



tower Topics

VILLAGE *of* WESTERN SPRINGS

Clear Out The Clutter

The month of May offers many opportunities for you to get rid of all the things that you don't want, need or even like.

Household Cleanup Day

This annual community event is Saturday, May 17, and allows you to dispose of an unlimited amount of household items, carpeting (must be cut down to 4 ft in length, securely bundled and no more than 60 pounds in weight), books, furniture, bikes, appliances and white goods. **Items you cannot dispose of are:**

Household garbage	Electronics	Construction debris	Scrap wood, railroad ties
Concrete, asphalt, bricks	Car parts	Lawn mowers, snow blowers	Tires
Vehicle batteries	Old paint (oil or latex)	Gasoline, used motor oil	Ammunition, explosives

Acceptable items must be at the curb by 6 a.m. on Saturday, May 17. For more information on this collection, please call Republic Services at 708-345-7050.

Electronics Recycling Events

For the disposal of your electronic waste, there are two electronic waste recycling events happening in May. The first event is Saturday, May 10, at the Village of Westchester Village Hall, 10300 Roosevelt Road, from 9 a.m. to 12 noon. If you cannot make this event, then the second one available to you is Saturday, May 17, at the Lyons Township High School South Campus, 4900 South Willow Springs Road, from 8 a.m.–12 noon.

Household Hazardous Waste Collection Event

The City of Countryside will be hosting a one-day event on Saturday, May 17, at 9601 W. 55th Street, from 8 a.m.–3 p.m. for the collection of your household hazardous waste.

Complete details, including lists for acceptable and nonacceptable collection and recycling items, for all events are available at www.wsprings.com.

Community Garden Plans Are Growing

In the fall of 2013, a group of residents attended a Properties and Recreation committee meeting to present a plan for a community garden in the unused property at the Fair Elms lift station located at 5424 Fair Elms Avenue. The committee reviewed the proposed plan and agreed to begin discussing the project with the Village Board. The group of residents brought the proposed plan to the Village Board in March of 2014. The Village Board agreed to move forward with the community garden and asked that residents in the area be invited to a public meeting to discuss the project. A public meeting was held on April 14 and, with the feedback from the public meeting, the residents and Village staff will create a final community garden operating plan. The final plan, after being approved by the Village Board, will be posted to www.wsprings.com and residents will then have the opportunity to acquire space. Planting is expected to begin in mid-late summer.

To receive news about the community garden plan, subscribe to **Community News** through **Notify Me** at www.wsprings.com.

Firefighter Receives Executive Fire Officer Designation



Lt. Howard Rue was recently recognized for his designation as Executive Fire Officer. This recognition is one of the highest levels in the Fire Officer Program and is an initiative of the United States Fire Administration/National Fire Academy. The program is academically and time demanding and a challenge for a career firefighter. Lt. Rue's designation as an Executive Fire Officer is especially remarkable considering he is a member of the Village's paid-on-call program, employed in another profession and has a family. Congratulating Lt. Rue on his achievement are: l-r: Chief Patrick Maloney (Chicago FD), Lt. Howard Rue, Anna Rue, Deputy Chief John Buckley (Pleasantview FPD).



French Market

OH LÀ LÀ!

The French Market opened on Thursday, May 1, and will operate every Thursday from 2-7 p.m. through October 30. The open market is on Hillgrove Avenue in front of the historical water tower. As always, seasonal varieties of produce, meats, seafood, breads, pastries, chocolates, cheese, wine, artisan-made goods, and flowers from local and regional vendors are available.

Vendors are always welcome to sign up for as many or as few days as needed, as space is available. If interested in becoming a vendor, please contact Leslie Cahill at summermarkets@sbcglobal.net.

SUMMER HOURS FOR VILLAGE BUSINESS

The business hours for Village Hall and Community Development will change beginning Monday, May 19, and ending Tuesday, September 2. The hours will be as follows:

Monday-Thursday 7:30 a.m. to 5 p.m.

