



Owners of RE/MAX AllStars love being located 'Where People Count'

By Tracy Yoshida Gruen
STAFF WRITER

Carol and Richard Harczak have owned and operated RE/MAX AllStars in Niles since 1989 and have each been in the real estate industry for more than 30 years.

RE/MAX AllStars is located in the Oak Mill Mall on Milwaukee Ave. and has a total

of 17 agents, many of which have more than 20 years experience in the real estate world.

"We pride ourselves on our honesty and integrity and give people results not promises,"

said Carol.

Richard was a former village trustee for more than 20 years and owned and operated Harczak Sausage in Niles for
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"We pride ourselves on our honesty and integrity and give people results not promises."
Carol Harczak | CO-OWNER REMAX ALLSTARS

Safety Prevention, Digital Fingerprinting at Illinois Nut and Candy Store

Illinois Nut and Candy in Skokie, local cable provider RCN and Court TV recently teamed up to provide free digital fingerprinting for Chicagoland children of all ages in order to make sure kids stay safe.

A tent was set up in the candy store's parking lot. In addition to safety prevention tips, there was children's entertainment, free samples and balloons, a moonwalk, a clown who made balloons and a special guest appearance by Grabowski of the Chicago Rush.

Children received an 8 by 10

printout with photo, fingerprints and personal information including height, weight and hair color. The information is only for the families and no information is kept on file.

The National Center for Missing and Exploited Children, the nation's top non-profit organization for providing services for families to prevent children from being abducted, endangered and exploited children, also provided safety prevention tips for parents and guardians.

Illinois Nut and Candy is located at 3745 W. Dempster St. in Skokie.



BY JEFFREY CARDELLA
Special to The Bugle

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Don't Let Wild Markets Give You the Jitters

If you watch the financial markets, you've seen just about everything in the last several weeks. First, the Dow Jones Industrial Average raced from 13,000 to 14,000 in record time. Then, in a matter of two days, the Dow gave up about half this gain. What's a long-term investor to do?

Before we answer that question, it might be useful for you to understand why the market soared so quickly and then plunged so far and so fast. The Dow's big gain was fueled, in large part, by strong corporate profits, low interest rates and relatively low inflation. But in the past few weeks, those impressive corporate profits and the economic boom in Asia helped kick already-high oil prices even higher. Furthermore, we've seen some trouble spots in the U.S. economy, accompanied by difficulties in borrowing for companies that already have high debt loads or poor credit. These factors are widely thought to be somewhat responsible for the sell-off in stocks. (The Dow Jones Industrial Average is an unmanaged index and not available for direct investment.)

Will the decline continue? And, if it does, how far will stock prices fall? No one can really answer these questions with any certainty. Market declines often begin and end without warning. However, regardless of the length and severity of a market downturn, you'll want to consider these moves:

- *Focus on quality.* There's never a "wrong" time to buy quality investments - but there's also never a better time than when the market is shaky. Quite simply, during market downturns, quality investments - such as stocks of some large companies in developed markets and top-rated corporate bonds - historically tend to not drop as far as riski-

er investments. Past performance is not an indication of future results.

- *Look for buying opportunities.* Everybody knows that it's a good idea to "buy low and sell high" but many investors do just the opposite: They chase after "hot" stocks, whose price may already be peaking, and they sell stocks whose price is falling, in an effort to "cut losses." But the best buying opportunities often occur when the market is down. That's because a market slump tends to drag down all stocks, even those with good prospects for future growth. Consequently, you might find "good deals" among those stocks whose fundamentals are strong but whose price has dropped substantially.

- *Think long term.* The market decline was big news. But as weeks turn into months, and months into years, will the impact of this drop be meaningful? We just don't know. To put some perspective on this question, look back 20 years, to the summer of 1987, when the Dow Jones Industrial Average stood at around 2,500. Since that time, the Dow has gone up more than 400 percent. Of course, as you've no doubt heard, past performance is no guarantee of future results. So, if you don't let short-term drops send you to the investment "sidelines," your patience and perseverance may give you an opportunity to be well positioned for the long term.

No one likes to see the stock market shed so much wealth in a short period of time. But if you concentrate on quality, look for good deals and think long term, you can navigate the sometimes-bumpy roads of the investment world and continue on your journey toward your important financial goals.

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