

# HEART OF LINCOLNSHIRE

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**JULIE SIMMONS**  
A Hero in Our Midst

**MEET PAT HUGHES**  
Voice of the Cubs

**THE LINCOLNSHIRE MOMS**  
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## Hello Friends and Neighbors,

I survived the 1st publication of Heart of Lincolnshire back in December. Quite literally, I wanted to move somewhere far away – like Africa clear across of the globe. After all, it was my first attempt to compile and share a few stories about our community with virtually no experience as an “editor.” But your support was simply amazing. I received so much positive feedback and encouragement that here we are with issue #2 - and significantly less anxiety this time! Why? Just look through it. I am simply in awe of the people that have jumped in to make this publication a reality – the community contributors, photographers, Stevenson High School interns, and subjects that agreed to be interviewed. It is because of their helpful enthusiasm, willingness to share the story of a spouse, neighbor, or apply their professional expertise that we have a true community publication with amazing content and engaging storytelling. You will be deeply touched and inspired as Brad recounts Julie’s journey with cancer, wishing you were back to game 7 of the World Series as Matt introduces us to Pat Hughes, driven to support Riverside Foundation as Robin captures the spirit of what they are all about, plus much more. So, it is with absolute humility, strong conviction and a heart full of gratitude that I ask you to reach out to these incredible volunteers and acknowledge their amazing contributions; contributions that helped build the 2nd edition of The Heart of Lincolnshire. Most importantly, their stories of courage, fortitude, perseverance, and love are what make our community the special place that it is. Finally, to the wonderful businesses that agreed to advertise in this publication, thank you. I couldn’t go to print without you.

So, sit back, enjoy, and be proud to live in “The Shire”.

*Tania*

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### Contributors

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Do you know a person with an inspirational or compelling story to feature, have an idea for a special section, or want to share pictures of a special event? As a community publication, I would love to hear from you with any and all your ideas! With graduation and prom coming up, with enough input that could be a great pictorial! So please send those pictures of your graduating senior all dressed up for prom no later than May 15 to make the June edition.

Are you a large, small, or home based business – a photographer, graphic designer, consultant, tutor, or anything in between – looking to grow your business within our own community? Heart of Lincolnshire gives you the opportunity to reach over 6100 homes and businesses in the Lincolnshire-Prarieview area with your business’ value proposition, messaging, branding, and/or promotion. Email tania@heartoflincolnshire.com for a media kit with pricing and more information.

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# BRIGHT LIGHTS

## AMONG US

By Brad Simmons

Many of us search for inspiration. We seek insight from a book, a business leader, members of our military, a parent, an athlete or even a celebrity.

Well, maybe not a celebrity.

But why do we look so far for such heroes when they are often in our midst? They can be all around us- a teacher, a boss or even a neighbor. But if we are lucky, I mean really, really lucky, we live with a bright light that inspires, makes molehills of mountains and faces challenges with pragmatism and confidence. My wife, Julie Simmons, is one of these bright lights.

### Happy Birthday!

On October 9, 2015, one day before her birthday, Julie was diagnosed with breast cancer. Two small lumps found

during a routine mammogram resulted in a biopsy that confirmed the cancer.

*“After having faced the pain of diagnosis and the challenge of recovery from this ugly disease called breast cancer, I truly believe that ‘Your illness does not define you. Your strength and courage does.’”*

You know those moments that are indelibly imprinted on our brains? Those instances you’ll never forget? Well, this

was one of those moments- real fear. Until this point the greatest fear we experienced was bringing our twin boys home from the hospital!

After acknowledging the situation and wiping away the tears, Julie began to show how she would handle this news and this disease. Never much for waiting around, within 10 days, surgeons were consulted, family notified, a hospital was chosen and her lumpectomy was completed.

We hoped for clean margins around the removed tumors and clear lymph nodes. To our dismay the lymph nodes were also affected, drastically changing the treatment approach. Now we were talking chemotherapy and radiation. Ugh.



In this new reality in which a more aggressive treatment was required, Julie's determination, will and tenacity surfaced in spades. "I want this to be a bump in the road," she said with resolve. "This cancer will not kill me," she said. I believed her.

### Treatments

Four treatments of chemotherapy soon were upon us. The beating the body takes, the hair loss, the fatigue all set in. Her attitude, however, never faltered. Somehow, she approached even the toughest treatments with humor and passion. The docs prescribe steroids the night before chemo to give the body some buffer to withstand the onslaught. Well, she surely took advantage of that boost! At 11PM, the night before treatment number two, she is feverishly pecking away at her computer on a work project. I urged her to get some rest as the next day will surely be a tough one. She replied with great passion, "I'm on fire right now honey, I just have some more work to do!" Really? Who says this? Classic behavior from this woman who looked at every challenge as just another bump in the road to conquer.

Following these sessions, I implored her to slow down, take a day from work to recover. Her response should not have surprised me. "I feel an obligation to those in my office. I want to show up, act like normal and show everyone that this disease does not define me". While juggling the family activities and her treatments, never did I hear her complain. Not once. We are not sure the kids even knew how serious this was. It takes an incredible attitude to maintain this determination and spirit.

While the family was close to the daily challenges, her friends and coworkers also took note of how she managed the ups and downs. Kathy Reibel, recalls how she navigated all the treatments, "she hunkered down during chemo, only to emerge upbeat and ready to go... there was no self pity. All of this while remaining more stylish than the rest of us in the room. She handled cancer better than most people handle their winter cold."

Amy Rouse, her long time co-worker and friend remarked, "At times I think she was super human on how she bal-

anced her treatments, side effects, her family and her job. All the while she kept a smile on her face and a positive outlook on her future."

### Recovery and Gratitude

Once the four rounds of chemotherapy were in the rearview mirror, weekly radiation was less abusive and far more tolerable. While painful, she saw herself on the road to recovery. And soon the family made it to spring break. Chemo

and radiation were complete. Hormone therapy would start in a few weeks, throwing her headlong into menopause (I lied- she has complained about the hot flashes!) But here she stood, having accomplished the majority of the hard work to get healthy again.

For the rest of 2016, it was about regaining strength, starting to work out again, catching up on a few things she missed. But don't be fooled, it's a long road- she has not yet reached the end of recovery or awoken and not thought about the cancer. She has just handled it in way that helps her heal and inspires others to be strong, determined and tenacious. Katie Wolf describes her best, "She wanted her boys to see their strong mother as 'just Mom', her friends and family not to worry, while barely taking a day off work – she knew she was going to handle it all. That's just Julie."

Just like moths to a flame, we are attracted to bright lights. They just simply make our lives better. Even when she could have been entirely focused on herself, she found ways to impact others. At the one year mark of her diagnosis, on her birthday, she gathered with her friends. Rilina Ghosh recalls that evening, "We took her out to celebrate not only her birthday, but to celebrate her, Julie, the amazing person that she is and the warrior that she proved to be. Yet what did she do? She brought us all gifts to celebrate the impact that we had made in her life during her cancer treatment."

Maybe this is the true gift that heroes impart. During the difficult times, they think of others, reflect gratitude and face life's challenges with vigor that we hope to emulate. I see it. Our boys see it. Our friends and family are amazed by it. How lucky are we to have such an example?

We can look far and wide for inspiration. But don't forget to look close to home- to your kids, to your friends, your neighbors or even your spouse. Julie's own words may be the best advice for us all. "After having faced the pain of diagnosis and the challenge of recovery from this ugly disease called breast cancer, I truly believe that 'Your illness does not define you. Your strength and courage does.'"



# Pizza, crust, cheese, toppings ...

## Sauced!

By Grace Westphal

PROFILE

From Alfredo to BBQ, Sauced Pizza is Lake Forest's newest family owned restaurant. The pilot store is owned and operated by the Grimes family, Lincolnshire residents since 2007. It specializes in thin and hand tossed pizzas, pastas, salads, chicken wings and more.

