



Math Takes A Hit During Pandemic



By Dr. R. Pletsch

The websites are always filled with an educational look at the pandemic. These range in all directions. I recently read an article you might find interesting. It is written by Larry Ferlazzo with the help from other educators. He writes that there are many people who say our educators have learned a lot about their field during the pandemic. He questions if they will use the time to absorb that knowledge.

I believe we will have more pandemics because politicians like the power they have. It will become easier to declare an emergency.

Ferlazzo believes that stats indicate that poorer neighborhoods had been affected the most. Statistically he shows they are more populated by minority students. These kids are less likely to attend private schools that did not close. They lost school meals, though many districts offered take home food. Often these meals were not picked up. The other huge problem was the need for computers and access to the internet. I know, here in Chicago, a great effort was made to rectify this, but many schools had

very low attendance.

Another issue concerning race was that students saw what appeared to be mainly white union members protesting, demanding that schools be kept closed. We all realize despite how the groups performed, and the reasons for their attending. The perception came to them from the TV news reports. The news went to the big cities, which often have large minority populations, whether a fact or not. The students often came to the conclusion that it was the white teachers.

Larry Ferlazzo believes that Math was the subject that was set back the most. While all subjects had the issues listed above, there is not a teacher who wouldn't say they had a parent come up to them and say "yes, Math was my worst subject, too". When the schools were shut down, no one was prepared for the long haul. Anxiety hit many parents and other caregivers with their common fear of "new Math".

Some districts offered programs to parents, but for as many reasons as you can think, the large majority ignored new Math and the parents and caregivers sought out friends and family to help. Some were lucky, others not. They were left with two ways to deal with the situation. One, many resorted to the only way they knew and that is what many of you have done. After all they will learn some Math which is better than option two, the students did what they knew and did not attempt the others.

So if Math seems to be difficult for your student this year, make sure you stay in touch with the teacher. I'm sure your child will not be alone. Do the best you can, and encourage your children that in a short time, they will understand this new Math.

Fall Fest At Lincoln Park Zoo



Lincoln Park Zoo, 2001 N. Clark st. will conduct Fall Fest on Fridays, Saturdays and Sundays Oct. 8th to 31st and Monday, Oct. 11th from 10 a.m. to 5 p.m.

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, Oct. 9th to 31st from 10 a.m. to 3 p.m. 1 ticket required person.

Haunted History Tours will be available on Tuesdays, Oct. 12th to 26th and Wednesdays, Oct. 13th 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.

Class of 2025 At Lehigh U.

Lehigh University of Bethlehem, Pennsylvania has welcomed Jasmin Medel and Fabian Sotelo to the class of 2025. The incoming class represents diverse group of students who represent 43 U.S. states and territories and 29 countries.

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. 6th and 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@chippublish.org.

The Real People Realty will be hosting a free informational workshop on Thursday, Sept. 30th from 6 to 7:30 p.m. about *Landlords! What you need to know* with the George C. Hall Library and Woodson Regional Library via Zoom. This online workshop is for landlords or future ones who has questions about their rights and tenants. Register by 4 p.m., Sept. 30th.

A virtual Neighborhood Tour of Chicago's

Diner will be hosted by urbanologist Max Grinnell on Wednesday, Oct. 6th from 12 to 12:30 p.m. This event will take place live on CPL's YouTube channel and Facebook page. The video will be viewed on YouTube to watch later as well. This event is part of the One Book, One Chicago 2021 season, exploring the theme "Neighborhoods: Our City's Bedrock" and the book *Bedrock* Faith by Eric Charles May. For more information, visit www.onebookonechicago.org.

Maker-in-Residence Faith Humphrey Hill will conduct an online workshop, "Drawing a Portrait with Likeness" on Wednesday, Oct. 6th from 6 to 8 p.m. She will explain measurement techniques that will ensure an accurate facial rendering and tips to capture the personality of the person you're drawing. Digital drawing tools will be used, but most content will be relevant to traditional media as well. Work from the provided reference photo or use your own. Register at least 24 hours before.

