



## Music May Help In ESL Classes



By Dr. R. Pletsch

Sheilmary Koch, an English teacher who teaches English to students in Mexico, believes that music has helped her high school students. Ms. Koch has studied the issue and believes that because the students already love music, it is natural to try and tap into it. Her investigation convincingly showed that many believed music was just for little kids. Most teachers themselves remember the ABC song and how it helped the kids learn the alphabet. Most could not remember much more, except the possible assemblies and holidays.

She has found a great value in The Song Collection Index by the New York Public Library and for suitable Pop songs, busyteacher.org that contains words and music to over 1700 songs. All submitted by successful teachers. At her high school, she asked students for ideas to help in grammar and vocabulary. She was delighted with the ideas they produced and a teacher Sandra Heyer has complete lesson plans to help teachers wanting to incorporate music. The British Council website relays that if students like the song they work hard to understand the words despite their native language or the age of the student.

My experience with

## Dean's List At DePauw University

The following students from Chicago are among 729 students names to the Dean's List for spring semester 2017 at DePauw University of Greencastle, Indiana. Honorees must achieve a semester grade point average of 3.5 or higher on a 4.0 scale.

Freshman scholars are: Caleigh Bubala, Maria Flores, Maria Ishak, Zineyra Jeteric, Phoebe Martinez, Byron Mason, Katarzyna Pukala, Victoria Rueda-Marshall, Tabatha Sotomayor, Savannah Wilcek and Monika Worwa.

Sophomores are: Izabelle Bystrowicz, Bernice Contreras, Riley Doody, Winona Koldyke, Francesca Moya, Stephanie Ramos, Bronson Roseboro and John Ward.

Juniors are: Reilly Bruce, Marissa Higgs, Michael Littau, Alexis Ochoa and Megan Oelerich.

Seniors are: Rebeca Bagdocimo, Colin Bradshaw, Jonatan Delgado, Rey-Nathan Gray, Nancy Huynh, Carolyn Jedd, Mitchell Klich, Brittanee LaCour, Alyssa Omana, Magdalena Popek, Robert Lee Ramirez, Sarah Salazar, Yesenia Silva, Lauren Towne and Gesenia Viviescas.

ESL is one on one with adults. I'm not sure if that would work, but in other situations it can. Remember on Happy Days when Patsy was failing Biology -- when put to a song memorized the bones of the body. Sounds silly? Maybe. But I had 6th graders that learned the nations of the world and all the capitals of the states in short order. How? Songs on Disney radio. I still remember when my 8th grade colleagues used my 2nd graders as an example because in an assembly my children sang The Preamble to the Constitution, while most of their 8th graders were unsuccessful.

The great short videos that ABC used as commercials History Rock, Grammar Rock and Math Rock were great teaching tools. Not only did my 2nd graders learn the Preamble they understood it much better than the older students. These are still available on the internet.

What I have learned is I could have done this when I was in the high schools too, but never thought about it. Parents and other teachers can help with songs, but make sure in your ESL class that you need to know the words and any hidden meanings in any language involved. Don't allow songs to slip through that glorify sex, drugs or violence and avoid politics. Never tell the students they will pick a song, it's okay to call for input but the adult must make the ultimate decision. This could be a fun way to break the monotony of regular class and encourage those trying to learn figures of speech and other grammar in English.

## League Awards For B-K Baseball

12th Ward Alderman George Cardenas will present trophies to players of Brighton - Kelly Baseball League at Kelly Park, 2725 W. 41st on Saturday, Aug. 5th at 1 p.m. Many players have gone on to play in high school and college.

As chair of the Health and Environmental Committee, he sponsors a team each year. Kelly Park features professional turf, soccer equipment, anti-violence CPD cameras and a new supervisor, Francisco Rodriguez.

## Film Showing At Kelly Park

Kelly Park, 2725 W. 41st st. will present a film showing of Hotel Transylvania on Friday, Aug. 11th from 7 to 10 p.m.

Dracula (voiced by Adam Sandler) opens a lavish resort where monsters of all kinds can relax without fear of the intruding human world, until one ordinary guy (Andy Samberg) stumbles into the hotel and falls for Dracula's daughter, Mavis (Selena Gomez).

## Film Screening Of Short Subjects

Full Spectrum Features NFP will present a film screening of "Chicagoland Shorts Vol. 3" in the Cindy Pritzker Auditorium, 400 S. State st. on Thursday, Aug. 10th at 6 p.m.

An informative discussion will follow.

## Registration At St. Bruno School

St Bruno School, 4839 S. Harding is accepting registration for pre-school through 8th grade. Students are offered Technology Integrated Learning. Scholarships are available. Tours of the facility can be arranged at (773) 847-0697.

## Evening Events At Brookfield Zoo



Brookfield Zoo is conducting its 4th annual Summer Nights on Fridays and Saturdays, through Aug. 12th from 4 to 9 p.m. Guests of all ages can enjoy a variety of live music and roaming kids' entertainment, as well as enhanced dining experiences, a beer and wine garden, animal encounters, and a laser light show closing out each evening.

Acoustic opening acts will open at 4 p.m. Bands of all genres will take the main stage at 7 p.m. Zoogoers can bring lawn chairs or blankets to the East Mall.

The schedule includes Friday, Aug. 4th - Hello Weekend cover band. Saturday, Aug. 5th - House Party award-winning DJs. Friday, Aug. 11th - Hi Infidelity rock band. Saturday, Aug. 12th - Dishwalla alternative rock band.

Entertainment for the youngsters will take place each evening at 6 p.m. at the Kids' Stage. Family-friendly acts include music, juggling and acrobatics, magic shows, and puppet and clown performances. Additional entertainers will mingle and engage guests in fun-filled roaming routines.

For those wanting to get up close to animals, animal ambassadors will

be making appearances between 5 and 6:30 p.m. Several animal exhibits and other in-park attractions (some require separate admission) will also be open until 8:30 p.m. These include Butterflies!, The Carousel, Clouded Leopard Rain Forest, Dolphin Underwater Viewing, The Fragile Desert, Hamill Family Wild Encounters, Pinniped Point, The Swamp, and the summer exhibit, Dinos & Dragons.

Summer Nights is included with the purchase of general admission: \$19.85 for adults and \$14.50 for children ages 3 to 11 and seniors 65 and over. Parking is \$12. Guests who arrive after 4 p.m. for Summer Nights will receive \$2 off admission and \$6 off parking. Special value pricing also includes a choice of one free attraction: Butterflies!, The Carousel, Dolphins In Action (6:00 p.m.), Hamill Family Play Zoo (closes at 6:00 p.m.), Hamill Family Wild Encounters, or Dinos & Dragons. Discounted zoo admission tickets may also be purchased at any Chicagoland Meijer store.

For additional information, visit CZS.org/SummerNights or call (708) 688-8000.

