



Children's Dilemma



By Dr. R. Pletsch

I have made a short list to help our grade 4 - 9 students understand a common dilemma forced upon them. These are not very difficult, but hopefully it can make students think. I am listing some true statements about five well known figures. None of them have lived during most of our lifetimes. So no one would personally know the individuals. There are plenty of historic documents that anyone can learn about these individuals.

Person A: caused death to many for their religious beliefs and later became one of the most read authors of all time.

Person B: under his leadership much harm

was done to groups of people but in later years helped the same group of people with the help of his boss.

Person C: this leader was punished for slapping a subordinate in the hospital. Later he helped liberate an unknown number of people.

Person D: as a young man he owned numerous slaves. As an adult he led many people to freedom.

Person E: he caused some people to die, but this person supplied many jobs to immigrants.

Different groups of people have recently been questioning the status of some well-known people. Would you permit some, none or all of the above to be publicly honored?

These individuals are: A, St. Paul; B, Christopher Columbus; C, Gen. George Patton; D, Moses; and E, Al Capone. Parents will have an opinion more based on their names. You have seen these people portrayed in movies and stories that many of our children have not been exposed to. Life experience helps us make up our minds and helps form our opinions. This is a great lesson for our students because these are typical responses by opposing sides. We hope students will learn that no one can have their life worth completely understood in only one or two sentences.

Scout Troop 1441 In Houby Day Parade



Members of Boy Scout Troop 1441 sponsored by St. Mary Star of the Sea Holy Name Society participated in the Houby (Czech word for mushroom) Parade on Oct 10th. The annual four day festival and parade were held in Cicero, along Cermak rd. Scouts enjoyed food vendors, live music, games and a carnival. Any boys ages 11 to 17 from any school interested in joining Scouting can have a parent contact Ed Melkonian at (312) 316-5825 for more information. Pictured in front row are Adam Moreno, Damian Moreno and Alexia. Back row: Pedro Moreno (Committee Member), Eloy Corral, Jr, Mr. Ayala (Committee Member) and Ed Melkonian (Asst. Scout Master).

Halloween Fun At Brookfield Zoo



Photo credit CZS-Brookfield Zoo

Guests of all ages can dress up in their favorite costumes and head to Brookfield Zoo for its annual Boo! at the Zoo celebration. The Halloween-themed event, which takes place on Saturdays and Sundays, October 16th-17th, and 23rd-24th, features memorable photo opportunities, sweet treats, and the spectacular colors of autumn.

At the new Howl-O-Scenes, located just northwest of Roosevelt Fountain, zoogoers can gather in front of the large inflatable spider on a web for a family snapshot. Or, take selfies amongst an array of cut-out characters, including a ghost, dragon, dinosaur, witch, vampire, and alien creatures. There are also rows of hay bales and pumpkins to pose next to. Throughout the park there are Halloween-themed photo frames, cut outs, and peek boards featuring the likes of a black cat, snake, stacked pumpkins, scarecrow, monster, and more. The photos can be shared on social media with the hashtag #BrookfieldZoo.

Guests can also take a spin on the Creepy Carousel (additional fee applies) or find their way

19,244 New Cases Of COVID-19

The Illinois Department of Public Health reported 19,244 new confirmed and probable cases of coronavirus disease (COVID-19), including 209 additional deaths since reporting last Oct. 1st. Of Illinois' total population, 69% has received at least one COVID-19 vaccine dose and 54% is fully vaccinated.

Currently, IDPH is reporting a total of 1,650,108 cases, including 25,224 deaths, in 102 counties. As of Oct. 7th, 1,653 individuals were reported to be in the hospital with 412 in the ICU and 209 on ventilators.

Additional information and COVID-19 data can be found at <http://www.dph.illinois.gov/covid19>.

through the Corn Maze. Zoogoers will encounter giant inflatables, including Frankenstein, a pumpkin wizard, scarecrow, giant pumpkin, witch and Tombstone Grave Yard.

