

A woman with long brown hair, wearing a black tank top and purple leggings, is performing a tree yoga pose on a wooden deck. She is smiling and has her hands pressed together in a prayer position. The background shows a lush green forest and a wooden pergola structure with string lights hanging from it.

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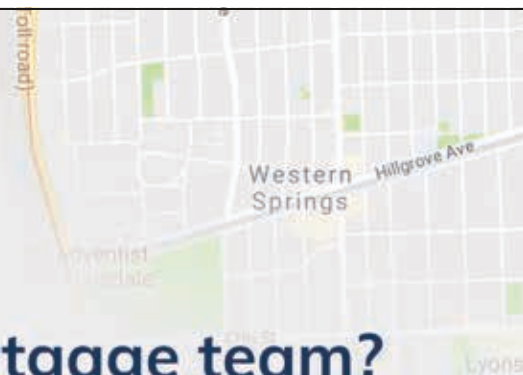


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We are always looking for residents who would like to participate in the magazine, find great stories and send us ideas. Let's celebrate the great things happening in our community! No contribution is too small. Please email jill.mccain@n2pub.com with your pictures, suggestions, or requests.

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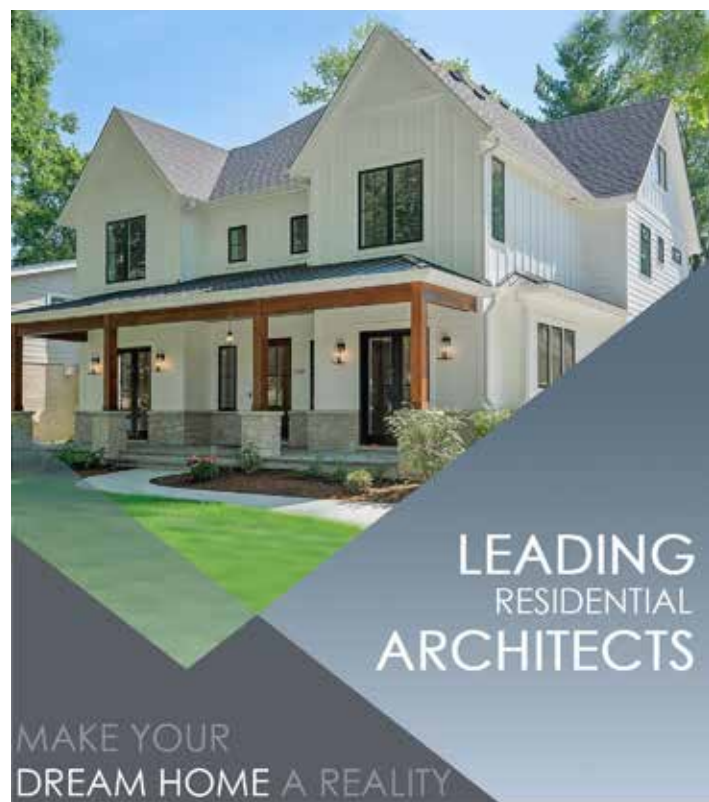
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publisher's note

As we enter the season of giving thanks, I want to take this opportunity to express my deep appreciation to our wonderful community that have made Western Springs Living such a fun and rewarding neighborhood magazine. Whether you've sent a kind note, submitted a picture or article, recommended a neighbor or just enjoyed the publication - this magazine wouldn't be possible without you.

This month, you'll find several messages that weave beautifully into the spirit of Thanksgiving. **Caroline Leff** shares her list of simple pleasures we can all be grateful for this holiday season. **Lindsay Forebaugh** interviewed **Claire Muroaka** of the local non-profit Green Halo about helping underserved high school students in the western suburbs to mentor and help navigate their upcoming college application process. We are proud to help recognize **Boy Scout Troop 3**, all of which were recognized this fall. Special shout out to 6 of the Scouts that achieved rank of Eagle for their outstanding works. More inside.

Randy Porzel has some awesome tips for giving generously in this month's *Financial Fitness*, and **Carol Bures** mouthwatering Pecan Tart would be a wonderful addition to any Thanksgiving table this season. *Home of the Month* was an especially fun feature this month as **Chris and Sarah Simon** invite us in for a roundtable discussion with local resident partners **Matt McNaughton**, **Amy Rooney** and **WSL partner Michael Buss**.

This month we are excited to recognize **Alex Rimmele** of Grit and Grace, and highlight **Melissa Merz** of Monochrome candles, both of whom created local businesses from a passion and need they saw in the community.

Are you on the Western Springs Living email list? If not, send us a quick email at westernspringsliving@gmail.com to be

added. We'll make sure you're in the know on events invites and opportunities to be featured.

Lastly, I would like to extend my sincere gratitude to our sponsors, who make Western Springs Living possible each and every month. As you are reading the publication, please take note of the businesses and give them a call when the need for their service arises.

Happy Thanksgiving!

With heart,

Jill McCain

Area Director and Western Springs Resident
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Troop 3 Scouts



Troop 3 Eagles with parents.



Troop 3 Eagles- Riley McGee, Ryan Carlson, Micah Lin, Quinn Maley, Caleb Quick. Not pictured Robert Lupetini.

Eagle Scouts HONORED

By Mary Torgler

On a sunny early autumn afternoon, Boy Scout Troop 3, sponsored by All Saints Episcopal Church of Western Springs, held an outdoor Court of Honor at the church. All of the Scouts who had earned merit badges and/or had rank advancements since February were recognized. Also, at this time, 6 Scouts who had achieved the rank of Eagle just prior to or during the Covid 19 shutdown were acknowledged. They are:

- **Robert Lupetini**, who renovated the Church for Little Children classroom at All Saints.
- **Riley McGee**, who built and installed a Little Lending Library, also at All Saints.
- **Caleb Quick**, who made a prayer garden and did brick work for Benet Academy in Lisle.
- **Ryan Carlson**, who collected all of the discarded unused and gently used books, binders, pens, pencils, and other school supplies that would otherwise have gone to landfill. These items were then sent to Off the Street Club and to a children's charity in Puerto Rico.
- **Micah Lin** made and installed new signs for the Safety Village at the Western Springs Recreational Center.