The owner of the restaurant, Craig Grimes, has an impressive background in the restaurant business, and has overseen everything from local mom and pop joints to concessions at Wrigley Field, Disney theme parks and even at our very own Lincolnshire Swim Club as a volunteer.

However, this past year Grimes decided to settle down and leave his own

mark. And after going back and exploring his roots at Imo's Pizza in St. Louis, and learning the ins and outs of Pizza Hut in Austin, Texas, he returned to Illinois where Sauced Pizza was born.

*"We really want to get involved with the community, and give back," states Grimes.*

Since its inception on Oct. 2016, the restaurant has been participating in local outreach programs within the community. Sauced recently took part in family night at Deer Path Middle School

in Lake Forest, handing out dozens of gift cards to families.

"We really want to get involved with the community, and give back," states Grimes.

With the Lake Forest store already a favorite among locals, the Grimes plan on expanding and making many more Sauced Pizzas to come.

Most importantly, Sauced Pizza is now delivering to Lincolnshire!

*Sauced Pizza is located at 508 N. Western Ave. in Lake Forest, 224-544-5035, [www.saucedpizza.com](http://www.saucedpizza.com).*





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## RIVERSIDE FOUNDATION

# A “Heart of Gold”

*By Robin Babbo*

Tucked back on the banks of the Des Plaines River off Half Day Road sits a special Lincolnshire home. We drive past daily but probably take no notice of it. This home is not a fabulous million-dollar new construction but it is priceless to its residents nonetheless.

Riverside Foundation is home to nearly 100 adults with varying degrees of intellectual and developmental disabilities. Much more than a care facility, Riverside is a vibrant special needs community that has thrived for 40 years serving nearly 500 residents since 1976.

Riverside Foundation was founded with a goal for empowering individuals to live rich and fulfilling lives. Its mission is to provide quality services and supports to adults with developmental and intellectual disabilities, ensuring opportunities for individual choice and with commitment to providing these supports in a positive and caring environment.

Technically defined, Riverside Foundation is a certified ICF-I/DD facility, Intermediate Care Facility for Adults with Intellectual and Developmental Disabilities, by the U.S. Department of Health and Human Services and licensed by the Illinois Department of Public Health.

But any visitor to its campus would describe Riverside as more than a residential facility. It's a warm, lovely place for its clients. One special feature is the beautiful courtyard where residents can enjoy the wooded setting for picnics, activities and relaxing. This past year, through the Color My World with Love Fund-a-Need program, all bedrooms were freshly painted, each room specially decorated for its residents. They can lounge and watch movies in the living room. They can play on computers, listen to music and take part in other activities in their rec room. There they also hold their Resident Council meetings.

Recently, a concern was raised about the amount of fish on the menu and they expressed they would like to play more volleyball.

“This is their home,” says Executive Director Deborah Rogers. “(They feel) comfortable and well-loved in their environment.”

Riverside clients also have employment opportunities at the Riverside Work and Activity Center (RWA) in Vernon Hills. There, clients are trained to develop skills for real-life work and are provided positive experiences for their individual strengths. Their work includes light assembly/disassembly, bagging, bulk mailing, collating, labeling and packaging for many manufacturing and industrial companies.

During a recent visit to the RWA, resident Edward proudly showed off his work.



"Sometimes it's tricky to put together," he said. But then he went on to proudly explain the process of labeling and packaging his completed product.

According to Deborah Rogers, in recent years, due to economic downturn and automation, the RWA's work opportunities have slowed.

"We are always looking for more work," Deborah Rogers said.

In an exciting development in recent years, Riverside Foundation has expanded to open two CILA homes – Community Integrated Living Arrangements – in Lake County. These homes are customized for small groups to live and work together in a more typical home setting. Housemates enjoy cooking, shopping and doing other chores together more independently than they would in the main residential facility.

Riverside's third CILA is opening soon. Deborah Rogers says Riverside hopes to open as many CILA homes as they can as there is a growing movement for small group homes.

"Imagine living in a dorm for the rest of your life," Rogers said. "These homes give these ladies and gentlemen a better quality of life."

But funding Riverside can be challenging. "Historically, Illinois has not provided the funding needed," Rogers said.

So, Riverside relies heavily on grants, donors, corporate and community sponsorship. Stevenson High School's Project Dance annually raises tens of thousands of dollars for Riverside. In September, Run for Riverside was organized by the Rotary Club of Long Grove, Kildeer and Hawthorn Woods.

Riverside Foundation's 21th Annual Golf Outing will be June 26, 2017 at White Deer Run Golf Club and is another annual event raising significant funds through golf, dining, raffles and sponsorships.

Another major source of revenue is through the fundraising efforts of the Riverside Women's Board.

Since 1987, the Women's Board has been a dedicated group of volunteers, largely from Lincolnshire, committed to improving and enhancing the lives of Riverside residents.

"The Riverside Foundation Women's Board is made up of women in our com-



*"I find it is time well spent and very rewarding to help those who can't help themselves, in this case, the Riverside residents who are neighbors of all of us in Lincolnshire."*



munity, who have no personal connection to Riverside, but come together to help provide the residents with a quality of life they may not otherwise experience," said Peggy Gaier, Riverside Foundation Women's Board President. "I find it is time well spent and very rewarding to help those who can't help themselves, in this case, the Riverside residents who are neighbors of all of us in Lincolnshire."

Women's Board members host many activities for residents like ice cream socials, birthdays, lunch outings, exercise classes and the annual 4th of July Parade Party and Holiday House walk.

Every year, the Women's Board hosts the "Hearts of Gold" Gala at the Lincolnshire Marriott, which will be Saturday, April 22 this year. Last year's event raised over \$200,000.

"Due to the current financial situation, Riverside needs our help now more than ever," Gaier said.

Gaier encourages all Lincolnshire residents to join Riverside Foundation for a great evening of dining, dancing, and auctions at this year's Gala. Riverside's Distinguished Service Award will be presented to Stevenson High School, & Ted Goergen (Student Services Director), & Brett Erdmann (Community Service Coordinator), for their tremendous support of Project Dance for the past 10 years.

Interested women in our community are also encouraged to join the Riverside Foundation Women's Board, even if you only have a small amount of time to give. The group meets on the third Wednesday of the month from September through May.

"I guarantee you will find it very rewarding to know you are helping to bring a more meaningful life experience to the special individuals with intellectual and developmental disabilities who live and learn at Riverside. I have volunteered extensively since I've lived in Lincolnshire, and volunteering is always a good thing, but the bonus is the wonderful friendships you make along the way, and the camaraderie you feel with your fellow women's board members, as you work together to enrich the lives of the Riverside residents. Your own life will be enriched as well!"

Even if you cannot attend the Gala, join the Women's Board, or contribute monetarily, Riverside could always use "time, talents and treasures." Small donations of household items, clothes, movies or a few hours of volunteering are always welcome.

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***Stay connected to Riverside Foundation at [www.riversidefoundation.net](http://www.riversidefoundation.net), also like on Facebook or follow on Twitter.***

***Anyone interested in joining the Riverside Foundation Women's Board please contact Peggy Gaier, [peggy.gaier@sbcglobal.net](mailto:peggy.gaier@sbcglobal.net), for more information.***

***Anyone interested in volunteering or donating to Riverside Foundation please contact Deborah Rogers at (847) 634-3973. Visitors and volunteers are always welcome.***





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### 2016 Riverside Foundation Women's Board Holiday Housewalk

From the traditional to the fun and whimsy, this year's Women's Board Holiday Housewalk did not disappoint. Thank you to the Saliba, Surane, and Guziek families for opening up their homes for such a good cause. Over \$7000 was raised.