Animal care staff will be giving pumpkins to several animals to play with, eat, and smash. They include: Black rhinos on Oct. 16th at 10:30 a.m. Kangaroos on Oct. 17th at 11 a.m. Big cats and sloth bears on Oct. 23rd at 10:30 a.m. and Polar and brown bears at Great Bear Wilderness on Oct. 24th at 10:30 a.m.

Youngsters will receive goodies courtesy of Ferrara as they exit the park. Admission is \$24.95 for adults, \$17.95 for children 3-11, and \$19.95 for seniors 65 and over. Parking is \$15. Full-body costumes that cover faces are not permitted for guests over the age of 13. For more information, visit CZS.org/Events.

Family Fishing At Northerly Island

Learn how to fish Chicago's Lake Front Harbor at Northerly Island Park, 1521 S. Linn White dr. during Family Fishing on Saturday, Oct. 16th from 9 to 11 a.m. and Wednesday, Oct. 20th from 4 to 6 p.m. Perfect for families with children ages 8 years old and up, this 2 hour class includes instruction, on-the-water fishing, equipment and bait. The fee is \$5. Fishing license is required for ages 16 and older. Call Program Manager Carl Vizzone at (312) 859-2395 with questions.

Pinochle Club Needs Players

Taylor-Lauridsen Park, 704 W. 42nd st., needs players for its Pinochle Club which meets on Thursdays at 10 a.m. There is no fee to join, participants must wear masks. For more information, call (312) 747-6729.

Library Schedules Family Events

The Chicago Public Library has scheduled Online events via Zoom.

Live one-on-one homework help is also available online everyday from 11 a.m. to 11 p.m. through Brainfuse. Students in early elementary through advanced college prep can get help with: specific homework questions, improving study skills, writing papers, ACT and SAT test prep and learning English as a second language. Use Brainfuse on any connected device or at home with your library card.

Write About It! Writing Club for teens and adults will feature writing and poetry on Tuesdays, through Nov. 30th and Dec. 7th & 14th from 4 to 5 p.m. This event takes place on Zoom. Register by 10 a.m. the day before the event.

The Garfield Ridge Branch, 6348 S. Archer will conduct Stories and Songs for ages 0-5 on Wednesdays, Oct. 20th to Nov. 17th at 10:30 a.m. and 1:30 p.m. Celebrate the art of reading this summer by creating and sharing your own reading material! Whether you're interested in poetry or prose, join writer Donna Pecore and the Budlong Woods Branch on Zoom for the Creative Writing Workshop on Fridays through Nov. 19th from 10 a.m. to 12 noon. To register for this workshop, or for further information about the work of this writing group, or inquire about the latest publication, *Love, Death, and Everything in Between*, contact Tom Stark at (312) 742-9590 or tstark@chipublib.org.

The Garfield Ridge Branch Library, 6348 S. Archer will conduct in-person Drawing Prompt Wednesdays through Oct. 27th from 11 a.m. to 5 p.m. for ages 3 & up. Each week, a different drawing prompt will be completed in the library or to take home.

Garfield Ridge Branch Library, 6348 S. Archer will conduct an in-person Halloween Stories and Craft session for ages 2 to 6 on Saturday, Oct. 30th from 11 a.m. to 12 p.m. Children may attend in costume. Register by 11 a.m. on Oct. 30th.

The Thomas Hughes Children's Library staff will conduct a program featuring books, finger plays, movement activities, rhymes and music on Thursdays, Oct. 21st and 28th and Fridays through Oct. 22nd from 10 to 10:30 a.m. This event takes place on Zoom, register by 9 a.m. the day before.

South Chicago's Mr. Chris will perform an English and Spanish story time for kids 3 to 7 on Saturdays, Oct. 23rd, Nov. 6th and 20th from 11 to 11:30 a.m. This event, takes place on Zoom, register at least 24

hours in advance.