- **Quinn Maley** led the fabrication of hundreds of masks for the residents of Bethlehem Woods retirement center.

Troop 3 was chartered by BSA Pathway to Adventure council in February of 1992. That year they marched in their first Memorial Day parade. Sponsored by All Saints Episcopal Church, the troop has had 69 Eagle Scouts and counting. The national average of Scouts achieving the Eagle rank is 4% of all registered Scouts. They must earn a minimum of 21 badges; 12 of them are required. Most Scouts earn more. Troop 3 is a Scout-run troop led by Mike Mikulski as scoutmaster and Greg Leitz as assistant scoutmaster. Both men are Eagle Scouts.

The troop was unable to hold their annual High Adventure in 2020 due to Covid 19 restrictions. However, in 2019, they made the journey to Philmont Boy Scout Ranch in New Mexico. They were able to attend summer camp this year, following all of the safety guidelines and had a very successful week there. Camping trips are planned for October and November and are in the planning stage for 2021. Weekly meetings are being held at the church, following all of the safety guidelines.

Troop 3 is open to all boys and girls currently in 5th grade and above. Previous Scout experience is not necessary to join. If you are interested in becoming a member of this very active troop, please call 708-246-1952 for further information.



honest to goodness

By Raleigh Decker



A LUXURIOUS LIGHT IN THE DARK

Local Mompreneur Melissa Merz celebrates Monochrome's First Anniversary this month!

Picture this: Married mom of two active kids with a full-time sales role outside of the home. Always intrigued by the idea of starting her own business. She believed she could, so she did!

After creating a custom candle for a pop-up boutique, Field Park Mom Melissa Merz decided to turn that idea into a business, launching Monochrome to the public in November 2019. Happily surprised by the instant support she received, Monochrome's launch was beyond expectations. While sales have slowed during

the pandemic, Melissa is delighted to report that "sales have been steady and I hope to get back to business growth with the fall and holidays."

Inspired by her success, and a big fan of her candles (favorite scent: Sugared Lime which transports me to a warm & sunny beach vacation), I asked Melissa to share more about her growing business.

What inspired you to start your own business?

MM: I have always loved selling. I have tried various ideas in the past but have never felt as passionate about them as I do Monochrome. The idea was literally born as I was driving one day. I came home and by that evening I had a logo, a business plan (albeit a rough draft) and a bunch of candle making supplies



ordered! I think I even did a teaser on Instagram and everyone was like, "what??" But I don't think it surprised too many people that know me.

How and why did you name the business Monochrome?

MM: The idea of Monochrome is simplicity and luxury. I love black and white home décor as well as black and white stripes, and Monochrome seems to reflect all of that to me. I also wanted to keep the name simple and memorable.

Describe Monochrome's product offerings, both what we can buy today and any ideas to expand your business.

MM: I sought out to create a candle that smells amazing and uses natural ingredients. We hand pour our 100% soy wax candles in small batches. Our methodical process creates a candle that burns to perfection and fills your space with a luxurious scent. Derived from soybeans, soy wax burns with zero petro-carbon soot, and at a lower melting point so the candles burn longer. We use lead-free cotton wicks, then add essential oils which are concentrated extracts from potentially beneficial plants.

I currently have 15 different scents, which is quite a lot now that I say it! As far as best-selling candles, Palo Santo if you like smoky/woody, Cardamom Vetiver if you like a warm, feel-good scent, and Sugared Lime – I couldn't keep it in stock over the



summer! I am just about to launch my winter collection and I am so excited about all of the scents. I do plan to expand beyond candles at some point.

Tell us about your family. How do you balance running this business on top of everything else?

MM: My husband, Rob, and I have been married for 14 years. We have two kids: Noah is in sixth grade and plays lacrosse and hockey, and Emilia is in fourth grade and is a gymnast who also plays soccer and basketball. I work full-time in healthcare sales, so balance is an interesting question! Prioritization is key to keeping me sane and staying ahead of the game. My daughter loves to help me label and package the candles. I love being able to share this dream with her and really teach both of my kids about hard work, balance and following dreams. If you know me, you know I am a pretty calm person. I think that helps me not feel overwhelmed, and is what keeps the wheels from falling off the cart.

How can we all purchase Monochrome candles of our own?

MM: You can purchase Monochrome candles from shopmonochrome.com, or directly from me via my Instagram page @shop_monochrome. I was planning on doing a large-scale launch party but the pandemic derailed that. Hopefully next year I can do some home parties so that people can smell before they buy! I can drop off testers if someone wants to smell the scents before making a purchase decision. You can contact me for that via my website or IG. I also offer free local delivery, or you can pick up from my home!

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junior writer
By Caroline Leff



What You Can Be Grateful For (Even in 2020)

A LITTLE THANKFULNESS CAN GO A LONG WAY...

Now, this year was something else, but you can still be grateful for a lot of things. Like...

Be grateful for family and friends!

Family and friends are amazing. They're always there for you, they make you smile, and they're just nice people you love. You see them almost every day so you kind of have to be grateful for them.

Be grateful for food!

Food is good, and so important. You eat it to stay alive and when you're hungry, you eat food! People take a long time to get food for the stores you bought them in- maybe you have animals that lay eggs or make milk, maybe you caught fish, grew fruit, etc. It's important so be thankful for it and how it got onto your plate!

Be grateful for shelter!

Everyone was quarantined this year. You needed a place to stay, and that was basically your home! You may or may not love living there, but still- home is home and now you can tell people, "I lived in my house in Western Springs during 2020."

Be grateful for our awesome community!

Western Springs is one of the suburbs of Chicago that's a bit smaller, but it's still one of the best ones. From great food (such as Kirschbaum's or Hash Stacks) to great parks like Spring Rock, and neighbors who are helpful and friendly, Western Springs truly is a great community.