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# THE Lincolnshire Moms

## Making a Difference *By Tania Surane*

Imagine a household full of kids waking up on Christmas morning to find no gifts under the Christmas tree. Or worse yet, that these kids do not get to even experience the simple joy of exchanging gifts between family during the Holidays. Sadly, in Lake County there are many households that live through just that year after year. A few even, have never experienced Christmas gift giving at all.

Thanks to four Lincolnshire moms—**The Lincolnshire Moms** as they lightheartedly go by – at least a few dozen families do not have to miss out on the joy of receiving. Meet Kathy Gordon one of these four, Lincolnshire resident, mother, and member of the Lake County Public Defender's office in the Guardian Ad Litem Division. This division represents approximately 400 abused or neglected children from Lake County ages newborn to 21 years old who may live in Lake County or be placed in foster homes or with family throughout Illinois and even outside the state. Says Kathy, "Our goal is to help children be returned to their families but if not to find permanency through adoption or guardianship with another family to become independent adults. Along the way, we try to find ways to fulfill children's needs and wishes where possible—some are basic needs and sometimes just to help them feel 'normal'. Unfortunately, due to a variety of reasons, our children are often residing with families who cannot afford to provide them with the joys of holiday gifts or they may be teenagers living on their own without the money to buy things they want and often the things they need."

When asked Kathy what her motivation to help she said, "These children are so wonderful, resilient and teach me life lessons every day. If we can do something as community to show these youths somebody cares, it will go a long

way to help these children that just happen to be in the foster care system." Kathy shares one story about a family: "Yesterday in court a grandma who resides in a challenged area of the South Side of Chicago who is in the process of adopting 5 of her grandchildren after 4 years in DCFS care looked so tired and burdened. I quietly sat next to her and whispered that we would add the

*"If we can do something as community to show these youths somebody cares, it will go a long way to help these children that just happen to be in the foster care system."*

children to our holiday list again this year. I can't describe the warm smile of relief that overcame her face and she responded with such gratitude. This is

just one of the families on this year's list all having similar stories and needs."

Enter "Operation Holiday/Christmas Cheer." During the past eight years, Kathy and the three other Lincolnshire moms – Susanne Immell, Jennifer Qualley, and Roberta Hancock – have made it their mission to bring cheer to some of these families and children. It started quite simply when Kathy approached Roberta looking for a way to raise donations for diapers and formula for her clients.

Now, as the saying goes - it takes a village: Kathy collects the needs and wants of a group of families represented by her office- 60 children were on the list this year. Items requested are things that we tend to take for granted – underwear, shoes, and even personal hygiene products. Then Susanne, Jennifer, and Roberta take over. Through an email campaign, they each send out a letter to a group of friends describing the families and requests, collect and sort the myriad of gifts, host a gift-wrapping party inviting the givers and their



*Volunteer wrappers pictured from top left to right: Natalie R., Brooke E., Taylor J., Jenna I., Julia S., Mara A., Raquel H., Anita Y. Sarah M., Nora K., Georgie W., Maddie L., Sadie G., Jackie W.*





Pictured l-r: Roberta Hancock, Kathy Gordon, Susanne Immell, and Jennifer Qualley. Photography by Kristin Keevins.

children, and finally help deliver them to their destination. Before the wrapping party, with donated gift cards and cash, they head over to the local Wal-Mart for some shopping to ensure each child in a family has an equal number of gifts. "It has become an art how to balance the number of gifts each child receives," Roberta says.

Almost 400 gifts were donated this year, a normal average for each year that Operation Holiday/Christmas Cheer has been in existence. Multiply that number by 8 years, and 3,200 gifts have been shopped for and wrapped by over 150 Lincolnshire families that help make this a reality. "We should feel blessed to live in community that is compassionate and embraces initiatives such as this," says Susanne. When asked what her favorite part of organizing this Jennifer replied, "This has become a holiday tradition for some of the Lincolnshire families that participate each year. As a family, they choose who to shop for and go out together to turn the wish list into a reality. It is personally gratifying to see

the satisfaction they receive for being a part of this endeavor."

This past December, I was fortunate enough to participate in helping with the gift wrapping hosted at the Immell's home. "The wrapping party is important to give our children the opportunity to experience how basic the needs of others are," says Susanne. To say this is a monumental task is putting

*"We should feel blessed to live in community that is compassionate and embraces initiatives such as this," says Susanne.*

lightly. Definitely a little chaos reigned as over 15 teenage girls ran around the house busily wrapping gifts, decorating them to make perfectly festive, and ensuring no gifts were misplaced all

the while keeping track of their snapchat, texts and conversations centered around boys and drama! By the end of the evening though, a feeling of satisfaction settled over everyone as these beautifully wrapped gifts, each chosen carefully and with much consideration, sat waiting to be delivered to a group of very worthy children.

Although the holidays are long over I would be remiss not to very publicly acknowledge Kathy, Susanne, Roberta, and Jennifer's efforts. No matter how hectic the holiday season is every year, their determination, compassion, and commitment towards this 'operation' that makes such a difference in the lives of a few, deserves a nod of appreciation from the entire community. I am privileged to call them friends, and even role models, and look forward to helping on the ninth year of their campaign when Christmas rolls around again.



# MEET PAT HUGHES

## VOICE OF THE CUBS

By Matt Engel

Imagine you woke up today knowing you were going to narrate history? Not just any history, but 'remember where you were when...' kind of history.

One generation remembers where they were when President Kennedy was shot, another will never forget where they were on 9/11, but this kind of history was different - it was joyous!

Despite 34 consecutive years behind the radio microphone calling Major League Baseball games, the last 21 as lead play-by-play voice for the Chicago Cubs, Lincolnshire resident Pat Hughes walked into the visiting radio booth November 2, 2016 at Progressive Field in Cleveland, Ohio with a different feeling. "I felt nervous," Pat told me as we sat together at the kitchen table of the same traditional colonial house on Fox Trail he has called home for the last 21 years. "I've never really covered a game quite like that one. I had never done a World Series before. Game seven, there's just something about it man, it's do or die, win or go home. I didn't feel in a real jovial mood. I don't think anybody did. I was thinking about all of the millions and I mean millions of Cubs fans and how much it meant to those people including a lot of people that I knew and loved."

Those people included more than just Pat Hughes' 92-year-old mother, who still listens to every one of his broadcasts. They included Cubs legends both on the field and in the booth - Ernie Banks, Ron Santo, Jack Brickhouse and Harry Caray. All of whom passed away without ever experiencing the Cubs winning the World Series in their lifetime!

Hughes' indoctrination into the history of losing on the North Side began shortly after he was hired as the voice of the Cubs. After settling into the Lincolnshire home where Pat and his wife Trish raised their two daughters, Janell and Amber, he was given a warning from a Cubs Broadcasting legend. "Harry Caray told me when I first started

in 1996, he said Pat you don't just sign up for the good seasons and the exciting games you sign up for everything."

In 1997, Hughes' second season as the Cubs play-by-play announcer, the team opened the season 0-14. "You've got to love the game to get through a year like that," Hughes said.

Ever since Pat Hughes was an 18-year-old college student at San Jose State where he faced the reality that his dream of playing in the NBA would never materialize, he devoted himself to becoming a play-by-play announcer. Not just an announcer for any team mind you, "I wanted to be the voice for one of the great American sports franchises and I've been lucky enough to get there."

As much satisfaction as Hughes can take in having realized a dream while successfully achieving the goal of becoming one of only 30 lead play-by-play announcers in Major League Baseball, he admits there are several exhausting and unglamorous aspects to having a career that millions covet.

"It is a long season; the travel alone beats you up. You're gone literally half the year starting in March. You travel like lunatics, you get home at 4AM. You have to be on, you have to be healthy, you have to take care of yourself, you have to keep your mind clear. Just to do one game of three and a half hours wears you out. You start multiplying that by a week, a month, by six months - it's not easy. To bring the right energy every day, it's a challenge."

