





# Embarking on a second decade of giving thanks

## Chicago AG students and chefs collaborate to create farm-to-table Thanksgiving feast for 19th Ward seniors

For the eleventh consecutive year, senior citizens in the 19th Ward will enjoy the bounty of the Thanksgiving season thanks to 19th Ward Alderman Matt O'Shea, students and faculty at the Chicago High School for Agricultural Sciences and a team of area chefs and restaurateurs.

19th Ward senior citizens are encouraged to make their reservation by calling the Ward office at 773-238-8766. Students and chefs expect to serve 350 guests on Tuesday, November 14, starting at 5pm, in the school's gym at 3857 W. 111th Street in Chicago. Attendees can make a suggested \$5 donation and bring one or more canned goods for Maple Morgan Park Food Pantry.

"This Thanksgiving meal has become a treasured holiday tradition for so many 19th Ward neighbors," says Alderman Matt O'Shea, event sponsor and organizer. "Seeing our community rally to make the holiday special for our senior citizens reminds me of why I am so thankful to be a part of this community."

Since 2013, agricultural, culinary, horticulture and woodworking students at the Chicago High

School for Agricultural Sciences began raising the turkeys and others already had planted vegetables so they will be ready for harvest in time for Thanksgiving.

Then before the feasting begins, chefs including Mike Cook and Jason Ison from Smith Village; A.J. Castillo, owner and chef at Americanos Restaurant; and private chef Alvin Green work alongside students to cook and bake a traditional Thanksgiving meal including turkey, cornbread and pumpkin pie as part of their curriculum at Chicago High School for Agricultural Sciences. Woodworking students build centerpieces that are festooned with floral arrangements by horticulture students.

"I don't know who benefits more from this project," says Bill Hook, principal of Chicago High School for Agricultural Sciences. "The senior citizens who enjoy the meal, our students who prepare and serve the meal or others who contribute in so many ways. It is heartwarming to see them interact with our favorite chefs and our neighbors as they enjoy their company."

What does it take to feed 350?

Students grow pumpkins used to bake 100 pies. Harvested corn provides the primary ingredient for 20 trays of cornbread. Students raise 14 turkeys, averaging 20 pounds each, that are prepared and served. In addition, eggs from the school's hens and sausage from pigs are

used by local chefs to create traditional turkey stuffing. The meal is completed with a whopping 90 pounds of white potatoes, 60 pounds of sweet potatoes and 40 pounds of Brussel sprouts. In addition to the pumpkin pies, Marc Schulman, owner of Eli's Cheesecake Company, donates 40 of his famous cheesecakes for an excellent dessert option.

Please contact the 19th Ward office at 773-238-8766 if you have questions or would like to make a reservation.



**BROTHER RICE**  
HIGH SCHOOL

## ENTRANCE EXAM

**REGISTRATION OPENS**

November 11th, 2023

**EXAM DATE**

December 2nd, 2023



**CONTACT ADMISSIONS:**  
admissionsteam@brrice.org



**CALABRIA IMPORTS**

Italian Deli • Carry-Out • Catering

1905 West 103rd Street  
Chicago, IL 60643

773-396-5800

773-388-1500

**Business hours:**

Monday-Friday: 10:00-6:00

Saturday: 10:00-4:00

Sunday: Closed



**OnLine**  
Realty  
Professionals.com

**OUR 15TH  
YEAR**

*Happy Thanksgiving,  
Merry Christmas and  
Happy New Year*

**Steven Graves**  
Designated-Broker  
773-216-5818

**Rhett Graves**  
Broker  
773-430-1694

**Trent Graves**  
Broker  
773-729-0423

# 4 strategies for using certificates of deposit (CDs) to grow your savings

By Amy Yuhn

Quick question: If we asked you to name the types of accounts you would use to save and grow your money, what would you say?

You most likely answered investment accounts. Maybe you thought of accounts such as regular savings or money markets or even said retirement accounts like IRAs or 401(k)s. Those are all good options but have you also considered certificates of deposit, or CDs?

Many savers have overlooked CDs in favor of other options with potential for higher growth. As interest rates rise and markets remain volatile, CDs offer attractive benefits other account types may not provide.

