



## Epilepsy Foundation



BY: DR. R. PLETSCHE

The truth about epilepsy is that little is known in our community. Correcting this is one of the goals of The Epilepsy Foundation of Greater Chicago. The foundation has outreach programs in an attempt to help those with the disease and their families receive help and guidance.

I recently talked with Laigh Schommen who works with outreach to the Latino community. She informed me that she had talked with many groups in an effort to let everyone know what help is available and informed me that if I or anyone I knew wished her to speak, she would gladly come to do so. While she is bilingual Spanish, she realizes that just the last name does not mean you are Spanish dominant and the programs are for all.

The foundation has many programs in an effort to "create friendship, share stories and

learn from one another". They also have parent programs so that they can share their experiences. Parents and teachers can benefit from some of these programs. I had the privilege of having a great teacher work for me at Nightingale.

We hear about how cruel kids can be. But she prepared her class and when the young man in her class had a seizure, the kids were great. They handled it fine because of this caring teacher. The young man had many seizures that year and I think the acceptance of the students will carry with him.

Epilepsy does not show itself to all at the same time in the same way. Some are young, some teenagers, some are adults. These programs are available for all these groups and their family members. Some adults have outlived their parents, some have helpful siblings, but others are alone and this foundation helps them deal with all these factors.

The foundation works to eliminate misconceptions and myths about epilepsy and seeks out those not receiving services. This health issue has a powerful advocate in this foundation. All of us should help where we can so we can better understand our neighbors and be prepared if the situation arises in our lives, be it ourselves, our family, classmates, or neighbors. Check out their website -- epilepsychicago.org They have much more to offer than I can mention in this short article.

## Water Main Project For Archer Avenue



The Chicago Department of Water Management has begun installing a new water main beneath Archer Avenue from South Kildare to South Lawndale Avenue. The project is scheduled for completion in early October. Once the 5,341 feet of 8-inch water main is fully installed the area will experience an increase in the availability of water for fire protection and domestic use, according to 14th Ward Alderman Edward Burke.

## Beer Festival At Brookfield Zoo



ZooBrew will return to Brookfield Zoo on Friday and Saturday, August 25th and 26th from 5 to 9 p.m. The 21-and-over event, sponsored by Blue Moon Brewing Company, offers zoogoers the chance to sample more than 80 ales, lagers, stouts, porters, and malts while taking in wildlife and nature.

Other features are a variety of food options, live music, and a silent auction that features memorabilia from partici-

pating breweries. On August 25th, local band To the 9's will entertain guests. The following evening, Fletcher Rockwell will have everyone dancing.

General admission tickets (\$55) include 3 oz. samplings from more than 80 beers and a commemorative ZooBrew tasting glass.

All tickets will be an additional \$10 on the day of the event. Tickets are limited and available at CZS.org/ZooBrew.

## 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 and acclaimed guest soloists 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.

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.

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 performing Beethoven's Symphony No. 9 with its powerful Ode to Joy (Aug. 18th and 19th).

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.

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.

## Film Showing At Hoyne Park

Hoyne Playground Park, 3417 S. Hamilton will present a film showing of "Frozen" on Thursday, Aug. 17th from 8 to 9:42 p.m.

Separated by a childhood accident, a pair of royal sisters with magical powers must mend their relationship to end the eternal winter that grips their kingdom.

## 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. 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@mwrdd.org.

## Opening For Art Exhibit



"One World: One Family" 16 ft. x. 6 ft 2006

Prospectus Art Gallery, 1210 W. 18th st. will conduct the opening reception for an exhibition by Chicago artist Pablo Serrano on Friday, Sept. 1st from 5 to 10 p.m. The show will continue through Oct. 13th. The son of Mexican immigrants who came to Chicago from Durango Mexico in 1979, his work focuses on his creative potential of art and music to explore citizenship, education and politics. Serrano has worked on diverse community based art based art collaborations as a high school art teacher, muralist, painter and most recently founder and host of the People's Stage Karaoke. For more information, call (312) 733-6132.

## 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.

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.

## 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.

## Twilight Safaris At Lincoln Zoo

Lincoln Park Zoo, Cannon drive and Fullerton parkway, will conduct Twilight Safaris for ages 16 and older on Wednesday, 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 season's 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.

## Volunteer Project At McKinley Park

The McKinley Park Advisory Council will conduct Community Stewardship Workday on Saturday, Sept. 9th from 9 a.m. to 12 noon.

Volunteer projects might include trail maintenance, planting, pruning, weeding, controlling invasive plant species seed collection or trash pick-up.

Tools and work gloves will be provided. Meet on the west side of the lagoon on the path near the soccer field. Parking is available in the lot at 2210 W. Pershing Road.

For more information, contact Katie Flores (Katie.e.flores@gmail.com), Heather Breems (heatherbreems@gmail.com) or call (312) 747-6527.

## Evening Events At Brookfield Zoo



Brookfield Zoo will conclude its 4th annual Summer Nights on Friday and Saturday, Aug. 11th and 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.

Zoogoers can bring lawn chairs or blankets to the East Mall.

The schedule includes Hi Infidelity rock band on Friday and Dishwalla alternative rock band on Saturday at 7 p.m.

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 and

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.

## HNJS Meeting At Five Holy Martyrs

The Holy Name of Jesus Society at Five Holy Martyrs Church, 43rd - Richmond, will attend 9 a.m. Mass and Commission on Sunday, Aug. 13th.

A business meeting will follow. The Archdiocese of Chicago will conduct a presentation and discussion entitled "Renew My Church 101" from 10:30 a.m. to 12 noon.

All parishioners are invited to attend the presentation.

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**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.