After calling nearly six thousand big league games, Pat Hughes knows what it takes to bring the right amount of energy to his broadcasts; locking himself in his home to spend the day quietly reading, watching movies next to the fire and enjoying Trish's cooking.

Chances are, if you pay close attention, you just might see Pat Hughes inconspicuously running a few errands around town or maintaining his workout ritual during what he considers sacred



time at the gym. If you approach Pat (anywhere but at the gym while he is working out, please) chances are you will discover your interaction will be jovial and informative, much like listening to a Cubs game on the radio. But take note, Pat Hughes is a different breed of broadcaster. Unlike many of his colleagues, he does not find the recognizability factor of his job, seductive. As good as he is at the performance aspect of painting the picture of games on the radio, being Pat-Hughes-Cubs-Play-by-Play-Announcer 24 hours a day is an uncomfortable drain of energy.

"I'm very private and I'm kind of guarded and I don't need to be talking Cubs baseball all day, every day. If you don't know how to shut it down and turn it off and get away from it, you can burn out real fast."

A window into his secret for longevity begs the question about Pat Hughes' philosophy about radio play-by-play and historical calls. He loves the timelessness of famous baseball play-by-play men who preceded him like the Yankees Mel Allen, the Dodgers Vin Scully, the Cardinals Jack Buck, the Pirates Bob Prince, the Reds Marty Brennaman and former Cubs announcers Jack Brickhouse and Harry Caray. Broadcasters who Hughes says had a timelessness to their deliveries that would make them great now and just as great in twenty years.

Hughes is quick to point out that play-by-play on the radio is a different discipline than television. "Television announcers are better suited to letting the video tell the story and they kind of back



off. Radio is a different gig. You have to continue to paint the picture. What is it you're seeing, what is it you're feeling, what's happening. I always imagine (the listener is) sitting right next to me."

There is no doubt when you listen to Hughes on the radio, he has his catchphrases. As an intro to the show he will say, "Chicago Cubs baseball is on the air! From Beautiful Wrigley Field in Chicago." His home run call is "that ball's got a chaaaance..... GONE!" When an unusually long home run is struck, he will include the phrase "Get out the tape measure."

Historic calls are a different animal, "I think you're better off just letting them happen and speaking from the heart." Hughes' favorite historic call, before this season, happened back in 1998; the season when the Cubs lost both broadcasting legends Harry Caray and Jack Brickhouse. In a September game against Milwaukee while Sammy Sosa was in the midst of his historic home run chase Hughes paid tribute to Brickhouse and Caray with this call, "Deep drive to center, all the way back and gone! Number 65! Holy Cow and Hey Hey for Harry and Jack."

The historic nature of game seven of the World Series on November 2, 2016 weighed on Hughes' mind. "I knew from my standpoint that at the end, whatever I said, whatever it's going to be, I knew that it would be replayed over and over and over long after I'm gone. So, yes I did feel nervous."

One of the perils of calling live events is allowing your brain to work both in the present and in the future simultaneously. Such a phenomenon can result in cases of amnesia. Towards the end of game seven Hughes paid homage to the historic nature of what was unfolding before his eyes when he said, "Cubs fans you are going to remember where you were at this moment for the rest of your life." Yet, he never remembered saying those words until he heard them on a documentary on the MLB Network. Such a case of amnesia was not a solitary case on this night. Hughes also forgot just how he painted the picture at the end of the game.

"The Chicago Cubs win the World Series! And the Cubs go pouring out of the dugout and they're jumping up and down! And then I said something like,

'The Cubs have done it!' And I didn't hear that until I was driving home from Wrigley Field at 8:00 the next morning and I thought, 'Where did that come from?' I said it. I had no recollection of saying that line but that's because I was in that fast-forward mode and I was think-

*"I've never really covered a game quite like that one. I had never done a World Series before."*

ing probably of the next line which was, 'The longest drought in the history of American Sports is over and the celebration begins!' That's just how intense your concentration is at a particular moment."

One moment Pat Hughes will never forget occurred two days later during the Cubs parade and rally at Grant Park. "One of the great experiences of my life. I have never seen that many happy faces in one place at the same time in my entire life, tremendous experience."

Pat Hughes has two years remaining on his contract. Just beyond the quarter pole of the 2017 season Pat will be in his usual seat calling the Cubs vs. Dodgers game in Los Angeles on his 62nd birthday. As much as he loves his job Pat says does not want to go as long as Dodger's legendary broadcaster Vin Scully who didn't retire until the end of last season just shy of his 89th birthday.

So how many more historical calls does Pat Hughes have in him? "I love covering this team and the post season was a gas. I absolutely thought that was tremendous fun and I would love to do that another time or two, maybe more."

Will you remember where you were the Cubs next World Series victory?

*Matt Engel is a multiple Emmy Award winning Director, Producer, Cinematographer, and Writer and is the Founder and Executive Producer of Evram Productions. His work has been seen on ESPN, CBS, Fox, NBC Sports, NFL Network and Big Ten Network. His marketing, promotion and brand identity work spans several Fortune 500 companies and nearly every sport.*



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# Simplifying Your Week

## Ground Turkey for Weekday Meals *by Teresa Abascal*

This is a recipe for healthy and delicious ground turkey that is incredibly simple to cook. It will become the base of multiple dishes ready to use for the rest of the week. Your whole family will love it with minimal effort on your part—hurray! It will surely become a staple in your household.

### Ingredients:

- \*Plain Cooked Turkey (yields 5 cups)
- 2 Tbsp. olive oil
- ¼ onion, finely chopped
- 1 medium carrot, finely chopped
- 1 celery stalk, finely chopped
- 2 small or 1 large garlic cloves, finely chopped
- 2 lb Ground turkey
- ¼ tsp pepper
- 1 tsp salt



Turkey cooks better if it is room temperature—leave outside the fridge while you chop all other ingredients.

In a large skillet heat oil at medium heat, add onions. Cook until transparent, then add carrots and celery. Continue to cook for about 3 mins. Add the garlic, cook for about 2 more mins. Raise the heat to medium high and add turkey. After it is cooked halfway, move constantly to break the chunks and allow all the meat to cook through. Add salt and pepper, being careful not to over season for this will be your base for other preparations.

Once cooled, store in an airtight container or freeze in cup portions so you can use in the following recipes. Your imagination is the limit!

## Variations

### #1 With pasta and marinara sauce (4 servings)

- 2 cups of your favorite Italian marinara sauce
- 2 cups cooked turkey\*
- 8 oz. spaghetti or your favorite pasta shape
- 4 Tbsp. grated parmesan

Heat the marinara sauce in a large pan. When hot, add the turkey. In separate pot, cook pasta according to instructions in the packet. Once pasta is cooked, drain and serve it topped with the turkey sauce and parmesan cheese.

### #2 Asian style (serves 6)

- 1 Tbsp. olive oil
- 1 Tbsp. onion, finely chopped
- 1 inch ginger root peeled and grated
- 2 garlic cloves finely chopped
- 3 cups cooked turkey\*
- ¼ cup low sodium soy sauce
- 1 tsp. shiracha sauce (optional)
- 3 cups cooked white rice
- 3 green onions, thinly sliced
- 3 Tbsp. Peanuts or cashews, roughly chopped (optional)
- Cilantro leaves

Heat oil in large pan, add onion, ginger and garlic and cook until fragrant on medium low heat. Add the cooked turkey and continue cooking until hot. Season with soy sauce and shiracha. Serve over hot white rice, garnish with green onions, nuts and cilantro.