## Adler Observatory Marks 40 Years

Adler Planetarium's Doane Observatory is celebrating its 40th anniversary on August 4th with all day viewing from 10 a.m. to 6 p.m. Built in 1977, the Observatory houses one of the nation's few science-quality telescopes located in a major city. It is the largest telescope of its kind in the Midwest, accessible to the general public.

The 20-inch mirrored telescope gathers up to 5,000 times more light than the unaided human eye, and enables astronomers to work with staff educators, volunteers, and teen docents to facilitate day and evening observing of the Sun, stars, asteroids, planets, moons, and other objects in the Universe, and to conduct research on asteroids and black holes.

Admission to the Observatory is free with regular museum admission. Visitors can enjoy birthday cake from 1-3 pm, and Observatory director Larry Ciupik and director of public observing Michelle Nichols, will be on hand to answer questions.

In 2013, upgrades included the construction

## Concert With Little Miss Ann

The McKinley Park Branch Library, 1915 W. 35th st. will present Little Miss Ann's Super Summer Days Kids Concert on Tuesday, Aug. 15th at 11 a.m.

A songstress, former teacher, mother and longtime instructor at the Old Town School of Folk Music, she will perform songs for children to discover their own "superhero" powers. This program is best suited for children 6 and under.

of an observing gallery and lab, addition of restrooms, heating and air conditioning, and new entrances and exits. These enhancements allow the Doane to run independently of the museum.

The Petrovich Family Observing Gallery and Lab opened in 2014 and provides a workspace for more than 700 teenagers that engage with the museum's STEM experiences each year.

The Doane Observatory is open for daytime telescope views of the Sun from 10 a.m. to 1 p.m. every day, weather permitting. The Observatory is open during Adler After Dark events, with a special ticket upgrade or for free during Doane at Dusk events.

## Maker Lab Offers Classes

Chicago's free and publicly accessible maker space, features introductory workshops and open shop for ages 14 & up at the Harold Washington Library Center, 400 S. State st.

No reservations are required. Enrollment is first come, first served until capacity is reached and begins 15 minutes before the stated start time.

On Tuesday, Aug. 8th at 6 p.m. Ray Doekson from Pumping Station: One will introduce techniques to bend and connect parts, including live hinge, tabbed box and slotted construction methods. Participants will make a customized laser cut and engraved item, and learn about joints and joinery using the laser cutter.

## Final Weeks Of Music Festival

Summer in Chicago wraps up in August with the final weeks of the 83rd season of the Grant Park Music Festival, led by Artistic Director and Principal Conductor Carlos Kalmar with Chorus Director Christopher Bell and the Grant Park Orchestra and Chorus at the Jay Pritzker Pavilion in Millennium Park.

Highlights of the season include Legacy, a world premiere commission by the Pulitzer Prize-winning American composer, Aaron Jay Kernis on Aug. 11th and 12th, and Beethoven's Symphony No. 9 with the Grant Park Orchestra and Chorus on closing weekend, Aug. 18th and 19th.

All concerts take place on Wednesday and Friday evenings at 6:30 p.m., and Saturday evenings at 7:30 p.m. (Concerts on August 4 and 5 move indoors to the Harris Theater during Lollapalooza).

Patrons can order One Night Membership Passes for reserved seats, starting at \$25, by calling (312) 742-7647 or going online at gpmf.org and selecting their own seat down front in the member section of the Pavilion. Seats are free and open to the public in the seating bowl and great lawn, on a first-come, first-served basis.

On Friday and Saturday, the Grant Park Orchestra heads indoors to the Harris Theater for a program that includes Debussy's La Mer and Strauss' Oboe Concerto in D Major with guest artist François Leleux (Aug. 4th and 5th). Mariachi Cobre joins the Grant Park Orchestra (Aug. 9th), then the week wraps up with Tchaikovsky's Manfred Symphony and the world premiere of Aaron Jay Kernis' horn concerto, Legacy, written for the Festival's principal horn, Jonathan Boen (Aug. 11th and 12th).

The last week of the season begins with Dutch cellist Harriet Krijgh making her Festival debut, performing Haydn's Cello Concerto (Aug. 16th). The season comes to a close with the Grant Park Orchestra and Chorus and soloists Janai Brugger (soprano), Allyson McHardy (mezzo-soprano), Brendan Tuohy (tenor) and Russell Braun (bass) performing one of the best known works in classical music, Beethoven's Symphony No. 9 with its powerful Ode to Joy (Aug. 18th and 19th).

WFMT's Relevant Tones host Seth Boustead, CSO's Sounds and Stories contributor Laura Sauer, WFMT on air host Dennis Moore, host free pre-concert lectures one hour before the concert in the Family Fun Tent. Special guests

## Health Fair At Access Ashland

ACCESS Ashland Family Health Center, 5159 S. Ashland, will conduct its Summer Community Health Fair on Saturday, Aug. 12th from 11 to 3 p.m.

Along with free food and entertainment, parents can prepare their children with back to school physicals and free school supplies (while quantities last).

Adults can receive free blood pressure screenings, and women will be able to get breast health information and referrals for Pap smears and mammograms. ACCESS' benefits specialists will assist residents in enrolling into Medicaid and All Kids coverage.

For more information about the Health Fair, and eligibility requirements for the school physicals, call (773) 434-9216.

at these lectures include oboist François Leleux (Aug. 4th and 5th in the Harris Theater 2nd floor donor lounge), members of Mariachi Cobre (Aug. 9th), composer thAaron Jay Kernis (Aug. 11th and 12th), cellist Harriet Krijgh (Aug. 16th) and mezzo-soprano Allyson McHardy (Aug. 18th and 19th).

Open lunchtime rehearsals of the Grant Park Orchestra and Chorus continue through August 19 and typically take place Tuesdays through Fridays from 11 a.m. to 1 p.m. Audiences are welcome to sit in the Pavilion Seating Bowl during rehearsals, and Festival docents will be on site to talk about the week's concerts during rehearsal breaks. (No open rehearsals Aug. 4th and 5th). A special Brown Bag Lunch talk-back with composer Aaron Jay Kernis will take place on Thursday, August 10 at 12 Noon.

The festival's annual free picnic takes place on Saturday, Aug. 12th. This year's theme is A Pastoral Picnic in White, where everyone is invited to dress in white from head to toe, bring a white tablecloth and find a place on the Great Lawn to raise a glass before an evening of Tchaikovsky, Rimsky-Korsakov and a world premiere by Aaron Jay Kernis.

Eleven of this summer's concerts, including August 16 and 18 at 6:30 p.m., will be broadcast on 98.7WFMT, Chicago's classical and fine arts radio station, and online at wfmt.com/streaming. For more information about the Grant Park Music Festival including membership, One Night Passes and group seating, visit gpmf.org or call (312) 742-7647.