Friday 7:30 a.m. to noon

All Village departments, except Police and Fire, will be closed on May 26, July 4 and September 2.

Municipal Roundup

The President and Board of Trustees conducted the following business during the months of March and April:

Approved

- The sale of the right-of-way at 5000 Fair Elms for a sales price of \$112,875.
- Conditional use permits to School District 101 for expansion plans for properties at McClure Junior High, Laidlaw Elementary, Forest Hills Elementary and Field Park Elementary.
- The issuance of a Class I (special events) liquor license and a raffle license to Congregation of St. Joseph for a June 11, 2014 event at the Theatre of Western Springs.
- A contract with Safe Step for the 2014 Sidewalk Shaving Program. The contract was renewed at the same prices, terms and conditions as the 2013 contract in an amount not to exceed \$20,000.
- A contract with Hoving Clean Sweep of West Chicago, IL, for the 2014 Street Sweeping and Disposal Program. The contract was renewed at the same prices, terms and conditions as the 2013 contract in an amount not to exceed \$42,000.
- A contract with Sinnott Tree Service of LaGrange, IL, for the 2014 Tree Removal Program. The contract was renewed at the same prices, terms and conditions as the 2013 contract in an amount not to exceed \$100,000.
- The renewal of the contract with RedSpeed for the Red Light Photo Enforcement Program.
- A conditional use and an amended planned development ordinance for the construction of a child care center, Bright Horizons, at 4700 Commonwealth.
- An award of contract with G&M Cement Construction of Addison, IL, for the 2014 road construction projects in the amount of \$597,488.58. Projects include complete reconstruction of Howard Avenue from Hillgrove Avenue to 42nd Street, 43rd Street from Franklin Avenue to Howard Avenue, reconstruction of the downtown alley and repairs to the storm sewer at 5708 Ridgewood.

Proclamations

- Friday, April 25, 2014, as Arbor Day
- The month of April as World Autism Awareness Month

The President and the Board of Trustees meet monthly on the second and fourth Monday at 7 p.m. at the Village Hall. The meetings are televised live on Comcast Channel 6 and AT&T U-verse Channel 99 and replayed daily at 2 and 7 p.m. Meeting videos are also available at www.wsprings.com.



Senior Center members being interrogated at a Murder Mystery event

Seniors Club

Monday, May 12, 1 p.m., Recreation Center

Monthly meeting with entertainment by Tim Burr.

Friday, May 16, 10:30 a.m.

Day trip to White Fence Farm for lunch, followed with entertainment by Patty Waszak. RSVP at 630-251-7860.

Monday, June 2, 12 p.m., Recreation Center

Annual indoor delicious catered picnic and White Elephant bingo. RSVP at 708-246-2906.

Wednesday, June 18, 9:15 a.m.

Day trip to Chicago for an architecture cruise from Navy Pier, followed with lunch at the historic Chicago Firehouse Restaurant. RSVP at 708-246-7976.

Senior Center

The Senior Center will be celebrating Seniors Week May 19-23 with a Health Expo scheduled for Tuesday, May 20, from 10 a.m.-1 p.m. The Expo will include exhibits, food demonstrations and information as well as experts speaking about health and well-being. Also in May and June will be a Veteran's Get Together and an Ice Cream Social. All activities are free for members.

Located in the Grand Avenue Community Center at 4211 Grand Avenue, the Senior Center operates Monday through Friday from 9 a.m. to 5 p.m. and is staffed from 1-3 p.m. on Monday, Wednesday and Friday. The complete

schedule of activities is available at www.wsprings.com/recreation. Questions regarding the Senior Center may be directed to mic at 708-246-3299 or mcagney@wsprings.com.