### #3 Tacos (6 tacos)

- 1 tsp. olive oil
- ½ cup canned crushed tomatoes
- 1 chipotle in adobo from a can (or more if you prefer more heat)
- 1 cup cooked turkey\*
- ½ cup shredded Chihuahua or Mexican mix cheese
- 6 tortillas (flour or corn, according to your preference)

Heat oil in nonstick pan; add tomatoes and chipotle, warm through. Add cooked turkey, stir to combine and season with salt if necessary. Turn heat off, add the cheese, stirring to melt. Heat tortillas in skillet and fill with cheesy turkey mix.

### #4 Salad or Light "Stir-Fry" (serves 4)

- 1 10 oz. bag of Asian Chopped Salad (my favorite is Taylor)
- 2 cups cooked turkey\*

There are two ways to prepare this combination.

Salad: Mix salad greens and turkey, season with the dressing and add the toppings in the bag. "Light Stir fry": In medium high heat cook salad greens in pan with 1 tbsp water until water evaporates completely and vegetables are soft. Add the dressing and the turkey, mix until everything is completely coated and continue cooking until the whole mixture is hot. Add the garnishes in the packet and serve immediately.

### #5 Stuffed Zucchini (6 servings)

- 3 large zucchinis
- ½ cup marinara sauce
- 1 cup cooked turkey\*
- 2 Tbsp. cream
- 2 Tbsp. grated melting cheese (mild cheddar)

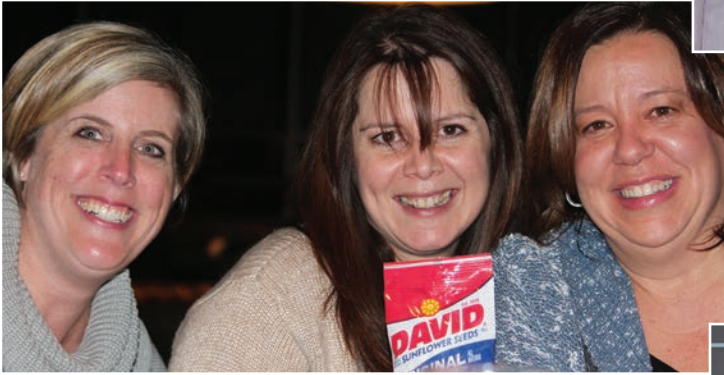
Preheat oven to 350 F. Cut the zucchinis in half lengthwise. With a melon baller or a spoon hollow the 6 halves of the zucchini. Season with pepper. Heat the marinara sauce and add the turkey, continue cooking until the mixture is hot. Add the cream and verify the seasoning, adding salt if necessary. Divide the mixture in 6 equal parts and fill the zucchinis, sprinkle melting cheese on top. Bake in oven safe pan 15 minutes until cheese is melted. Zucchini will still be crunchy, if you prefer it softer, bake 5 more minutes.

### #6 Turkey/Mashed Potatoes Casserole (serves 4)

- 2 cups cooked turkey\*
- 1 ½ cups frozen corn
- 1 tsp. olive oil
- 2 Tbsp. onion, finely chopped
- your favorite recipe for mashed potatoes (2 cups)

Rinse corn until defrosted, drain. In a pan, heat olive oil, add onion and cook until transparent. Add corn, season with salt and pepper. Using a deep Pyrex dish, spread a layer of cooked turkey, add the corn on top, and finish with a layer of mashed potatoes. Bake for 15 min. in a 350 F oven.






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**The 3rd Annual Trivia Night Fundraiser** benefitting the Stevenson High School baseball program was held in January. A fun night was had by all at Viper Alley with food, drinks, silent auction and lots of trivia. The volunteer run event raised over \$10,000.

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# K.I.S.S.

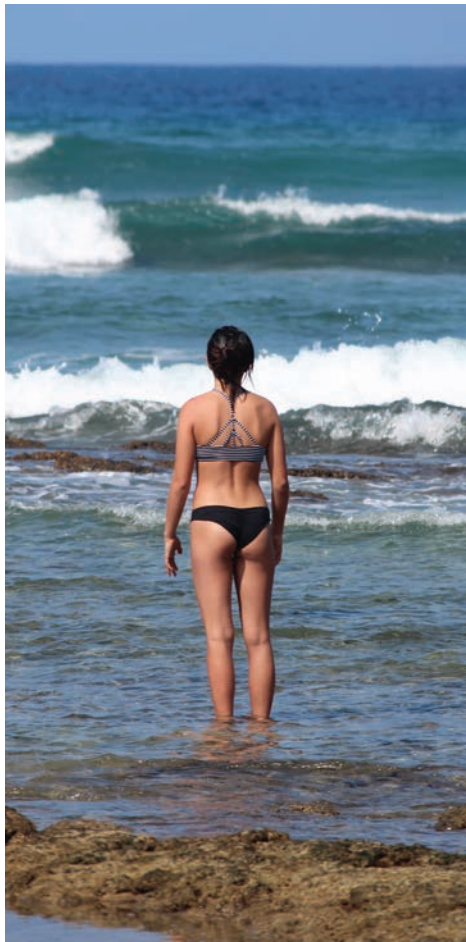
## Winter Goodbye *By Scott Zilligen*

**Keep It Simple Stupid, Keep It Super Simple, Keep It Short and Simple (K.I.S.S.)**

Whatever definition you go by, we have all heard this famous acronym before. As winter starts coming to an end and bathing suits start hitting the racks in stores, our minds start racing about getting back into shape or getting into “beach body ready” mode. Maybe you have a big family vacation hiking the Grand Cannon, or it’s the 5k you signed up for back in December, or maybe it’s just simply that you want to look amazing at the pool this year. Whatever the case may be, fitness is on our minds so we start researching articles, diets, routines etc... With fitness continuing to be on the rise, there are so many ways to get back into shape. So much so, it starts to become a little overwhelming. I tell all my clients to remember that good old acronym K.I.S.S. Don’t make it more complicated than it should be. Following these easy tips below will help you K.I.S.S winter goodbye and welcome summer with open (nicely toned) arms!

### 1) Add weight training to your routine.

Don’t be afraid, as you will NOT “bulk up.” Unless you are following a specific mass building routine and adding an extra 5,000 calories per day in your diet, simple weight lifting does not cause bulking. To the contrary, it helps burn fat in your body. For every pound of muscle weight you put on, your body on average will burn an extra 500 calories per week at rest. That’s about an extra 70 calories per day from only one pound of muscle. Think if you add an extra 10lbs of muscle. That’s an extra 500 calories a day and 3500 calories per week, which is equivalent to a pound of fat, that your body will burn by doing absolutely nothing. I know it sounds scary to put on muscle weight but keep in mind that muscle weighs more than fat. It is denser taking up less room in



*Pictured in Illustration - Kasey Harvey is a cancer survivor and the 2016 Ace Hardware Foundation National All-Star helping raise funds for Children's Miracle Network Hospitals throughout the country. A little over two years ago, when she was 13 years old, Kasey visited a doctor to be treated for what she thought was a sinus infection. Soon Kasey learned she had an aggressive form of cancer in the maxillary sinus below her left eye. After a year of aggressive proton radiation therapy and chemotherapy, she was in remission. During the treatment, with the support of her parents, she began doing everything she could to stay strong. In the weight room at their home, Kasey followed a regimen of cardio and resistance exercises. She went on a diet plan and began doing yoga. Today, she is back on her travel soccer team as goalie and even competes in Spartan races with her dad. To read more of Kasey's story go to [www.kaseyharvey.com](http://www.kaseyharvey.com).*

the body. Even though you are adding muscle weight, you will be dropping inches. Stick to weights that you can lift anywhere from 8-15 reps. You should be getting tired on the last few reps. Don’t worry about fancy machines. Stick to good old-fashioned dumbbells and basic movements.

### 2) Remember the simple formula—Calories in to Calories out.

If you eat more than you burn in a day, you will gain weight. It’s that simple. There are things that will complicate that formula like hormone issues etc... but for the most part, it is that easy. Instead of overwhelming yourself with fats, carbohydrates, & sugars, start by just keeping track of how many calories you are consuming. The average person should consume anywhere from 1500-2000 calories in a day to maintain bodily function. If you need help with figuring out exactly how many calories you should be eating, ask your physician.

