



Best States For Teachers To Work In



By Dr. R. Pletsch

The Chicago Teachers' Union has approved October 17th as a possible date for a strike. This, with the fact, that rising taxes in Illinois has encouraged many to leave the state. Combining these two facts, peaked my interest in an article by Adam McCann. His article was 2019's best and worst states for teachers. The author used the data supplied by WalletHub, an organization that uses various metrics to rate the states in many fields. Illinois manages to rate sixth best for teachers out of all the states and DC. This may seem surprising but most states have some problems. This organization declares the best place for teachers is North

Dakota followed in order by New Jersey, Pennsylvania, Wyoming and Connecticut. If you would like to see the entire list and the criteria used to make that decision, it is available on the internet.

The three that spent the most money per student were New York, DC, and Alaska. They did not make the top part of this list. The lowest public school spending were Utah, which is ranked the 9th best and Idaho, which was rated 16. This helps show just that spending was not enough. They also took into consideration pensions, tenure and amount that could be earned over a career. They also looked at state school systems. They rated Massachusetts the best and New Mexico the worst.

This list of best states for teachers only named five better than Illinois. The three worst states to move to for teachers are Arizona, New Hampshire and Hawaii. So if you have a teacher or future teacher in your family, let them know about this article. But remember, it is the opinion of WalletHub. You might find a great spot in a low rated state or a poor spot in the better ranked location. Regardless of location, it is a great career. Many schools I worked at, I would not suggest to everyone. Certainly wouldn't want my wife to visit there at night.

2019-20 Heerey Scholars at De La Salle Institute



2019-20 Heerey Scholars at De La Salle Institute are: Mary Allen, Aidan Baker, Jasmine Barber, Trinity Benford, Samantha Brost, Perla Cobos, Javaris Conner, Jeremiah Cordero, Alexis Dixon, MacKenzie Gioia, Delani Gioia, Mariana Gonzalez, Judah Green, Journey Hodari, Matthew Kappel, Miriam Lagundoye, Vicki Luna, Angela Lunn, Isabella Macias, Ann McManus, Jill McManus, John McManus, Nora McManus, Patrick McManus, Frederick Meriweather, Nadiya Muhammad, Alyssa Mulhearn, Kristen Nagel, David Ochoa, Delaney Ortiz, Nina Penny, Olivia Perez, Sebastian Perez, Alicia Plebanski, Gabriel Sanchez, James Sonntag, Megan Sowell, Benjamin Thiel, Joshua Thornton, Robert Thornton, Monce Vazquez, Cameron Villalobos and Jalen Welch.

De La Salle Institute recently received a grant of \$163,360 from the Bernard Heerey Family Foundation to provide financial assistance through the Multi-Student Scholarship Program and the newly established Presidential Scholarship Program for the 2019-2020 academic year. The Foundation has provided scholarship support of more than \$2.5 million to De La Salle since 2007.

The Multi-Student Grant provides scholarships to families with multiple children attending De La Salle. The Presidential Scholarship

Program Grant provides up to 80% of the full tuition cost for students who maintained a B+ grade-point average or better in the prior academic year, scored in the 97th percentile on the high school entrance exam and received a letter of recommendation from a teacher from the prior school year.

For the 2019-20 academic year, 38 students were awarded scholarships through the Multi-Student Scholarship Program and 8 students received scholarship awards through the Presidential Scholarship Program.



Presidential Scholars in front row: Nyla Dantzler, De La Salle president Fr. Paul Novak, OSM, Margaret Swanborn, and Enrique Herrera. Back row: Matthew Dixon, Michael Gallagher, Marc Rhymes, Ian Hopkins and Victor Ochoa.

Lira Exhibit At Design Museum



exhibit is free to the public Mondays through Saturdays 10 a.m. to 6 p.m. and Sundays 11 a.m. to 4 p.m.

The Lira Ensemble is displaying a traditional folk outfit which is worn from the Krakow region of Southern Poland.