## Enrollment For Early Learning

Mayor Rahm Emanuel launched the enhanced universal preschool application designed to improve access and help families to identify options for early learners. This online site provides a single point of entry to access a menu of over 600 programs for three- and four-year olds available under Chicago Public School Department of Family and Support Services and community based sites. Over 10,000 preschool applications have been submitted for upcoming school year.

Families of children who will be three- of four-years old on Sept. 1st, 2017 can now submit applications online for enrollment in fall 2017 early learning programs. The online application process allows parents to receive real-time information about program availability in their desired location, eliminating the need to visit multiple sites to apply for preschool. Notifications for placement in programs for the upcoming school year will continue to be accepted on a rolling basis, prioritizing families based on need.

Families can access support in the application process at Neighborhood Resource Centers located in Chicago Public Library Branches including McKinley Park and West Lawn.

For more information, call (312) 229-1690.

## Air & Water Show Returns Aug. 19 & 20



U.S. Army Parachute Team Golden Knights.

The 59th Annual Chicago Air and Water Show presented by Shell Oil products will be staged along the lakefront from Fullerton to Oak Street, with North Avenue Beach serving as show center on Saturday and Sunday, Aug. 19th & 20th from 10 a.m. to 3 p.m.

Headliners include the U.S. Navy Blue Angels, U.S. Army Parachute Team Golden Knights and U.S. Navy Leap Frogs.

Returning acts include: F-35 Heritage Flight, F-16, A-10, F-22, AV-8B Harrier, U.S. Coast Guard MH-65 Dolphin Helicopter, C-130, AeroShell Aerobatic Tea Aerostars, American Airlines, Bill Stein Airshows, Chicago Fire Department Helicopter Air/Sea Rescue, Firebirds Del Team, Matt Chapman Airshows,

Warbird Heritage Museum P-51 Mustang, Sean D. Tucker and Team Oracle, Susan Dacy in the Super Stearman Model 70, Warbird Heritage Museum Foundation: A-4 Skyhawk Jet Tac Demo - and announcer Herb Hunter.

ABC 7 Chicago is creating "Air and Water Show Week" on Eyewitness News, with special features starting Monday, Aug. 14th, and leading up to coverage on Eyewitness News on Aug. 19th and 20th. Spectators on Lake Michigan and along the lakefront can watch and listen with WBBM Newsradio 780 and 105.9FM and provide live streaming video coverage at WBBM780.com/airshow.

For more information, visit chicagairandwatershow.us.

## Health Fair At St. Gall Parish

The Catholic Charities will conduct a free Health Fair at St. Gall Parish, 5500 S. Kedzie on Saturday, Aug. 12th from 9 a.m. to 12 noon.

Registration will be accepted from 8 a.m. to 10:30 a.m.

Services will include Physical Exams for Children (back-to-school) and Adults, Children's immunizations (bring your shot records for each child), dental exams & screening, Glaucoma exams, skin cancer screenings, Hepatitis C screening, private conversation with domestic violence counselor, adult screening: blood pressure, and glucose screening - must fast after midnight, memory screenings, pregnancy testing and HIV Rapid Testing.

Sanctuary Zone - No ID requirements. Information also available on the following topics and more: Benefit screening for public benefit eligibility (food

stamps, TANF, etc), substance abuse, domestic violence, health education workshops, know your rights workshop, ACCESS will be onsite to provide insurance enrollment assistance & link to a medical home, maternity & adoption services, All Kids application assistance, legal services and immigration/family reunification.

For more information, call (773) 349-8835.

## Parks Present Romeo and Juliet

The free Chicago Shakespeare in the Parks can be enjoyed locally at Piotrowski Park, 4247 W. 31st st. on Thursday, Aug. 24th at 6:30 p.m.

For more information, visit www.chicago shakes.com/parks.

## Nature Play At Archer Park

Archer Park, 4901 S. Kilbourn will conduct unstructured nature play for toddlers and their family members on Tuesday, Aug. 22nd from 5:30 to 7 p.m.

Animal experts will bring a variety of live animals like frogs, snakes, birds, and turtles. Musicians will sing family music. Nature free play will help children develop developmentally as they build forts out of sticks, touch pine cones or smell cinnamon bark.

## Story Time At A-H Library

The Smithsonian Latino Center will present Story Time with a Young Ambassador at the Archer Heights Branch Library, 5055 S. Archer on Saturday, Aug. 5th at 1 p.m.

The featured books are *Drum Dream Girl* by Margarita Engle with illustrations by Rafael Lopez and *Rosie Revere, Engineer* by Andrea Beaty with illustrations by David Roberts.

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## BrightonParkLIFE.com

To complement our weekly edition The Brighton Park-McKinley Park Life has launched a website. On it can be found general information about us, recent and past issues, advertising information and a calendar of free local events. We encourage our readers to check back often for new updates!

## MWRD Schedules Reservoir Tours

The Metropolitan Water Reclamation District of Greater Chicago will host public tours of the first phase of the McCook Reservoir on Sundays: Aug. 6th and 27th, Sept. 17th and 24th, Oct. 1st and 15th between 9 a.m. and 2 p.m. Each tour takes approximately two hours. Participants must wear sturdy footwear, no sandals, high heels, shorts or dresses allowed.

Tours begin at the Mainstream Pumping Station, 6100 River Rd., in Hodgkins, IL. Visitors can view interactive displays and watch videos of TARP construction. Buses will transport visitors for a guided tour of the McCook Reservoir, which is located west of the Stevenson Expressway (I-55) between the Des Plaines River and Chicago Sanitary and Ship Canal.

When completed, the reservoir will have a total capacity of 10 billion gallons, beginning with the

first phase to be finished this year that will provide 3.5 billion gallons of storage. Phase 2 will be completed in 2029 and provide 6.5 billion gallons of storage. The McCook Reservoir will provide an average of \$143 million per year in flood damage reduction benefits to 3,100,000 people in Chicago and 36 other communities.

TARP is the country's largest public works project for pollution and flood control, covering a 375-mile area that includes Chicago and 51 suburbs relying on a combined collection system. The 109-mile network of tunnel systems, which capture 2.3 billion gallons of water 150 to 300 feet below ground, was completed in 2006. The Majewski Reservoir was completed in 1998 and the Thornton Reservoir in 2015. When complete, the McCook Reservoir will replace Thornton as the largest reservoir of its kind in the world.

To reserve space on the tour: call (312) 751-6632 or email [tours@mwrdr.org](mailto:tours@mwrdr.org).

## Twilight Safaris At Lincoln Zoo

Lincoln Park Zoo, Cannon drive and Fullerton parkway, will conduct Twilight Safaris for ages 16 and older on Wednesdays, Aug. 23rd and Sept. 27th from 6 to 7:30 p.m.

A zoo horticulturalist and an animal expert will lead a stroll and point out interesting animal behavior and seasonal highlights in the gardens.