### 3) If you want to change your body, you must change what you are doing.

If you are having trouble getting those last 10lbs off but are eating the same and doing the same workout, you will stay the same. You will only change if you change something in your routine. Add an extra protein shake. Cut out that extra cup of coffee per day. Add an extra repetition or even add weight to the exercises you are currently doing. Just as we get into mental ruts, your body will do the same.

### 4) No time for the gym is not an excuse!

You can get an effective workout even if you have only 20 mins. to spare. You also do not need anything but your own body to do so. I tell clients to focus on two movements - the pushup and the squat.

**The Pushup**—Based on your ability, you can perform a pushup on your knees, against a wall, or a standard

push-up. A pushup predominantly works your chest muscles. Try it with your elbows in alongside your body. This works your triceps. Now try it with your feet or knees propped up on something. This isolates more of your shoulders. Drop to your forearms instead of your hands and hold in a plank position. You are now working your back muscles as well as your core.

**The Squat**—Start by doing a standard squat. This evenly works your quadriceps and hamstrings. Perform that same squat with your feet together. This isolates more of your outer thighs/glutes. Stand with your feet wide and flared out on a 45-degree angle. This will isolate more of your inner thighs.

You just worked your whole entire body with just 2 basic moves! Start by doing just one set of each of these for 12 repetitions, 2-3 times per week. After 2-3 weeks, add a few reps or do another round.

Good luck on your road to the summer and remember to K.I.S.S often!

## TRY THIS QUICK AT HOME WORKOUT:

- 1) Do 5 pushups, take a 10 second break, now do 5 more.
- 2) Do 10 regular squats, take a 10 second break, do 10 more.
- 3) Do 5 pushups keeping your elbows in, take a 10 second break, do 5 more.
- 4) Do 10 squats with your feet together, take a 10 second break, do 10 more.
- 5) Do 5 pushups with your feet or knees propped up on something, take a 10 second break, do 5 more.
- 6) Do 10 squats with your feet wide apart and at a 45-degree angle, take a 10 second break, do 10 more.
- 7) Finish with holding a plank on your forearms for as long as you can.

Congratulations! You just completed a workout in less than 10 mins! Complete this a few times per week. After the first week or two, try and add an extra repetition to everything and beat your plank time. It's that easy!

*Scott Zilligen is a certified, NASM-CPT/CES, NESTA Personal trainer/strength coach and USA Boxing Coach with over 9 years industry experience. He owns Z Fit Sport – [stzilligen@yahoo.com](mailto:stzilligen@yahoo.com).*

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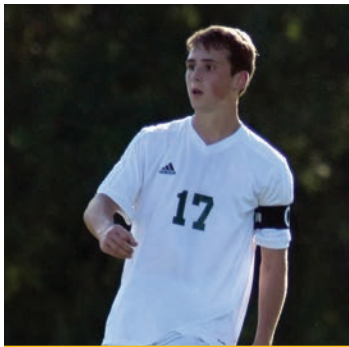
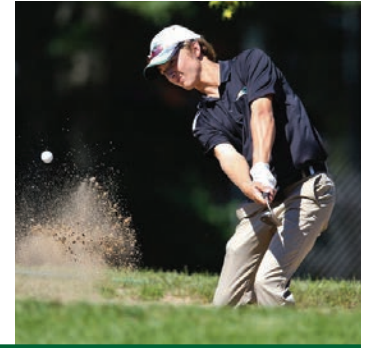


# BIG GUN AWARD

*By Kendall Roberts*

**B**ig Gun is an award in recognition of achievement for the Most Valuable Varsity team member over a season given at Stevenson High School. It includes the student's leadership skills, attitude, character, effort, as well as performance and is determined by the members on each team. Here are our very own D103 graduates honored this past fall.

**JAMES DVORAK**—At the last golf championship of his high school career, James Dvorak '17 shot a 70, winning the Barrington regional and leading his team into 1st place. "I think we accomplished more together as a team and improved on our team chemistry," Dvorak said. "When you're on the golf course with someone for 4 hours a day, it just makes you talk, bond and become friends. Golf is a game for making friends." As captain, Dvorak bonded with his teammates by driving them to practice and setting an example with his outgoing personality. As one of the few upperclassmen, he encouraged his young team to perform well and took the pressure off them before tournaments. Dvorak's motivation and confidence were well noted by his team. He felt accomplished and proud for finally achieving one of his goals- the Big Gun Award. "It was a relief because I always wanted to get it and I finally got that achievement in my SHS career," Dvorak said.



**DAVID "BEN" BRANDT**—Ben Brandt '17 has been playing soccer since he was just 5 years old. Now, at the end of his high school career, he has had 3 years of varsity soccer experience and 1 being captain. Not only was Brandt the starting center midfielder for the team, but also a leader. With only 4 seniors on the team, Brandt motivated the younger players by leading drills, adding expertise and keeping them on track. His strong leadership and overall effort were the key reasons that he received the award. "I tried to make our younger kids really understand their capabilities," Brandt said. "I always tell them before games to look at the guy who's defending you, and just know that you're going to play better." Brandt's focus as a leader was to involve his entire team in the game and to set up his young team for the next season. "I am like that by necessity, it has to be a team game," Brandt said. It's nearly impossible to play a two-person soccer game. You need to involve everyone if you want to be successful."

**PAUL UDONI**—Before starting cross country, Paul Udoni '17 never thought he would become a varsity runner - or even take it seriously. "I initially thought it would get me in shape for basketball," Udoni said. "But I ended up falling in love with it more than I thought, so I just continued running more." Over the years, Udoni developed as a leader by attending a running camp in Montana, training over the summer and leading his team in practices and runs. Despite falling short of the team's goal to make it to state this season, Udoni admits that he was still proud of the strong team effort, and ended his high school career with his fastest time at 15:39. With practice runs that can be up to 10 miles and training year round, Udoni admits that cross country isn't easy. However, he values the lessons he has learned. "It has made me learn the value of hard work and doing things the smart way," Udoni said. "I learned through my training that doing things in moderation is better than doing things excessively."



**OLIVIA HANCOCK**—Golfing wasn't always easy for junior Olivia Hancock '18. During middle school, Hancock struggled with back problems, preventing her from reaching her full potential in the sport. "I was kind of a goofball, and everyone knew I had potential skills, but no one thought I took golfing very seriously," Hancock said. "This past year, I really recovered from my back injury and told myself I was going to step up and be more of a leader and role model." With no seniors returning to the girls' varsity golf team, Olivia did just that. By guiding the underclassmen on her team, she helped relieve the pressure during tournaments by having fun, while still encouraging others to try their best. When awarded the Big Gun Award Hancock admitted she was shocked. "I was surprised because on paper, I wasn't the best player, but Big Gun isn't just that award that makes you the best on the team," Hancock said. "It was really an honor to realize that your friends and your teammates see and appreciate the work you're putting on and off the course."

# "I don't take nature for granted"

## D125 STUDENT VOLUNTEER SPOTLIGHT

By Shreya Viswanathan

### Adlai E. Stevenson High School

They say home is where the heart is. Stevenson High School student & D103 graduate Jessica Shen feels at home when she is protecting her beloved environment. Growing up, the current junior had always been taught that energy was a precious resource that should be saved and not wasted. Naturally, as she grew older, she fell in love with the environmental movement. When I got a chance to speak with her, Jessica's passion for the subject was impossible to miss. "I don't take nature for granted," she asserted. "At a time where fossil fuel emissions, deforestation, and water pollution are at an all time high, there's more work than ever to be done."