Guided meditations followed by open discussion and mindfulness activities will be conducted on Tuesday, Oct. 12th from 6 to 7 p.m.

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. Some weeks you may complete an unfinished picture; some weeks you may pick a card and have to draw what it prompts you to draw; other weeks there may be a list of possible drawing suggestions.

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.

Register for events at chippublish.org.

Religious Education At St. Richard

As of July 1st, St. Bruno and St. Richard became one unified parish under the Archdiocese of Chicago and are blessed to offer Religious Education classes this year for parishioners and other youth between 1st and 8th grade who wish to be formed in the Catholic faith.

The faith formation program for the 2021-22 Catechetical Year will begin on Wednesday, Oct. 13th and continue through May 11th. Children will attend classes on Wednesday evenings from 6:30 to 8 p.m. at St. Richard School, 5025 S. Kenneth. No remote options will be offered this year.

Protocols set forth by the Archdiocese's Office for Catholic Schools include: masking, physical distancing and classroom seating and signing of a Family Pledge.

Baxter Graduates

Northwestern College's Violet L. Schumacher School of Nursing held a virtual Pinning Ceremony on Sept. 17th for its Summer Quarter Nursing graduates. Madison Baxter (60638) was among the 24 candidates.

Students that successfully complete the Nursing Program will have earned their Associate of Applied Science Degrees, and upon passage of the NCLEX-RN licensure examination, will receive the Registered Nurse designation.

Registration is now open at www.strichard-parish.org or 773-585-1211.

The administrative offices for the combined parish are located at St. Richard, 5030 S. Kostner. For more information about the unification, visit www.strichard-parish.org/renew-my-church.

CDC Recommends Vaccine Boosters

The Illinois Department of Public Health is adopting the CDC recommendation for a booster shot of the Pfizer-BioNTech COVID-19 vaccine in certain populations and a booster dose for those in high risk.

People 65 years and older and residents in long-term care settings and those aged 50-64 years with underlying medical conditions should receive a booster shot at least 6 months after their primary series.

The following groups may be considered for boosters: those aged 18-49 years with underlying medical conditions and ages 18-64 years who are at increased risk for exposure and transmission because of occupational or institutional setting.

Many who are now eligible to receive a booster shot received their initial vaccine early and will benefit from additional protection.

Visit www.vaccines.gov to find a nearby location.

Redevelopment Concept For McKinley Park Central Manufacturing District Buildings



A sustainable, live-work hub envisioned by a University of Chicago student design team was announced by the Department of Planning and Development as the winner of an international student design contest to reimagine the future of McKinley Park's Central Manufacturing District complex.

The "McKinley Mills" concept, created by eight urban design students as part of the C40 Students Reinventing Cities competition, would repurpose three City-owned buildings within the complex with a mix of uses that include light manufacturing, retail, housing, and institutional uses. The proposal would also implement sustainable energy resources through a rooftop solar array and repurpose the iconic clock tower as a museum with

adjacent open space.

Thirteen other competition submissions, including schools in Australia, China, Italy, Portugal, Switzerland, and the United Kingdom, envisioned mixed-use facilities anchored by supportive uses, including an urban farm and a battery recycling facility; a business and cultural center; and improvements that aim for net-zero carbon emissions and more pedestrian-friendly transportation resources.

Advised by social sciences Professor Emily Talen, other members of the UChicago team include Defne Aksel, Fabienne Bick, Andrew Goldblatt, Griffin Seyfried, Andrew Langford, Julia Spande and Isaac Rand.

The C40 jury included multiple City of Chicago

Project Promotes Youth Vaccination



The City of Chicago is partnering with renowned photographer Sandro Miller to offer youth aged 12 to 18 their portrait to be transformed into a work of art as part of a COVID-19 vaccination campaign.