Participants should bring a camera. Each event will focus on a different area of the zoo. The cost is \$13. For more information, visit [lpzoo.org/education](http://lpzoo.org/education).

## Open Fundraising For Willowbrook

The Dance of Life Foundation 501(c)3, has started a fundraising campaign to raise \$100,000 by Aug. 15th, to work on rebuilding the historic Willowbrook Ballroom in Willow Springs which was destroyed by fire on Oct. 28th, 2016.

The ballroom was a trove of local history, where famous bands and singers, infamous gangsters, and rumored ghosts thrived.

Donations will be collected via a Go Fund Me account and website. Individuals can find out more or make direct donations to the project at: <https://www.gofundme.com/willowbrookballroomrestoration>.

## Literacy Center Seeks Tutors

The Aquinas Literacy Center, 1751 W. 35th St. need volunteer tutors to help adult immigrants learn English 90 minutes per week. Opportunities are available Monday through Thursday from 9 a.m. to 8 p.m.

Tutors must attend training workshops on Friday, Aug. 25th from 6 to 9 p.m. and Saturday, Aug. 26th from 9 a.m. to 4 p.m.

For more information or to register, contact Sabrina at [sabrina@aquinasliteracycenter.org](mailto:sabrina@aquinasliteracycenter.org) or (773) 927-0512.

## Made in Chicago Market Event

The Made in Chicago Market will be staged at Plumbers Hall, 1340 W. Washington st. on Sunday, Aug. 6th from 11 a.m. to 5 p.m.

The curated event will feature arts, crafts, jewelry, apparel, housewares, food and drink.

Admission and parking are free.

## Chess Play At McKinley Library

The McKinley Park Branch Library, 1915 W. 35th St. will conduct chess games for ages 14 and up on Saturdays, Aug. 5th and 12th at 2 p.m. All levels of play are welcome.

For more information, call (312) 747-6082.

## Kids Free Days At Brookfield Zoo



Brookfield Zoo is offering Kids' Free Days (ages 11 and under) on Aug. 7th - 9th from 9:30 a.m. to 6 p.m. Admission for adults and parking fees still apply.

AMITA Health will be sponsoring a variety of family-friendly activities from 9:30 a.m. to 3:30 p.m. in the Pavilions and throughout the park.

Youngsters can explore the inside of an ambulance, and parents will be able to search for a doctor in their area and schedule appointments. Fun health-related games will engage and educate guests of all ages. Kids can enjoy a performance by Emerald City Theatre, participate in activities led by GoNoodle, and meet a few animal ambassadors. A healthy snack and a take-home memento to commemorate the day's events will be available.

There is still time to visit the Butterflies! Habitat. The temporary summer exhibit, Dinos & Dragons goes extinct on Sept. 17th. Guests can venture along a pathway to see 17 animatronic creatures while discovering interesting facts about dinosaur history

and legends. The exhibit also features a collection of large and small modern "dragons," including Komodo, frilled, and bearded dragons; a European legless lizard; a spiny-tailed lizard; iguanas; a plumed basilisk; and several species of monitor lizards.

Admission for adults is \$19.85 and \$14.50 for seniors 65 and over. Parking is \$12. For further information, visit [CZS.org](http://CZS.org).

## Free Dental Care For Children

The Delta Dental of Illinois Foundation, in collaboration with Cook County Health & Hospitals System, will provide a free day of dental care for children age 5 and younger at Malcom X College Dental Hygiene Clinic, 1900 W. Jackson Blvd. on Saturday, Aug. 5th from 8 a.m. to 2 p.m.

Children will receive free preventive and diagnostic services such as cleanings, exams, fluoride treatments, sealants and X-rays.

Appointments are recommended until Aug. 2nd by visiting [dentistby1.com/chicago](mailto:dentistby1.com/chicago), or at (630) 718-4844.

Spanish-speaking parents can call (630) 718-4957.

Dental visits without an appointment will be limited.

Tooth Wizard and PlaqueMan from the Land of Smiles oral health education program will interact with children and their caregivers, educating them about oral health habits. Each child will also receive an oral health kit with floss, a toothbrush, toothpaste and a dental care instructional sheet in English and Spanish.

## Adult Book Club At A-H Library

The Archer Heights Branch Library, 5055 S. Archer conducts a lively discussion of adult book club 2017 selections on the 4th Wednesday of each month (except Nov.) from 6:30 to 7:30 p.m.

The schedule includes Aug. 23rd, *Year of the Flood* by Margaret Atwood; Sept. 27th, *Mr. Penumbra's 24-Hour Bookstore* by Robin Sloan; Oct. 25th, *OBOC*; Nov. 29th, *We Have Always Lived in the Castle* by Shirley Jackson and De. 27th, *Room* by Emma Donoghue.

For more information, call (312) 747-9241.

## Celebration For Back To School

Chicago Public Schools announced Back-To-School Bashes for students, educators and families to celebrate the school year ahead. Events will feature food, music, games and allow families to learn more about GoCPS, the District's new process to make applying to high school simpler and more equitable.

The network 8 Event will be held at Kelly High School, 4136 S. California on Monday, Aug. 21st from 2 to 5 p.m.

Activities and resources will include: performances from the Jesse White Tumblers; Appearances by local radio personalities; Medical vans offering vaccinations for students; Information on Medicaid and other programs for families.

District representatives from the Office of Access and enrollment will be on hand to distribute materials, answer questions, and help families create GoCPS login accounts using on-site iPads.

For more information visit [www.cps.edu/b2s](http://www.cps.edu/b2s).

## Garden Workshop At M-P Library

Stephanie Dunn, of Chicago Native Farm Yard, will conduct a workshop on how to layer a garden for flowers that blossom throughout the season at McKinley Park Branch Library Garden, 1915 W. 35th St. on Saturday, Aug. 5th at 1 p.m.

Participants will learn how and when to plant bulbs, pollinator-friendly flowers, edible flowers and even a few vegetables to create ecologically friendly bouquets. Participants will create a bouquet and take home organic flower seedlings.

## Senior Fest At Millenium Park

The Chicago Department of Family & Support Services will sponsor Senior Fest 2017 at Millennium Park on Thursday, Sept. 14th from 9 a.m. to 2 p.m.

Residents age 60 & older will enjoy serendipity performance, picnic lunch, flu shots, health screenings, resource fair, game and art area, dancing, raffle prizes and bingo.

Free tickets are available at all senior centers. For more information, call (312) 744-4016.

## Adult Night At Lincoln Pk. Zoo

Lincoln Park Zoo, Cannon drive and Fullerton parkway, invites guests age 18 and older to explore the zoo after dark on Thursday, Aug. 10th from 6:30 to 10 p.m.

Food and drinks will be available for purchase. Entertainment will be provided. The cost is \$15 online or \$20 at the door.

For more information, visit [lpzoo.org/events](http://lpzoo.org/events).