Jessica's goal is to not only save the environment from pollution, but to also educate the public about the environment. She is confident that it's not the

pollution that is the problem. "It's that people don't know enough about it, or don't care, whether its because of a lack of access to the right education, or plain negligence," she articulated.

Channeling her passion, Jessica decided to start Green Team, a club dedicated to environmental awareness, at Stevenson. Drawing ideas from a previously existing environmental club that had fallen through because of a lack of interest and support, Jessica took a unique approach to her club. Since last summer, Jessica has been creating marketing plans, leading club meetings, as well as publicizing the club around school. To incite the interest of her fellow students, Jessica, along with the other executive board members of Green Team, has carefully arranged a variety of events for Green Team to encompass a wide range of students. One of the main events is Envirothon, an annual environmental academic



competition, offering events ranging from problem solving presentations to written field tests. In addition to Envirothon, Green Team also participates in climate change conferences, volunteer days at local forest preserves, and most notably, Green Projects. Last September, Jessica and her co-founders held an electronic recycling drive that recycled nearly 2000 pounds of electronics. In January, they launched a composting program in the school so people could dispose of their leftover lunch and compostable school plates and utensils in an environmentally friendly way. "Right now, its only Green Team's first year, but we're impacting the community, we're getting noticed, and I'm really grateful for each member's dedication as well as the school's support," Jessica said.

## EMPOWERED TEENS GIVING BACK

Giving back most certainly should not be defined by age. In fact, our young volunteers can have the greatest success doing so. Feeling empowered to make an impact, developing a stronger sense of self all the while having a good time easily define success. Take Connor Friesen, 17, resident of Lincolnshire, and a Junior at Stevenson High School along with four fellow students - Michael Thon, Deen Majeed, Brett Peterson, and Tyler McDonough - as examples as they organized a clothes and shoe drive within their communities benefitting Cradles to Crayons. Each placed over 200 flyers in the homes of friends and neighbors in their respective communities requesting donations. Response was overwhelming, filling a U-Haul truck with items waiting for new homes. These donations were then driven to the Chicago headquarters of Cradles to Crayons where the young men spent a fulfilling afternoon volunteering. Says Friesen, "This experience was very rewarding because I had the opportunity to help someone other than myself and was able to bring the community together to achieve a greater common goal. Working together with my friends made it fun and we felt like we accomplished something important."

Cradles to Crayons is an organization whose mission is to provide children birth to 12 years of age in homeless situations with the essential items they need to thrive.



Pictured above l-r: Michael Thon of Vernon Hills, Deen Majeed of Long Grove, Brett Peterson of Vernon Hills, Tyler McDonough of Long Grove, Connor Friesen of Lincolnshire

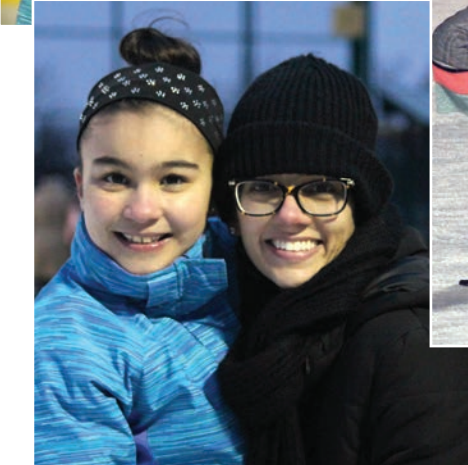




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## LSA Skate Night at North Park

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# DOLLARS & SENSE

## Assessing the Role of the Financial Advisor *By Dave Keevins*

I hope and trust residents of the 'Shire had a relaxing and enjoyable Holiday break. Once the calendar turns and the chaotic pace of 12/31 deadlines pass, January typically brings a period of reflection in the investment world. Lately I have been receiving many questions about financial advisors. Specifically,

1. Do I need an Advisor?
2. What should I look for in an Advisor?
3. What should I expect from my Advisor?
4. What should I pay for an Advisor?

In the following paragraphs, I will provide my thoughts on these questions. For starters, if you think you can adequately diligence money managers, or are comfortable with a predominantly passive approach to investing through index funds, then you are more likely a person who can wade through this on

your own. That said I feel an important by-product of utilizing an Advisor is that it disciplines you to occasionally sit down with your Advisor and discuss the portfolio. Too often in declining markets people stick their heads in the sand, refuse to even open their statements and simply hide behind "I'm a long-term investor – this shall pass." In rallying markets, investors simply "let things ride". Under both scenarios, the independent investor neglects their portfolio at perhaps the most crucial time, likely leading to unbalanced allocations. What is wrong with that? Remember, your asset allocation and not the specific managers you invest in determine most portfolio performance. Letting allocations get out of balance is a sure way to sub-optimal results.

If you are working with an Advisor, or are contemplating the leap to working with an Advisor, the single most important "product" they can sell is trust. If you do not trust your Advisor, or feel their commission check / bo-

nus takes priority over your financial well-being then run, don't walk. You should seek out an Advisor with numerous investment options. I've never really cared about which custodian an Advisor uses – whether it's Schwab, Fidelity, TD Ameritrade, E\*TRADE or any number of them, these are all fine firms with best execution and billions (if not trillions) held in custody. The more important issue is that your Advisor should have hundreds of investment options available. This does not mean they are going to recommend hundreds of investments, but I always hesitate when an Advisor can only recommend, for example, Fidelity, Vanguard, or T. Rowe Price funds. You will never convince me the best and brightest money managers in the world all work under one roof at the same firm. You want a diverse set of product offerings.

**As for Advisor due diligence, ask the following:**

- Which custodian do they prefer (Schwab, Fidelity, someone else)?

- References—get a few and call these people!

- A copy of the firm’s ADV—not exactly a Dan Brown novel, but you glean some juicy nuggets.

- How many clients do they work with? If they work with 400 clients, do not expect much contact.

- What is their average client size? You do not want to be their largest or smallest client.

- How big is their book (how much in assets do they oversee)? By asking these three questions, you get a more accurate picture of their practice. For example, if the Advisor tells you the average client size is \$500,000 (because, hey lookee here, your accounts is roughly \$500,000 – I am such a cynic) but they have 200 clients and \$50 million in assets, that works out to an average of \$250,000. It should not imply the Advisor was being dishonest, but it should trigger alarm bells to dig deeper and ask follow up questions.

### **What should you expect from your Advisor – a LOT! Specifically:**

- To meet with them at least semi-annually if not quarterly.

- At a minimum, they should provide quarterly performance – the reality is that most of us have “daily liquid” portfolios (meaning the holdings within our portfolios can be sold immediately if need be). These daily liquid securities include stocks / bonds / mutual funds. Running performance reports on “daily liquid” portfolios is a relatively easy task for Advisors to perform. Therefore, even if you decide that quarterly meetings are too frequent then at least have your Advisor provide timely performance reports (soon after the quarter closes).

- Your Advisor will obviously provide the asset allocation, fund recommendations, etc. They should also construct a “Portfolio Benchmark” against which to track overall results. The underlying funds in your portfolio will each be compared to their respective benchmark (for example, your domestic, large cap growth manager will likely be compared against the Russell 1000 Growth Index; similarly, the domestic, small cap value manager will likely track against the Russell 2000 Value Index, etc.). This is the first layer of performance tracking,

and allows you to compare how your managers are doing. The second level of analysis involves a more global view – how did our asset allocation decisions turn out? For this exercise, if you have a general 40% fixed income / 60% equities allocation then your “Portfolio Benchmark” should start with a 40% Barclay’s Aggregate Bond Index to represent the fixed income portion of the portfolio. Equities are a little more involved. In this example, I wouldn’t settle for a 60% “S&P 500” Index to represent the equity portion of the portfolio. The reality is that your portfolio likely holds large caps, small caps and international equities, and these sectors have historically performed much differently than the S&P 500. A more representative equity benchmark might include some Russell 3000 component (domestic equities) and MSCI All Country World Index Ex US (international). When you put all the pieces together, in this example you might have a Portfolio Benchmark that looks like this: 40% Barclay’s Aggregate Bond Index / 45% Russell 3000 / 15% MSCI ACWI Ex US.