One such benefit is a fixed rate of return – which the CD owner receives. A fixed rate of return is particularly attractive during a market downturn or during times of high market volatility. However, it’s just one of the benefits CDs offer when trying to grow your savings. Here are a few others:

- **Savers can use CDs to create fixed income.**  
CDs come in a range of term lengths, most commonly between 30 days and five years, and savers can purchase CDs of varying term lengths to create

future income. For example, let’s say Joanne Johnson is 62 years old and plans to retire in a year. She would like to wait until full retirement age to start Social Security benefits, so she needs to find other sources of income to fill the gap. Joanne purchases three CDs with terms of one, two and three years. When each CD matures, she plans to use both the principal and the interest within the matured CD to help cover her fixed expenses.

- **CDs can reduce risk inherent in other account types.**  
Sure, market-linked assets like an investment account, an IRA or 401(k) have a higher potential for growth. But that potential also comes with an increased risk of loss. By putting some of your money into a CD, you receive guaranteed returns and balance out some of the risk inherent in your other investments.
- **Getting started doesn’t require as much money upfront.**  
CDs sometimes have lower initial deposit amounts than other account types, making them a good way to start saving money without a large financial commitment.

- **Savers are able to take advantage of today’s CD rates.**  
Interest rates are the highest they’ve been in almost a decade and will likely stay elevated as long as the Federal Reserve continues their efforts to rein in inflation. Some CDs are currently paying 5% or more, which is an attractive yield for any investment. Today’s CD rates allow investors to earn market-like returns without the market risk.  
While CDs offer a host of benefits, consider how soon you need

your funds. Once you purchase a CD, you have limited access to the funds until the CD matures. If you liquidate the CD early, you could end up paying early withdrawal penalties, so be confident that you are not going to spend it until after the term is up before opening the account.  
To find out more about opening a CD, visit a CIBC banking center or call 877-488-6500 for our current CD specials.  
Amy Yuhn is Head of Personal and Community Development Banking at CIBC Bank USA.





**19th Ward**  
YOUTH & COMMUNITY  
FOUNDATION



# BLOOD DRIVE

**SUNDAY, DECEMBER 17, 2023**  
**8:00 AM - 12:00 PM**  
**ST. CAJETAN SCHOOL - GYM**  
(USE DOOR 3)  
2447 W. 112th Street, Chicago

In order to ensure appropriate social distancing, **appointments are required** and can be made at either [www.communityblood.org](http://www.communityblood.org) or 1-800-280-4102.


**Use code CS01** to locate this blood drive.

Bring Photo ID to Appointment




**Matt O'SHEA**  
19TH WARD ALDERMAN

[www.communityblood.org](http://www.communityblood.org)




**MOTHER  
MCAULEY**  
Liberal Arts High School

# MCAULEY TAKES YOU THERE!



**8th Grade Girls  
TEST at  
McAuley!**




## Entrance Exam

**Saturday, December 2 | 8:00am**  
\$25 registration fee  
Pre-registration opens on Saturday, November 11.

Please visit our website for a list of scholarships and their criteria. Scholarship applications go live on Saturday, December 2, 2023. **Students MUST test at Mother McAuley in order to apply for scholarship opportunities.**

For more information, call or email our Admissions Office: (773) 881-6540 [admissions@mothermcauley.org](mailto:admissions@mothermcauley.org)

3737 W. 99th Street | Chicago | [www.mothermcauley.org](http://www.mothermcauley.org)



Scan here to pre-register or for more information.





## Your village in the city.

In the heart of Chicago's historic Beverly-Morgan Park neighborhood, you'll find an oasis for senior living and a trusted presence on the South Side for nearly 100 years. Enjoy a rewarding future not far from where you live right now. When you're ready, we're here. Give us a call — we're in the neighborhood.

**Smith**  
**VILLAGE**  
A SMITH SENIOR LIVING COMMUNITY

773-231-8975 • [SmithVillage.org](http://SmithVillage.org)  
2320 West 113th Place • Chicago, IL 60643







**OUR NEWEST**  
*HOLIDAY TRADITION*  
**December | 14-17 & 22-23**  
**TICKETS ON SALE NOW**  
**CALL 773.445.3838**  
**[www.beverlyartcenter.org](http://www.beverlyartcenter.org)**



# City Launches Composting Program

Alderman Matt O'Shea and the Chicago Department of Streets and Sanitation recently launched a citywide Food Scrap Drop-Off Composting program. Roughly 17% of all household waste is food scraps that could be easily diverted from our landfills. Now, all Chicago residents are welcome to drop off their household food scraps at one of 15 composting locations across the City for free. In our area, the drop off location is at 11059 S. Homewood Ave. (immediately behind the 22nd District Chicago Police Station).