Poland has about 35 folkloric regions, each with its own specific design for folk outfits, which traditionally have been passed down through generations. Maintenance of this type of vintage clothing is crucial because each of the outfits is a considered a wearable work of art.

For more information about the exhibit or the Design Museum of Chicago, call (312) 894-6263 or visit <https://designchicago.org>.

The Design Museum of Chicago, 72 E. Randolph st., is presenting an exhibit titled "Setting the Stage: Objects of Chicago Theatre," celebrating the many ways design is employed in stage productions. The exhibit, which is part of the "Year of Chicago Theatre" events, produced with the help of the Chicago Department of Cultural Events and Special Events, is open now through Jan. 5th. The

Book Discussion Of Grimes Case



Ray Johnson, a former criminal investigator will present "The Unsolved Murders of Barbara and Patricia Grimes" at the West Lawn Branch Library, 4020 W. 63rd st. on Monday, Oct. 21st from 6 to 7 p.m.

He will discuss details of the crime and the various theories that have materialized over the years.

The girls from McKinley Park went missing after attending a film showing of Elvis Presley's "Love Me Tender" at the Brighton Theater. Their bodies were found in a ditch on German Church road just east of County Line Road.



Strategic Plan For 9th District

Everyone is invited to participate in a two-part series to create the 9th District's 2020 Community Policing Strategic Plan.

Conversation One will be held at the Back of the Yards Neighborhood Council, 1823 W. 47th st. on Wednesday, Oct. 16th from 6 to 8 p.m.

Light refreshments will be provided.

For more information, contact the Community Policing Office at (312) 747-3501.

HNS Meeting At Five Holy Martyrs

The Immaculate Conception/Five Holy Martyrs Holy Name of Jesus Society, will hold their monthly meeting on Sunday, Oct. 13th. Members will meet at Five Holy Martyrs Church for 8:20 a.m. Mass. A continental breakfast and meeting will follow in the lower hall.

The guest speaker will be principal Dr. Lisa Griffith PhD, of Saint John Paul II School, who will share her plans for the school year and conduct a question and answer period. Parents, parishioners and neighbors are welcome to the 10 a.m. meeting.

Free Application For Student Aid

The 2020-21 Free Application for Federal student Aid is available for new and returning students who plan to attend college between July 1st, 2020 and June 30th, 2021.

The Department's Office of Federal Student Aid has been sharing tips @FAFSA while new Homeroom blogs note "7 Things You Need Before you Fill Out the 2020-21 FAFSA Form" and "11 Common FAFSA Mistakes."

New features have been added to the online FAFSA form and myStudentAid mobile application.

To promote an integrated customer experience, the FAFSA.gov website has been synchronized with the myStudentAid mobile application.

app's myFAFSA component, allowing users to easily switch between platforms.

Offer Tour Of Circuit Court

In honor of Polish Heritage Month, the Circuit Court of Cook County will host a tour of the Richard J. Daley Center Courthouse, 50 W. Washington st., on Wednesday, Oct. 23rd at 10 a.m.

Tour participants will visit a courtroom to observe a civil trial in progress, attend an informal question and answer session with a judge and meet with bar association representatives.

They will also receive an informational guide which outlines how the Circuit Court is structured, explain the basics of trial proceedings and includes a directory of court and county services.

Reservations are recommended at (312) 603-1927 by Friday, Oct. 18th. The tour is aimed at persons age ten and older, with a maximum of 35 persons to a group. For more information, visit www.cookcountycourt.org.

McKinley Pk. Library Schedules Programs

The McKinley Park Branch Library, 1915 W. 35th st. will conduct First Thursday Story Time for ages 0-3 on Thursdays, Nov. 7th and Dec. 5th from 10:30 11:30 a.m. Participants and their caregivers will enjoy stories, songs and other fun activities.

Little Learners Story Time for ages 0-3 will meet on Fridays through Dec. 13th from 10:30 to 11:30 a.m. Participants will enjoy stories, songs and rhymes that encourage early literacy skills. Play time follows.