## Prom For Senior Citizens

The Chicago Department of Family & Support Services and Westside Coalition for Seniors will sponsor the 24th Annual Senior Prom at the Hyatt Regency McCormick Place, 2233 S. King Drive on Wednesday, Oct. 25th from 11 a.m. to 4 p.m.

The cost is \$50. For more information, contact Mary Futrell at (773) 742-4455.

## Performances At Pullman Historic Site

Carlos Mejia, a master marimba player from Guatemala will perform at the Pullman State Historic Site on August 12th at 2 p.m. in a series of concerts celebrating workers and their artistic contributions to the city.

They are part of "The Art of Work," a year-long program highlighting the cultural contributions of Chicago workers, from day laborers to ornamental iron workers. It features 12 events at four sites chosen because of their histories and locations: Pullman, McKinley Park Branch Library, Back of the Yards and the Illinois Labor History Society.

Carlos Mejia began learning marimba from a player who lived across the valley from his village. As a prominent musician, he was considered a threat to Guatemala's ruling military junta, which jailed and tortured him. He was granted refugee status in the United States in 1987.

The "Art of Work" is presented by the Com-

pany of Folk with support from the National Endowment for the Arts.

The Pullman neighborhood, including the part operated by the Illinois Historic Preservation Agency, was declared a national monument because of its significance in civil rights, the labor movement and urban planning. The Hotel Florence and part of the Pullman factory are operated by the Illinois Historic Preservation Agency.

## Movie Showing At Vittum Park

Movies in the Parks will visit Vittum Park, 5010 W. 50th St. on Friday, Aug. 4th from 7 to 10 p.m.

The movie "Sing" features a Koala named Buster Moon who stages the world's greatest singing competition to save his struggling theater.

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<b>Chuleta Ahumada</b> <b>3.29</b> lb. Smoke Pork Chops	<b>Pierna Con Cadera</b> <b>79c</b> lb. Saddle Legs	<b>Pedacitos de Puerco</b> <b>2.29</b> lb. Pork Stew	<b>Espinazo de Puerco</b> <b>1.79</b> lb. Pork Neck Bones
<b>Desebrar</b> <b>3.29</b> lb. Flank Steak	<b>Crema Lalos</b> <b>2.99</b> 24 Oz.	<b>Queso Fresco</b> <b>2 for 4.99</b> El Jalisciense 10 Oz.	<b>R-C</b> <b>99c</b> 2 Ltr.
<b>Queso Chihuahua</b> <b>3.79</b> lb. Block	<b>Crema La Chona</b> <b>2 for 3.99</b> 16 Oz.	<b>Coca Cola</b> <b>6.99</b> 20 Pk. Cans	<b>Squirt, Seven-Up</b> <b>3 for \$4</b> Pepsi 2 Ltr.
<b>Scott Tissue</b> <b>3 for 2.29</b> One roll	<b>Prince Mostaccioli</b> <b>1.39</b> 16 Oz.	<b>Atun Dolores</b> <b>2.79</b> 10 Oz.	<b>Cocoa Puff</b> <b>2.99</b> 11 Oz.
<b>Sopas La Moderna</b> <b>3 for \$1</b> 7 Oz.	<b>Sai Morton</b> <b>79c</b> 26 Oz.	<b>Galletas Gamesa</b> <b>2 for \$3</b> Saladitas 14 Oz.	<b>Aceite Mazola</b> <b>3.19</b> 40 Oz.
<b>Aceite 1-2-3</b> <b>1.99</b> Vegetable 33 Oz.	<b>Mayonesa McCormick</b> <b>3.49</b> 28 Oz.	<b>Majestic Clorox</b> <b>1.29</b> One Gallon	<b>Jabon Foca Polvo</b> <b>1.79</b> 35 Oz.
<b>LaCostena Jalapeno</b> <b>1.29</b> 26 Oz.	<b>San Marcos Salsa Mexicana</b> <b>79c</b> 7 Oz.	<b>Xtra Detergent</b> <b>2 for \$5</b> 75 Oz.	<b>Gandules LaPreferida</b> <b>99c</b> 15 Oz.
<b>Sunny Delight</b> <b>2.99</b> Gallon	<b>Posole Hominy LaPreferida</b> <b>3.29</b> 1 Gallon	<b>Repollo</b> <b>29c</b> lb. Cabbage	<b>Naranja Jugo</b> <b>69c</b> lb. Juice Orange
<b>Agua Nestle</b> <b>3.99</b> 16 Oz. 28 Pk.	<b>Salsa de Tomate LaPreferida</b> <b>3 for \$1</b> 6 Oz.	<b>Manzana</b> <b>89c</b> lb. Washington Red Apple	<b>Camote</b> <b>59c</b> lb. Yellow
<b>Chile Poblano</b> <b>99c</b> lb.	<b>Cerveza Corona</b> <b>13.49</b> 12 Pk. Btl.	<b>Cerveza Modelo</b> <b>19.99</b> 18 Pk. Btl.	<b>Cerveza Lite, Bud</b> <b>14.99</b> 24 Pk. Cans
<b>Cerveza Coors, Lite, Bud</b> <b>8.49</b> 12 Pk. Cans, Btl.	<b>Cerveza XX</b> <b>12.99</b> 12 Pk. Btl.	<b>Cerveza Lite, MGD, Bud, Lite</b> <b>\$5</b> 40 Oz. 2 for	<b>Whiskey Buchanan's</b> <b>29.99</b> 750 M.L.
<b>Brandy Don Pedro</b> <b>15.99</b> 750 M.L.	<b>Brandy Torres 10</b> <b>17.99</b> 750 M.L.	<b>Tequila Tradicional Rep</b> <b>16.99</b> 750 M.L.	<b>Tequila Hornitos Rep</b> <b>17.99</b> 750 M.L.
<b>Tequila 100 Anos Rep</b> <b>14.99</b> 750 M.L.	<b>Rum Chata</b> <b>16.99</b> 750 M.L.	<b>Reunite Lambrusco</b> <b>5.49</b> 750 M.L.	<b>Jerez 3 Coronas</b> <b>4.99</b> One Ltr.

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# Summer Events At Riverwalk

The Department of Cultural Affairs and Special Events announces summer programming along the Chicago Riverwalk will run through October with a number of activities, including "Dance of the Bridges," Chicago Park District Fishing at the Jetty and parades with puppets.

On the 2nd Tuesdays of every month, vendors, restaurants and tour operators will offer additional programming and discounts. Performances and promotions will include the Traveling Music Cruise and a live painting project with local artists.

The Chicago Riverwalk (Lake Shore Drive to Lake Street) is a 1.25-mile promenade and a summertime destination for

Chicagoans and visitors alike. Events are free unless otherwise noted. For more information and a schedule of events visit [chicagoriverwalk.us](http://chicagoriverwalk.us).