To register, please visit [www.chicagorecycles.org](http://www.chicagorecycles.org). Once registered, please begin collecting food scraps in a container with a lid in your home. Once full, you can bring your container to the drop site and deposit the scraps in one of the green containers. Please note, no bags or liners of any kind (even bags that are compostable) can be deposited in the compost drop-off bin.

Drop-off sites are open daily from 7am-7pm, please help fill one green cart completely before adding food scraps to an empty cart to help conserve cart liners. Each cart has a latch on the lid to prevent wildlife from opening the cart, following all drop offs, please ensure that the latch is securely closed.

If you choose to use a bag or liner in your container at home, please empty the bag into the green composting cart and then use the black carts on site to dispose of your bag or liner. Once emptied, residents are encouraged to rinse out at home containers before re-filling. A 5-gallon bucket with a lid can also be used as a larger container.

When filling your container, please be mindful that food items are the only acceptable materials for this program. This includes fruit & vegetable scraps, cooked food, meat, fish and bones, dairy, eggshells, bread & grains, coffee grounds and tea leaves (all filters must be removed). Items that cannot be accepted include bags of any kind, including compostable

bags, pet waste, napkins or other paper products, food ware or packaging, yard waste, pizza boxes, liquids, produce stickers, and rubber bands.

For more information on recycling and the Food Scrap Drop-Off program, including drop off sites and where to sign up, please visit [www.chicagorecycles.org](http://www.chicagorecycles.org).

✓

ACCEPTED: FOOD ONLY

Fruit & vegetable scraps

Cooked food

Meat, fish, bones

Dairy (cheese & yogurt)

Eggshells

Bread & grains

Coffee grounds & tea leaves  
(remove all filters)

✗

NOT ACCEPTED

Bags of any kind  
(not even compostable bags)

Pet waste

Napkins or paper

Foodware or packaging

Yard waste

Pizza boxes

Liquids

Produce stickers

Rubber bands

14<sup>th</sup> ANNUAL

19TH WARD CHILDREN'S FILM FESTIVAL

THURSDAY, DECEMBER 28<sup>th</sup>

10:00 A.M.  
PAW Patrol:  
The Mighty Movie



2:00 P.M.  
Teenage Mutant Ninja  
Turtles: Mutant Mayhem



\$1 per ticket  
first come first serve basis

Dear Parent:

On Thursday, December 28th, the 19th Ward Youth and Community Foundation will host the 14th Annual Children's Film Festival at the Beverly Arts Center. Admission is \$1 per person, per film, and includes the movie and snacks during the show. Tickets will be issued on a first come first serve basis and space is limited.

The Film Festival will feature a 10:00am showing of PAW Patrol: The Mighty Movie and a 2:00pm showing of Teenage Mutant Ninja Turtles: Mutant Mayhem. I hope that you and your family can join us for a fun day at the movies! Parent chaperones are appreciated.

Please note, this year there will be no reservations, tickets can only be purchased the day of the event.

Sincerely,  
  
Matthew J. O'Shea





Alderman Matt O'Shea's

Holiday

DODGE BALL TOURNAMENT

Open to all 19th Ward Elementary School students.

Register at [www.the19thward.com](http://www.the19thward.com) by December 22nd.

Players will be grouped by age and randomly assigned teams.

Rosters and schedules will be e-mailed to parents on Friday, December 22nd!

For more information, please contact [mattoshea@the19thward.com](mailto:mattoshea@the19thward.com) or (773) 238-8766.









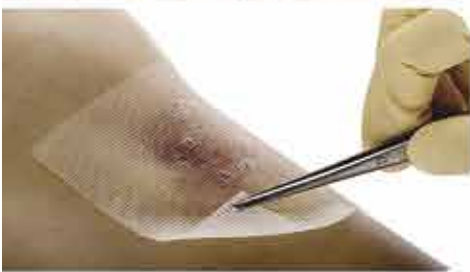
# LiveStrong Therapy

ADVANCED WOUND CARE  
SPECIALISTS



PROVIDING MULTI-DISCIPLINARY ADVANCED WOUND CARE BOTH AT OUR FACILITY AS WELL AS WITHIN YOUR PERSONAL RESIDENCE.