Nightfall Story Time for ages 0 to 5 will feature stories, songs and a simple craft on Mondays through Dec. 2nd from 6 to 7 p.m.

Family Night will offer games, crafts and building challenges on Wednesdays, Nov. 13th and Dec. 11th from 6 to 7 p.m.

LEGO at the Library is available for ages 4 and up on Tuesdays, Oct. 15th & 29th, Nov. 12th & 26th, Dec. 10th from 4 to 4:45 p.m.

Creation Station for kids age 3 and up will be provided material on Thursdays, Oct. 17th, Nov. 21st and Dec. 19th

Games Days will be held on Saturdays, Oct. 12th from 10 a.m. to 12:30 p.m. Children under age 11 must be accompanied by an adult. Medicare related classes will feature Medicare 101 on Saturday, Oct. 12th from 1-4 p.m. The first hour will be conducted mainly in Cantonese, followed by Spanish.

Exploratorium for ages 6 & up will explore STEAM (science, technology, engineering, arts and math) concepts through challenges and experiments on Wednesdays, Oct. 23rd and Nov. 27th from 4 to 4:45 p.m.

Halloween Story Time and Parade for ages 0 to 5 and their caregivers will enjoy stories, songs and a simple craft on Monday, Oct. 28th from 6 to 7 p.m. Costumes are welcome.

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

Observance For Lady of Fatima

Blessed Sacrament Parish will conduct a Rosary recitation in honor of the 102nd Anniversary of the Apparition of Fatima at the outdoor shrine of SS. Peter and Paul Church, 3745 S. Paulina on Sunday, Oct. 13th at 3 p.m.

All are welcome to attend.

Midway Choir Offers Concert

The Midway Community Choir will present its annual Fall Concert entitled "Life Is Good" at Good Shepherd Presbyterian Church, 5550 S. Merrimac on Sunday, Oct. 20th at 3 p.m.

There is no admission charge and a free-will offering will be taken to support the efforts of Chicago CROP Hunger Walk. A light reception will follow in handicapped accessible fellowship hall.

For more information, contact the church office at (773) 585-1094.

A.L. Post 1028 Invites Members



Joseph Rodriguez and Henry A. Roa, of Brighton Park invite veterans to join the American Legion Central Park Post 1028. Monthly meetings are held every second Friday of the month, 7 p.m. at Rudy and Ann's Lounge, 5790 S. Archer. A social time follows the meetings, with pizza and beverages. Come and re-discover some vets that you may have lost contact with.

To read a November 10, 2016 article of the Post's 71 year history visit Brighton Park McKinley Park newspaper at file:///C:/Users/HENRY/Desktop/LIFE.pdf, <http://brightonparklife.com/files/119611303.pdf>. Veterans that join the post by the Nov. 8th, 2019 meeting will be given a free ticket to the annual Christmas party at Glendora Banquets. Contact Henry at (773) 247-1522. Email mexfolroa@ameritech.net, <https://www.facebook.com/AmericanLegionPost1028/> or attend this Friday's meeting, Oct. 11th.

Our 46th Year!
BINGO
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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!

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Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION... U.S. BANK NATIONAL ASSOCIATION Plaintiff, -v- AFRICA FEAZELL, U.S. BANK NATIONAL ASSOCIATION Defendants...

Commonly known as 7513 S ABERDEEN ST, CHICAGO, IL 60620 Property Index No. 20-29-402-005-0000 The real estate is improved with a single family residence.

Public Notice is HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 8, 2019, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 12, 2019, at The Judicial Sales Corporation, One South Wacker Drive, CHICAGO, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

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IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION... U.S. BANK NATIONAL ASSOCIATION Plaintiff, -v- VANESSA TERRAZAS Defendants...

Commonly known as 7927 SOUTH ALBANY AVENUE, CHICAGO, IL 60629 Property Index No. 19-36-022-015-0000 The real estate is improved with an orange brick, one story single family home, detached two car garage.