Beginning at river level and spiraling five stories up, the McCormick Bridgehouse & Chicago River Museum provides the opportunity to view the massive gears of Chicago's most famous movable bridge.

A free Summer Speaker Series will be conducted on Mondays, through Aug. 28th "lunch and learns" on the Bridgehouse Museum's plaza from 12:15 to 12:45 p.m.

Each talk concludes with Q&A session. Speakers include Colonel Chris Drew (U.S. Army Corp), Patrick McBriarty (au-

thor, PTM Werks Series), Dr. Philip Willink (Shedd Aquarium) and Jennifer Wasik (Metropolitan Water Reclamation District).

For more information, visit [www.bridgehouse-museum.org](http://www.bridgehouse-museum.org).

## 1968 Reunion For St. Agnes School

The 1968 graduating class of St. Agnes Grammar School is organizing a 50th reunion to be held Sept. 22nd, 2018 in the near Southwest Suburbs, as well as a golf outing and picnic during that weekend.

Contact [kathleenmcnally@hotmail.com](mailto:kathleenmcnally@hotmail.com).

## Health Fair At McKinley Park

12th Ward Alderman Cardenas will sponsor his 14th Annual Back to School Health Fair at McKinley Park Fieldhouse, 2210 W. Pershing rd. on Saturday, Aug. 26th from 10 a.m. to 2 p.m.

The fair will include free immunizations, school physicals, health check, hearing tests, 30 health vendors, entertainment, a snack and free haircuts. Residents who show proof of address can receive school supplies.

2nd District State Representative Theresa Mah will co-sponsor adding more supplies and services and a paper shredding event in the parking lot. For more details, call (773) 523-8250.

Continued from Page 3

## Real Estate For Sale

\*\*\*\*\*  
IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS DEPARTMENT OF CHANCERY DIVISION THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2006-J1) Plaintiff vs. PEDRO TABOADA, NINFA TABOADA Defendants 15 CH 11401 5033 SOUTH KOSTNER AVENUE CHICAGO, IL 60632 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to the Judgment of Foreclosure and Sale entered in the above cause on March 14, 2017, an agent for The Judicial Sales Corporation, will at 10:30 AM on August 21, 2017, at The Judicial Sales Corporation, One South Wacker Drive, CHICAGO, IL, 60606, sell at public auction to the highest bidder, as set forth below, the following described real estate:

Commonly known as 5033 SOUTH KOSTNER AVENUE, CHICAGO, IL 60632  
Property Index No. 19-10-224-011-0000. The real estate is improved with a beige, vinyl siding, single family, with a two car detached garage. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance in certified funds must be received by the close of the sale within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and PLAINIFF makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g-1). IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information: Visit our website at [service.atty-pliere.com](http://service.atty-pliere.com), between the hours of 3 and 5pm. McCalla Rayer Leibert Pierce, LLC, Plaintiff's Attorneys, One North Dearborn Street, Suite 1200, Chicago, IL 60602. Tel. No. (312) 416-5500. Please refer to file number 8429.

THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-3636 - SALE You can also visit The Judicial Sales Corporation at [www.jsco.com](http://www.jsco.com) for a 7 day status report of pending sales. 1725537

**DONNA LYNN PICKERT** (nee Meacham) passed away on July 30th at the age of 52. She was the mother of Billie Marie; daughter of late Douglas Meacham and late Gloria (late Andrew) Mehlinger; sister of Lyn (Ret. CFD Lt. George) MaAyteh, Ellen (Michael) Bavaro, Carrie (Phillip) Wojtasik, Diane (Steve) Frusolone and late Debbie (Chuck) Spizziri. A Memorial Gathering will be held at Wollschlager Funeral Home, 3604 S. Hoyne on Thursday, Aug. 3rd from 3 to 9 p.m.

**ELIZABETH M. WALCZAK**, (nee McGee), formerly of Archer Heights, passed away on July 19th in Salt Lake City, Utah at the age of 88. She was the wife of Joseph Walczak Jr.; mother of Cheryl Ann Walczak, M.D., cousin of Albert (Virginia) Vonhof; aunt of Anthony Walczak, Steven (Tracey) Walczak, Kristine Walczak (Doug Broderick), Gregory Johnson, Mark Johnson, Joseph Johnson & Mark McGee; great aunt of Madeline Broderick; Katie Walczak (Jeff Berrios) & Matthew Berrios. Mrs. Walczak was a retired nurse who worked at Elmhurst Hospital and V.A. Hines Hospital. Funeral services were held July 27th from Zarzycki Manor Chapels, 5088 S. Archer to St. Camillus Church. Interment was at Resurrection Cemetery.

## Obituaries



**GENOWEFA ZALEWSKA**, (nee Mojsa) of Brighton Park passed away on July 27th at the age of 87. She was the wife of the late Stanislaw Zalewski; mother of Stanislaw Danuta Zyn-da; Stanislaw (Wieslawa), late Andrzej (Helena) and the late Tadeusz (Krysztyna) Zalewski; grandmother of Marcin (Dorota) Zalewski, Monika (Pawel)

Gardula, Marta (Mariusz) Pieprzak, Agnieszka (Piotr) Pituch, Piotr (Magda) Zalewski, Daniel, Bartek (Basia), Michael and Robert Zalewski; great grandmother of Olivia Gardula, Mateusz Zalewski, Nicole Gardula, Marek Zalewski, Kevin and Julia Pieprzak, Tristan and David Pituch, Amadeus and Ola Zalewski; sister of Janina (late Wincenty) Wyszynska, Anna (late Wladyslaw) Fedorowicz and Teresa (Jozef) Karpiesiuk; cousin of Jan (Janina) Mojsa. Funeral services were held July 31st from Zarzycki Manor Chapels, 5088 S. Archer to Five Holy Martyrs Church. Interment was at Resurrection Cemetery.

## Polish Book Club At A-H Library

The Archer Heights Branch Library, 5055 S. Archer conducts a Polish Book Club Discussion on the third Wednesday of each month from 6:30 to 7:30 p.m.

For more information, call (312) 747-9241.

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## Computer Classes At M-P Library

The McKinley Park Branch Library, 1915 W. 35th st. will offer Cyber-Navigator classes in August.

An introduction to computer class, mainly for seniors will be held on Wednesday, Aug. 23rd at 4 p.m. Participants will learn how to use the mouse and keyboard.

A Brainfuse class on Wednesday, Aug. 30th at 4 p.m. will provide an introduction to on-line study, homework help, cover letter and resume writing.

For more information and registration, call (312) 747-6082.

## Registration For AIDS Run & Walk

The 16th annual AIDS Run & Walk Chicago will start and finish at Soldier Field on Sunday, Oct. 1st.

Funds raised through AIDS Run & Walk Chicago will benefit programs and services for the AIDS Foundation of Chicago and more than 30 other metropolitan organizations that provide life-savings services to people living with HIV and AIDS.