SUMMER CONCERTS

The neighborhood associations, along with the Park District and the Village, will be sponsoring these concerts in our local parks this summer:

June 19—7 p.m.
Springdale Park
West Suburban Community Band

July 17—6:30 p.m.
Ridgewood Park
West Suburban Community Band

July 17—6:30 p.m.
Tower Green

(Shop the French Market for your concert snacks)
Nick Desmond and The Grand Avenue Big Band brings big sounds, big crowds and a big time for everyone!



Bring your own lawn chair and blanket and enjoy an evening of family entertainment in your own "backyard."

Crosswalk Safety

Pedestrian safety is a shared responsibility. Whether you are walking, driving a car or riding a bike, please remember the following safety guidelines:

Pedestrians

- Before entering a crosswalk, whether marked or unmarked, be sure to look both ways. It is the responsibility of the pedestrian to ensure it is safe to cross the roadway.
- Establish eye contact with drivers so they are aware of your intentions to cross.
- Cross within the marked crossing lanes. Vehicles have the right of way when there are no crossing lanes marked.

Drivers

- Drivers are required to stop for pedestrians whether the crossing is marked or unmarked.
- Be attentive at crosswalks and be prepared to stop.

Cyclists

- While in the roadway, cyclists must operate under the same laws as a vehicle.
- When riding on a sidewalk, cyclists must obey all pedestrian signs and signals.

The Police Department has created a video on Crosswalk Safety and it is available for viewing on Comcast Channel 6, AT&T U-Verse and www.wsprings.com.

Torch Run for Special Olympics

Citizens and business organizations are being asked to “adopt a cop” to support the Department of Law Enforcement Services in the annual Torch Run for Special Olympics. The department will be joining officers from every state to carry the Special Olympics flame. Thanks to your support of the Torch Run, one million children can continue to participate in year-round sports training.

Your support of the special Olympians will allow them to experience skill, courage, sharing and joy. One hundred percent of all donations go to Special Olympics. Adopt-a-cop forms are available at the department and www.wsprings.com.

The Western Springs leg of the Torch Run will take place on June 8, 2014, at 9 a.m., from the Tower Green. Please come by and support the officers. For more information, please contact Officer Ken Lena, 708-246-8540.



NEW PATROL OFFICER

The newest member to join the Western Springs Police Department is Officer Ashlee Sellig. She recently graduated from the Suburban Law Enforcement Academy at the College of Dupage, after successful completion of the 12 week basic academy, and will now begin the department's

12 week Field Training program. Officer Sellig also holds a Bachelor of Science degree in Technical Management from DeVry University and was formally sworn in at the April 28, 2014 Village Board meeting.

Police Department Safety Campaigns

Click It or Ticket

The Western Springs Police Department would like to remind everyone to buckle up during the 2014 Memorial Day holiday. The department will be participating in the Illinois **Click It or Ticket** mobilization campaign and aggressively enforcing seat belt and child safety seat laws during the period May 9–26. Western Springs Police will be partnering with the Illinois State Police along with 500 other local police agencies during this holiday period in an effort to reduce traffic crash fatalities and injuries.



The department will be conducting a series of visible occupant protection enforcement zones in which occupants not properly wearing seat belts will be directed to an officer who will issue a citation for seat belt or child safety seat violations.

Regular seat belt use is the best defense against impaired, aggressive and distracted drivers. Please buckle up and encourage your loved ones to do the same.

Police On Board for Rail Safety

On Tuesday, May 20, 2014, the Police Department will be coordinating a regional effort to reduce violations and collisions at all railroad grade crossings. Several local law enforcement agencies will be aggressively enforcing pedestrian and vehicle safety laws at their respective community grade crossings along the Burlington Northern–Santa Fe railroad line.



joint initiative will consist of an educational component on Tuesday, May 13, 2014, in which Western Springs and Burlington Northern–Santa Fe police officers, along with student volunteers from Lyons Township High School, will be distributing train safety information at the Western Springs train station.