The staff of the Thomas Hughes Children's library will present music and movement for children 0 to 7 on Monday, Oct. 25th from 10 to 11 a.m. This event takes place on Zoom, register by the day before.

Join Ms. Katie from the McKinley Park Branch to read books, sing songs and enjoy rhymes geared towards children 0 to 5 on Mondays, through Dec. 20th from 6 to 6:30 p.m. This event takes place on Zoom, register by 12 p.m. the day of the event.

The Polish Genealogical Society of America will conduct a program on researching family history on Tuesday, Oct. 26th from 2 to 3:15 p.m. Robert Pine, Society President will provide an introduction to sleuthing out your family background starting here in the U.S. then research Polish records from home. This event takes place on Zoom, register online 24 hours in advance.

The Thomas Hughes Children's Library will conduct a fun baby story time emphasizing adult-child interaction on Tuesdays, Oct. 19th and 26th from 10 to 10:30 a.m. Songs, rhymes and books will help build baby's early literacy skills. This event takes place on Zoom, register by 9 a.m. the day before.

The Garfield Ridge Branch, 6348 S. Archer will conduct a Drop-In Craft Program for ages 3-6 on Saturday, Oct. 16th from 11 a.m. to 12 p.m. Space limitations may apply.

The Garfield Ridge Branch, 6348 S. Archer will conduct PJ Story Time for ages 3 & up on Tuesday, Oct. 26th from 6 to 6:30 p.m. Wear your favorite PJs, grab your favorite stuffed animal and enjoy a spooky story time and craft to go. This event takes place in person, register by 12 noon on Oct. 26th.

The Harold Washington Library Center, 400 S. State st. will offer Self-Guided Tours on Saturday, Oct. 16th from 9 a.m. to 5 p.m. Opened in 1991, it houses over 1.2 million holdings, an award-winning Maker Lab, renovated Thomas Hughes Children's Library. Teen YouMedia space, works of art by notable artists, rotating exhibits, music practice rooms, and a Winter Garden.

The Clearing Branch Library will conduct a program on Zoom titled, "Medicare 101" on Saturdays, Oct. 16th and 30th from 10 to 11 a.m. Topics include What does part A, B, C & D mean? When should I enroll? If I am working, do I need to enroll in Part B? and Are all supplemental plans the same? Register for events at chipublib.org.

Pumpkin Lights Fest At Navy Pier

A new series of free Halloween pop-up events offer tricks and treats every Saturday in October at Navy Pier. Each *Slightly Spooky* Saturday features a different theme. Guests are invited to come in costume to enjoy a screening of *Rogue One, A Star Wars Story*. "Superheroes and Cosplay" set the moon for Oct. 23rd, which features a screening of the *Dark Knights* and a set from DJ Mohammed in conjunction with After School Matters. Halloween Eve, Oct. 30th, offers truck-or-treating, a mad-scientist educational presentation, and a screening of *Hocus Pocus*. Harry Caray's Tavern features Halloween dinners, professional cosplayers contest (with a \$500 prize), dog-friendly costume contest, and trivia nights. Check out the lineup at navypier.org.

The annual Haunted Maze returns for another season. Seadog Haunted Tours will run all throughout October. This 75-minute Chicago River cruise will explore spooky past while winding through some of the city's most gorgeous architecture.

Family-friendly events are scheduled throughout the month, including the daily "spooky elf scavenger hunt" and various pet-themed costume contests.

The rooftop is set for the biggest Halloween party. Guests are invited to bring their "best buds and boos" in costume. The party includes four-hour

premium bar, decadent "bites," giveaways, costume contests, music, dancing and more.

Show your best-captured moments at Navy Pier. Each week, a "photo of the week" will be featured in the weekly e-newsletter. Winners will receive a special prize. For consideration, submit your photo and a brief description, including your name and hometown, to photocontest@navypier.org.

Skyline Sessions concerts returns to the Wave Wall Platform from 4 to 8 p.m. on Fridays and 2 to 7:30 p.m. on Sundays through October.