For more information, visit [aidsrunwalk.org](http://aidsrunwalk.org) or call (312) 334-0946.

Registration and packet pick up opens at 7 a.m. 5k and 10k runs start at 8:30 a.m. The walk starts at 8:45 a.m. The NAMES Project AIDS Memorial Quilt display will open at 10:05 a.m.

## Author Talks At Library Center

The Chicago Public Library has scheduled informative programs for the Authors Series at the Harold Washington Library Center, 400 S. State st.

Martin Deepe, author of "Operation Breadbasket: An Untold Story of Civil Rights in Chicago, 1966-1971" will explain the program's beginning on Tuesday, Aug. 8th at 6 p.m.

Joseph Gustaitis, author of "Chicago Transformed: World War I and the Windy City" will appear on Saturday, Aug. 12th at 3 p.m.

He will explain wartime events and the people who helped shape the city.

Patricia Stratton, author of "The Chicago Picasso: A Point of Departure" will appear on Tuesday, Aug. 15th at 6 p.m.

She will be joined by panelists Fred Lo, retired architect who worked on the original project; Lynne Warren, curator of contemporary art at MCA and David Van Zanten, Ph.D. an authority on architectural history.

## Lawyers Offer Phone Advice

The Chicago Bar Association will conduct its Call-A-Lawyer program on Saturday, Aug. 19th from 9 a.m. to noon.

Residents may call (312) 554-2001 to speak with a volunteer Lawyer Referral Service Attorney for general legal advice and self-help strategies.

## PUBLIC NOTICE

The following proposed guideline amendments and additions will be voted upon at the next regularly scheduled Southwest Home Equity Assurance Program meeting to be held on August 14, 2017 at 6:30p.m. at 5334 W. 65th Street. The program guidelines were previously amended on June 8, 2011. Members of the public wishing to comment are invited to attend the meeting.

### PROPOSED PROGRAM GUIDELINES SECTION 1

**PROGRAM GUIDELINES OUTLINING THE RIGHTS AND RESPONSIBILITIES OF BOTH THE MEMBER AND THE COMMISSION AND THE PROCEDURES FOR OBTAINING BENEFITS.** As established in Sect. 3 Definitions, par. q: "Program Guidelines" (65 ILCS 95/1 et. Seq.) (Amended )

1. The member or family member is required to continuously occupy the property as his or her principal residence and keep the property well maintained until the property is sold. (Amended June 19, 1996)

2. The guarantee only applies to sales made 5 years or more after the date of issuance of the Certificate of Participation or 3 years after a subsequent Certificate of Participation. (Amended )

3. When you intend to list your residence on the market for sale you must file a "Notice of Intent to Sell" in person during regular business hours at Southwest Home Equity Assurance Program office. A member is not eligible to file a "Notice of Intent to Sell" until 5 years after the member's registration date or 3 years after a subsequent Certificate of Participation. The member will be required to begin listing the property at a price no less than the Programs assured value. For example, if the guaranteed amount is \$100,000.00, the beginning listing price will be \$100,000.00 or more. Forms for this purpose are available at the Commission's office during regular business hours. Upon receipt of a "Notice of Intent to Sell" the Commission will provide you with a copy of the pertinent State Statute, (65 ILCS 95/1 et Seq.) (Act), and these program guidelines in person or by registered mail. (Amended )

4. Within 60 days of receipt of your "Notice of Intent to Sell", the Commission shall have a program appraiser inspect your residence at Commission expense to determine if your residence is in substantially the same condition as described by the program appraisal attached to the Certificate of Participation. If the residence fails to meet this standard, see (65 ILCS 95/8 (e) for explanation of depreciation amount. Additionally, the appraiser will determine the current value of the property. You are required to make your residence available to a program appraiser within a reasonable time within the 60 day period after receipt of a notice of inspection from the Commission or your coverage under the program shall be null and void and your membership registration fee shall be forfeited. (Amended )

5. If you have not sold your residence within 90 days after filing the "Notice of Intent to Sell" the guaranteed residence, and have complied with the preceding procedures, you must file a "Notice of Intent to Claim" form with the Home Equity Commission in person at the Southwest Home Equity Assurance Program office. Forms for this purpose are available at the Commission's office during regular business hours. Such form shall include verifiable evidence of placement on the market, dates of the placement and shall list all reasonable offers to purchase the property. Verifiable evidence must include copies of advertisements for sale, a contract with a licensed real estate broker, or other evidence which a majority of the Commission finds satisfactory. (Amended )

6. Upon receipt of the "Notice of Intent to Claim", the Commission has 60 days during which it shall require the member to list the residence at a price the Commission has determined reasonable with a real estate broker of the member's choosing. The real estate broker chosen by the member shall post a for sale sign in front of the house. The real estate broker shall advertise the residence throughout the municipality and the Multiple Listing Service which encompasses the program territory. If the listing price is reduced, a new 60 day period begins to run on the day that the Commission approved the price change. The listing price may not be changed without notification and Commission approval. (Amended )

7. During the 60 day period described in paragraph (h) of Section 8 of the Act, the member shall forward to the governing commission all offers of purchase by either personal delivery or registered mail. If the member receives an offer of purchase which can reasonably be expected to be consummated if accepted and whose gross selling value is greater than the guaranteed value of the guaranteed residence, then no benefits may be claimed under the program. If the member receives an offer to purchase at a gross selling value that is less than the guaranteed value, the governing commission shall, within 7 working days of the receipt of such offer, either: (1) approve the offer, in which case the governing commission shall authorize the payment of the amount afforded under this Act upon receipt of the gross selling value price listed on the **RESPA (Settlement Statement or HUD-1) form Master Settlement Statement/ALTA Settlement Statement-Combined** form as verifiable evidence of the sale of the guaranteed residence subject to the following conditions: (i) sales involving eminent domain shall be covered as set forth in paragraph (1) of Section 8; (ii) sales subsequent to an insured property and casualty loss shall be guaranteed for the guaranteed value as determined according to paragraph (e) of Section 8; (iii) contract sales shall be guaranteed as determined by the guaranteed value in paragraph (e) of Section 8, however proceeds payable from the program shall be disbursed in equal annual installments over the life of the contract; or (2) reject the offer, in which case the member shall continue showing the guaranteed residence until the termination of the 60 day period; or (3) match the offer, and purchase the property from the member; (4) a written offer of less than the current appraised value must be submitted to the commission for a determination of whether the offer is bona fide. (Amended )

8. No guarantees is allowed until a minimum of 60 days after a member files a "Notice of Intent to Claim" or the member receives a bonafide offer. The Commission shall not consider paying a claim until the member receives a bonafide offer. Whether an offer is bonafide is a decision for the majority of the commissioners to determine. During the 60 day period, the member must provide proof that the property has been actively listed at a price the Commission determined reasonable with a real estate broker of the member's choosing. The Commission shall pay the difference in benefits to the member only upon receipt of the gross selling value listed on the **RESPA (Settlement Statement or HUD-1) form Master Settlement Statement/ALTA Settlement Statement-Combined** form. (Amended ) and is further adjusted by the Program Guidelines adopted to adjust (account) for non-local adverse economic conditions.