That's mostly it! I hope everyone stays safe and warm the rest of the year. Happy Thanksgiving!

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Rose FLAVIN

*A Triple Threat Athlete in
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Name: Rose Flavin

Age: 9

School: Laidlaw Elementary

Sport/Activity: Tennis, Volleyball, Basketball

What drew you to participate in this sport/activity?

My older brother plays everything so I always went to his games and started playing while watching him play.



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How long have you participated in this sport/activity?

I've only just started tennis, but it's my favorite right now. I've played volleyball and basketball for a couple of years.

Where/how often do you normally practice?

I play tennis twice a week, and I play volleyball and basketball once per week. I practice against my brothers a lot every day.

Are you on a team?

I play on Chicago Elite for volleyball and I do Breakaway and Jodie Harrison for basketball. For tennis, I compete in tournaments in the summertime. For tennis now, I'm just practicing a lot to get better.

What is your favorite teacher/coach/ mentor's name?

Coach Greg and Coach Marco are the Breakaway basketball coaches and they help me even in other sports. If you don't practice, you can't get better. I always remember that.

Who do you idolize in this sport/activity?

For tennis, Naomi Osaka is awesome.

Give a tip for someone looking to get into this sport/activity:

Western Springs tennis in the summers with Coach Simon is the best for tennis!



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Vacation: Lake of the Ozarks

Name: Cameron Jorgensen

Age: 5

School: Kensington School of LaGrange

Brothers or Sisters: Madelyn {Age 6}

Sports I Play: Basketball, Soccer, Hockey, Football, Tennis

Musical Instrument I Want to Learn: Guitar

When I Grow Up I'm Going to Be: A veterinarian, so I can care for animals.

Activities/Hobbies: Fishing

Animal: Komodo Dragon, Basilisk

Color: Red

Food: Any kind of fruit!

Movie: Rio

Place to Play: Katherine Legge Creek



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GREEN HALO SCHOLARS

A Local Nonprofit Helping Underserved Students with the College Application Process



junior writer

By Lindsay Forebaugh

Green Halo Scholars is a program to help motivated but underserved high school students to succeed as the next generation of future leaders. Western Springs Living was able to speak to Claire Muraoka, a resident of Western Springs, who has been working with Green Halo Scholars for two years now. I was lucky enough to be able to ask her some questions about the program.

Tell our readers about the Green Halo Scholars. How did it begin? How did the idea spark?

Green Halo Scholars was founded by Sally Guglielmo (Hinsdale resident) and Vandana Bahl (Burr Ridge resident). They met as volunteers at Chicago Scholars, an organization that mentors inner-city seniors through the college process. They agreed that the same support was needed in the western suburbs so together formed Green Halo Scholars in 2018. Since then, the volunteer organization has grown from 2 to 10 mentors and over 50 scholars have been helped since the organization's inception. This support has been possible through partnerships with essay writing counseling along with collaborative college relationships.

Can you share something about yourself? How did you get involved with GHS and what do you do?

My family and I moved to Western Springs seven years ago. I have two boys and a girl, my youngest who graduated from LT and just finished college in Boston. I am familiar with the complexities of college applications and count our family blessed to have the resources to navigate. I learned about Green Halo through Vandana Bahl, the co-founder and through her passion and perseverance, was attracted to this opportunity two years ago. Irene

Yates (also a Western Springs resident) started volunteering at the same time and we are now both mentors and directors on the Green Halo Scholars board.

What are the main goals of your organization?

The main goal of Green Halo Scholars is to enable motivated, first-generation, low-income high school seniors in the western suburbs to successfully apply to and attend college. We are helping students to become our future leaders. This means working with the scholars to navigate through the college application process, advocating for them in obtaining scholarships and facilitating other financial aid. This also means partnering with high schools and colleges that are aligned with this goal.

How did the name for GHS come to be?

The name of the foundation is a tribute to Vandana Bahl's son's memory; Varun's favorite color was green and the halo is a representation of the angel that he was... that he is. Vandana created a college scholarship (it is awarded every year to one graduating senior from Hinsdale South High School who has thrived through high school in spite of a medical condition) in honor of her son who passed away in 2015. Both co-founders agreed it would be an inspiring name for the newly formed organization.

How does a student become involved in your program?

As I mentioned earlier, we work with the high schools in the area and rely on them to nominate scholars who are motivated, high achievers, first-generation and underserved.

It is a two-way effort, the scholars have to work very hard to complete their college applications, personal statements in advance of the usual deadlines.

What high schools and/or colleges are you involved with?

We partner with Chicago Scholars who organize what is called Onsite where approximately 200 colleges obtain and review college applications from all our scholars and in October, make decisions on acceptances. Last year Green Halo sponsored 27 scholars to Onsite.

In addition, we focus on building relationships with public colleges as well as small private colleges who are able to provide financial support to our scholars.

Are there any students at LT currently going through and/or have been through the program?

For the past two years, we have worked with scholars from Hinsdale Central and South, Bolingbrook and Proviso East, West and Math & Science. This year

we will be working with two LT students, and we are excited to complete the expansion of services to LT!

Could you please share a success story?

Every scholar we work with is already a success story; they are exemplary students who deserve to attend college and excel there. Of the graduating seniors we worked with this year, five were offered full scholarships and financial aid to cover all their college tuition and related expenses.

We have some amazing tenacious mentors as well. We have one scholar who was so close to getting a full ride at his college of choice. He turned the school down, because of the gap, but Sally Guglielmo (co-founder and mentor extraordinaire) intervened, secured the remaining funds, and ultimately convinced the school to re-admit the scholar. It's this type of impact that inspires me to work with Green Halo Scholars.

If a person wanted to help GHS, how would they do so? Volunteer opportunities, donating, etc.?

All of our mentors are volunteers and we are from all walks of life, from professional counselors to industry retirees (like myself), to dedicated parents.