Trains and cars don't mix. Never race a train to the crossing—even if you tie, you lose. LOOK, LISTEN, LIVE!

As in past campaigns, the **Police on Board for Rail Safety**

POLICE CHIEF RECEIVES LEADERSHIP AWARD



l-r: Comptroller Baar Topinka, Chief Pamela Church

On March 24, 2014, Police Chief Pamela Church was formally recognized by Illinois State Comptroller Judy Baar Topinka at the Women of Law Enforcement Awards Ceremony held in Chicago.

During the month of March, communities across the nation celebrated Women's History Month, and Chief Church was among the distinguished honorees who was recognized for exemplary leadership, dedication, and service to the Village of Western Springs and to the State of Illinois.

BUSINESS SPOTLIGHT

Welcome New Businesses!

Sugar Mom Treats is a modern patisserie offering traditional french pastries, *Metropolis* coffee and tea, and simple lunch items in a kid-friendly environment. The shop also offers custom cakes and cookies for your next party or celebration. Stop by on your way to the train or for a late morning coffee and pastry and see what they have to offer! Hours are T-F from 6:30 a.m.–6:30 p.m., Saturday from 8 a.m.–4 p.m. and Sunday from 8 a.m.–1 p.m. Closed on Mondays.



800 Hillgrove Avenue
708-784-9020
www.sugarmomtreats.com



4700 Gilbert Avenue • 708-246-6210
www.marianos.com

Mariano's is a neighborhood shopping environment offering the freshest high-quality foods from just about everywhere in the world. Amenities include an Italian coffee shop serving authentic gelato, a sushi bar, an oil and vinegar bar, a freshly-squeezed juice bar and a full-service pharmacy. Store hours are daily from 6 a.m.–10 p.m. Pharmacy hours at M–F from 9 a.m.–9 p.m. and Sat–Sun from 9 a.m.–5 p.m. Welcoming **Mariano's** to the Village are (l–r): Trustee Alice Gallagher, Trustee Ed Tymick, Trustee James Horvath, Bob Mariano, President William Rodeghier, Trustee Suzie Glowiak, Trustee Sheila Hansen and Trustee Patrick Word.

Identifying Fire Hazards and Protection

The Fire Department urges all households to examine your home carefully for potential fire hazards and how to protect your home in the event of a fire. The examination can save your family's lives, not to mention prevent the loss and rebuilding of your family's home and belongings.

Fire Hazards

- Space heaters, a common culprit in home fires, should be placed 3 feet away from any flammable item and should always be turned off when not in use.
- Frayed cords from appliances or extension cords should be replaced, and electrical outlets should be covered in homes where toddlers live. Resist the temptation to overload extension cords, especially with high-ampere appliances.
- Fireplaces should be screened, and only slow-burning hardwoods should be used inside the home.
- Garages are typically used to store vehicles, their accessories, and items from household projects like paint. Gasoline should be covered tightly in plastic containers, and paint must be stored in its original paint can. Oily or greasy rags should be stored in a sealed container. As with kitchens, flammable liquids should be kept away from heat sources. Do not store old newspapers; warm, damp newsprint can spontaneously combust. Consider an attached garage as an exit strategy, and keep a pathway clear of obstructions in case your family needs to evacuate suddenly.
- Don't overlook the outdoor areas of your home, where fire hazards may also lurk. Remove any dead shrubbery or

plant life that is near the home's foundation. Store your gas or charcoal grill well away from the home, and take care when disposing of used charcoal. Allow coals to burn out completely and let ashes cool at least 48 hours before disposing. Dispose of cold ashes by wrapping in heavy-duty aluminum foil and placing in non-combustible container. Be sure no other combustible materials are nearby. If you must dispose of ashes before completely cooled, place them in heavy duty foil and soak with water completely before disposing in non-combustible container.

