

PNA Bank helps celebrate Taste of Polonia

The Taste of Polonia is one of the most attended Polish festivals outside of Poland, held in Chicago's very own backyard at the Copernicus Foundation (Lawrence and Milwaukee Ave).

Each year, the TOP is celebrated over the Labor Day weekend transforming the Copernicus Center parking lot into a camping ground for street vendors to endure the four day weekend ahead of them.

PNA Bank has a tent at the festival every year, as a way to interact with their core customer base. "It is so important to reach out to new and prospective customers. We need to continue spreading the news about PNA Bank — we have a great story to tell," states Larry Chlum, PNA Bank President, which personally attends the event every year to meet and greet the Taste of Polonia attendees, along with our Senior Vice President Lisa Formanski and both Vice Presidents from each branch, Mike Bagniewski and Jolanta Walaszek.

This year's PNA Bank tent had a money pit that allowed visitors to attempt to grab real money along (to keep) with fake money, which could be exchanged for prizes.

The bank also had a raffle for a free laptop, GPS system and digital camera, as well as, free face painting (Ira Muise, About Face Art) and a caricature artist (Tom Birmingham, Art of his mind) all courtesy of PNA Bank.

Aside from street vendors, no Polish fest would be complete without true Polish food; Kasia's Deli was one of the highlighted food booths serving up their infamous pierogis and Okocim beer was the beverage of choice.

The PNA Bank booth had a prime spot next to the Jewel-Osco stage, showcasing acts such as Rick Saucedo (Elvis Impersonator) Catfight (an all-girl rock/punk band) and Ricky "Rico" Baker (Santana Tribute Band) to name a few. After bearing the hot, but gorgeous weather, the Copernicus Center parking lot has cleared out and there is no sign that the "tornado" known as the Taste of Polonia had swept through, but the memories made there will last a lifetime.

So lat from PNA Bank, till next year!



Jolanta Walaszek (Vice President) and Angelica Salazar (Asst. Vice President) standing with the winners of the Acer Laptop, PNA Bank's Saturday raffle item.



Larry Chlum, PNA Bank President, stands with 2008 Miss Polonia, who will be representing the USA in the World Miss Polonia pageant later this month.



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PUBLIC SERVICE ADVERTISEMENT

Edward Jones Be Aware of "Variables" When Creating Investment Strategy

In almost any endeavor you can think of, your success depends on a number of different factors. And the same is true of investing. You can create a strategy to help you achieve your long-term goals, such as a comfortable retirement, but your results will depend a great deal on how you adjust some key "variables."

What are some of these variables? Consider the following:

- **Retirement age** — Clearly, the age at which you plan to retire can have a big impact on your savings and investment strategies. If you want to retire early, you will likely need to accumulate more financial resources than if you were to work well into your sixties. To build these additional resources, you might have to invest more aggressively — that is, include more "growth" vehicles in your portfolio — during your working years.

- **Lifestyle** — We all have different thoughts on the "ideal" retirement and these differences affect our investment strategies. For example, if you plan on spending your retirement traveling around the world, you'll likely need to accumulate more money than your neighbors, who plan on sticking close to home and pursuing inexpensive hobbies. Therefore, you may need to achieve more growth from your investments than your neighbors need from theirs.

- **Inflation** — If you're trying to calculate type of performance you might need from your investments to reach your goals, you should consider your "real" rate of return — that is, the return you get after inflation. If we experienced an annual inflation rate of three percent, you would lose about half of your purchasing power after 25 years. To stay ahead of infla-

tion, you'll need to include some growth-oriented investments in your portfolio.

- **Life expectancy** — Obviously, you can't say exactly how long you're going to live. Still, if you consider your family's history of longevity and your own level of health, you can probably make an educated guess. If you think it's entirely possible that you could spend two or three decades in retirement, as many people do, then you'll need to plan carefully so that you don't outlive your resources. This may mean that, during your retirement years, you'll need to structure your investment portfolio to provide you with both growth and income opportunities.

- **Taxes** — Many people assume that their tax burden will decrease significantly when they retire, but that's not always the case. Income from a variety of sources, such as retirement plans and individual investments, is going to be taxable when you retire, so you'll need to have the money available to pay these taxes.

- **Health care** — Health care costs continue to rise. When you retire, you become eligible for Medicare, but this won't cover all your costs. So, as you save and invest for the future, you may want to factor in the need to have sufficient liquid resources to cover your doctors' visits, prescriptions and other health care expenses.

As you move ahead with your investment strategies, you may want to consult with a financial advisor — someone who can look at these factors and help you create a "big picture" solution that's right for your needs. But no matter how you proceed, don't wait too long to get started — because life, with all its variables, has a way of moving quickly.

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