Photos will be captured in a mobile photo studio that will visit locations throughout the City through Oct. 5th. Participants will discuss their vision for the future which will be used to create a customized work of art from the portrait using AI technology. The art will be showcased on The Face Forward Project website and Instagram channel.

As of Sept. 22nd, 62.4 percent of Chicagoans age 12 to 17 have received at least one dose of vaccine, and 53.1 percent have completed the series.

Youth can learn how to get a portrait and a vaccine at <http://chicago.gov/face-forward-project>. A list of locations is available on the website, and includes local YMCAs, a mall, gro-

cery store, flea markets, a park and high school. Must be at least 12 years old with parental consent.

Sandro Miller began photographing at the age of 16 and has since devoted his 30-plus-years career to creating expressive portraits.

Chicago Jazz Festival Archive

The Jazz Institute of Chicago has been nurturing and promoting jazz in Chicago for 52 years as well as partnering with the city on developing and programming the Chicago-Jazz Festival since 1979.

In celebration, the "Chicago Jazz Festival Archive" - a repository of posters, photos, brochures, videos, and past line-ups is now available at jazzinchicago.org.

Alvear Honored

Angelina Alvear (60638) has been named to Southern New Hampshire University's summer 2021 Dean's List. Eligibility requires that a student accumulate an academic grade point average of 3.5-3.699 and earn 12 credits for the term.



and private-sector planning and development professionals that evaluated current and potential future uses, identify adaptive reuse opportunities, incorporate Green and Just Recovery principles, and position the District for future success.

Developed in the early 1900s on the 1700 to 2400 block of West Pershing Road, the Central Manufacturing District is often cited as the world's first industrial park.

C40 Students Reinventing Cities provides a unique opportunity for academics and students to collaborate with global cities on how neighborhoods are planned and designed. Previous, professional C40 Reinvent-

ing Cities competitions will advance Chicago's first net-zero, all-affordable high-rise at Van Buren st. and Plymouth Court in the Loop, and a 77-unit affordable housing complex at Fifth and Kedzie avenues in East Garfield Park.

Demographics of McKinley Park are population of 15,900, 17% white, 56% hispanic or Latino and 25% Asian. 15% of residents work in the service industry, 11% in retail and 9% in manufacturing. 70% of residents leave the neighborhood for employment.

Details of the winning proposal and each submission are available at www.c40reinventingcities.org/en/students/winning-projects.

Library Center Marks 30 Years

The Chicago Public Library's Harold Washington Library Center, 400 S. State st. opened to the public on Oct. 7th, 1991. The 30th anniversary of the opening of the largest municipal library in the U.S. will be celebrated with a program presented by Patrick Steffes of Docomomo/US Chicago on Thursday, Oct. 7th from 6 to 7:15 p.m.

Only six architectural firms including Lohan & Associates, Murphy/Jahn, SOM, Ricard Legoretta and Arthur Erickson would enter in

one of the highest profile and lucrative global architectural competitions of the 1980s.

In addition to the competition and the winning entry, this presentation will discuss in depth, the drastic changes the South Loop has experienced since the 19th century.

Images of South State Street and the South Loop, showing the current HWLC site will be displayed.

This event will take place live on CPL's YouTube channel and Facebook page.

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Obituaries

ANICA LENASSI (nee Premrl) was born in Malo Ubeljsko, Slovenia and passed away at the age of 87. She was the wife of late Paul Lenassi; daughter of late Rozalija (nee Cic) and late Janez Premrl; sister of Roza Kern, Janez Premrl, Sanislava Pockaj, Francka Wetzel and Danica Krecic; Teta of Nadja Kern, Marjan Kern, Branko Premrl, Silva Novak, Ladislav Pockaj, Zora Rebec, Tone Pockaj, Trudy Macsai, Bill Wetzel, Primoz Krecic and Miha Krecic. Visitation will be held Thursday, Sept. 30th from 10 to 11 am at St. Mary's Franciscans- Slovenian Catholic Mission, Lemont followed by Mass. Interment will be at Resurrection Cemetery. Arrangements were entrusted to Zarzycki Manor Chapels.