Example: If the participants guaranteed value with the Southwest Home Equity Assurance Program is \$200,000.00, and the gross selling value is \$100,000.00 resulting in a claim amount of \$100,000.00 that claim amount shall be further reduced by 44% 32% as a result of non-local adverse economic conditions. This calculation will provide a claim amount of \$59,000.00 \$65,000.00.

9. If a member disagrees with a guaranteed value or depreciation amount, the member may appeal in writing to the Commission as set forth in Section 10 of the Act, (65 ILCS 95/10).

\*Note: See Flow Chart on next page as an example for the Program Guidelines.

Copy delivered by \_\_\_\_\_ Date \_\_\_\_\_  
Commission Representative

Copy received by: \_\_\_\_\_ Date \_\_\_\_\_  
Member

## FLOW CHART REGARDING A CLAIM FOR BENEFITS

**January 1, 2000**  
REGISTRATION DATE  
Guaranteed amount established.

**January 1, 2005**  
"NOTICE OF INTENT TO SELL"  
Member files Notice of Intent to Sell in person at Southwest Home Equity Assurance Program office. The member must list residence at a minimum of the assured value for a minimum 90 day period.

**January 1, 2005 - March 2, 2005**  
Commission must have appraisal inspection done.

**April 1, 2005**  
"NOTICE OF INTENT TO CLAIM"  
Member files a Notice of Intent to Claim in person at Southwest Home Equity Assurance Program office.

**April 1, 2005 - June 1st, 2005**  
Commission may allow member to list residence at reduced price (decided by Commission), with a Real Estate Broker of members' choice.

**June 1, 2005**  
The earliest date a claim will be afforded is five months after the Notice of Intent to Sell date. Member must provide commission with gross selling value listed on the **RESPA form Master Settlement Statement/ALTA Settlement Statement-Combined** as evidence of closing.

**July 1, 2005**  
The commission may order a revised appraisal. The commission may order a reduced listing price at this time and may further reduce the listing price every 90 days thereafter.

### PROGRAM GUIDELINES SECTION II

**PROGRAM GUIDELINES OUTLINING THE PROCEDURES TO ACCOUNT FOR DECLINES IN HOUSING VALUES CAUSED BY NON-LOCAL ECONOMIC CONDITIONS.** (Effective ) As authorized by Sections 5 and 8 of the Home Equity Assurance Act, (65 ILCS 95/5 and 95/8) (the "Act");

WHEREAS, the purpose of the Southwest Home Equity Assurance Program (the "Program") is to protect the value of the residence of each member of the Program from a decline caused by local economic conditions within the area covered by the Program (the "District"); as stated more fully in the Act; and

WHEREAS, the Program is not intended to and is not authorized to protect the value of member residences from decline caused by non-local economic conditions existing at the municipal, state or regional levels; and

WHEREAS, being aware of significant adverse economic conditions within the City of Chicago, the State of Illinois and the greater Midwest region within the past several years as a result of a national recession and the effect they have been presumed to have on average home values; and

WHEREAS, the Program, therefore, through the commission established under the Program (the "Commission"), has engaged a real estate appraisal and consulting firm to undertake and prepare a Home Price Comparison Study, dated ~~April 5, 2011~~ **May 8, 2017** (the "Study"); and

WHEREAS, the Study reports that sale prices for homes within the District have declined between ~~46% 26%~~ and ~~64% 33%~~ from their peak in 2006, with between ~~44% 39%~~ and ~~59% 65%~~ of this decline due to local factors and market conditions; and

WHEREAS, between ~~44% 35%~~ and ~~56% 61%~~ of this decline is due to factors and market conditions existing at a non-local level; and

WHEREAS, the Study reports that the average decline in sale prices for the larger geographic area of which the District is a part declined between ~~48% 2%~~ and ~~30% 20%~~ from their peak in 2006; and

WHEREAS, although authorized by Section 13 of the Act, (65 ILCS 95/13), to temporarily suspend the Program if necessary to protect the fiscal integrity of the guarantee fund if the nation, Midwest region, State of Illinois or City of Chicago suffers from a regional decline which is defined as a 5% annual decline in the median values of existing houses during any 12 month period, the Commission does not wish to take the extraordinary measure of suspending the Program in its entirety, even if a temporary measure; and

WHEREAS, the Commission is authorized to enact this Policy Guideline to respond to the Study and to provide a means of calculating the value of residences of members of the Program in such a manner so as to compensate them for the difference between a member's guaranteed value and gross selling value, while accounting for the difference between local and non-local economic factors and market conditions; and

NOW, THEREFORE, the Commission does hereby enact this Program Guideline Section II.

1. The Program Guidelines, as amended June 8, 2011, Outlining the Rights and Responsibilities of Both the Member and the Commission and the Procedures for Obtaining Benefits, and effective as of March 3, 1998 (the "Program Guidelines"), are hereby amended to include the following:

a. When the program appraiser inspects the residence subject to the "Notice of Intent to Sell" as described in paragraph 4 of the Program Guidelines, the appraiser is directed to calculate a lower Guaranteed Value to account for a decline in value of the residence caused by the member's failure to maintain the residence or physical perils, if any, as authorized by Section 8(e) of the Act, (65 ILCS 95/8(e)).

b. The Board of Commissioners has determined a depreciation amount caused by non-local adverse economic conditions and a further reduction will be subtracted from the claim amount. The Board will apply a further ~~44% 35%~~ reduction to the difference between the guaranteed value less the gross selling value.

EXAMPLE: If the participants guaranteed value with the Southwest Home Equity Assurance Program is \$200,000.00, and the gross selling value is \$100,000.00 resulting in a claim amount of \$100,000.00 that claim amount shall be further reduced by ~~44% 35%~~ as a result of non-local adverse economic conditions. This calculation will provide a new claim amount of ~~\$59,000.00~~ **\$65,000.00**.

c. This decline in value caused by non-local adverse economic factors and market conditions shall be deemed "other causes (of decline) not covered by the program" as described and authorized by Section 8(e)(1) of the Act, (65 ILCS 95/8(e)(1)) and, accordingly, the provisions of Section 10 of the Act, (65 ILCS 95/10) shall not apply thereto.

d. The Commission will engage a real estate appraisal and consulting firm to update the Study not less than 6 months and not more than 12 months from the effective date of this Program Guideline to make further adjustments, if necessary.

e. This Program Guideline shall not apply to member residences registered after January 1, 2010 unless an adjustment is required based on subsequent events and studies.