In the example above, we are seeing some scholars end up with a gap that may be \$5,000 or \$7,000 per semester, which is still an almost impossible burden for them

to take on. That is heartbreaking to us, so we have started The Bridge the Gap Scholarship where donors can support this last bit of costs to help the scholars to be sufficiently funded. We will quantify the amount needed for current scholars next spring, but would be incredibly grateful to any potential interested donors to help in this area. We know there will be a need, getting ahead on funding will make it possible for scholars to know they can attend college.

Is there anything else you would like to share with the community?

This summer, we wanted to celebrate with our graduating seniors but obviously with the restrictions, we had to change our approach. So we delivered a small gift to each of them at their homes. Some greeted us with their school banners and masks with their school logo. Every one of them was excited and grateful for the opportunity to start their freshman year. It was a humbling sight to see that they were so excited and thankful. And I thought, not only was it worth the effort, how fortunate we are to have these future leaders.

...

GREEN
HALO
SCHOLARS

At Green Halo Scholars, we enable motivated, first generation, low income high school seniors in the western suburbs to, from start to finish, successfully apply to and attend college. Our Scholars receive incredible merit-based grants and scholarships, but it doesn't always cover the full cost.



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...

We were also lucky enough to be able to speak to two scholars who had gone through the program, Arianna Barajas and Joshua Hargrove. They also answered some questions about their experience in the program.

What was your high school career like before you were entered into the program? How did it change?

Arianna: My high school career before I entered was a large ball of procrastination and finishing my work last minute. With the support of the program, my high school career became more organized and I was always ahead of deadlines.

Joshua: Before I entered the program I was heavily involved in extracurricular activities and sports. Although I was confident in my achievements and involvement in school, I wasn't exactly sure how to properly illustrate my experiences due to the lack of knowledge of my own family at home, who did not attend college. After I joined the program and was introduced to people who genuinely wanted to see me succeed and flourish, not only was I extremely motivated for my future endeavors, but I went above and beyond in order to avoid letting down the mentors of Green Halo.

How did the program help you?

Arianna: The program helped me by pushing me to complete the college application process by September. This was the best help I received my entire senior year because I never felt overrun by having to do my schoolwork and applying to college at the same time. Not only that, but I already had college acceptances while others were just starting their applications.

Joshua: The program helped me exponentially with providing tutors for standardized testing, college essays, and mentoring that would otherwise not be financially feasible. I felt that the playing field was finally level, I was getting the attention that an average middle class student would normally have, and exactly what a low income African American student would normally be lacking.

What was it like going through the program?

Arianna: Going through the program I had constant support and had advisors who were consistently working to ensure I was meeting my goals. I especially appreciated the advisor's investment in getting to know us and cheering us on.

Joshua: I really enjoyed going through the program. The work wasn't too vigorous, there were people making sure things were done in a timely manner for your own benefit. There was continuous support and encouragement that made me want to push harder. I absolutely love the connections and friendships I've made throughout my time in the program.

What college will you be attending/attending already, what will you pursue?

Arianna: I am attending the University of Wisconsin- Madison and will be majoring in zoology in hopes of applying to veterinary school.

Joshua: I am a first generation Howard University student majoring in Political Science. After I receive my bachelor's degree I intend to go to graduate school and run for office for a local government position. I am very grateful that I was able to be a part of Green Halo and I will recommend it to anyone and everyone seeking assistance in the college application process.



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Type of Animal/Breed: Hamster

Male or Female: Male

Pet's Age: 1.5 years old

How did you find your pet?
We found Peaches at PetSmart.

How/why did you decide to get your pet?
We really wanted a dog but Mom and Dad said we could get a hamster.

Is there a story behind your pet's name?
When we saw him he was so cute, fuzzy and sweet so he reminded of us a peach.

Does your pet have any special talents?
He can fit a ton of seeds in his mouth and then races to his cage to hide them.

Is there anything unusual/unique about your pet?
As soon as we turn the lights off at night he runs on his wheel for hours.

What do you like best about your pet/pet ownership?
We really enjoy making sure he is well-loved and that we take good care of him.

Do you have any funny or heartwarming stories about your pet you would like to share?

He escaped once and instead of running away he stayed near his cage all night because he knows he has it too good.

How spoiled is your pet?

Super spoiled and prefers only the best fresh fruit and vegetables!



For all those pet lovers out there! We can't wait to feature your pet in an upcoming issue- submit your content to westernspringsliving@gmail.com. Submit

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home of the month

Professional home photography by **Erin Konrath**;
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Exterior of 4615 Woodland Ave. Landscaping by Green Grass Landscaping

Using Matt's home as a reference point made the process fun and seamless from the overall aesthetic to the fine details such as what type of flooring he used in his own home. Michael (Mike) Buss hit the initial plans out of the park and the design was "spot on" said Chris. Matt, Mike and Amy challenged Chris and Sarah to focus on a few main points for all their decision making. "How will you use the home? How do you live? What are your pain points?" Their answers helped the trio design a space that was both beautiful and very functional. Top of the list for the Simons? Thoughtful storage,

...

Teamwork Makes the Dream Work on Woodland Avenue

Chris and Sarah Simon had always loved the Western Springs community. After living in town for a few years, they were ready to build the home of their dreams and purchased a lot on Woodland to be closer to downtown. The Simons began to focus on plans and building their team. Chris would drive the area and found a house on Ellington that he loved. In fact, he stopped and knocked but no one was home, so he sent a letter to the homeowner. In

a twist of fate, Matt McNaughton of McNaughton Brothers Construction (MBC) called him back. It was actually Matt's personal home and build that Chris had noticed, and the architectural plans of Michael Buss Architecture, with whom MBC works almost exclusively with. Around the exact same time, a friend of Sarah's suggested she come look at a home she may love, which (you guessed it) was the same house. The decision was easy to partner with MBC and Michael Buss Architecture. Matt then introduced the Simons to Amy Rooney, a local Interior Designer and Western Springs resident that would bring ideas to them personalized to their taste and help narrow design choices.