- Treatment within your home
- Experienced wound care staff



SERVICES MAY INCLUDE:

- **Selective Debridement** - to remove non-viable tissue which inhibits wound healing
- **Low frequency Ultramist** - to promote wound healing through non-contact debridement
- **Negative Pressure Wound Therapy (wound vac)** - to reduce edema and bacterial overload while improving tissue perfusion and granulation
- **High Frequency Ultrasound** - non-invasive modality appropriate for closure of deeper wounds
- **Ultraviolet Light-C Wand** - an energy modality utilized to kill surface bacteria on wound bed
- **Pulsed Acoustic Cellular Expression (PACE)** - a sound wave technology delivering shockwaves directly into the wound bed and peri wound to promote wound healing and closure
- **Amniotic Membrane Allograft Application** - FDA and AATB compliant intervention utilizing an amniotic membrane allograft which acts as a scaffold supporting native tissue
- **Bandage and dressing changes**
- **Physical and Occupational Therapy** - can be administered in conjunction with wound care therapy as needed



★★★ Veteran Owned / 19th Ward Resident Owned ★★★

**LiveStrong Therapy**

7040 Centennial Drive  
Tinley Park, IL 60477

708-400-8063

[www.livestrongtherapy.org](http://www.livestrongtherapy.org)



# "The only agent that will still come to your kitchen table."



## Chris Webber

**Chris Webber Insurance Agency Inc.**

Serving the community as your neighborhood agent since 2003. Father of four, and now very proud grandfather of four.

There when things go wrong.  
**Here to help life go right.™**

★★★★★

*I have been a Chris Webber client for many years, however, I feel more like a family member and it's been that way from the start. I call, he answers. If he sees something that I may be interested in he informs me. He never takes advantage by trying to sell me on something I don't need. Chris Webber and his staff and associates are professional and trustworthy.*

★★★★★

*Chris and his team have met all of my insurance needs, with fast response times and professional communication. You cannot go wrong with State Farm and Chris Webber's agency.*

★★★★★

*Unfortunately, after 40+ years of driving, I was involved in a collision. I filed a claim online. It was an easy process and my rental was approved for next day pickup. I am beyond satisfied on how quickly everything was handled. State Farm claim representatives were so professional and supportive. The representative assured me that they were there "FOR ME" At the moment, I felt totally protected. I could not say enough. All I can say is... "I LOVE STATE FARM!!!!!!" I will always be a SF customer and I will share my testimony with friends and family.*

★★★★★

*Chris Webber and his staff have been a blessing to my husband and I. They are professional, patient, and kind. I am so grateful to State Farm for such a wonderful agent and his staff.*

# (708) 385-8899

**theotherchriswebber.com**

**chris@webberagency.com**

**11122 S. Kedzie Ave, Chicago, IL 60655**

 **State Farm®**





**DEPENDABLE,  
PROFESSIONAL,  
EXPERTS YOU CAN TRUST.**

Beverly Companies has been providing outdoor property services for both commercial and residential properties throughout the Chicagoland area since 1999.

Our goal is to provide the highest quality of service within every aspect of our business – from landscaping and snow removal to paving and topsoil. With our professionally trained crews and top of the line equipment, we pride ourselves on excellent customer service and our ability to fulfill the outdoor needs for properties of all sizes. This is why we are respected within the industry and known as a partner you can trust to service your property throughout the seasons.

*For more information or to schedule a consultation,  
please call 708.331.4911 or email [info@beverlycompanies.com](mailto:info@beverlycompanies.com).*

**SERVICES PROVIDED:**

- > Residential Landscaping  
Design, Install, Maintenance
- > Commerical Landscaping  
Design, Install, Maintenance
- > Commercial Snow Removal  
and Ice Management
- > Paving Solutions  
Repair and Maintenance
- > Topsoil Provider  
Pulverized, Rough, Blended,  
TACO Tier 1 Tested,  
Topsoil Removal

**BEVERLY**  
COMPANIES

SERVING CHICAGOLAND SINCE 1999

[www.beverlycompanies.com](http://www.beverlycompanies.com)