Protection

- The protection provided by smoke detectors is essential. Smoke detectors should be installed in or just outside every bedroom, and throughout the rest of the home. Acquaint your children with the alarm sound so they'll recognize it if the time comes. Test the batteries often and change them twice a year.
- Every kitchen should have a fire extinguisher. Young children should not be allowed to cook unsupervised; likewise, pots and pans on the stovetop should be turned inward so that curious toddlers cannot reach the handles. Many families also store cleaning supplies in the kitchen; take care to keep flammable liquids away from heat sources.



Membership Promotion—The Village

Club of Western Springs is running a May membership promotion. The club is a 104-year-old tradition as a family social club promoting community and friendship through social interaction. For new members, the membership fee is \$199. To rejoin, the fee is \$299. The event calendar runs from June 1–May 31. For more information go to www.thevillageclub.com.

Engraved Brick Program—Buy a brick and become a permanent part of Western Springs history. The Club will be selling personalized bricks to pave the walkway to the front door. This fundraiser will help preserve the 104-year-old tradition of bringing families together and creating community through social interaction and friendship. Three brick options are available: text only; clip art with text and child’s art with text. For more information and to support The Village Club of Western Springs go to www.brickmarkers.com/donors.villageclub.html.



Your Community Center

Did you know that Western Springs has a Community Center?

The Grand Avenue Community Center (GACC) is located at 4211 Grand Avenue in the former Grand Avenue School building. The building is beautifully maintained by the Village while the Recreation Department manages and administers programs and rentals for the GACC. It is air conditioned and handicap accessible.

Rental space is available to residents for meetings, parties and gym activities. A stage is adjacent to the gym and the lower level features a large space with mirrors on the walls and pictures for decoration. For rental information, call 708–246–9070 or go to www.wsprings.com/recreation for the rental packet.

YOUR COMMUNITY CENTER is one of the best kept secrets in town. . . and now you know!

Arbor Day Celebration

In honor of Arbor Day 2014, the Village proclaimed April 25, 2014 as Arbor Day in the Village of Western Springs and held a celebration at McClure Junior High. The event included the planting of an autumn blaze maple on the east side of the school next to the recreation field and two students presented the *History of Arbor Day* as well as a poem.

For the 30th year, Western Springs has been named a Tree City USA by the National Arbor Day Foundation. The Tree City USA program is sponsored by the National Arbor Day Foundation in cooperation with the National Association of State Foresters and the USDA Service. The Village is committed to the aesthetic beauty and environmental aid trees bring to the environment. The Tree Planting Program has helped with this effort by either replacing sick and dead trees or adding trees to the community. The Village intends to continue its dedication toward retaining the coveted title of Tree City USA.

The Perils of Volcano Mulching

All too often, mulch is applied in a mound against the trunk of a tree, so it looks like the tree is erupting from the cone of a volcano. While mulch is good for trees, volcano mulch is not.



Mulch in contact with the bark of the tree can cause problems. The bark needs air and open circulation, particularly at the root collar (where the root system meets the trunk). If the root collar is covered and kept moist, decay and insect problems can develop. You may not even realize that your tree has a problem until you pull the mulch back or the tree dies.

There are many good reasons to apply mulch around a tree. It creates a barrier zone that keeps damaging lawnmowers and string trimmers away from the bark. It insulates the soil and the tree’s roots against hot weather, holds in moisture, and, as it decays, provides nutrients to the tree. A ring of mulch is

better for the tree than being surrounded by mowed turf, which competes with the root system of the tree. Apply the mulch in a wide, even layer two to three inches thick and do not have it touch the bark.

Article provided by the Community Trees Program of The Morton Arboretum (mortonarb.org)

Recreation Department

The Recreation Department welcomes you to the summer of 2014. Registration is open for a number of fun and challenging programs for people of all ages. If you need a summer brochure, contact the department at 708-246-9070 or view it at www.wsprings.com/recreation. Key dates include:

- Spring tennis begins on May 12.
- Summer camps, sports and tennis kick off June 9. Space is still available in various programs.
- 37th annual Tower Trot will be held on Saturday, May 24, with the start and finish at Forest Hills School. Sign up online at www.signmeup.com. The 10K run begins at 8:30 a.m. and the 5K run at 9:30 a.m.