Public Notice is HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on July 18, 2019, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 14, 2019, at The Judicial Sales Corporation, One South Wacker Drive, CHICAGO, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate:

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Family Programs At Brighton Library

The Brighton Park Branch Library, 4314 S. Archer, will conduct Family Story Time on Tuesdays through Oct. 22nd from 6 to 7 p.m. The program of books, stories, poems, songs and simple craft activities is suitable for families with children of all ages.

Adult coloring class on Mondays through Nov. 24th from 10 a.m. to 4 p.m. will relive childhood joy. Designs and materials will be provided. Contact info alewdon@chipublib.org - Anthony Ledwon.

A Spanish and English bilingual program for children ages 0-6 and parents/caregivers will be provided on Mondays through Dec. 2nd from 11 a.m. to 1 p.m.

Polish American Heritage Month



The artwork of Robin Dluzen will be on display at the Garfield Ridge Branch Library during October.

Na Zdrowie! (Cheers) Join the Chicago Public Library in celebrating Polish American Heritage Month during October with events and exhibits around the city.

Celebrate Polish American History with Storyteller Lynne Clayton at the Garfield Ridge Branch Library, 6348 S. Archer, Tuesday, Oct. 15th from 3:30 to 4:30 p.m. She will share Polish tales and tunes that celebrate the humor and cleverness of the Polish people.

Eddie Korosa Jr. and the Boys from Illinois will perform at the West Belmont Branch, 3104 S. Narragansett on Thursday, Oct. 17th from 6:30 to 7:30 p.m. The Polish Heritage Book Club will discuss "Pears on a Willow Tree" by Leslie Pietrzak at the Canaryville Branch, 642 W. 43rd st. on Wednesday, Oct. 23rd from 6:30 to 7:30 p.m.

The Marchewka women relish the joys of family gatherings; from preparing traditional holiday meals to organizing a wedding in which each of them is given a specific task - whether it's sewing the bridal gown or preserving pickles as a gift to the newlyweds.

An Adult Book Discussion of "Mrs. Sinclair's Suitcase" by Louise Walters will be conducted at the Harold Washington Library Center, 400 S. State st. on Thursday, Oct. 24th from 11:30 a.m. to 1 p.m.

34 year-old Roberta pines after her boss Philip as she works in the Old and New Bookshop. Then her father brings in her grandmother's suitcase, and Roberta discovers secrets her grandmother has hidden - secrets concerning an encounter with a Polish fighter pilot during World War II.

Obituaries



JAN KWASNY, formerly of Archer Heights passed away on Sept. 26th at the age of 69. He was the husband of late Genowefa (nee Kieta); father of John Kwasny and Joe Kwasny; brother of Valeria (Karl) Orszulak, Bronislawa (Jozef) Szymusiak and late Stanislaw Kwasny.



JOSE LUIS PARRA-OROZCO, passed away on Sept. 29th at the age of 54. He was the son of late Indalecio Parra and Herminia (nee Orozco); father of Jose Angel and Estefania; ex husband of Yazmin (nee Graciano); brother of Olivia, Alma, Maria De Jesus, Ezequiel, Fco Javier and Juan De Dios. Visitation was held Oct. 4th at Ocwieja-Robles Funeral Home, 4256 S. Mozart. Interment was at Durango, Mexico.

Brain Aerobics At Ridge Sr. Center

The Garfield Ridge Satellite Senior Center, -5674 S. Archer, will sponsor Brain Aerobics, an interactive, informative and educational program of current research on topics on brain health, Wednesdays through Oct. 23rd from 10 to 11:30 a.m. For more information, call (312) 745-4255.

Advisory Council At McKinley Park

The McKinley Park Advisory Council will conduct its monthly meeting at the fieldhouse, 2210 W. Pershing rd. on Monday, Oct. 21st at 7 p.m. All are invited, participation is encouraged.