CORPORATE OFFICE:  
16504 Dixie Highway  
Markham, IL 60428

NAPERVILLE OFFICE:  
31W524 Diehl Rd  
Naperville, IL 60563

  
IREM  
Institute of Real Estate Management

  
BOMA  
CHICAGO

  
CHIEF  
ENGINEER

  
ILCA  
ILLINOIS LANDSCAPE  
CONTRACTORS ASSOCIATION

  
SIMA  
snow & ice management association

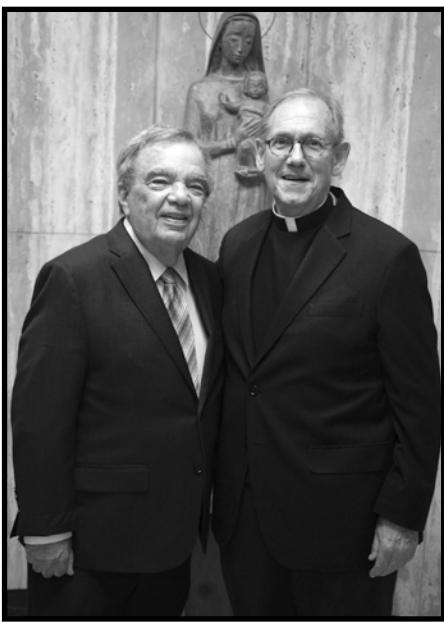


# Mercy Circle celebrates a decade of service for older adults

Mercy Circle marked its 10th anniversary with a Eucharistic Celebration led by Monsignor Kenneth Velo and Father Edward Barrett on Wednesday, October 4. The uplifting ceremony featured music led by Kitty Ryan, Mercy Circle coordinator of liturgical and spiritual enrichment, and Msgr. Velo’s homily reflecting on respect, compassion, hospitality, stewardship and integrity that are the organization’s core values.

Then, residents, board members, staff, community leaders and friends gathered to continue the celebration during a reception.

For more information about Mercy Circle or to schedule a private appointment and tour, please call 773-253-3600 or visit [MercyCircle.org](http://MercyCircle.org).



(From left) Cook County Commissioner John P. Daley visits with Msgr. Kenneth Velo at the Mercy Circle 10th Anniversary Celebration. Photo by Marc Monaghan



(From left) Mercy Circle Board member John Barrett joins Mercy Circle executive director Frances Lachowicz, board chair Mike Davis, and immediate past board chair John Eber. Photo by Marc Monaghan



(From left) Father Edward Barrett and Msgr. Kenneth Velo concelebrated the liturgy. Photo by Marc Monaghan



(From left) Mercy Circle board member John Barrett joins Father Edward Barrett, Nancy and Bill Callaghan. Bill is the president and owner of Henry Bros. Co. that built Mercy Circle. Photo by Marc Monaghan

## The Solution for Student Success!

### One-on-One Sessions

- All subject areas including high school math, science & Spanish
- Test prep including ACT & SAT
- Assistance with homework, study skills, organization and college applications

In addition to traditional tutoring, we offer programs to assist your child in becoming an independent successful learner so they can reach their true potential.

**We specialize in Dyslexia, cognitive brain training for overall improved learning, ADD/ADHD and much more.**

We are not like other tutoring clinics. Call for your consultation to see the difference.

**ONLINE TUTORING NOW AVAILABLE**




**CONNECTIONS**  
Learning Center  
*Nurturing Minds of All Kinds*



2744 W. 111th St., Chicago, IL  
773.238.4526  
[ConnectionsLearningCenter.com](http://ConnectionsLearningCenter.com)

**Debra Gawrys,**  
M.A. Ed  
Owner



## 19TH WARD


# DOCUMENT SHREDDING

Please note, this event is for document shredding only. We will not have electronics recycling available.


**SATURDAY, DECEMBER 2, 2023**  
**9:00 A.M. - 11:00 A.M.**  
**CROSSWINDS CHURCH**  
**10835 S. PULASKI RD.**

This service is provided free of charge, but is open to 19th Ward residents only. Documents are shredded onsite.  
**Only documents that are loose can be shredded; please remove any staples or binders before you arrive.**


SPONSORED BY:




Matt O'SHEA  
19TH WARD ALDERMAN




BILL CUNNINGHAM  
STATE SENATOR



STATE REPRESENTATIVE  
35TH DISTRICT  
Mary GILL



information management company



CROSSWINDS CHURCH





**THE BEST IN HOLIDAY CATERING !**



- 5 Food Trucks Available 24/7
  - Custom Party Trays Available
- CALL TODAY! 708-654-8000**



Across the suburbs of Chicago, Joey's has become a household name and is synonymous with great service and high quality food. Established in 2016 by two industry veterans, the Joey's group of restaurants and food trucks are your old-school Chicago establishments that offer customers a taste of the old neighborhood and bring them back to the tastes, sites, and sounds of their childhood. Joey's is known across Chicagoland for providing exceptional service, family friendly prices, and a consistent experience across their entire brand. When visiting one of the many Chicago-area locations offering Vienna Beef products or homemade Italian specialties, Chicago style pizza, or homemade Gelato, you are guaranteed to find high quality food coupled with high quality service that keeps customers coming back day after day. Customers don't visit Joey's just to eat, they visit Joey's to have a dining experience that is "Just like the Old Neighborhood"!