Appointments For Driver's Services

Illinois Secretary of State Jesse White stated that customers will be required to make an appointment for behind-the-wheel road tests, REAL IDs, standard driver's licenses and ID cards must make an appointment.

Vehicle services, such as renewing a license plate sticker or applying for a vehicle title, do not require an appointment.

Hours are: Tuesday through Friday from 7:30 a.m. to 5 p.m. and Saturday from 7:30 a.m. to 2 p.m.


Customers can visit www.cyberdriveillinois.com or call (844) 817-4649 to schedule an appointment up to 10 days in advance.

Career Fair For Financial Service

Chicago City Treasurer Melissa Conyears-Ervin will conduct a Financial Services Virtual Career Fair on Thursday, Oct. 14th. Participants will meet and interview with top financial employers in the city.

To register and learn more, visit chicagocitytreasurer.com.

New Tutors At Aquinas Literacy Center



Aquinas Literacy Center, 1751 W. 35th st. trained six new volunteer English Literacy tutors to address the societal need of adult education in English as a Second Language: Amy Early, Gem Adeyinka, Janis McGowan, Debbie Piper, Emily Newsom and Ben Broeren. This was the first time an in-person Tutor Training Workshop was held since January, 2020. Over 30 students are waiting to be matched with an English tutor. The next tutor training workshop will be on held Saturday, Oct. 23rd from 9 a.m. to 4 p.m. All instruction is one-on-one for 90 minutes per week and training is provided. Tutoring can be in-person, online over Zoom or a hybrid of both. Knowledge of a second language is not required. For more information or to be put on a contact list, contact Sabrina Poulin, Volunteer Coordinator, at (773) 927-0512 or email Sabrina@aquinasliteracycenter.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 4, 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 9, 2019.

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 9, 2019~~ 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 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)
- During the 60-day period described in paragraph (b) 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: (i) 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 (c) 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 ~~25%~~ 0% as a result of non-local adverse economic conditions. This calculation will provide a claim amount of ~~\$75,000.00~~ \$100,000.00. (Amended ~~October 14, 2019~~ 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.

FLOW CHART REGARDING A CLAIM FOR BENEFITS

January 1, 2000
REGISTRATION DATE
Guaranteed amount established.

↓

January 1, 2005
"NOTE 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 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 14, 2019~~ 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 ~~September 10, 2020~~ June 3, 2021 (the "Study"); and

WHEREAS, the Study reports that sale prices for homes within the District have ~~declined~~ increased between ~~6%~~ .15% and ~~14%~~ .83% from their peak in 2006, ~~with between 14% and 25% of this decline due to local factors and market conditions~~; and

WHEREAS, ~~between 0% and 86% of this decline is due to local factors and market conditions existing at a non-local level~~; and

WHEREAS, the Study reports that the average ~~decline~~ increase in sale prices for the larger geographical area of which the District is a part declined ~~3%~~ and ~~40%~~ 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 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.

- The Program Guidelines, as amended ~~October 14, 2019~~ 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 ~~25%~~ 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 ~~25%~~ 0% as a result of non-local adverse economic conditions. This calculation will provide a new claim amount of ~~\$75,000.00~~ \$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.

Dolphin Returns To Brookfield Zoo



The Chicago Zoological Society, which manages Brookfield Zoo, has welcomed back home Lucky, a male bottlenose dolphin who previously resided at the zoo's Seven Seas. However, his homecoming is bittersweet—Lucky was recently diagnosed with an oral tumor.

The 47-year-old marine mammal was diagnosed in June by veterinarians at an accredited facility, where he has lived since leaving Brookfield Zoo in 2008. With test results confirming that Lucky is in otherwise great health for his age, CZS veterinary and animal care staff began making plans to bring him back for further diagnostics and treatment.