In Loving Memory Of Our Precious Daughter and Sister Kari Anne Krok



August 14, 1991 - October 13, 1993

In Our Hearts, Your Memory Is Kept, To Love, To Cherish, To Never Forget.

We love you "Our Little Angel" We Always Will, Mommy, Daddy, Katie & Karli

DIRECT CREMATION \$1,500 For Families That Don't Desire Visitation

Ocwieja-Robles Funeral Home and Cremation Service 4256 S. Mozart (773) 254-3838 (Corner of Pope John Paul II Dr. & Mozart) Serving the community since 1964

St. Mother Teresa of Calcutta Catholic Parish Welcomes You. Mass Schedule at St. Barbara Bridgeport - 2859 S. Throop Saturday 5 PM Rosary Sunday 5:30 AM 6 AM & 9:30 AM Masses Weekday Schedule (Chapel) Tue., Thurs., & Sat. 8 AM Mass St. Barbara : 312-842-7979 St. Therese : 312-842-6777 School : 312-326-2837

Use The Want Ads (773) 523-3663 Deadline Tuesday 12 p.m. noon

10/16/2019 (WEDNESDAY) OCTOBER COMMUNITY MEETING 7:00 PM McKinley Park Field House 2210 W Pershing Rd Meeting Topic: Our Neighborhood Plan The neighborhood plan will provide policy direction in the areas of land use, economic development, housing, mobility, sustainability, and building capacity and partnerships.

Fire Prevention At Lowe's Store

In honor of Fire Prevention Month October 6th to 12th. First Alert is teaming up with more than 1,700 Lowe's stores to spread awareness about the importance of whole home protection.

Residents are invited to participate in a special safety education event with their local fire department on Saturday, Oct. 12th, at Lowe's, 79th and Cicero. The focus of the event will be to educate attendees about how to protect their families and homes from the threats of fire and carbon monoxide (CO).

Store associates and fire officials will host family-focused activities to teach families about equipping their homes with smoke and CO alarms, as well as planning and practicing a fire escape plan.

Children will have the opportunity to build a wooden fire truck in a workshop and receive firefighter hats, coloring books and educational materials, while supplies last.

Senior Expo At Atlantis Banquets

The Active Senior Expo will be staged at Atlantis Banquets, 1273 W. Rand Road, Arlington Heights on Wednesday, Oct. 30th from 9:30 a.m. to 2 p.m.

Free services will include health screenings, seminars, door prizes, parking, and live entertainment at 11:30 a.m. Admission is \$2. A free admission coupon is available in the September issue of Senior News 50 and Better.

For more information, visit www.ActiveSenior-Expo.net or call (630) 620-6347.

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Stewardship Day At McKinley Park



The final stewardship day of the season will be held at McKinley Park on Saturday, Oct. 26th from 9 a.m. to 12 p.m. Plant species that have begun to take over the expanded natural area will be removed with loppers and wheel barrows, which will be provided. Garbage grabbers for folks who prefer a less intense activity will be available. Volunteers should meet at the stump circle between the lagoon and Damen ave. Email katie.e.flores@gmail.com with any questions.

Free Admission To Museums

State Representative Theresa Mah reports free Museum Days.
Adler Planetarium: free admission for Illinois residents Oct. 14th-16th.
Art Institute of Chicago, 111 S. Michigan, free admission for Illinois residents Thursdays from 5 to 8 p.m. Chicago residents under age 18 are always free.
Chicago Botanic Garden, 1000 Lake Cook rd., Glencoe, free admission.
Chicago History Museum, 1601 N. Clark st., Illinois residents receive free admission Tuesdays from 12:30 to 9 p.m. Illinois residents under 18 are always free.
Heritage Museum of Asian Art, 218 W. 26th st., free admission on the first Friday of every month. Active military and children under 13 are always free.
Illinois Holocaust Museum, 9603 Woods dr., Skokie, for the rest of 2019, free admission on the 10th of every month.
Lincoln Park Zoo, 2001 N. Clark st., always free.
Museum of Science & Industry: free admission for Illinois residents on Oct. 29th.
Museum of Contemporary Art, 220 E. Chicago ave., Illinois residents receive free admission every Tuesday.
The Oriental Institute Museum, 1155 E. 58th st., free admission, but a donation of \$10 for adults and \$5 for children is suggested.