Sequence Chicago will celebrate the city's vibrant arts and cultural scene from 3 to 6 p.m. every Saturday through Nov. 27th in the Fifth Third Bank Family Pavilion food corridor.

The Navy Pier Associates Board will sponsor the first Frank 'N' Steins 5k run on Sunday, Oct. 24th. The event ends with a celebration in the Beer Garden, where Tangled Roots serves 'farm-to-foam' brews and NFL games are broadcast live. The \$40 reservation fee includes branded race t-shirt, beer (or non-alcoholic beverages) and a frankfurter. Prizes will be awarded. Kids' Dash, recommended for ages 2-12, costs \$15, includes a medal for all participants, complimentary hot dog, and soft drink. Donations are accepted, and sponsorship opportunities are available. Register at navypier.org.

Fall Fest At Lincoln Park Zoo



Lincoln Park Zoo, 2001 N. Clark st. will conduct Fall Fest on Fridays, Saturdays and Sundays through Oct. 31st from 10 a.m. to 3 p.m. 1 ticket required person.

Guests can enjoy an Instagram photo contest, pumpkin walk, pumpkin carvers, pumpkin path, patches' Pumpkin Bar & Grill, musical entertainment, animal viewing, learning chats and Lionel Train Adventure rides.

The AT&T Endangered Species Carousel will feature 48 artisan-crafted wooded animals and two chariots. 1 ticket required person.

The trackless 28-passenger Lionel Train Adventure crosses over a quaint country bridge, and winds its way past forest and canyon scenery. 1 ticket required person.

A Pumpkin Walk features a decorated path around the beautiful gardens inside Pritzker

Family Children's Zoo. Professional carvers will be on site each Saturday & Sunday through Oct. 31st from 10 a.m. to 3 p.m. 1 ticket required person.

Haunted History Tours will be available on Tuesdays, Oct. 19th to 26th and Wednesdays, Oct. 20th to 27th at 7 and 9 p.m. Adam Selzer, author, podcaster, and host of Mysterious Chicago Tours will lead spine-tingling walkabouts into the zoo's cemetery roots and haunted history.

Too old for trick or treating? head to Adults Night 'Out: The Great Pumpkin Glow on Oct. 28th to celebrate the spooky season. Tickets are available for \$15+.

Events like Fall Fest enable Lincoln Park Zoo to remain free and open to all. To learn more, visit lpzoo.org.

Authors Romantic Suspense Novel



H. SMURTHWAITE

Hollie Smurthwaite is the author of *The Color of Trauma*, a romantic suspense novel and winner of the 2020 Soon to be Famous Illinois Author Project contest for adult fiction. She lives in Chicago with her husband and son.

Hollie is a member of Off-Campus Writers' Workshop, Sisters in Crime, Chicago Writers

Association, Alliance of Independent Authors, and a co-organizer for Just Write Chicago, a Meetup group. Hollie has worked as a checkout clerk, massage therapist, office manager, recruiter, magazine staff writer, pepper spray hawker, and belly dancer.

The story concerns Kiera, a memory surgeon. With her gift of removing and holding other's traumatic memories, she's helped dozens of women but hasn't helped herself. Now Dean, a Chicago homicide detective, is asking her to lead into the memories of a coma victim to help him catch a serial killer.

Clues and romance unfurl, but as Dean and Kiera get closer to each other, the killer gets closer to Kiera.

Copies are available at Amazon-ebook, Kobo-ebook and Barnes & Noble print and ebook.

Open Nature Play Day

The Dan Ryan Woods Visitor Center, 87th & Western will conduct Open Nature Play Day on Wednesday, Oct. 27th from 10 a.m. to 1 p.m. Participants will enjoy stories, art and exploration.

For more information, contact (708) 305-2168.