Dr. Mike Adkesson, vice president of clinical medicine, and two marine mammal care specialists from Brookfield Zoo, made the trip to observe and spend time with Lucky prior to the flight to Illinois. The staff accompanied Lucky when he was flown to Chicago's O'Hare International Airport thanks to the generosity of FedEx.

The tumor, which was evaluated by pathologists from the University of Illinois Zoological Pathology Program is a squamous cell carcinoma.

"Brookfield Zoo has a CT scanner on site which allows us to monitor Lucky's condition and respond to treatment," said Adkesson. "Our team will be working with veterinary oncologists and surgeons to develop a treatment plan for Lucky. We are hopeful that we can treat his condition and provide him more healthy years ahead."

For now, Lucky remains out of public view as he receives medical care and observation.

Shakespeare Play At Navy Pier

Chicago Shakespeare Theatre on Navy Pier will present "As You Like It", Oct. 6th through Nov. 21st. The comedy features 20 songs made popular by the Beatles.

For ticket information, visit chicagoshakes.com or call (312) 595-5600.

DIRECT CREMATION

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Both Churches are Handicapped Accessible

Masses at St. Barbara

Bridgeport — 2859 S. Throop
Saturday, 5 PM,
Rosary: Sunday, 5:30 AM
6 AM & 9:30 AM Sunday Masses
Weekday Schedule (Chapel)
Tue., Thurs., & Sat. 8 AM Mass

Masses at St. Therese

Chinatown — 218 W. Alexander
Sunday Masses 8AM & 10:30AM
in English
Weekday Schedule
Mon., Wed., & Fri. 8 AM Mass
Check out our newly remodeled and air conditioned Church!

St. Barbara: 312-842-7979 St. Therese: 312-842-6777 School 312-326-2837

Celebrate the Feast of St. Therese of Lisieux on Oct. 3 at the 10:30 Mass celebrated by Bishop Robert Lombardo

See you in Church this weekend

Providing over 30 years of childcare in the Brighton Park community!

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Certified and trained staff
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Kiddy Kare Preschool & Kindergarten
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Sat. 6 a.m. -12 noon

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QUICK TOWING
(773) 457-2400

For Rent

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Avoid the congestion of the city, live in a park-like setting near forest preserves, transportation, shopping and schools. Located in Palos Hills, Scenic Tree Apartments has one bedrooms starting at \$941 month and two bedrooms starting at \$1,096 month.

Call (833) 373-0161 for an appointment

QUIET, clean, secure sleeping rooms. Veterans and seniors welcome. Near 51st and Homan. Call Al, (312) 953-0785.

3 BEDROOM house, 36th - California, \$1350 month, includes utilities. Security deposit. No pets. (312) 914-8908.

SLEEPING room, Archer and Francisco. Ask for Chris. (708) 819-0194.

Legal Notice

Notice is hereby given, pursuant to "An Act in relation to the use of an Assumed Business Name in the conduct or transaction of Business in the State," as amended, that a certification was registered by the undersigned with the County Clerk of Cook County, Registration number Y21007818 on September 21st, 2021. Under the Assumed Name of TOOMANYJCS with the business located at 3900 Countryside Lane, Glenview, IL 60025. The true and real full name(s) and residence address of the owner(s) partner(s) is: Zoy Wang, 1551 N. Milwaukee Ave., Apt. 1, Chicago, IL 60622, USA.

Towing

QUICK Towing Service. Ask for Lee. (773) 457-2400.

Wanted To Buy

We buy junk cars. Used tires available. (773) 457-2400.