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a generous yet cozy outdoor living space, and a swoon-worthy coffee station in the master bathroom. The couple was married in Napa and wine has always been an important part of their story, so they had a masterfully crafted wine cellar created just off their dining room. The Simons have 2 children Michael (7) and Olivia (4) and their needs also helped drive design choices, such as the Jack-and-Jill bathroom and bedroom design that would grow with them.

In explaining a seamless build process, Matt used a sports analogy to articulate the importance of team approach. “The owners are the GM and the builder is the head coach. The role of the builder is to make the owner’s dream come alive with creativity and vision from the architect and designer.” The key to a successful project, McNaughton says, “is to empower each person on the team to use their unique talents to play their part.” Buss adds, “There’s a level of trust we have (with each other) that we don’t have to worry that something



wouldn’t be done the way it’s supposed to be done.” Amy Rooney concludes by saying, “There’s a lot of trust and honesty. They (the homeowners) are paying us to give them our honest opinions and trust that what we are suggesting truly is what’s best for their house.”

This collaborative approach combined with upfront expectations and transparency every step of the way led to a final product that is nothing short of extraordinary. “Overall the experience was amazing, and we attribute that to the coordination and expertise of the three people here. They helped us through the process really seamlessly,” says Sarah. “I love it all.”

To learn more about the design and build process, feel free to reach out to **Matt McNaughton of McNaughton Brothers Construction** (630.986.8485 or www.mcnaughtonbrothers.com), **Mike Buss of Michael Buss Architecture** (708.598.0400 or www.michaelbussarchitects.com) and **Amy Rooney of Amy Rooney Interiors** (312.848.9542 or www.amyrooneyinteriors.com). Thank you to Sarah and Chris Simon for opening your home to us!



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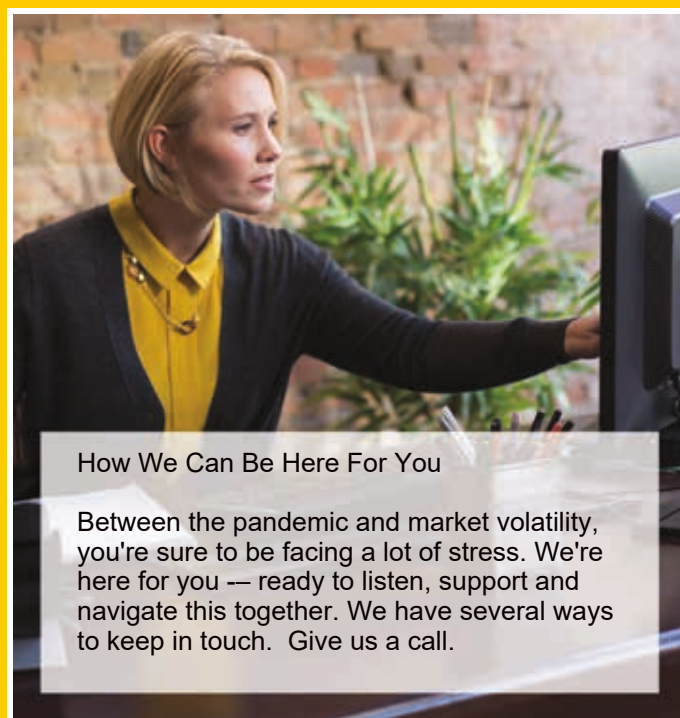
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PLANT-BASED EATING: HEALTH BENEFITS AND HOW TO BEGIN



By **Ellen Welter**, PT, DPT, COMT, CN
Nutritionist, Physical Therapist, Owner of Clarity Physical
Therapy & Wellness Center



nutrition

Plant-based eating is a term that has taken off in the last few years. Plant-based eating means that instead of centering a meal on a hefty portion of meat, the majority of foods on your plate are plant-based whole foods. Plants are not limited to only fruits and vegetables, but also include nuts, seeds, oils, whole grains, legumes and beans. Having more plants in your diet leads to a whole host of health and environmental benefits.

What are the benefits of plant-based eating?

- **Lowers Blood Pressure:** This is a great benefit because high blood pressure is one of the earliest indicators of heart disease and stroke.
- **Keeps your Heart Healthy:** Depending on the quality and variety of foods chosen to decrease or replace meat in your diet, a whole plant-based diet can help reduce the risk of developing cardiovascular disease.
- **Prevents Type II Diabetes:** Eating whole, plant-based foods helps reduce blood sugar spikes and therefore the insulin response in the body that can lead to Type II Diabetes.
- **Decreases the Risk of Cancer:** The Cancer Research center cites the best way to source cancer-protective nutrients, including fiber, vitamins, minerals and phytochemicals, is to eat a diet rich in vegetables, fruits, grains, beans, nuts, seeds and some animal foods.

- **Improves Cholesterol Profile:** Moving towards a more plant-based diet can help lower your LDL cholesterol by 10-15%.
- **Mental Benefits:** According to a review published in Current Pharmaceutical Biotechnology, eating fruits and vegetables rich in polyphenols can slow the progression of Alzheimer's and dementia and may help reverse cognitive decline.

How to begin to eat more plant-based?

1. **Eat lots of vegetables:** Try to fill your plate with a wide variety of vegetables with varying colors.
2. **Meat as a side:** Rather than centering your meal on meat, think of it as a side or better yet, a garnish.
3. **Pick a day (or 2) to cook a vegetarian or vegan meal:** Build these meals around beans, whole grains and vegetables.
4. **Eat fruit for dessert:** satisfy your sweet tooth with delicious fruit for dessert – berries with whipped cream, a juicy pear or some refreshing watermelon.
5. **Incorporate fare from around the world:** Cook Asian, Indian or Mexican fare and with all the wonderful spices with veggies and grains, meat is not missed.