Toys for Tots Motorcycle Parade

The 44th Annual Toys for Tots Chicagoland Motorcycle Parade will be staged on Western ave. on Sunday, Dec. 5th. Kickoff will begin at 9:30 a.m. from Dan Ryan Woods, 83rd and Western.

For more information, visit www.ChicagolandTFT.org. Non-riders may donate toys by calling (708) 598-4909.

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. Send neighborhood interest stories, student accomplishments, civic organization events to brightonparklife@aol.com.

Opinions expressed by guest editorials may not represent the viewpoints held by the publisher of the Brighton Park - McKinley Park Life Newspaper.

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Arts and Crafts Show At McKinley Park



McKinley Park, 2210 W. Pershing rd. will conduct a Day of the Dead Arts and Craft Show indoors on Saturday, Oct. 23rd from 10 a.m. to 2 p.m. Vendors fee is \$10, with a table and chair included. Vendor keeps sale. Admission for guests is free.

Free Testing For COVID-19

Trilab Health will provide free COVID-19 testing at the office of 15th Ward Alderman Ray Lopez, 4286 S. Archer and 6412 S. Ashland. No appointment is necessary.

For more information, call (773) 823-1539. Antigen and RT-PCR test are available Monday through Thursday from 10 a.m. to 5 p.m. and Friday from 10 a.m. to 3 p.m.

Testing should be within 2-3 days of suspected exposure. Symptoms include fever, cough, shortness of breath, loss of taste or smell, fatigue, malaise and generalized body ache.

Archer Heights Library Plans Virtual Programs

The Archer Heights Branch Library, 5055 S. Archer has scheduled October virtual programs for children and adults.

Monday: Virtual Adult Graphic Novel BDC each 2nd Monday 6:30 to 7:30 p.m. Sight Word Bingo for Children, Oct. 18th, 4:30 to 5:15 p.m.

Wednesday: Polish American Heritage Month, Oct. 20th, 6:30 p.m. a Virtual Conversation about Polish music, films, books, and cuisine.

Thursday: Reading Buddies Virtual Program, Oct. 21st and 28th. Kids beginning to read will have a place to practice their skills. Beginners read from 4:30 to 5 p.m. will practice with books like *Ride Otto, Ridel* by

David Milgrim and *Are You Ready to Play Outside* by Mo Willems. Independents read from 5 to 5:30 p.m. and will practice with books like: *Meet Yasmin* by Saadia Faruqi and the *Mercy Watson* series by Kate DiCamillo. Online registration is required.

Saturday: Curious Kids Club, Oct. 30th, 3 to 3:45 p.m. We will make something even better than slime - oobleck! Join us to find out what makes this non-Newtonian fluid so unusual. Ages 7 and up. Branch registration is required. Pick up a materials grab and go bag.

The Mad Hatters will conduct a fun filled story time of books, poems, and songs on October 16th from 11 a.m. to noon. Don't forget to wear your silliest hat! The bilingual program is presented in Spanish and English. Online registration is required.

The recommended book for adults is *2084: Artificial Intelligence and the Future of Humanity* by John Lennox, Oxford Professor Mathematics.

Library hours are Monday and Wednesday from 12 to 8 p.m.; Tuesday and Thursday 10 a.m. to 6 p.m. and Saturday 9 a.m. to 5 p.m.

For more information, www.chipublib.org

City Schedules Halloween Events

Mayor Lori E. Lightfoot announced the return of Halloween, which promotes safe ways to celebrate Halloween between October 23rd and 30th.

Activities will begin with the 3rd Annual UPSIDE DOWN Parade from 12-3 p.m. in Washington Park and conclude on October 30 with the return of Arts in the Dark Halloween Parade on State Street from 6-8 p.m.

'Halloween On the Block' events, trick-or-treating, and Halloween-themed programs from the Chicago Park District, Chicago Public Library, and additional City departments and community partners will be offered throughout the week.

Residents can download a Halloween toolkit with safety messaging and signage.