Fall Fest At Lincoln Park Zoo



Lincoln Park Zoo is conducting its 5th Annual Fall Fest, a free admission, family-friendly celebration which lets guests experience harvest fun in the heart of the city, from picking the perfect pumpkin to 'swimming' in the corn pool.
 Pumpkins will be available for purchase. Dates are Oct. 18th-20th and 25th - 27th from 10 a.m. to 5 p.m. Tickets are required for attractions at \$3 each or 10 for \$27, or 20 for \$51. All zoo buildings will remain open with regular hours and all daily programming will continue.
 Lincoln Park Zoo's Auxiliary Board will host the 33rd annual Spooky Zoo on Saturday, Oct. 26th from 10 a.m. to 1 p.m. This free event allows children to celebrate Halloween in a safe and family-friendly environment. It will include an animal education zone, arts and crafts, and trick-or-treating.
Adults Night Out: The Great Pumpkin Glow on Thursday, Oct. 24th from 6:30 to 10 p.m. is an ages 18-and-older event. Enjoy the zoo covered in pumpkins, animal chats, and a wine beer, or spirit (for those ages 21+) without kids and crowds. Tickets are available in advance for \$15 or \$20 at the door.
 Adam Selzer, host of Mysterious Chicago Tours will lead spine-tingling walkabouts that dig into the zoo's cemetery roots and locations on Tuesday and Wednesdays throughout October.
 For more information, visit lpzoo.org/events.

Author Series At Library Center

The Chicago Public Library will present a series of author's talks at the Harold Washington Library Center, 400 S. State St. On Wednesday, Oct. 16th at 6 p.m., Professor Zeray Alemseged will discuss "The Earliest Child: The Significance of Selam."
 The discovery of an almost complete skeleton of a juvenile early human ancestor has helped scientists answer some of the pressing questions about human evolution.
 On Thursday, Oct. 17th at 6:30 p.m. Michael Dobbs will discuss "The Unwanted: America, Auschwitz and A Village Caught in Between." He documents how several members of this community struggled to find refuge and what obstacles stood in their way. A longtime reporter for The Washington Post, he covered the collapse of communism as a foreign correspondent.
 On Monday, Oct. 28th at 6 p.m., David Wallace-Wells will discuss "The Uninhabitable Earth." The climate expert is a national fellow at the New America foundation and columnist and deputy editor at New York Magazine. His book is a number one New York Times bestseller and reveals the dramatically different lives that humans will lead due to the global impacts of the climate crisis.
 On Wednesday, Oct. 30th at 6 p.m. Pla Justen will lead a conversation with oral historians from her new book, "From the Periphery: Real-Life Stories of Disability." More than 30 first-person narratives of everyday people and activists describe what it's like to be treated differently by society because of various visible and invisible disabilities.

Maker Lab At Library Center

The Maker Lab at the Harold Washington Library Center, 400 S. State St., will make an Anthropocene Fossil with the Laser Cutter on Saturday, Oct. 12th at 2 p.m. Participants will learn the basics of inkscape to design a pendant inspired by fossilization and the flora and fauna of the modern world. The design will be etched onto plywood.

Bird Walks At McKinley Park

The Chicago Audubon Society will conduct free bird walks at McKinley Park on Sunday, Oct. 13th. The 9 a.m. walk begins at the fieldhouse, 2210 W. Pershing rd. and the 10 a.m. walk begins at the farmers market, 37th and Archer.
 For more information, visit www.chicagoaudubon.org.