**JOEY'S ORLAND PARK**  
17400 Wolf Road  
Orland Park

**JOEY'S MORGAN PARK**  
11500 S. Western Ave.  
Chicago

**JOEY'S NEW LENOX**  
217 E. Maple Street  
New Lenox

**JOEY'S CREST HILL**  
2228 W. Plainfield Rd.  
Crest Hill

**JOEY'S RIVERDALE COMING SOON!**  
April 2022!  
138th and Halsted, Riverdale

**JOEY'S JUSTICE COMING SOON!**  
May 2022!  
7830 Frontage Rd., Justice



# Couple continues to pursue wide-ranging interests living at Smith Village

It is no surprise that George and Ruth Poulos are enjoying the variety of activities at Smith Village. George and Ruth moved into the life plan community in the 19th Ward in March of 2023, where they continue pursuing many passions as they have throughout their lives.

George lived a double life, professionally speaking. He worked as a commercial photographer for trade shows, portraits and weddings, but he also put to work his master's degree in Zoology as an adjunct professor teaching ecology at Moraine Valley Community College. When COVID-19 required all the classes to be taught remotely, he decided to conclude his teaching career. On the other hand, he still enjoys commissions for portrait photography and set-up a studio in the Poulos' Smith Village apartment to restore treasured photographs using Photoshop.

Ruth always has led an equally busy life, raising two children and caring for others as a nurse from 1971 until 2008 at St. Francis Hospital in Blue Island. She worked in the intensive care unit, cardiac catheterization lab and with a group of cardiac surgeons. For her final chapter there, she led efforts to enhance nursing performance.

When George and Ruth de-

cided they were ready to move to a retirement community they visited many places. Ruth created a spreadsheet to compare details including the locations near family, square footage of apartments and amenities. They loved that Smith

Village was close to Maria Poulos, their daughter who lives in the 19th Ward, but in the end, it was the atmosphere that sold them on the community.

"Before we moved to Smith Village it was just the two of us in the house," Ruth explains. "Of course, we have wonderful friends, but it sometimes was an effort to see them. Here we are surrounded by people and there always are activities to explore."

Adds George, "We've really met people that we are glad to know."

Today, the couple also pursues new passions. Ruth has joined the gardening club and enjoys playing Hearts, Bridge and Canasta with new friends.

They both enjoy trivia nights, spending time at The Oak Room pub, watching movies in the theater and participating in special

events.

"Last week we went to a lecture and mead-tasting led by Wild Blossom," says George. The two were delighted to learn about the ancient, fermented honey beverage and enjoyed trying different varieties.

The decision to leave their house in Blue Island, that was a home filled with decades of memories, was not an easy one. "The first two months we felt like we were on vacation," Ruth says. "But we've adapted quickly and are happy to call Smith Village home."

For more information about Smith Village, please visit [SmithVillage.org](http://SmithVillage.org) or call 773-474-7300.



## Mercy Circle and Mother McAuley team-up to benefit Pat's Pantry

MACs with Mercy brings together residents of Mercy Circle and students from Mother McAuley Liberal Arts High School to collaborate on projects and enjoy new connections and conversation. Now in its second year, the intergenerational program has adopted the families served by Pat's Pantry and will create special gifts for them during this year's monthly meetings.

"The community shines brightest when we work together," says Alderman Matt O'Shea, who inspired the collaboration. "It's heartwarming how students and residents plan to create a variety of

ways to deliver joy to the families served by Pat's Pantry."

In October, McAuley students from the High School's Ambassadors Club joined Mercy Circle residents to make luminaire jars for Halloween. In November, student government members and residents will decorate jars and fill them with all the ingredients for and a recipe for Pat's Pantry families to make cornbread for Thanksgiving.

Although both the residents and students are very enthusiastic about contributing to the community, it is the new friendships that really touch their hearts.