In addition, CDPH offers specific guidelines on how to celebrate and trick-or-treat safely, including the following:

The Chicago Park District with support from sponsors Mars Wrigley and Xfinity, the Chicago Police Department, The Chicago Public Library among others will help residents celebrate 'Halloween on the Block' with eleven pop-ups on residential streets, virtual and in-person program-

ming including the Campfire Horror Movie Series. Businesses and organizations may visit ChicagoHalloween.org to register their Halloween activities.

Residents are encouraged to upload their Halloween costume pictures for a chance to win a 10-pound Blommer Chocolate bar.

A complete list of guidelines and details can be found at www.ChicagoHalloween.org.

Financial Aid For College

Governor Pritzker has proclaimed October College Changes Everything Month, as students begin to complete their college and financial aid applications for the 2022-23 school year.

The FAFSA determines eligibility for federal, state, and institutional financial aid.

For an updated list of ISAC-supported events that are open to the public, visit studentportal.isac.org/events.

57th and Nagle - 4 bedrooms brick raised ranch, 2 full baths, gas hot water heat, C/A, thermo pane windows, 3/4 finished basement, 2 car brick garage. 2 blocks to grammar school, high school and recreation park. Call today for an appointment (773) 582-9300.

5124 S. Lawler Ave: Great location in Garfield Ridge. Two bedrooms brick 1 story, formal dining room, kitchen, living room and bath, family room added ground level vinyl tiles. Full semi finished basement 30 x 125 foot lot fenced in yard. 2 car garage with covered patio. Quick possession. Call (773) 582-9300.

6742 W. 64th Place - Second floor unit, 2 bedrooms, 1.5 baths, balcony, all appliances stay. New hot water heater, new patio door, all electric condo. Washer and dryer in the basement common area; plenty of storage in the basement and a party room. Two parking spaces. Quick possession. Call (773) 582-9300.

6918 W. Archer Ave. - Price Reduced 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.

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PUBLIC NOTICE

The following proposed guideline amendments and additions were voted on October 4, 2021. The next scheduled Southwest Home Equity Assurance Program meeting will be held on December 13, 2021, at 6:30 p.m. at 5334 W. 65th Street. Members of the public wishing to comment are invited to attend the meeting. The program guidelines were previously amended on October 14, 2019.

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 October 4, 2021)

- 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 (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 April 14, 2010)
- 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)
- 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 advise 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)
- 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)
- 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 as 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 0% as a result of non-local adverse economic conditions. This calculation will provide a claim amount of \$100,000.00. (Amended October 4, 2021.)

- 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 1, 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 1, 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 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 October 4, 2021). 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 June 3, 2021 (the "Study"); and

WHEREAS the Study reports that sale prices for homes within the District have increased between .15% and .83% from their peak in 2006, and

WHEREAS the Study reports that the average increase in sale prices for the larger geographical area of which the District is a part declined 3% and increased 3% respectively 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 homes 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.

- The Program Guidelines, as amended October 4, 2021, 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:
 - 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)).
 - 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 0% 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 0% as a result of non-local adverse economic conditions. This calculation will provide a new claim amount of \$100,000.00.

- 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.
- 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.
- 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.

Forest Preserves Invite Volunteers

The Forest preserve District of Cook County has Volunteer Opportunities: Adopt-A-Site. Make a commitment to a grove, river, lake or trail and clean up litter at your adopted site through November.

Support your site by: Installing an adoption sign at the site after you complete your 8 cleanups; Providing necessary permits and safety information; Providing trash bags

and gloves; Offering ongoing access to knowledgeable staff as a resource & Collecting and disposing of filled litter bags and other debris cleared from the adoption site.

Individuals, families, schools, youth groups, civic groups, clubs, organizations, fraternities, and faith groups are invited.

Contact Joanna Huyck at joanna.huyck@cook-countyil.gov or (773) 631-1790 with any questions.

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Call or go online to find a meeting near you. Meetings conducted according to CDC guidelines.

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