New Programs

- French Through the Arts begins June 16 for ages 4–6 and 7–10 on Mondays and/or Wednesdays.
- Ultimate Frisbee Camp begins June 24 on Tuesdays and Wednesdays for children in grades 4th–8th grades.

For questions regarding programs or registration, please contact the Recreation Department at 708-246-9070 or visit www.wsprings.com/recreation.

League Meetings

Men's 3-On-3 basketball/May 21, 7:30 p.m.
Junior High 3-on-3 basketball/June 9, 6:30 p.m.

Team packets are available
at the Recreation Center or
www.wsprings.com/recreation

Registration Deadlines

Girls "pony tail" softball/May 14
4th & 5th grade basketball/May 20

Sizzling Summer Reading

Thomas Ford
Memorial Library



Registration for summer reading programs begins on Monday, June 9. The programs are:

The dynamic theme of *FIZZ, BOOM, READ!* promises to captivate children from birth to 12 in the Youth Services reading club. Books will be complemented by science-related activities and exploratory fun, including special events and prizes.

The motif of the Teen program is *SPARK A REACTION: READ*. Participants can earn prizes for their reading and book reviewing, as well as chances for awesome grand prizes. Very cool programs include t-shirt dyeing and Minecraft.

PICTURE THIS: EXPLORING GRAPHIC NOVELS is the concept behind the Adult Services program. It was chosen to acquaint or reacquaint members with this newly revived, fascinating genre. Participants will read six books, including at least one graphic novel, to receive tickets for outstanding prizes.

Registration is available at the library, 800 Chestnut Street, by phone at 708-246-0520 or online at www.fordlibrary.org.

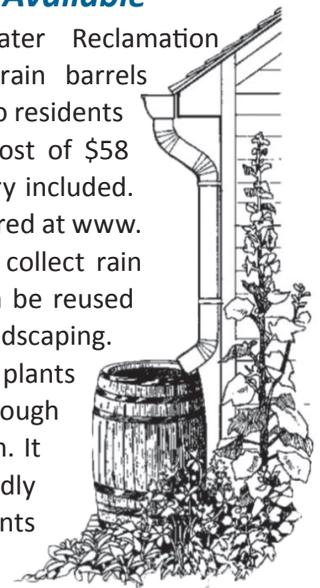
Memorial Day Parade—Show Your Patriotism!

VFW Post 10778 invites residents to the annual Memorial Day parade to be held on Monday, May 26, at 10 a.m. The parade will start on Hillgrove Avenue near the Theatre of Western Springs. The route will stay north of the tracks on Hillgrove Avenue to north on Grand Avenue, east on Chestnut Avenue, south on Lawn Avenue and end at the Tower Green for the ceremonies. All nonpolitical community

groups and scout units are invited to march. The lineup will begin at 9:30 a.m. The parade's Grand Marshal will be Bruce Harken. Bruce is a resident and proud marine veteran who served our nation in Vietnam. The number for information is 708-205-3451.

Rain Barrels Available

The Metropolitan Water Reclamation District (MWRD) has rain barrels available for purchase to residents of Cook County at a cost of \$58 each with home delivery included. The barrels can be ordered at www.mwrdd.org. Rain barrels collect rain water so the water can be reused for watering or other landscaping. Rain water is better for plants than water piped through our Village's water main. It is chemical free and mildly acidic, which helps plants take up important minerals from the soil.