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 October 14th, 2019 at 6:30 p.m. at 5334 W. 65th Street. The program guidelines were previously amended on October 8, 2018. 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 October 8, 2018; October 14, 2019)

- 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)
- 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 April 14, 2010)
- 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 June 8, 2011)
- 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 (c) 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 April 14, 2010)

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 April 14, 2010)

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 April 14, 2010)

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 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: (i) 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 August 14, 2017)

8. No guarantee 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 Master Settlement Statement/ALTA Settlement Statement-Combined form as verifiable evidence of the actual closing sale of the guaranteed residence, in accordance with the Home Equity Assurance Act (65 ILCS 95/1 et. Seq.) and Program Guidelines. (Amended August 14, 2017)

If a member rejects an offer for purchase which has been submitted to and approved by the governing commission, the governing commission or program shall not be liable for any future guarantee payment larger than that authorized for this proposed sale. Except as otherwise provided in this Act, payments under the program as provided in section 7 of the Act shall not be made until the sale of the guaranteed residence has closed and title has passed or the beneficial interest has been transferred. The amount paid will be calculated based on the difference between the guaranteed value and the gross selling value listed on the 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. (Amended August 14, 2017)

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 20% 25% as a result of non-local adverse economic conditions. This calculation will provide a claim amount of ~~\$71,000.00~~ \$75,000.00.

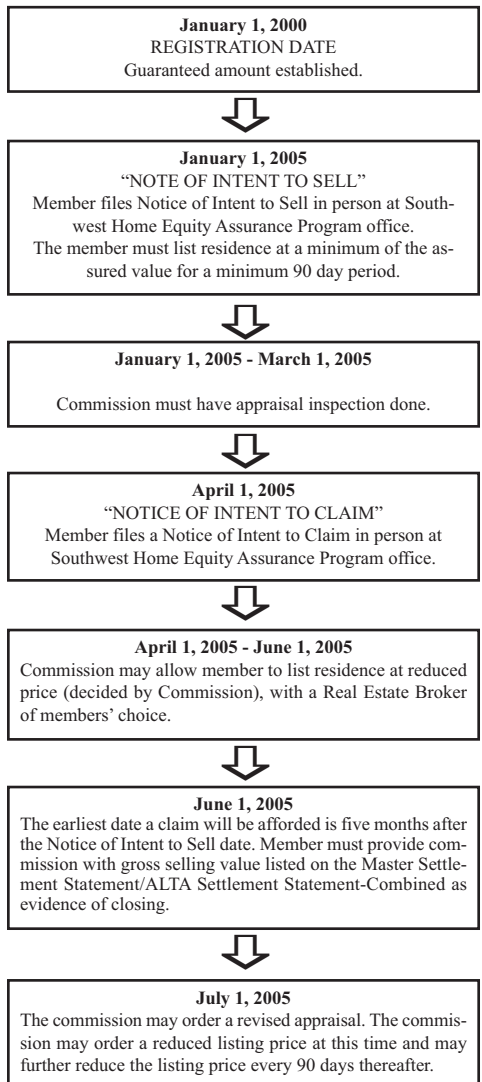
9. If a member disagrees with a guaranteed value or depreciation amount, the member may appeal in writing to the Commission as set forth in Section 10 of the Act, (65 ILCS 95/10).

*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



PROGRAM GUIDELINES SECTION II

PROGRAM GUIDELINES OUTLINING THE PROCEDURES TO ACCOUNT FOR DECLINES IN HOUSING VALUES CAUSED BY NON-LOCAL ECONOMIC CONDITIONS. (Effective January 1, 2019; Oct. 14, 2019). 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 October 8, 2018; June 6, 2019 (the "Study"); and

WHEREAS, the Study reports that sale prices for homes within the District have declined between 20% 14% and 20% 20% from their peak in 2006, with market conditions; and

WHEREAS, between 0% and 64% 75% 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 geographical area of which the District is a part declined between 0% 2% and 47% 15% 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 national, 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 October 8, 2018; October 14, 2019, 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 20% 25% 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 20% 25% as a result of non-local adverse economic conditions. This calculation will provide a new claim amount of ~~\$71,000.00~~ \$75,000.00.