**Street Naming For Clark Burrus**



14th Ward Alderman Edward M. Burke presided over a ceremony dedicating a block along Clark street between Madison and Monroe streets in honor of the late Chicago City Comptroller Clark Burrus. More than fifty members of the Burrus family attended the ceremony, including his widow, Lucille (center-with cane), Chicago's Chief Financial Officer Carole Brown (second from left), Clerk of the Circuit Court Dorothy Brown (third from left) and former Senator and Ambassador Carole Mosely Braun (far right). The ceremony was held in front of what was once the First National Bank of Chicago where Burrus worked in the private sector as a Senior Vice President. Burrus was a financial expert, counsel to city mayors, CTA Board Chairman and former member of the Chicago Board of Education.

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**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 simple 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).

**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).

**Chess Play At McKinley Library**

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

For more information, call (312) 744-6082.

**Midnight Circus At McKinley Park**



Midnight Circus will bring its Little Big Top to McKinley Park, 2210 W. Pershing road on Saturday, Sept. 9th from 12 to 1:30 p.m. For tickets at \$5, visit <http://midnightcircus.net/about/>.

**Obituaries**

**DANIEL A. BLANDA JR.**, 55, of Justice, passed away on August 7th, son of Lydia (nee Volmer) and late Daniel A. Blanda, Sr.; father of Michelle Brady; grandfather of Austin and Zachary; brother of Julie (late William) Dahlke, Suzanne Kelly, Frank Blanda and Jennifer Kolodziejczyk. Visitation Monday, August 14th, 3-9 p.m. at Zarzycki Manor Chapels, 8999 S. Archer Avenue, Willow Springs. Lying-in-state of The Evangelical Lutheran Church of the Good Shepherd, 7800 W. McCarthy Road, Palos Heights, from 10-11 a.m. Funeral Service 11 a.m. Interment Fairmont Willow Hills Memorial Park.

Fajarado, Natalie and Matthew Sokolowski, Eric (April) Borys, Sarah (Ryan) Gagne, Jennifer (Joseph) Bowlers, Monica, Thomas, Gregory Czepiel and Annette (Andrew) Wilk; great-grandmother of Mason, Hayle, Kayla and Dean; daughter of late Bronislawa (nee Jozwiak) and late Jozef Mlonek; sister of the Tadeusz (late Stanislaw) Mlonek, late Stanislaw (Jadwiga) Mlonek and late Janina Mlonek. Funeral services were held Aug. 7th from Zarzycki Manor Chapels, 5088 S. Archer Avenue to St. Bruno Church. Interment was at Resurrection Cemetery.

**DARLENE M. SOSOLIK** (nee Fernholz) of Willow Springs and formerly of Cicero and Berwyn, passed away on July 26th at the age of 83. She was the daughter of the late William & Marie Fernholz. Darlene was a past president of the Willow Springs Lioness, past president of Willow Springs Park Committee and member of the Willow Springs Senior Club. Funeral services were held Aug. 9th. Visitation Wednesday, Aug. 9th 8:30 a.m. until time of Funeral Service at 10 a.m. at Zarzycki Manor Chapels, Willow Springs. Entombment was at Resurrection Garden Mausoleum.



**CECYLIA BORYS** (nee Mlonek) of Archer Heights, passed away on Aug. 2nd at the age of 87. She was the wife of late Waclaw P.; mother of Donna (Michael) Sokolowski, Alice (Stanely) Czepiel and Donald (Patricia) Borys; grandmother of Elvira (Noel)

**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.

**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.

**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.

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• TOWING SERVICE



## 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.

## Mangabey Birth At Brookfield Zoo



ZINGO

Brookfield Zoo's Tropic World reports that a black-crested mangabey was born in July 4th and three squirrel monkeys were born on July 9th, 20th and 26th.

The male monkey, named Zingo, was born to a 7-year-old mom Kiwi and 15-year-old dad Videll. At birth, a mangabey's facial skin was as the pigment on the hands and feet is a very light in color. These areas will darken to black over time and the tiny crest on of hair on the head will develop.

A young mangabey will cling to its mom's abdomen as she moves around.

## 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 [chicagoairandwater-show.us](http://chicagoairandwater-show.us).

## 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.

### 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 I

**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 actual closing 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 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 **RESPA (Settlement Statement or HUD-1) form 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 \_\_\_\_\_)

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 line 101 of 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%~~ 35% as a result of non-local adverse economic conditions. This calculation will provide a claim amount of ~~\$65,000.00~~ \$65,000.00.

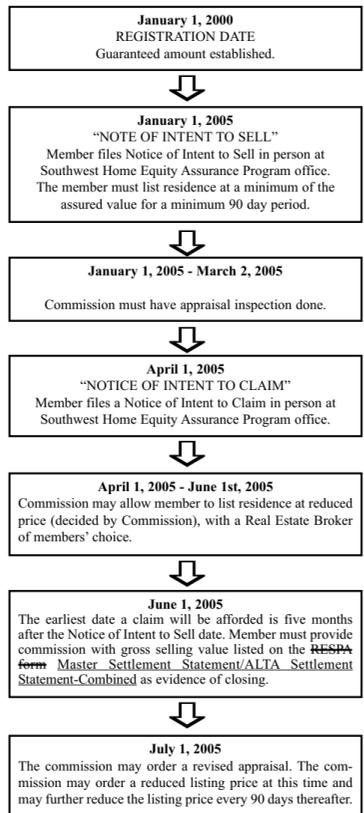
9. If a member disagrees with a guaranteed value or depreciation amount, the member may appeal in writing to the Commission as set forth in Section 10 of the Act, (65 ILCS 95/10).

\*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



### 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, 2014~~ 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 geographical 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 ~~\$65,000.00~~ \$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.

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