In addition to the overall health benefits of eating more plant-based foods, there are also several benefits for our environment. Next time, I will focus on how plant-based eating can help reduce the environmental impact of our food. For now, I hope that this helped to highlight the health benefits and a few ways to shift to eating a more plant-based diet for you and your family.

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THE SECRET TO HAPPINESS



financial fitness

By **Randy Porzel**, Private Vista Senior Advisor and Western Springs Resident

As we prepare for Thanksgiving and into the Holiday Season, I wanted to show my gratitude to our readers by answering the age-old question – What is the Secret to Happiness? In my years of advising all different types of people, I have found one constant leading to happiness – GENEROSITY.

Generosity can come in many forms; the undistracted time you spend with your family, cooking a meal for a neighbor going through a tough time, volunteering at the local hospital or food bank, and/or financially supporting local charities or those in need. Because this segment is dedicated to educating you on finances, we will explore the benefits of charitable giving and establishing a Donor Advised Fund (DAF).

In 2020, the IRS allows you to take a standard deduction of \$12,400 (\$24,800 for married couples filing jointly). In order to deduct any charitable contributions, you would need to have itemized deductions totaling more than this. The sum of the State taxes and Real Estate taxes you pay are deductible but capped at \$10,000. For most married couples, this means you would need to have mortgage interest and charitable contribu-

tions surpass \$14,800 before you would realize any tax benefit from any donations.

For those looking to continue their charitable contributions long after their working years, a DAF may allow you to continue this generosity while benefiting from a tax deduction when it matters most. A DAF is a charitable investment account where contributions are eligible for an immediate tax deduction in the year the deposit is made. These funds can then be invested for tax-free growth until you make future withdrawals for charity.

Let's assume Sherry (60) plans to work another 5 years and would like to continue her annual \$5,000 contribution to St. John of the Cross until she is 90 (\$150,000 over 30 years). Sherry doesn't have enough itemized deductions to deduct the \$5,000 donation each year. However, Sherry decided to open a DAF, contributing \$25,000 per year over the next 5 years, allowing her to deduct these contributions while she is working. Once she retires, she'll have a DAF with \$125,000 (plus any investment growth) to continue her annualized giving without being concerned of losing any tax deductions since she already benefited when she contributed to the DAF. To take it one step further – Sherry was able to contribute stock with large capital gains to eliminate the capital gains tax as well.

On a personal note, I have often shared my dream to build a DAF aimed at supporting those with visual disabilities. Additionally, I look forward to the day when I can pass off the management responsibilities of this account to my children, where they can continue this mission long after my wife and I are gone. This dream is my Private Vista. This dream brings me happiness. This dream is – GENEROSITY.

Important Disclosures:

This presentation is not an offer or a solicitation to buy or sell securities. The information contained in this presentation has been compiled from third party sources and is believed to be reliable; however, its accuracy is not guaranteed and should not be relied upon in any way, whatsoever.

Additional information, including management fees and expenses, is provided on our Form ADV Part 2, available upon request or at the SEC's Investment Advisor Public Disclosure site, <https://adviserinfo.sec.gov/firm/summary/108084>. As with any investment strategy, there is potential for profit as well as the possibility of loss. We do not guarantee any minimum level of investment performance or the success of any portfolio or investment strategy. All investments involve risk (the amount of which may vary significantly) and investment recommendations will not always be profitable. Past performance is not a guarantee of future results.

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May the holiday season bring continued Blessings of Health, Happiness and Hope.

Happy Thanksgiving!

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Family Favorites

Activities/Hobbies: Riding bikes through Bemis Woods

Restaurants: Hillgrove Tap and Cafe Salsa

Vacation Destination: Greece

Sports Teams: Does Golf count as a sports team?!

TV Show/Movie: The History Channel's *Alone*

Music: Anything '80s!

Family Dinner: Salmon, burgers, and spaghetti with meat sauce

Way to unwind/relax: Chillin' around our fire pit!

Did you grow up in this area? If not, what spurred your move?

I grew up in Glenview, John grew up in Western Springs. Guess who won?

What college/university did you attend? Loyola University for undergrad, Roosevelt University for graduate school.

How long have you lived in the community? What drew you to the area? In what ways are you involved?

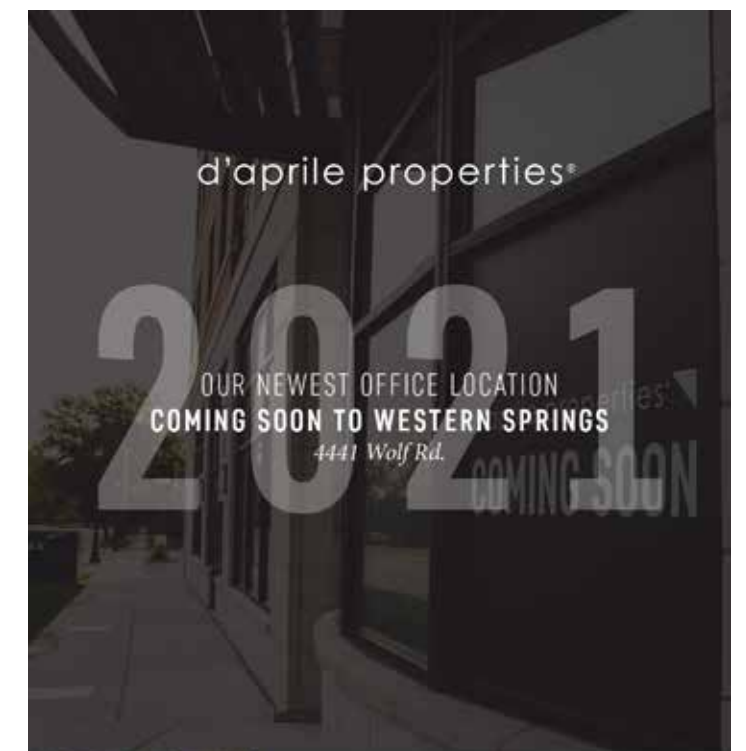
We have lived in Western Springs for 23 years, and we are proud to have raised our three boys, Daniel (18) Michael (17), Matthew (12) here. We also have a dog named Bizzy who is 2 years old. We truly couldn't imagine raising our family any place else. We can walk anywhere; I can teach right in my backyard and we are surrounded by friends and family. What else could someone ask for?