(from left) Mercy Circle resident Sister Mary Hannon, RSM, Sister Nancy Kennelly, IBVM, and McAuley senior Grace Desmond create luminaires. Photo by Marc Monaghan



(from left) McAuley senior, Naiyah Taylor, works with Mercy Circle resident Sister Anita Talar, RSM. Photo by Marc Monaghan

"The best parts of MACs with Mercy are the conversation and connections between the Mercy Circle residents and our students," says Mike Levasseur, director of student life at Mother McAuley Liberal Arts High School. "Whenever students have the chance to meet and interact with people who have a different worldview, whether it's an intergenerational or cross-cultural experience, everyone benefits. Having meaningful conversations with the residents at Mercy Circle allows the students to benefit from the residents' wisdom and life-experience."

For the residents, spending time with McAuley students is a joy. "The residents enjoy the energy the students bring to the community when they visit," says Katie McKirdie, life enrichment coordinator at Mercy Circle. "They love having conversations with the students and learning about their lives and their interests. Seeing the students' genuine excitement about helping the community is inspiring."

For more information about Mercy Circle or to schedule a private appointment and tour, please call 773-253-3600 or visit [MercyCircle.org](http://MercyCircle.org).





# CALLING ALL DOERS.



**MOST AFFORDABLE**

**Catholic University in Illinois**  
Net Price of Attendance  
Federal Website:  
CollegeNavigator.gov



**TOP 10 MOST DIVERSE**

student population of regional universities in the Midwest  
U.S. News & World Report (2024)



**AMONG REGIONAL UNIVERSITIES IN THE MIDWEST**  
U.S. News & World Report (2024)



**Saint Xavier**  
UNIVERSITY



# More freedom, *less stress*

Instead of relinquishing my independence, I discovered that our assisted living community liberated me. I enjoy my life thanks to LaTonya Winfield, RN, and our team here.

*Sister Ellen Marie Ryan, RSM*  
Mercy Circle resident since 2013



## All-inclusive assisted living lifestyle

Spacious one- and two-bedroom apartments  
3 chef-prepared meals • Transportation • 24/7 call button



Sponsored by the Sisters of Mercy of the Americas  
A Continuing Care Retirement Community

Call **773-253-3603** for a private tour

Independent Living | Assisted Living | Memory Care  
Short-Term Stay Rehab | Skilled Nursing Care



3659 West 99th Street | Chicago, IL 60655 | 773-253-3600 | [MercyCircle.org](https://www.MercyCircle.org) EEOC

# SUDZ EXPRESS CARWASH

10100 S WESTERN AVE | CHICAGO | IL | 60643

**\$4 CAR WASH** **FREE VACUUMS** **CAR WASH \$4**

**MONTHLY UNLIMITED PLANS STARTING AT ONLY \$17.99 PER MONTH**

## ULTIMATE PLAN

\$39.99





# Save with confidence

with a CIBC certificate of deposit (CD)

13-month CD | 5.52% APY<sup>1</sup>

Present this ad at any CIBC Banking Center to apply for an account

Questions? Call us at 877-448-6500



# Join us at the Trot!

CIBC is proud to be Presenting Sponsor of the Beverly Hills Turkey Trot 5k Run and Family Walk for the 15th consecutive year.

Join us after crossing the finish line for a celebratory cup of hot chocolate.



[cibc.com/us](https://cibc.com/us)

© 2023 CIBC Bank USA. The CIBC logo is a registered trademark of CIBC, used under license. Products and services are offered by CIBC Bank USA.  
1- The interest rate and annual percentage yield (APY) is accurate as of September 15, 2023. This offer is valid on new consumer CDs, including individual retirement accounts. The minimum balance to open the account and earn the stated APY is \$1,000 for the standard CD. The minimum balance to open and earn the stated APY is \$100,000 for the Jumbo CD. The maximum amount you may deposit is \$1,000,000. The APY assumes that interest remains on deposit until maturity. Fees or a withdrawal of interest will reduce earnings. A penalty may be imposed for early withdrawal. At maturity, the 13-month CD will automatically renew as a 12-month CD. The interest rate and APY upon renewal will be the same that we offer on the maturity date for new CDs with the same term and features. Offer is subject to change, and may be withdrawn, at any time without notice. Additional terms and conditions apply.  
🏠 EQUAL HOUSING LENDER | MEMBER FDIC