Use The Want Ads
Call
(773) 523-3663
or email
brightonparklife@aol.com
Deadline Tuesday
12 p.m. noon

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION TVC MORTGAGE TRUST 2020-RTL1, BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE; Plaintiff, vs. DEREK DOWNS; DRI MANAGEMENT SERVICES I, LLC; UNKNOWN OWNERS AND NON RECORD CLAIMANTS; Defendants, 21 ch 1208 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above entitled cause Intercounty Judicial Sales Corporation will on Monday, October 18, 2021 at the hour of 11 a.m., in their office at 120 West Madison Street, Suite 718A, Chicago, Illinois, sell at public auction to the highest bidder for cash, as set forth below, the following described mortgaged real estate: P.L.N. 25-17-329-039-0000. Commonly known as 1318 West 110th Place, Chicago, Illinois 60643. The mortgaged real estate is improved with a multi-family residence. The successful purchaser is entitled to possession of the property only. The purchaser may only obtain possession of units within the multi-unit property occupied by individuals named in the order of possession. Sale terms: 10% down by certified funds, balance, by certified funds, within 24 hours. No refunds. The property will NOT be open for inspection. For information call The Sales Department at Plaintiff's Attorney, Anselmo Lindberg & Associates, LLC, 1771 West Diehl Road, Naperville, Illinois 60563-1890, (630) 453-6960, F2210111 INTERCOUNTY JUDICIAL SALES CORPORATION intercountyjudicialsales.com 13175885

PUBLISHERS NOTICE:
All real estate advertising in this newspaper is subject to the Fair Housing Act which makes it illegal to advertise any Preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or marital origin, or an intention, to make any such preference, limitation or discrimination. Familial status includes children under the age of 18 living with parent or legal custodians, pregnant women and people securing custody of children under 18. This newspaper will not knowingly accept any advertising for real estate which is in violation of the law. Our readers are hereby informed that all dwelling advertised in this newspaper are available on an equal opportunity basis. To complain of discrimination call HUD toll-free at 1 (800) 669-9777. The toll-free telephone number for the hearing impaired is 1 (800) 927-9275.

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Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR NEW RESIDENTIAL MORTGAGE LOAN TRUST 2014-3 Plaintiff, vs. AARON HAMPTON, JR., UNKNOWN OWNERS AND NONRECORD CLAIMANTS, UNKNOWN HEIRS AND LEGATEES OF BARBARA A. HAMPTON, ANGELA DENISE HAMPTON, ALISHEA SABRINA HAMPTON, AISHA AKEELAH MYERS, ASHANTA ERICA PATRICIA MYERS, WILLIAM P. BUTCHER, AS SPECIAL REPRESENTATIVE FOR BARBARA A. HAMPTON (DECEASED) Defendants, 2019CH09183 8939 SOUTH ADA STREET CHICAGO, IL 60620 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on June 25, 2021, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 2, 2021, 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: Commonly known as 8939 SOUTH ADA STREET, CHICAGO, IL 60620 Property Index No. 25-05-121-010-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00431 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2019CH09183 TJSJC#: 41-1103 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2019CH09183 13176667

Commonly known as 8939 SOUTH ADA STREET, CHICAGO, IL 60620 Property Index No. 25-05-121-010-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00431 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH00942 TJSJC#: 41-1459 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH01768 13176769

Commonly known as 1540 W. 61ST STREET, CHICAGO, IL 60636 Property Index No. 20-17-308-040-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00882 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH01768 TJSJC#: 41-1487 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH01768 13176769

Commonly known as 47 W 81ST STREET, CHICAGO, IL 60620 Property Index No. 20-33-222-044-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00882 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH01768 TJSJC#: 41-1487 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH01768 13176769

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Commonly known as 1540 W. 61ST STREET, CHICAGO, IL 60636 Property Index No. 20-17-308-040-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00431 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH00942 TJSJC#: 41-1459 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH01768 13176769

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONAL ASSOCIATION FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC., MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP3 Plaintiff, vs. CAROLYN BURNES, MILL CITY MORTGAGE LOAN TRUST 2018-4 Defendants, 2021CH01768 47 W 81ST STREET CHICAGO, IL 60620 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on June 21, 2021, an agent for The Judicial Sales Corporation, will at 10:30 AM on October 26, 2021, 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: Commonly known as 1540 W. 61ST STREET, CHICAGO, IL 60636 Property Index No. 20-17-308-040-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00431 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH00942 TJSJC#: 41-1459 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH00942 13176408

City Beaches Are Closed
The Chicago Park District joins the Office of Emergency Management and Communications, Chicago Police Department and Chicago Fire Department to remind patrons that beaches are closed for swimming and lifeguards are not longer on duty. Despite mild temperatures, Residents are urged to stay out of the lake.