What is your favorite part about living in Western Springs?

I love the fact that I get to teach and practice yoga/fitness with this community. I am passionate about health and fitness, and if you don't take care of your body, where will you live? By taking care of ourselves we can in turn, take care of our loved ones and this amazing community we get to live in. That's why I created my virtual fitness platform Grit and Grace Yoga.

The Grit and Grace Yoga platform creates a different type of virtual connection. While incorporating yoga, dance, sculpt, and high intensity workouts, the programs created establish a trust and rapport with our clients. I in turn do the entire sequence with my clients, and guide them through each exercise with specific alignment tips and breathing cues. In addition, I now offer live outdoor classes Saturdays, Sundays, Tuesdays, Wednesdays and Thursdays, with Zoom live classes coming on Fridays. There is no excuse not to workout with me!

...



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Fall Schedule:

Saturdays

Time: 8:00-9:00am

Class: Yoga Sculpt

Location: Adventist Academy, 631 E. Hickory, Hinsdale

Sundays

Time: 8:00-9:00am

Class: Yoga Sculpt

Location: Adventist Academy, 631 E. Hickory, Hinsdale

Tuesdays

Time: 9:00-10:00am

Class: HIIT/Interval Training

Location: Western Springs Recreation Center, 1500 Walker St., Western Springs

Wednesdays

Time: 8:30-9:30am

Class: Yoga Sculpt

Location: Rimmel Residence, 3942 Western Ave, Western Springs

Fridays

Time: 9:00-10:00am

Class: Yoga Sculpt

Location: Western Springs Recreation Center, 1500 Walker St., Western Springs

Do you have any unique family traditions?

Since the boys don't have a traditional 'gym class' these days, I've created a COVID-inspired Tabata Routine for my boys. Al-



though they were super hesitant at first, it's become our favorite time to work out and laugh together. Maybe I'll share it on Grit and Grace!

Any favorite family memories, or funny things that have happened to your family?

I'm dating myself on this one, but years ago we were known as the Halloween junkies in town! Year after year, our family's garage was transformed into the 'Rimmel Haunted Garage,' our very own Western Springs haunted house! It was run by my husband and his brothers (and even my kids participated as ghosts and ghouls in it). We accepted donations only and proceeds went to breast cancer research. One day, maybe when I have grandkids, I'd love to do it again- it's one of our favorite family traditions.

Schedule subject to change. Please visit www.GritandGraceYoga.com for the most up-to-date live and virtual schedule. Thanks!



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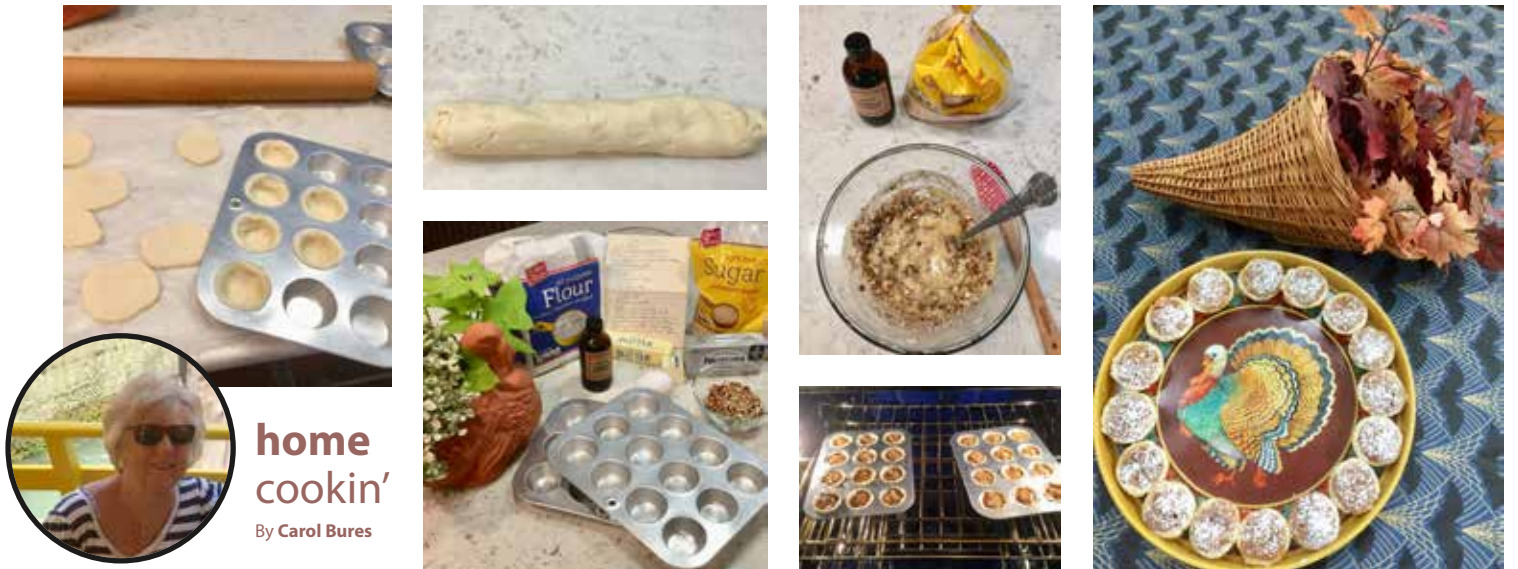
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home cookin'
By Carol Bures



PECAN TARTS

Here we are in the month of November. Where has the year gone? We are anxious to move forward and prepare for a better year ahead. However, we still need to think about the upcoming holiday of Thanksgiving. Whether we will be at home with family or remembering those separated from us because of the Pandemic. Cooking and baking are essential ways to keep with the traditions of the holiday. If you have favorite dishes to prepare or ethnic recipes to follow, that special effort would be terribly missed if not on the table.