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.

Halloween Fun At Brookfield Zoo



Brookfield Zoo's annual Boo! at the Zoo, a family-friendly Halloween event presented by Ferrara will be staged on Saturdays and Sundays, Oct. 12th-27th, from 10 a.m. to 4 p.m. Guests can enjoy pumpkin carving demonstrations, animal Zoo Chats, and more hair-raisingly fun activities.
 Starting at 10 a.m., trick-or-treaters can bring their bags to five candy stations throughout the zoo, stocked with Ferrara classics like SweetTARTS, Lemonheads, Black Forest Gummy Bears, Trolli Sour Brite Crawlers and more. (Treats are provided while supplies last!) Zoogoers can also take a spin on the Creepy Carousel, go on a haunted hayride, or find their way through the "Crazed Maize" Corn Maze.
 Every hour on the hour from 11 a.m. to 4 p.m., zoogoers can watch the Pumpkin Smasher on the West Mall. Several of the animals will be treated to pumpkins as part of the zoo's enrichment program. A professional pumpkin carver will work his magic on 1,000-pound pumpkins each weekend.
 Spiders, bats, snakes, other creatures that go bump in the night will take center stage during Zoo Chats throughout the day. The informal talks provide an opportunity for guests to learn about the animals' habitats, diets, and conservation messages.
 Guests of all ages are invited to show off their best Halloween attire in the Costume Parade, which kicks off at 1 p.m. in front of Discovery Center. A DJ will entertain youngsters throughout the day on the West Mall with music, games, contests, and a 1:30 p.m. Costume Dance Party.
 General zoo admission is \$21.95 for adults and \$15.95 for children 3-11 and seniors 65 and over. Children 2 and under are free. Parking is \$14. (Additional fees apply to some Boo! at the Zoo activities.) For further information, visit CZS.org/Boo or call (708) 688-8000.

Parade Honors Columbus Day

The Joint Civic Committee of Italian Americans will sponsor the Chicago Columbus Day Parade along State street from Lake st. to Van Buren on Monday, Oct. 14th at 1 p.m.

Festivities begin with a 9 a.m. Mass at the Shrine of Our Lady of Pompeii, 1224 W. Lexington st., and a wreath laying ceremony in Arriago Park, 801 S. Loomis st. at the Columbus statue.

Community Meeting At McKinley Park

The McKinley Park Development Council will conduct a Community Meeting at the Field House, 2210 W. Pershing rd on Wednesday, Oct. 16th at 7 p.m.
 The neighborhood plan will provide policy direction in the areas of land use, economic development, housing, and partnership.

For more information, visit mckinleyparkdevelopmentcouncil.org

Well Maintained 2 Bedroom Condo
6133 W. 64th Place Unit 3D On 3rd floor. Many updates: newer laminated floors, roof 4 years old. 3 brand new washers and 3 dryers (of which 1 is brand new) in the basement. Monthly association fee is \$192.32 and includes: heat, hot water, cooking gas, lawn & snow removal, scavenger and parking space. Pets allowed (weight limit under 30 pounds). Call today for an appointment (773) 582-9300.

6012 W. 55th ST. - Oversized 2 story brick 3 bedrooms, possible 4. Large kitchen/dinette, new stainless steel appliances. Basement semi finished, 2 furnaces, 2 central air, new sump pump... Newer thermo pane windows. Brand new roof. Two car detached garage with double overhead doors, concrete side drive, fenced in yard and many more updates. Call 773-582-9300.

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6918 W. Archer Ave. Commercial brick building. Large store front & 3 offices, 1/2 basement, 85x125 lot. Parking in rear and additional parking across the street. Immediate possession. Call (773) 582-9300.

4772 S. Archer Archer and Lawndale. Immediate possession! Zoned C-2-1. Value in land. Rehab or rear down 2 flat frame, 2 car brick garage, over 19,500 SF of land. Multiple uses. Extra income from Billboard! Call for details (773) 582-9300.

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