TOWER TOPICS
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Ambulance/Fire/Police emergency 9-1-1
 Building Department 708-246-1800 Ext. 180
 Fire non-emergency 708-246-1182
 Police non-emergency 708-246-8540
 Public Works Department 708-246-1800 Ext. 200
 Recreation Department 708-246-9070
 Refuse/Recycling (Allied Waste). 708-345-7050
 Village Hall 708-246-1800

Explore and Stay Informed
www.wsprings.com

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WESTERN SPRINGS, IL
60558



Help keep your parks and our world clean. Please recycle what you can when you visit the parks. Each park provides recycling containers.

No Dogs Allowed—The Park District reminds residents that dogs are not allowed in the parks. The Park District has received complaints about this issue and is asking residents to please obey the regulation and respect the use of the parks for all to enjoy.

Park Permits—If you are interested in hosting a picnic in one of the parks, a permit is required. Before submitting a permit application, please contact Marcy Dusza at mdusza@wsprings.com to check availability of the park for the date you are requesting.

Any questions or concerns regarding the parks may be directed to Craig Himmelman, Director of Parks, at westernspringspark@yahoo.com.

UPCOMING EVENTS

- French Market every Thursday from 2–7 p.m. at the Tower Green
- Garden Club Plant Sale, Saturday, May 10
- Electronic Recycling Event at Village of Westchester, Saturday, May 10
- Household Cleanup Day, Saturday, May 17
- Electronic Recycling Event at LTHS, Saturday, May 17
- Annual Tower Trot, Saturday, May 24
- Memorial Day Parade, Monday, May 26
- Summer Concert, Springdale Park, Thursday, June 19, 7 p.m.
- Car & Motorcycle Show, Friday, June 20, Tower Green, during the Gathering on the Green. Sponsored by the Police Department and benefits Illinois Special Olympics.
- Gathering on the Green, Friday, June 20

Whiz-ba!

Volume 4, Issue 2
May/June 2014

www.westernspringsbusiness.com

Visit our website for a complete list of member businesses and updates on upcoming events.

Local financial planners ask, “What have we learned?”

In the late 90’s, the media flooded us with articles about investing to get rich quick. During the financial collapse of 2008, we were barraged with headlines suggesting the end is near. Swayed by media that prey on investor fears, some people responded by burying their heads in the sand, while others bet their savings on tips and hunches.

Each investor is unique, with different financial needs and goals, such as saving for a new home, college expenses or retirement. While you may prefer to avoid risking your principal by investing in stocks, the risk that you are taking with this strategy – inflation – is also very real. Inflation

erodes your purchasing power over time. Your dollar will simply buy less and you may not be able to afford what you need in the future.

The good news is that the capital markets have rewarded long-term investors. Unfortunately, a lot of people try to grow their wealth in ways that tend not to work over the long term, such as trying to time the

(Continued on page 2)



The team at Pinnacle Financial includes (front): Karen O'Donnell, Lisa Tang, (back): Jim Stork, Jeanne Nortier and Larry Uitermarkt.



SAVE
THE
DATE....