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Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION PHH MORTGAGE CORPORATION Plaintiff, vs. UNKNOWN HEIRS AND LEGATEES OF HERMAN A. HODGES, UNKNOWN OWNERS AND NONRECORD CLAIMANTS, DAMON RITENHOUSE, AS SPECIAL REPRESENTATIVE FOR HERMAN A. HODGES (DECEASED) Defendants, 2021CH01768 3814 WEST 69TH STREET CHICAGO, IL 60629 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on August 17, 2021, an agent for The Judicial Sales Corporation, will at 10:30 AM on November 2, 2021, 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: Commonly known as 47 W 81ST STREET, CHICAGO, IL 60620 Property Index No. 20-33-222-044-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@il.cslegal.com Attorney File No. 14-21-00882 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2021CH01768 TJSJC#: 41-1487 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2021CH01768 13176769

Columbus Day Parade Oct. 11th

The Columbus Day Parade will celebrate the historic voyage of Christopher Columbus to America and Italian - American Culture on Monday, Oct. 11th. Parade steps off at 12:30 p.m. from Lake st and State st on proceeds south to Van Buren. Festivities begin with a 9 a.m. Mass at the Shrine of Our Lady of Pompeii, 1224 W. Lexington st. followed by a wreath laying ceremony in Arrigo Park, 801 S. Loomis st at 10:30 a.m.

The event is sponsored by the Joint Civic Committee of Italian Americans.

Columbus Day Chairman, JCCIA President and other dignitaries from city, state and the Italian community will march in the parade. Over 1500 units will participate including bands, floats (Nina, Ointa and Santa Maria) and marchers. All ethnicities are invited to join the parade.

Real Estate For Sale

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF THE ASPEN G TRUST, A DELAWARE STATUTORY TRUST Plaintiff, vs. ANGELO LAGRONE, BARBARA WRIGHT-PRYOR Defendants, 2017 CH 06630 8951 S. UNION AVENUE CHICAGO, IL 60620 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on July 14, 2021, an agent for The Judicial Sales Corporation, will at 10:30 AM on October 19, 2021, 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: Commonly known as 3814 WEST 69TH STREET, CHICAGO, IL 60629 Property Index No. 19-23-313-032-0000 The real estate is improved with a tan brick, single family residence with a detached two car garage. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds/wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a common interest community, the purchaser of the unit at the foreclosure sale other than a mortgagee shall pay the assessments required by The Condominium Property Act, 765 ILCS 605/18.5(g)-1. IF YOU ARE THE MORTGAGOR (HOMEOWNER), YOU HAVE THE RIGHT TO REMAIN IN POSSESSION FOR 30 DAYS AFTER ENTRY OF AN ORDER OF POSSESSION, IN ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL, 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day status report of pending sales. E-Mail: pleadings@mccallia.com Attorney File No. 20-06724L-638854 Attorney ARDC No. 61256 Attorney Code. 21762 Case Number: 20 CH 07486 TJSJC#: 41-1078 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 20 CH 07486 13176558

Columbus Day Parade Oct. 11th

The Columbus Day Parade will celebrate the historic voyage of Christopher Columbus to America and Italian - American Culture on Monday, Oct. 11th. Parade steps off at 12:30 p.m. from Lake st and State st on proceeds south to Van Buren. Festivities begin with a 9 a.m.



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