Is your family expecting a special turkey stuffing or sweet potato casserole? Maybe a pumpkin dessert or pecan pie? Can you get this all prepared in time for the Thanksgiving feast? If only some recipes could be made the week before and refrigerated or frozen, that would make life a little easier. Well, here is a recipe that can be made ahead. Pecan Tarts are like mini Pecan Pies that taste as good a week later than the day you made them.

As you loyal readers know, I usually preface my recipes with a background story. And this recipe is no different. When we were first married, my husband Bob and I would visit an old school chum who moved to W.S. with his parents in about 1965. George's mother, a native of Germany, would prepare some tasty treats for our visit. One time she served Pecan Tarts. I fell in love with them and asked for the recipe. Mina Morstadt happily put it in our Christmas card. I still have that recipe and take a trip down memory lane each time I make her tasty tarts. I vividly remember leaving congested Chicago and driving to the lovely peaceful community of W.S. down the gravel road of Fair Elms, which I later discovered was the final street in W.S. to be paved. A decade later, Bob and I moved to W.S. eventually settling down the street from the Morstadt family. It was one of the best decisions we ever made.

PECAN TARTS

Crust:

1 stick of butter softened
3 oz. cream cheese softened
1 c. flour

Beat the ingredients together until smooth. Form the dough into a log & roll in wax paper. Chill for about ½ hour.

Filling:

¾ c. brown sugar
1 egg
½ c. chopped pecans
½ t. vanilla
2 T. butter melted

Take the log of chilled dough and cut into 24 slices. Use a rolling pin to flatten each circle into a 2 ½" piece. Fit each circle into a mini muffin spot using fingers to shape it. Put a teaspoon of filling into each mini muffin. Bake at 350* for about 20-25 min.

Cool Pecan Tarts for 15 min. before removing from tin. Run a knife around the pastry & carefully lift out the tart. Place on paper towel until cool. Then sprinkle powdered sugar before serving or place in refrigerator or freezer until ready to use.

Have a great Thanksgiving and stay safe!

Upcoming LOCAL EVENTS

Due to cancellations surrounding COVID-19, please check with hosting company or business to confirm these events have not been cancelled or rescheduled for a later date.



100 Women Who Give a Damn
The 100 Women Who Give a Damn Chapter of the Western Suburbs is hosting its Fall Fundraiser on November 17th. This VIRTUAL event will continue the legacy of raising awareness for three local charities. All are welcome! Event starts at 8:00pm. Learn more at

100womenwhogiveadamn.com.

Brookfield Zoo – Holiday Magic

November 27 - 29, December 2-6, 9-13, 16-20, 26-31
Now in our 39th year, visit Chicagoland's largest and longest-running lights festival with over a million twinkling LED lights, a 41-foot-tall tree, and larger-than-life LED animal sculptures

Morton Arboretum – Illumination

November 20, 2020–January 3, 2021
Members-only presale October 1–7: Tickets go on sale for all guests starting October 8
See trees in a different light at a reimagined Illumination: Tree Lights at The Morton Arboretum. Designed with your safety in mind, this year's new driving experience (30–40 minutes long) features an unparalleled spectacle of color, light, and music you won't experience anywhere else.

You will be delighted to see returning favorites re-envisioned, including Symphony Woods, Woodland Wonder, and Crystal Promenade, and five newly designed sights displayed along a two-mile road among the Arboretum's magnificent trees. Immerse yourself in a captivating tunnel of lights, an awe-inspiring magical woodland filled with dazzling color and star-like light, and a landscape filled with thousands of lights dancing to a musical soundtrack, all from the warmth of your car.

Kidlist

Looking for the most up-to-date resource for kids and family activities? Western Springs resident Annie Tandy and team have compiled an extensive list of activity ideas and local events. www.mykidlist.com



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Address	List Price	Sale Price	Sold Date	Beds	Baths
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4545 Harvey Ave	\$549,000	\$539,000	09/14/20	4	2
4441 Wolf Rd	\$549,900	\$547,900	09/21/20	2	2
5920 Timber Trails Blvd	\$550,000	\$549,000	09/16/20	4	3.1
1216 Hillgrove Ave	\$575,000	\$575,000	09/02/20	3	3.1
4326 Franklin Ave	\$649,000	\$621,000	09/24/20	4	2.1
4234 Clausen Ave	\$699,000	\$700,000	09/25/20	3	2.2
4441 Wolf Rd	\$750,000	\$747,500	09/11/20	3	2
401 53rd St	\$765,000	\$750,000	09/29/20	4	3.1
4205 Ellington Ave	\$799,000	\$775,000	09/09/20	4	2.1
513 50th Pl	\$819,000	\$795,000	09/30/20	4	2.2
1107 Hickory Dr	\$835,000	\$805,000	09/04/20	4	3.1
4829 Central Ave	\$1,049,000	\$1,010,000	09/08/20	4	3.1
4731 Grand Ave	\$1,099,000	\$1,050,000	09/02/20	4	4.1
1125 Hickory Dr	\$1,029,900	\$1,070,000	09/08/20	4	3.1
4048 Clausen Ave	\$1,099,000	\$1,099,000	09/29/20	4	5.1
4041 Johnson Ave	\$1,279,000	\$1,279,000	09/22/20	5	5.1
1410 Sunset Ter	\$1,489,000	\$1,400,000	09/23/20	4	4.1
1206 Walnut St	\$1,899,000	\$1,740,000	09/18/20	5	3.1
4833 Grand Ave	\$2,250,000	\$1,975,000	09/28/20	5	5.1

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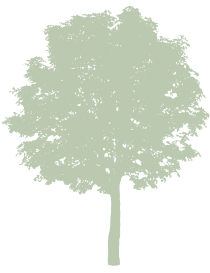
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