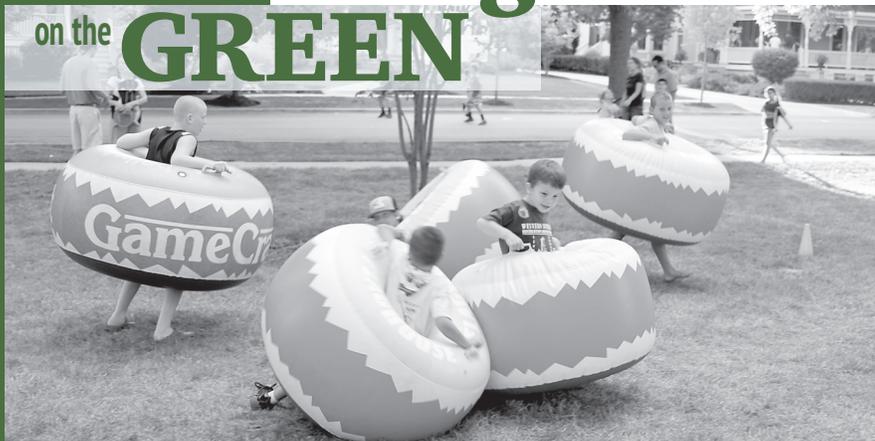
Friday

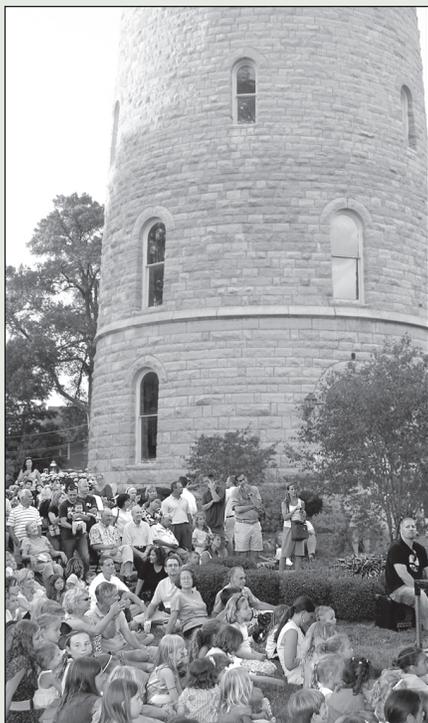
June 20

5 to 10PM

20TH Annual

Gathering
on the GREEN





Gathering on the GREEN

Remember the snowy frozen days of big coats, heavy boots, mittens and shovels? We worried it might never end, but our monochrome world of white finally melted into yellow daffodils, purple crocuses and soft green grass.

The signs that summer is coming are everywhere, and we plan to celebrate its official arrival in June with a big party on the Tower Green. The 20th annual **Gathering on the Green** is set for **Friday, June 20 – SAVE THE DATE!** As always, the Gathering will feature food, music, activities, games and fun to share with your neighbors, family and friends.

Watch for details on our website at www.westernspringsbusiness.com, and be sure to visit our Facebook page.

■ What have we learned?

(continued from page 1)

market or acting impulsively when fear or greed sets in.

Let's start by considering the past century of academic research into markets and investing. One driving principle is that "markets work". That is, market prices reasonably reflect available information and expectations of the future. This is known as market efficiency. The forces of supply and demand are constantly at work in the financial markets, and the intense competition amongst investors pushes stock and bond prices toward their actual value. This supports the idea of using index funds, which passively track a market index as opposed to actively managed funds, which attempt to trade stocks in an effort to beat the return of the index, especially in asset classes that are relatively more efficient. Beyond this core principle, there are some key strategies that can help stack the odds in your favor:

- 1) Create an investment plan based on your needs, goals, risk tolerance and investment horizon.
- 2) Minimize expenses while maintaining broad diversification to multiple asset classes.
- 3) Rebalance your portfolio when it has strayed from your target allocation. Systematic rebalancing should reduce volatility and increase portfolio returns over the long term.
- 4) Maintain a tax efficient mindset, not only with regard to which types of securities you own, but in which account types those securities are placed.

So what have we learned?
Individual investors can be successful,

but they have to fight their tendency to follow fads, act on emotions, or time the market. Markets reward those who stick to their asset allocation targets through bull markets and bear markets, invest for the long-term and don't chase performance. The media want to sell their newspapers and magazines, and headlines filled with fear or greed play on your emotions and help them sell their products. Always remember, the media sell entertainment, they do not provide investment advice. Doing exactly the opposite of what the media – and your emotions – are telling you to do is often a better strategy.

With discipline and a sound strategy, you can achieve financial security.

*By Lisa Bayer Tang, CFA, CFP
and James J. Stork, CFA, CFP*



*Jim and Lisa are Principals with
Pinnacle Financial Group,
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They can be reached at (708) 246-6262.*

QUESTIONS?
COMMENTS?

Email us:
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