- Your Advisor should be getting you access to institutional / less expensive share classes. Many mutual funds offer multiple share classes – they invest in exactly the same securities, but charge different fees. You may have heard of Retail Class (most expensive), Advisor Class or Institutional Class (least expensive). Access to Advisor or Institutional share classes typically requires higher minimums (more money invested in the fund). If your Advisor has you in Retail share class funds, then they are not leveraging the client assets of the practice to get you access to the lowest cost funds.

- Hopefully your Advisor’s firm can also provide some sort of “Market Recap” or “Quarterly Commentary” to give you a broad brush of what happened over the past few months and general economic information.

### **How much should you pay for Advisory services? Good question and it is a function of what you are getting. You should be willing to pay more for the following:**

- Access—perhaps your Advisor is getting you access to a fund you could not otherwise invest in on your own (think minimums).

- Institutional / Advisor Share Class—if your Advisor is able to get you into less expensive funds that is of value.

- Ideas—if your Advisor limits their investment recommendations to Index funds that’s fine. However, what you are paying for here is only asset allocation and not exposure to more unique ideas. You are getting less, so pay less.

- Portfolio Efficiency—if your Advisor is managing both taxable and non-taxable (IRAs) accounts, and recommending less tax efficient investments be held inside the IRA, that indicates an additional level of investment acumen.

- If you are meeting quarterly, as opposed to semi-annually, you are taking up more of the Advisor’s time.

There is no “right” answer on fees. The most important thing is to understand the “all in” fee. What do I mean by “all in” fees? There are at least two sets of fees, but can be as many as five. First, there are the underlying fund manager fees (what the mutual fund or ETF charges). Second, you have the Advisor’s fee. Third, there is likely a custodial fee – tends to be very small (perhaps four or five basis points, but it is a fee nonetheless). Fourth, some funds might incur transaction fees (common at Fidelity / Schwab / etc. - transaction fee funds cost \$25 to buy them). Fifth, I am not the brightest bulb in the box, there is likely a fee I am forgetting so let’s assume five layers of fees potentially. Always request that your Advisor itemize out all of the fees identified above (including the mystery fee #5).

I hope the above helps steer you in the right direction as you either seek out a new Advisor or assess your current one. Happy investing.

*Dave Keevins is a financial advisor with 30 years’ experience providing comprehensive investment and planning solutions for highly successful business owners and executives. He is a lifelong resident of Lincolnshire.*



**MARCH**

**Sing, Sing a Song with Laura Doherty**  
*Saturday, March 11, 11 a.m.–12 p.m.*  
 at Vernon Area Public Library.  
 Acoustic folk-pop concert for kids ages 0–8.  
 Register at [calendar.vapld.info](http://calendar.vapld.info).

**My Fair Aubrey, A Musical Tribute to Aubrey Hepburn**  
*Saturday, March 19, 2 p.m.*  
 at Stevenson High School Little Theater.  
 For more information and to purchase tickets, visit [www.stevensonfoundation.org](http://www.stevensonfoundation.org) or call 847-415-4121.

**Lincolnshire Sports Association—Travel Baseball Tryouts**  
*Saturday, March 19, 3–4:30 p.m.*  
 at Slammers. For more details go to [www.lincolnshiresports.org](http://www.lincolnshiresports.org) or contact Lee Fell at [lee@lincolnshiresports.org](mailto:lee@lincolnshiresports.org).

Registration is **OPEN** for Field Hockey, T-ball, Blastball and Baseball/Softball as well as Spring Soccer.

**The Lincolnshire Swim Club**  
*March 1–31*, March Madness Membership Special—Family Membership Initiation Fees are 50% off for new members. Go to [www.lincolnshireswimclub.com](http://www.lincolnshireswimclub.com) for details.

**School District 103**  
 For any day, any time construction updates go to [www.d103.org/construction2017](http://www.d103.org/construction2017).

**APRIL**

**Community Egg Hunt**  
*Saturday, April 15, 2–4 p.m.*  
 at Community Christian Church, 1970 Riverwoods Road.

**Panel Discussion: Racism & Segregation in Midwestern Cities**  
*Thursday, April 20, 7–8:30 p.m.*  
 at Vernon Area Public Library.  
 Facilitator Judy Levin leads a panel discussion with three Midwestern authors on the topic of race. To register, visit [calendar.vapld.info](http://calendar.vapld.info).

**Spring Cleanup**  
*Saturday, April 22*  
 Residents may put out household goods for pick up except “white goods” (appliances), household chemical and landscape waste. Items such as carpeting or lumber must be bundled in lengths not more than 4 feet long and two feet in diameter. All items must be able to be lifted by one person. Goods must be placed at the curb by 7:00 a.m. on the morning of the pickup and may begin placing at the curb after 7:00 p.m. the night before.

**The Riverside Foundation Women’s Board ‘Hearts of Gold’ Gala**  
*Saturday, April 22, 6 p.m. to midnight*  
 at the Marriott Lincolnshire resort. Tickets are \$200/person & include open bar, sit-down dinner, a grand raffle, silent & live auctions, & dancing to the great band “Maggie Speaks.” Advanced reservations are required.

**Blues & Roots Music Duo Joe Filisko and Eric Noden**  
*Sunday, April 30, 1–2 p.m.*  
 at Vernon Area Public Library Annex, 4 Indian Creek Rd, Lincolnshire.  
 Concert with harmonica and guitar. Details and registration at [calendar.vapld.info](http://calendar.vapld.info).

**MAY**

**Children’s Author Aaron Reynolds**  
*Tuesday, May 2, 6:30–7:30 p.m.*  
 at Vernon Area Public Library.  
 New York Times bestselling author Aaron Reynolds (Creepy Carrots, Nerdy Birdy) celebrates Children’s Book Week with us. For children in grades K and up with an adult. Register at [calendar.vapld.info](http://calendar.vapld.info).

**Lincolnshire Garden Club Spring Boutique & Plant Sale**  
*Friday, May 5, 12–8 p.m.*  
 at Lincolnshire Swim Club, 2 Yorkshire Drive.  
 For more information visit [www.lincolnshiregardenclub.com](http://www.lincolnshiregardenclub.com)

**Lincolnshire Community School Annual Fundraiser, ‘Derby Party—A Night After the Races’**  
*Saturday, May 6, 7:30–10:30 p.m.*  
 at Mickey Finn’s in Libertyville. Tickets are \$60. For more details contact director at [director@lcns.org](mailto:director@lcns.org).

**Shakespeare Project of Chicago presents Love’s Labours Lost**  
*Monday, May 8, 6:30–9 p.m.*  
 at Vernon Area Public Library. For free tickets, visit [calendar.vapld.info](http://calendar.vapld.info).

**Town Meeting**  
*Monday, May 8, 7 p.m.*  
 in the Board Room at the Village Hall.  
 The meeting is designed as an open forum for anyone to ask questions or voice opinions.

**Run for D103 5K Walk/Run**  
*Saturday, May 20, 8 a.m.*  
 at Daniel Wright Junior High School.  
 For information go to [www.runford103.org](http://www.runford103.org).

**Memorial Day Commemoration**  
*Monday, May 29, 10 a.m.*  
 at Spring Lake Park, 49 Oxford Drive.

**Chicago Rush North—Lighting SC**  
 Look for upcoming tryout announcements mid to late May for the 2017–18 travel soccer season. Tryouts will take place at North Park in Lincolnshire. Questions? Please ask [Jeffr@Lincolnshiresports.org](mailto:Jeffr@Lincolnshiresports.org).

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