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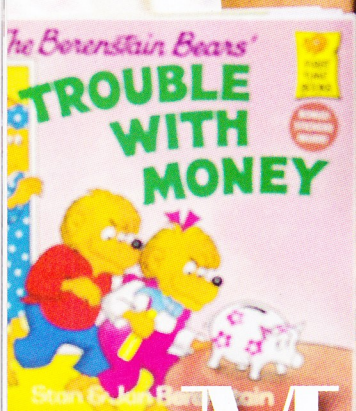
Oak Brook Hills Resort chef and state-certified beekeeper Sean Curry  
*Photography by Jim Prisching*

Hinsdale Magazine, Inc. | 38 Blaine Street | Downtown Hinsdale, IL 60521

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*Hinsdale Magazine is mailed to 18,364 homes and businesses.*





# On The MONEY

Hinsdale resident Tracy Frizzell, executive director of the Economic Awareness Council, is meeting the needs of families and youth.

by Mike Ellis | Photography by Marco Nunez

The greater Hinsdale area is filled with many generous individuals that donate money and time to supporting causes near and dear to their hearts. From the Hinsdale, Clarendon Hills and Oak Brook chapters of the Infant Welfare Society, which raise money for a Chicago clinic that provides medical care for uninsured and underinsured women and children, to the Hinsdale auxiliary of Children's Home + Aid, which supports the non-profit of the same name that offers foster care for underprivileged children in Illinois, there are many causes and charities with which one can get involved.

But Tracy Frizzell of Hinsdale, a mother of three, is not only involved with a non-profit organization—she co-founded one, and serves as its executive director.

In 2003, after spending the first part of her career in human resources, Frizzell launched the Economic Awareness Council (EAC) with husband Brian and several other business and educational professionals. The EAC provides financial, economic and entrepreneurial education to kids, focusing primarily on low-income youth in low- to moderate-income areas in Chicago. Although the council does work throughout the state and even outside of Illinois, Frizzell said most of its efforts are focused on Cook and DuPage Counties.

"This was a perfect fit for me, because I get to work with youth on a topic that I think is really interesting—how you manage your money," she said.

Frizzell said her previous experience working with struggling kids from pre-kindergarten through community college, coupled with her upbringing, motivated her to embark on the non-profit. Frizzell grew up in Champaign, attending the University of Illinois, where her dad worked as a professor.

"[My dad's] parents were very entrepreneurial," she said. "They were farmers that started with not a lot, and they taught me a lot as a kid about saving. Growing up in the Depression, I think there was a lot of value at that time [placed on] being frugal and being fiscally responsible."

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Just before moving to Hinsdale, Frizzell launched the EAC, while she was still residing in Lake County.

"It was an all-volunteer, very small organization," she said, adding that in its nascent stages, the council only served about 50 people.

Eventually, Frizzell said the EAC connected with the Federal Reserve Bank of Chicago, which conducts a program called "money smart week" during the spring. Through that program, she said the council became acquainted with the Museum of Science and Industry, which greatly helped to increase its service scope.

"That was great, because they had a huge population that they wanted us to serve," Frizzell said. "We grew from serving 50 youth a year to serving like 3,000 or 4,000 youth a year really quickly."

Because many schools do not require finance or economics courses, Frizzell said it is "exciting" to share information with kids that they might not otherwise receive in school. She said the youth the EAC serves "really need a lot of assistance."

"The educational environment in the communities we serve is very different than it is here in Hinsdale and Clarendon Hills," Frizzell said.

When enrolled in an EAC program, participating kids are given a pretest and posttest to assess their financial knowledge. Frizzell said many struggle with the pretest, often erring on points like whether a bank or payday loan is more costly, or not understanding that you can avoid check-cashing fees by depositing funds in a bank.

"What we find is, unfortunately, that they know very little about how to manage their money," she said. "These are primarily youth that are in low- to moderate-income communities, where there's a high percentage of unbanked families. They generally only score about a 50 to 60 percent correct on the basic pretest for financial literacy."

But after working with EAC staff members, which include both financial professionals and individuals with backgrounds in education, Frizzell said scores generally improve, with an average



TRACY FRIZZELL PRACTICES FINANCIAL SKILLS WITH A CHILD.

score of 89 percent on the final assessment.

"The youth, we often find, are hesitant at first, just because it's something that they're not familiar with," she said. "As soon as they find out that there are real opportunities for them where they can actually get started and they can start saving...then they're always very excited."

Frizzell said the objective is for kids to leave the programs practicing financial skills such as budgeting and banking, "and that they have a concrete, individual plan for themselves."

"Our goal for each individual is to really motivate that they can achieve in terms of their financial goals, and to point out specifically how they can do that," she said. "With the youth that we're working with more extensively, our goals are always to make sure that they not only learn what they need to do, but they're able to actually practice it in the classroom or at their youth employer."

## ON THE MONEY

After getting connected with the Museum of Science and Industry, the EAC continued to expand its services by partnering with a number of city and suburban organizations, including HCS Family Services, Children's Home + Aid, People's Resource Center and Willowbrook Corner, operated by The Community House. Through adding more partners

and developing a relationship with Chicago Public Schools, Frizzell said the council now serves more than 20,000 youth per year—a 400-fold increase from where it started in 2003.

For roughly the past eight years, the EAC has also been offering the opportunity for its college-bound youth to run its biannual magazine, *On the Money*. The magazine, which Frizzell said has a circulation of 8,000 and is distributed once per semester, is sent to every Chicago public school and public library, widening its potential reach and exposure level. While on staff, she said kids run the magazine business, selecting one of three departments in which to work: marketing,

finance or production. They write articles on entrepreneurship and personal finance, gaining business experience at a young age, while providing peers with useful information and knowledge concerning financial matters.

"It's a wonderful experience for them," Frizzell said. "They not only write the articles for the magazine, [but] they [also] meet a different entrepreneur every month, and make their own business plan."

Frizzell said the EAC is currently in the process of launching an *On the Money* St. Louis version, as the organization continues to expand its reach outside of Chicago and Illinois.

"We're definitely expanding beyond the state, in addition to having a statewide presence," she said.

She said right now, the council, which has about five regular staff members, is looking for more volunteers to participate in its one-on-one mentorship program, as well as career volunteers to work with kids at Willowbrook Corner among other locations. ■

*For local families that are interested in learning more about the EAC and the programs it offers for kids, Frizzell encouraged visiting the organization's Web site, [www.econcouncil.org](http://www.econcouncil.org).*